

News Release
3 November 2025

**COMMERCIAL INTERNATIONAL BANK ("CIB") REPORTS
THIRD-QUARTER 2025 CONSOLIDATED NET INCOME OF EGP 28.8 BILLION, AND NINE-MONTHS
2025 CONSOLIDATED NET INCOME OF EGP 62.1 BILLION, OR EGP 18.5 PER SHARE, UP 47% FROM
NINE-MONTHS 2024**

- **Third-Quarter 2025 Consolidated Financial Results**
 - o Net income of EGP 28.8 billion, up 94% year-on-year (YoY)
 - o Revenues of EGP 28.8 billion, up 13% YoY
 - o Return on average equity (ROAE) of 59.8%
 - o Return on average assets (ROAA) of 8.59%
 - o Efficiency ratio of 15.7%
 - o Net interest margin (NIM)^[1] of 8.88%
- **Nine-Months 2025 Consolidated Financial Results**
 - o Net income of EGP 62.1 billion, up 47% YoY
 - o Revenues of EGP 83.7 billion, up 16% YoY
 - o ROAE of 45.9%
 - o ROAA of 6.44%
 - o Efficiency ratio of 14.9%
 - o NIM¹ of 8.92%
- **Balance Sheet Performance**
 - o Total tier capital recorded EGP 226 billion, or 30.2% of risk-weighted assets.
 - o CBE local currency liquidity ratio of 58.0%, foreign currency liquidity ratio of 58.4% (comfortably above CBE requirements of 20% and 25%, respectively)
 - o CIB remains well above the 100% requirement in the Basel III NSFR and LCR ratios.
 - o High quality of funding, with customer deposits comprising 91% of total liabilities.
 - o Non-performing loans coverage ratio of 281%.
- **Supporting our Economy**
 - o Funding to businesses and individuals recorded EGP 519 billion, growing by 30% through nine-months 2025, with real growth of 32% net of the EGP appreciation impact, with a loan market share of 5.26%^[2].
 - o Deposits recorded EGP 1.04 trillion, growing by 8% through nine-months 2025, with real growth of 10% net of the EGP appreciation impact, with a deposit market share of 6.99%².
 - o Loan-to-Deposit Ratio recorded 49.7% by end of nine-months 2025.
 - o In third-quarter 2025, CIB's operations generated EGP 9.33 billion in corporate, payroll and other taxes.
- **Committed to our Community**
 - o CIB Foundation funded "Egyptian Clothing Bank" with the first installment to manufacture and distribute 120 thousand winter training suits to children.
 - o CIB Foundation sponsored "Ahl Masr Foundation" for surgeries and medications of pediatric burn injuries.
 - o CIB Foundation supported "Cairo University-Faculty of Dentistry" with the needed supplies and equipment for pediatrics.
 - o CIB Foundation financed "Al-Hassan Foundation for Differently-Abled Inclusion" to purchase 150 customized wheel chairs and 150 electric chairs for children.
 - o CIB Foundation sponsored "Al-Naas Hospital for Children's Heart" with Al Joud Foundation to perform 125 open-heart surgeries and 125 catheterizations for children.
 - o CIB Foundation supported "Minia University Hospitals" to equip the Pediatric Ophthalmology Unit.
- **Awards & Rankings**
 - o **Global Finance:**
 - § Best FX Bank in Egypt
 - § Best Bank for Sustainable Finance in Emerging Markets
 - § Best Bank for Sustainability Transparency
 - § Best Private Bank Award
 - § Best SME Bank Award
 - § Best Trade Finance Award
 - § Lifetime Achievement Award
 - § Best Bank for Cash Management in Egypt
 - § Best Sub-Custodian Bank
 - o **MEED:**
 - § Best SME Bank in Egypt
 - § Excellence in Supply Chain Financing
 - § Best Bank in Egypt
 - § Best ESG Strategy
 - § Best Sustainable Finance Initiative
 - § CEO of the Year
 - o **Finnovex:**
 - § Excellence in Digital Banking in North Africa
 - o **African Banker:**
 - § Best Regional Bank in North Africa

- o **Euro money:**
 - § Best Bank in Egypt
 - § Best Bank for Sustainable Finance in Egypt
 - § Best Digital Bank in Egypt

CAIRO - Commercial International Bank (EGX COMI) today reported third-quarter 2025 consolidated net income of EGP 28.8 billion, and nine-months 2025 consolidated net income of EGP 62.1 billion, or EGP 18.5 per share, up by 47% from nine-months 2024.

Management Commented: "As previously highlighted in our earlier Earnings Releases and investor engagements, and further supported by observed moderation in macroeconomic conditions, the third quarter of 2025 witnessed the release of a total provision amounting to EGP 13.1 billion pertaining to the recalibration of the Bank's Expected Credit Loss (ECL) calculation. The released provision amount, which reflects the current economic reality and predictability of monetary policy measures and signals a more moderate provisioning level, has been transferred to a Special Reserve in Shareholders' Equity, through the Bank's P&L Statement, hence crediting a before-tax amount of EGP 13.1 billion to the P&L Statement and to the Provision Balance on the Statement of Financial Position. It is worth noting, however, that this amount, as per CBE instructions, is not recognized, neither in the Bank's Capital Base and Capital Adequacy Ratio (CAR), nor in its Net Profit Available for Distribution. Upon the said recalibration, Loan Loss Provision Balance recorded EGP 36.2 billion by end of third-quarter 2025, covering 7.0% of the Bank's Gross Loan Portfolio, down from 8.9% by end of second-quarter 2025. Additionally, Coverage for Non-Performing Loans (NPLs) by Loan Loss Provisions recorded 281% by end of third-quarter 2025, down from 338% by end of the preceding quarter.

Top Line for nine-months 2025 grew by a healthy 16% YoY, despite lower foreign exchange revenues and interest rates, which posed some downward pressure on margins, as growth came primarily underpinned by commercial banking activities. Specifically, the Bank's strategy has been successfully managed to grow volumes, adding 16% or EGP 147 billion to the Bank's Deposit Base from last year, with CIB marking the first Egyptian Private-Sector Bank to surpass EGP 1 trillion in Customer Deposits, securing a Deposit Market Share of 6.99%, while increasing its healthy share of Current Accounts and Saving Accounts (CASA) to Total Deposits from 55% last year to 60% this year. Likewise, the Bank's strategy for loan growth reaped its fruits, as evidenced by CIB growing its Gross Loan Portfolio by an impressive 47% or EGP 166 billion over last year, with Corporate Loans growing by 54% or EGP 151 billion, of which around 40% came in CAPEX, and with the Bank's share of lending to Small-and-Medium-Sized-Enterprises (SMEs) recording 25.4%, to secure the highest Private-Sector Corporate Loan Market Share of 9.65%. This fed into strong growth in the sustainable stream of non-interest income, with fee and commission income growing by 22% YoY. With that, Gross Loan-to-Deposit Ratio for CIB recorded 49.7% by end of period, up from 39.4% last year, and recorded 52.3% upon further accounting for Securitization Deals, with the local currency portion reaching a record-high of 66.6%. Backed by the above carefully-executed strategy, nine-months 2025 Bottom Line recorded EGP 62.1 billion, reflecting into a Return on Average Equity (ROAE) of 45.9%, while simultaneously maintaining a comfortable Common Equity Tier 1 (CET1) Capital Ratio of 26% by end of third-quarter 2025.

Echoing robust financial performance, this quarter came as an explicit testament to the Bank's stable and sound digital foundation, and a pay-off of technology spend. The growth in Number of ATM Financial Transactions was 9% YoY and growth in ATM Cash Volumes recorded 10% YoY in third-quarter 2025 compared to third-quarter 2024. Concurrently, CIB managed to increase its Volume of Online Banking Digital Platform Transactions by 17% from last year, to be serving 2.0 million users by end of third-quarter 2025, and to increase its Value of Transactions by 57% from last year, to reach EGP 3.6 trillion across all of the Bank's Digital Channels for the nine-months period of 2025. This period also witnessed a leap in the Credit Card Business for CIB, with around 50 thousand Credit Cards being issued during third-quarter 2025, compared to 40 thousand issued in second-quarter 2025, bringing the total number of Credit Cards issued during the nine-months period of 2025 to over 132 thousand cards."

THIRD-QUARTER 2025 FINANCIAL HIGHLIGHTS

REVENUES

Third-quarter 2025 standalone revenues were EGP 28.7 billion, up 13% from third-quarter 2024. Nine-months 2025 standalone revenues were EGP 83.3 billion, up 16% from nine-months 2024, backed by 20% increase in net interest income, partially slowed-down by 21% decrease in non-interest income.

NET INTEREST INCOME

Nine-months 2025 standalone net interest income recorded EGP 78.4 billion, increasing by 20% YoY, generated at 8.92% Total NIM¹, with Local Currency NIM¹ recording 13.0%, coming 14 basis points (bp) higher YoY, while Foreign Currency NIM¹ recorded 2.60%, decreasing by 96bp YoY.

NON-INTEREST INCOME

Nine-months 2025 standalone non-interest income recorded EGP 4.95 billion, decreasing by 21% YoY. Trade service fees recorded EGP 2.65 billion, growing by 2% YoY, with outstanding balance of EGP 297 billion^[3].

OPERATING EXPENSE

Nine-months 2025 standalone operating expense recorded EGP 11.9 billion, up 35% YoY. Cost-to-income reported 14.3%, coming 202bp higher YoY, yet remaining comfortably below the desirable level of 30%.

LOANS

Gross Loans recorded EGP 519 billion, growing by 30% or EGP 119 billion Year-to-Date (YtD), with real growth of 32% or EGP 126 billion net of the EGP appreciation impact, generated by LCY Loan Bookings of 38% or EGP 107 billion, together with FCY Loans growing by 17% or USD 395 million. CIB's loan market share reached 5.26% as of June 2025, with private corporate loan market share recording 9.65% as of May 2025^[4].

DEPOSITS

Deposits recorded EGP 1.04 trillion, growing by 8% or EGP 75.3 billion YtD, with real growth of 10% or EGP 98.9 billion net of the EGP appreciation impact, generated by LCY Deposits adding 11% or EGP 61.3 billion, coupled with FCY Deposits adding 10% or USD 787 million. CIB's deposit market share recorded 6.99% as of June 2025.

ASSET QUALITY

Standalone non-performing loans represented 2.48% of the gross loan portfolio, and were covered 281% by the Bank's EGP 36.2 billion loan loss provision balance. Nine-months 2025 impairment for credit losses recorded a release of EGP 7.98 billion, compared to a charge of EGP 3.74 billion in nine-months 2024.

CAPITAL AND LIQUIDITY

Total tier capital recorded EGP 226 billion, or 30.2% of risk-weighted assets as of September 2025. Tier I capital

reached EGP 191 billion, or 85% of total tier capital. CIB maintained its comfortable liquidity position above CBE requirements and Basel III guidelines in both local currency and foreign currency. CBE liquidity ratios remained well above the regulator's requirements, with local currency liquidity ratio recording 58.0% by end of September 2025, compared to the regulator's threshold of 20%, and foreign currency liquidity ratio reaching 58.4%, above the threshold of 25%. NSFR was 210% for local currency and 185% for foreign currency, and LCR was 534% for local currency and 518% for foreign currency, comfortably above the 100% Basel III requirement.

KEY METRICS AND BUSINESS UPDATES^[5]

o #1 private-sector bank in Egypt in terms of revenues, net income, deposits, loans, and total assets.

INSTITUTIONAL BANKING

- o End-of-period gross loans recorded EGP 416 billion.
- o End-of-period deposits recorded EGP 316 billion.
- o Gross outstanding contingent business reached EGP 305 billion.

BUSINESS BANKING

- o End-of-period gross loans recorded EGP 15 billion.
- o End-of-period deposits recorded EGP 106 billion.
- o Gross outstanding contingent business reached EGP 7.2 billion.

RETAIL INDIVIDUALS BANKING

- o End-of-period gross loans recorded EGP 88 billion.
- o End-of-period deposits recorded EGP 621 billion.
- o CIB continued to expand its network to reach a total of 203 branches and 11 units across Egypt, supported by a network of 1,452 ATMs.

CONSOLIDATED FINANCIAL HIGHLIGHTS

Income Statement	3Q25 EGP million	2Q25 EGP million	QoQ Change (3Q25 vs. 2Q25)	3Q24 EGP million	YoY Change (3Q25 vs. 3Q24)	9M25 EGP million	9M24 EGP million	YoY Change (9M25 vs. 9M24)
Net Interest Income	27,318	25,940	5%	24,146	13%	78,654	65,683	20%
Non-Interest Income	1,495	1,892	-21%	1,380	8%	5,030	6,283	-20%
Net Operating Income	28,813	27,832	4%	25,526	13%	83,683	71,965	16%
Non-Interest Expense	(4,517)	(3,983)	13%	(3,382)	34%	(12,433)	(9,181)	35%
Total Provisions*	12,735	(291)	NM	(1,925)	NM	12,040	(4,163)	-389%
Net Profit before Tax	37,031	23,558	57%	20,219	83%	83,291	58,622	42%
Income Tax	(8,380)	(6,982)	20%	(5,709)	47%	(21,842)	(17,208)	27%
Deferred Tax	103	138	-25%	291	-65%	652	934	-30%
Net Profit for the Period	28,754	16,713	72%	14,801	94%	62,100	42,348	47%
Non-Controlling Interest	(0.4)	(0.4)	-16%	(0.4)	0%	0.6	(0.0)	NM
Bank's Shareholders	28,754	16,714	72%	14,801	94%	62,100	42,348	47%

Financial Indicators	3Q25	2Q25	QoQ Change (3Q25 vs. 2Q25)	3Q24	YoY Change (3Q25 vs. 3Q24)	9M25	9M24	YoY Change (9M25 vs. 9M24)
Profitability								
ROAE	59.8%	39.9%	50%	46.0%	30%	45.9%	49.4%	-7%
ROAA	8.59%	5.17%	66%	5.44%	58%	6.44%	5.78%	12%
Efficiency								
Cost-to-Income	15.7%	14.3%	10%	13.2%	18%	14.9%	12.8%	16%
Liquidity								
Gross Loans-to-Deposits	49.9%	47.7%	5%	39.5%	26%	49.9%	39.5%	26%
Asset Quality								
NPLs-to-Gross Loans	2.52%	2.68%	-6%	4.43%	-43%	2.52%	4.43%	-43%
Capital Adequacy Ratio	30.2%	28.4%	7%	29.1%	4%	30.2%	29.1%	4%

*Total Provisions include "Impairment release (charges) for credit losses" and "Release (charges) of other provisions", reported under "Other operating income (expenses)".

STANDALONE FINANCIAL HIGHLIGHTS

Income Statement	3Q25 EGP million	2Q25 EGP million	QoQ Change (3Q25 vs. 2Q25)	3Q24 EGP million	YoY Change (3Q25 vs. 3Q24)	9M25 EGP million	9M24 EGP million	YoY Change (9M25 vs. 9M24)
Net Interest Income	27,207	25,855	5%	24,086	13%	78,358	65,526	20%
Non-Interest Income	1,478	1,933	-24%	1,369	8%	4,948	6,302	-21%
Net Operating Income	28,685	27,788	3%	25,455	13%	83,306	71,828	16%
Non-Interest Expense	(4,336)	(3,795)	14%	(3,227)	34%	(11,880)	(8,795)	35%
Total Provisions*	12,736	(293)	NM	(1,913)	NM	12,057	(4,158)	NM
Net Profit before Tax	37,085	23,699	56%	20,315	83%	83,483	58,875	42%
Income Tax	(8,390)	(6,963)	20%	(5,709)	47%	(21,868)	(16,964)	29%
Deferred Tax	103	78	31%	269	-62%	592	647	-8%
Net Profit for the Period	28,798	16,814	71%	14,874	94%	62,208	42,557	46%

Financial Indicators	3Q25	2Q25	QoQ Change (3Q25 vs. 2Q25)	3Q24	YoY Change (3Q25 vs. 3Q24)	9M25	9M24	YoY Change (9M25 vs. 9M24)
Profitability								
ROAE	60.2%	40.4%	49%	46.5%	29%	46.3%	49.8%	-7%
ROAA	8.65%	5.23%	65%	5.49%	57%	6.48%	5.83%	11%
NIM*	8.88%	8.79%	1%	9.46%	-6%	8.92%	9.50%	-6%
Efficiency								

Cost-to-Income	15.1%	13.7%	11%	12.7%	19%	14.3%	12.2%	16%
Liquidity								
Gross Loans-to-Deposits	49.7%	47.7%	4%	39.4%	26%	49.7%	39.4%	26%
Asset Quality								
NPLs-to-Gross Loans	2.48%	2.63%	-6%	4.39%	-44%	2.48%	4.39%	-44%
Direct Coverage Ratio	281%	338%	-17%	289%	-2%	281%	289%	-2%

*Total Provisions include "Impairment release (charges) for credit losses" and "Release (charges) of other provisions", reported under "Other operating income (expenses)".

**NIM based on managerial accounts

BALANCE SHEET	Consolidated			Standalone		
	Sep-25	Dec-24	YtD Change	Sep-25	Dec-24	YtD Change
	EGP million	EGP million	(Sep-25 vs. Dec-24)	EGP million	EGP million	(Sep-25 vs. Dec-24)
Cash and Balances at the Central Bank	21,886	136,531	-84%	20,917	136,166	-85%
Due from Banks	227,410	270,830	-16%	228,152	270,089	-16%
Net Loans and Advances	482,635	353,098	37%	479,026	350,511	37%
Derivative Financial Instruments	1,223	820	49%	1,223	820	49%
Financial Investments	563,929	402,630	40%	560,916	400,307	40%
Investments in Associates and Subsidiaries	44	98	-55%	1,255	872	44%
Other Assets	58,452	50,966	15%	58,003	50,554	15%
Total Assets	1,355,579	1,214,973	12%	1,349,492	1,209,319	12%
Due to Banks	7,452	2,035	266%	7,044	2,318	204%
Customer Deposits	1,047,464	972,596	8%	1,043,205	967,895	8%
Other Liabilities	92,616	87,523	6%	92,391	87,419	6%
Total Liabilities	1,147,532	1,062,154	8%	1,142,640	1,057,632	8%
Shareholders' Equity & Net Profit	207,808	152,636	36%	206,852	151,686	36%
Non-Controlling Interest	238	183	30%	0	0	NM
Total Liabilities & Shareholders' Equity	1,355,579	1,214,973	12%	1,349,492	1,209,319	12%

[1] Based on standalone managerial accounts.

[2] As of June 2025; latest available CBE data at time of publishing.

[3] Net of Collateral, Gross of Provisions.

[4] Latest available CBE data for private corporate loans at time of publishing

[5] Loan, deposit, and outstanding contingent balances are based on managerial accounts. Outstanding contingent balances are gross of collateral and provisions.

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