



Q3 2025

PRESS RELEASE

SEPTEMBER 2025 SEPARATE RESULTS SHOW NET

PROFIT **INCREASING 46%** TO EGP **12.6 BILLION** AND OPERATING REVENUES **RISING 22% TO EGP 30.6 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 12.6Bn
YoY growth of 46%



Gross Loans

EGP 251Bn
YTD growth of 11%



Total Assets

EGP 535Bn
YTD growth of 11%



Customers Deposits

EGP 397Bn
YTD growth of 13%



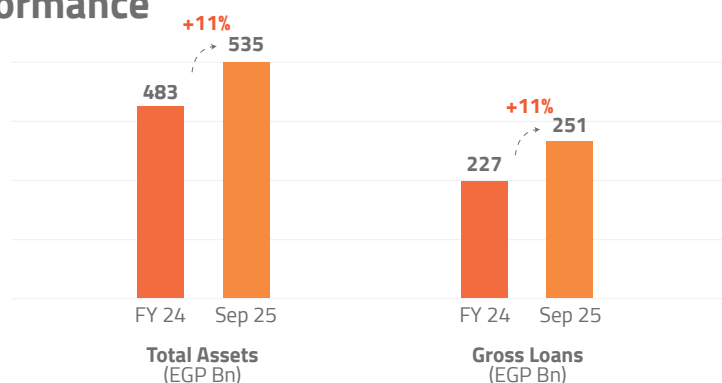
SEPTEMBER 2025 Financial Position Performance

Total Assets of **EGP 535Bn +11%**.

Total Liabilities of **EGP 480Bn +9%**.

Total Equity of **EGP 54.4Bn +23%**.

Capital Adequacy Ratio (CAR) of **19.49%**.



NINE-MONTHS 2025 Income Statement Results

Total Operating Income of **EGP 30.6Bn +22%**

Net Profit of **EGP 12.6Bn +46%**

Net Interest Margin **NIM% of 7.3%**

Net Interest Income **EGP 25.1Bn +25%**

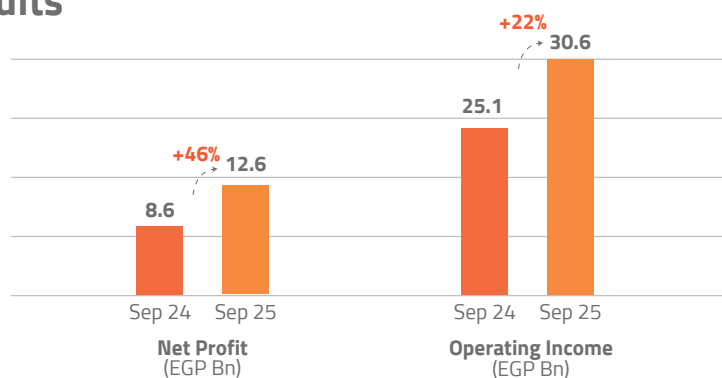
Net Fees and Commissions **EGP 4.6Bn +9%**

Administrative Expenses of **EGP 9.9Bn +24%**

ECL of **EGP 3.8Bn +14%**

ROAA of **3.3%**

ROAE of **34%**





Nine-months separate results reflect a **46% increase in net profit** compared to the same period of last year.

Profit Before Tax

Profit before tax increased by 40%, supported by strong performance across key business segments, including retail, treasury, corporate, and SMEs.

Net Profit After Tax

Net profit after tax reached EGP 12.6 billion, reflecting 46% increase compared to EGP 8.6 billion at end of September 2024.

Net Interest Income

Net interest income grew by 25% to reach EGP 25.1 billion at end of September 2025; resulting from increase of 22% in interest income and 19% in interest expense.

Net Fees and Commissions Income

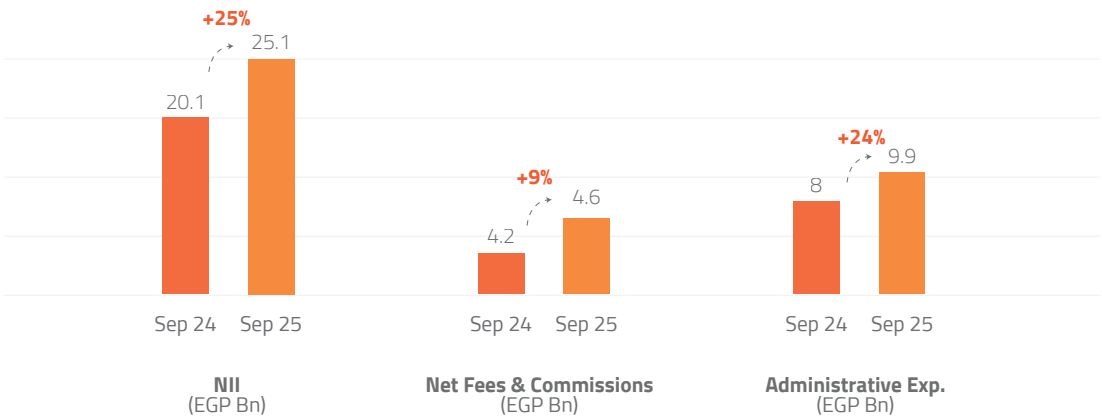
Fees and commissions grew by 9% reaching EGP 4.6 billion, up from EGP 4.2 billion at end of September 2024.

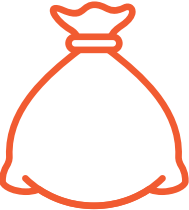
Operating Income

Total operating income increased by 22% to reach EGP 30.6 billion up from EGP 25.1 billion at end of September 2024.

Administrative Expenses

Administrative expenses at end of September 2025 increased by EGP 1.9 billion or 24% compared to at end of September 2024.





Total assets increased by 11% to reach EGP 535 billion at the end of September 2025, compared to EGP 483 billion at the end of December 2024.

GROSS LOANS

The gross loans portfolio reached EGP 251 billion, reflecting a 11% growth at end of September 2025. This growth was driven primarily by increase in both corporate and retail banking by EGP 13.1 billion and EGP 10.8 billion respectively.

DEPOSITS

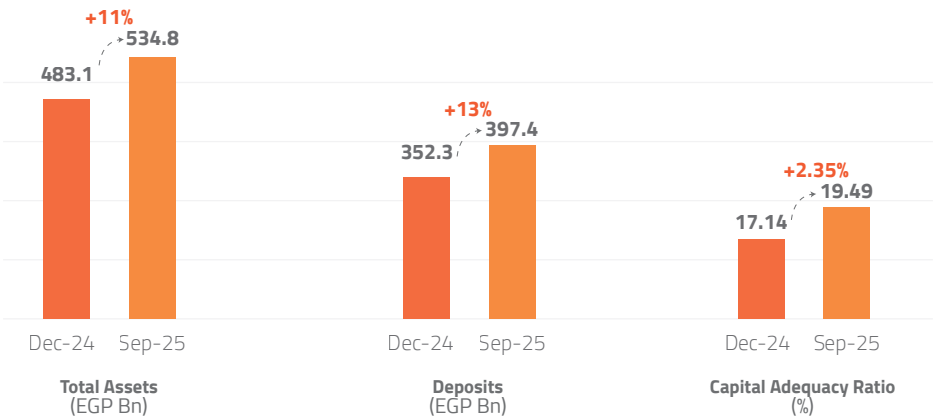
Customer deposits increased by EGP 45 billion to reach EGP 397 billion, with an increase of 13% at the end of September 2025, up from EGP 352 billion at the end of December 2024. Out of the total deposits portfolio, Retail contribution is 58% and institutional contribution is 42%.

ASSET QUALITY

Non-performing loans represents 4.7% of the gross loan portfolio with a coverage ratio of 153%. This is supported by loan loss provision of EGP 18.1 billion at end of September 2025.

CAPITAL ADEQUACY RATIO

The bank's Tier I ratio recorded 15.90% of risk-weighted assets, and CAR was 19.49% as end of September 2025.



Income Statement

Synopsis

Income Statement EGP Mn	Sep 25	Sep 24	YOY%	Q3-25	Q3-24	QoQ%
Total Operating Income	30,626	25,063	22%	10,325	8,872	16%
Net Interest Income	25,128	20,059	25%	8,580	7,217	19%
Net Fee income	4,555	4,195	9%	1,636	1,557	5%
Dividends income	702	657	7%	34	32	4%
Trading income	55	33	64%	6	2	143%
Gain/(Loss) on Investments	186	119	56%	69	64	8%
ECL	(3,768)	(3,313)	14%	(652)	(1,427)	(54%)
Total Administrative Expenses	(9,947)	(8,016)	24%	(3,316)	(2,999)	11%
Other income/(expense)	785	(1,090)	(172%)	612	(143)	(527%)
Profit before Tax	17,696	12,644	40%	6,969	4,303	62%
Tax	(5,124)	(4,004)	28%	(1,857)	(1,374)	35%
Profit After Tax	12,572	8,640	46%	5,112	2,930	74%

Financial Position

Synopsis

Financial Position EGP Mn	Sep-25	Dec-24	YTD%
Total loans_customers & banks	251,279	227,354	11%
Fixed income Investment	153,656	80,209	92%
Total Assets	534,792	483,099	11%
Deposits to customers	397,445	352,272	13%
Total Equity	54,429	44,278	23%

Committed To Our Community

Banque du Caire continued to play its role in supporting impactful social initiatives during the first 3 quarters of 2025 through meaningful contributions across various sectors, with a particular focus on healthcare, education, economic empowerment, rural development, and supporting the most vulnerable groups. Key initiatives included:

- **Donating to support the Red Crescent Hospital in Tanta** – Gharbia Governorate
- **Donating to Ahl Masr Burns Hospital Foundation**
- **Continuing support for Orman Association's interest-free loans project** – Phase II
- **Donating to Orman Association to establish a solar power station** for Shefa Al-Orman Hospitals
- **Donating to Orman Association** to support urgent medical treatment cases
- **Contributing to the "Sharm El-Sheikh Without Plastic Bags" initiative** in collaboration with UNDP
- **Supporting the Egyptian Banking Federation's initiative** to revitalize Khedivial Cairo
- **Donating to Ain Shams University Hospital** to support the purchase of advanced medical equipment for bone marrow transplant monitoring
- **Continuing donations to Baheya Hospital** for breast cancer treatment
- **Supporting "Sonaa Al-Kheir" Foundation** to develop and empower residents of El-Kolah Village – Aswan Governorate
- **Launching Banque du Caire's 13th annual "Caravan of Goodness"** to distribute food aid to 46,000 beneficiaries during the holy month of Ramadan, in collaboration with "Tahya Misr" Fund and "Sonaa Al-Kheir" Foundation
- **Sponsoring the "Al-Manfaz 2025 – A Story Every Day"** initiative, aimed at supporting vulnerable families across various governorates by distributing 100,000 food boxes, refurbishing 100 kitchens, and preparing 8.94 million meals
- **Donating to the "Decent Life" Foundation** to support the "Sokkar Beyout" initiative, which empowers women in underprivileged rural communities
- **Contributing to the Fund for Honoring Martyrs, Victims, Missing Persons, and the Injured of War and Their Families**
- **Donating to the Urology and Nephrology Center** at Mansoura University
- **Donating to Children's Cancer Hospital 57357** to treat critical pediatric cases, pay off outstanding drug costs for underprivileged patients, and support the CyberKnife project
- **Donating to Zewail City of Science, Technology and Innovation** to provide four-year scholarships for students
- **Donating to Al-Nas Children's Hospital**
- **Donating to Helm Foundation** to support Phase IV of its program aimed at developing the skills of 500 participants with disabilities



Awards

During the first quarter of 2025, Banque du Caire garnered **a prestigious set of awards and international certifications** that reflect its excellence and leadership in delivering banking services and innovative financial technology solutions. Key accolades include:

- **"Most Sustainable Bank – Egypt 2025" Award** from World Economic Magazine, in recognition of the Bank's leading role in adopting best environmental, social, and governance practices.
- **"Best Treasury and Correspondent Bank in Egypt 2024"** from Global Economics magazine, UK.
- **"Best CSR Bank in Egypt 2025"** from Global Business and Finance magazine, in recognition of the Bank's outstanding leadership and commitment to social responsibility initiatives that serve the Egyptian community and advance sustainable development efforts.
- **Extension of the ISO 37000 Corporate Governance Certification** for the second consecutive year, reflecting the Bank's ongoing efforts to align its systems and procedures with internationally recognized standards.
- **Banque du Caire receives the ISO 9001:2015 certification** for the Legal Affairs Group for its Quality Management System.
- **7 Awards from EMEA Finance** for several of the most prominent financing deals the bank participated in during 2024. These deals significantly enhanced the bank's market share among local banks and reinforced its position as a leading financial institution. The awards include:
 - Best Syndicated Loan in Africa
 - Best Structured Finance Deal in North Africa
 - Best Structured Finance Deal in Africa
 - Best Local Currency Loan in North Africa
 - Best Sustainable Finance Deal
 - Best Transport Finance Deal in Africa (Maritime Sector)
 - Best Government-Guaranteed Syndicated Loan in Africa
- **Fastest Growing Bank in Credit in Egypt – 2024**, awarded by Global Banking & Finance Review
- **Banque du Caire ranked among the Top 10 Strongest Brands in Egypt for 2025**, according to Brand Finance, a global brand valuation consultancy. The bank also earned a credit rating of "A", reflecting its financial strength, stability, and position as one of the largest banks in the Egyptian banking sector.
- **Fastest Growing Bank in Treasury Management – Egypt 2025**, awarded by Global Business Outlook
- **Best Foreign Exchange Services Bank – Egypt 2025**, awarded by International Finance
- **"Athar" Award for Best Practices in Sustainability and CSR**, granted by the Egypt CSR Forum
- **ISO 22301 Certification for Business Continuity Management System** for the second consecutive year, reaffirming the bank's commitment to the highest standards of readiness and operational resilience
- **PCI DSS v4.0.1 Certification** for compliance with international information security standards in securing cardholder data and electronic financial transactions

