## CORPORATEOFILE







BANQUE MISR AT A GLANCE
THE FIRST BANK TO BE WHOLLYOWNED BY EGYPTIANS



BM CORPORATE PROFILE OVERVIEW

BANQUE MISR WAS ESTABLISHED
IN 1920 BY PIONEER ECONOMIST
AND FINANCIAL EXPERT, TALAAT
HARB PASHA, WHO SPEARHEADED
THE CONCEPT OF INVESTING
IN NATIONAL SAVINGS AND
DIRECTING THEM TOWARD
ECONOMIC AND SOCIAL
DEVELOPMENT

Over a century, Banque Misr's evident role in all economic sectors has been driven by its geographic outreach. More than 20,000 dedicated employees offer the best and most accessible banking services for over 13 million clients countrywide, with a paid-up capital of EGP 15 billion.

It also operates more than 800 branches electronically integrated nationwide. Additionally, Banque Misr values the best banking experience for its regional and international clientele through an international presence that extends to the United Arab Emirates; Paris, France; Frankfurt, Germany; and Lebanon. The bank also operates representative offices in Guangzhou, China; Moscow, Russia; Seoul, South Korea; Milan, Italy; and Nairobi, Kenya, with an additional office in Abidjan, Côte d'Ivoire, which is run by its subsidiary in Lebanon.

## BANQUE MISR'S MILESTONES

NET PROFIT AFTER TAXES EGP 23.5 billion

SHAREHOLDERS' EQUITY EGP 131.6 billion

EGP 1.2 trillion

CSR DONATIONS EGP 1.5 billion

BDS HUBS (BUSINESS DEVELOPMENT SERVICES)
15,623

NUMBER OF BRANCHES
+ 800 branches

NUMBER OF POINT OF SALE (POS)
+ 334 thousand
WITH FACILITATORS

NUMBER OF AUTOMATED TELLER MACHINE (ATMs) + 4 thousand

+ 10.77 million

TOTAL ASSETS EGP 1.6 trillion

NET FEES AND COMMISSIONS EGP 9.8 billion

**EGP 19.1** billion

NET LOANS PORTFOLIO TO CUSTOMERS EGP 590.6 billion

NETWORK CORRESPONDENT BANKS 367

NUMBER OF CUSTOMERS + 13 million

NUMBER OF EMPLOYEES + 20 thousand

FINANCIAL FIGURES LISTED ARE RECORDED AS PER THE FINANCIAL STATEMENTS AS OF DECEMBER 31<sup>ST</sup> 2021







#### Vision

Our distinguished performance guarantees us the leadership we deserve.

#### Mission

Fulfilling all of our customers' banking needs while maximizing shareholder value, inspiring employees' loyalty, and playing a leading role in the prosperity and development of Egypt.

#### **Values**

- Innovation
  Customer-centricity
  Aprility
- Agility Pride
- Stewardship

#### Shareholder structure

Banque Misr is a state-owned bank; as 100% of its shares are owned by the Egyptian government.



# CORPORATE CITIZENSHIP IS AN INTEGRAL PART OF HOW BANQUE MISR OPERATES AND A KEY TO ITS SUCCESS IN UPHOLDING SUSTAINABILITY

Banque Misr's corporate social responsibility (CSR) policy delineates a better future for all; through responsible business, it aims to create value for society and strives for economic achievement. For over a century, the bank succeeded in creating a balance between attaining business growth and integrating social, ecological, and economic efforts. Although the COVID-19 pandemic dramatically set back sustainable development progress, Banque Misr is still managing to maintain its momentum.

Given that Banque Misr's CSR priorities are interconnected, the bank's strategy brings along institutional resilience and a wide civil-society network to foster economic development and community wellbeing.

The bank's strategic efforts are adequately executed against the backdrop of multi-stakeholder engagement and different partnerships to foster climate action, healthcare, education, housing, decent working conditions, responsible supply chains, resource optimization, food security, and equity.

For Banque Misr, stimulating national development by reaching vulnerable community segments has proved indispensable. The bank continues to build trust and bridge the gap with unbanked individuals, contributing to job creation and poverty eradication. It also strives for financial inclusion by facilitating secure access to payment methods and all-inclusive banking facilities, as well as incentivizing more sustainable living and production ecosystems.

On December 31<sup>st</sup>, 2021, the total funds disbursed on different Corporate Social Responsibility (CSR) initiatives recorded around EGP 1.5 billion.

## BANQUE MISR FOUNDATION FOR COMMUNITY DEVELOPMENT

Since its inception, Banque Misr identified social responsibility as one of its primary targets. As such, Banque Misr Foundation for Community Development (BMFCD) was established in 2007 as a separate legal entity to address extensive social development, and is managed by a board of trustees. The foundation has, since then, initiated and executed various activities in accordance with its objectives.

Driven by our vision of creating social development that positively impacts the Egyptian community, we strive to support projects and initiatives for youth and women. Additionally, BMFCD's efforts extend to developing villages and slum areas, providing education, training, and rehabilitation for youth, providing affordable healthcare, and maintaining social solidarity.

Our accumulated efforts over the past years have yielded many positive results, including:

- Equipping more than 70 hospitals, two centers for people with disabilities, and organizing 434 medical convoys
- Supporting the Eink Fi Enena initiative by organizing 33 medical convoys in 11 governorates and conducting about 2,000 targeted cataract surgery
- Funding more than 50 community development projects in 13 governorates and 54 villages

#### **Funding**

Funding for the BMFCD is provided by Banque Misr from its net profits, and is allocated on an annual basis. Donations are also accepted from external parties.



#### Vision

To remain the partner of choice for wholesale clients in Egypt and abroad, and position their needs at the heart of our proposition, providing them with the best-in-class service by leveraging our digital solutions, our extensive local, regional and international network, and our strategic partnerships within our ecosystem and beyond.

#### **Overview**

The Corporate Banking and Syndicated Loans division offers conventional and Islamic short, medium, and long-term facilities, structured trade finance solutions, and bilateral and syndicated financing facilities. The comprehensive range of tailored corporate banking products, services, and financial solutions fulfill the business requirements of its diversified client base. Our offerings harness the banking experience of the bank's corporate clients with leading positions in the Egyptian public and private sectors, along with regional and global markets.

#### Sustainable strategy

Banque Misr incorporates an effective environmental footprint in its financial performance, through its sustainable investing, and fulfills sustainable requirements into its credit granting process. Its commitment to climate action is of the utmost importance. Banque Misr's sustainability strategy entails mobilizing green financing across various sectors, including renewable energy to energy efficiency projects; and so the bank addresses the challenges of climate change to better serve society. The bank also runs comprehensive environmental compliance checks to ensure that funded projects adhere to the Ministry of Environment's regulations, especially in addressing resource scarcity to attain economically inclusive, resilient, and sustainable development.

#### Innovative financing solutions

The Corporate Banking and Syndicated Loans division also focuses on providing innovative solutions that help customers engage in their respective business practices safely and conveniently, more so after the COVID-19 pandemic. The latest digital banking solutions offered to corporate customers allow them to carry out banking transactions seamlessly and securely. Capitalizing on the youth, Banque Misr has been offering a credit certification program since 2009, aligning the highest academic standard for new credit analysts. Moreover, the bank continues to provide executive training courses to the division's team members to continuously enhance their performance levels in line with evolving market requirements.

#### Financing for a better future

Banque Misr's integrated corporate banking services and products of exceptional quality support an array of client requirements, including financing working capital, expansion needs, and megaprojects. The bank retains solid expertise that ensures the delivery of end-to-end services for structuring, arranging, and syndicating large-scale strategic projects within strict timelines.

## Banque Misr's unique propositions in corporate banking

Banque Misr has extensive experience in successfully leading landmark transactions in diversified sectors within a very tight time frame. Its clients are assured that in dealing with Banque Misr, they will enjoy the highest standards of financial services and innovative digital solutions. Banque Misr's clients can also utilize the bank's collaborations with other business lines, such as global transaction banking, direct investments, and retail banking; its affiliates and subsidiaries CI Capital Holding For Financial Investments and Misr Capital and its leasing arms BM Lease and Corplease.

Banque Misr also leads, arranges, and underwrites sizable financing transactions by capitalizing on its large capital base and exceptional track record.

## Corporate banking achievements and syndicated loans concluded

The corporate banking and syndicated loans portfolio reached EGP 562.5 billion on December  $31^{\rm st}$ , 2021 (direct and contingent, including Islamic and conventional) and further increased to EGP 615.4 billion in June  $30^{\rm th}$ , 2022.

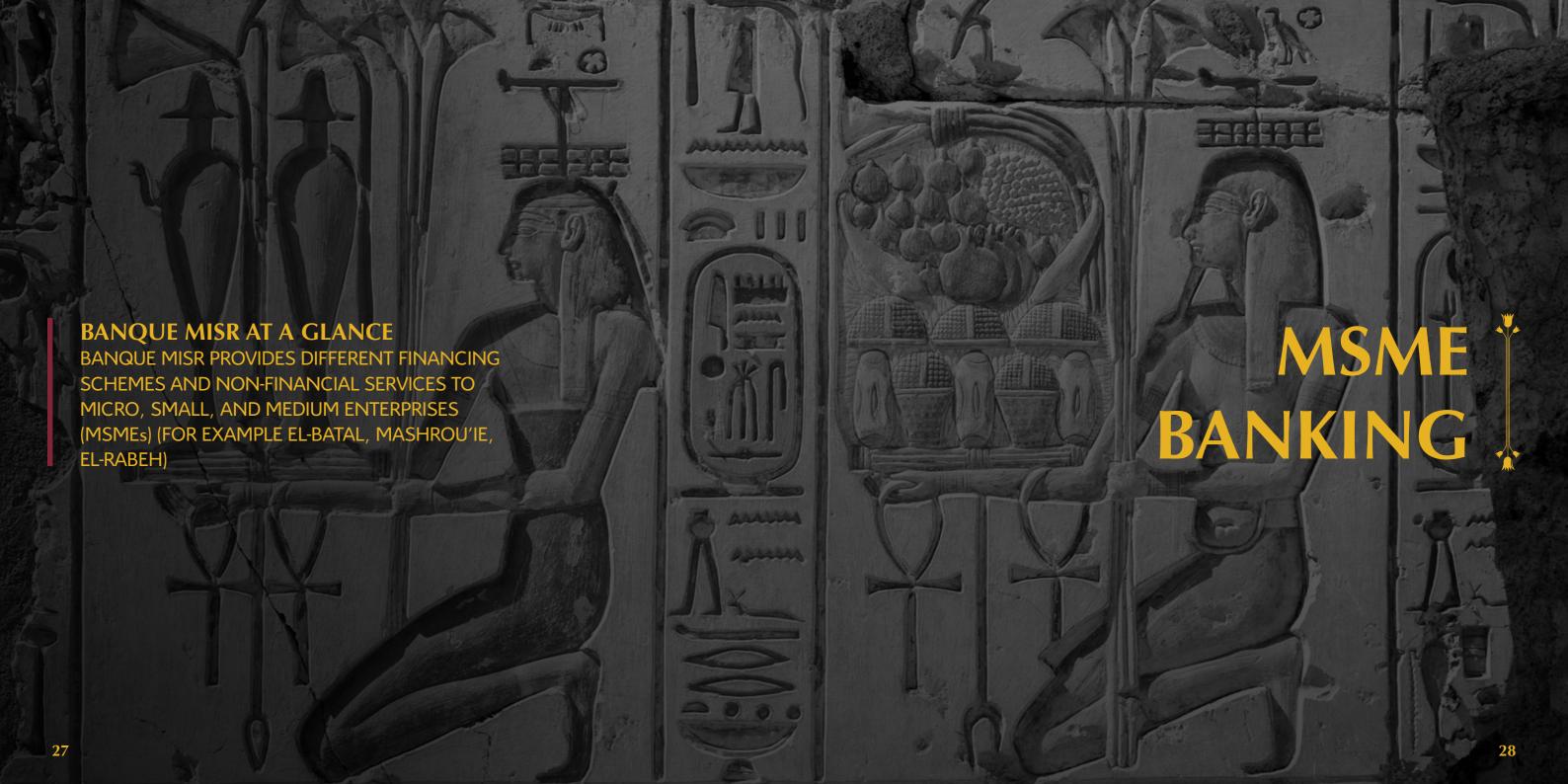
Banque Misr had participated in 12 syndicated loans from July 1<sup>st</sup>, 2021, to June 30<sup>th</sup>, 2022, with a total value of EGP 28.8 billion and USD 350 million, where the bank's shares stood at EGP 20.6 billion and USD 175 million. These syndicated transactions covered numerous sectors, including airports and air transportation, real estate, agribusiness, general services, oil and gas, petrochemicals, and tourism.



- Various liabilities products (deposits, certificates of deposits, and accounts)
- The largest POS network
- E-banking services (BM Wallet, phone banking, internet and mobile banking, and e-commerce)
- The BMVIP program
- Financially-inclusive options (Amman El Masryeen certificate of deposit)

of Egypt and the National Payment Council initiatives. Meeza, a prepaid card with a smart chip, can be bought from any of the bank's branches across Egypt, and can be charged through any of its ATMs country-wide. The card can be used to withdraw money and to make purchases through the ATMs, POS, BM Wallet, and the local e-commerce network.

Additionally, Banque Misr is one of the leading banks in achieving the Central Bank of Egypt's mortgage initiative.



BM CORPORATE PROFILE MSME BANKING Given that MSMEs play a crucial role in economies across the globe, Banque Misr takes pride in supporting this vital sector by offering a full suite of banking services to micro, small and medium-sized enterprises. It was able to provide 170 thousand MSMEs clients with financial solutions, with an outstanding balance for performing direct and contingent loans (including Banque Misr also currently operates 53 branches Islamic and conventional) of EGP 62.5 billion as of Nevertheless, Banque Misr's efforts in supporting nationwide wholly dedicated to Islamic banking. June 30<sup>th</sup>, 2022. MSMEs are not limited to providing various financial These branches cover large corporations, MSMEs, solutions; it also caters to the non-financial needs of microfinance, and retail products. With a network that Banque Misr tailors MSME banking to accommodate its clientele and offers a wide range of customizable covers all cities and rural areas of Egypt, Banque Misr a variety of needs and support different business solutions and consultation services. To date, the bank focuses on financial inclusion, and provides financing activities through standardized pre-approved products has provided over 25,000 non-financial services to accessibility to all business segments nationwide, and specialized schemes. over 10,000 clients. whether micro, small, or medium enterprises.



#### **CAPITAL MARKETS GROUP**

The Capital Markets Group's services particularly focus on:

#### **Mutual Funds**

Banque Misr's Mutual Funds department is considered one of the largest and long-standing departments in the Middle East. Since 1994, Banque Misr currently manages eight mutual funds aimed at meeting different clients' needs, whether individuals or corporates. These include but are not limited to money market funds, balanced funds, equity funds, capital-guaranteed funds, and Islamic funds.

In recognition of the bank's efforts to consistently offer the best and most innovative products and services to its esteemed clients, Global Finance Magazine recognized Banque Misr as the Best Provider of Money Market Funds in Africa and the Middle East in 2009 and 2010; the Best Provider of Money Market Funds in the Middle East in 2008, and from 2012-2015; and the Best Provider of Short-Term Investments/Money Market Funds in the Middle East for the years 2015, 2016, 2017, 2018, 2020, 2021 and 2022 and in Africa and the Middle East for 2019.

#### Portfolio management

The division actively manages and monitors the bank's proprietary trading equity and fixed-income portfolios.

#### **Equity participation and direct investments**

Banque Misr supports all efforts towards developing the Egyptian economy and holds stakes in 163 companies. It acts as one of the largest and most active private equity investors in Egypt through direct shareholding in a number of vital economic sectors. Among these are banks and financial services, tourism, construction and housing, industrial manufacturing, food and agriculture, information technology (IT), and communications.

#### Investment banking services

Through its subsidiary CI Capital Holding For Financial Investments, Banque Misr provides companies, institutions, and governments with a wide range of innovative financial and advisory services that enable them to achieve their goals and implement their short and long-term plans. Relying primarily on the depth of their expertise, their large underwriting capability, and their wide distribution network, the investment banking team offers wide-ranging solutions to serve the complex financial needs of its diverse client base. This client base includes major corporations, governments, private firms, financial institutions, and private individuals.

Among the financial services provided are mergers and acquisitions, bonds (both corporate and securitized), privatizations, initial public offerings (IPOS), and divestitures. Additionally, Banque Misr's financial advisory services include corporate restructuring, how to raise money for an investment or a merger, and how to navigate fluctuations in currency and interest rates.

#### Real estate and trustee services

Banque Misr's Capital Markets Group is responsible for managing the bank's real estate assets portfolio. This involves the purchasing and selling of different kinds of real estate on behalf of customers and conducting real estate marketing auctions, as well as promoting industrial and touristic projects, including housing or commercial units.

listed equities and bonds portfolio. Additionally, it provides transaction banking to businesses (trustees and securities services), sales and security trading, and diversified types of mutual funds.

Banque Misr's Capital Markets Group primarily aims to maintain

the bank's leading position in Egypt's capital market and ensure

that its financial management and specialized investment

services are the product of choice in the retail and corporate

banking industry. Simultaneously, it also adds value for the

The Capital Markets Group has a diversified pool of in-house

financial experts capable of delivering a wide spectrum of

integrated investment services by managing the bank's direct

bank's stakeholders.



BM CORPORATE PROFILE CORRESPONDENT NETWORK AND TREASURY **BANQUE MISR'S** Through the different divisions-Correspondent Banking and CORRESPONDENT Relationship Management; FI Cash Management and Cross Borders Remittance; Wholesale and Development Funding; **BANKING DIVISION'S** and Non-Banking Financial Institutions, Banque Misr is able **ROLE EFFICIENTLY** to ensure smooth operations for its corporate and retail clients. **COPES WITH THE** The bank's clients also have access to its foreign branches, subsidiaries, representative offices, and a network of around **DYNAMIC CHANGES** 400 correspondent banks across all continents. Simultaneously, IN THE EGYPTIAN they can leverage the bank's commitment to the Sustainable Development Goals (SDGs) via development financing, in AND INTERNATIONAL partnership with development institutions, supranational entities, regional and international banks, and governmental **MARKETS** agencies. The Treasury Department plays a crucial role in achieving the bank's main goals, and maintaining sufficient liquidity through various tools, in order to meet the retail and corporate customers' financing needs. It also invests liquidity surplus to achieve maximum returns while maintaining risks at a very low level. Moreover, the Treasury Department provides solutions through different financial and engineering tools, and it helps finance the public debt by playing an active role in the primary and secondary markets. 37



The Global Transaction Banking (GTB) division ensures cash management excellence for strategic corporate customers, and understands the importance of unleashing the full potential of the trade finance ecosystem internationally.

In this light, GTB offers a host of high-quality trade finance services through efficient financial instruments, including letters of credit, documentary collections, and letters of guarantee. It also streamlines working capital management through its treasury services.

Additionally, its custody securities services have a crucial role in boosting global trade and investment flows, and reducing risk exposure, and its escrow service provides customized and secured transaction options for channeling cash flows. GTB services are available to its customers across 350 branches, and in two GTB hubs that serve customers in remote areas in Egypt.

#### GTB's product lines are:

#### **Cash Management**

Cash Management offers a comprehensive suite; integrated, cashless payment systems and innovative digital solutions for smooth cash inflow and outflow. These solutions aim to optimize the management of corporate liquidity through the market along with adding value.

Cash Management also supports the government in its digital transformation and development of electronic payments in light of CBE's financial inclusion initiative to encourage cashless transactions outside of banking systems. Additionally, Cash Management has focused on outreach initiatives to attract individuals and businesses located in upper and rural areas in Egypt, providing them with alternative financial products.

In order to further strengthen the bank's ties with governmental institutions, Banque Misr also offers electronic payment solutions to public sector institutions.

### Among Cash Management's payment solutions are:

- **Corporate Platform:** a newly launched platform that corporates can use to execute all their bulk and governmental payments, as well as carry out their single transactions.
- A4 Cheques: a service enabling corporates to extract A4 cheques with the company and bank logos

## Among Cash Management's collections solutions are:

- Secured Cash & Cheques Pick-Up: a pick-up service where a representative collects the customers' cash or cheques from corporate premises and delivers them to the bank
- Deposit Card: a card that enables companies to collect its proceeds and deposit them directly through the bank's ATM
- Direct Debit: a card that enables companies to collect their dues from customer accounts in other banks in a fast and effective way
- Cash Monitoring: a service for corporate clients that enables them to keep track of cash deposits made across their accounts and subsidiaries
- Cheque Monitoring: a service that enables companies to follow the status of cheques that are made

#### Trade finance

Trade and working capital products and services cater effectively to the financial requirements of international trade, including documentary collections, guarantees, and other risk management tools, along with providing structured loans for exports.

Banque Misr also signed a protocol agreement with nine export councils in Egypt to help their respective members to gain access to financing, training workshops, and other special banking services.

#### **Export**

Clients can gain more control over exports, improve cash flow and manage risks associated with international trade more effectively by using Banque Misr's export finance facilities.

The bank's presence in local markets around the world and the in-depth knowledge of its trade specialists helps you assess emerging market risks, and give you the confidence you need to expand your business internationally.

They also provide insight about the regulatory ecosystems of new markets and their unique cultural, social and economic conditions.

#### Among Banque Misr's export products are:

- Export documentary collection
- Letter of credit
- Export loans

#### Import

Clients can access the working capital they need and improve cash flow by bridging the gap between settlement with suppliers and payment from buyers. This puts them in the position to negotiate better prices.

The bank's import finance solutions offer flexible financing options, fixed or variable repayments, and a drawdown process on individual transactions to qualified importers.

Combined with Banque Misr's international trade expertise, the bank is able to design a structure to suit every client's specific trading cycle.

#### Among Banque Misr's import products are:

- Import documentary collection
- Letter of credit
- Shipping guarantee
- Import finance

#### Guarantee

Clients can conduct business with confidence, even if they lack established relationships, through the use of Banque Misr's guarantees and standby letters of credit.

#### Among Banque Misr's guarantee products are:

- Financial quarantee
- Non-financial guarantee
- Standby letter of credit

#### **Custody services**

Banque Misr has been a market leader in custody services in Egypt since 1999, with one of the largest networks of around 800 branches.

Custody services are of prime importance in the local market today. In addition to its valuable insight, the bank also provides its clients with a wide range of products that meet the challenges of today's complex and competitive marketplace.

#### Banque Misr's custody services are:

- I. Core custody services that include but are not limited to:
- Safekeeping
- Clearing and settlements
- Egyptian Exchange (EGX) unified code issuance
- Withholding tax agent

## II. Asset services that include but are not limited to:

- Corporate actions
- Income collection and payments
- Position blockage certificate for general meetings
- Proxy voting

#### III. Value-added services:

- Vault services
- Physical safekeeping
- Tailored reports
- Initial Public Offering (IPO) agency
- Certificate of incorporation issuance
- Capital increase certificates issuance
- Pledging securities
- Foreign exchange
- Market information
- Dedicated customer service

#### Securitization services

Banque Misr retains its leadership, delivering the best quality in securitization services and offering opportunities for investors while releasing capital for originators. It promotes liquidity in the market and expands its activity. The bank offers tailored services to accommodate the market's rapid changes and development.

#### Banque Misr's securitization services are:

- Receiving and reviewing cheques and contracts of customers
- Safekeeping cheques and contracts
- Executing daily investment instructions
- Undertaking the process of coupon issuance and redemption
- Issuing periodical reports to the Financial Regulatory Authority (FRA) and Middle East Rating & Investors Service (MERIS)
- · Following up and managing reserve and delay accounts, making sure the cover/decrease/usage/refund complies with custody agreements and the FRA published subscription
- · Reviewing and payment of portfolio accrued fees and expenses
- Handling the auditing process with external auditors
- Extracting, reviewing, collecting, and delivering monthly cheques to outsider collector portfolios
- Scanning all received cheques
- Developing online banking system
- Offering Cheque-collection services
- Backup collecting



TRANSFORMATION OFFICE

The Transformation Office (TO) division was launched in late 2019 with the vision of supporting Banque Misr in being the bank of choice for customers and employees. Powered by the Digital Transformation Division, the TO division achieves the best customer experience, delivers state-of-the-art products, and increases the bank's profitability. The TO division's strategic objectives include digitizing customer journeys and supporting financial inclusion.

The TO division's professional and dedicated team ensures the best customer experience while empowering the bank's digital presence.

Since its establishment, TO has launched several products and services that have modernized traditional banking. SME Express Loan, advanced internet and mobile banking (BM Online), and online corporate payments are among many other solutions that steered the market and proved a great success.

#### The four main departments of TO are:

#### Digital Factory

Digital Factory is the bank's arm in reinventing the banking experience in Egypt, ensuring business agility and effective design thinking. Banque Misr retains the expertise of its top tech talents in designing, creating, testing, and programming new, intuitive applications and products to enhance a seamless customer experience.

#### **Branch Transformation**

This department focuses on developing the best customercentric approach by automating branch processes, and migrating financial and non-financial transactions to self-service banking. This ensures an enhanced customer experience and a spike in proactive sales while increasing operational efficiency.

#### **Capability Building**

Capability Building focuses on developing the skills of world-class tech talents to satisfy the demands of Banque Misr's ambitious transformation plans. In this light, TO established Egypt's first digital academy to help develop and hone their skills.

#### **Culture Transformation**

This department focuses on achieving the required healthy transformations by building a unified workplace culture, and setting the values and principles that guide Banque Misr's employees.

This enables them to achieve the bank's strategy and adapt its innovative way of doing business, and it helps the bank better utilize its employees' skills and enhance its customer experiences.

#### Among TO's unique solutions are:

- SME Express Loan: the first digital loan launched in the Egyptian market that allows traditional and Islamic banking customers to grow their businesses with fast and easy access to funds
- **BM Online:** Banque Misr's mobile application was relaunched with a more user-friendly interface that allows for an easier and more exhaustive digital banking experience
- Banque Misr launched online corporate payments to allow its corporate customers to do their bulk and governmental payments on the go

## BANQUE MISR'S AWARDS AND RECOGNITIONS IN 2022

#### The European Magazine

- Best Corporate Social Responsible Bank Egypt
- Best Treasury Management Bank MENA
- Liquidity Management Provider MENA
- Best Bank for Cash Management Egypt
- Foreign Exchange Banking Provider MENA

#### Cosmopolitan The Daily Magazine

- Best SME Bank Egypt
- Best Mobile Bank Egypt
- Best Digital Bank Egypt

#### **Global Finance Magazine**

 Best Provider of Short-Term Investments/Money Market Funds in the Middle East

#### International Investor Magazine

- Best SME Bank Egypt
- Banking App of the Year Egypt

#### **World Business Outlook Magazine**

- Best New Digital Loan Provider Bank Egypt
- Best Treasury Management Services Egypt
- Best Outstanding Response to COVID- 19 Egypt

#### The Global Economics Magazine

- Best CSR Bank Egypt
- Best Treasury and Correspondent Bank Egypt

#### Global Business Magazine

- Best Card Payment Service POS/ATM Egypt
- Best CSR Bank Egypt
- Best Mobile Banking Application Egypt
- Best Retail Bank Egypt
- Best Trade Finance Bank Egypt

#### The Banker «Financial Times»

- Deal of the Year «Islamic Finance» Africa
- Deal of the Year «Leveraged Finance» Africa
- Islamic Bank of the Year Egypt

#### **Global Trade Review Magazine**

Best Trade Finance Bank - Egypt

#### World Economic Magazine

- Best Cash Management Bank Egypt
- Best SME Bank Egypt

#### Global Brands Magazine

- Most Trusted Banking Brand Egypt
- Best Retail Banking Brand Egypt
- Best Corporate Banking Brand Egypt

#### Linkedin Ranking

Among The Best 15 Top Employers - Egypt

#### Investor Media Magazine

- Best Banking Group Egypt
- Best Banking Leadership MENA

#### International Business Magazine

- Best Practices in Internal Audit Egypt
- Most Innovative Bank for Treasury Services Egypt

#### **Euromoney Magazine Trade Finance Survey**

- Market Leader Global
- Market Leader Africa
- Market Leader Egypt
- Best Service Africa
- Best Service Egypt

#### Asian Banking and Finance Magazine

- Domestic Cash Management Bank of the Year Egypt
- Domestic Initiative of the Year Egypt

#### International Finance Magazine

Best CSR Bank - Egypt

#### Global Business Outlook Magazine

Best CSR Bank - Egypt

#### **TUV Southwest**

ISO Certificate 9001:2015

#### **Business Tabloid Magazine**

- Best Digital Transformation in Banking Africa
- Best Corporate Bank Egypt

#### The Digital Banker Magazine

- Best Digital Financial Inclusion Initiative
- Best Financial Inclusion Initiative
- Digital Lending Product of the Year
- Outstanding Staff Learning and Development Program

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