

## Al Baraka Bank Egypt Reports Outstanding H1 2025 Results, Recording Net Profit of EGP 1.96 bln with 46.7% Growth

Cairo – August 2025: The standalone financial results of Al Baraka Bank Egypt have revealed an exceptional performance during the first half of 2025, reflecting a significant leap in the bank's financial and operational indicators. The bank's net profit after tax reached EGP 1.96 billion, marking a growth rate of 46.7% compared to the same period in 2024. This achievement underscores the effectiveness of the bank's Sharia-compliant operating model and its ability to adapt to market changes by offering innovative Islamic financial products and exceptional banking services tailored to the needs of customers across all segments.

This remarkable growth was driven by a 42.5% increase in net pre-tax profit, which reached EGP 2.77 billion compared to the same period in 2024, alongside a 32.4% rise in total operating income to EGP 4.32 billion. Net returns income grew by 27.5% to EGP 3.64 billion, while net fees income, commissions, and other revenues surged by 66.6% to EGP 682 million, representing 15.8% of total operating income.

**In terms of financial indicators**, return on average assets (ROAA) stood at approximately 2.8%, while return on average equity (ROAE) reached around 30.4%. Furthermore, total assets have witnessed an increase by 6.6% to EGP 136.2 billion, and total equity reached EGP 13.5 billion by the end of June 2025.

**On the bank's balance sheet front, the retail financing and credit facilities portfolio** continued to grow, reaching EGP 65.1 billion, an increase of EGP 4.5 billion or 7.4% compared to year-end 2024. Meanwhile, customer deposits rose by 7.7% (EGP 8.2 billion) to EGP 114.8 billion by the end of June 2025, reflecting growing customer confidence. The financing-to-deposits ratio stood at 56.7% at the end of June 2025.

**On the other hand, the corporate financing and credit facilities portfolio** increased by EGP 2.2 billion (4.7%) compared to year-end 2024 to reach EGP 50.3 billion by the end of June 2025. Within this segment, **large corporate and syndicated financing** recorded a growth of EGP 3.6 billion (9%) to reach EGP 43.4 billion, while small and medium enterprises (SMEs) financing stood at EGP 6.9 billion at the end of June 2025.

And on the retail banking side, the **personal finance and facilities portfolio** recorded strong growth of 18% to reach EGP 14.8 billion by the end of June 2025, up by EGP 2.3 billion. The credit card portfolio to individuals increased by 33% to EGP 324 million by the end of June 2025.

As for the **retail deposit portfolio**, the bank recorded notable growth, rising by 15.8% (EGP 10 billion) compared to year-end 2024 to reach EGP 72.6 billion by the end of June 2025, representing approximately 63% of total deposits from Individuals. In another respect, corporate deposits stood at EGP 42.2 billion by the end of June 2025.

**Commenting on these results, Mr. Hazem Hegazy, CEO and Vice Chairman of Al Baraka Bank Egypt, said:** “The steady growth indicators achieved by Al Baraka Bank today are not just about numbers. They embody a close partnership between us, our clients, and our partners, and reflect our vision to establish a sustainable, value-based growth model. We consider these results, which are based on the principles of Islamic Sharia, an important milestone in our journey to provide banking services that meet the aspirations of our customers, while also having a tangible impact on the lives of individuals and the success of institutions. We continue to focus on digital transformation, expanding our geographical footprint, and enhancing our financing capabilities to meet the needs of a wider customer base. We are moving forward in supporting the Egyptian economy by contributing to development projects, providing more investment opportunities, and participating effectively in the macroeconomy.”

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