

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	3.00%
From 100,001 EGP to 500,000 EGP	3.25%
From 500,001 EGP to less than 1 million EGP	3.50%
From 1 million EGP to less than 2 million EGP	4.00%
From 2 million EGP to less than 10 million EGP	4.25%
From 10 million EGP to less than 30 million EGP	4.75%
From 30 million EGP to less than 100 million EGP	5.00%
From 100 million EGP and more	5.125%

Saving Account in Egyptian Pound (EGP)

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 1,500 to 5,000	3.25%	3.50%	3.625%	3.75%
More than 5,000 to 50,000	3.75%	4.00%	4.125%	4.25%
More than 50,000 to 250,000	4.25%	4.50%	4.625%	4.75%
More than 250,000 to 500,000	4.75%	5.00%	5.125%	5.25%
More than 500,000	5.25%	5.50%	5.625%	5.75%
Minimum amount for the account opening/interest calculation		1500 EGP		

Youth Saving Accounts (YOUTH1 & YOUTH2)

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 500 to 20,000 EGP	5.25%	5.50%	5.625%	5.75%
Minimum amount for the account opening/interest calculation		500 EGP		

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

Saving Account in US Dollar

TIERS	MONTHLY	QUARTERLY	SEMI-ANNUALLY	ANNUALLY
From 1 to 5,000 \$	0.37675%	0.41425%	0.50200%	0.59563%
More than 5,000 to 50,000 \$	0.47675%	0.51425%	0.60200%	0.69563%
More than 50,000 to 250,000 \$	0.57675%	0.61425%	0.70200%	0.79563%
More than 250,000 to 500,000 \$	0.67675%	0.71425%	0.80200%	0.89563%
More than 500,000 \$	0.77675%	0.81425%	1.00200%	0.99563%
Minimum amount for the account opening	200 USD			
Minimum amount for interest calculation	1 USD			

Saving Account in Foreign currencies

Minimum amount for the account opening/interest calculation	200 UNIT
ACCOUNT CURRENCY	INTEREST RATE
EURO	0.1876%
STERLING POUND	0.5625%

Certificates of deposit in Egyptian Pound (EGP):

CD	TENOR	RENEWABLE	INTEREST PAYMENT FREQUENCY	INTEREST RATE	MIN.PURCHASE AMOUNT/ MULTIPLES
AlQimma Certificates	3 years	Yes	Monthly	12%	1000
EItholatheya Certificates of Deposit with variable interest	3 years	Yes	Quarterly	9.5% (variable rate)	1000
Ibn Masr Certificates	1 year	No	Monthly	15%	1000

Certificates of deposit in US Dollar (USD)

CD	TENOR	RENEWABLE	INTEREST PAYMENT FREQUENCY	INTEREST RATE	MINIMUM PURCHASE AMOUNT/ MULTIPLES
EIThabat USD 3 yrs fixed interest	3 years	Yes	Quarterly	2.15%	100
EIThabaat USD 5 yrs fixed interest	5 years	Yes	Quarterly	2.20%	100
Saving certificates with USD variable interest	3 years	Yes	Semi-annual	2.50 % (variable rate)	500
EIEkhtiar Certificate with accumulative interest rate for 1 yr	1 years	No	At maturity	2.00% compounded rate (2% + principal amount apx)	981
EIEkhtiar Certificate with accumulative interest rate for 3 yrs	3 years	No	At maturity	3.00% compounded rate (9.17% + principal amount apx)	916
EIEkhtiar Certificate with cumulative interest rate for 5 yrs	5 years	No	At maturity	3.50% compounded rate (18.8% + principal amount apx)	842
Belady Certificate for 1 year in USD	1 year	Yes (upon request)	Semi-annual	2.10%	100
Belady Certificate 3 year in USD	3 years	Yes (upon request)	Semi-annual	2.15%	100
Belady Certificate 5 year in USD	5 years	Yes (upon request)	Semi-annual	2.20%	100

Certificates of deposit in EURO

CD	TENOR	RENEWABLE	INTEREST PAYMENT FREQUENCY	INTEREST RATE	MINIMUM PURCHASE AMOUNT/ MULTIPLES
EIthabat EURO 3 Yrs Fixed Interest	3 years	yes	Quarterly	0.75%	100
EIthabat 5 yrs fixed interest	5 years	Yes	Quarterly	0.85%	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	0.50%	100
Belady Certificate for 3 years in EURO	3 years	Yes (upon request)	Semi-annual	0.75%	100
Belady Certificate for 5 years in EURO	5 year	Yes (upon request)	Semi-annual	0.85%	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	0.5000% (variable rate)	500
Belady Certificate for 1 year in GBP	1 years	Yes (upon request)	Semi-annual	0.50%	100
Belady Certificate for 3 years in GBP	3 years	Yes (upon request)	Semi-annual	0.75%	100
Belady Certificate for 5 years in GBP	5 years	Yes (upon request)	Semi-annual	0.85%	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	1.25%	100
Belady Certificate for 3 years in AUD	3 years	Yes (upon request)	Semi-annual	1.35%	100
Belady Certificate in for 5 years AUD	5 years	Yes (upon request)	Semi-annual	1.45%	100

Term Deposit in Egyptian Pound (EGP)

Duration	From 1 to 1 million	From 1 million to 2 million	From 2 million to 5 million	From 5 million to 10 million	More than 10 million
From 7 days to 14 days	2.875%	3.00%	3.125%	3.25%	Must be referred to the bank.
From 15 days to less than 1 month	3.375%	3.50%	3.625%	3.75%	
From 1 month to less than 2 months	4.375%	4.50%	4.625%	4.75%	
from 2 month to less than 3 months	4.375%	4.50%	4.625%	4.75%	
From 3 months to less than 6 months	4.125%	4.25%	4.375%	4.50%	
From 6 months to less than one year	3.875%	4.00%	4.125%	4.25%	
From one year to less than 2 years	4.125%	4.25%	4.375%	4.50%	
From 2 years to less than 3 years	5.625%	5.75%	5.875%	6.00%	
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)	0.0625%	0.8125%	0.8125%	0.7500%	0.7500%	0.5625%
STERLING POUND	0.0200%	0.3125%	0.2500%	0.3125%	0.3125%	0.3750%
EURO	0.00005%	0.0001%	0.0002%	0.0003%	0.0030%	0.0300%

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)	0.1250%	0.8750%	0.8750%	0.8125%	0.8125%	0.6250%
STERLING POUND	0.0300%	0.3750%	0.3125%	0.3750%	0.3750%	0.4375%
EURO	0.0001%	0.0002%	0.0003%	0.0004%	0.0040%	0.0400%

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)	0.1875%	0.9375%	0.9375%	0.8750%	0.8750%	0.6875%
STERLING POUND	0.0400%	0.4375%	0.3750%	0.4375%	0.4375%	0.5000%
EURO	0.0002%	0.0003%	0.0004%	0.0005%	0.0050%	0.0500%

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)	0.2500%	1.0000%	1.0000%	0.9375%	0.9375%	0.7500%
STERLING POUND	0.0500%	0.5000%	0.4375%	0.5000%	0.5000%	0.5625%
EURO	0.0003%	0.0004%	0.0005%	0.0006%	0.0100%	0.0625%

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%