



YTD MAR 2025

PRESS RELEASE

BDC Q1-2025 RESULTS SHOW OPERATING REVENUE

RISING 26% TO EGP 9.8 BILLION

AND NET INCOME **INCREASING 45%**

TO EGP 3.4 BILLION.



About Banque du Caire:

Banque du Caire S.A.E., a joint stock company operating under law 159 with limited liability and registration number 80058.

Address: 6 Dr. Moustafa Abo Zahra Street, Nasr City, behind Accountability State Authority, Cairo, Egypt

Web Site: www.bdc.com.eg

Financial Performance



Net Profit

EGP 3.4Bn
YoY growth of 45%



Gross Loans

EGP 240Bn
YTD growth of 5%



Total Assets

EGP 501Bn
YTD growth of 4%



Customers Deposits

EGP 369Bn
YTD growth of 5%



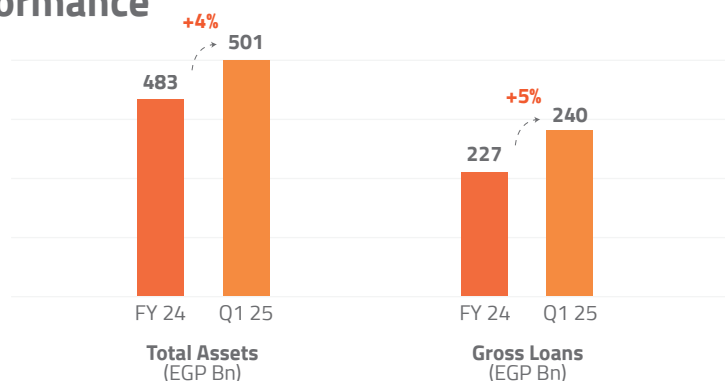
MAR 2025 Financial Position Performance

Total Assets of **EGP 501Bn +4%**.

Total Liabilities of **EGP 456Bn +4%**.

Total Equity of **EGP 45Bn +2%**.

Capital Adequacy Ratio (CAR) of **16.63%**.



MAR 2025 Income Statement Results

Total Operating Income of **EGP 9.8Bn +26%**

Net Profit of **3.4Bn +45%**

Net Interest Margin **NIM% of 7.5%**

Net Interest Income **EGP 8.3Bn +30%**

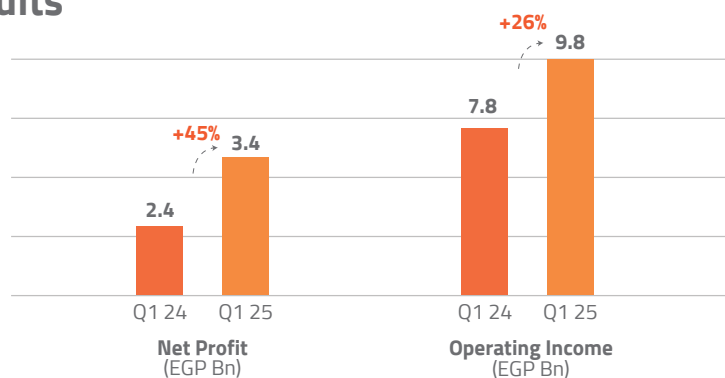
Net Fees and Commissions **EGP 1.4Bn +6%**

Administrative Expenses of **EGP 3.3Bn +39%**

ECL of **EGP 1.5Bn +62%**

ROAA of **2.8%**

ROAE of **30.8%**





BDC Q1-2025 results showed a positive performance at the end of the first quarter of FY2025, achieving 45% growth in net profit over Q1-2024.

Profit Before Tax

Profit before tax reached EGP 4.9 billion, reflecting a 36% increase compared to EGP 3.6 billion in Q1-2024.

Net Profit After Tax

Net profit after tax increased by 45%, supported by strong performance across key business segments, including retail, treasury, corporate, and SMEs.

Interest Income

Interest income rose to EGP 19.7 billion, with an increase of 32% compared to Q1-2025. While interest expenses increased by 34% resulting in a growth of 30% in net interest income.

Fees and Commissions Income

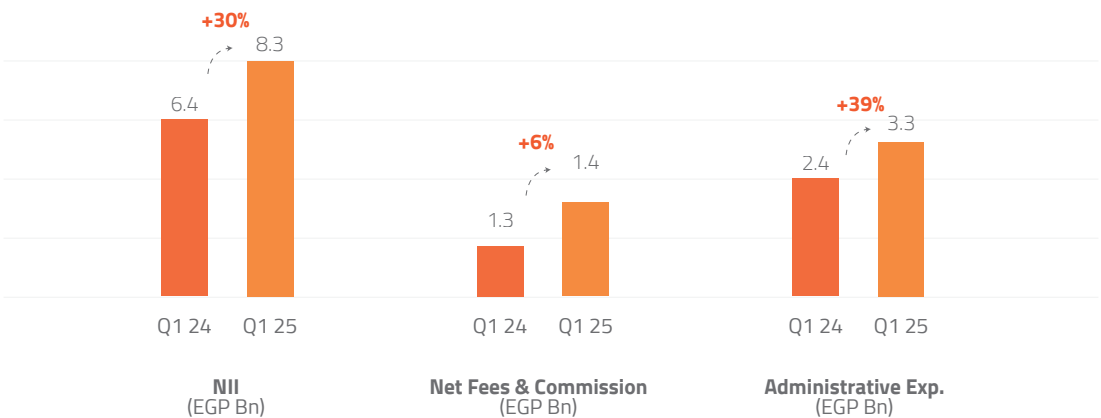
Fees and commissions income grew significantly to EGP 1.4 billion, up from EGP 1.3 billion in Q1-2024, achieving a growth of 6%.

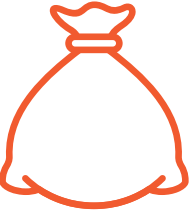
Operating Income

Total operating income increased by 26% to EGP 9.8 billion up from EGP 7.8 billion in Q1-2024.

Administrative Expenses

Administrative expenses in Q1-2025 increased by EGP 0.9 billion, or 39% compared to Q1 of the previous year. This increase was primarily due to business growth costs, reflecting stronger returns, as well as continued investments and business growth.





Total assets increased by 4% to EGP 501 billion
at the end of March 2025, compared to EGP 483 billion at the end of December 2024.

GROSS LOANS

The gross loans portfolio reached EGP 240 billion, reflecting a 5% growth at end of March 2025. This growth was driven primarily by increase in both corporate and retail banking by EGP 9.6 billion and EGP 2.6 billion respectively.

DEPOSITS

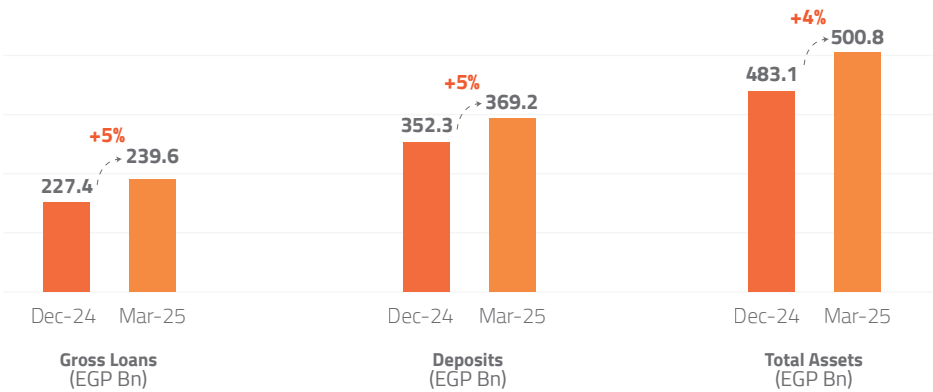
Customer deposits increased by EGP 17 billion to reach EGP 369 billion, with an increase of 5% at the end of March 2025, up from EGP 352 billion at the end of December 2024. Out of the total deposits portfolio, Retail contribution is 56% and institutional contribution is 44%.

ASSET QUALITY

Non-performing loans accounted for 4.79% of the gross loan portfolio with a coverage ratio of 150%, supported by the bank's EGP 17.2 billion loan loss provision at end of March 2025.

CAPITAL ADEQUACY RATIO

The bank's Tier I ratio recorded 12.80% of risk-weighted assets, and CAR was 16.63% as end of March 2025.



Income Statement

Synopsis

Income Statement EGP Mn	Q1-25	Q1-24	YOY%	Q1-25	Q4-24	QoQ
Total Operating Income	9,806	7,793	26%	9,807	9,637	2%
Net Interest Income	8,272	6,364	30%	8,272	8,055	3%
Net Fee income	1,384	1,301	6%	1,384	1,552	(11%)
Dividends income	68	64	6%	68	1	10087%
Trading income	18	23	(23%)	18	7	143%
Gain/(Loss) on Investments	66	41	62%	66	22	194%
ECL	(1,539)	(951)	62%	(1,539)	(355)	334%
Total Administrative Expenses	(3,323)	(2,399)	39%	(3,323)	(2,956)	12%
Other income/(expense)	(14)	(808)	(98%)	(14)	(1,040)	(99%)
Profit before Tax	4,931	3,635	36%	4,931	5,286	(7%)
Tax	(1,487)	(1,258)	18%	(1,487)	(1,556)	(4%)
Profit After Tax	3,444	2,377	45%	3,444	3,730	(8%)

Financial Position

Synopsis

Financial Position EGP Mn	Mar-25	Dec-24	YTD%
Total loans_customers & banks	239,579	227,354	5%
Fixed income Investment	86,141	80,209	7%
Total Assets	500,815	483,099	4%
Deposits to customers	369,226	352,272	5%
Total Equity	45,044	44,278	2%

Committed To Our Community

Banque du Caire continued to play a vital role in supporting impactful social initiatives during the first quarter of 2025, through meaningful contributions across various sectors—most notably healthcare, education, economic empowerment, rural development, and support for underprivileged communities. Key initiatives included:

- A donation to Sonaa El Kheir Foundation to support the development and empowerment of the residents of El- Koloh Village in Aswan Governorate.
- Launch of the 13th annual “Qaflet El Kheir” (Convoy of Goodness), delivering food aid to 46,000 beneficiaries during the holy month of Ramadan, in partnership with Tahya Misr Fund and Sonaa El Kheir Foundation.
- Sponsorship of the “Al Manfaz 2025 – A Story Every Day” initiative, aimed at supporting the most vulnerable families across Egypt through the distribution of 100,000 food boxes, renovation of 100 kitchens, and preparation of 8.94 million meals.
- A donation to the Hayah Karima Foundation in support of the “Sokkar Beyout” initiative, which empowers women in the most underserved villages and communities.
- A contribution to the Fund for Honoring Martyrs, Victims, Missing Persons, and Injured of War Operations and Their Families.
- A donation to the Urology and Nephrology Center at Mansoura University.
- A donation to Children’s Cancer Hospital 57357 to support the treatment of critical pediatric cases, settle medical debt for underprivileged children, and fund the CyberKnife project.
- A donation to Zewail City of Science, Technology and Innovation to provide four-year scholarships for students.



Awards

During the first quarter of 2025, Banque du Caire received a number of **prestigious awards** and **international certifications**, reflecting its excellence and leadership in delivering innovative banking services and financial technology solutions.

Key highlights include:

- Best Bank for Transaction Banking Services Egypt 2025
The Digital Banker
- Best Bank for Cash Management Egypt 2025
The Digital Banker
- Fastest Growing Treasury Management Bank Egypt 2025
Global Business Outlook
- Best Foreign Exchange Bank Egypt 2025
International Finance
- Athar Award for Best Practices in Sustainability & CSR Egypt CSR Forum
- ISO 22301 Certification for Business Continuity Management Systems for the second consecutive year, reaffirming the Bank's commitment to operational resilience and readiness.
- PCI-DSS v4.0.1 Compliance Certification, one of the most prominent global standards for securing cardholder data and ensuring the safety of electronic financial transactions.

