

Financial Inclusion Rate

Ownership & usage of Transaction Account*
by citizens (16 years & above)

* Accounts at Banks, Egypt Post, Mobile Wallets and Prepaid cards

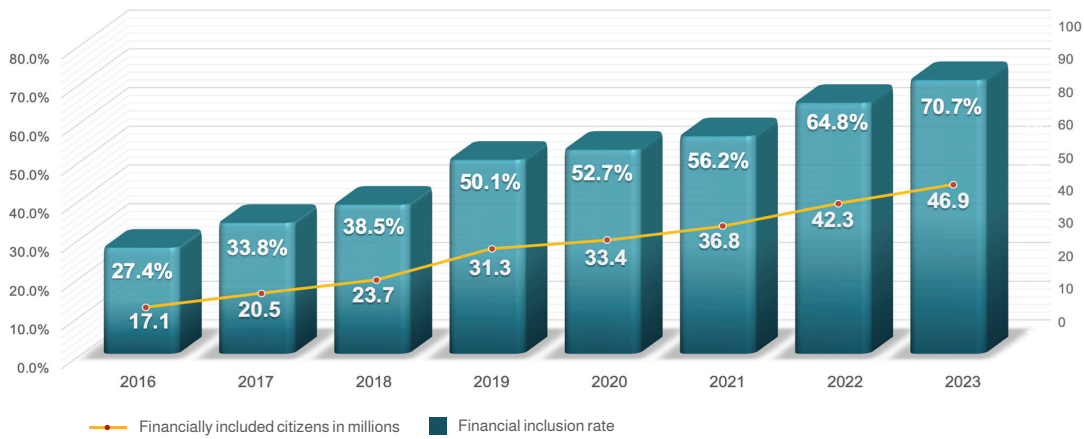
46.9 Million Citizens out of 66.4 million citizens

70.7%

The percentage of financially included citizens (16 years and above), increased significantly to 70.7% at the end of 2023, compared to 64.8% at the end of 2022, reflecting a growth rate of 174% during the period from 2016 to 2023, as per the Financial Inclusion Datahub Indicators at the Central Bank of Egypt.

Progress of Financial Inclusion

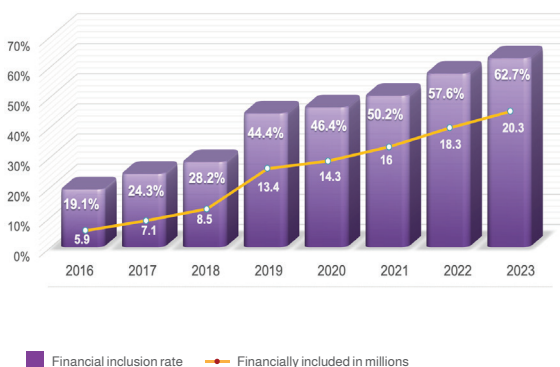
Growth Rate from 2016 – 2023 **174%**



The upsurge in the financial inclusion rate was driven by the banks' participation in a number of initiatives and projects, that target the inclusion of different customers' segments in the banking sector. The financially included women increased to reach 62.7% while the financially included youth (aged 16 to 35 years) mounted to 51.5%

20.3 Million Women are Financially Included out of 32.3 millions

244% Growth Rate from 2016 – 2023



18.8 Million Youth are Financially Included out of 36.6 millions (16-35 Years)

48.5% Growth Rate from 2020 – 2023

