



بنك مصر  
BANQUE MISR

## WORKING TOGETHER FOR PROSPERITY

### MARKET

The Bank commands 16.3% market share in terms of total deposits in Egypt and is ranked first in terms of branch network and second in terms of total assets among other Egyptian banks. Banque Misr's role is evident in all economic fields due to its geographic outreach. The Bank has a client base of more than six million clients in Egypt and a total paid-up capital amounting to EGP 3.4 billion. The Bank has more than 470 local branches, together with an international presence in France, Germany, Lebanon and the United Arab Emirates in addition to its worldwide network of correspondents. Banque Misr is a state-owned bank as 100% of its shares are owned by the Egyptian government.

### ACHIEVEMENTS

Global Finance Magazine, one of the biggest financial magazines in the world, gave Banque Misr 'The Best Provider of Money Market Funds in Africa and the Middle East for the year 2010 and 2009 and in the Middle East for the year 2008. The Magazine announced this award in its annual issue dedicated to excellence awards for distinguished Middle Eastern banks in various fields on both the international and regional levels.

Banque Misr's investment funds have achieved the highest revenue rates in the Middle East due to the efficient and qualified management of all investment funds, which stems from dealing with the most renowned specialised companies in the field of fund and portfolio management.

Banque Misr's efforts have been acknowledged by Bloomberg, one of the top financial ratings institutions, whereby the Bank achieved two important positions. The first was the achievement of fourth place among the top banks that manage and market syndicated loans in the Middle East, while the second was the achievement of fifth place among the top banks that act as lead arrangers for syndicated loans in 2009. Banque Misr's achievements were announced within Bloomberg's annual publication which includes important economic information including coverage of the global banking industry.

Banque Misr has obtained the global Payment Card Industry Data Security Standard (PCI DSS) certification as the first bank in Egypt and North Africa compliant with requirements of PCI Data security standard, used by all major card brands as the common security standard for their compliance programmes.

### HISTORY

Banque Misr was established in 1920 by the pioneer economist Mohamed Talaat Harb Pasha, who came up with the concept of investing national savings and directing them towards



economic and social development and thus Banque Misr became the first bank to be wholly owned by Egyptians.

Since 1920 Banque Misr has established companies in various fields including spinning and weaving, insurance, transportation, aviation and cinema and has continued to support all its activities at a steady rate. Banque Misr currently owns equity in 213 projects including financial, industrial, tourism, housing, agriculture and food and general service in addition to projects in the fields of communication and information.

### PRODUCTS

With its leading national network, and the most known brand in Egypt, Banque Misr serves approximately more than six million clients through the country's most extensive branch and ATM network and its proprietary and specialised team members and call centre. Business lines include Corporate Business and Retail Financial Services, Credit Cards, Lending, Savings and Payment Solutions, Investment, Islamic banking and Treasury Services.

#### Islamic Banking

Banque Misr is a leader in the Islamic banking field. It was the first public sector bank to establish dedicated branches for Islamic transactions and to provide all banking, financial and trading activities for all sorts of economic and financial activities in accordance with Islamic Sharia'a.

Banque Misr's Islamic branches accept all types of deposits in Egyptian Pounds and in foreign currencies. These branches offer Certificates of Deposit in Egyptian Pounds and US Dollars, banking services, project finance according to partnership (musharaka) or profit-gaining (murabaha) schemes and distribute the resulting profits to investing clients according to Sharia'a. These branches also provide modern banking services and products such as the issuance of Visa cards and Mastercards.

Banque Misr currently operates 32 Islamic branches covering all Egyptian governorates.

#### Corporate Banking

Banque Misr has greatly contributed to national economic development through its Corporate Banking arm. This arm has played a distinguished

role in supporting corporations through corporate lending to small and large, public and private, as well as local and multinational companies along with providing investment, private equity, project finance, syndicated loan and corporate bond services in Egypt.

The Corporate Banking arm offers comprehensive, tailored products and services that satisfy various corporate requirements and support different business activities, including:

- Working capital short term facilities
- Medium and long term facilities pertaining to capital expenditures and investment requirements
- Mega project structure finance
- Syndicated loans
- Corporate bond issuance
- Acquisition finance

#### Retail Banking

Banque Misr's activities in the mass retail sector and its strategic plans are aimed at broadening the customer base and the range of services. This means that the Bank's retail product package now targets a wide number of individuals and is being enhanced to comprise all basic components available in the market.

One of the key focus areas is the further improvement of the product mix as well as providing additional marketing initiatives. The services offered to retail and SMEs customers include the following key products:

- Consumer loans
- Term and saving deposits
- Accounts and payment services
- Debit and credit cards
- Money transfers

**WANT TO START YOUR OWN BUSINESS?  
WE WILL HELP YOU ...**



**SMALL AND MEDIUM BUSINESS LOANS**

**Eligible Businesses:**  
All new and existing small businesses are eligible for financing:

- Technical, commercial, service, tourism, and business businesses
- Food industry (production, preparation, and marketing) businesses including "kitchen and related equipment, development of egg rearing farms, development of poultry farms, development of poultry feed factories, integrated displays and refrigerated cars"
- Medical centers, clinics, or pharmacies run by doctors and pharmacists (under the condition that the doctor or pharmacist has a permit to open independently or in partnership)
- With the strongest guarantees and collateral documents you can use apply for and receive a suitable loan from Banque Misr

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BANQUE MISR**

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- Foreign exchange services
- Deposit box rentals
- Bancassurance
- E-Channels

Being a principal member of Visa and MasterCard International, Banque Misr issues all these cards under its own brand name. The use of payment cards has been increasing relatively quickly in Egypt and Banque Misr has been a market leader in establishing an e-government banking gateway for the payment of bills.

#### Investment Banking and Capital Markets

The main vision of Banque Misr Capital Markets Division is to maintain its leading position in Egypt's Capital Market and to be the obvious choice for retail customers and corporations in the area of financial management and specialised investment services, while creating optimal value for all stakeholders.

#### Capital Markets functions focus on: Mutual Funds

Banque Misr Mutual Funds is one of the oldest and largest investment mutual funds centres in the Middle East. It was established in 1994 and currently manages eight mutual funds.

#### Portfolio Management

Actively managing and monitoring the banks' own trading equity and fixed income as well as investments in mutual funds of other banks.

#### Equity Participation and Direct Investments

Banque Misr supports developing the Egyptian economy through direct investments in a number of vital economic sectors by holding equity stakes in several companies with a total capitalisation of approximately EGP 127 billion as at the end of the fiscal year 2009/2010.

#### Investment Banking Services:

- Develops and executes a wide-range of investment banking services such as
- Mergers and Acquisitions
- Financial Advisory
- Divestitures
- Capital Raising Transactions and Equity Public offerings
- Real Estate Marketing Services
- Custody and Trustees Services

#### Correspondent Network

Banque Misr has a wide range of Correspondent Banks throughout the world to ensure the smooth flow of business between its clients and their counterparts in different regions around the globe. Banque Misr has around 325 correspondent banks distributed across 46 countries.

### RECENT DEVELOPMENTS

All branches now have a fully automated universal core banking system to provide the highest level of banking services to clients and allow them to carry out any banking processes easily, while relying on speed, quality, and flexibility.

The Voice Service and Communication Centre was launched using global technological solutions

which provide the highest levels of service and allow calls to be received from all governorates 24x7. The call centre receives client suggestions and complaints and finds solutions in a practical and organised manner. The voice service, IVR, has been updated allowing all clients to communicate with the bank 24x7, to inquire about accounts and credit card accounts, in addition to the possibility of requesting account statements by regular mail, e-mail or fax and ordering the issuance of checkbooks.

#### People, the Bank's most important asset

Increasingly diversified businesses in Banque Misr require sophisticated Human Resources Management which is vital to the productivity and efficiency of the strong workforce in Banque Misr. The programmes shaped by Human Resources implement the bank's strategy, vision, mission and values.

They focus on attracting best external talents (fresh graduates as well as experienced professionals) at the same time they relentlessly identify, develop and invest in the continuous progression of internal talents. They always keep an eye on market dynamics ensuring that they offer progressively attractive reward and benefits packages.

#### Corporate Citizenship

Corporate Citizenship at Banque Misr is an integral part of how they operate, a key to their success as well as being essential to maintaining sustainability. Through responsible business, they endeavour to create value for society and strive for economic achievement.

Since its inception, the bank has made social welfare programmes one of its prime goals.

The Banque Misr foundation for community Development and welfare has been established as a separate legal entity managed by a board of trustees to address, in depth, social development and many activities have been initiated and executed in accordance with the foundation's objectives.

### PROMOTION

Banque Misr's brand value is based on its credibility, heritage, pioneering status, a vast range of services and value-added products along with its financial status. Building brand value is perceived as a serious endeavour by Banque Misr. This has been systematically pursued through a branding process that involved building an identity and repositioning it in the minds of the general public and stakeholders.

### BRAND VALUES

Building a new corporate identity has been the cornerstone of this strategy. This was achieved through introducing new colours to the logo; burgundy which conveys royalty and warmth and gold which conveys heritage and power. A lotus was added to the logo, which stands for re-birth according to the ancient Egyptians. All of this has been complemented by an effective marketing and communications campaign to create awareness of this new identity in a consistent, coherent manner.

Identity positioning was not only achieved through standard promotional methods but by associating the brand with values that resonate positively within the minds of the public. Banque Misr's positioning slogan "Working together for prosperity" reflects its personality through its experienced management team and workforce

who provide solid leadership and future opportunities, can set corporate objectives and formulate correct guiding strategies and have their own expertise, giving the Bank a competitive edge.

#### Vision:

To be recognised in their competing markets as the leading bank in terms of customer service and meeting customer needs.

#### Mission:


Their aim is to fulfill their customers' financial needs and play a leading role in the prosperity and development of Egypt and the countries in which they operate.

#### Values:


- Integrity in all dealings
- Exceptional customer service as a top priority
- Excellence in all operations
- Fostering a spirit of teamwork to get the best performance from their employees

[www.banquemisr.com](http://www.banquemisr.com)

This is to certify that  
**Banque Misr**  
was awarded  
**Best Provider of Money Market Funds**  
In Africa & the Middle East  
in the *Global Finance*  
World's Best Treasury and Cash Management  
Provider Awards, 2010



**GLOBAL FINANCE**



Joseph D. Giacopini, President and Publisher

## Things you didn't know about Banque Misr

The first Egyptian Bank to be wholly-owned by Egyptians.

The Bank serves a client base that amounts to more than six million clients in Egypt.

The Bank operates a huge diversified local network of more than 470 electronically connected branches.

The Bank has international presence in France, Germany, Lebanon and the United Arab Emirates.

Awarded 'The Best Provider of Money Market Funds in Africa and Middle East, for 2010 and 2009, and in the Middle East for 2008'.

The only bank to offer cards to youth below sixteen years.

The first bank to introduce cards to youth above sixteen years.

Advanced call centre services available 24x7.

The Bank has established 213 companies in various sectors.

Superbrands