
News Release

9 February 2026

COMMERCIAL INTERNATIONAL BANK (“CIB”) REPORTS

FULL-YEAR 2025 CONSOLIDATED REVENUE OF EGP 117 BILLION AND NET INCOME OF EGP 82.2 BILLION, OR EGP 18.2 PER SHARE, UP 49% FROM FULL-YEAR 2024

FOURTH-QUARTER 2025 CONSOLIDATED REVENUE OF EGP 33.7 BILLION AND NET INCOME OF EGP 20.1 BILLION, UP 57% FROM FOURTH-QUARTER 2024

Fourth-Quarter 2025 Consolidated Financial Results

- Net income of EGP 20.1 billion, up 57% year-on-year (YoY)
- Revenues of EGP 33.7 billion, up 25% YoY
- Return on average equity (ROAE) of 36.7%
- Return on average assets (ROAA) of 5.76%
- Efficiency ratio of 15.2%
- Net interest margin (NIM)¹ of 9.05%

Full-Year 2025 Consolidated Financial Results

- Net income of EGP 82.2 billion, up 49% YoY
- Revenues of EGP 117 billion, up 19% YoY
- ROAE² of 48.3%
- ROAA² of 6.29%
- Efficiency ratio of 15.0%
- NIM¹ of 8.95%

Balance Sheet Performance

- Total tier capital recorded EGP 221 billion, or 27.3% of risk-weighted assets.
- CBE local currency liquidity ratio of 54.7%, foreign currency liquidity ratio of 51.3% (comfortably above CBE requirements of 20% and 25%, respectively)
- CIB remains well above the 100% requirement in the Basel III NSFR and LCR ratios.
- High quality of funding, with customer deposits comprising 92% of total liabilities
- Non-performing loans coverage ratio of 358%

Supporting our Economy

- Funding to businesses and individuals recorded EGP 576 billion, growing by 44% through full-year 2025, with real growth of 47% net of the EGP appreciation impact, with a loan market share of 5.26%³.
- Deposits recorded EGP 1.11 trillion, growing by 14% through full-year 2025, with real growth of 17% net of the EGP appreciation impact, with a deposit market share of 6.81%³.
- Loan-to-Deposit Ratio recorded 52.1% by end of full-year 2025.
- In Full-Year 2025, CIB’s operations generated EGP 34.4 billion in corporate, payroll and other taxes.

Committed to our Community

- CIB Foundation funded “Magdi Yacoub Heart Foundation” with the first installment to sponsor 100 pediatric open-heart surgeries and 200 pediatric catheterizations.
- CIB Foundation continued sponsoring “5737 Children Cancer Hospital” to cover the annual operating costs for Patient-Care.
- CIB Foundation financed “Raie Masr Foundation” with the amount needed to operate 500 comprehensive medical convoys.
- CIB Foundation funded the equipment of the Pediatric Ophthalmic Clinic at the “Alexandria University Hospital”.
- CIB Foundation continued financing “Maghrabi Foundation” to perform 1,800 pediatric eye surgeries.
- CIB Foundation started funding the “Ministry of Health and Population” to purchase Continuous Glucose Monitoring Devices for diabetic children.

¹ Based on standalone managerial accounts

² After 2025 profit appropriation

³ As of September 2025; latest available CBE data at time of publishing

Awards & Rankings

- **Global Finance:**
 - Best FX Bank in Egypt
 - Best Bank for Sustainable Financing 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
- **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
- **Finnovex:**
 - Excellence in Digital Banking in North Africa
- **African Banker:**
 - Best Regional Bank in North Africa
- **Euromoney:**
 - Best Bank in Egypt
 - Best Bank for Sustainable Finance in Egypt
 - Best Digital Bank in Egypt
 - Best Transaction Bank in Egypt
- **The Banker:**
 - Best Bank in Egypt

CAIRO - Commercial International Bank (EGX: COMI) today reported fourth-quarter 2025 consolidated net income of EGP 20.1 billion, up by 57% from fourth-quarter 2024. Full-Year 2025 consolidated net income recorded EGP 82.2 billion, or EGP 18.2 per share, up by 49% from full-year 2024.

Management Commented: "Echoing the relative stability and predictability witnessed in local macroeconomic conditions, while remaining committed to elevate the overall customer banking experience, CIB ended 2025 on a high note, delivering another remarkable set of results. Full-Year 2025 bottom line recorded EGP 82.2 billion, growing by 49% from last year, translating into USD 1.7 billion, growing by 59% in USD terms. Even upon normalizing for the positive impact of the released provision amount pertaining to the recalibration of the Bank's Expected Credit Loss (ECL) Model, highlighted in our previous Earnings Release, CIB full-year 2025 bottom line would record EGP 70.6 billion or USD 1.5 billion, translating into a healthy YoY growth of 28%, and of 36% in USD terms. This fed into a Return on Average Equity (ROAE) reported at 48.3%, and of 41.5% upon excluding the ECL recalibration impact. It is worth reiterating that this released provision amount is neither recognized in the Bank's Capital Base and Capital Adequacy Ratio (CAR) nor in its Net Profit Available for Distribution, as per CBE Instructions.

Such singular performance was primarily driven by genuine growth in core business activities, with CIB growing its top line by 19% YoY, backed by healthy balance sheet growth of 19%, while simultaneously upholding margins at 8.95%, with a contained YoY decrease of 53 basis points (bp) despite the steep cuts in Local Policy Rates by 725bp witnessed through the year, in light of gradual easing of inflationary pressures. This was largely backed by robust growth in the Bank's Deposit Base, adding EGP 137 billion or 14% from last year, to reach EGP 1.1 trillion, with Local Currency Deposits growing by 21% or EGP 115 billion, coupled with Foreign Currency Deposits adding around USD 1 billion, a 12% growth. Simultaneously, CIB managed to increase the share of Current Accounts and Saving Accounts (CASA) to Total Deposits from 56% last year to 61% this year, further supporting margins and spreads against the decreasing interest-rate environment.

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Moreover, this year saw strong lending activity for CIB, which fed into robust growth in the Bank's sustainable stream of Non-Interest Income, with Net Fee and Commission Income growing remarkably by 30% from last year. In particular, CIB grew its Gross Loan Portfolio by 44% or EGP 177 billion, to record EGP 576 billion, and EGP 617 billion upon accounting for Securitization Deals, with Local Currency Loans growing by 56% or EGP 157 billion, coupled with FCY Loans growing by 24% or USD 562 million. This was largely driven by accelerated lending activity to Corporate Clients, with Corporate Loans growing by an impressive 45%, adding EGP 139 billion, of which around 55% came in CAPEX, and with the Bank's share of lending to Small-and-Medium-Sized-Enterprises (SMEs) recording 26%. As such, the Gross Loan-to-Deposit Ratio for CIB recorded 52% by end of 2025, up from 41% last year, and recorded 56% upon further accounting for Securitization Deals, with the local currency portion reaching an all-time-high of 71%.

The aforementioned comes as a further testament to the commitment of CIB to its societal role in extending funding to Businesses and Individuals, cemented by a comfortable CAR level of 27%, and a Common Equity Tier I (CET1) Capital Ratio of 23%, upon accounting for the Proposed Profit Appropriation Account for 2025, which entails a proposed Cash Dividend to Shareholders that represents a Payout Ratio of 25% of 2025 Net Profit, and of 30% of the distributable portion therein. This strong capital position is a byproduct of the Bank's strong financial performance and robust profitability delivered over the years, which comes sufficiently accommodating for further expected commercial lending growth as well as for any potential acquisition targets under assessment and the investment envelope embedded in the Bank's Five-year Strategy, inclusive of its Digital Expansion aspirations. On that note, we would like to highlight that CIB has already applied for the Digital Bank License, which, once received, we would be ready to pilot our Digital Bank.

The Bank's solid financial performance came supported by a sound digital infrastructure, which allowed CIB to continue to pioneer in Digital Banking and Alternative Channels. This came clearly reflected in the significant increase in volume and value of transactions, serving more than 2.0 million users in Online Banking Digital Platforms by end of 2025, recording a 19% increase from last year, and with 60% increase in transaction value, to reach EGP 5.3 trillion across all of the Bank's Digital Channels. In tandem, CIB managed to attract more than 393 thousand of New-to-Bank Customers during 2025, with the CIB Clientele Base reaching 2.5 million customers by 2025 Year-End. Further, and aided by its novel Credit Card concept introductions during 2025, CIB managed to increase the total number of Credit Cards issued during 2025 to over 182 thousand cards, compared to around 171 thousand cards issued last year, which, coupled with increasing the limits for over 26 thousand cards, fed into 21% growth in the Bank's Credit Card Portfolio compared to last year.

Well-Capitalizing on its Shared Service Model, CIB-Group witnessed a turn-around in the financial performance of CIB-Kenya this year, which generated a positive before-tax income for the first time since acquisition. This further attests the focus placed by CIB Management on the performance of the Bank's Subsidiaries, with special regard to CIB-Kenya, which Management deems as an African Trade Hub for CIB.

Moving into 2026, Management remains positive about the economic outlook for Egypt, in general, and about the ability of CIB, in particular, to safeguard and create value to its shareholders, while remaining at the forefront of change and while readily embarking on its five-year journey ahead.”

FOURTH-QUARTER 2025 FINANCIAL HIGHLIGHTS

REVENUES

Fourth-quarter 2025 standalone revenues were EGP 32.7 billion, up 22% from fourth-quarter 2024. Full-Year 2025 standalone revenues were EGP 116 billion, up 18% from full-year 2024, backed by 18% increase in net interest income, coupled with 12% increase in non-interest income.

NET INTEREST INCOME

Full-Year 2025 standalone net interest income recorded EGP 107 billion, increasing by 18% YoY, generated at 8.95% Total NIM¹, which decreased by 53bp YoY, with Local Currency NIM¹ recording 13.0%, coming 10bp lower YoY, and with Foreign Currency NIM¹ recording 2.50%, decreasing by 85bp YoY.

NON-INTEREST INCOME

Full-Year 2025 standalone non-interest income recorded EGP 8.75 billion, increasing by 12% YoY. Trade service fees recorded EGP 3.54 billion, with outstanding balance of EGP 297 billion⁴.

OPERATING EXPENSE

Full-Year 2025 standalone operating expense recorded EGP 16.8 billion, up 26% YoY. Cost-to-income reported 14.5%, coming 100bp higher YoY, yet remaining comfortably below the desirable level of 30%.

LOANS

Gross Loans recorded EGP 576 billion, growing by 44% or EGP 177 billion through full-year 2025, with real growth of 47% or EGP 184 billion net of the EGP appreciation impact, generated by LCY Loan Bookings of 56% or EGP 157 billion, together with FCY Loans growing by 24% or USD 562 million. CIB's loan market share reached 5.26% as of September 2025, with private corporate loan market share recording 9.96% as of August 2025⁵.

DEPOSITS

Deposits recorded EGP 1.11 trillion, growing by 14% or EGP 137 billion through full-year 2025, with real growth of 17% or EGP 163 billion net of the EGP appreciation impact, generated by LCY Deposits adding 21% or EGP 115 billion, coupled with FCY Deposits adding 12% or USD 993 million. CIB's deposit market share recorded 6.81% as of September 2025.

ASSET QUALITY

Standalone non-performing loans represented 1.67% of the gross loan portfolio, and were covered 358% by the Bank's EGP 34.5 billion loan loss provision balance. Full-Year 2025 impairment for credit losses recorded a release of EGP 8.92 billion, compared to a charge of EGP 4.47 billion in full-year 2024.

CAPITAL AND LIQUIDITY

Total tier capital recorded EGP 221 billion, or 27.3% of risk-weighted assets as of December 2025. Tier I capital reached EGP 186 billion, or 84% of total tier capital. CIB maintained its comfortable liquidity position above CBE requirements and Basle 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 54.7% by end of December 2025, compared to the regulator's threshold of 20%, and with foreign currency liquidity ratio reaching 51.3%, above the regulator's threshold of 25%. NSFR recorded 186% for both local and foreign currency, and LCR was 549% for local currency and 567% for foreign currency, comfortably above the 100% Basel III requirement.

KEY METRICS AND BUSINESS UPDATES⁶

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

INSTITUTIONAL BANKING

- End-of-period gross loans recorded EGP 468 billion.
- End-of-period deposits recorded EGP 343 billion.
- Gross outstanding contingent business reached EGP 305 billion.

BUSINESS BANKING

- End-of-period gross loans recorded EGP 16 billion.
- End-of-period deposits recorded EGP 116 billion.
- Gross outstanding contingent business reached EGP 7.65 billion.

RETAIL INDIVIDUALS BANKING

- End-of-period gross loans recorded EGP 92 billion.
- End-of-period deposits recorded EGP 646 billion.
- CIB continued to expand its network to reach a total of 204 branches and 10 units across Egypt, supported by a network of 1,434 ATMs.

⁴ Net of Collateral, Gross of Provisions

⁵ Latest available CBE data for private corporate loans at time of publishing

⁶ Loan, deposit, and outstanding contingent balances are based on standalone managerial accounts. Outstanding contingent balances are gross of collateral and provisions.

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CONSOLIDATED FINANCIAL HIGHLIGHTS

Income Statement	4Q25	3Q25	QoQ Change	4Q24	YoY Change	FY25	FY24	YoY Change
	EGP million	EGP million	(4Q25 vs. 3Q25)	EGP million	(4Q25 vs. 4Q24)	EGP million	EGP million	(FY25 vs. FY24)
Net Interest Income	29,046	27,318	6%	25,381	14%	107,700	91,064	18%
Non-Interest Income	4,704	1,495	215%	1,609	192%	9,733	7,892	23%
Net Operating Income	33,750	28,813	17%	26,991	25%	117,433	98,956	19%
Non-Interest Expense	(5,129)	(4,517)	14%	(4,715)	9%	(17,562)	(13,896)	26%
Total Provisions*	(329)	12,735	NM	(3,761)	-91%	11,711	(7,925)	NM
Net Profit before Tax	28,291	37,031	-24%	18,514	53%	111,582	77,136	45%
Income Tax	(8,053)	(8,380)	-4%	(6,341)	27%	(29,895)	(23,549)	27%
Deferred Tax	(80)	103	NM	736	NM	572	1,670	-66%
Net Profit for the Year	20,159	28,754	-30%	12,909	56%	82,259	55,257	49%
Non-Controlling Interest	19.4	(0.4)	NM	60.4	-68%	20.0	60.3	-67%
Bank's Shareholders	20,139	28,754	-30%	12,848	57%	82,239	55,196	49%
Financial Indicators	4Q25	3Q25	QoQ Change	4Q24	YoY Change	FY25	FY24	YoY Change
			(4Q25 vs. 3Q25)		(4Q25 vs. 4Q24)			(FY25 vs. FY24)
Profitability								
ROAE**	36.7%	59.8%	-39%	35.3%	4%	48.3%	49.5%	-2%
ROAA**	5.76%	8.59%	-33%	4.40%	31%	6.29%	5.44%	16%
Efficiency								
Cost-to-Income	15.2%	15.7%	-3%	17.5%	-13%	15.0%	14.0%	6%
Liquidity								
Gross Loans-to-Deposits	52.3%	49.9%	5%	41.4%	27%	52.3%	41.4%	27%
Asset Quality								
NPLs-to-Gross Loans	1.71%	2.52%	-32%	3.30%	-48%	1.71%	3.30%	-48%
Capital Adequacy Ratio	27.3%	30.2%	-10%	24.1%	13%	27.3%	24.1%	13%

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

**Full-Year ROAE and ROAA are after profit appropriation.

STANDALONE FINANCIAL HIGHLIGHTS

Income Statement	4Q25	3Q25	QoQ Change	4Q24	YoY Change	FY25	FY24	YoY Change
	EGP million	EGP million	(4Q25 vs. 3Q25)	EGP million	(4Q25 vs. 4Q24)	EGP million	EGP million	(FY25 vs. FY24)
Net Interest Income	28,865	27,207	6%	25,290	14%	107,223	90,816	18%
Non-Interest Income	3,806	1,478	157%	1,484	157%	8,754	7,786	12%
Net Operating Income	32,671	28,685	14%	26,774	22%	115,977	98,602	18%
Non-Interest Expense	(4,959)	(4,336)	14%	(4,538)	9%	(16,839)	(13,334)	26%
Total Provisions*	(249)	12,736	NM	(3,709)	-93%	11,809	(7,867)	NM
Net Profit before Tax	27,463	37,085	-26%	18,526	48%	110,946	77,401	43%
Income Tax	(8,052)	(8,390)	-4%	(6,317)	27%	(29,920)	(23,281)	29%
Deferred Tax	191	103	86%	661	-71%	783	1,308	-40%
Net Profit for the Year	19,602	28,798	-32%	12,871	52%	81,810	55,428	48%
Financial Indicators	4Q25	3Q25	QoQ Change	4Q24	YoY Change	FY25	FY24	YoY Change
			(4Q25 vs. 3Q25)		(4Q25 vs. 4Q24)			(FY25 vs. FY24)
Profitability								
ROAE**	35.9%	60.2%	-40%	35.6%	1%	48.4%	50.0%	-3%
ROAA**	5.63%	8.65%	-35%	4.43%	27%	6.29%	5.48%	15%
NIM***	9.05%	8.88%	2%	9.43%	-4%	8.95%	9.48%	-6%
Efficiency								
Cost-to-Income	15.2%	15.1%	0.4%	17.0%	-10%	14.5%	13.5%	7%
Liquidity								
Gross Loans-to-Deposits	52.1%	49.7%	5%	41.3%	26%	52.1%	41.3%	26%
Asset Quality								
NPLs-to-Gross Loans	1.67%	2.48%	-33%	3.24%	-48%	1.67%	3.24%	-48%
Direct Coverage Ratio	358%	281%	27%	351%	2%	358%	351%	2%

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

**Full-Year ROAE and ROAA are after profit appropriation.

***NIM is based on managerial accounts.



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BALANCE SHEET	Consolidated			Standalone		
	Dec-25 EGP million	Dec-24 EGP million	YoY Change (Dec-25 vs. Dec-24)	Dec-25 EGP million	Dec-24 EGP million	YoY Change (Dec-25 vs. Dec-24)
Cash and Balances at The Central Bank	88,876	136,531	-35%	88,095	136,166	-35%
Due from Banks	135,237	270,830	-50%	136,582	270,089	-49%
Net Loans and Advances	542,395	353,098	54%	537,802	350,511	53%
Derivative Financial Instruments	620	820	-24%	620	820	-24%
Financial Investments	613,070	402,630	52%	609,866	400,307	52%
Investments in Associates and Subsidiaries	45	98	-54%	1,157	872	33%
Other Assets	62,251	50,966	22%	62,031	50,554	23%
Total Assets	1,442,494	1,214,973	19%	1,436,153	1,209,319	19%
Due to Banks	3,354	2,035	65%	3,797	2,318	64%
Customer Deposits	1,110,396	972,596	14%	1,105,356	967,895	14%
Other Liabilities	97,230	87,523	11%	96,986	87,419	11%
Total Liabilities	1,210,980	1,062,154	14%	1,206,138	1,057,632	14%
Shareholders' Equity & Net Profit	231,486	152,636	52%	230,015	151,686	52%
Non-Controlling Interest	28	183	-85%	0	0	NM
Total Liabilities & Shareholders' Equity	1,442,494	1,214,973	19%	1,436,153	1,209,319	19%