



EGYPT FACTS & FIGURES 2019

Bank Audi

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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)	99.2
Population annual growth rate (2009-2019)	2.6%
Population under 15 years (% of total population)	34%
Population density (per sqkm)	99
Urban population (% of total population)	43%
Unemployment rate	8.6%
Life expectancy at birth	72
Infant mortality rate (per 1,000 live births)	18
Human Development Index (UNDP)	0.700

Education

Adult literacy rate

Male	76%
Female	66%
Number of students in pre-university education (000s)	23,567
Number of schools	56,569
Number of teachers	1,018,773

Health

Number of nurses and midwives (per 1,000 people)	1.9
Number of physicians (per 1,000 people)	0.5
Health expenditures/GDP	5.3%

Technology Diffusion

Number of telephone mainlines (per 100 people)	8.0
Number of cellular subscribers (per 100 people)	95.3
Number of internet users (per 100 people)	46.9
Number of broadband subscribers (per 100 people)	6.7

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	2017	2018	2019
Macroeconomic Indicators			
GDP (US\$ billion)	257.3	244.5	293.5
o.w. Agriculture, irrigation and fishing	11.7%	11.5%	11.4%
o.w. Mining	9.6%	11.0%	11.8%
o.w. Manufacturing	16.7%	16.6%	16.4%
o.w. Electricity and water	2.3%	2.3%	2.3%
o.w. Construction and building	5.7%	5.9%	6.2%
o.w. Services	54.0%	52.7%	52.0%
Real GDP growth rate	3.6%	5.3%	5.1%
GDP per capita (US\$)	2,714	2,521	2,959
Agriculture			
Annual value added (agriculture, irrigation, fishing) (US\$ billion)	30	28	33
Bank credit facilities to agriculture (US\$ million)*	685	974	1,638
Implemented investments in agriculture (US\$ million)	1,650	1,393	2,794
Industry			
Annual value added (mining and manufacturing) (US\$ billion)	68	67	83
Bank credit facilities to industry (US\$ million)*	21,790	23,462	27,254
Electricity generated (in millions of kWh)*	178,527	183,953	182,676
Implemented investments in industry (US\$ million)	10,478	7,696	13,038
Construction & Building			
Annual value added in construction (US\$ billion)	15	14	18
Cement production (000s tons)*	50,177	45,052	45,556
Domestic cement deliveries (000s tons)*	49,513	43,887	43,790
Implemented investments in construction and building (US\$ million)	957	711	2,767
Trade and Services			
Annual value added in trade and services (US\$ billion)	139	129	153
o.w. Wholesale and retail trade	25.7%	26.0%	26.3%
o.w. Government services	16.4%	14.0%	13.0%
o.w. Transport and storage	8.7%	8.8%	8.9%
Bank credit facilities to trade & services (US\$ million)*	23,866	27,138	31,302
Number of ships transiting Suez Canal*	17,550	18,174	18,880
Ship tonnage (millions of tons)*	1,042	1,140	1,207
Implemented investments in trade & services (US\$ million)	25,724	30,868	33,772

* Calendar year.

Calendar Year	2017	2018	2019
Tourist Arrivals to Egypt (in thousands)			
Total arrivals	8,293	11,346	-
o.w. Europe	4,672	6,946	-
o.w. Middle East	1,964	2,402	-
o.w. Africa	645	802	-
o.w. Asia and the Pacific	635	669	-
o.w. Americas	358	458	-
o.w. Other countries	19	69	-
Number of tourist nights	83,783	121,498	-
Foreign Trade (US\$ million)			
Exports	23,339	28,046	28,472
Imports	59,855	65,826	65,959
Trade balance	-36,515	-37,780	-37,487
Foreign trade	83,194	93,871	94,431
Exports/Imports	39.0%	42.6%	43.2%
Main export recipients			
European Union	34.4%	36.0%	33.7%
Arab countries	25.6%	21.3%	23.6%
Asian countries	9.0%	12.0%	11.7%
USA	8.4%	8.6%	10.2%
Other European countries	8.1%	7.5%	7.3%
Main import sources			
European Union	27.1%	26.5%	27.4%
Asian countries	18.7%	21.2%	21.6%
Arab countries	19.1%	18.9%	20.4%
Other European countries	7.0%	7.6%	7.5%
USA	4.5%	5.1%	4.9%
Main export products			
Oil products	14.8%	20.0%	22.2%
Crude oil	17.2%	19.1%	15.0%
Phosphate or mineral fertilizers	3.7%	3.4%	3.7%
Textiles	3.5%	3.4%	3.7%
Ready-made clothes	2.9%	2.7%	2.9%
Main import products			
Oil products	17.4%	14.9%	11.5%
Crude oil	2.9%	3.9%	5.8%
Wheat	3.5%	3.2%	2.9%
Organic and inorganic compounds	2.7%	2.4%	2.4%
Pharmaceuticals	1.9%	1.6%	2.1%

Calendar Year	2017	2018	2019
Balance of Payments (US\$ million)			
Current account balance	-7,919	-7,682	-10,210
Trade balance	-36,515	-37,780	-37,487
Services account	9,166	13,071	12,059
Transfers	24,774	25,489	26,799
Capital and financial account	23,844	14,699	12,961
Net errors and omissions	-3,634	-1,596	-669
Overall balance	12,291	5,421	2,082
Foreign Direct Investment (US\$ million)			
Total FDI inflows	12,528	14,597	17,546
o.w. United Kingdom	4,694	4,944	6,825
o.w. Belgium	2,209	2,245	2,227
o.w. USA	1,853	2,294	1,367
o.w. UAE	967	1,053	1,360
o.w. Netherlands	80	653	949
o.w. Saudi Arabia	369	406	378
Monetary Situation (US\$ million)			
M1	41,520	46,651	60,340
Quasi-money	138,790	155,829	195,767
M2 (M1+ Quasi-money)	180,310	202,480	256,107
Counterparts of M2			
Net foreign assets	12,056	7,113	21,671
Net domestic assets	168,254	195,367	234,436
Consumer price index (headline)	21.9%	12.0%	7.1%
LE/US\$ exchange rate (fiscal year-end)	18.12	17.86	16.72
LE/US\$ exchange rate (fiscal yearly average)	13.25	17.73	17.61
LE/US\$ exchange rate (calendar year-end)	17.76	17.92	16.05
LE/US\$ exchange rate (calendar yearly average)	17.82	17.81	16.80
Fiscal Year			
	2017	2018	2019
Public Finance (US\$ million)			
Total revenues and grants	49,741	45,439	53,473
o.w. Tax revenues	34,862	35,420	41,790
Total expenditures (including net lending)	77,869	69,316	77,768
o.w. Interest payments	23,890	24,665	30,261
Budget balance	-28,128	-23,877	-24,295
Total gross debt	253,512	299,642	365,176
o.w. Domestic debt	174,480	206,998	256,477
o.w. External debt	79,033	92,644	108,699
Budget balance/Expenditures	-36.1%	-34.4%	-31.2%
Budget balance/GDP	-10.9%	-9.8%	-8.3%
External debt/Total gross debt	31.2%	30.9%	29.8%
Total gross domestic debt/GDP	91.1%	83.3%	80.6%

Calendar Year	2017	2018	2019
Egyptian Capital Markets			
Stock market capitalization (US\$ billion)	46.4	41.8	44.1
Total value traded (US\$ billion)	18.6	20.1	24.4
Turnover ratio	40.1%	48.1%	55.3%
Number of listed companies	222	220	218
P/E ratio (times)	18.8	12.1	8.5
Dividend yield	5.7%	6.9%	8.0%
Change in EGX price index (in EGP)	21.7%	-13.2%	7.1%
Banking System			
Number of banks	38	38	38
Number of branches	4,093	4,220	4,423
Activity highlights (US\$ million)			
Total assets	271,022	303,142	364,869
Total deposits	187,462	213,084	263,956
Total credit facilities	82,398	101,260	117,792
Total capital + reserves	18,080	19,721	24,990
Key ratios			
Assets/GDP*	129.7%	117.2%	106.7%
Deposits/GDP*	89.2%	82.3%	77.5%
Residents per branch	23,161	22,981	22,430
Deposits per capita (US\$)	1,977	2,197	2,661
FC deposits/Total deposits	23.9%	22.7%	17.4%
FC credit facilities/Total credit facilities	36.6%	36.0%	27.4%
Credit facilities/Total deposits	44.0%	47.5%	44.6%
(Total capital + reserves)/Total assets	6.7%	6.5%	6.8%

TOP 10 BANKS BY ASSETS (US\$ BILLION)

National Bank of Egypt	75.6	86.5	96.9
Banque Misr	43.6	49.6	58.1
Commercial International Bank	16.7	19.2	24.2
QNB Al-Ahli Bank	12.6	14.5	17.1
Egyptian National Post Office	12.1	-	-
Arab African International Bank	11.9	11.5	12.0
Banque du Caire	8.3	9.4	11.5
Arab International Bank	9.0	8.9	-
HSBC Bank Egypt	5.0	5.7	6.6
Faisal Islamic Bank of Egypt	4.8	5.3	6.5

* Fiscal year.

EGYPT

BANK AUDI sae

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

HEADQUARTERS

Pyramids Heights Office Park,
Cairo-Alexandria Desert Road, Km 22,
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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.
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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)

El Haram Plaza Tower, 42 El Haram Street,
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.

OCTOBER (ISLAMIC BRANCH)

Prima Vista Center, Unit F1/G1 – Central Axis,
Sixth of October City.
Tel: (20-2) 38897821-3-6-9.

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.

TAGAMOU EL KHAMES

Waterway Compound – Phase One, Ground & First Floors, Commercial Units CG54-CFS4, Investors' Zone – North, New Cairo.
Tel: (20-2) 24508633.

MADINATY

Plot 6, Banks Zone, Madinaty, New Cairo.

AIRPORT

Cargo Village, Cairo Airport, Cairo.
Tel: (20-2) 20646066, 20646077, 20646099.

NEW CAIRO HEADQUARTERS

84 District 1, 5th Settlement, Cairo.
Tel: (20-2) 28138804-5-6-9.

ALEXANDRIA

SMOUIHA

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

SULTAN HUSSEIN

38B Sultan Hussein Street, Azarita.
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Fax: (20-3) 4877198.

MIAMI (ISLAMIC BRANCH)

4 El Asafra Al Bahariya, Street 489, Montazah, Alexandria.
Tel: (20-3) 5485312-9, 5505227.
Fax: (20-3) 5505136.

SAN STEFANO

413 El-Gaish Road, San Stefano, Loran.
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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.

BEHIRA

DAMANHOUR

El Madina El Monawara Bldg., Street 26, Damanhour.
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DAQAHLIA

MANSOURA

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

GHARBIA

TANTA

El Safa Tower, 32 El Gueish Road, Tanta.
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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, Assuit.
Tel: (20-88) 2286120-4-6, 2286130-3-4-6-7-8, 2286140.

DAMIETTA

DAMIETTA

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

PORT SAID

PORT SAID

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

PORT SAID PORT

Admin. Bldg., Port Said Customs,
Gate 21, Port Said.
Tel: (20-66) 3245466.

MONOFIA

SHEBEEN EL KOM

Marsellia Bldg., Gamal Abd El Nasser Street,
Shebeen El Kom.
Tel: (20-48) 2312468, 2312768, 2313129.

ISMALIA

ISMALIA

7 Garden City Street, Ismalia.
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MINYA

MINYA

191/193 El Horya Street, Corniche El Nil.
Tel: (20-86) 2338882, 2338901-2-3-4.

KAFR EL SHEIKH

KAFR EL SHEIKH

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LEBANON

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SAUDI ARABIA

Audi Capital (KSA) cjsc

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