

Cairo: 6/2/2024

Messrs. Egyptian Exchange

Dear Sirs,

Kindly find enclosed summary of Decisions of the Board of Directors Meeting held on 6th February 2024 as follows:

1. Board reviewed the financial results for 2023 and agreed to call for the Ordinary General Assembly meetings on 28th March 2024.
2. Board approved the decisions and recommendations of the Audit and Risk Committees.
3. Board approved the decisions and recommendations of the Governance, Nomination and Remuneration Committee.
4. Board confirmed the appointment of Mr. Frederic De Toldi, as Expert in the Risk Committee following CBE approval.
5. Board approved the appointment of Mr. Amgad Azmy, as Operations Head, replacing Mr. Amir El Feky as of 3rd March 2024.
6. Board approved the Corporate Governance and Sustainability disclosure reports related to Environmental, Social and Governance practices (ESG) and the Climate Change (TCFD).
7. Board approved the opening of 2 branches: 6th October Palm Hills – Hale Town Mall, and Mivida Business Park at New Cairo.

With best regards,



Jean-Pierre Trinelle
Managing Director



Credit Agricole Egypt:

Summary Results for the Year Ended December 31, 2023.

Financials Indicators

EGP thousands

CAE Separate Income Statement	31/12/2023	31/12/2022	Var.
Interest Income	11,900,361	6,274,661	89.66%
Interest Expense	(4,472,236)	(2,475,443)	80.66%
NII	7,428,125	3,799,218	95.52%
NII / Interest Income	62.4%	60.5%	3.09%
Net Income Before Tax	6,889,426	3,305,340	108.43%
Net Income After Tax	5,142,325	2,419,122	112.57%
Earnings per share*	3.70	1.74	112.64%

*Earnings per share are calculated after deducting employee profit share.

CAE Separate Balance Sheet	31/12/2023	31/12/2022	Var.
Deposits	84,175,303	60,492,822	39.15%
Gross Loans	42,705,517	35,005,131	22.00%
Equity	14,492,773	9,924,994	46.02%
Paid Up Capital	5,000,000	5,000,000	0.00%
Reserves	816,856	1,001,127	-18.41%
Retained Earnings	3,533,592	1,504,745	134.83%
Net Income for the year	5,142,325	2,419,122	112.57%

CAE Separate Cash Flow	31/12/2023	31/12/2022
Net cash generated from operating activities	21,387,765	9,229,184
Net cash generated from (used in) investing activities	(1,502,334)	1,203,483
Net cash (used in) financing activities	(241,612)	(1,071,583)

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 JPT

CAE Consolidated Income Statement	31/12/2023	31/12/2022	Var.
Interest Income	11,952,194	6,330,520	88.80%
Interest Expense	(4,496,812)	(2,502,538)	79.69%
NII	7,455,382	3,827,982	94.76%
NII / Interest Income	62.4%	60.5%	3.16%
Net Income Before Tax	6,917,429	3,308,538	109.08%
Net Income After Tax	5,166,372	2,417,755	113.68%

CAE Consolidated Balance Sheet	31/12/2023	31/12/2022	Var.
Deposits	84,173,489	60,492,590	39.15%
Gross Loans	42,898,894	35,300,686	21.52%
Equity	14,504,766	9,914,148	46.30%
Paid Up Capital	5,000,000	5,000,000	0.00%
Reserves	826,305	1,014,156	-18.52%
Retained Earnings	3,512,072	1,482,220	136.95%
Minority interest	17	17	0.00%
Net Income for the year	5,166,372	2,417,755	113.68%

CAE Consolidated Cash Flow	31/12/2023	31/12/2022
Net cash generated from operating activities	21,501,628	9,210,456
Net cash generated from (used in) investing activities	(1,509,187)	1,175,205
Net cash (used in) financing activities	(347,138)	(1,024,955)

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Declaration

We Confirm that the above data is extracted from the Bank's financial statements approved by the Board of Directors held on February 6, 2024 and has not yet been approved by the Auditor. We undertake to immediately disclose to the Authority and the Stock Exchange any changes to these statements as soon as they occur until the signed financial statements are sent. As soon as before the date of the next day trading session begins, according to the date recorded in the auditors' report, which we expect to be a "clean" report.

Jean-Pierre Trinelle

Managing Director



February 6, 2024



Crédit Agricole Egypt S.A.E.

Ring Road exit to 90th street, 1st right to Choueifat area, 5th Settlement, New Cairo
P.O. Box: 364 (5th Settlement) – Zip code: 11835
Tel.: (+202) 26050104 / 26050105
Fax: (+202) 25410248
www.ca-egypt.com
C.R. 20051 Cairo
Tlx: 92683 EGAMBK UN / 21402 EGAMB UN / 94226 EGAMB UN
SWIFT: AGRIEGXX

كريدى أجريكول مصر ش.م.م.
مدخل الطريق الدائري إلى شارع التسعين، أول يمين إلى منطقة الشويفات، التجمع الخامس، القاهرة الجديدة
ص.ب 364 (التجمع الخامس) – الرقم البريدي 11835
تليفون: 26050104 / 26050105 (+202)
فاكس: 25410248 (+202)
www.ca-egypt.com
سجل تجاري 20051 القاهرة
تلكس: 92683 EGAMBK UN / 21402 EGAMB UN / 94226 EGAMB UN
سويفت: AGRIEGXX