



CRÉDIT AGRICOLE EGYPT

WORKING EVERYDAY IN THE INTEREST OF OUR CUSTOMERS & SOCIETY

INVESTORS PRESENTATION FEBRUARY 2026



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EGYPT FACTSHEET

Country Profile

Name	Arab Republic of Egypt
Capital	Cairo
Currency	Egyptian Pound (EGP)
Total area	1,002,000 sqm.km
Inhibited area	7.8% of total area
Governorates	27

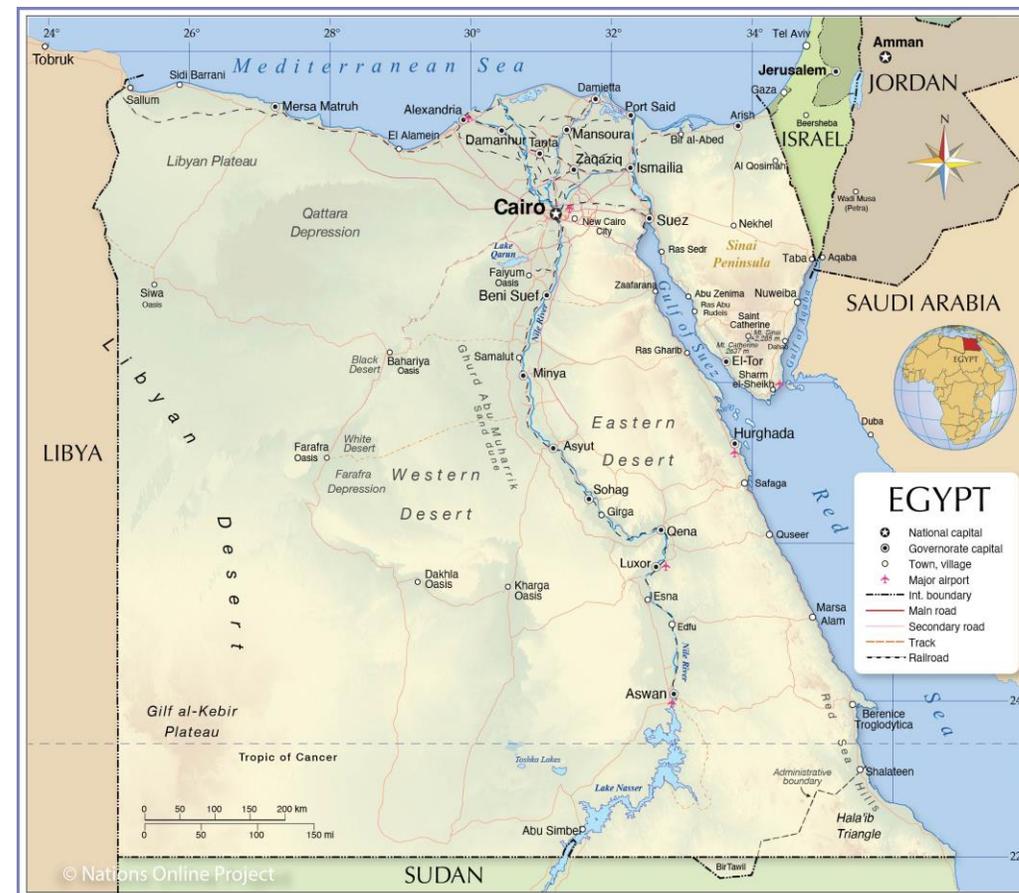
Credit Rating

Moody's rating	Caa1
S&P rating	B
Fitch rating	B

Demographics

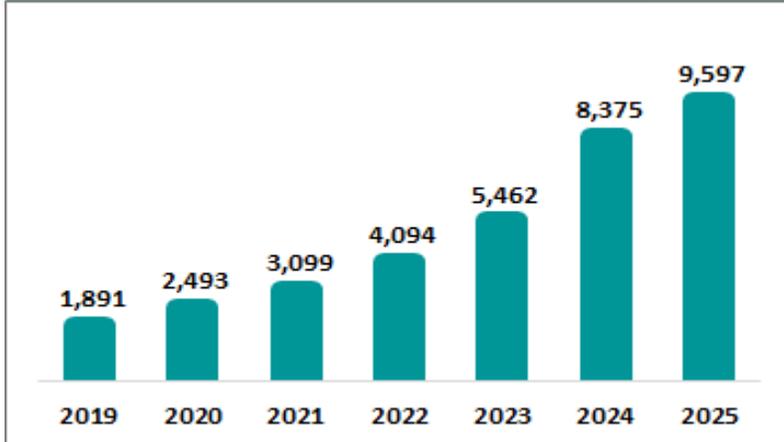
Population	118 Mn
Participation rate (Labor force/population)	46.9%
Unemployment rate	6.4%

Key FCY Source: Tourism, Suez Canal and Remittances

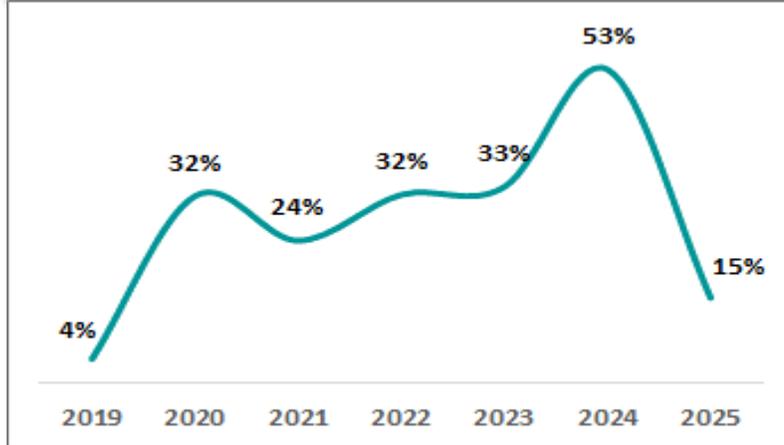


EGYPT'S BANKING SECTOR: DATA AS OF AUGUST 2025

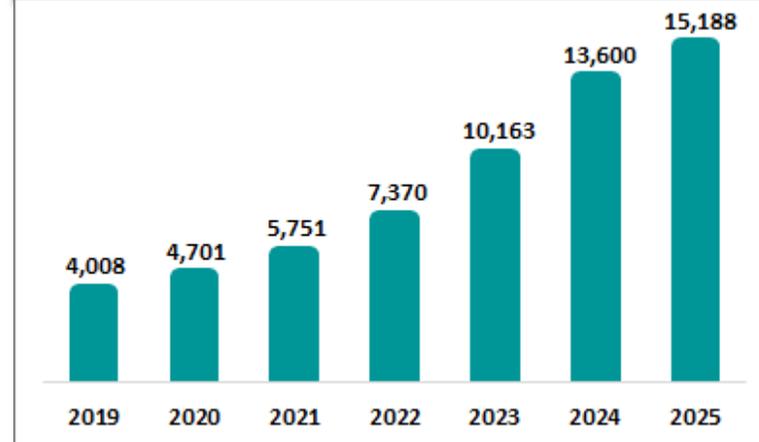
Total Loans (EGP bn)



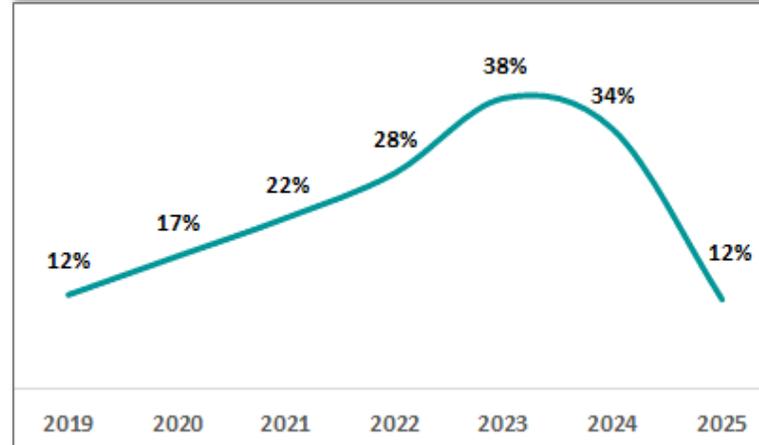
Loans Growth %



Total Deposits (EGP bn)



Deposits Growth %



Loans/Deposits ratio

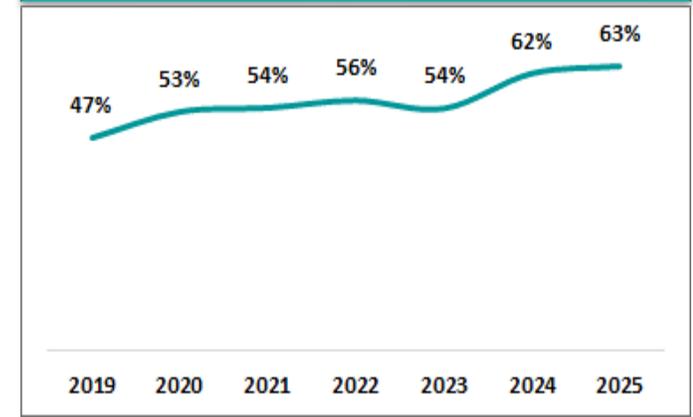


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CRÉDIT AGRICOLE GROUP

KEY INFORMATION

#1
Asset Manager
in Europe

46
countries

54 million
customers worldwide

8,250
branches worldwide

154,000
employees

#9
largest bank worldwide



#1
Insurer
in France

#1
Provider of Financing to
the European Economy

#1
Retail bank in the
European union

#1
Bancassurance
Group in Europe

#1
Cooperative Mutual Bank
in the world

#2
syndicated loan
bookrunner for the EMEA
region

(1) Source : The Banker, 2023



CRÉDIT AGRICOLE GROUP

A DIVERSIFIED BANKING GROUP

Large Customers

CORPORATE & INVESTMENT BANKING



WEALTH MANAGEMENT



14 countries
2,700 experts, "Architects of Wealth"

ASSET SERVICING



No 1 in Europe in fund administration & bank depository

Asset Gathering

ASSET MANAGEMENT



No 1 in Europe in terms of total assets under management

INSURANCE



No 1 "bancassureur" in France and Europe

PROPERTY MANAGEMENT



CA Group's real estate specialist, operating across the entire industry value chain in France

Specialised Financial Services

CONSUMER FINANCE



Key player in Europe:

France: Sofinco

Italy: Agos

Germany: CreditPlus

And joint-ventures or partnering agreements such as FCA Bank, Forso Nordic AB, Guangzhou Automotive Company (GAC), etc.

LEASING & FACTORING



Market leader in France in Leasing & Factoring

Retail Banking

FRANCE

CRÉDIT AGRICOLE 39 Regional banks jointly holding the majority of CRÉDIT AGRICOLE S.A.'S share capital



A leading retail bank in France, with more than 2 1400 branches and 6 million clients



online bank with 225,000 customers

INTERNATIONAL RETAIL BANKING



CRÉDIT AGRICOLE IN EGYPT



CRÉDIT AGRICOLE EGYPT

CA Egypt is the sole French bank in Egypt, joined the EGX - Cairo stock exchange. Coming from a corporate banking model, CA Egypt is a universal bank that offers diversified products and services to all clienteles in the economy.

Share Price 9M Range

EGP

23.19 High

17.50 Low

Share Price

22.46 as of 31-12-2025

Shares Outstanding

1,250 Million

Par Value

4

Book Value (BVPS)

19.00 as of 31-12-2025

P/B Ratio

1.18 as of 31-12-2025

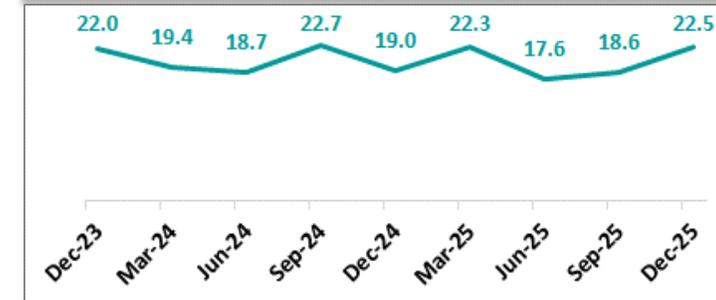
P/E Ratio

3.20 as of 31-12-2025

Market Cap

28,075 Million

CAE Share price trend



SHARE HOLDING

65.252%

Crédit Agricole S.A. 52.185% and CACIB 13.066%

9.979%

ROLACO EGP Investments

7.944%

Social Insurance Fund for Government sector employees

16.825%

Other Free Float <5%

1905

1959

1974

1976

2004

2006

2015

2021

2022

Représentative Office of the Crédit Lyonnais



Creation of the Bank of Suez after the nationalization of the Suez Canal

Creation of Indosuez after the merger of Banque de l'Indochine with Banque de Suez and de l'Union des Mines

Foundation of EAB by the Bank of Alexandria and the American Express Bank



Creation of Crédit Agricole Indosuez

Creation of Calyon Egypt



Suite au rachat de CCF Egypte

Birth of Crédit Agricole Egypt

Following the acquisition of EAB followed by the merger with Calyon Egypt

CA Egypt enters the EGX 30 – Cairo Stock Exchange index

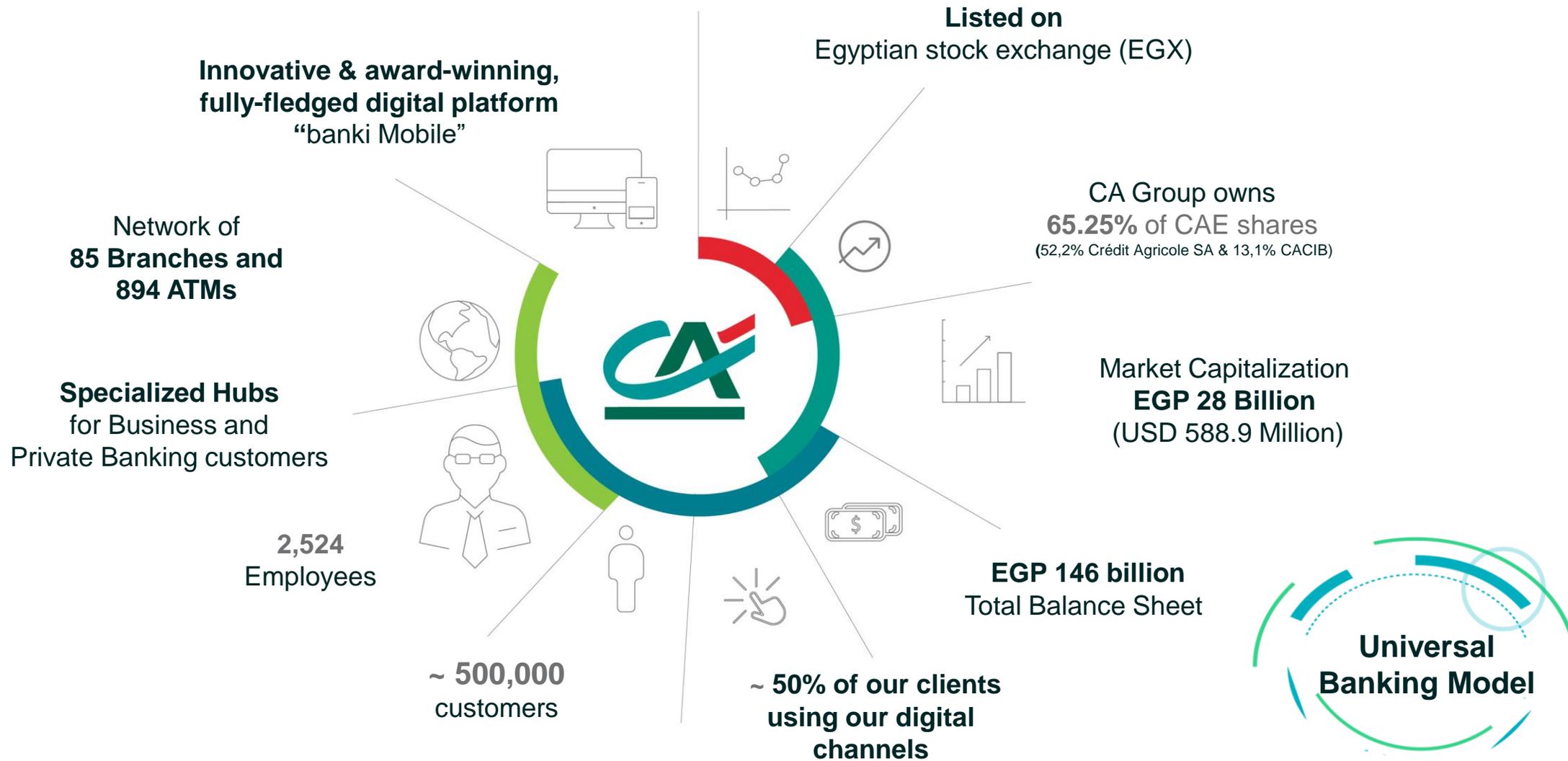
Share capital increased to EGP 5 billion

Acquisition of ~ 5% of CAE shares by Crédit Agricole S.A. in September 2022



CRÉDIT AGRICOLE EGYPT

FACT SHEET



CRÉDIT AGRICOLE EGYPT

A UNIVERSAL BANKING MODEL DRIVEN BY RELATIONSHIP EXCELLENCE

INDIVIDUAL

Accompanying our customers on their Financial journey, supporting them at every stage of life

Specialized Segment Offerings

Excellence

Fidèle club

Optime

MyFirst

WORKING
EVERY DAY IN
YOUR INTEREST
AND FOR
SOCIETY

COMPANIES

A true partner to our customers, offering advice & international expertise to support their business growth

Who we serve

- SMEs
- Mid-cap
- Multinationals
- Large corporates
- Financial institutions

 EGYPTIAN HOUSING FINANCE CO.
CRÉDIT AGRICOLE GROUP
المصرية للتمويل العقاري

CRÉDIT AGRICOLE EGYPT

A RELIABLE BANKING PARTNER TO BUSINESSES IN EGYPT

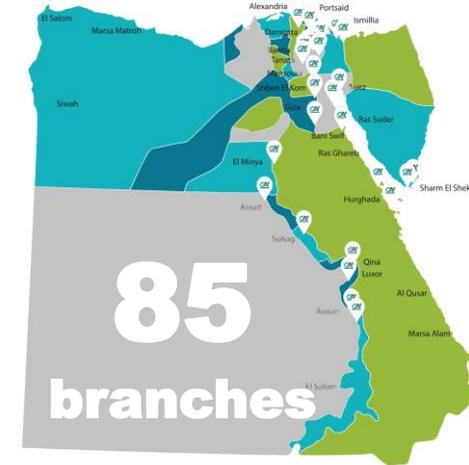
- A client-centric business model offering a comprehensive range of banking products & services.
- Local knowledge backed by the international expertise & presence of CA group/ CACIB.
- Serving nearly 8,000 SMEs, Corporate and Financial Institution clients.
- A trusted partner to both the private & public sectors, and recognized as a leading bank for multinational companies operating in Egypt.
- Solid expertise in trade finance and capital markets.
- Strategic focus on syndicated loans and project finance.
- Supporting customers' energy transition through green finance solutions.
- A fully fledged cash management offering that covers customers' day-to-day banking needs.



CRÉDIT AGRICOLE EGYPT

A RELIABLE BANKING PARTNER TO BUSINESSES IN EGYPT

- Around 500,000 customers are served through 85 branches located in the main cities across the country.
- Offering a wide range of value-added products, services as well as digital solutions designed to meet the evolving needs of a diversified clientele.
- Crédit Agricole Private Banking provides wealth management services cater for sophisticated private investors.
- Integrated digital services through “banki” platform comprising mobile application, online and phone banking in addition to a network of **894** ATMs, conveniently located across Egypt.
- Ensuring customer satisfaction through relationship excellence and Customer centric approach.



Diversified banking channels for customers convenience

100% HUMAN

Branch Network
Business Hubs
Direct Sales Force
24/7 Contact center



100% DIGITAL

banki Mobile
banki Lite
banki Online
banki Phone
banki ATM
banki Alert
banki Token
banki Business
banki Payroll
banki Commerce

banki
by Crédit Agricole

Multichannel strategy putting in place state-of-the-art technology to meet our customers' expectations

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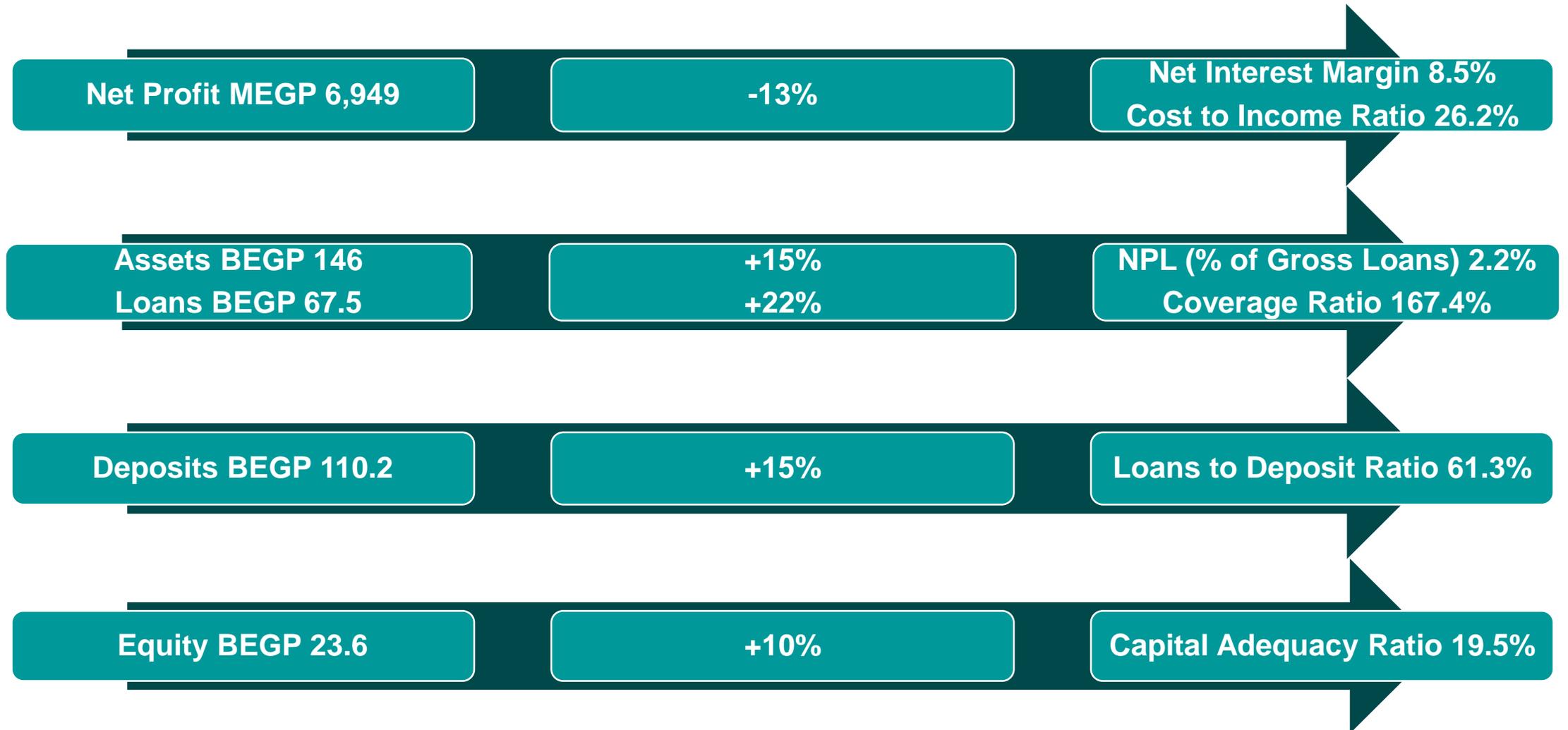
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CREDIT AGRICOLE EGYPT: Financials Highlights as at December 2025 vis-à-vis December 2024. Decrease in terms of Net Profit due to one off FX revenues in Mar 2024.

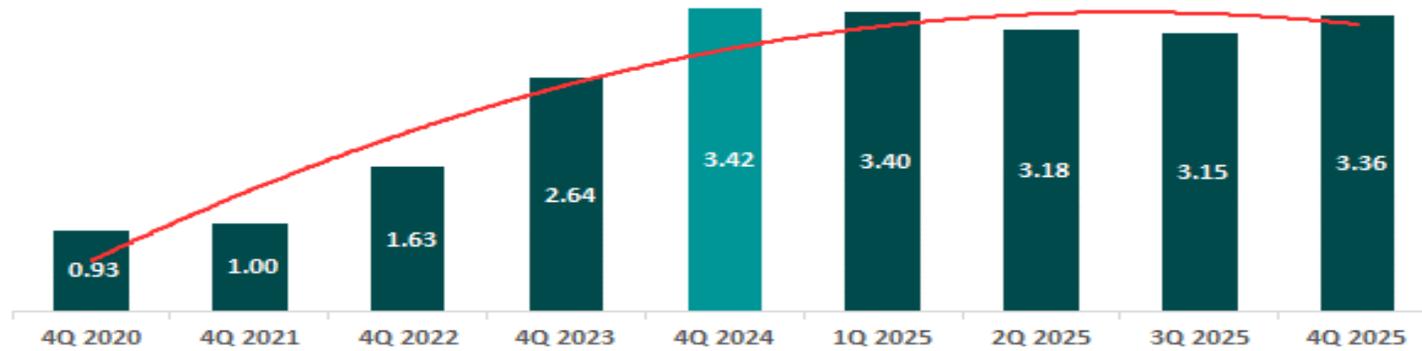


CREDIT AGRICOLE EGYPT: Profit and Loss as of December 25 (YoY)

Summarized P&L	Dec-25 MEGP	Dec-24 MEGP	YOY %
Net Banking Income	13,085	13,746	-5%
Operating Expense	3,424	2,728	26%
Gross Operating Profit	9,661	11,018	-12%
Cost of risk & Other Provisions	523	387	35%
Net Income Before Taxes	9,138	10,631	-14%
Taxation including Deferred Tax	(2,189)	(2,630)	-17%
Net Profit	6,949	8,001	-13%

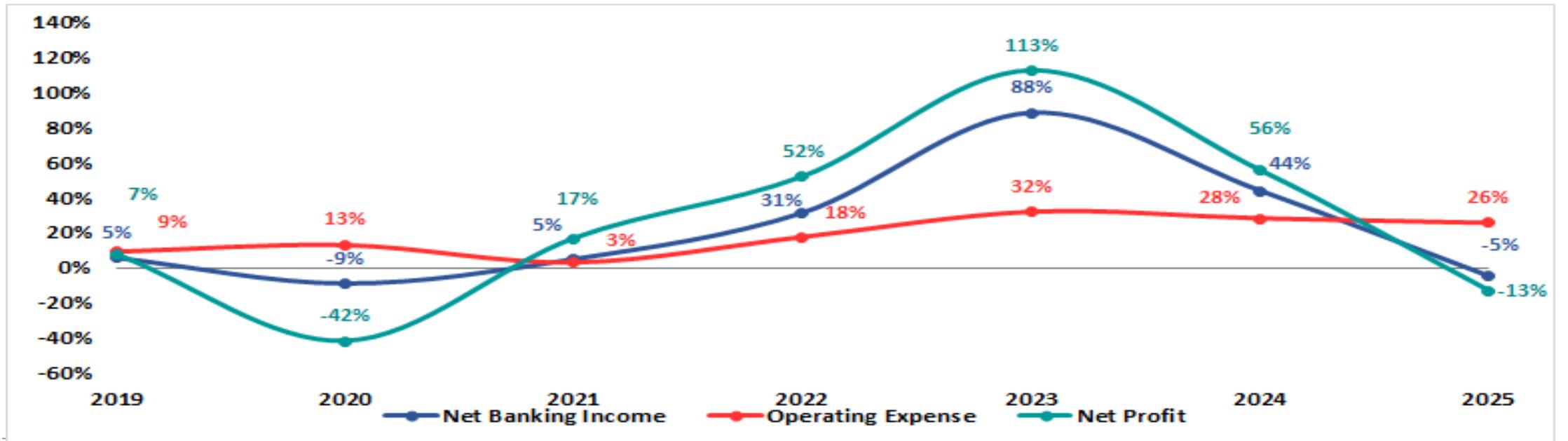
- Net Banking Income decreased by -5% YoY due to one off FX gains in March 2024 post devaluation;
- The Gross Operating Income decreased by -12% YoY due lower NBI and OPEX effect;
- Cost of Risk increased by 35% driven by retail risk charges plus higher good cost of risk on increased volumes and lower recoveries;
- The net profit decreased by -13% to reach the EGP 6,949 Bn;
- The bank continues to strategically manage the various positions on Liquidity, Foreign Exchange and Business Volumes thereby ensuring consistent growth over the years.

NBI Evolution BEGP



CREDIT AGRICOLE EGYPT: Profit and Loss growth Trend (YoY)

Summarized P&L	Dec-18 MEGP	Dec-19 MEGP	Dec-20 MEGP	Dec-21 MEGP	Dec-22 MEGP	Dec-23 MEGP	Dec-24 MEGP	Dec-25 MEGP	YOY %
Net Banking Income	3,869	4,076	3,698	3,872	5,078	9,557	13,746	13,085	-5%
Operating Expense	1,080	1,180	1,333	1,375	1,617	2,130	2,728	3,424	26%
Gross Operating Profit	2,789	2,896	2,365	2,497	3,461	7,427	11,018	9,661	-12%
Cost of Risk & Other Provisions	(1)	(140)	427	285	156	537	387	523	35%
Net Income Before Taxes	2,790	3,036	1,938	2,211	3,305	6,889	10,631	9,138	-14%
Taxation including Deferred Tax	(590)	(675)	(573)	(619)	(886)	(1,747)	(2,630)	(2,189)	-17%
Net Profit	2,200	2,361	1,365	1,592	2,419	5,142	8,001	6,949	-13%



CREDIT AGRICOLE EGYPT: Business Evolution, Liquidity/Basel & Financial KPI's as of December 2025 (YoY)

Busniss Volumes	2025 (BEGP)	2024 (BEGP)	YTD %
Corporate loans	50.5	41.1	23%
Retail Loans	17.1	14.2	20%
Total Loans	67.5	55.2	22%
Corporate Deposits	70.2	62.6	12%
Retail Deposits	40.0	32.9	22%
Total Deposits	110.2	95.5	15%

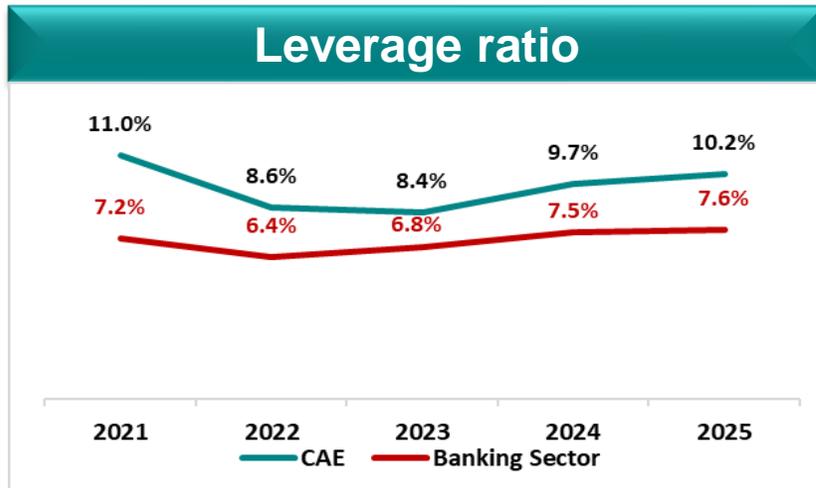
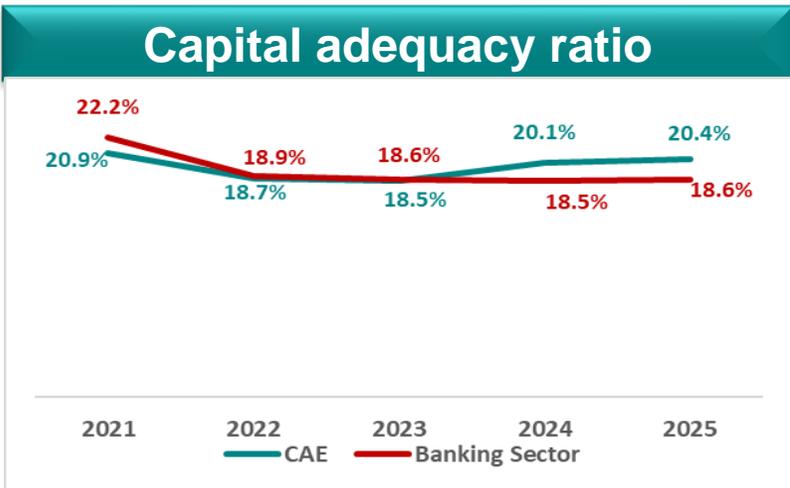
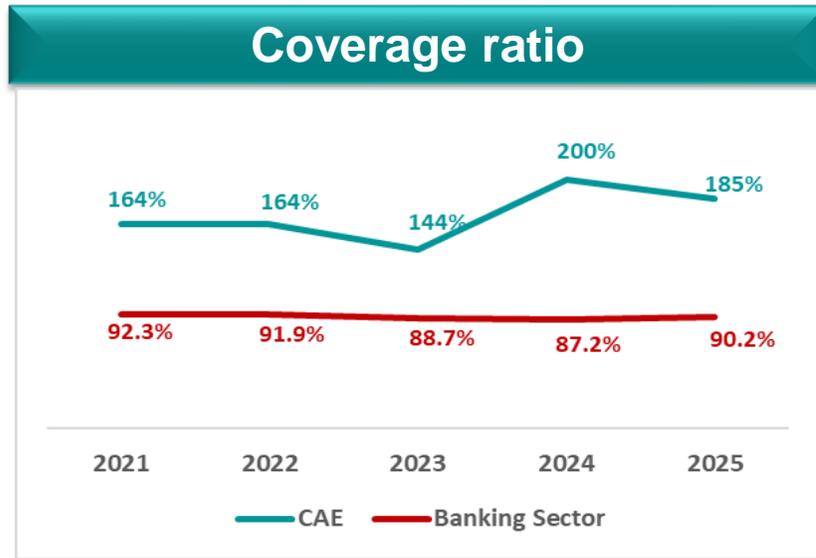
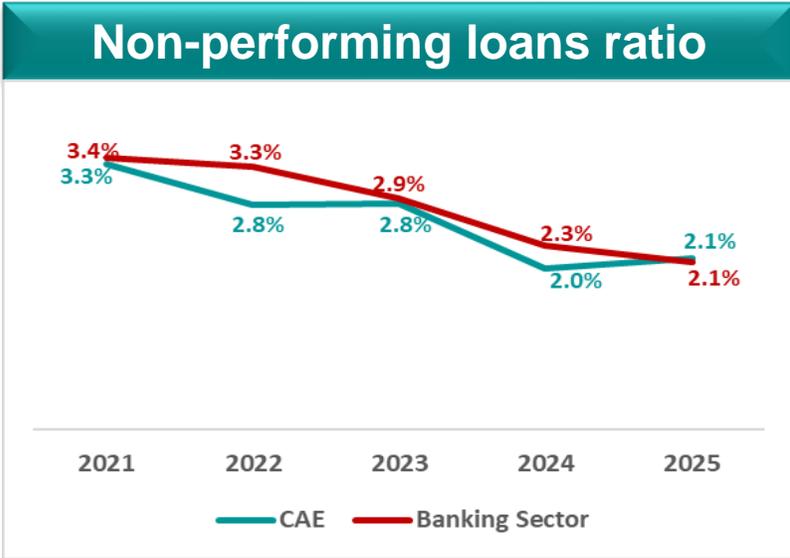
Liquidity / Basel KPI's	2025	2024
Capital adequacy ratio	19.5%	20.1%
Leverage ratio	10.3%	9.7%
Liquidity coverage ratio	529.0%	388.5%
Net stable funding ratio	162.5%	167.7%

Financial KPI's	2025
Assets YTD growth	15.0%
Gross loans YTD growth	22%
Deposits YTD growth	15%
Non Performing Loans Ratio	2.2%
Loans/Deposits Ratio	61%
CASA share	56%
Net Intrest Margin	8.5%
Fees/Net Banking Income	12%
Cost/Income Ratio	26%
GOP/EA	10%
ROAA	5.1%
ROAE	30.9%

- Commercial activity growth continues to be good across segments with limited impact due to the evolution of the CD market and less surplus market EGP liquidity.
- Gross Loans at EGP 67.5 billion, with +22% growth across segments with Retail showing good momentum in 2025.
- Customer Deposits had a good increase +15% to reach EGP 110.2 billion backed by 7% growth in active customer base plus competitive liability products being offered in the market by CAE.
- The bank's loans-to-deposit ratio increased to reach 61.3% in Dec-2025 driven by stronger growth on the loans side. The bank is adequately liquid and well positioned to fund organic growth.

GOP: Gross operating profit
 EA: Earning assets
 ROAA: Return on average assets
 ROAE: Return on average equity
 CASA: Current account Saving account

Banking Sector KPIs: Good Asset Quality and Prudential Ratios to act as key enabler for future growth



- CAE has a robust risk management process which ensures that the NPLs are at all times timely detected, actively managed with adequate provisions and negotiations with clients for satisfactory resolution. This has resulted in alignment with the industry i.e. NPL Ratio as of June 2025 aligned with the industry at 2.1%
- The Provision Coverage Ratio is at 185% as of June-25 i.e. above the industry standards of 90.2%.
- In terms of Basel Norms, the bank is adequately capitalized (resilient capital structure) i.e. well over regulatory limits in relation to the primary (CAR) and supplementary (Leverage) requirements.

*Figures as of June-25

*Source CBE Reports



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SUSTAINABILITY & CORPORATE SOCIAL RESPONSIBILITY

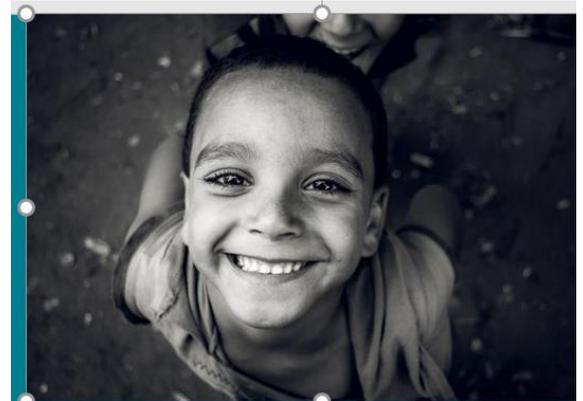
Crédit Agricole Egypt is committed to community betterment and energy transition.

- CAE Head Office is the 1st platinum LEED certified in Egypt & North Africa., in addition to 4 branches: Madinaty, Palm Hills, Shubra and Mivida.
- CAE Head Office has the largest bank-owned solar power plant in Egypt, promoting the use of green & renewable energy to reduce its carbon footprint
- CAE is the 1st bank in Egypt to publish Sustainability Integrated Report. On October 2025, the bank has published its 4th edition, themed “Beyond the Horizon. Shifting Tides with Purpose”.
- Accompanying individuals and corporate customers in their energy transition through a dedicated team of experts, offering sustainable finance and green financing solutions.
- Since July 2024, CAE, in collaboration with EBRD, has been supporting SMEs & Midcap customers in their energy transition projects through providing green finance solutions.



Crédit Agricole Egypt Foundation, the social development arm of the bank, was established in 2017 with focus on sustainable development projects to create positive impact on the society.

- We support project in collaboration with highly reputed NGO & partners who have a strong know-how in the related fields.
- Among our strategic partners are Schneider Electric, Misr Elkheir, Badran and Magdy Yacoub foundations, and others.
- Our Main projects include: talented youth skill-development, women’s economic empowerment, entrepreneurial projects for artisans of ethnic handicrafts and solar-powered solutions for sustainable agriculture.
- Our vision is to improve healthcare, fight poverty, empower youth and advance environmental protection.
- From 2017 to mid 2025, our projects have benefited more than 130,000 individuals.



PILLARS

**Education, Health,
Social Entrepreneurship and
Environment & Community
Development**

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THANK YOU