



CRÉDIT AGRICOLE EGYPT

WORKING EVERYDAY IN THE INTEREST OF OUR CUSTOMERS & SOCIETY

INVESTORS PRESENTATION- 2022



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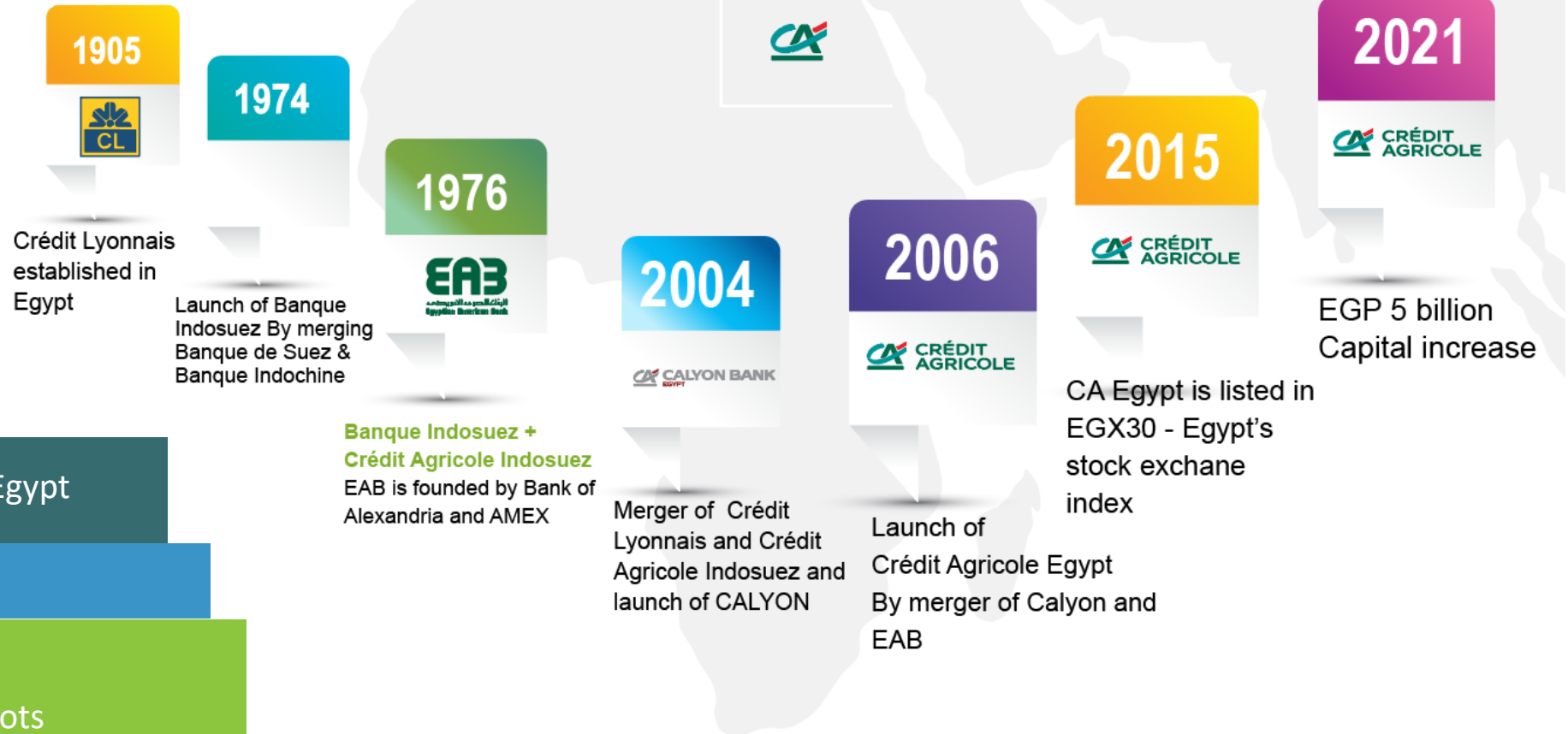
1 Who we are and our ambition

2 Financial and Performance highlights

3 CAE share price

CRÉDIT AGRICOLE EGYPT

OUR HISTORY

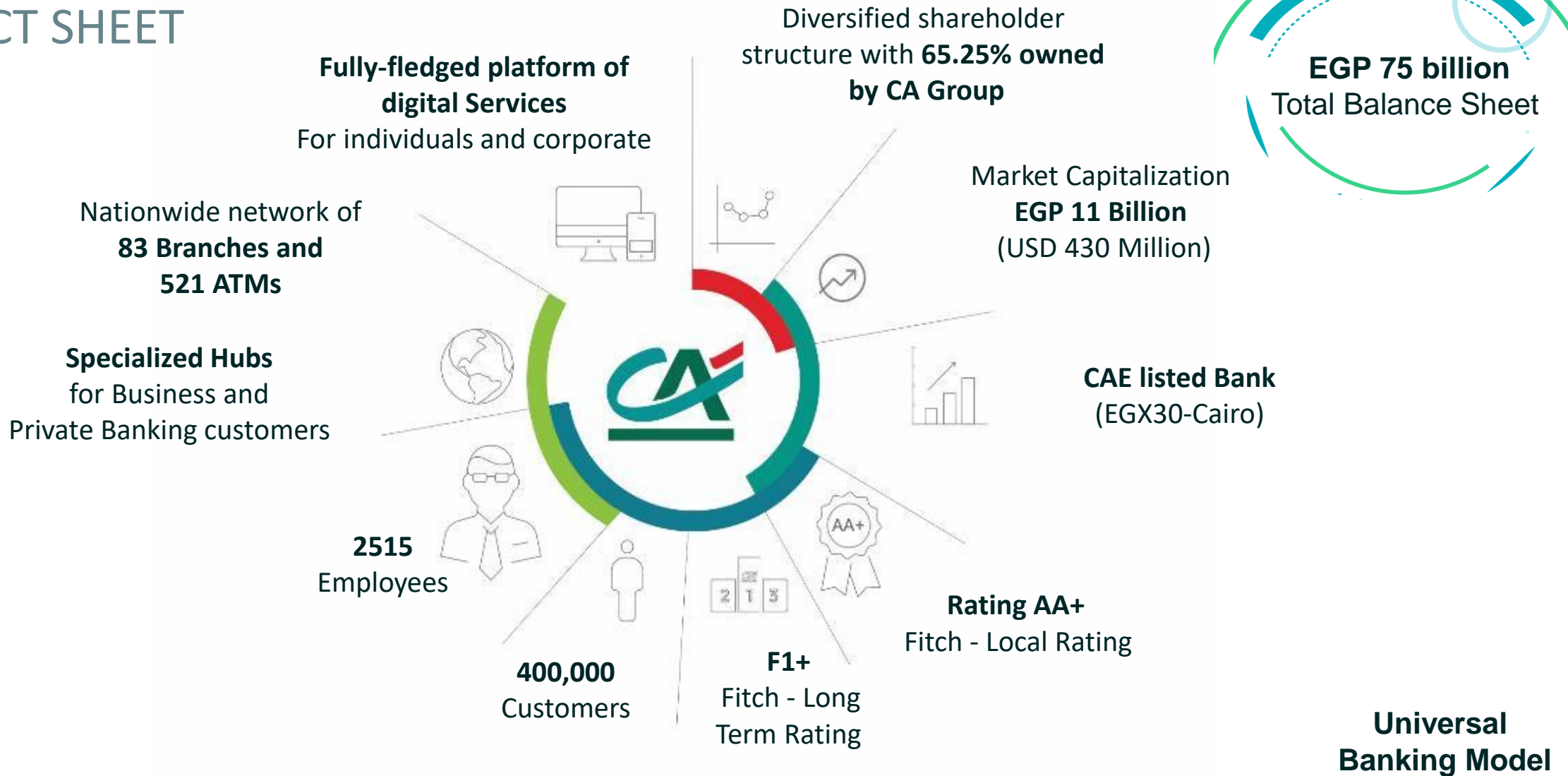


The sole French bank in Egypt

Established in 2006

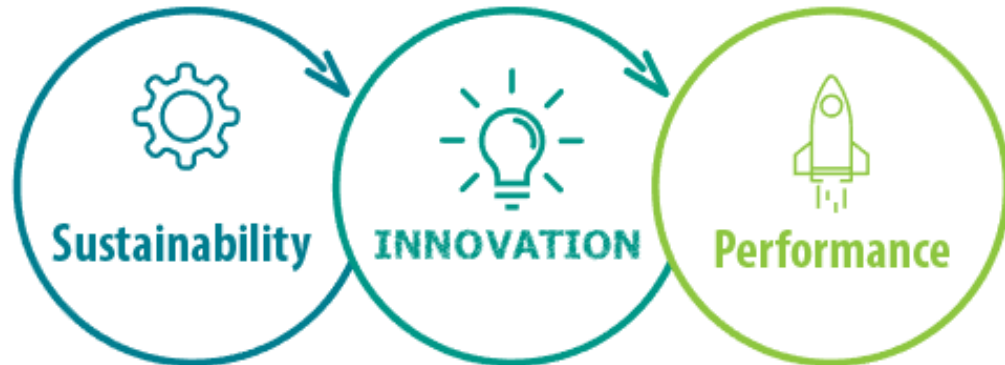
17 years
of history with deeper roots

CRÉDIT AGRICOLE EGYPT FACT SHEET



CRÉDIT AGRICOLE EGYPT OUR AMBITION

To be the bank of choice for our customers



Capitalizing on innovation and sustainability, we aim at offering excellence in customer relationship and create value for all our stakeholders.



CRÉDIT AGRICOLE EGYPT

A UNIVERSAL BANKING MODEL DRIVEN BY RELATIONSHIP EXCELLENCE

INDIVIDUALS

A segmented approach to support all our customers with the appropriate offer in every stage of life

**WORKING
EVERY DAY IN
YOUR INTEREST
AND FOR
SOCIETY**

CORPORATE

A true banking partner, providing a comprehensive range of services and expertise to support each step of the business growth

 CALYON BANK
EGYPT

Fidèle club

Optime

My first

Large Corporates

Multinationals

Midcaps

SME

 EGYPTIAN HOUSING FINANCE CO.
CRÉDIT AGRICOLE GROUP
المصرية للتمويل العقاري

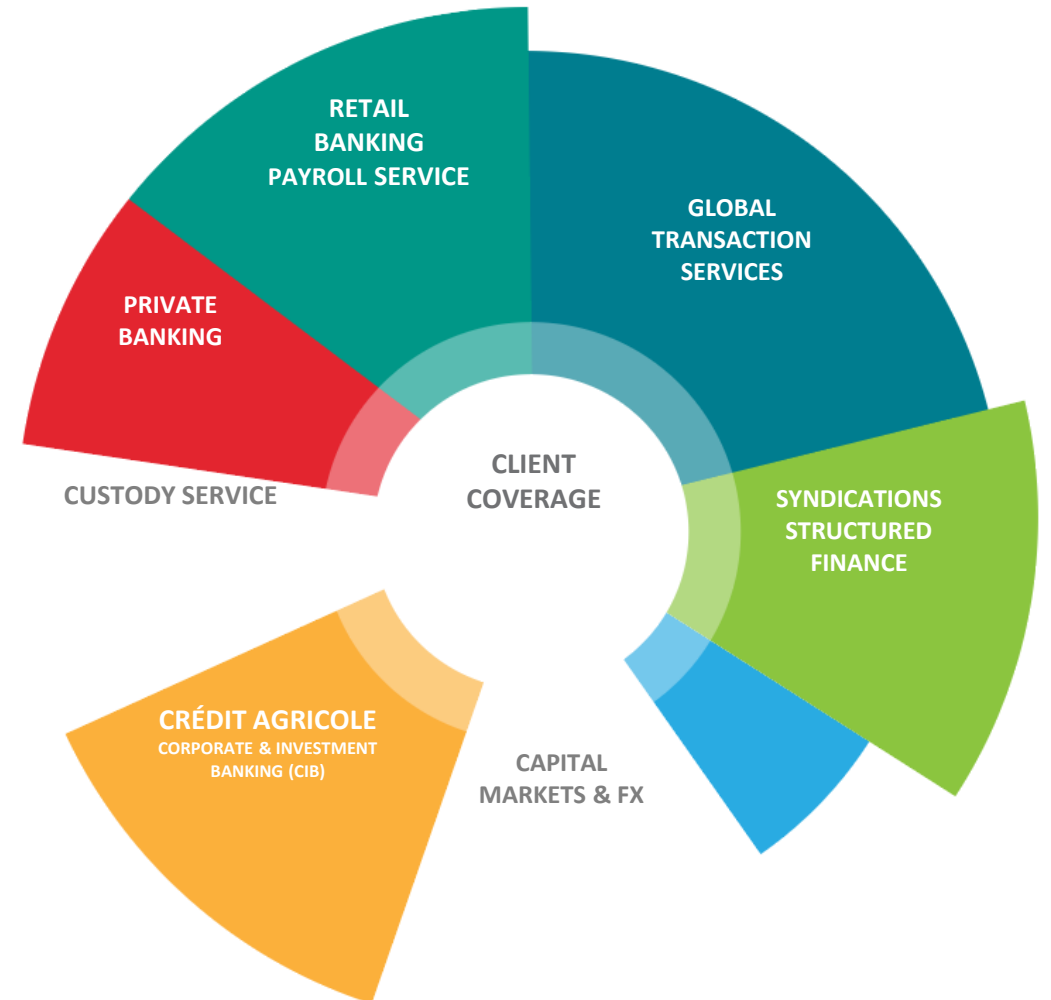
CRÉDIT AGRICOLE EGYPT

A comprehensive offer and expertise for corporates

5000
Active
Corporate
Clients

A RELIABLE BANKING PARTNER TO COMPANIES IN EGYPT

- A dedicated coverage team for each segments (Multinationals, Large Corporate, Midcaps and SME)
- A full coordination with Crédit Agricole Group's international expertise
- A diversified mix of products continuously enriched (e-commerce, leasing, payroll new offer)
- Achieving leading positions in trade finance and capital markets
- A special attention on SMEs development



CRÉDIT AGRICOLE EGYPT

Diversified banking channels for customers convenience



DIGITALLY ACTIVE

1 out of 3 individual customers
1 out of 2 companies
at end of 2021

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

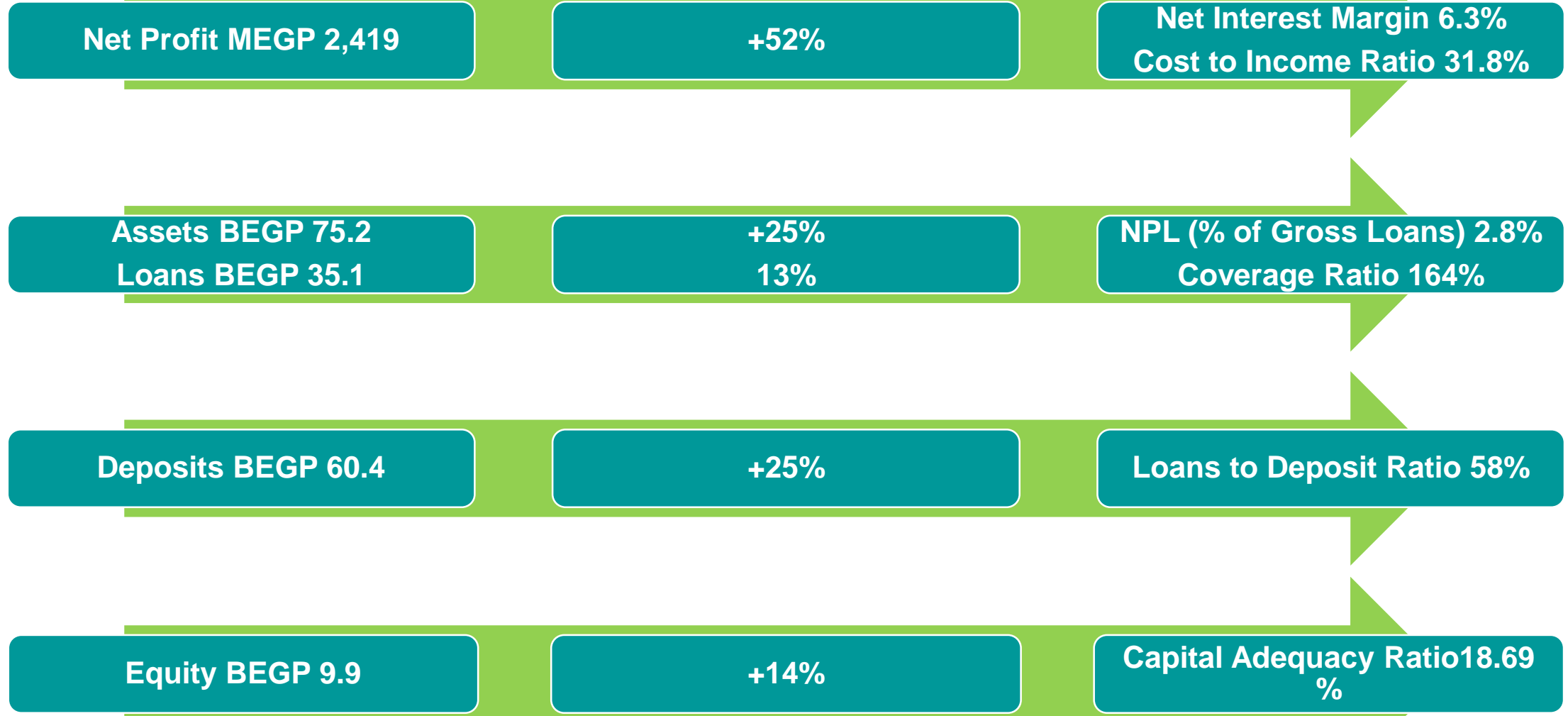
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CRÉDIT AGRICOLE EGYPT: Financials Highlights as at 31st December 2022 vis-à-vis 31st December 2021

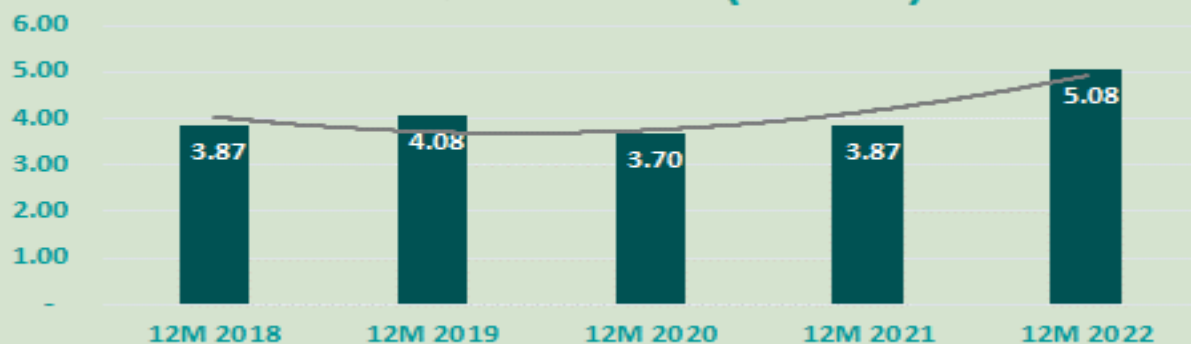


CRÉDIT AGRICOLE EGYPT: Profit and Loss as of 31st December 2022 (YoY)

Summarized P&L	12M22 (MEGP)	12M21 (MEGP)	YOY %
Net Banking Income	5,078	3,872	31%
Operating Expenses	(1,617)	(1,367)	17%
Gross Operating Profit	3,461	2,496	39%
Cost of Risk & Other Provisions	(134)	(334)	-60%
Net Income Before Tax	3,305	2,211	49%
Taxation including Deferred Tax	(886)	(619)	43%
Net Profit	2,419	1,592	52%

- Net Banking Income increased +31% YoY reaffirming the bank's commercial growth and efficient control on the cost of funding.
- The Gross Operating Income increased by 39% YoY through pro-active and efficient control on operating expenses +17% YoY increase despite the increasing inflation rates and devaluation effects.
- CAE benefited from lower cost of risk due to prudent risk management including additional provisions on specific sector and specific recoveries during the period.
- The net profit increased by 52% to reach the highest level ever of EGP 2.42 Bio.
- The bank continues to effectively manage the various positions on Liquidity, Foreign Exchange and Business Volumes thereby ensuring consistent growth for the past few years.

NBI Evolution (EGP Bn)



CRÉDIT AGRICOLE EGYPT: Business Evolution and Liquidity/Basel KPI's as of

Business Volumes	12M22 (BEGP)	12M21 (BEGP)	YOY %
Corporate Loans	25.2	21.3	18%
Retail Loans	9.9	9.6	3%
Total Loans	35.1	30.9	13%
Corporate Deposits	36.2	24.9	45%
Retail Deposits	24.3	23.3	4%
Total Deposits	60.4	48.2	25%
Loans To Deposits Ratio (L/D)	58%	64.2%	

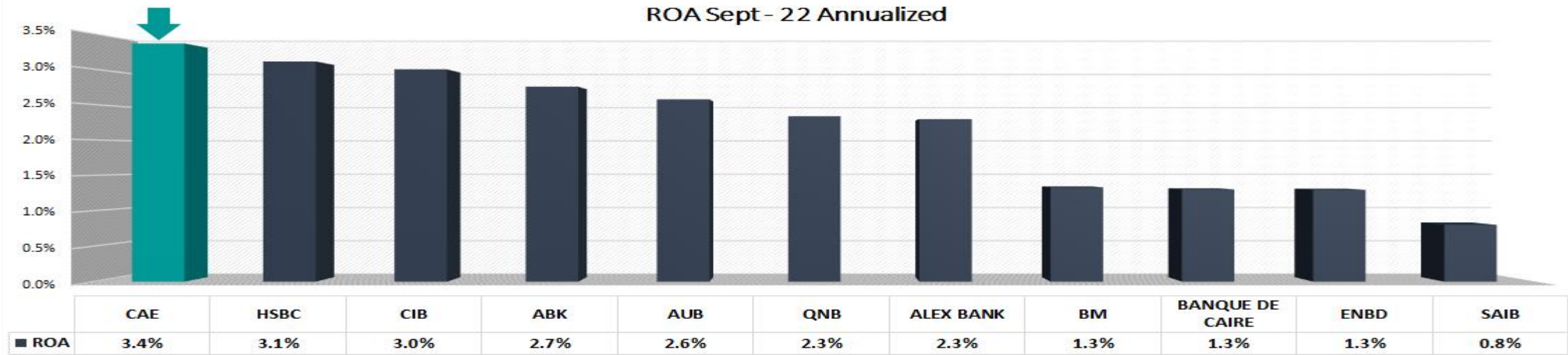
- Commercial activity growth continues to be good across business lines with limited impact due to the evolution of the CD market thereby providing both Corporate and Individual customers with adequate financial solutions.
- Gross Loans reached EGP 35.1 billion, up 13% YoY across LOBs and across currencies.
- Customer Deposits reached EGP 60.4 billion, up 25% YoY driven by strong Corporate evolutions.
- The bank's loans-to-deposit utilization ratio dropped to reach 58% in December 2022 driven by strong devaluation effect on the deposit side. The bank is adequately liquid and well positioned to fund organic growth.

Liquidity/Basel KPI's:	12M22	12M21
Capital adequacy ratio	18.6%	20.8%
Leverage ratio	8.6%	10.9%
Liquidity coverage ratio	448%	581%
Net stable funding ratio	175%	185%

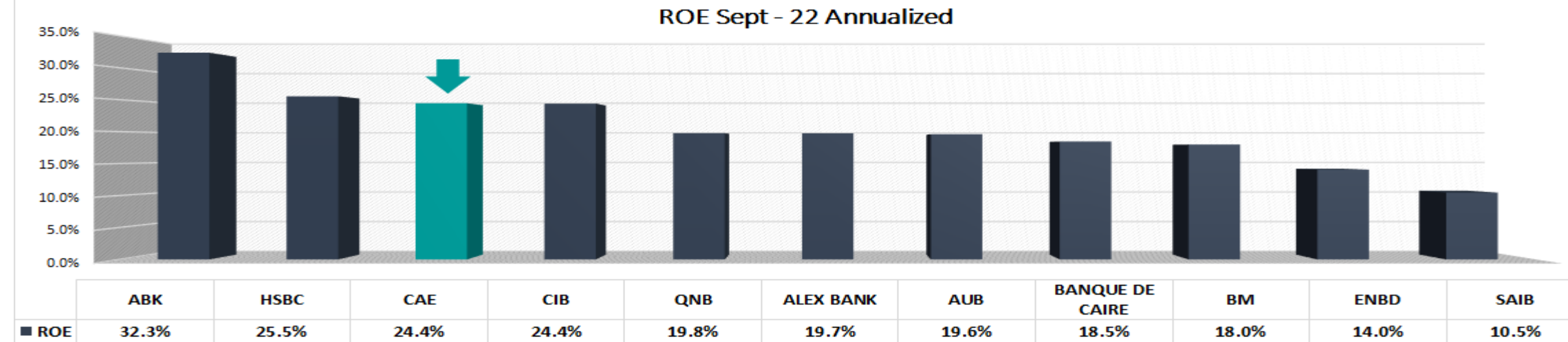
Banking Sector KPI'S: CAE continued to show good ROA and ROE among the banks operating in Egypt.

Sources: Published Financial Statements and CBE

ROA Sept - 22 Annualized



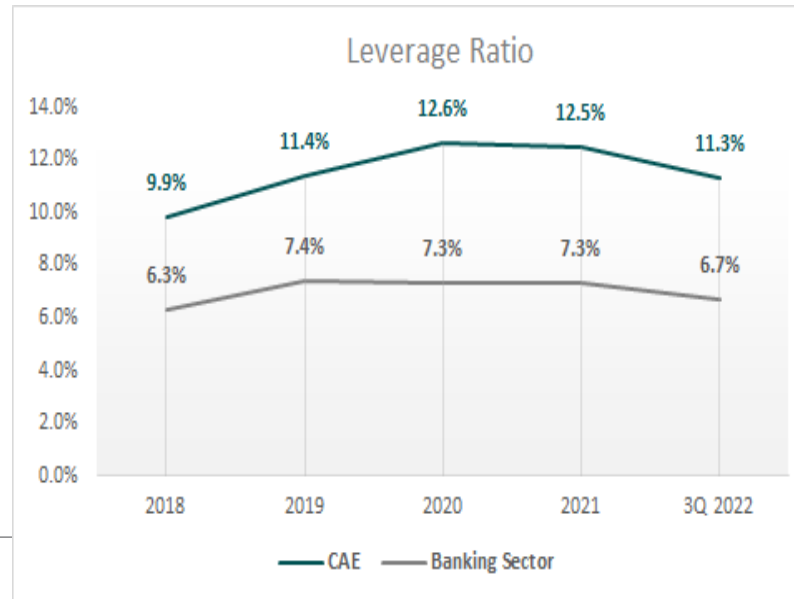
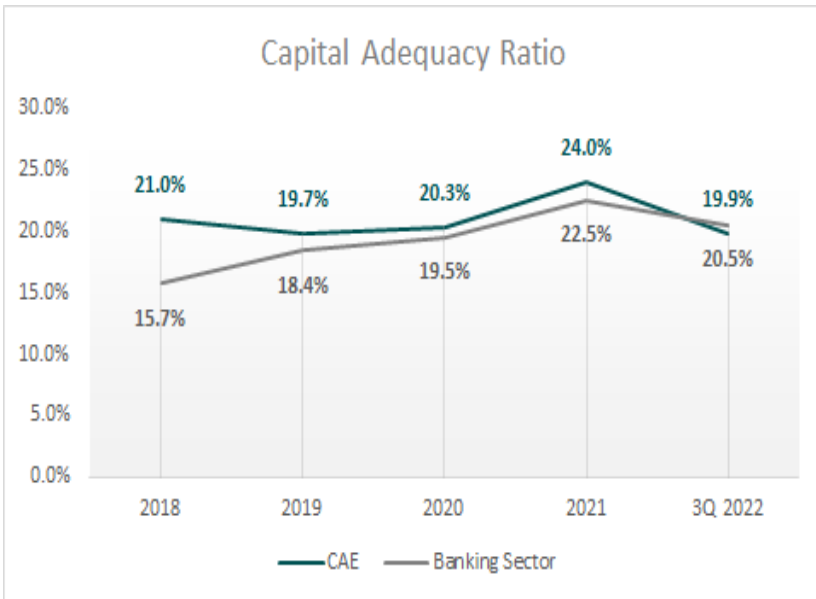
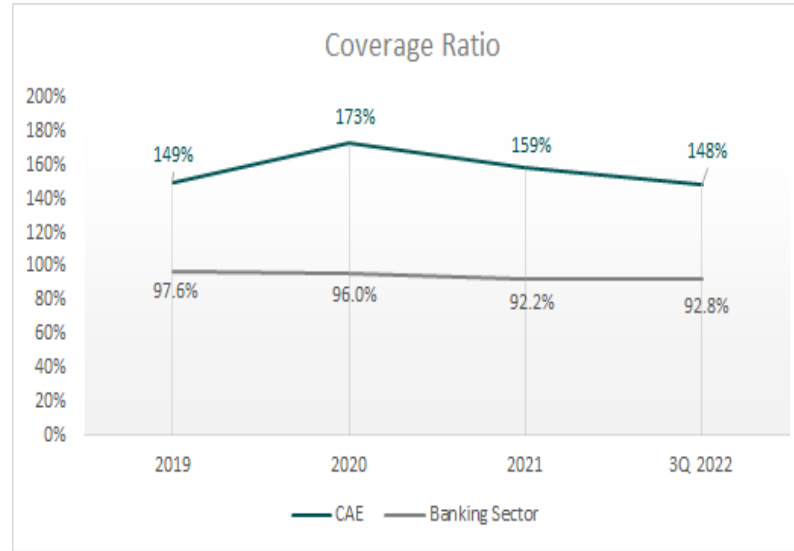
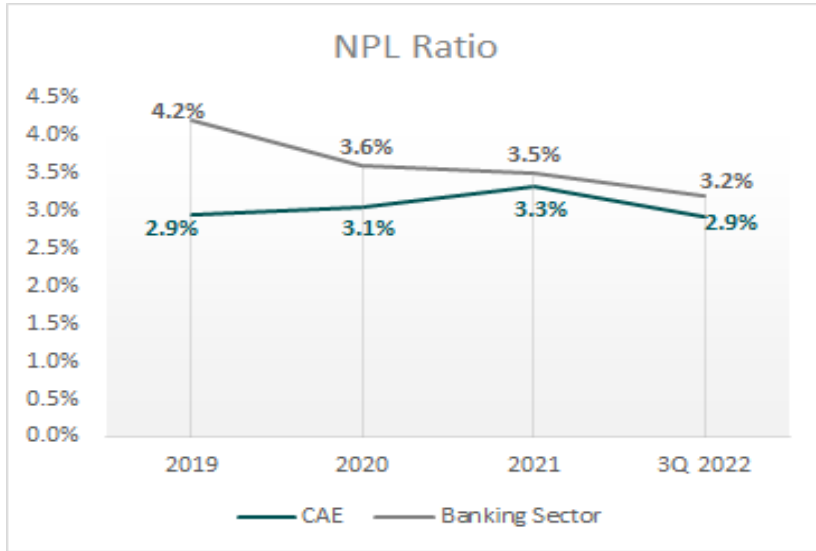
ROE Sept - 22 Annualized



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

*Source CBE Reports

*2022 Figures as of Sept



- 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 is reflected in the lower than industry NPL Ratio as of Sep 22 to reach 2.9% vis-à-vis the industry figure of 3.2%.
- The Provision Coverage Ratio is at 148% as of Sep 22 i.e. above the industry standards of 93%.
- 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.



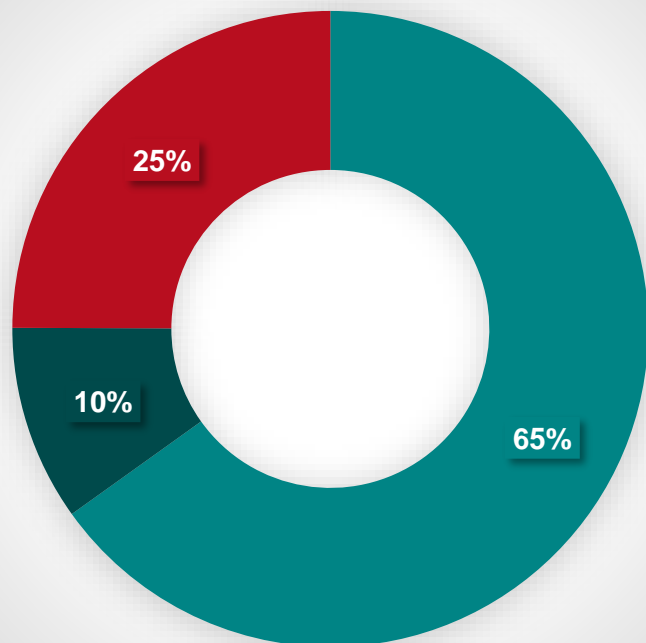
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CRÉDIT AGRICOLE EGYPT

Stock indicators

CAE Shareholders



■ CASA Group ■ ROLACO EGP INVESTMENTS ■ Other Free Float <5%

	EGP	
Share Price 6M Range	11.5	High
	5.9	Low
Share Price	10.31	as of 28-02-2023
Shares Outstanding	1,250	Million
Par Value	4	
Book Value (BVPS)	6.47	as of 28-02-2023
P/B Ratio	1.59	as of 28-02-2023
P/E Ratio	5.33	as of 28-02-2023
Dividend Yield	0.0%	as of 28-02-2023
Dividend Payout Ratio	60%	as of 28-02-2023
Market Cap	12,888	Million

Our main shareholder Credit Agricole S.A. acquired 60,000,000 shares on 8th September 2022 and increased the shareholding percentage from 47.385% to 52.185% and the Group holding (including related parties) from 60.452% to 65.252%.

This bears witness to the confidence of Crédit Agricole S.A. in the development and the performance of Crédit Agricole Egypt.

CONNECT WITH US

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THANK YOU