

Interest Rates of Liabilities Products in Local and Foreign Currencies

Current Account with Daily Interest EGP

| TIERS | INTEREST RATE |
|--|---------------|
| From 50,000 EGP to 100,000 EGP | 5.00% |
| From 100,001 EGP to 500,000 EGP | 5.25% |
| From 500,001 EGP to less than 1 million EGP | 5.50% |
| From 1 million EGP to less than 2 million EGP | 6.00% |
| From 2 million EGP to less than 10 million EGP | 6.25% |
| From 10 million EGP to less than 30 million EGP | 6.75% |
| From 30 million EGP to less than 100 million EGP | 7.00% |
| From 100 million EGP and more | 7.125% |

Pension Current Account with Monthly Interest EGP

| TIERS | INTEREST RATE |
|------------------------|---------------|
| From 1000 EGP and more | 6.00% |

Saving Account in Egyptian Pound (EGP)

| TIERS | MONTHLY | QUARTERLY | SEMI-ANNUALLY | ANNUALLY |
|---|---------|-----------|---------------|----------|
| From 3,000 to 5,000 | 4.00% | 4.25% | 4.375% | 4.50% |
| More than 5,000 to 50,000 | 4.25% | 4.50% | 4.625% | 4.75% |
| More than 50,000 to 250,000 | 4.75% | 5.00% | 5.125% | 5.25% |
| More than 250,000 to 500,000 | 5.25% | 5.50% | 5.625% | 5.75% |
| More than 500,000 | 5.75% | 6.00% | 6.125% | 6.25% |
| Minimum amount for the account opening | | EGP 1,500 | | |
| Minimum amount for interest calculation | | EGP 3,000 | | |

Youth Saving Accounts (YOUTH1 & YOUTH2)

| TIERS | MONTHLY | QUARTERLY | SEMI-ANNUALLY | ANNUALLY |
|---|---------|-----------|---------------|----------|
| From 500 to 20,000 EGP | 5.75% | 6.00% | 6.125% | 6.25% |
| Minimum amount for the account opening/interest calculation | | EGP 500 | | |

*More than 20,000 EGP the interest rate will be calculated according to the saving account tiers announced.

Basata Saving Account in Egyptian Pound (EGP)

| TIERS | MONTHLY |
|---|-------------|
| From 3,000 to 5,000 | 4.00% |
| More than 5,000 to 50,000 | 4.25% |
| More than 50,000 to 200,000 | 4.75% |
| Minimum amount for the account opening | EGP 100 |
| Minimum amount for interest calculation | EGP 3,000 |
| Maximum amount for interest calculation | EGP 200,000 |

Saving Account in US Dollar

| TIERS | From 1 to 5,000 \$ | More than 5,000 to 50,000 \$ | More than 50,000 to 250,000 \$ | More than 250,000 to 500,000 \$ | More than 500,000 \$ |
|---|--------------------|------------------------------|--------------------------------|---------------------------------|----------------------|
| MONTHLY | 1.30000% | 1.40000% | 1.50000% | 1.60000% | 1.70000% |
| QUARTERLY | 1.40000% | 1.50000% | 1.60000% | 1.70000% | 1.80000% |
| SEMI-ANNUALLY | 1.50000% | 1.60000% | 1.70000% | 1.80000% | 1.90000% |
| ANNUALLY | 1.60000% | 1.70000% | 1.80000% | 1.90000% | 2.00000% |
| Minimum amount for the account opening | USD 200 | | | | |
| Minimum amount for interest calculation | USD 1 | | | | |

Saving Account in Foreign currencies

| | |
|---|---------------|
| Minimum amount for the account opening/interest calculation | 200 UNIT |
| ACCOUNT CURRENCY | INTEREST RATE |
| EURO | 0.2500% |
| STERLING POUND | 0.3500% |

Certificates of deposit in Egyptian Pound (EGP):

| CD | TENOR | RENEWABLE | INTEREST PAYMENT FREQUENCY | INTEREST RATE | MIN.PURCHASE AMOUNT/ MULTIPLES |
|--|---------|-------------------------------|----------------------------|---------------------------|-----------------------------------|
| AIQimma Certificate with monthly fixed interest | 3 years | Yes | Monthly | 14% | 1000 |
| El Tholatheya with Monthly Variable Interest | 3 years | No | Monthly | Daily variable rate | 500 |
| El Tholatheya Certificate With Quarterly Variable Interest | 3 years | Yes | Quarterly | 11.50% (variable rate) | 1000 |
| Certificates of Deposit 5 yrs monthly with fixed interest | 5 years | Yes | Monthly | 10% | 1200 |
| Certificates of Deposit 5 yrs annually with fixed interest | 5 years | Yes | Annually | 10.50% | 1000 |
| Certificates of Deposit 7 yrs monthly with fixed interest | 7 years | Yes | Monthly | 10.75% | 750 |
| Aman El Masreyeen Certificates of Deposit | 3 Years | Yes (for two similar periods) | At maturity | 13% | 500 / 1000 1500 / 2000 2500 |

Certificates of deposit in US Dollar (USD)

| CD | TENOR | RENEWABLE | INTEREST PAYMENT FREQUENCY | INTEREST RATE | MINIMUM PURCHASE AMOUNT/ MULTIPLES |
|---|---------|--------------------|----------------------------|-------------------------|------------------------------------|
| EIThabat USD 3 yrs Monthly fixed interest | 3 years | Yes | Monthly | 2.25% | 100 |
| EIThabat USD 3 yrs Quarterly fixed interest | 3 years | Yes | Quarterly | 2.25% | 100 |
| EIThabat USD 3 yrs Semi-annual fixed interest | 3 years | Yes | Semi-annual | 2.25% | 100 |
| EIThabat USD 3 yrs Annual fixed interest | 3 years | Yes | Annual | 2.25% | 100 |
| EIThabat USD 5 yrs Monthly fixed interest | 5 years | Yes | Monthly | 2.25% | 100 |
| EIThabat USD 5 yrs Quarterly fixed interest | 5 years | Yes | Quarterly | 2.25% | 100 |
| EIThabat USD 5 yrs Semi-annual fixed interest | 5 years | Yes | Semi-annual | 2.25% | 100 |
| EIThabat USD 5 yrs Annual fixed interest | 5 years | Yes | Annual | 2.25% | 100 |
| EI Ekhtiar certificates of deposit with accumulative interest rate 3 yrs in USD | 3 years | No | At maturity | 2.25% (Compounded rate) | 936 |
| EI Ekhtiar certificates of deposit with accumulative interest rate 5 yrs in USD | 5 years | No | At maturity | 2.25% (Compounded rate) | 895 |
| Belady Certificate for 1 year in USD | 1 year | Yes (upon request) | Semi-annual | 2.1000% | 100 |
| Belady Certificate 3 year in USD | 3 years | Yes (upon request) | Semi-annual | 2.1500% | 100 |
| Belady Certificate 5 year in USD | 5 years | Yes (upon request) | Semi-annual | 2.2000% | 100 |

Certificates of deposit in EURO

| CD | TENOR | RENEWABLE | INTEREST PAYMENT FREQUENCY | INTEREST RATE | MINIMUM PURCHASE AMOUNT/ MULTIPLES |
|---|---------|-----------------------|----------------------------|-------------------------|------------------------------------|
| EIThabat EURO 3 yrs Quarterly fixed interest | 3 years | yes | Quarterly | 0.7500% | 100 |
| EIThabat EURO 5 yrs Quarterly fixed interest | 5 years | Yes | Quarterly | 0.8500% | 100 |
| Saving certificates with EURO variable interest | 3 years | Yes | Semi-annual | 0.0725% (variable rate) | 500 |
| Belady Certificate for 1 year in EURO | 1 year | Yes (upon request) | Semi-annual | 0.5000% | 100 |
| Belady Certificate for 3 years in EURO | 3 years | Yes (upon request) | Semi-annual | 0.7500% | 100 |
| Belady Certificate for 5 years in EURO | 5 year | Yes (upon request) | Semi-annual | 0.8500% | 100 |

Certificates of deposit in Sterling Pound

| CD | TENOR | RENEWABLE | INTEREST PAYMENT FREQUENCY | INTEREST RATE | MINIMUM PURCHASE AMOUNT/ MULTIPLES |
|--|---------|-----------------------|----------------------------|-------------------------|------------------------------------|
| Saving certificates with GBP variable interest | 3 years | Yes | Semi-annual | 1.6184% (variable rate) | 300 |
| Belady Certificate for 1 year in GBP | 1 years | Yes (upon request) | Semi-annual | 0.5000% | 100 |
| Belady Certificate for 3 years in GBP | 3 years | Yes (upon request) | Semi-annual | 0.7500% | 100 |
| Belady Certificate for 5 years in GBP | 5 years | Yes (upon request) | Semi-annual | 0.8500% | 100 |

Certificates of deposit in Australian Dollar

| CD | TENOR | RENEWABLE | INTEREST PAYMENT FREQUENCY | INTEREST RATE | MINIMUM PURCHASE AMOUNT/ MULTIPLES |
|---------------------------------------|---------|-----------------------|----------------------------|---------------|------------------------------------|
| Belady Certificate for 1 year in AUD | 1 years | Yes (upon request) | Semi-annual | 1.2500% | 100 |
| Belady Certificate for 3 years in AUD | 3 years | Yes (upon request) | Semi-annual | 1.3500% | 100 |
| Belady Certificate in for 5 years AUD | 5 years | Yes (upon request) | Semi-annual | 1.4500% | 100 |

Term Deposit in Egyptian Pound (EGP)

| Duration | From 1 thousand to 1 million | More than 1 million to 2 million | More than 2 million to 5 million | More than 5 million to 10 million | More than 10 million |
|-------------------------------------|--------------------------------|----------------------------------|----------------------------------|-----------------------------------|-------------------------------|
| From 7 days to less than 15 days | 3.875% | 4.00% | 4.125% | 4.25% | Must be referred to the bank. |
| From 15 days to less than 1 month | 4.375% | 4.50% | 4.625% | 4.75% | |
| Duration | From 500 hundreds to 1 million | More than 1 million to 2 million | More than 2 million to 5 million | More than 5 million to 10 million | |
| From 1 month to less than 2 months | 5.375% | 5.50% | 5.625% | 5.75% | |
| from 2 month to less than 3 months | 5.375% | 5.50% | 5.625% | 5.75% | |
| From 3 months to less than 6 months | 5.125% | 5.25% | 5.375% | 5.50% | |
| From 6 months to less than one year | 4.875% | 5.00% | 5.125% | 5.25% | |
| From one year to less than 2 years | 5.125% | 5.25% | 5.375% | 5.50% | |
| From 2 years to less than 3 years | 6.625% | 6.75% | 6.875% | 7.00% | |
| From 3 years to less than 5 years | | | | | |
| From 5 years to less than 7 years | | | | | |
| 7 years and more | | | | | |

Term Deposit in foreign currencies

From 500 unit till 25,000 unit in foreign currency

| Currency/Tenor | WEEK | MONTH | 2 MONTHS | 3 MONTHS | 6 MONTHS | YEAR |
|-----------------|----------|----------|----------|----------|----------|----------|
| US DOLLAR (USD) | 0.60000% | 2.11229% | 2.21229% | 2.31229% | 2.41229% | 2.51229% |
| STERLING POUND | 0.07000% | 1.19090% | 1.25090% | 1.31090% | 1.37090% | 1.43090% |
| EURO | 0.00005% | 0.00010% | 0.00020% | 0.00030% | 0.00300% | 0.03000% |

More than 25,000 unit till 100,000 unit in foreign currency

| Currency/Tenor | WEEK | MONTH | 2 MONTHS | 3 MONTHS | 6 MONTHS | YEAR |
|-----------------|----------|----------|----------|----------|----------|----------|
| US DOLLAR (USD) | 0.70000% | 2.21229% | 2.31229% | 2.41229% | 2.51229% | 2.61229% |
| STERLING POUND | 0.08000% | 1.24090% | 1.30090% | 1.36090% | 1.42090% | 1.48090% |
| EURO | 0.00010% | 0.00020% | 0.00030% | 0.00040% | 0.00400% | 0.04000% |

Term Deposit in foreign currencies

More than 100,000 unit till 250,000 unit in foreign currency

| Currency/Tenor | WEEK | MONTH | 2 MONTHS | 3 MONTHS | 6 MONTHS | YEAR |
|-----------------|----------|----------|----------|----------|----------|-----------|
| US DOLLAR (USD) | 0.80000% | 2.31229% | 2.41229% | 2.51229% | 2.61229% | 2.71229% |
| STERLING POUND | 0.09000% | 1.29090% | 1.35090% | 1.41090% | 1.47090% | 1.53090 % |
| EURO | 0.00020% | 0.00030% | 0.00040% | 0.00050% | 0.00500% | 0.05000% |

More than 250,000 unit till 500,000 unit in foreign currency

| Currency/Tenor | WEEK | MONTH | 2 MONTHS | 3 MONTHS | 6 MONTHS | YEAR |
|-----------------|----------|----------|----------|----------|-----------|----------|
| US DOLLAR (USD) | 0.90000% | 2.41229% | 2.51229% | 2.61229% | 2.71229% | 2.81229% |
| STERLING POUND | 0.10000% | 1.34090% | 1.40090% | 1.46090% | 1.52090 % | 1.58090% |
| EURO | 0.00030% | 0.00040% | 0.00050% | 0.00060% | 0.01000% | 0.06250% |

Term Deposit in Saudi Riyals

| Amount/ Tenor | MONTH | 2 MONTHS | 3 MONTHS | 6 MONTHS | YEAR |
|-----------------------------------|---------|----------|----------|----------|---------|
| From 2,000 to 100,000 SR | 0.0200% | 0.0200% | 0.0300% | 0.0300% | 0.0625% |
| More than 100,000 to 300,000 SR | 0.0300% | 0.0300% | 0.0400% | 0.0400% | 0.0700% |
| More than 300,000 to 500,000 SR | 0.0400% | 0.0400% | 0.0500% | 0.0500% | 0.0800% |
| More than 500,000 to 1,000,000 SR | 0.0500% | 0.0500% | 0.0625% | 0.0625% | 0.0900% |