

**Returns of
Islamic Liabilities Products
in Local and Foreign Currencies for
Individual Customers**

*Terms and conditions apply

Returns of Islamic liabilities products in local and foreign currencies for individual customers



First: Liabilities in Local Currency (EGP)

Investment Saving Accounts in Egyptian Pound (EGP)

| Tiers | Monthly | Quarterly | Semi-Annually | Annually |
|--|---------|-----------|---------------|----------|
| From 3,000 to 5,000 | 8.750% | 9.000% | 9.125% | 9.250% |
| More than 5,000 to 50,000 | 9.250% | 9.500% | 9.625% | 9.750% |
| More than 50,000 to 250,000 | 9.750% | 10.000% | 10.125% | 10.250% |
| More than 250,000 to 500,000 | 10.250% | 10.500% | 10.625% | 10.750% |
| More than 500,000 | 10.750% | 11.000% | 11.125% | 11.250% |
| Minimum amount for the account opening \ acquiring return | | EGP 3,000 | | |
| Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity | | | | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | | | | |

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025

Returns of Islamic liabilities products in local and foreign currencies for individual customers



Kenana Youth Saving Account



| Tiers | Monthly | Quarterly | Semi-Annually | Annually |
|---|---------|-----------|---------------|----------|
| From 500 to 20,000 | 10.750% | 11.000% | 11.125% | 11.250% |
| Special rates are applicable till balance of EGP 20,000 and If the account balance exceeds the previous limit, investment saving account return rates will be applied on the remaining balance. | | | | |
| Minimum amount for the account opening / acquiring return | | EGP 500 | | |
| Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity | | | | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | | | | |

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025



Returns of Islamic liabilities products in local and foreign currencies for individual customers



Al Mongez Investment Saving Account in Egyptian Pound (EGP)

| Tiers | Monthly |
|--|-------------|
| From 3,000 to 5,000 | 8.750% |
| More than 5,000 to 50,000 | 9.250% |
| More than 50,000 to 250,000 | 9.750% |
| More than 250,000 to 500,000 | 10.250% |
| More than 500,000 to 750,000 | 10.750% |
| Minimum amount for the account opening | EGP 100 |
| Minimum amount for acquiring return | EGP 3,000 |
| Maximum amount for acquiring return | EGP 750,000 |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | |

Al Momken Investment Saving Account in Egyptian Pound (EGP) for "People of Determination"

| Tiers | Monthly |
|--|---------|
| Starting from EGP 500 | 11.75% |
| Minimum amount for the account opening / acquiring return | EGP 500 |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | |



*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025

Returns of Islamic liabilities products in local and foreign currencies for individual customers



Kenana Plus Account with Daily Return in Egyptian Pound (EGP)

| Tiers | Rates % |
|--|------------|
| From 50,000 to 100,000 | 9.500% |
| More than 100,000 to 500,000 | 9.750% |
| More than 500,000 to less than 1 Million | 12.750% |
| From 1 Million to less than 2 Million | 13.750% |
| From 2 Million to less than 10 Million | 14.500% |
| From 10 Million to less than 30 Million | 15.250% |
| From 30 Million to less than 100 Million | 16.250% |
| From 100 Million and over | 16.500% |
| Minimum amount for the account opening / acquiring return | EGP 50,000 |
| Return Frequency | Daily |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | |

The customer will gain 75% of the above announced interest rates under settlement which will be added to the account daily until the decision of the committee of determining return rates by the end of the month and according to the investment results

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025

Returns of Islamic liabilities products in local and foreign currencies for individual customers



Kenana Plus Accounts in Egyptian Pound (EGP)

| Tiers | Monthly | Quarterly | Semi-Annually | Annually |
|--|---------|-----------|---------------|----------|
| From 3,000 to 5,000 | 7.375% | 7.500% | 7.625% | 7.750% |
| More than 5,000 to 50,000 | 7.875% | 8.000% | 8.125% | 8.250% |
| More than 50,000 to 250,000 | 8.375% | 8.500% | 8.625% | 8.750% |
| More than 250,000 to 500,000 | 8.875% | 9.000% | 9.125% | 9.250% |
| More than 500,000 | 9.375% | 9.500% | 9.625% | 9.750% |
| Minimum amount for the account opening \ acquiring return | | EGP 3,000 | | |
| Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity | | | | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | | | | |

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025



Returns of Islamic liabilities products in local and foreign currencies for individual customers



Islamic Certificates of Deposit in Egyptian Pound (EGP)

| CD | Tenor | Renewable | Return Payment Frequency | Return Rate | Min. Purchase Amount/Multiples |
|---|----------|-----------|--------------------------|-------------|--------------------------------|
| Islamic Certificate with Quarterly Return | 3 years | Yes | Quarterly | 16.750% | 500 |
| Islamic Certificate with Monthly Return | 5 years | Yes | Monthly | 16.850% | 1000 |
| Elkhyeer Islamic Certificates with Monthly Return | 10 years | Yes | Monthly | 15.350% | 500 |
| Elkhyeer Islamic Certificates with Quarterly Return | 10 years | Yes | Quarterly | 15.850% | 500 |

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025



Returns of Islamic liabilities products in local and foreign currencies for individual customers



Second: Liabilities in Foreign Currencies

Saving Accounts in Foreign Currencies

| Account Currency | Return Rate |
|--|-------------------------------|
| Sterling Pound | 2.500% |
| EURO | 0.100% |
| US Dollar and other currencies | 2.250% |
| Minimum amount for the account opening / acquiring return | 100 Unit |
| Return Frequency | Semi-Annually in 30/06, 31/12 |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | |

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025

Returns of Islamic liabilities products in local and foreign currencies for individual customers



Al-Mongez Saving Account in USD Dollar (USD)

| Account Currency | Return Rate | | |
|--|-------------|---|---------|
| From 100 to 5,000 USD | 1.950% | | |
| More than 5,000 to 10,000 USD | 2.000% | | |
| More than 10,000 to 14,800 USD | 2.050% | | |
| Minimum amount for the account opening | USD 50 | Minimum amount for the acquiring return | USD 100 |
| Maximum amount for interest calculation | USD 14,800 | | |
| Return Frequency | Monthly | | |
| Return rates are annual and variable according to bank’s investment results and to be added to the accounts according to the periodicity | | | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | | | |

Al-Mongez Saving Account in Euro (EUR)

| Account Currency | Return Rate | | |
|--|-------------|---|---------|
| From 100 to 5,000 EUR | 0.070% | | |
| More than 5,000 to 10,000 EUR | 0.080% | | |
| More than 10,000 to 13,200 EUR | 0.090% | | |
| Minimum amount for the account opening | EUR 50 | Minimum amount for the acquiring return | EUR 100 |
| Maximum amount for interest calculation | EUR 13,200 | | |
| Return Frequency | Monthly | | |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | | | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | | | |

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025



Returns of Islamic liabilities products in local and foreign currencies for individual customers



Investment Accounts in Foreign Currencies

| Account Currency | Return Rate |
|--|-------------------------------|
| Sterling Pound | 2.970% |
| EURO | 0.070% |
| US Dollar and other currencies | 2.750% |
| Minimum amount for the account opening / acquiring return | 100 Unit |
| Return Frequency | Semi-Annually in 30/06, 31/12 |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | |
| The return on the account deposits is calculated based on the account's lowest balance during the calendar month | |

Islamic Certificates of Deposit in US Dollar (USD)

| CD | Tenor | Renewable | Return Payment Frequency | Return Rate | Min.Purchase Amount/Multiples |
|--|---------|-----------|--------------------------|-------------|-------------------------------|
| Islamic Certificate with Quarterly Return | 3 years | Yes | Quarterly | 4.750% | 500 |
| Islamic Certificate with Monthly Return | 5 years | Yes | Monthly | 4.800% | 1000 |
| Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity | | | | | |

*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates of the Islamic Branches on 30/11/2025