

# Financial Highlights

	FY25 Consolidated	FY24 Consolidated	FY23 Consolidated	FY22 Consolidated	FY21 Consolidated	FY25	FY24	FY23	FY22	FY21	FY20	FY19	FY18	FY17	FY16
<b>Common Share Information</b>															
Earning Per Share (EPS) <sup>1</sup>	18.25	16.39	8.59	4.83	6.10	6.26	7.33	7.26	5.76	4.56					
Book Value (BV/No of Share)	68.1	49.8	29.9	22.7	35.0	40.2	35.3	29.3	24.4	18.4					
Share Price (EGP) <sup>2</sup>															
High	107.4	96.5	84.1	48.0	64.0	59.5	83.5	96.5	88.8	73.6					
Low	67.0	71.9	41.7	22.5	41.0	59.0	82.7	67.0	71.1	30.8					
Closing	103.0	78.5	72.7	41.5	52.0	59.2	83.0	74.1	77.4	76.4					
Shares Outstanding (millions)	3,378	3,043	3,020	2,983	1,970	1,478	1,469	1,167	1,162	1,154					
Market Capitalization (EGP millions)	347,927	238,888	219,367	123,715	102,453	87,464	121,963	86,439	89,865	88,155					
<b>Value Measures Based on Closing Share Price</b>															
Price to Earnings Multiple (P/E)	5.65	4.79	8.46	8.59	8.52	9.46	11.3	10.2	13.4	16.8					
Dividend Yield (based on closing share price)	5.83%	3.18%	0.76%	1.30%	2.62%	0.00%	1.51%	1.35%	1.29%	0.65%					
Dividend Payout Ratio	24.8%	13.7%	5.8%	10.0%	20.0%	0.0%	15.6%	15.3%	15.4%	9.70%					
Market Value to Book Value Ratio	1.51	1.57	2.43	1.83	1.49	1.47	2.35	2.53	3.17	4.14					
<b>Financial Results (EGP millions)</b>															
Net Operating Income	117,433	98,956	58,838	34,753	27,108	115,977	98,602	57,411	34,608	27,166	27,128	23,379	20,752	15,307	11,442
Impairment release (charges) for credit losses	(8,817)	4,524	4,270	1,585	1,680	(8,917)	4,468	4,287	1,512	1,677	4,989	1,435	3,076	1,742	893
Release (charges) of other provisions	(2,894)	3,401	2,839	1,855	412	(2,892)	3,399	2,833	1,856	411	1,289	362	401	115	72
Total Provisions	(11,711)	7,925	7,109	3,440	2,092	(11,809)	7,867	7,120	3,368	2,089	6,278	1,797	3,477	1,857	965
Non-interest Expense	17,562	13,896	10,076	7,372	6,183	16,839	13,334	9,766	7,177	6,096	5,553	5,045	4,223	3,119	2,433
Net Profit	82,239	55,196	29,635	16,114	13,272	81,810	55,428	28,768	16,130	13,420	10,300	11,804	9,556	7,550	5,951

<sup>1</sup> Based on Net Profit Available for Distribution (After deducting Staff Profit Share and Board Bonus) and unadjusted to Stock Dividends and ESOP.  
<sup>2</sup> Unadjusted to Stock Dividends.

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<b>Financial Measures</b>															
Cost : Income	15.0%	14.0%	17.1%	21.2%	22.8%	14.5%	13.5%	17.0%	20.7%	22.4%	20.5%	21.6%	20.3%	20.4%	21.3%
Return on Average Common Equity (ROAE) <sup>3</sup>	48.3%	49.5%	39.7%	25.1%	21.7%	48.4%	50.0%	38.6%	25.1%	21.9%	19.3%	29.6%	33.1%	32.7%	34.0%
Net Interest Margin (NII/ Average Interest Earning Assets) <sup>4</sup>						8.95%	9.48%	7.55%	6.10%	5.67%	6.75%	6.48%	6.43%	4.97%	5.47%
Return on Average Assets (ROAA) <sup>3</sup>	6.29%	5.44%	4.06%	2.86%	2.88%	6.29%	5.48%	3.95%	2.87%	2.93%	2.55%	3.26%	3.02%	2.72%	2.70%
Regular Workforce Headcount						8,665	8,290	7,917	7,700	7,308	7,071	6,900	6,759	6,551	6,422
<b>Balance Sheet and Off-Balance Sheet Information (EGP millions)</b>															
Cash Resources, Investments, and Securities <sup>5</sup>	282,075	441,826	336,908	209,044	136,211	283,751	441,205	336,711	209,387	136,502	131,708	63,226	69,030	63,673	73,035
Net Loans and Advances	542,395	353,098	235,808	196,578	145,887	537,802	350,511	234,647	195,599	145,078	119,632	119,946	106,377	88,428	86,152
Assets	1,442,494	1,214,973	834,866	635,832	498,236	1,436,153	1,209,319	832,527	633,643	496,651	426,145	386,697	342,423	294,771	263,852
Deposits	1,110,396	972,596	677,237	531,617	407,242	1,105,356	967,895	675,310	530,125	406,101	340,087	304,484	285,340	250,767	231,965
Shareholders' Equity and Net Profit	231,486	152,636	90,481	67,758	68,848	230,015	151,686	90,300	67,721	68,928	59,405	51,800	34,147	28,384	21,276
Average Assets	1,328,734	1,024,920	735,349	567,034	463,039	1,322,736	1,020,923	733,085	565,147	461,398	406,421	364,560	318,597	279,312	221,523
Average Shareholders' Equity	192,061	121,559	79,120	68,303	64,162	190,850	120,993	79,010	68,324	64,166	55,602	42,973	31,265	24,830	18,894
<b>Balance Sheet Quality Measures</b>															
Equity to Risk-Weighted Assets <sup>3</sup>	25.0%	20.6%	22.3%	19.3%	27.5%	24.8%	20.4%	22.3%	19.3%	27.5%	28.9%	24.3%	16.9%	15.6%	13.3%
Risk-Weighted Assets (EGP billions)	811	671	382	331	234	811	671	382	331	234	201	199	186	169	150
Tier 1 Capital Ratio <sup>3</sup>	23.0%	20.0%	22.0%	19.2%	26.9%	23.0%	20.0%	22.0%	19.2%	26.9%	28.1%	23.6%	16.2%	14.9%	12.9%
Capital Adequacy Ratio <sup>3</sup>	27.3%	24.1%	26.2%	22.7%	29.9%	27.3%	24.1%	26.2%	22.7%	29.9%	31.4%	26.1%	19.1%	18.0%	14.0%

<sup>3</sup> After Profit Appropriation.  
<sup>4</sup> Based on Managerial Accounts.  
<sup>5</sup> Excluding Treasury Bills and Governmental Bonds.