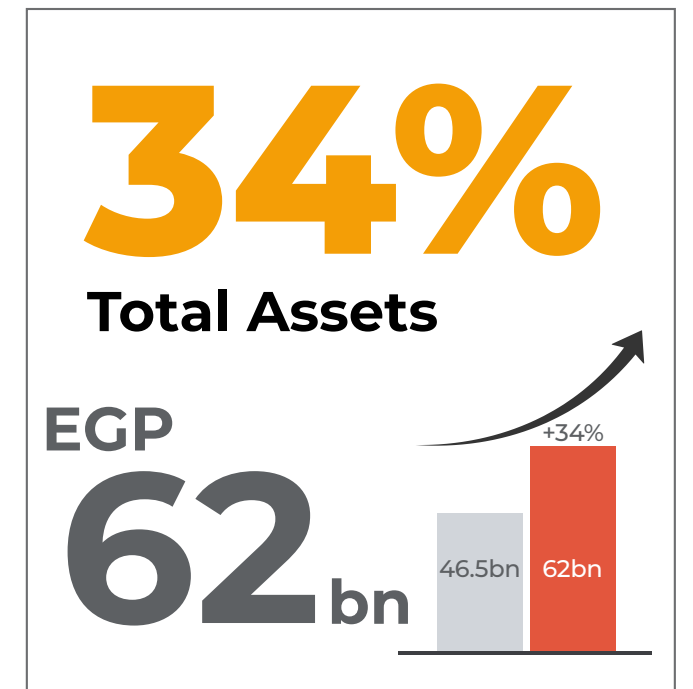
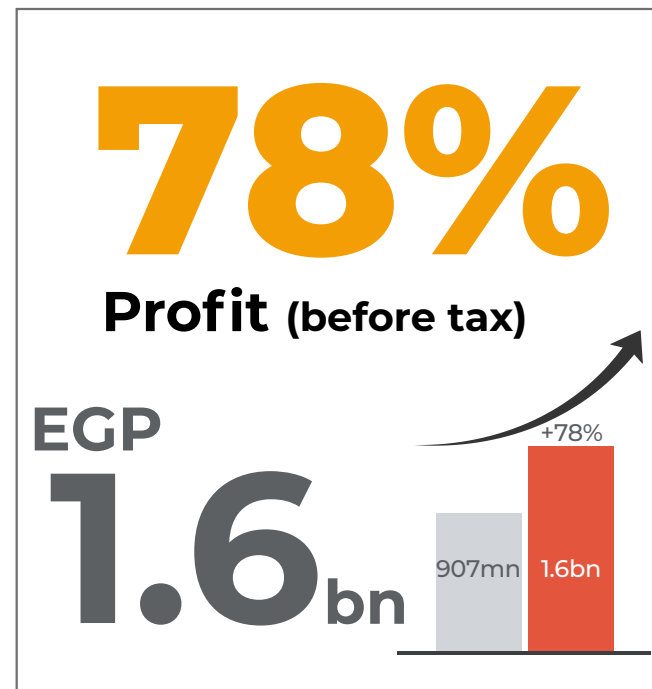
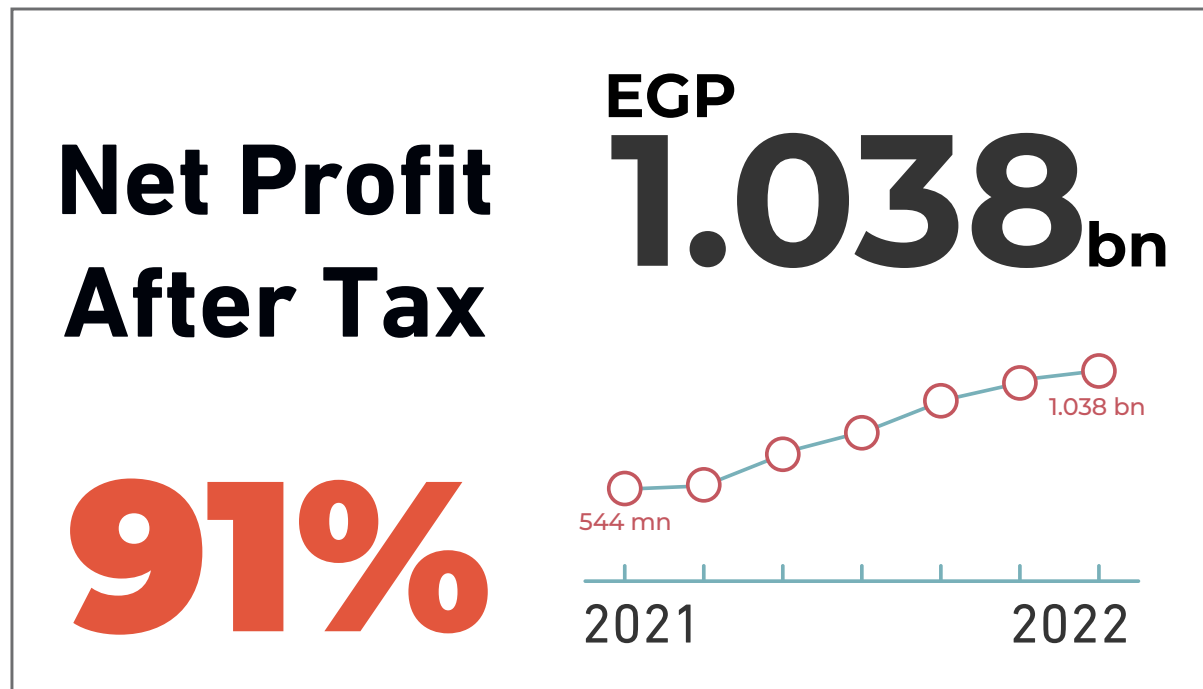


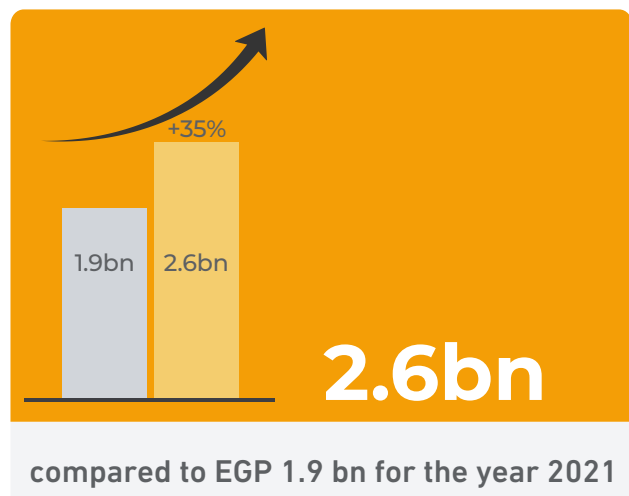


Attijariwafa bank Egypt's Growth Rates during 2022 compared to 2021

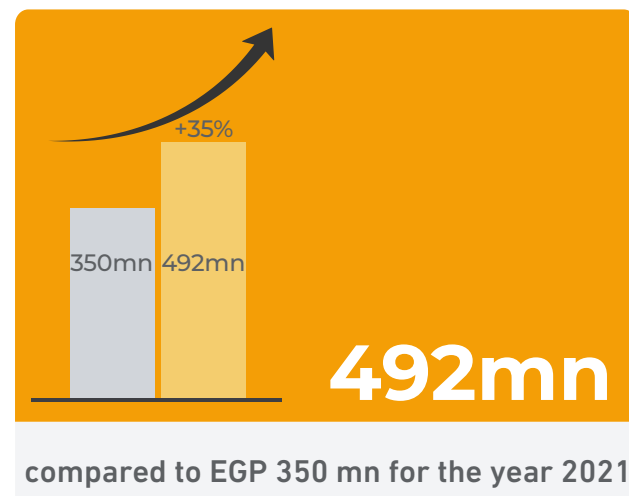
Increased Competitive Growth Rates during 2022



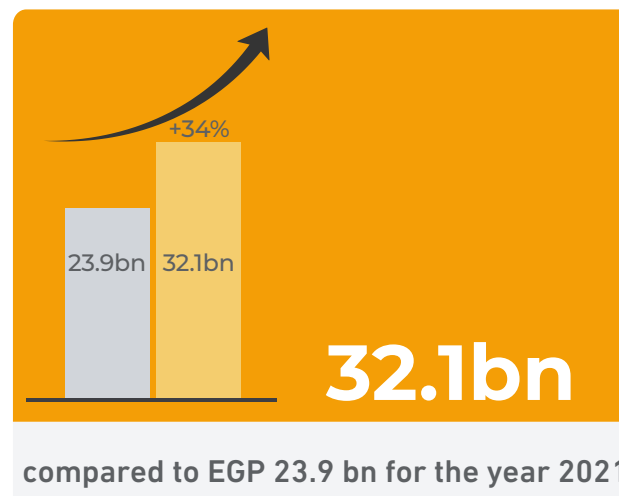
Net Interest Income



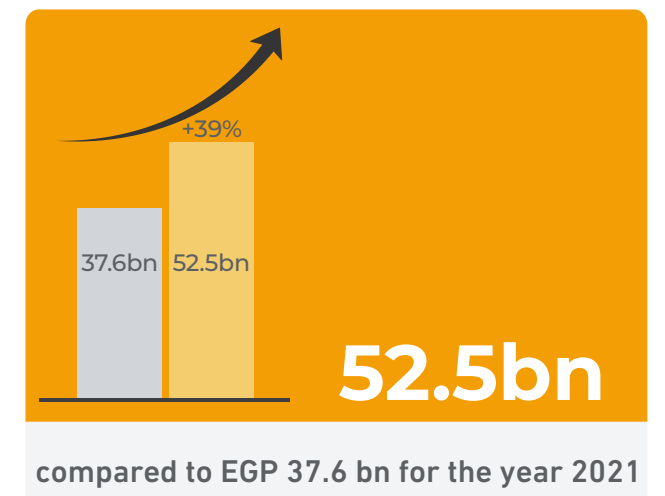
Net Income from fees and Commissions



Total Gross Loans



Total Deposits



Attijariwafa bank Egypt recorded profitability hike to reach a net profit after tax with an amount of EGP 1.038 bn during the fiscal year ending on 31 December 2022, compared to EGP 544 mn for the year 2021 with a growth rate of 91%, recording an increase of EGP 494 mn, which resulted in an increased competitive growth rates, and demonstrated a stronger financial position during 2022. The bank achieved net interest income amounted to EGP 2.6 bn in December 2022 compared to EGP 1.9 bn for the year 2021, with an increase of 35%. As for the net income from fees and commissions, it recorded an amount of EGP 492 mn during the fiscal year ending on 31 December 2022 compared to EGP 350 mn for the year 2021 with an increase of 41%.

Thanks to its strategic plan set forth to curb any economic shocks, the bank has been able to weather the effects of the global challenges and crises and achieved a significant progress in its financial performance during 2022. With a dedicated and committed team, Attijariwafa bank Egypt was able to realize its strategic goals and achieve its financial targets whereby the bank's assets rose to EGP 62 bn at the end of December 2022 compared to EGP 46.5 bn in December 2021, recording an increase of 34%.

In terms of Loans and advances to customers, the bank achieved a big leap in increasing the size of the portfolio during the year 2022, as gross total loans recorded an amount of EGP 32.1 bn at the end of 2022, compared to an amount of EGP 23.9 bn over the previous year, recording an increase of EGP 8.2 bn with a growth rate of 34% compared to last year.

Deposits continued to grow, since total deposits at the end of 2022 reached EGP 52.5 bn compared to EGP 37.6 bn over the previous year, recording 39% increase with EGP 14.8 bn focused mainly on increasing the balances of demand deposits and certificates of deposits to absorb fluctuations in interest rates.