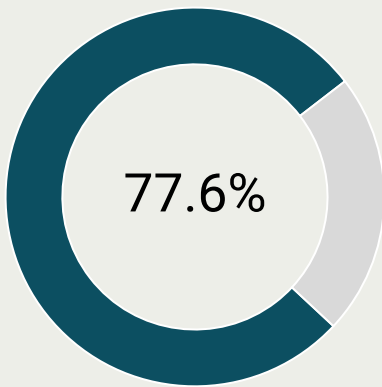




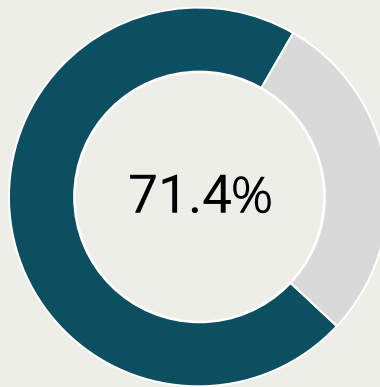
Financial Inclusion and Payment Systems & Services Indicators

(December 2025)

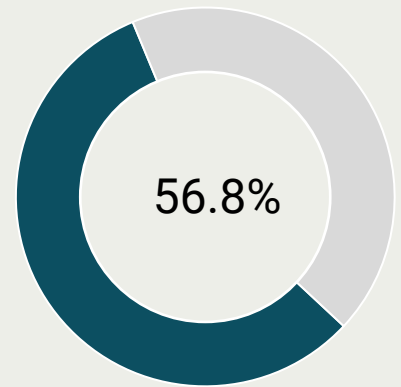
Financial Inclusion Rate
(15 Years and above)



Women



Youth
(15-35 Years)



Financial Access Points*



Banks' Branches

4,787



Banks' ATMs

26,160



POSS

1,351,899

1984

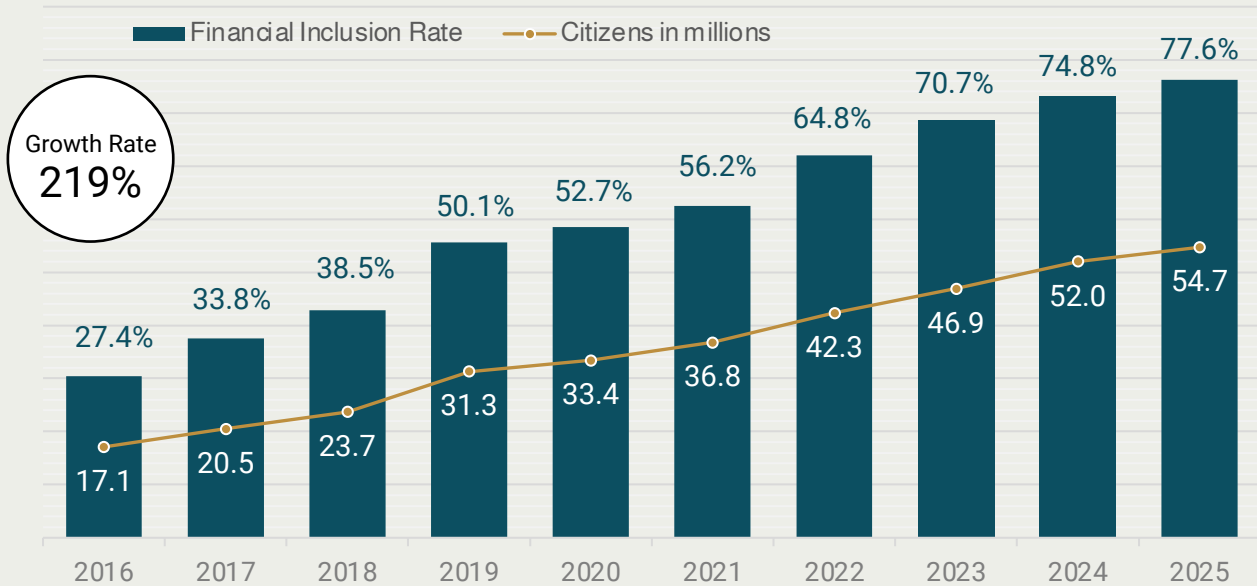
Points** Per 100K Citizens

*Financial Access points of the Banking Sector.

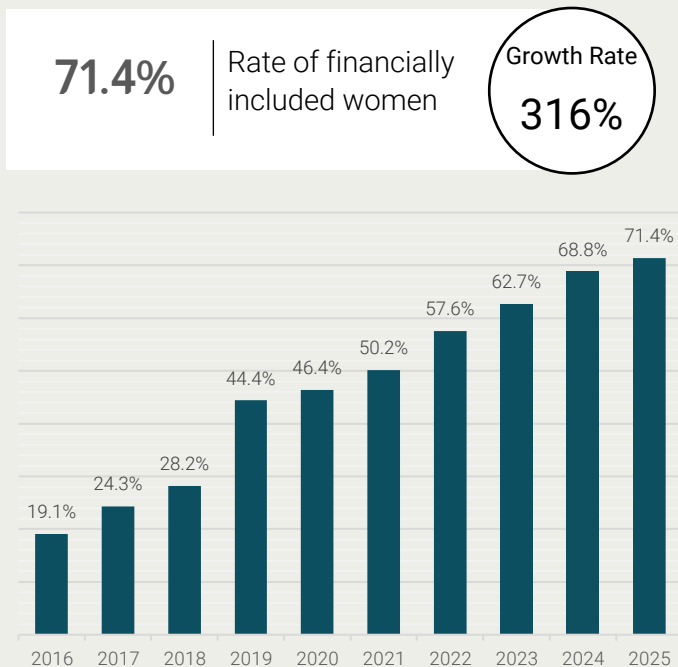
** Include Financial Institutions' Branches and ATMs of Banking Sector, Egypt Post, as well as POSS and MNO KYC Agents.

Progress of Financial Inclusion Indicators

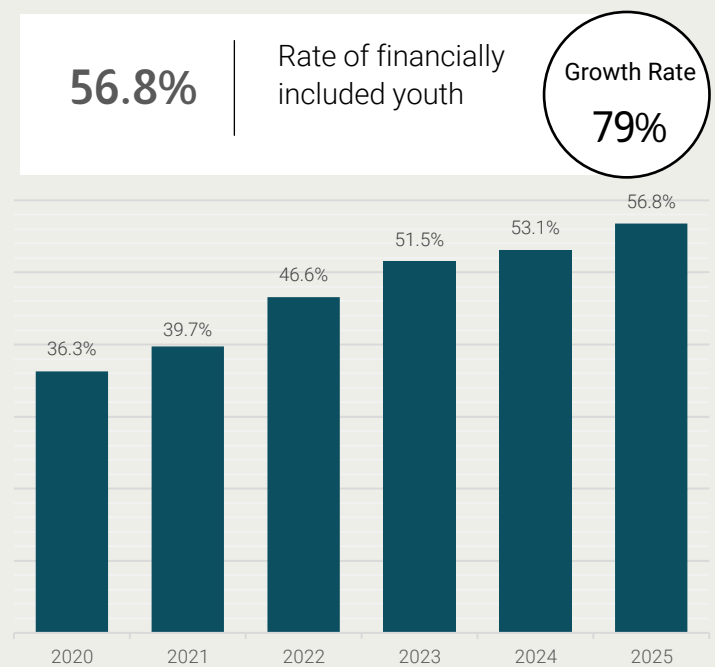
Ownership of Active Transactional Accounts* by Citizens (15 Years and above)



Women's Financial Inclusion Rate



Youth's Financial Inclusion Rate (15-35 Years)

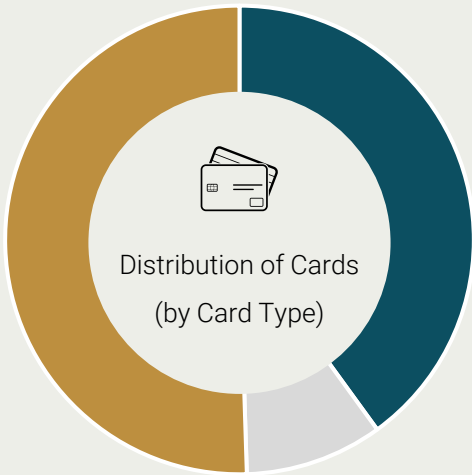


* All types of active accounts at banks and Egypt Post , mobile wallets, and prepaid cards.



Digital Financial Payment Services

Cards



40% Debit Cards

50.5% Prepaid cards

9.5% Credit Cards



19.7
Million
Citizens Own Debit
Cards

21.6
Million
Citizens Own Prepaid
Cards

4.8
Million
Citizens Own Credit
Cards

Ownership of Cards (Gender Disaggregated)

Women

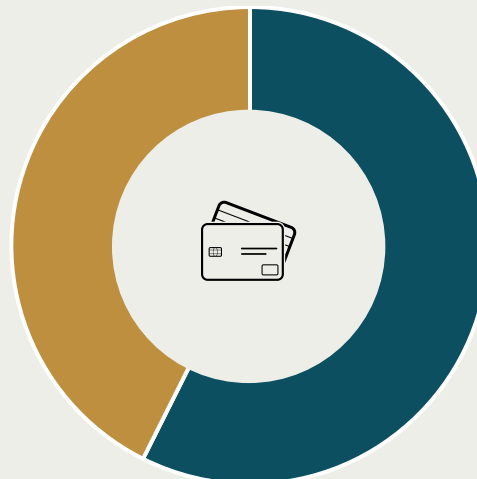


43%

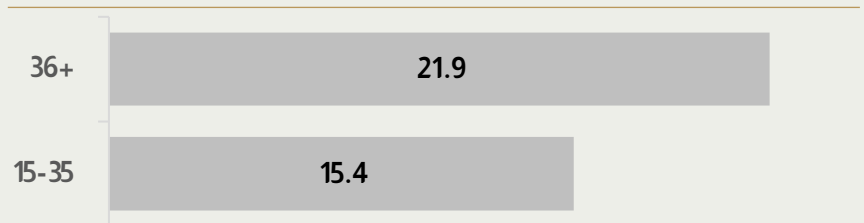


Men

57%



Ownership of Cards (Age Disaggregated) in Millions

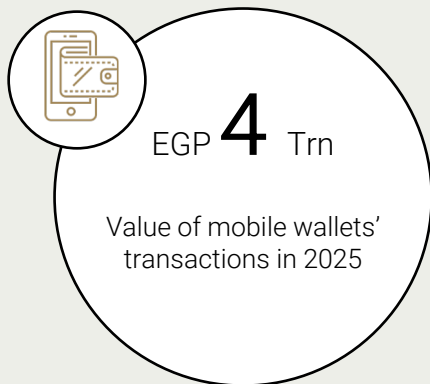




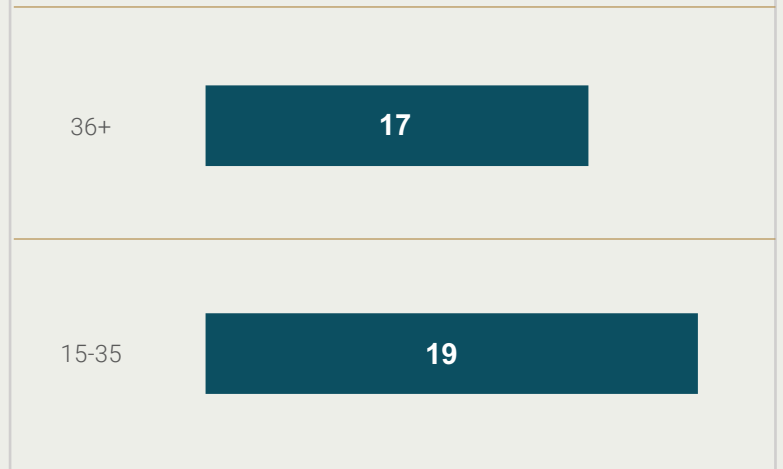
Digital Financial Payment Services

Mobile Wallets

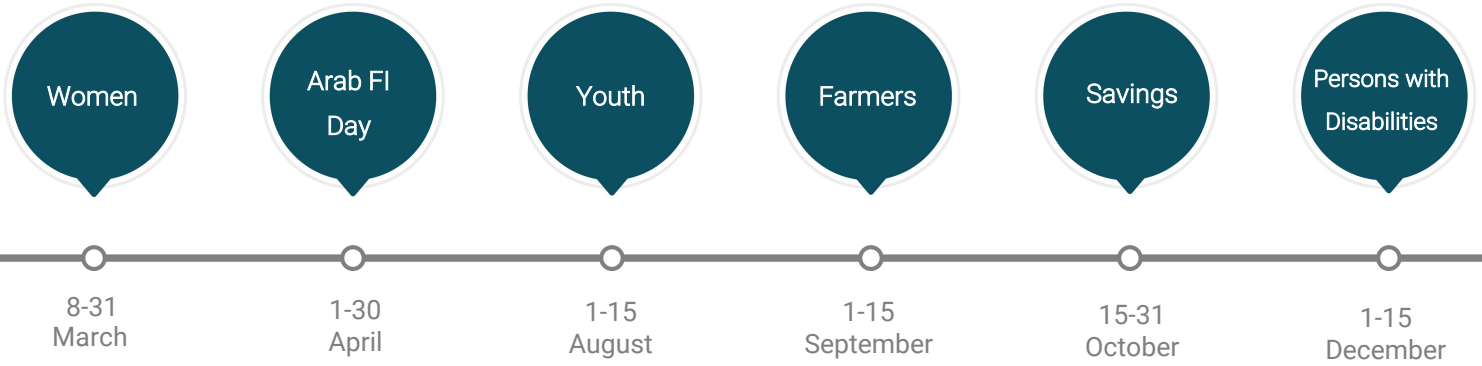
Progress in the Total Number of Registered Mobile Wallets (in Millions)



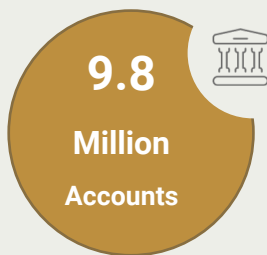
Ownership of Mobile Wallets (Age Disaggregated) in Millions



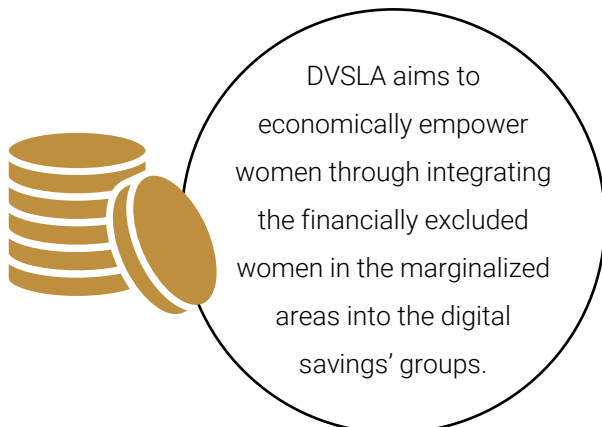
Financial Inclusion Events



Financial Inclusion Events' Accumulative Results 2017 - 2025



Digital Village Savings and Loan Association (DVSLA)



13
Governorates

475K
Beneficiaries from Financial Literacy Programs within DVSLA

282K
Women Digitally Onboarded into "Tahwisha" Application





The Role of the Banking Sector in “Haya Karima” Initiative

Initiative Targets



20

Governorates

52

Districts

1413

Villages

Initiative Results

(July 2021 – December 2025)

1.2 Mn

Accounts

1318

ATMs

1.4 Mn

Prepaid Cards

9.7K

POSs and QR codes

94K

Mobile Wallets

392.2K

Internet Banking Subscribers

EGP 77.2 Bn

Value of funding
for micro and small
enterprises*



Financial Literacy



8238

Educational sessions for
individuals, entrepreneurs,
and craftsmen

805.6K

Beneficiaries from
financial literacy
programs

* Financed by banks, enterprises, and microfinance institutions that have been granted facilities from the participating banks.

Financial Literacy*

Financial Literacy for Citizens during Financial Inclusion Events (2021-2025)

881.8K

Awareness Sessions' Beneficiaries

School Bank Project

169

Schools

474

Teachers

20.6K

Students

Egyptian Banking Simulation Model in Universities

25

Universities

931.1K

University Students

Financial Literacy for the Banking and Financial Sectors

58.4K

Employees Trained from Financial
and Banking Sectors on Financial
Inclusion related topics

Financial Inclusion Policy Development Program

79

Participants

29

Entities

Fletcher School Leadership Program for Financial Inclusion – The 8 Question Method – Tufts University - FLPMI

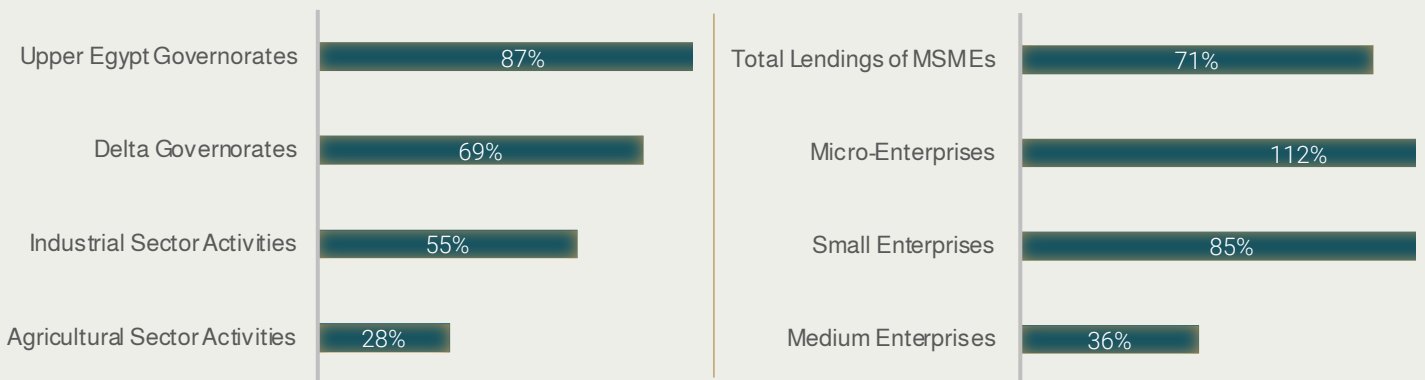
* All financial literacy programs' results are as of December 2025.

MSMEs and Entrepreneurs Support

390 %

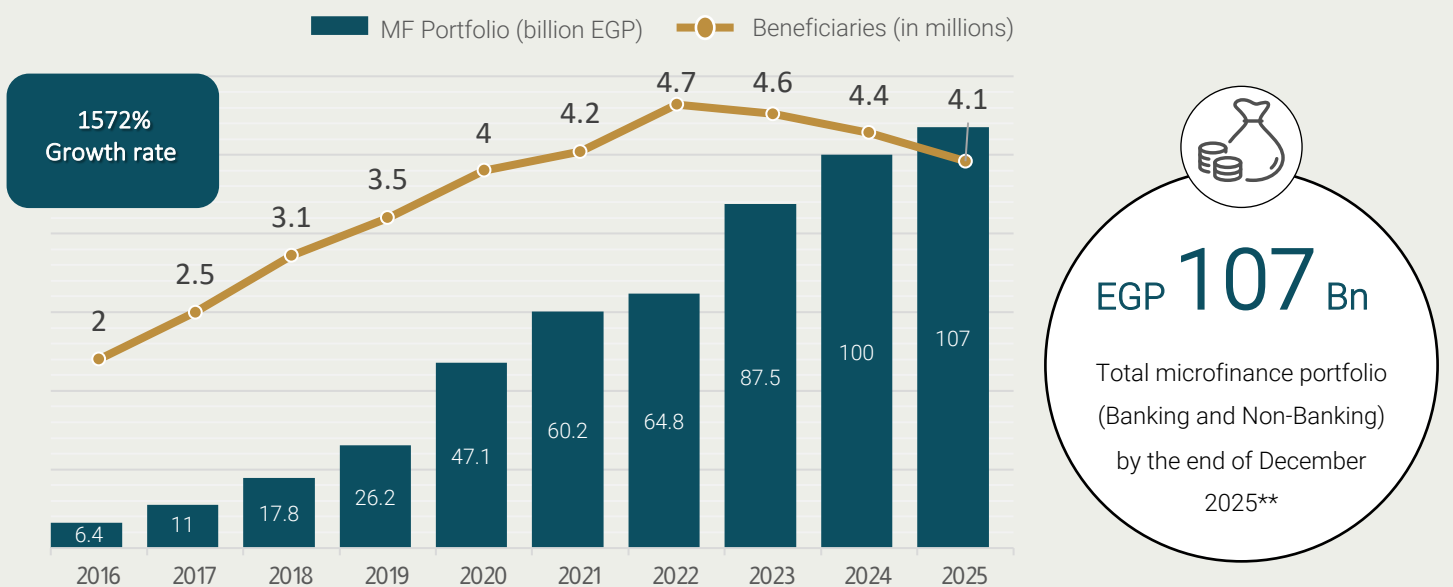
Growth of Banks' MSMEs Lending Portfolios
(From December 2015 to December 2025)

Key Growth Indicators of Banks' MSMEs Lending Portfolios
(December 2020 – December 2025)*



* These indicators reflect the impact of the CBE's regulations issued in February 2021, which mandated an additional increase in the MSMEs' mandatory ratio to reach 25%, with a minimum of 10% directed to small enterprises.

Growth of the Microfinance Portfolio (Banking and Non-Banking)



**Facilities up to EGP 266K, according to the maximum limit defined by the FRA .

Source: Egyptian Federation for Microfinance



NilePreneurs Initiative

The CBE launched NilePreneurs Initiative in February 2019, in partnership with Nile University and other Egyptian universities, in addition to local and international entities, with the aim of supporting entrepreneurs, startups, and small enterprises.



Non-Financial Services

132

Business Development
Services (BDS) Hubs

25

Covered Governorates

1.16 Mn

Non-Financial Services

502K

Clients & Projects
Benefited from
Non-Financial Services
(58% Men – 42% Women)

EGP 19 Bn

Facilitated Access to
Finance for 14K Clients

Entrepreneurship Programs

500

Startups &
Entrepreneurs benefited
from pre-incubation,
incubation, and
accelerators programs

832

SMEs benefited from
digital
transformation and
technical support
programs

EGP 3 Bn

Increase in sales
volume of the
benefited companies

38K

Beneficiaries from
educational and
training programs