

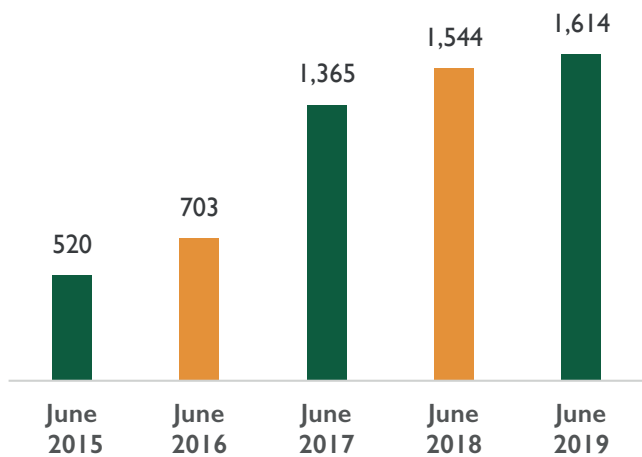
Independent Balance Sheet

Summary (end of June)

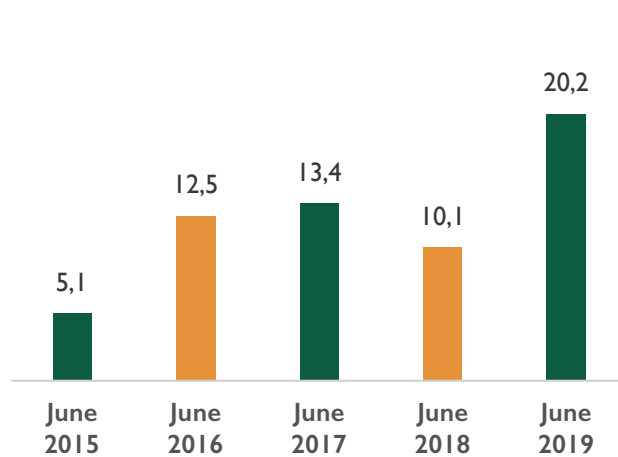
(EGP MM)

	2019	2018
Assets		
Cash and balances with CBE	29,397	74,578
Due from banks	490,507	524,255
Treasury bills and government notes	271,244	297,262
Trading financial assets	338	407
Loans & advances to banks (net)	2,454	1,865
Loans & advances to customers (net)	514,173	430,780
Financial derivatives	292	36
Financial investments		
Financial investments available for sale	151,599	44,855
Financial investments held to maturity	103,216	127,277
Financial investments in subsidiaries and associates	7,770	7,779
Other assets	37,320	29,400
Real estate investments	2	2
Fixed assets (net of accumulated depreciation)	5,697	5,101
Total assets	1,614,009	1,543,597
Liabilities and shareholders' equity		
Liabilities		
Due to banks	140,989	282,586
Customers' deposits	1,170,592	1,014,833
Financial derivatives	228	255
Other loans	139,033	114,512
Other liabilities	41,794	33,563
Other provisions	8,088	2,606
Pension benefits' liabilities	3,416	2,993
Total liabilities	1,504,140	1,451,348
Shareholders' equity		
Paid-up capital	35,000	35,000
Reserves	24,864	15,406
Differences between the nominal and current value of CBE's subordinated loan	29,800	31,732
Retained profit	20,205	10,111
Total shareholders' equity	109,869	92,249
Total liabilities and shareholders' equity	1,614,009	1,543,597
Contingent liabilities and commitments		
Liabilities against letters of guarantee, documentary credits, and other commitments	608,168	463,385

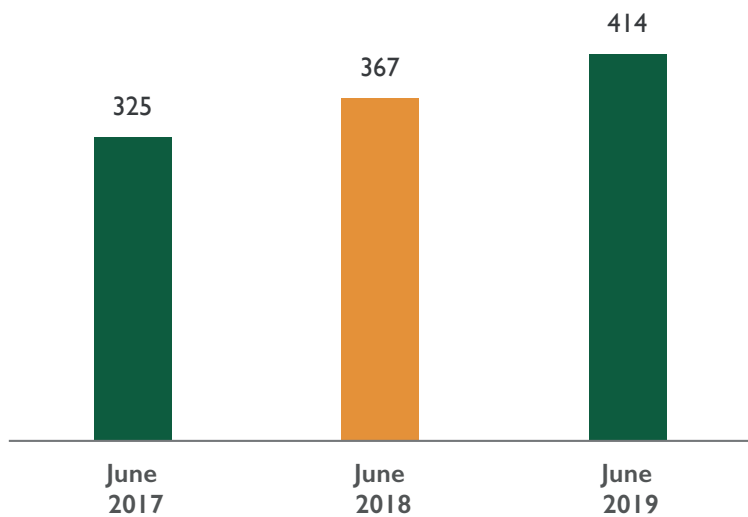
Total Financial Position (EGP bn.)



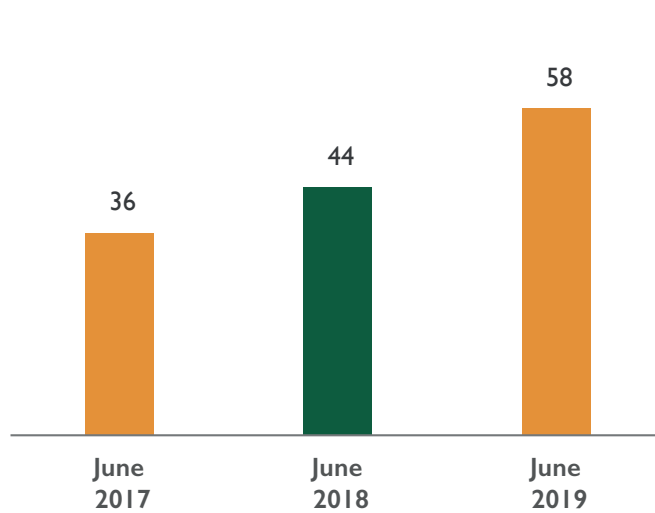
Net Profit (EGP bn.)



Total Large Corporate Loan Portfolio (EGP bn.)



Total SME Loan Portfolio (EGP bn.)

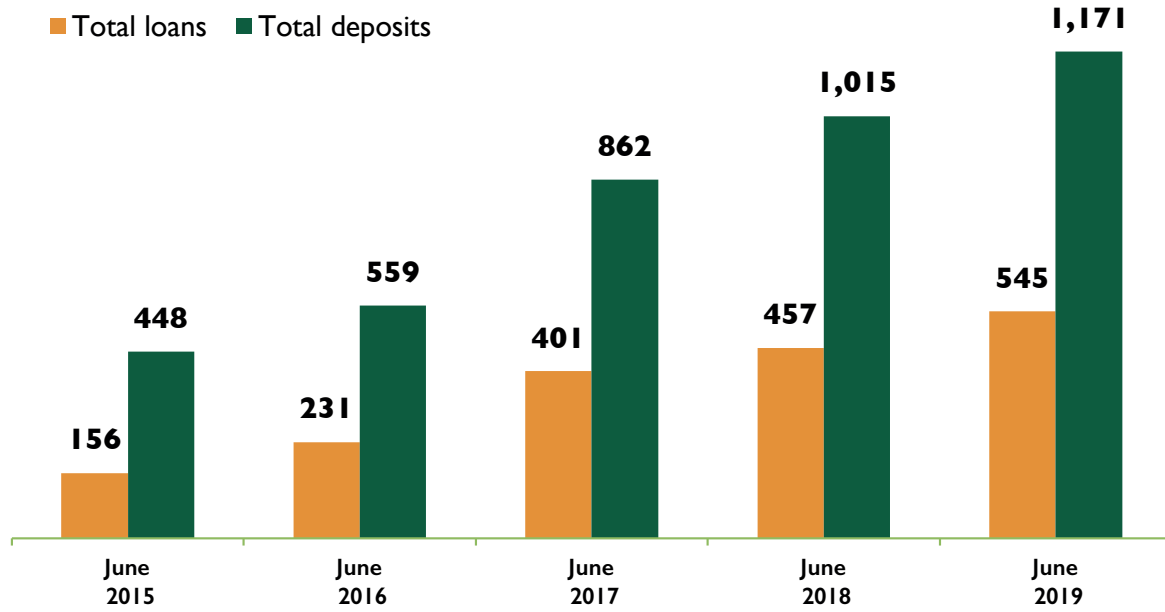


Independent Income Statement (end of June)

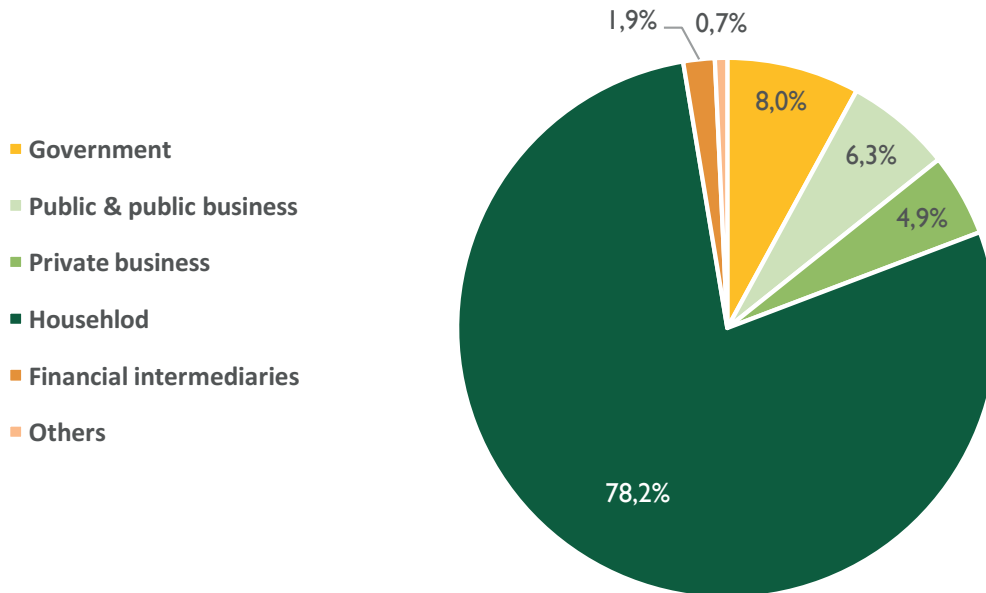
(EGP MM)

	2019	2018
Interest from loans and similar revenues	183,978	151,390
Cost of deposits and similar costs	<u>(128,646)</u>	<u>(128,069)</u>
Net interest income	55,332	23,321
Commissions and fees revenues	7,604	8,167
Commissions and fees expenses	<u>(804)</u>	<u>(771)</u>
Net income from commissions and fees	6,800	7,396
Dividends	681	980
Net trading income	1,411	823
Profit (loss) from financial investments	(2,636)	883
Impairment (charge) of credit loss	(4,228)	(40)
Administrative expenditure	(20,198)	(13,018)
Other operating revenues (expenses)	<u>(3,478)</u>	<u>1,197</u>
Profit before income tax	33,684	21,542
Income tax (expenses)	<u>(13,479)</u>	<u>(11,431)</u>
Net profit for the year	20,205	10,111
Earnings per share (EGP)	0.49	0.33

Loans versus Deposits (EGP bn.)



Deposits by Business Sector (end of June 2019)



Customers' Deposits (end of June)

(EGP MM)

	2019	2018
1- <u>By type</u>		
Demand	169,509	82,644
Time & notice	120,022	143,058
Certificates of deposit and saving	641,009	582,621
Savings	233,686	198,612
Others	<u>6,366</u>	<u>7,898</u>
Total	<u>1,170,592</u>	<u>1,014,833</u>
2- <u>By business sector</u>		
Government (*)	92,990	92,206
Public and public business	74,215	26,374
Private business	57,877	51,401
Household	914,833	817,005
Financial intermediaries	22,026	16,870
Others(**)	<u>8,651</u>	<u>10,977</u>
Total	<u>1,170,592</u>	<u>1,014,833</u>

(*) Comprising public service authorities and the National Investment Bank.

(**) Comprising unclassified deposits, deposits with branches abroad and the outside world.

Loans and Advances (end of June) (*)

(EGP MM)

	2019	2018
1- By business sector		
Government	117,682	86,253
Public and public business	204,932	184,917
Private business	143,761	136,556
Household	75,398	47,397
Outside world	421	-
Others (**)	<u>2,459</u>	<u>1,865</u>
Total	<u>544,653</u>	<u>456,988</u>
2- By economic sector		
Agriculture	9,790	5,594
Industry	225,302	211,584
Trade	29,657	26,243
Services	83,943	79,052
Household	75,399	47,397
Outside world	421	-
Others (**)	<u>120,141</u>	<u>87,118</u>
Total	<u>544,653</u>	<u>456,988</u>

(*) Without excluding provisions, earmarked interests and unearned discount.

(**) Including financial intermediaries and loans of branches abroad.

NBE's Holdings (end of June 2019)

Sector	Number	Projects' capital	NBE's nominal equity	Sector's share of
	of projects	(EGP bn.)	participation (EGP bn.)	total participations (%)
Financial institutions	25	12.2	6.0	38
Banks	6	13.4	2.3	14
Real estate & housing	21	7.4	1.6	10
Tourism	26	4.4	1.4	9
Others	36	13.0	3.3	21
Food and beverage	13	2.7	0.4	2
Oil and basic resources	16	9.5	0.7	4
Construction & building materials	4	0.6	0.1	1
Communication & technology	10	1.5	0.2	1
Total	157	64.7	16.0	100

Holdings in banks (end of June 2019)

Bank	Issued capital	NBE's equity participation (%)
National Bank of Egypt (UK) Limited	£ 130 MM.	100
National Bank of Egypt (Khartoum)	US\$ 50 MM.	99
Cairo International Bank – Kampala	US\$ 35 bn.	13.63
Export Development Bank of Egypt	EGP 2.7 bn.	11.57
Misr Bank – Europe (GMBH)	€ 60 MM.	10.25
African Export & Import Bank	US\$ 1,162 MM.	5.79

NBE's Mutual Funds (end of June 2019)

Fund

1. First Fund with Periodic and Accumulated Return
2. Second Fund with Periodic Return
3. Third Fund with Periodic and Accumulated Return
4. Fourth Cash Return Fund with Daily Accumulated and Periodic Return (Daily Return)
5. Fifth Fund with Accumulated Return and Lottery
6. Sixth Fund and Al Baraka Bank Fund with Periodic and Accumulated Return (Bashayer) - Islamic Fund
7. Seventh Fund with Accumulated Return and Periodic Distributions (Fund of the Egyptian Funds)
8. Eighth Fund – NBE's Mutual Fund for Investment in Debt Instruments with Quarterly Return "Al Waed" (open-ended)