Summary results

For the period ended September 30, 2023

1) Financial indicators

A) Income statement for the period ended September 30, 2023

	USD Thousands			FX rate 30.8934	FX rate 19.5523	EGP Thousands
	30-9-2023	30-9-2022	*Change %*	30-9-2023	30-9-2022	*Change %*
Interest income	290,670	283,015	**3%**	8,979,785	5,533,594	**62%**
Interest expense	(187,784)	(177,262)	**6%**	(5,801,286)	(3,465,880)	**67%**
Net interest income	102,886	105,753	**(3%)**	3,178,498	2,067,714	**54%**
Net interest margin	**35%**	**37%**		**35%**	**37%**	
Net profit before tax	31,386	38,884	**(19%)**	969,620	760,272	**28%**
Net profit after tax	19,047	26,479	**(28%)**	588,427	517,725	**14%**
Earnings per share (USD/Share)	0.58	0.80	**(28%)**	17.92	15.64	**15%**

* The amounts in EGP represent an additional disclosure from the bank on the basis of fx rate of USD at the financial statements closing dates.

B) Financial position as of September 30, 2023

	USD Thousands		
	30-9-2023	31-12-2022	*Change %*
Customers' deposits	2,766,649	2,945,571	**(6%)**
Gross loans to banks and customers	1,515,928	1,689,284	**(10%)**
Equity :			
Issued and paid up capital	157,500	157,500	
Suspended under capital increase	173,525	--	
Reserves	11,936	86,169	**(86%)**
Retained earnings (Including net profit for the period / year)	32,563	98,734	**(67%)**
Total Equity	375,524	342,403	**10%**

C) Statement of cash flows for the period ended September 30,2023

	USD Thousands		
	30-9-2023	30-9-2022	*Change %*
Net cash flows resulting from operating activities	213,918	92,001	**133%**
Net cash flows (used in) / resulting from investing activities	(55,588)	288,090	**(119%)**
Net cash flows (used in) financing activities	(10,048)	(2,207)	**355%**

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Important mandatory declarable events which occurred since the date of the financial period until now:

- On October 23, 2023 the increase of the issued and paid up capital from USD 157,500,000 to USD 331,025,000 was recorded in the bank's commercial registry under No. 81733, based on the approval of the extraordinary general assembly held on September 13, 2023 to increase the issued and paid up capital from USD 157,500,000 to USD 331,025,000 in the form of stock dividends also the assembly approved the amendment of articles no. 6 and 7 of the bank's statute.

Declaration

We confirm that the above data is extracted from the Bank's financial statements approved by the Board of Directors held on November 13, 2023 and has not yet been approved by the Auditor. We undertake to immediately disclose to the Authority and Stock Exchange any changes to these statements as soon as they occur until the signed financial statements are sent. As soon as before the date of the next day trading session begins, according to the date recorded in the auditors' report, which we expect to be a "clean" report.

Investors Relations Officer	Chairman and Managing Director
Marwa Samir Shahin	Tarek Elkholy

Date: November 13, 2023

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علاقات المستثمرين

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