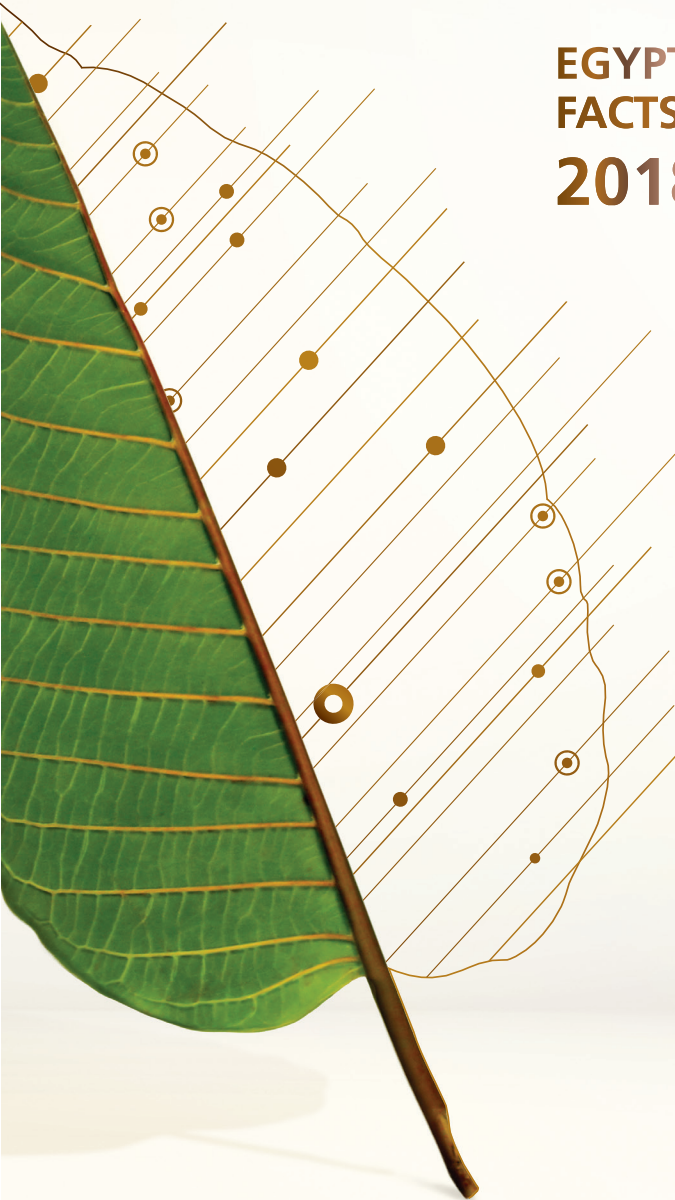


# Bank Audi

## EGYPT FACTS & FIGURES 2018



# EGYPT FACTS AND FIGURES 2018

## Geography

|  |           |
|--|-----------|
| Surface (in sqkm)                        | 1,001,450 |
| o.w. Land area                           | 995,450   |
| o.w. Water area                          | 6,000     |
| Land boundaries' length (in km)          | 2,665     |
| Coastline length (in km)                 | 2,450     |
| Maximum altitude: Mount Catherine (in m) | 2,629     |

## Demography

|   |       |
|---|-------|
| Population (in millions)                          | 97.0  |
| Population annual growth rate (2008-2018)         | 2.6%  |
| Population under 15 years (% of total population) | 34%   |
| Population density (per sqkm)                     | 97    |
| Urban population (% of total population)          | 43%   |
| Unemployment rate                                 | 10.9% |
| Life expectancy at birth                          | 72    |
| Infant mortality rate (per 1,000 live births)     | 19    |
| Human Development Index (UNDP)                    | 0.696 |

## Education

|   |           |
|---|-----------|
| Adult literacy rate                                   |           |
| Male  | 77%       |
| Female  | 66%       |
| Number of students in pre-university education (000s) | 22,453    |
| Number of schools                                     | 55,214    |
| Number of teachers                                    | 1,026,727 |

## Health

|  |      |
|--|------|
| Number of nurses and midwives (per 1,000 people) | 1.4  |
| Number of physicians (per 1,000 people)          | 0.8  |
| Health expenditures/GDP                          | 4.6% |

## Technology Diffusion

|  |       |
|--|-------|
| Number of telephone mainlines (per 100 people)   | 6.8   |
| Number of cellular subscribers (per 100 people)  | 105.5 |
| Number of internet users (per 100 people)        | 45.0  |
| Number of broadband subscribers (per 100 people) | 5.4   |

## Infrastructure (in Km)

|                        |   |
|------------------------|---|
| Roadway length (paved) | 48,000  |
| Railway length         | 5,085   |
| Ports and terminals    | Ayn Sukhnah, Alexandria, Damietta, El Dekheila, Sidi Kurayr, Suez |

## General

|                        |                  |
|------------------------|------------------|
| Currency               | Egyptian Pound   |
| Official language      | Arabic           |
| Fiscal year            | July 1 - June 30 |
| Number of governorates | 26               |

| Fiscal Year  | 2016    | 2017    | 2018    |
|--|---------|---------|---------|
| <b>Macroeconomic Indicators</b>                                      |         |         |         |
| GDP (US\$ billion)   | 329.2   | 257.3   | 244.4   |
| o.w. Agriculture, irrigation & fishing                               | 11.9%   | 11.7%   | 11.5%   |
| o.w. Mining  | 8.0%    | 9.6%    | 11.1%   |
| o.w. Manufacturing   | 17.1%   | 16.7%   | 16.7%   |
| o.w. Electricity and water   | 2.3%    | 2.3%    | 2.3%    |
| o.w. Construction and building                                       | 5.4%    | 5.7%    | 5.9%    |
| o.w. Services  | 55.2%   | 54.0%   | 52.6%   |
| Real GDP growth rate   | 2.3%    | 3.6%    | 5.2%    |
| GDP per capita (US\$)  | 3,650   | 2,714   | 2,520   |
| <b>Agriculture</b>   |         |         |         |
| Annual value added (agriculture, irrigation, fishing) (US\$ billion) | 39      | 30      | 28      |
| Bank credit facilities to agriculture (US\$ million)*                | 734     | 685     | 974     |
| Implemented investments in agriculture (US\$ million)                | 2,004   | 1,650   | 1,393   |
| <b>Industry</b>  |         |         |         |
| Annual value added (mining & manufacturing) (US\$ billion)           | 83      | 68      | 68      |
| Bank credit facilities to industry (US\$ million)*                   | 20,094  | 21,790  | 23,462  |
| Electricity generated (in millions of kWh)*                          | 173,078 | 178,527 | 183,953 |
| Implemented investments in industry (US\$ million)                   | 16,123  | 10,478  | 7,696   |
| <b>Construction &amp; Building</b>                                   |         |         |         |
| Annual value added in construction (US\$ billion)                    | 18      | 15      | 14      |
| Cement production (000s tons)*                                       | 48,601  | 50,177  | 45,052  |
| Domestic cement deliveries (000s tons)*                              | 48,901  | 49,513  | 43,887  |
| Implemented investments in construction & building (US\$ million)    | 1,432   | 957     | 711     |
| CPI, fuels & electricity   | -4.5%   | 2.9%    | 8.2%    |
| <b>Trade and Services</b>  |         |         |         |
| Annual value added in trade & services (US\$ billion)                | 182     | 139     | 129     |
| o.w. Wholesale and retail trade                                      | 25.4%   | 25.7%   | 26.2%   |
| o.w. Government services   | 18.7%   | 16.4%   | 14.0%   |
| o.w. Transport and storage   | 8.5%    | 8.7%    | 8.8%    |
| Bank credit facilities to trade & services (US\$ million)*           | 21,086  | 23,866  | 27,138  |
| Number of ships transiting Suez Canal*                               | 16,833  | 17,550  | 18,174  |
| Ship tonnage (millions of tons)*                                     | 974     | 1,042   | 1,140   |
| Implemented investments in trade & services (US\$ million)           | 28,697  | 25,724  | 30,868  |

\* Calendar year.

| Calendar Year                                   | 2016    | 2017    | 2018    |
|---|---------|---------|---------|
| <b>Tourist Arrivals to Egypt (in thousands)</b> |         |         |         |
| Total arrivals                                  | 5,401   | 8,293   | 11,346  |
| o.w. Europe                                     | 2,587   | 4,672   | 6,946   |
| o.w. Middle East                                | 1,582   | 1,964   | 2,402   |
| o.w. Africa                                     | 499     | 645     | 802     |
| o.w. Asia and the Pacific                       | 441     | 635     | 669     |
| o.w. Americas                                   | 278     | 358     | 458     |
| o.w. Other countries                            | 14      | 19      | 69      |
| Number of tourist nights                        | 32,710  | 83,783  | 121,498 |
| <b>Foreign Trade (US\$ million)</b>             |         |         |         |
| Exports   | 20,021  | 23,339  | 28,046  |
| Imports   | 57,452  | 59,855  | 65,826  |
| Trade balance                                   | -37,431 | -36,515 | -37,780 |
| Foreign trade                                   | 77,473  | 83,194  | 93,871  |
| Exports/Imports                                 | 34.8%   | 39.0%   | 42.6%   |
| <b>Main export recipients</b>                   |         |         |         |
| European Union                                  | 30.6%   | 34.4%   | 36.0%   |
| Arab countries                                  | 32.4%   | 25.6%   | 21.3%   |
| Asian countries                                 | 9.7%    | 9.0%    | 12.0%   |
| USA   | 7.0%    | 8.4%    | 8.6%    |
| Other European countries                        | 8.3%    | 8.1%    | 7.5%    |
| <b>Main import sources</b>                      |         |         |         |
| European Union                                  | 29.4%   | 27.1%   | 26.5%   |
| Asian countries                                 | 19.3%   | 18.7%   | 21.2%   |
| Arab countries                                  | 17.7%   | 19.1%   | 18.9%   |
| Other European countries                        | 7.3%    | 7.0%    | 7.6%    |
| USA   | 5.0%    | 4.5%    | 5.1%    |
| <b>Main export products</b>                     |         |         |         |
| Oil products                                    | 10.8%   | 14.8%   | 20.0%   |
| Crude oil                                       | 16.6%   | 17.2%   | 19.1%   |
| Phosphate or mineral fertilizers                | 3.5%    | 3.7%    | 3.4%    |
| Textiles  | 3.8%    | 3.5%    | 3.4%    |
| Ready-made clothes                              | 3.3%    | 2.9%    | 2.7%    |
| <b>Main import products</b>                     |         |         |         |
| Oil products                                    | 13.8%   | 17.4%   | 14.9%   |
| Crude oil                                       | 2.1%    | 2.9%    | 3.9%    |
| Wheat   | 2.9%    | 3.5%    | 3.2%    |
| Organic and inorganic compounds                 | 2.4%    | 2.7%    | 2.4%    |
| Pharmaceuticals                                 | 2.4%    | 1.9%    | 1.6%    |

| Calendar Year                                   | 2016    | 2017    | 2018    |
|---|---------|---------|---------|
| <b>Balance of Payments (US\$ million)</b>       |         |         |         |
| Current account balance                         | -19,903 | -7,919  | -6,277  |
| Trade balance                                   | -37,431 | -36,515 | -37,780 |
| Services account                                | 4,334   | 9,166   | 13,071  |
| Transfers                                       | 17,477  | 24,774  | 25,489  |
| Capital and financial account                   | 32,780  | 23,844  | 13,355  |
| Net errors and omissions                        | -3,801  | -3,634  | -1,657  |
| Overall balance                                 | 7,611   | 12,291  | 5,421   |
| <b>Foreign Direct Investment (US\$ million)</b> |         |         |         |
| Total FDI inflows                               | 13,843  | 12,528  | 13,192  |
| o.w. United Kingdom                             | 6,556   | 4,694   | 4,854   |
| o.w. USA  | 1,385   | 1,853   | 2,297   |
| o.w. Belgium                                    | 1,341   | 2,209   | 2,244   |
| o.w. UAE  | 1,311   | 967     | 793     |
| o.w. Netherlands                                | 204     | 80      | 430     |
| o.w. Saudi Arabia                               | 296     | 369     | 355     |
| <b>Monetary Situation (US\$ million)</b>        |         |         |         |
| M1  | 34,537  | 41,520  | 46,651  |
| Quasi-money                                     | 111,665 | 138,790 | 155,829 |
| M2 (M1 + Quasi-money)                           | 146,202 | 180,310 | 202,480 |
| <b>Counterparts of M2</b>                       |         |         |         |
| Net foreign assets                              | -10,865 | 12,056  | 7,113   |
| Net domestic assets                             | 157,067 | 168,254 | 195,367 |
| Consumer price index (headline)                 | 23.3%   | 21.9%   | 12.0%   |
| LE/US\$ exchange rate (fiscal year-end)         | 8.89    | 18.12   | 17.86   |
| LE/US\$ exchange rate (fiscal yearly average)   | 8.12    | 13.25   | 17.73   |
| LE/US\$ exchange rate (calendar year-end)       | 18.12   | 17.76   | 17.92   |
| LE/US\$ exchange rate (calendar yearly average) | 9.36    | 17.82   | 17.81   |
| <b>Fiscal Year</b>                              |         |         |         |
|   | 2016    | 2017    | 2018    |
| <b>Public Finance (US\$ million)</b>            |         |         |         |
| Total revenues and grants                       | 60,497  | 49,741  | 45,439  |
| o.w. Tax revenues                               | 43,366  | 34,862  | 35,420  |
| Total expenditures (including net lending)      | 100,667 | 77,869  | 69,316  |
| o.w. Interest payments                          | 29,989  | 23,890  | 24,665  |
| Budget balance                                  | -40,171 | -28,128 | -23,877 |
| Total gross debt                                | 350,589 | 253,512 | 299,642 |
| o.w. Domestic debt                              | 294,824 | 174,480 | 206,998 |
| o.w. External debt                              | 55,764  | 79,033  | 92,644  |
| Budget balance/Expenditures                     | -39.9%  | -36.1%  | -34.4%  |
| Budget balance/GDP                              | -12.2%  | -10.9%  | -9.8%   |
| External debt/Total gross debt                  | 15.9%   | 31.2%   | 30.9%   |
| Total gross debt/GDP                            | 96.8%   | 103.2%  | 92.6%   |

| Calendar Year                                | 2016    | 2017    | 2018    |
|--|---------|---------|---------|
| <b>Egyptian Capital Markets</b>              |         |         |         |
| Stock market capitalization (US\$ billion)   | 33.2    | 46.4    | 41.8    |
| Total value traded (US\$ million)            | 30,389  | 18,640  | 20,128  |
| Turnover ratio                               | 91.5%   | 40.1%   | 48.1%   |
| Number of listed companies                   | 222     | 222     | 220     |
| P/E ratio (times)                            | 26.6    | 18.8    | 12.1    |
| Dividend yield                               | 9.0%    | 5.7%    | 6.9%    |
| Change in EGX price index (in EGP)           | 76.2%   | 21.7%   | -13.2%  |
| <b>Banking System</b>                        |         |         |         |
| Number of banks                              | 38      | 38      | 38      |
| Number of branches                           | 3,950   | 4,093   | 4,220   |
| <b>Activity highlights (US\$ million)</b>    |         |         |         |
| Total assets                                 | 218,738 | 271,022 | 303,162 |
| Total deposits                               | 152,411 | 187,462 | 213,084 |
| Total credit facilities                      | 71,773  | 82,398  | 101,260 |
| Total capital + reserves                     | 13,985  | 18,080  | 19,721  |
| <b>Keys ratios</b>                           |         |         |         |
| Assets/GDP*                                  | 106.4%  | 129.7%  | 117.2%  |
| Deposits/GDP*                                | 79.4%   | 89.2%   | 82.4%   |
| Residents per branch                         | 22,835  | 23,161  | 22,986  |
| Deposits per capita (US\$)                   | 1,690   | 1,977   | 2,197   |
| FC deposits/Total deposits                   | 31.2%   | 23.9%   | 22.7%   |
| FC credit facilities/Total credit facilities | 43.6%   | 36.6%   | 36.0%   |
| Credit facilities/Total deposits             | 47.1%   | 44.0%   | 47.5%   |
| (Total capital + reserves)/Total assets      | 6.4%    | 6.7%    | 6.5%    |

### TOP 10 BANKS BY ASSETS (US\$ BILLION)

|                                 |      |      |      |
|---------------------------------|------|------|------|
| National Bank of Egypt          | 79.4 | 75.6 | 86.5 |
| Banque Misr*                    | 48.6 | 43.6 | 49.6 |
| Commercial International Bank   | 14.8 | 16.7 | 19.2 |
| QNB ALAHLI Bank                 | 10.5 | 12.6 | 14.4 |
| Egyptian National Post Office   | 22.7 | 12.1 | -    |
| Arab African International Bank | 10.0 | 11.9 | 11.5 |
| Banque du Caire                 | 7.2  | 8.3  | 9.3  |
| Faisal Islamic Bank of Egypt    | 4.2  | 4.8  | 5.4  |
| Bank of Alexandria              | 3.5  | 4.4  | 5.3  |
| HSBC Bank Egypt                 | 4.8  | 5.0  | -    |

\* Fiscal year.

# EGYPT

## BANK AUDI sae

Member of the Federation of Egyptian Banks  
Paid-up capital: USD 347,000,000.00  
C.R. 39804  
CBE list of banks N 85

## HEADQUARTERS

Pyramids Heights Office Park,  
Cairo-Alexandria Desert Road, Km 22,  
Sixth of October City.  
P.O. Box 300 El Haram. Postal Code 12556.  
Tel: (20-2) 35343300. Fax: (20-2) 35362120.  
contactus@bankaudi.com.eg  
bankaudi.com.eg

## BRANCHES

### GIZA

#### DOKKI (MAIN BRANCH)

104 El Nile Street, Dokki.  
Tel: (20-2) 37487853, 37489062, 37489842.  
Fax: (20-2) 37483818.

#### MOSADDAK (ISLAMIC BRANCH)

56 Mosaddak Street, Dokki.  
Tel: (20-2) 33373604. Fax: (20-2) 37480242.

### LEBANON

60 Lebanon Street (Lebanon Tower),  
Lebanon Square, Mohandessin.  
Tel: (20-2) 33026423, 33026436.  
Fax: (20-2) 33026454.

#### EL BATAL AHMED ABDEL AZIZ

44 El Batal Ahmed Abdel Aziz Street,  
Mohandessin.  
Tel: (20-2) 37480855, 37480868, 37480266.  
Fax: (20-2) 37480599.

### SHOOTING CLUB

13 Shooting Club Street, Mohandessin  
Tel: (20-2) 37486398, 37486405, 37486427,  
37486436, 37486461.

### EL HARAM (ISLAMIC BRANCH)

142 El Haram Street, El Haram Plaza Tower,  
El Haram.  
Tel: (20-2) 33863708, 33863807-8,  
33864113, 33864002, 33865056.  
Fax: (20-2) 33865103.

### TAHRIR

94 Tahrir Street, Dokki.  
Tel: (20-2) 37485487, 37485573, 37485782,  
37486082, 37486238, Fax: (20-2) 37486310.

### SIXTH OF OCTOBER

Plot 2/23, Central District,  
Sixth of October City.  
Tel: (20-2) 38353781-3-5.  
Fax: (20-2) 38353780.

### PYRAMIDS HEIGHTS

Pyramids Heights Office Park,  
Cairo-Alexandria Desert Road, Km 22,  
Sixth of October City.  
Tel: (20-2) 35362053. Fax: (20-2) 35362052.

### SHEIKH ZAYED

Units 002 & 101, Bldg. B3, Capital Business  
Park, Phase 1, Sheikh Zayed,  
Sixth of October City.  
Tel: (20-2) 38653551-2-3.

## CAIRO

### MAKRAM EBEID

1 Makram Ebeid Street, Nasr City.  
Tel: (20-2) 23520160, 23520164, 23520454,  
23520538, 23520594. Fax: (20-2) 22726755.

### ABBASS EL-AKKAD

70 Abbass El-Akkad Street, Nasr City.  
Tel: (20-2) 22708723, 22708735, 22708783,  
22708790, 22708740. Fax: (20-2) 22708757.

### BEIRUT

54 Demeshk Street, Heliopolis.  
Tel: (20-2) 24508643, 24508610, 24508633,  
24508644. Fax: (20-2) 24508653.

**SHOUBRA**

128 Shoubra Street, Shoubra.  
Tel: (20-2) 22092482, 22092683, 22092756,  
22092774. Fax: (20-2) 22075779.

**ZAMALEK**

1B Hassan Sabry Street, Zamalek.  
Tel: (20-2) 27375001-2-3-4-5.  
Fax: (20-2) 27375008.

**MASAKEN SHERATON**

11 Khaled Ibn El Waleed Street,  
Masaken Sheraton.  
Tel: (20-2) 22683381-3, 22683397,  
22683448, 22683303. Fax: (20-2) 22683433.

**SHAMS CLUB**

17 Abdel Hamid Badawy Street, Heliopolis.  
Tel: (20-2) 21804942-4, 21805143.  
Fax: (20-2) 26210945.

**MOKATTAM**

Plot 6034, Street 9, Mokattam.  
Tel: (20-2) 25053634, 25057040, 25056978.  
Fax: (20-2) 25057566.

**ABBASSIA**

109 Abbassia Street, Abbassia.  
Tel: (20-2) 24871906-8.  
Fax: (20-2) 24871957.

**EL OBOUR**

Shops 43, 44, 45, Golf City, El Obour City.  
Tel: (20-2) 44828308, 46104326.  
Fax: (20-2) 46104324.

**EL MANIAL**

90 El Manial Street, El Manial.  
Tel: (20-2) 23630119, 23630156, 23630163,  
23629935, 23629955. Fax: (20-2) 23630099.

**TRIUMPH**

8 Plot 740, intersection of Othman Ibn Affan  
Street and Mohamed Adly Kaffafi Street,  
Heliopolis.  
Tel: (20-2) 27740220, 27740242, 27740549  
Fax: (20-2) 26352929.

**ABD EL KHALEK THARWAT**

42 Abd El Khalek Tharwat Street, Downtown.  
Tel: (20-2) 23910638, 23910752.  
Fax: (20-2) 23904162.

**GARDEN CITY**

1 Aisha El Taymoria Street, Garden City.  
Tel: (20-2) 27928975-6-7.  
Fax: (20-2) 27928977.

**SALAH SALEM**

Bldg. 15, Salah Salem Street, Heliopolis.  
Tel: (20-2) 24053298, 24053289, 24053285,  
24053278, 24053260 Fax: (20-2) 22607168.

**MAADI - DEGLA**

1-B, 256 Street, Degla, Maadi.  
Tel: (20-2) 25162094, 25162044, 25193243,  
25195238. Fax: (20-2) 25194938.

**MAADI**

Plot 1&2 D/5, intersection of Laselky  
Street and Nasr Street, New Maadi.  
Tel: (20-2) 25197913, 25197901-8.  
Fax: (20-2) 25197921.

**TAYARAN**

40 Tayaran Street, Nasr City.  
Tel: (20-2) 24048619, 24048626, 24048634-  
9, 24048642. Fax: (20-2) 24048683.

**MERGHANY**

100 A Merghany Street, Heliopolis.  
Tel: (20-2) 24192349, 24192264, 24192166,  
24192079, 24192059, 24158725.

**TAGAMOUE EL KHAMES**

Waterway Compound – Phase One, Ground  
& First Floors, Commercial Units CGS4-CFS4,  
Investors' Zone – North, New Cairo.  
Tel: (20-2) 24508633.

**MADINATY**

Plot 6, Banks Zone, Madinaty, New Cairo.



## **ALEXANDRIA**

### **SMOUHA**

L35 Victor Emmanuel Square, Smouha.  
Tel: (20-3) 4244502, 4244679, 4245097,  
4245089. Fax: (20-3) 4244510.

### **SULTAN HUSSEIN**

38B Sultan Hussein Street, Azarita.  
Tel: (20-3) 4782132-3-4-5-6-7-8.  
Fax: (20-3) 4877198.

### **MIAMI (ISLAMIC BRANCH)**

4 El Asafra Al Bahariya, Street 489,  
Montazah, Alexandria.  
Tel: (20-3) 5485312, 5485319, 5505227.  
Fax: (20-3) 5505136.

### **SAN STEFANO**

413 El-Gaish Road, San Stefano, Loran.  
Tel: (20-3) 5859719, 5859761, 5859762,  
5859763, 5859815-6. Fax: (20-3) 5859790.

### **GLEEM**

1 Mostafa Fahmy Street, Gleem.  
Tel: (20-3) 5825546, 5825574, 5825587,  
5825741-6, 5825768, 5825867.  
Fax: (20-3) 5825866.

### **ALEX DOWNTOWN**

Merosa Compound, Unit E,  
Suez Canal Street, Alexandria.  
Tel: (20-3) 3681369, 3681370-2-3-5.  
Fax: (20-3) 3681377.

## **DAQAHLIA**

### **MANSOURA**

26 Saad Zaghloul Street, Toreil, Mansoura.  
Tel: (20-50) 2309783-4-5.  
Fax: (20-50) 2309782.

## **GHARBIA**

### **TANTA**

32 El Gueish Road, El Safa Tower, Tanta.  
Tel: (20-40) 3403306-7-9, 3342405.  
Fax: (20-40) 3403100.

## **SHARQIYA**

### **ZAGAZIK**

95 Saad Zaghloul Street, Zagazik  
Tel: (20-55) 2369783-4, 2369814-5,  
2369826, 2369837-8, 2369824-5.

## **RED SEA**

### **EL GOUNA**

Service Area Fba-12e, El Balad District,  
El Gouna, Hurghada.  
Tel: (20-65) 3580096. Fax: (20-65) 3580095.

### **SHERATON ROAD**

23 Taksim El Hadaba El Shamaleya,  
167 Sheraton Road, Hurghada.  
Tel: (20-65) 3452015-6-8-9, 3452020.  
Fax: (20-65) 3452023.

## **SOUTH SINAI**

### **NAEMA BAY**

207 Rabwet Naema Bay, Sharm El Sheikh.  
Tel: (20-69) 3604514-6-8-9.  
Fax: (20-69) 3604520.

## **ASSUIT**

### **ASSUIT**

Chamber of Commerce Bldg.,  
Mahmoud Fahmy Al Noqrashi Street.  
Tel: (20-88) 2286120-4-6,  
2286130-3-4-6-7-8, 2286140.

## **DAMIETTA**

### **DAMIETTA**

49 Nile Corniche Street, Ezbat Al Lahm.  
Tel: (20-57) 2367030, 2367040, 2367060,  
2367070, 2367080, 2367090, 2368060.

## **PORT SAID**

### **PORT SAID**

27 A, July 23rd Street, El-Sharq Division.  
Tel: (20-66) 3239930-1-2-3-4-5-6.

## LEBANON

### Bank Audi sal

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