



82- SUBMISSIONS FACILITY SHEET

MICROFICHE CONTROL LABEL



REGISTRANT'S NAME

Commercial International Bank (Egypt) S.A.E

*CURRENT ADDRESS

21/23 Giza St, Giza
Nile Tower Building
Cairo, Egypt

**FORMER NAME

**NEW ADDRESS

PROCESSED

JAN 29 2004

THOMSON
FINANCIAL

FILE NO. 82-

34764

FISCAL YEAR

12-31-2001

• Complete for initial submissions only •• Please note name and address changes

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OICF/BY: Michael Pressman

DATE: 01/13/04

82-34107

مركز الترجمة المعتمدة

يوسف ومشاركوه

مترجمون معتمدون ومكلفون

RECEIVED

DEC 30 2003

OFFICE OF INTERNATIONAL CORPORATE
FINANCE - CORPORATION FINANCE

Commercial International Bank (Egypt) S.A.E., Giza

Licensed Capital: 1,500 Million Egyptian Pounds

Issued and Paid-up Capital: 650 Million Egyptian Pounds

Head Office: 21/23 Giza Street, Giza

Commercial Register: 69826 Giza

AR/S

12-31-01

**Call for Convening Ordinary General Assembly
Second Notice**

The Board of Directors of the Commercial International Bank (Egypt) S.A.E. has the pleasure to invite the shareholders to attend the Ordinary General Assembly that shall be held on Tuesday 19 March 2002 at 11.00 am at the Royal Meredien Hotel, Cairo, in the Akhnaton Ballroom.

To Review the following Agenda:

- 1- The Board of Directors' Report for the fiscal year ending at 31 December 2001.
- 2- The Report of the two Auditors covering the Balance Sheet, Income Statement, and other financial statements, for the fiscal year ending at 31 December 2001.
- 3- Approving the Balance Sheet, Income Statement, and other financial statements, for the fiscal year ending at 31 December 2001.
- 4- Approving the Dividend Account for the fiscal year 2001.
- 5- Approving the appointments that took place on the Board of Directors, since the last meeting of the Ordinary General Assembly.
- 6- Discharging the members of the Board of Directors from any liability in relation to the fiscal year ending on 31 December 2001 and determining their remuneration packages for the fiscal year 2002.
- 7- Appointing the two Auditors, together with determining their fees for the fiscal year that shall end at 31 December 2002.
- 8- Authorizing the Board of Directors to give donations during the fiscal year 2002.
- 9- Advising the General Assembly with the annual remuneration package decided by the Board of Directors that shall be paid to the Managing Director and the Head and members of the Executive Committee, Higher Management Committee and the Audit Committee for the fiscal year 2002.

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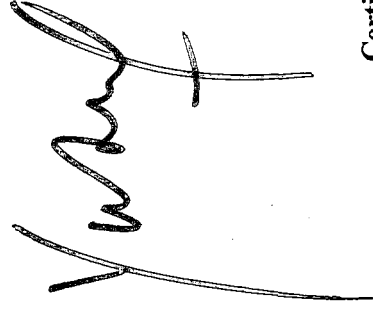
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16 October 2003	No	Yes	Arabic	English

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مركز الترجمة المعتمدة

يوسف ومشاركوه

مترجمون معتمدون ومحللون

Kindly be advised with the following:

- (I) Every shareholder shall have the right to attend the meeting of the General Assembly, either in person or through another shareholder as a proxy, provided that such a proxy is not a Board member. The proxy shall be valid if in writing. No shareholder shall represent a number of votes exceeding 10% of the total shares of the capital and not exceeding 20% of the shares represented in the meeting, with the exception of corporate persons.
- (II) Those shareholders that shall attend the General Assembly shall provide a statement of the shares in their possession which are deposited at one of the Companies licensed to manage securities registers. This shall imply freezing the balances of the shares stipulated in the said statement for the purpose of attending the General Assembly, which shall be done at least three days prior to the convening of the General Assembly.
- (III) The shareholders may review – at the Financial Affairs Department during the official business hours of the Bank – the detailed statements and documents referred to in Articles 219, 220 and 221 of the Executive Regulations of Act 159 of 1981 in accordance with the dates stipulated in the said Articles.
- (IV) A notice for inviting the shareholders to attend the General Assembly has been sent by ordinary mail to their addresses as listed in the Bank records.
- (V) Any questions in relation to the subjects of the Agenda submitted to the General Assembly, must be submitted in writing to the Financial Affairs Department at the Head Office of the Bank, either by registered mail or by hand against receipt, with at least three days prior to the convening of the General Assembly. The discussions at the General Assembly shall be restricted only to the contents of the Agenda.
- (VI) The Resolutions of the Ordinary General Assembly shall be adopted by an absolute majority of the number of the votes of the shares represented in the meeting.
- (VII) In the event that the quorum required by law for the validity to convene the General Assembly for the first time is not present, then the convening of the Ordinary General Assembly in the second meeting shall be at 12.00 noon of the same date and place, and shall be valid, whatever shall be the number of the shares represented therein.
- (VIII) The attendance of the Meeting shall be restricted to the shareholders only.

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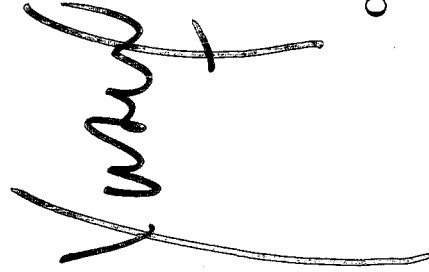
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مركز الترجمة المعتمدة

يوسف ومشاركوه

مترجمون معتمدون ومحلّفون

NB: The shareholders are requested to arrive at least one hour prior to the convening of the General Assembly to record their attendance, identity and proxies.

With the compliments of the Commercial International Bank (Egypt),

Mahmoud Abdel Aziz

Chairman of the Board of Directors & Managing Director

El Wafd Newspaper, 3 March 2002

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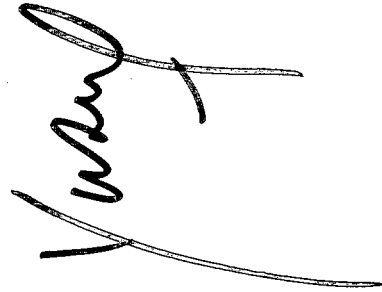
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(مصر) ش.م.م

البنك التجاري الدولي

رأس المال المرخص به ١٥٠٠ مليون جنيه مصري
رأس المال المصدر والمدفوع ٦٥٠ مليون جنيه مصري
المركز الرئيسي ٢١/٢٣ شارع الجيزة - الجيزة
سجل تجاري رقم ٦٩٨٢٦ الجيزة

إخطار

دعوة لحضور اجتماع الجمعية العامة العادية

يتشرف مجلس إدارة البنك التجاري الدولي (مصر) بدعوة السادة المساهمين لحضور اجتماع الجمعية العامة العادية المقرر عقده في الساعة الحادية عشر من صباح يوم الثلاثاء الموافق ١٩ مارس ٢٠٠٢.
وسوف تنعقد الجمعية بفندق رويال ميريديان بالقاهرة (قاعة اخناتون)

وذلك للنظر في جدول الأعمال التالي:

- ١- تقرير مجلس الإدارة عن السنة المالية المنتهية في ٢١/١٢/٢٠٠١.
- ٢- تقرير مراقبي الحسابات عن الميزانية وقائمة الدخل والقوائم المالية الأخرى وذلك عن السنة المالية المنتهية في ٢١/١٢/٢٠٠١.
- ٣- التصديق على الميزانية وقائمة الدخل والقوائم المالية الأخرى وذلك عن السنة المالية المنتهية في ٢١/١٢/٢٠٠١.
- ٤- الموافقة على حساب توزيع الأرباح عن عام ٢٠٠١.
- ٥- إقرار التعيينات التي تمت في عضوية مجلس الإدارة منذ آخر اجتماع للجمعية العامة العادية.
- ٦- إخلاء طرف أعضاء مجلس الإدارة عن السنة المالية المنتهية في ٢١/١٢/٢٠٠١ وتحديد مكافأتهم عن عام ٢٠٠٢.
- ٧- تعيين مراقبي الحسابات وتحديد أتعابهما عن السنة المالية المنتهية في ٢١/١٢/٢٠٠٢.
- ٨- الترخيص لمجلس الإدارة بالتبرع خلال عام ٢٠٠٢.
- ٩- إحاطة الجمعية بالمكافأة السنوية التي قررها مجلس الإدارة للعضو المنتدب ولرئيس وأعضاء اللجنة التنفيذية ولجنة الإدارة العليا ولجنة المراجعة عن عام ٢٠٠٢.

ونرجو أن توجه عنايتكم إلى مايلي:-

أولاً: لكل مساهم الحق في حضور اجتماع الجمعية العامة بطريق الأصاله أو إناابة مساهم آخر عنه من غير أعضاء مجلس الإدارة ويشترط لصحة الإناابة أن تكون ثابتة في توكيل كتابي وباستثناء الأشخاص الاعتباريين لا يكون لأي مساهم أن يمثل عن طريق الوكالة عدداً من الأصوات يجاوز ١٠٪ من مجموع الأسهم في رأس المال وبما لا يجاوز ٢٠٪ من الأسهم الممثلة في الاجتماع.
على السادة المساهمين الذين يرغبون في حضور الجمعية العامة أن يقدموا كشف حساب للأسهم التي يحوزونها والموعدة لدى إحدى شركات إدارة سجلات الأوراق المالية متضمناً تجميد رصيد الأسهم الموضح بكشف الحساب لغرض حضور الجمعية وذلك قبل انعقاد الجمعية العامة بثلاثة أيام على الأقل.

ثانياً: يمكن للمساهمين الاطلاع على الكشوف التفصيلية والمستندات المشار إليها في المواد ٢١٩/٢٢٠/٢٢١ من اللائحة التنفيذية للقانون رقم ١٥٩ لسنة ١٩٨١ وفقاً للمواعيد المقررة بالمواد المذكورة وذلك بإدارة الشؤون المالية في ساعات العمل الرسمية للبنك.
تم إرسال إخطار الدعوة للاجتماع إلى المساهمين على عناوينهم الثابتة بسجلات البنك بطريق البريد العادي.
أي أسئلة تتعلق بالموضوعات المعروضة على الجمعية العامة يتعين تقديمها كتابة إلى إدارة الشؤون المالية بالمركز الرئيسي للبنك بالبريد المسجل أو باليد مقابل إيصال قبل تاريخ انعقاد الجمعية العامة بثلاثة أيام على الأقل وتقتصر المناقشة في الجمعية العامة حول ماورد بجدول الأعمال فقط.

ثالثاً: تصدر قرارات الجمعية العامة العادية بالأغلبية المطلقة لعدد الأصوات المقررة للأسهم الممثلة في الاجتماع.
في حالة عدم توافر النصاب القانوني لصحة اجتماع الجمعية العامة العادية الأول فسوف تنعقد الجمعية العامة العادية في اجتماع ثان في تمام الساعة الثانية عشر ظهر نفس اليوم وفي نفس المكان ويكون الاجتماع الثاني صحيحاً أي كان عدد الأسهم الممثلة فيه.
حضور الاجتماع قاصر على المساهم دون أصحاب مرافقين.

يرجى من السادة المساهمين الحضور قبل موعد انعقاد الجمعية بساعة على الأقل لإثبات الحضور والشخصية والتوكيلات.

مع تحيات البنك التجاري الدولي (مصر)

محمود عبد العزيز

رئيس مجلس الإدارة والعضو المنتدب





مركز الترجمة المعتمدة

يوسف ومشاركوه

مترجمون معتمدون ومحلّفون

03 DEC 30 AM 7:21

Commercial International Bank (Egypt) S.A.E

The Bank has the pleasure to announce that the Payment of Coupon No. 26 for the dividends of the fiscal year ending 31 December 2001 as of Sunday 14 April 2002 for shareholders at the close of the business on Thursday 11 April 2002, amounting to LE3.75 per share, through Misr Company for Clearing, Settlement and Central Keeping, from the following payment outlets:

Commercial International Bank:

(Giza, Shooting Club, El Nasr, Port Said, Alexandria, El Mansoura and Tanta Branches)

Misr Iran Development Bank: (Nasr City branch located at Abbas El Aqqad)

Egyptian Labor Bank: (Heliopolis branch located behind El Nozha Police Station)

Misr Romania Bank: (El Mohandseen branch located at Lebanon Square)

Delta International Bank: (El Haram, Suez, and El Minia branches)

Arab Bank: (Cairo branch)

Alexandria Commercial & Maritime Bank: (Sa'ad Zaghloul branch)

Misr International Bank: (El Alfy & Alexandria branches)

El Watany Egyptian Bank: (El Mohandseen branch)

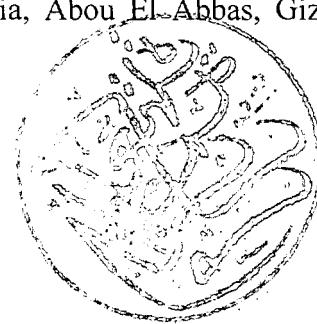
Misr Exterior Bank: (El Mohandseen, Cairo Plaza and El Saba' Omarat branches)

National Bank for Development: (El Boursa, Helwan and Shoubra branches)

Banque Misr: (Principal, El Minia and Souhag branches)

National Bank of Egypt: (Principal, Tharwat, Alexandria, Abou El-Abbas, Giza, and El Golf branches)

Suez Canal Bank: (Cairo branch located at Bab El Louk)



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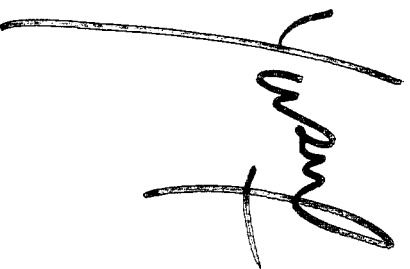
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			Target Language
			English

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البنك التجاري الدولي - مصر أن يعطى

عن صرف الكوبون رقم (٨٨) عن أرباح
(السنة الثانية) المتحققة في ٨٨/٨٨/٨٨

اصحاب السهم يوم الاحد الموافق ٨٨/٨/٨٨ وذلك لحاصل
الاسهم في دفعة يوم عطلة الخميس الموافق ٨٨/٨/٨٨

البنك التجاري الدولي - مصر

وذلك عن طريق مصرف مصر والبنوك المصرية
المركزية من دفعة الأرباح التالية

البنك التجاري الدولي - مصر

(في) - الحصة - المصروف - التوزيع

(في) - الاحتياطي - التوزيع - المصروف

في بنك مصر والبنوك المصرية

(في) - بنك مصر - بنوك مصر

في بنك العمل المصري

(في) - بنك مصر - بنوك مصر

في بنك مصر والبنوك المصرية

(في) - بنك مصر - بنوك مصر

في بنك مصر والبنوك المصرية

(في) - بنك مصر - بنوك مصر

في بنك مصر والبنوك المصرية

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2/2



ومزاياها

مركز الترجمة المعتمدة

يوسف ومشاركوه

مترجمون معتمدون ومحلّفون

The Commercial International Bank (Egypt) S.A.E. has the pleasure to announce the payment of Coupon No. 6 for the bonds of the Commercial International Bank (Egypt), (Second Issue) at the value of LE50.27 per Bond, for those bondholders with a maturity being at the end of the business day of Thursday 9 May 2002 to be paid as of Sunday 12 May 2002.

Payment of Coupon No. 10, which is the last coupon (First Issue) of the Commercial International Bank (Egypt), at the value of LE44.63 per Bond, as well as the repayment of the nominal value of the Bonds (final amortization of the Bond) amounting to LE1,000.00 per Bond for those bondholders with a maturity being at the end of the business day of Wednesday 15 May 2002, to be paid as of Thursday 16 May 2002.

The payment shall be effected through Misr Company for Clearing, Settlement and Central Keeping from the following outlets:

Commercial International Bank:

(Giza, Shooting Club, El Nasr, Port Said, Alexandria, El Mansoura and Tanta Branches)

Misr Iran Development Bank: (Nasr City branch located at Abbas El Aqqad)

Egyptian Labor Bank: (Heliopolis branch located behind El Nozha Police Station)

Misr Romania Bank: (El Mohandseen branch located at Lebanon Square)

Delta International Bank: (El Haram, Suez, El Minia and El Merghany branches)

Arab Bank: (Cairo branch)

Alexandria Commercial & Maritime Bank: (Sa'ad Zaghloul branch)

Misr International Bank: (El Alfy & Alexandria branches)

El Watany Egyptian Bank: (El Mohandseen branch)

Misr Exterior Bank: (El Mohandseen, Cairo Plaza and El Saba' 'Omarat branches)

National Bank for Development: (El Bourse, Helwan and Shoubra branches)

Banque Misr: (Principal, El Minia and Souhag branches)

National Bank of Egypt: (Principal, Tharwat, Alexandria, Abou El Abbas, Giza, El Golf and Assyout University branches)

Suez Canal Bank: (Cairo branch located at Bab El Louk)



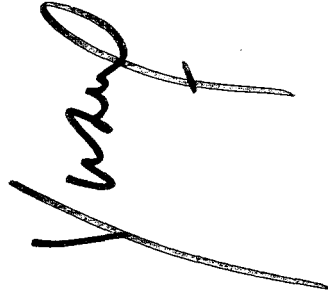
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Website: www.certified-translators.net

١٥٩ / ٦

بنك التجارى الدولى EIB

ان يعلن عن صرف الكوبون رقم (٦)

الخاص ببنك التجارى الدولى (الإصدار الثانى)

يوم الأحد الموافق ٢٠٠٢/٥/١٢

لحامل السند حتى نهاية يوم عمل الخميس الموافق ٢٠٠٢/٥/٩ وذلك

بقيمة ٥٠,٢٧ جنيه مصرى لكل سند

صرف الكوبون رقم (١٠)

والأخير الخاص ببنك التجارى الدولى (الإصدار الأول)

وذلك لحامل السند حتى نهاية يوم عمل الأربعاء الموافق ٢٠٠٢/٥/١٥ وذلك بقيمة

٤٤,٣٢ جنيه مصرى لكل سند وكذا استرداد القيمة الاسمية للسندات (الاستهلاك النهائي

للسند) بواقع ١٠٠٠ جنيه مصرى لكل سند وذلك يوم الخميس الموافق ٢٠٠٢/٥/١٦

وسم المصرف عن طريق شركة مصر للمقاصة والتسوية والحفظ المركزى من سندات الصرف التالية:

البنك التجارى الدولى - فرع الجزيرة - السيد المصر - يوسف - الإسكندرية - القصور - قطا

بنك مصر اير ان للشعبه - فرع مدينة نصر - عباس العقاد

بنك العمال المصرى - فرع مصر الجديدة - خلف قسم الترفيه

بنك مصر رومانو - فرع المينسك - ميدان لبنان

بنك الدولة الدولى - فرع الهرم - المونس - الشيا

البنك العربى - فرع القاهرة

بنك مصر الدولى - فرع الأقصر - الإسكندرية

بنك مصر اكسپريو - فرع المينسك - كازو ولازا - السبع عمارات

البنك الوطنى للشعبه - فرع اليوسفة - حوان - شبرا

البنك الاهلى المصرى - فرع الزينس - ثروت - الاسكندرية - نوال المينس - الجزيرة - العونت

بنك ضاة السويس - فرع القاهرة - باب اللوق

مع الباعة والمكتبات

أخبار اليوم

قطاع الثقافة

رسائل مصطفى أمين
من الزمارة ٢٠
إلى منية مصطفى أمين



تقديم أحمد رجب

للتقسيم
بنة وقيرة
م. الأعذية
ن. خط لا
ن. القناتل
ن. أوقات

ن. ديش
ن. في شم
ن. العند
ن. راحة
ن. القلعة
ن. إلى أن
ن. لكونيش
ن. عطة

لال عطة
اعتبارا
م. أجهزة
لغة ثانية
عوق دمي
جوق دمي
جودج بوش





مَرْكَزُ التَّرْجُمَةِ الْمُعْتَمَدَةِ

يوسف ومشاركوه

مُتَرْجِمُونَ مُعْتَمَدُونَ وَمُحَكَّمُونَ

Al Akhbar Newspaper, 7 November 2002

Commercial International Bank (Egypt) S.A.E

The Bank has the pleasure to announce that the Payment of Coupon No. 7 for the bonds of the Commercial International Bank (Egypt), (Second Issue) at the value of LE51.95 per bond at the rate of 10.25% per annum. The payment shall be as of Monday 11 November 2002 for the owners of the bonds until the close of business on 10 November 2002 through Misr Company for Clearing, Settlement and Central Keeping, from the following payment outlets:

Commercial International Bank: (Giza, Shooting Club, El Nasr, Port Said, Alexandria, El Mansoura and Tanta Branches)

Misr Iran Development Bank: (Nasr City branch located at Abbas El Aqqad)

Egyptian Labor Bank: (Heliopolis branch located behind El Nozha Police Station)

Misr Romania Bank: (El Mohandseen branch located at Lebanon Square)

Delta International Bank: (El Haram, Suez, El Minia and El Merghany branches)

Arab Bank: (Cairo branch)

Alexandria Commercial & Maritime Bank: (Sa'ad Zaghloul branch)

Misr International Bank: (El Alfy & Alexandria branches)

El Watany Egyptian Bank: (El Mohandseen branch)

Misr Exterior Bank: (El Mohandseen, Cairo Plaza and El Saba' 'Omarat branches)

National Bank for Development: (El Bourse, Helwan and Shoubra branches)

Banque Misr: (Principal, El Minia and Souhag branches)

National Bank of Egypt: (Principal, Tharwat, Alexandria, Abou El Abbas, Giza, El Golf and Assyout University branches)

Suez Canal Bank: (Cairo branch located at Bab El Louk)



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Translation Date	Original	Photocopy	Source Language
9 December 2003	No	Yes	Arabic
			Target Language
			English

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الزعماء العرب
الحرب العالمية الثالثة
على «فارس بلا جواد»

الروم الأرثوذكس في القدس برئاسة المطران اسيدويوس في هذا الشهر الكريم، نحن الفلسطينيين أمام هذا التصعيد العسكري الإسرائيلي، وأمام هذه الجرائم التي ترتكب يوميا من قتل وتدمير وتخويف وتجريف للأراضي والمزروعات حتى منع المزارعين من والقتل والنسف واحتجاز أموالنا لمدة ستة وعشرين شهرا «٢ مليار دولار».

خضعت المبركة إذا حقق شارون أجديدا فيها. وأضافت أنه يتعين ب إسرائيل انتهاء هذه الانتخابات بشارون وراء ظهره ويبدأ من سابعه الرامية لتحقيق السلام الجراح الفائرة التي عانت منها لال العامين الأخيرين.

يسر
EIB
البنك التجاري الدولي
(مصر) ش. م. م.
أن يعلن عن

صرف الكوبون رقم (٧) الخاص بسندات البنك التجاري الدولي (الإصدار الثاني) يوم الاثنين الموافق ٢٠٠٢/١١/١١ بحاملي السندات حتى نهاية يوم عمل الأحد الموافق ٢٠٠٢/١١/١٠

وذلك بقيمة ٩٥, ٥١ جنيه مصري

لكل سند بسعر عائد قدره ٢٥, ١٠٪ سنويا

وسيتم الصرف عن طريق شركة مصر للمقاصة والتسوية والحفظ المركزي من منافذ الصرف التالية:

البنك التجاري الدولي: (فرع الجيزة - الصيد - النصر - بورسعيد - الاسكندرية - المنصورة - طنطا)

بنك مصر إيران للتنمية: (فرع مدينة نصر ... عباس العقاد)

بنك العمال المصري: (فرع مصر الجديدة ... خلف قسم النزاهة)

بنك مصر رومانيا: (فرع المهندسين ... ميدان لبنان)

بنك الدلتا الدولي: (فرع الهرم - السويس - فرع المنيا)

البنك العربي: (فرع القاهرة)

بنك الاسكندرية التجاري والبحري: (فرع سعد زغلول)

بنك مصر الدولي: (فرع الانبياء - الاسكندرية)

البنك الوطني المصري: (فرع المهندسين)

بنك مصر اكستريور: (المهندسين - كايرو بلازا - السبع عمارات)

البنك الوطني للتنمية: (فرع البورصة - حلوان - شبرا)

بنك مصر: (الفرع الرئيسي - المنيا - سوهاج)

البنك الأهلي المصري: (الفرع الرئيسي - ثروت - الاسكندرية - أبو العباس - الجيزة - الجولف)

بنك قناة السويس: (فرع القاهرة ... باب اللوق)

إق عن تفاصيل عمليات التفيتش المواقع وتأمين فريق المفتشين

بلغ عنها العراق ولم يتم تفيتشها من قبل، بواسطة منكرة تقدم لدى وصول المفتشين إلى هذه المواقع.

يمكن لاتموفيك والوكالة أن تجري لقاءات في العراق مع أي شخص تعتقد أن يملك معلومات تدخل في إطار مهمتهما. وعلى العراق أن يسهل عقد هذه اللقاءات. وتحفظ اللجنة والوكالة بحق تحديد آلية اللقاءات ومكان انعقادها.

«يمكن لاتموفيك والوكالة الدولية للطاقة الذرية أن تستخدم أي وسيلة اتصالات، هاتفية أو الكترونية، بما فيها استخدام شبكات الأقمار الصناعية والشبكات الداخلية، سواء باعتماد الشفرة أو من دونها. وعلى العراق ألا يعرقل بأي طريقة الاتصالات بين انموفيك والوكالة».

«على العراق أن يضمن أمن كل العاملين في اللجنة والوكالة، وأن يضمن لهم المنأى والأمن والمناسب بالأسعار العادية، وتمنع الوكالة واللجنة من جهةها على موظفيهما السكن في أماكن غير تلك التي تم اختيارها بالتشاور مع العراق».

الخارجية العرب بالقاهرة الأحد:

الب الليبي بالانسحاب ولجنة وزارية للسودان على «خريطة الطريق» الأمريكية للسلام

ستكون محل بحث خلال الاجتماع القادم لوزراء الخارجية العرب الذي سيعقد يوم الأحد القادم في مقر الجامعة العربية في القاهرة.. جاء ذلك في رده على أسئلة الصحفيين حول ما تريد من مقترح من دولة قطر لعقد قمة عربية. وأشار موسى إلى أن هناك العديد من الأفكار المطروحة في هذا الشأن والتي سيتم مناقشتها على المستوى الوزاري وصرح المستشار هشام يوسف المتحدث الرسمي باسم الأمين أن اجتماعات لجنة التابعة والتحرك المنبثقة عن القمة العربية والتي عقدت صباح امس على مستوى المنويين الدائمين برئاسة السفير سامي قرفل المنوب الدائم للبنان لدى الجامعة العربية وبمشاركة الأمين العام قامت بتابعة تنفيذ جميع قرارات قمة بيروت وكذلك الأعداد لاجتماع وزراء الخارجية العرب القادم وحول اجتماع اللجنة الخاصة بالسودان على مستوى المنويين الدائمين قال المتحدث أن اللجنة تطرقت لتطورات الأوضاع في السودان ونتائج مفاوضات ماشاكوس، كما تعرضت أيضا لعدد من الموضوعات المتعلقة بالدعم العربي للسودان خاصة ما يتعلق بصندوق إعمار جنوب السودان.



عمرو موسى

إسرائيل خاصة الانتخابات ل ٩٠ يوما.. على جانب آخر أن قطر ستعرض وجهة نظر ب من إسرائيل والتهديدات داد كما سيتم استعراض رية من جانب عدد من الدول نها مصر والارن والسعودية الطريق» وهي خطة السلام موسى أن الأفكار حول انعقاد عربية قائمة على أية مستوى

أعضاء «القاعدة» بإعلان التوبة سدر أمر تفجير السيارة في اليمن

ثانية اشاد نائب وزير الدفاع الأمريكي بول ولتوفيتش بصادث الهجوم على السيارة الذي أدى الى مقتل ستة أشخاص في اليمن يوم الأحد الماضي بينهم علي الصارثي أحد أبرز المطلوبين للامتناء في صلتهم بتنظيم القاعدة.. وقال في تصريحات لشبكة تليفزيون «سي.ان.ان» أن الهجوم كان «عملية تكتيكية ناجحة جدا». في الوقت الذي رغضت فيه السلطات اليمنية التعقيب على سبب انفجار السيارة وقالت أن الانفجار محل تحقيقات. ونقلت صحيفة «ديلي تلجراف» البريطانية عن مسئولين في البيت الأبيض قولهم أن بوش هو الذي أصدر قرارا بإطلاق الصاروخ على السيارة من طائرة من طراز «بريداتور».

.. وقال في كلمة بمناسبة خزان أنه يضمن أمن من ما يتبع لهم الانخراط في ظنين صالحين ومن جهة

ارثة إنسانية

نه ينبغي على الامم المتحدة م الدولي الى احترام اتفاقية حظر قيام سلطات الاحتلال ن الذي اقاه السفير احمد ي عقدة اللجنة الاقتصادية برنامج الدولي للمستوطنات هي الفلسطينية المحتلة.

BEST AVAILABLE COPY

أخبار اليوم
قطاع الثقافة

مع الباعة والمكتبات

نفسير الشعراء

الجزء ١٢٦

شئون عربية

رسالة من عرفات إلى عمرو موسى حول الأوضاع في الأراضي المحتلة

كتب مازن محمود الشوا:

تلقى عمرو موسى الأمين العام لجامعة الدول العربية رسالة هامة من الرئيس الفلسطيني ياسر عرفات أطلعته فيه على آخر التطورات في الأراضي الفلسطينية المحتلة في ظل استمرار العدوان الاسرائيلي على الشعب الفلسطيني. صرح بهذا هشام يوسف مستشار الأمين العام لجامعة الدول العربية والمتحدث الرسمي باسمه وقال ان عرفات أكد في رسالته للأمين العام على الرغبة الفلسطينية الصادقة في تحقيق السلام العادل والشامل والدائم في المنطقة بما يكفل انهاء الاحتلال الاسرائيلي للأراضي العربية والفلسطينية المحتلة بما فيها القدس الشريف ويضمن للشعب الفلسطيني استعادة حقوقه الوطنية المكتسبة وإقامة دولته الفلسطينية المستقلة وعاصمتها القدس الشريف. وقال مستشار الأمين العام ان الأوضاع بالغة السوء وسوف يتم عرض الموقف على لجنة المتابعة والتحرك العربية في اجتماعها مساء السبت القادم بالقاهرة.

الصحافة السعودية: قطر تلوح بالانسحاب من الجامعة

الرياض - أ.ش.أ: ذكرت صحيفة «الوطن» السعودية أمس ان قطر لوحت بالانسحاب من الجامعة العربية احتجاجا على ما تصفه بالانتقادات العربية التي تتعرض لها الدوحة بسبب مواقفها سواء بالنسبة للملف العراقي او الملف الاعلامي. وقالت الصحيفة نقلا عن مصادر موثوقة في الجامعة العربية ان وزير الخارجية القطري الشيخ حمد بن جاسم آل ثاني لوح بالانسحاب من الجامعة العربية اثناء محادثاته مؤخرا مع امينها العام عمرو موسى الا ان الدوحة لم تتقدم بعد بطلب رسمي.

الاتحاد الأوروبي يقرر تعديلات على التورقة الأمريكية بخصوص الشرق الأوسط

بروكسل - أ.ش.أ: اقر الاتحاد الأوروبي تعديلات على التورقة الأمريكية بخصوص الشرق الأوسط.

الكنيست يوافق على تعيين نتياهو وزيرا للخارجية:

مصنع وإصابة أربعة مستوطنين في عملية فدائية.. وإحباط محاولة بالقرب من مطار بن أريكا لتفهد بمواصلة مساعي السلام.. والدبلوماسيون يشككون في امكان احراز

واشنطن - القدس المحتلة - رام الله: طارق عبد الجابر ووكالات الأنباء:

لقي مستوطنان اسرئيليان مصرعهما واصيب اثنان اخران في أول عملية فدائية تنفذها المقاومة الفلسطينية بالأسلة خلال شهر رمضان المبارك حيث تسلسل فدائي الى مستوطنة بجنوب قطاع غزة وفتح النار ليقتل الاثنان ويصيب اثنين آخرين قبل ان تصعد روحه الى بارئها ويصبح هو ايضا أول شهيد الشهر الكريم.. واعلنت كحائب عز الدين

القسم الجناح العسكري لحركة حماس مسؤوليتها عن العملية وقالت انها تجيء انتقاما لشهداء رفح وخان يونس ونابلس. في الوقت نفسه قالت الولايات المتحدة انها ستواصل مساعيها من أجل التوصل لاتفاق سلام بين الفلسطينيين والاسرائيليين.. لكن الدبلوماسيين اكذوا ان حالة الاضطراب السياسي في اسرائيل ستؤجل أية جهود سلام حقيقية لحين اجراء الانتخابات المبكرة أي حتى فبراير المقبل على أقرب تقدير. وقالت حركة المقاومة الإسلامية «حماس»

في بيان ان أحد افراد جناحها العسكري وهو القداني اسماعيل عاشور بريف ٢٥٠ عاماء من سكان حي الأمل في خان يونس تسلسل الى مستوطنة رفح يوم في جنوب قطاع غزة وقتل اثنين من المستوطنين واصاب اثنين آخرين بجراح ثم دخل في اشتباك مع قوات الأمن الاسرائيلية هناك حيث فاضت روحه. وافاد البيان ان العملية تجيء انتقاما لشهداء الفلسطينيين الذين يتساقطون كل يوم في المجازر الاسرائيلية. وقال التلفزيون الاسرائيلي ان المستوطنة كانت قد تلقت

تحذيرات شديدة باحتمال تنفيذ عملية فدائية وان تحقيقات تجري لمعرفة كيف نجح الفدائي الفلسطيني في تنفيذ عملية. وقال افي زابتر المتحدث باسم الحكومة الاسرائيلية الهجوم يكشف عما وصفه بجهود مكثفة تقوم بها منظمات فلسطينية لزعزعة استقرار اسرائيل قبل الانتخابات التشريعية المقبلة. واتهم السلطة الفلسطينية بأنها لا تحرك ساكنا لوقف هذه العمليات مشيرا الى ان المعلومات تفيد ان هذه العملية ليست سوى واحدة من سلسلة هجمات يمكن ان تحصل في الأيام القليلة المقبلة.

كما اطلق مسلحون فلسطينيون ثلاث قذائف هاون باتجاه مستوطنة جرش قطيف في قطاع غزة لكن لم ترد ابناء عن اصابات. وقال راديو اسرائيل ان مسلحين فلسطينيين اطلقوا النار باتجاه موقع عسكري اسرائيلي في غزة. وقد اعلنت سلطات الاحتلال الاسرائيلي انها منعت ليلة أمس الأول كازمة كان من الممكن ان تقع في مفتق آل عال بالقرب من مطار بن جوريون الدولي بعد ان القت قسوات الأمن القبض على ثلاثة أشخاص يشتبه انهم كانوا ينوون تنفيذ عملية فدائية في المكان وجاء القبض على الثلاثة بعد تلقي الأجهزة الأمنية تحذيرات حول نوايا تنفيذ عملية في تلك المناطق. وفي واشنطن قال ريتشارد باوتشر المتحدث باسم وزارة الخارجية الأمريكية ان الادارة الأمريكية ستواصل العمل من أجل التوصل لتسوية بين الجانبين الفلسطيني والاسرائيلي. وأضاف «سنواصل العمل ولدى كل من الجانبين واجبات ومسؤوليات فيها دون الاعتماد على حكومة بعينها. ان الحاجة لتحرك الأطراف الى الامام والرغبة في تحقيق ذلك لاتزال قائمة وكذلك أهمية العمل في هذا الاتجاه ولذا فان واشنطن ستواصل السعي حثيثا لتحقيق ذلك بقدر ما تستطيع. ورفض باوتشر التكهن بشكل الحكومة الإسرائيلية الجديدة واكتفى بالقول بما نعلمه هو انه يتعين ان نواصل العمل خلال الشهور القادمة. لكن مسئولين فلسطينيين ومن الاتحاد الأوروبي

في محاولة للإجابة على هذا السؤال

كيف تحركت الدبلوماسية التونسية تجاه القضايا العربية؟

دعم الشعب الفلسطيني لاستعادة حقوقه وارضه واقامة دولته المستقلة



الرئيس بن علي خلال رئاسته لوفد تونس في القمة العربية بعمان

توقفت تونس خلال سنوات التغيير بقيادة الرئيس زين العابدين بن علي الى ان تجعل من نجاحات سياستها الداخلية زائدا من رواق نجاح سياستها الخارجية. وبقدرة الاعتزاز بالمكاسب والإنجازات على الصعيد الداخلي والعزم على افرائها في المرحلة القادمة بفضل البرنامج المستقبلي الذي وضعه الرئيس بن علي منذ شهر أكتوبر ١٩٩٩ موضع التنفيذ، أصبحت تونس تحظى بمنزلة محترمة في محيطها المغاربي والعربي والإفريقي وفي القضاء المتوسطي والدولي. لقد استندت توجهات تونس الخارجية الى ثوابت ومبادئ واضحة عمادها الحفاظ على مصالحها الحيوية وخيرية قرارها الوطني وتكريس ابعادها المغاربية والعربية والإفريقية والإسلامية ونصرة قضايا الحق والعدل والإسهام الفاعل في ارساء نمط جديد للعلاقات الدولية متركز على السلم والأمن والاستقرار والتنمية المتضامنة والشراكة المتكافئة.

تونس مراسل «الإخبار»:

بن علي يهنئ الأمة الإسلامية بحلول شهر رمضان:

نشطت دبلوماسية عهد السابع من



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أهل المغرب، الاستفتاء حول الصحراء فكرة تجاوزها الزمن

الرباط. أ.ف.ب. اعتبر العامل المغربي الملك محمد السادس أن فكرة تنظيم استفتاء لتقرير مصير الصحراء الغربية «تجاوزها الزمن». وقال في كلمة بمناسبة الذكرى الـ ٢٧ لانتهاج الاستعمار الإسباني للصحراء، وضمها إلى المغرب، أن «الأسرة الدولية أصبحت أكثر تأييدا لحل سياسي في إطار سيادة المغرب». وأضاف أن موقف الأسرة الدولية هذا يجعل خطة تنظيم استفتاء حسب خطط الأمم المتحدة «تجاوزها الزمن».

يلات على ورقة العمل الأمريكية نقطة الشرق الأوسط وذلك خلال : والأمنية على مستوى المثاليين في أروبي أن سفير التمارك في هذه التعديلات إلى المبعوث الأمريكي بيرز. وأضاف المصدر الديبلوماسي ن خلال هذه التعديلات إلى تحقيق ن أجل تحقيق هدف مشترك وهو في اللحظة منها بن هذه التعديلات فريق العمل الرباعي الدولي في عمان على مستوى الخبراء والمبعوثين.

رأي عربي

في تصريحات مقننة قال الأراحي بنيامين بن اليعازر وزير الدفاع الإسرائيلي «المستقبل، لقد كنت الطباح وبيريز النادل - الجرسون - وشارون يتناول الطعام فقط. هكذا وصف نفسه داخل حكومة شارون التي يجري تجديدها الآن، بأعضاء جدد أكثر أراحيًا وتطرفًا وسفكا للدماء من اليعازر. ما قاله هذا الأراحي الذي يتزعم حزب العمل الإسرائيلي... يؤكد أنه كان خادما أمينًا لشارون رغم اختلاف توجهه السياسي «الظاهري» بينهما، لم يكذب هذا الأراحي الذي شهد عهده كوزير للدفاع «طبخات، تلذذ السفاح الكبير شارون في الاستمتاع بتناولها! إذن هو الذي طبخ وأعد جريمة ومذبحة جنين التي اشتهاها شارون، وهو الذي خطط للجرائم التي سبقتها وتلتها حتى يوم خروجه من السلطة في الأسبوع الماضي. ان الأراحي اليعازر يحسول الآن ان يرتدى قناع السلام، وقد قال بكل بداعة. كما اثار موقع صحيفة «يديعوت احرونوت» على شبكة الانترنت «ان الجيش الإسرائيلي قد حسم المعركة ضد - ما أسماه - الارهاب الفلسطيني» اننا نسمع ونشهد العجب بعد تشكيل حكومة شارون الارهابية الجديدة، فعادة حزب العمل سيمارسون كعادتهم عملية «النصب» على الجميع وهم في قرارة أنفسهم يتمنون الخير لشارون وزبائنته، واما كان أمر من هو داخل أو خارج السلطة الإسرائيلية فالانتفاضة التي يسميها البذيء اليعازر بالارهاب الفلسطيني ستزداد نضجا وثباتا رغم ان كل حكام الدولة الصهيونية النازية البيان الاماراتية



والدة الشهيد خالد صواحي تحمل صورته داخل منزل الأسرة في مخيم بلاطة للاجئين بعدما فجر نفسه في مركز تسوق في كفر سابا ليقتل اثنين من الإسرائيليين ويصيب ١٥ على الأقل. «صورة للأخبار من رويترز»

عرفات، لا أحد يستطيع إبعادى عن وطنى

رام الله - أ.ش.أ. أكد الرئيس الفلسطيني ياسر عرفات انه لا أحد يستطيع أن يبعده عن وطنه «فلسطين». وقال الرئيس عرفات ردا على الحديث عن إبعاده من قبل بنيامين نتنياهو «لا أحد يستطيع أن يبعدي عن وطنى، ويجب ان يتذكروا أنني وصلت منا عدة مرات سرا». وأضاف عرفات الصحفيين أمس في رام الله، عقب استقباله وفدا دينيا من بطريركية الروم الأرثوذكس في القدس برئاسة المطران اسخيوريوس في هذا الشهر الكريم، نحن نرجو امتنا العربية كلها وكل الاحرار والشرفاء في العالم، ان يقفوا مع الشعب الفلسطيني أمام هذا المصير المأساوي الإسرائيلي، وأمام هذه الجرائم التي ترتكب يوميا من قتل وتدمير وتطهير عرقي للأراضي المزروعة حتى منع المزارعين من قطف ثمار الزيتون، التي كانت تدر ثروة على الفلسطينيين والقتل والنسف والتخريب الذي استمر لعشرين شهرا «٢٠ مليون»

في أخبار النجوم



مطور الشريط
الحرب العالمية الثانية
على «فارس بلا جواد»

إن
للم

ة الشرق
به الولايات
وماسي من
التطورات
بات. المعارك
زاب وباطنها
عيلة الآن.
نى الكنيسة
ت - موعود
ان يكون ذلك
الانتخابات
ممل والليكو
بابات رئاسة
العمل يوم ١٩
بعد انتخابات
عاما رئيس
سة شارون
نتنياهو الى
بعد هزيمته
عمل السابق
١٩٩٩ بعدما
لخارجية في
كنيسة على
وقال نتنياهو
نيلي انه بحث
مريكية التي
بعد توقف
الطلسطينية
بعضى يقول
بانتها عام
نظمة التحرير
يست مشكلة
ليهم ببساطة
لى الارهاب..
ا السياسية.
طانية من ان
ناسر الأكبر
فق شارون
ت انه يتعين
ه الانتخابات
ره ويبدأ من
قيق السلام
عانت منها

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{As published on Page 29 of Al Ahram Newspaper, 29 January 2003}

Balance Sheet on 31 December 2002

		31 December 2002 (LE)	31 December 2001 (LE)
Assets:			
Cash & Balances held by the Central Bank of Egypt	(4)	2,050,646,687	1,829,541,631
Balances held by Banks	(5)	2,900,663,453	2,347,924,596
State Treasury Bonds & other due Governmental Securities discountable by the Central Bank of Egypt	(6)	1,321,619,578	808,178,893
Financial Investment for Trading Purposes	(7)	92,364,162	103,356,329
Financial Investment Available for Sale	(8)	1,874,050,279	1,807,995,297
Loans Given for Customers & Banks (after Deducting the Provision)	(9,10)	10,918,716,694	11,107,163,882
Financial Investments kept until Maturity Date	(11)	215,000	215,000
Financial Investments in Subsidiary Companies & Companies with Joint Interest	(12)	45,500,000	35,500,000
Debit Balances and other Assets	(14)	339,711,728	377,984,790
Fixed Assets (after deducting Accumulated Depreciation Provision)	(15)	215,177,023	183,625,907
Total Assets		19,758,664,604	18,601,486,325
Liabilities & Shareholders' Equities:			
Liabilities:			
Balances Owed to Banks	(16)	327,970,558	285,116,282
Customers' Deposits	(17)	15,814,751,792	13,993,784,611
Credit Balances & other Liabilities	(18)	322,128,872	407,086,023
Dividend Creditors			289,952,260
Bonds	(19)	300,000,000	600,000,000
Long-Term Loans	(20)	325,995,181	768,040,761
Other Provisions	(21)	711,601,443	682,175,780
Total Liabilities		17,802,447,846	17,026,155,717
Shareholders' Equities:			
Paid-up Capital		650,000,000	650,000,000
Provisions		925,330,608	925,330,608
Total Shareholders' Equities	(22)	1,575,330,608	1,575,330,608
Year Net Profit		380,886,150	
Total Shareholders' Equities & Year Profits		1,956,216,758	1,575,330,608
Total Liabilities & Shareholders' Equities		19,758,664,604	18,601,486,325
Incidental Liabilities & Commitments			
Liabilities against Letters of Guarantee & Letters of Credit, and other Commitments	(23)	4,541,025,450	4,998,731,497

The accompanying Explanatory Notes are supplementary to the Financial Statements and are to be read together with them (the Report of the two Auditors is attached herewith).

Sahar Mohamed El Sallab
Managing Director

Mohamed Ashmawy
Deputy of the Chairman of the Board of Directors & Managing Director

Hisham Ezz El Arab
Chairman of the Board of Directors & Managing Director

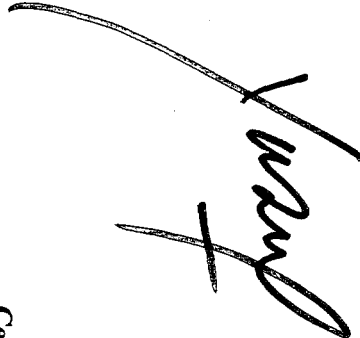
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Income Statement for the Fiscal Year Ending 31 December 2002

	Explanatory Note No.	31 December 2002 (LE)	31 December 2001 (LE)
Interest of Loans & Deposits with Banks		1,194,845,580	1,174,450,276
Interest of Bonds & Public Treasury Debentures		195,688,645	188,971,951
Minus:			
Deposits & Loan Costs		(883,357,254)	(925,337,228)
Net Interest		507,176,971	438,084,999
Banking Fees & Commissions		252,177,985	214,265,582
Dividends & Investment Documents		11,461,879	11,647,406
Profits from Foreign Currency Operations	(25)	60,034,917	161,812,403
Profits from Selling Financial Investment		17,838,672	29,708,491
Differences from Evaluating Financial Investments for Trading Purposes		15,089,665	0
Revenues from other Operations		67,092,618	37,525,325
Total Bank Fees & Commissions		423,695,736	454,959,207
Net Business Income		930,872,707	893,044,206
Minus:			
Provisions		(282,444,894)	(276,334,948)
Difference from Evaluating other Financial Investments	(24)	(36,021,333)	0
General & Administrative Expenses, Wear & Tear and Appreciation.		203,615,713	(189,455,321)
Other Expenses		(27,904,617)	(25,646,849)
		(549,986,557)	(491,437,118)
Business Net Profits (Losses)		380,886,150	401,607,088
Business Unrelated Profits		0	151,698
Year Net profit		380,886,150	401,758,786
Year Net Profits per Share	(26)	5.19	5.47

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مركز الترجمة المعتمدة

يوسف ومشاركوه

مترجمون معتمدون ومحلّفون

Cash Flow Statement for the Fiscal Year Ending 31 December 2002

	31 December 2002 (LE)	31 December 2001 (LE)
Cash Flows from Operating Business		
Profits (Losses) before Deducting Taxes	380,886,150	401,758,786
Adjustments for effecting Settlements of Net Profits (losses) with Cash Flow from Operating Business		
Depreciation	34,211,993	24,713,945
Provisions (accumulated during the Fiscal Year)	282,444,894	276,334,948
Differences from Evaluating Financial Investments for Trading Purposes	(15,089,664)	-
Differences from Evaluating other Financial Investments	36,021,333	-
The amount of the Depreciation Provision (except for Loan Provision)	(10,660,185)	(21,493,651)
Differences from Evaluating Provisions (other than Loan Provision)	731,732	22,694,341
Profits from selling Fixed Assets	-	(151,698)
Profits from selling Financial Investments	(17,838,672)	(24,125,077)
Paid-up Income Taxes	(15,000,000)	-
Differences from Re-evaluation of Long Term Loans in Foreign Currency	4,459,754	185,375,190
Profits (losses) from operating before Changes in Assets & Liabilities used in Operating Business	680,167,335	865,106,784
Net Decrease (Increase) in Assets		
Deposits held by Banks	(505,357,462)	(387,066,398)
State Treasury Bonds & other due Governmental Securities	(289,819,679)	(420,570,988)
Financial Investment for Trading Purposes	24,855,812	23,117,631)
Financial Investment Available for Sale	(80,543,724)	(291,606,359)
Loans Granted for Customers & Banks	(109,291,337)	(1,004,776,575)
Debit Balances & other Assets	123,287,684	(174,695,760)
Net Decrease (Increase) in Liabilities		
Balances owed to Banks	42,854,276	108,173,096
Customers' Deposits	1,820,967,181	2,618,634,216
Debit Balances & other Liabilities	(84,957,151)	(308,336,290)
Net Cash Flows resulting from Operating Business	1,622,162,935	981,744,095
Cash Flow from Investment Business		
Purchases of Investments in Subsidiary Companies & Companies with Joint Interest	(8,000,000)	(14,000,000)
Payments for Purchasing fixing Assets/Branches & Equipping those Branches	(85,597,883)	(45,081,073)
Proceeds from Selling Fixed Assets	-	151,698
Net Cash Flows used in Investment Business	(93,597,883)	(58,929,375)
Cash Flow from Financing Business		
Decrease (Increase) in Bonds	(300,000,000)	-
Decrease (Increase) in Long Term Loans	(446,505,335)	(814,205,104)
Paid-up Dividends	(289,952,260)	(288,024,265)

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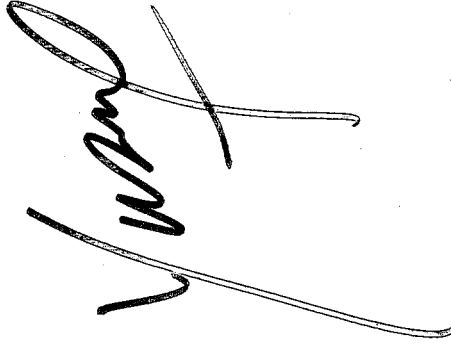
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يوسف ومشاركو

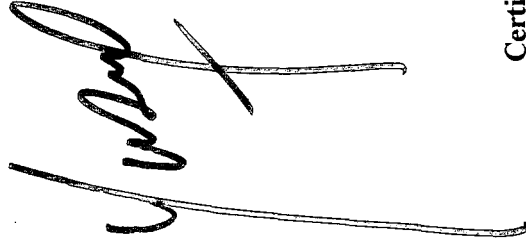
مترجمون معتمدون ومحلّفون

Net Cash Flow used in Financing Business	(1,036,457,595)	(1,102,229,369)
Net Change in Cash & Liquid Assets during the year	492,107,457	(179,414,649)
Cash & Liquid Balance at the Beginning of the Year	2,043,509,011	2,222,923,660
Cash & Liquid Balance at the End of the Year	2,535,616,468	2,043,509,011
Cash & Liquid are represented in the following:		
Cash & Balances held by the Central Bank of Egypt	2,050,646,687	1,829,541,631
Balances held by Banks	2,900,663,453	2,347,924,596
State Treasury Bonds & other deductible Governmental Securities Held by the Central Bank of Egypt	1,321,619,578	808,178,893
Deposits held with Banks	(2,837,620,147)	(2,332,262,685)
Three-month term State Treasury Bonds	(899,693,103)	(609,873,424)
Total of Cash & Liquid Assets	2,535,616,468	2,043,509,011

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مترجمون معتمدون ومحلّفون

Statement of the Changes in the Shareholders' Equities
for the Fiscal Year Ending 31 December 2002

2001	Capital LE	Legal Reserve LE	General Provision LE	Special Provision LE	Year Profits LE	Total LE
Balance at the Beginning of the Year	650,000,000	288,631,627	362,182,552	162,709,903	-	1,463,524,082
Year Net Profits		-	-	-	401,758,786	401,758,786
Transferred into Provisions		20,087,939	91,718,587		(111,806,526)	-
Dividends	-	-	-		(289,952,260)	(289,952,260)
Balance at the End of the Year	650,000,000	308,719,566	453,901,139	162,709,903	-	1,575,330,608

2002	Capital LE	Legal Reserve LE	General Provision LE	Special Provision LE	Year Profits LE	Total LE
Balance at the Beginning of the Year	650,000,000	308,719,566	453,901,139	162,709,903	-	1,575,330,608
Current Year Net Profit	-	-	-	-	380,886,150	380,886,150
Balance at the End of the Year	650,000,000	308,719,566	453,901,139	162,709,903	380,886,150	1,956,216,758

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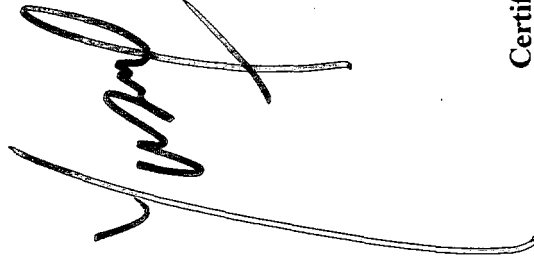
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Statement of Recommended Dividends for the Profits
of the Fiscal Year Ending 31 December 2002

	2002 (LE)	2001 (LE)
Year Net Profit	380,886,150	401,758,786
Total Dividends	380,886,150	401,758,786
Distributed as Follows:		
Legal Reserve	16,280,434	20,087,939
Shareholders' Dividends - First Issue	32,500,000	32,500,000
Share of the Bank Employees	37,088,615	40,175,879
Cash Share for the Cooperative Society for Construction & Housing for the Bank Employees	1,000,000	-
Remuneration of the Members of the Board of Directors	5,713,292	6,026,382
Shareholders' Dividends - Second Issue	162,500,000	211,250,000
General Provision	125,803,809	91,718,586
Total	380,886,150	401,758,786

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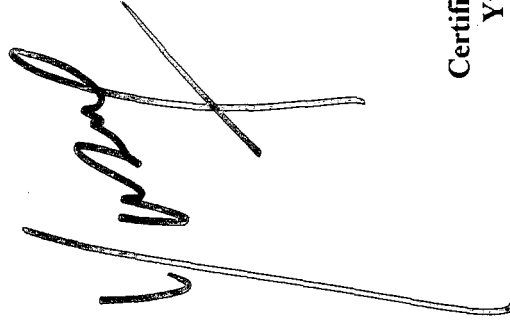
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Commercial International Bank (Egypt) S.A.E.

Explanatory Notes Supplementing the Financial Statements for the Fiscal Year ending 31 December 2002.

1. Business

The Commercial International Bank (Egypt) S.A.E. was established on 7 August 1975 as a commercial bank under the Investment Act, together with its Executive Regulations. The Bank provides all banking services related to its business through its Head Office in Giza City, as well as 37 branches and 44 banking units.

2. The Most Important Applicable Accounting Policies

(a) The Applicable Principles for Preparing the Financial Statements:

- The financial statements were prepared according to the Egyptian accounting standards in conformity with international accounting standards and the applicable local laws and regulations.
- The Bank, at the time of preparing the financial statements, changed the classification and valuation policy of the financial investments to conform with the International Accounting Standard No. 39 in relation to measuring and recognizing the financial instruments.

The changes in the reclassification of the financial investments took place in relation to four items: financial investments for trading purposes, financial investments available for sale, financial investments held until maturity date and financial investments concerning subsidiary companies and companies with joint interest. The evaluation took place as set forth in Explanatory Note No. 2 in relation to items (e, f, g & h), instead of being classified as investments with the purpose of trading and investments with the purpose of keeping. The first type was valued on the basis of cost or market value/calculated value, whichever is less, for each homogenous group of investments. The second group was valued on the basis of cost, after reducing its value in the event a permanent drop took place. This resulted in a debit balance of valuation differences amounting to LE20,931,668, as listed in the Income Statement, after using the balance of the provision for investments with the purpose of trading, amounting to LE11,091,662 as at 31 December 2002, which was enhanced by LE6,000,000 during year 2002.

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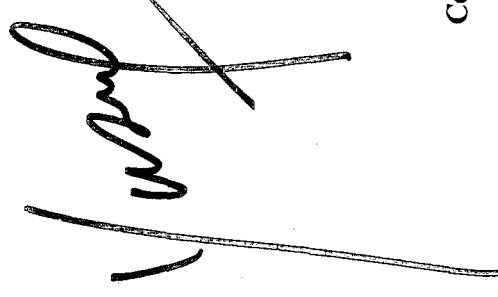
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(b) Transactions in Foreign Currency

The accounts of the Bank are held in Egyptian Pounds and the transactions run in other currencies during the fiscal year were recorded on the basis of the foreign currency rates, as at the date(s) of carrying out such transactions. The balances of those assets and liabilities with a liquid nature were then re-evaluated in other currencies at the end of the fiscal year, on the basis of the applicable foreign currency rates at such date. The differences resulting from such re-evaluation were recorded in the Income Statements as profit (or loss) from foreign currency transactions.

- The outstanding foreign currency Futures were evaluated at the end of the fiscal year on the basis of the fair market value on such date using the foreign currency Future rates for the periods remaining until the due dates relevant to such Futures. The valuation differences were listed in the Income Statement as profit (or loss) from foreign currency transactions.
- The foreign currency Swaps were recorded on the commitment date under the item "Incidental Liabilities & Commitments". The difference between the equivalent values of the two sides of the foreign currency Swaps under "Debit Balances & Other Assets, and "Credit Balances & Other liabilities", on the basis that they were considered as unrealized profits/losses at the commitment date of the foreign currency swap. The said balances, as well as the profits and losses resulting from executing the foreign currency Swaps, were amortized and listed in the Income Statement as profit (or loss) from foreign currency transactions.
- The paid premiums for the foreign currency Options were recorded under the item "Debit Balances & Other Assets" and the balance of the premiums was then settled when listed in the Income Statement in light of the results of the valuation of the foreign currency Options at the fair market value as profit (or loss) from foreign currency transactions.

As for the purchased Options for covering those Options sold to the customers, with the purpose of closing the risk related to the nature of their business activity, the difference between the paid premium in relation to the purchased option and the premium collected from the sold option at the date on which such option was created, was listed under "Credit Balances & Other liabilities", and then such difference was settled in the Income Statement as profit (or loss) from foreign currency transactions on an accrual basis.

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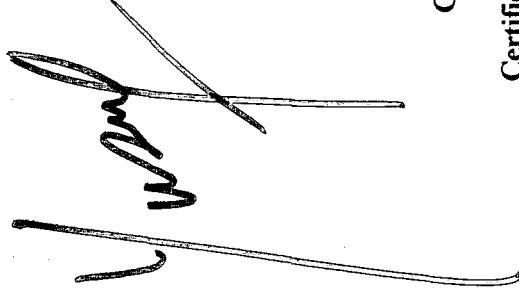
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(c) Realized Revenue

Revenues were recorded on an accrual basis, except for the interest resulting from irregular loans, the resulting revenues of which ceased to be recorded when there was a suspicion that such interest or principle amount of the debt would not be collected. The revenues generated from shares and investment bonds were recorded when payment of the dividends or coupons was announced.

(d) State Treasury Bonds

The State Treasury Bonds were recorded at a nominal value and the issuance deductions were recorded under the item "Credit Balances & Other Liabilities". The State Treasury Bonds appeared on the Balance Sheet with the net value after offsetting the issuance deductions.

(e) Evaluation of Financial Investments for Trading Purposes

- Financial investments for trading purposes, including those of the financial investment portfolios managed by others, were evaluated at the end of the fiscal year at the fair market value and the valuation differences were recorded in the Income Statement.
- Financial investments for trading purposes that had lost one of the conditions stipulated for its classification as securities for trading purposes, were evaluated according to the book value after deducting such amount resulting from devaluation, pursuant to a comprehensive objective study of the latest financial statements of the company issuing such security. The valuation difference was recorded in the Income Statement.

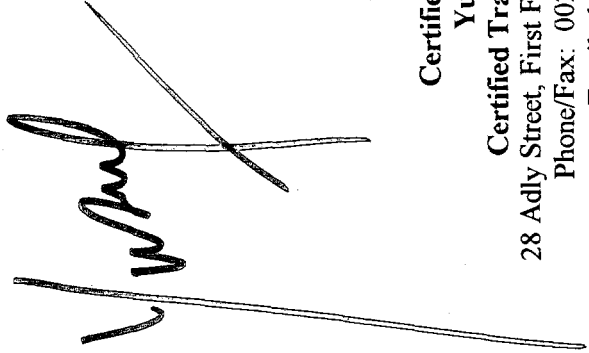
(f) Evaluation of Financial Investments Available for Sale

Financial investments available for sale were evaluated on the basis of cost or fair market value, whichever was less, in relation to each investment separately. The differences were listed in the Income Statement under valuation differences of other financial investments. In the event of an increase, they were added to the aforementioned balance within the limits of such balance that was already listed in the Income Statement resulting from previous fiscal periods.

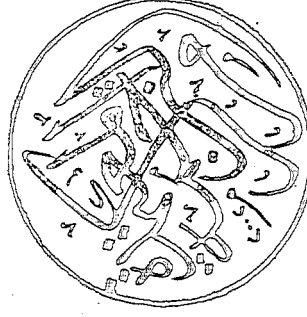
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(g) Evaluation of Financial Investments held until Maturity Date

The bonds purchased from a first issuance were evaluated on the basis of the adjusted cost representing the nominal value plus the issuance premium or by offsetting the issuance deduction, as the case may be. The issuance premium/issuance deduction was amortized on a fixed installment ratio. Such amortization was recorded under the revenue generated from State Treasury Bonds and those bonds listed in the Income Statement.

The same method was also applicable in relation to the bonds purchased from the Stock Exchange at a value more or less than the nominal value, after reducing the cost with the amount of the revenues resulting from a period prior to the purchase date.

In the event that the market value deteriorated and became less than the book value per bond, the book value was adjusted and listed in the Income Statement under valuation differences of other financial statements. However, if there was an increase in the fair market value, then it was added to the Income Statement of the same bank, within the limits of what has already been recorded therein for previous fiscal periods.

The foreign currency bond book value was adjusted as a result of such evaluation as per the current exchange rate on the valuation date. The valuation differences were then listed in the Income Statement as profit (or loss) from foreign currency transactions.

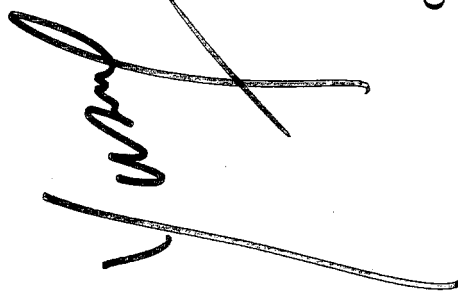
(h) Financial Investments Concerning Subsidiary Companies & Companies with a Joint Interest

The financial investments concerning subsidiary companies and companies with joint interest were evaluated on a cost basis. In the event the fair market value deteriorated to less than the book value, then the book value was then adjusted accordingly for each investment separately and the difference was listed under valuation differences of other financial investments. However, when the market value increased, the difference was added to the said item within the limit of what was accrued and listed in the Income Statements for previous fiscal years.

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(i) **Evaluation of the Assets, the Ownership of which was Transferred to the Bank to Offset the Debts of Some Customers**

Those assets – the ownership of which was transferred to the Bank – were listed in the Balance Sheet under the item “Debit Balances & Other Assets” at the value when such transfer took place. When the fair market value of such assets decreased below the transfer value on the date of preparing the Balance Sheet, then the resulting differences were accrued and listed in the Income Statement. However, in those cases where there was an increase in the market, the difference was added and listed in the Income Statement, within the limits of what was accrued and deducted from the Income Statements of previous fiscal years.

(j) **Provision for Incidental Loans & Liabilities**

This provision was made to cover specific incidental loans and liabilities, in addition to a percentage to cover general risk calculated on the total of the other incidental loans and liabilities, after offsetting the balances covered by bank deposits and guarantees issued from external banks with a credit blanket in light of the management experience and the detailed periodical studies of the balances of the incidental loans and liabilities.

- The loans were written off if the result of taking actions would have inevitably been useless to collect same and deducted or added from the provision if they were written off and then later collected.

(k) **Incidental Liabilities & Commitments**

The incidental liabilities that the Bank became a party to, in addition to the commitments related to foreign currency Futures, Swaps and arbitrage, as well as other commitments that were beyond the Balance Sheet, were listed under an item called “Incidental Liabilities & Commitments” on the grounds that they did not represent actual assets or liabilities on the date of the Balance Sheet.

(l) **Cash & Liquid Assets**

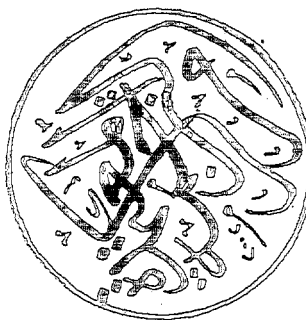
For the purposes of preparing the Cash Flow Statement, the item called “Cash & Liquid Assets” included cash balances, balances held by the Central Bank of Egypt, current account balances held by other banks and the balances of the State Treasury Bonds that were due within three months after possession.

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(m) **Depreciation & Amortization**

- The fixed assets were depreciated on a fixed straight installment ratio by using appropriate depreciation ratios that were determined on the basis of the life expectancy of each asset.
- The enhancement and renewal expenses in relation to the rented premises of the Bank branches, were amortized on the life expectancy or lease term, whichever was the least.

(n) **Taxes**

- The taxes payable by the Bank were calculated pursuant to the applicable and valid laws, regulations and instructions related thereto.
- The tax liability provision was created after carrying out the required study within the light of a detailed study of tax claims.

3. Financial Instruments and Risk Management Related thereto

3-1 Financial Instruments

- (a) The financial instruments of the Bank were represented in the financial assets and liabilities, including cash balances, current accounts, deposits held by other banks, financial investments, bank loans granted to customers and other banks, as well as financial liabilities including customers' deposits and other banks' deposits. The financial instruments also included the rights and obligations listed under the item called "Incidental Liabilities & Commitments".

The Explanatory Note No. 2 supplementary to the financial statements, included the accounting policies adopted in relation to the basis of bookkeeping and measuring the most important financial instruments and the revenues and expenses related thereto.

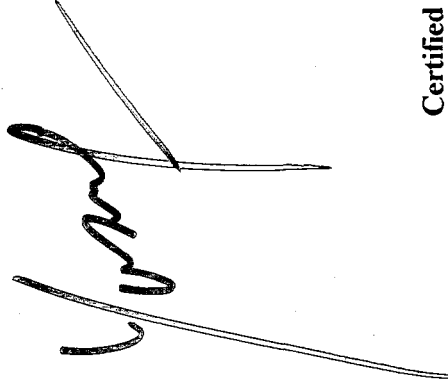
(b) **Fair Market Value for Financial Instruments**

According to the evaluation principles adopted in assessing the assets and liabilities of the Bank, as stipulated in the Explanatory Notes supplementary to the financial statements, the fair market value of the financial instruments did not differ from the book value as at the date of

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the Balance Sheet. As for the financial investments – except for those acquired for trading purposes – the Explanatory Notes (8, 11 & 12) indicate the fair market value of such financial investments as at the date of the Balance Sheet.

(c) **Futures**

According to the instructions of the Central Bank of Egypt, the Bank may not enter in Futures, unless within the limits necessary to cover its requirements of foreign currency or those requirements of the Bank's customers to face their foreign currency obligations resulting from their dealings through the Bank, all of which were short-term deposits.

3-2 **Risk Management of Financial Instruments**

(a) **Interest Rate Risk**

Most of the financial instruments were subject to fluctuation as a result of changes in the interest rates related thereto. The Bank intended to take a number of actions to reduce the effects of such risk to a minimum, such as:

- To correlate the interest rate applicable to borrowing with the interest rate applicable to lending.
- Using the debit interest rates in relation to the various currencies as a guide to determine the interest rate.
- Observing that the due dates of the financial assets were matched with the due dates of the financial liabilities.

The Explanatory Notes supplementary to the financial statements under Nos. 27 and 28 indicate the due dates of the financial assets and liabilities as well as the average interest rates that were applicable during the fiscal year in relation to such financial assets and liabilities.

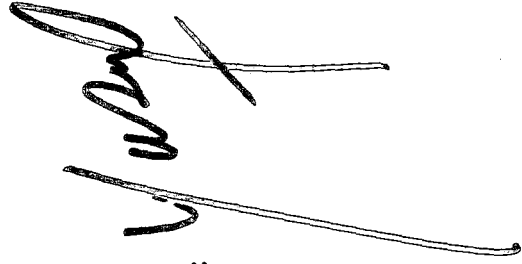
(b) **Credit Risk**

The loans of the customers and banks, together with financial investments in the form of bonds, as well as the balances of current accounts, deposits held by other banks and rights and obligations of others, were deemed as financial assets exposed to credit risk,

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represented in the inability of such parties to partially or totally pay the amounts they owed to the Bank on the due dates.

The Bank adopted a number of actions to reduce the credit risk to a minimum.

- preparing credit studies about the customers and banks before dealing with them and ascertaining the credit risk ratios related thereto.
- Obtaining sufficient securities to reduce the amount of risk that could result in the event of the insolvency of those customers or banks.
- Running periodical follow-up and studies of the customers and banks with the purpose of assessing their financial and credit positions, as well as assessing the provisions required to cover irregular debts and balances.
- Distributing the portfolio of loans and balances of other banks on various sectors to avoid concentrated risks.

The Explanatory Note No. 30 indicates the distribution of the portfolio of loans on various sectors.

(c) The Fluctuation Risk of Foreign Currency Rates

The nature of the Bank requires dealing in a number of foreign currencies, a matter which may expose the Bank to a fluctuation risk of foreign currency rates. In order to reduce such risk to a minimum, the Bank observed maintaining a balance in the positions of the foreign currencies, in accordance with the instructions issued by the Central Bank of Egypt in this concern.

The Explanatory Note No. 31 indicates the most important positions existing at the date of the Balance Sheet.

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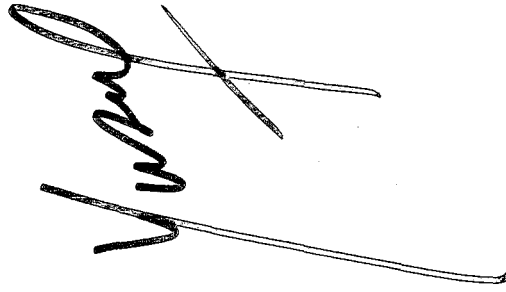
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(4) Cash & Balances Held by Banks:

	31 December 2002 (LE)	31 December 2001 (LE)
Cash Fund	379,554,422	357,029,739
Balances held by the Central Bank of Egypt pursuant to the Legal Reserve Percentage	1,671,092,265	1,472,511,892
Total of Cash & Balances held by the Central Bank of Egypt	2,050,646,687	1,829,541,631

(5) Balances Held by Banks:

	31 December 2002 (LE)	31 December 2001 (LE)
(a) Central Bank of Egypt:		
Time Deposits	325,331,260	578,671,389
Total Balances held by the Central Bank of Egypt	325,331,260	578,671,389
(b) Local Banks:		
Current Accounts	5,136,346	4,470,301
Time Deposits	900,120,070	775,895,721
Total Balances held by Local Banks	905,256,416	780,366,022
(c) External Banks:		
Current Accounts	57,906,959	11,191,610
Time Deposits	1,612,168,818	977,695,575
Total Balances held by External Banks	1,670,075,777	988,887,185
Total Balances held by Banks	2,900,663,453	2,347,924,596

(6) State Treasury Bonds & Other Discountable Governmental Papers held by the Central Bank of Egypt:

	31 December 2002 (LE)	31 December 2001 (LE)
State Treasury Bonds for a Term of 91 days	425,000,000	200,000,000
Treasury Bonds for a Term of 182 days	920,000,000	620,000,000
	1,345,000,000	820,000,000
Interest Yet Undue	(23,380,422)	(11,821,107)
	1,321,619,578	808,178,893

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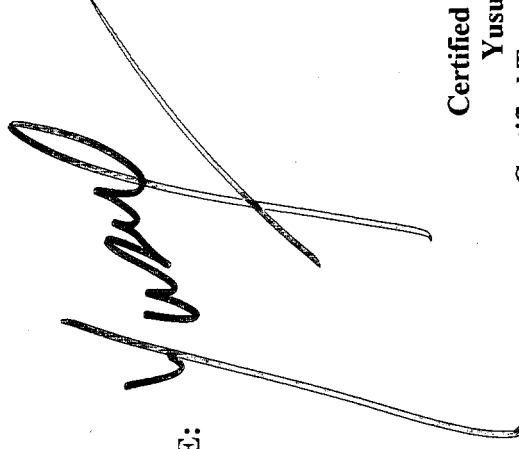
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(7) Financial Investments for Trading Purposes:

	31 December 2002 (LE)	31 December 2001 (LE)
Financial Investments Portfolio Managed by Others	92,364,162	103,356,329
Total Financial Investments for Trading Purposes	92,364,162	103,356,329
The Financial Investments for Trading Purposes were represented in:		
Financial Investments listed on the Stock Exchange	92,364,162	103,356,329
Financial Investments unlisted on the Stock Exchange	-	-
	92,364,162	103,356,329

(8) Financial Investments Available for Sale

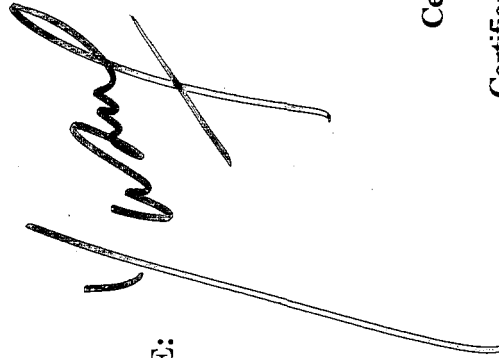
	31 December 2002 (LE)	31 December 2001 (LE)
(a) Financial Investments in Shares:		
Shares in Banks	7,753,417	8,610,740
Shares in Companies	460,969,359	370,272,263
(b) Financial Investments in Bonds:		
Governmental Bonds	661,349,577	860,063,077
Bank Bonds	129,243,526	122,012,062
Companies' Bonds	614,734,400	447,037,155
	1,874,050,279	1,807,995,297
The Financial Investments Available for Sale are represented in:		
Financial Investments Listed on the Stock Exchange	1,413,797,293	1,256,189,484
Financial Investments Unlisted on the Stock Exchange	460,252,986	551,805,813
	1,874,050,279	1,807,995,297

- The fair market value of the Financial Investments available for sale and listed on the Stock Exchange Market amounted to LE1,524,660,638 as at 31 December 2002, against LE1,372,120,663 as at 31 December 2001.
- The Financial Investments available for sale included Securities lent to UBS Werberg amounted to US\$23 million as at 31 December 2002, with a maturity date of 27 May 2003.

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(9) Loans Given to Customers & Banks

	31 December 2002 (LE)	31 December 2001 (LE)
Discounted Commercial Bills	205,928,599	147,409,060
Loans Given to Customers	10,805,963,751	11,258,351,982
Loans Given to Banks	404,539,051	281,929,340
	11,416,431,401	11,687,690,382
Ungained Discounts for Commercial Bills	(6,136,668)	
Loan Provisions	(454,285,611)	(521,020,704)
Set-Off Interest	(37,292,428)	59,505,796)
Net Loans & Debts	10,918,716,694	11,107,163,882

(10) Loan Provisions (Regular/Irregular) (Egyptian Pounds)

	31 December 2002			31 December 2001		
	Specific	General	Total	Specific	General	Total
Provision Balance at the Beginning of Year	284,754,000	236,266,704	521,02,704	187,327,000	325,643,340	512,970,340
Accumulated During the Year	181,419,691	51,138,989	{unclear}	187,021,981	23,596,373	210,618,354
Collected Written-off Debts	19,347,051	-	{unclear}	4,000	-	4,000
Transferred from General to Specific	-	-	-	161,934,934	(161,934,934)	-
Differences from Re-evaluating the Provision Balances						
In Foreign Currencies	-	1,792,180	1,792,180	-	48,961,925	48,961,925
	485,520,742	289,197,873	{unclear}	536,287,915	236,266,704	772,554,619
Used Portion of the Provision During Year	(320,433,004)	-	{unclear}	(251,533,915)	-	(251,533,915)
Balance of Provision at End of Year	165,087,738	289,197,873	{unclear}	284,754,000	236,266,704	521,020,704

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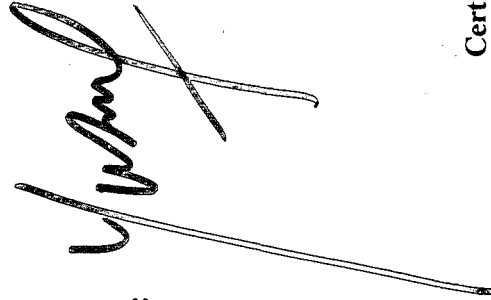
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(11) Financial Investments for Kept until Maturity Date

	31 December 2002 (LE)	31 December 2001 (LE)
Housing Bonds with a Maturity in December 2019	215,000	215,000
The Financial Investments Kept until the Maturity Date, are as follows:		
Financial Investments Listed on the Stock Exchange	-	-
Financial Investments	215,000	215,000
Unlisted on the Stock Exchange	215,000	215,000

(12) Financial Investments Concerning Subsidiary Companies & Companies with Joint Interest

	31 December 2002		31 December 2001	
	LE	%	LE	%
Shares in the Capital of other Banks and Subsidiary Companies & Companies with Joint Interest				
Commercial International Company for Stock Exchange Brokerage	10,000,000	40	8,500,000	40
Flemings CI for Management of Investment Funds	1,500,000	30	1,500,000	30
Commercial International Company for Managing Portfolios (under liquidation)	-	-	1,500,000	40
Commercial International Insurance Company	24,000,000	40	24,000,000	40
Contact for Trading Vehicles	10,000,000	40	-	
	45,500,000		35,500,000	
Financial Investments in Subsidiary Companies are as follows:				
Financial Investments Listed on the Stock Exchange	10,000,000		8,500,000	
Financial Investments Unlisted on the Stock Exchange	35,500,000		27,000,000	
	45,500,000		35,500,000	

The fair market value of the financial in subsidiary companies listed on the Stock Exchange amounted to 10 million Egyptian Pounds as at 31 December 2002, as against 8.5 million Egyptian Pounds as at 31 December 2001.

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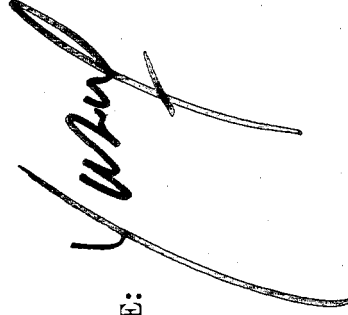
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(13) Capital Commitments:

(A) Financial Investments:

The financial commitments that are not yet requested to be paid as at the date of the Balance Sheet, amounted to 52,076,944 Egyptian Pounds, as follows:

	Contribution	Paid Up	Yet Unpaid
1. Financial Investments Available for Sale	50,670,450	8,593,506	42,076,944
2. Investments in the Capital of Other Banks and Subsidiary Companies, and Companies with Joint Interest.			
3. Contact for Trading Vehicles	20,000,000	10,000,000	10,000,000
	70,670,450	18,593,506	52,076,944

(14) Debit Balances & Other Assets

	31 December 2002 (LE)	31 December 2001 (LE)
Accrued Revenues	108,711,046	132,175,162
Expenses Paid in Advance	10,966,635	13,472,293
Advance Payments under the Account of Purchasing Fixed Assets	55,808,170	35,973,394
Assets the Ownership of which were transferred to the Bank (after deducting the valuation differences amounting to 3 million Egyptian Pounds)		
Various Debit Balances	78,733,570	13,553,724
Total Debit Balances & other Assets	85,492,307	182,810,217
	339,711,728	377,984,790

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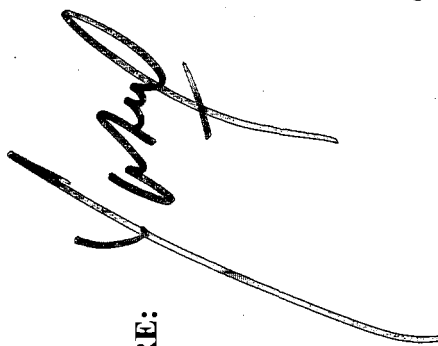
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(15) Net Fixed Assets (after deducting accumulated depreciation)

	Lands	Buildings & Constructions	Integrated Automated Systems	Means of Transport	Fittings & Installations	Tools & Equipment	Furniture	Total
	LE	LE	LE	LE	LE	LE	LE	LE
Cost at the Beginning of the Year (3)	1,485,933	141,671,809	87,032,048	11,140,922	38,941,823	47,902,661	15,862,068	344,037,264
Additions During the Year	761,140	8,425,522	43,785,556	2,809,657	1,502,555	5,081,855	3,396,822	65,763,107
Cost at the End of the Year (1)	2,247,073	150,097,331	130,817,604	13,950,579	40,444,378	52,984,516	19,258,890	409,800,371
Accumulated Depreciation Balance at the Beginning of the Year (4)	-	32,835,526	50,186,297	9,036,626	30,692,272	28,405,709	9,254,927	160,411,357
General Depreciation	-	7,914,397	14,356,941	834,629	4,718,562	4,721,876	1,665,586	34,211,991
Accumulated Depreciation Balance at the End of the Year (2)	-	40,749,923	64,543,238	9,871,255	35,410,834	33,127,585	10,920,513	194,623,348
Net Assets at the End of the Year (1-2)	2,247,073	109,347,408	66,274,366	4,079,324	5,033,544	19,856,931	8,338,377	215,177,023
Net Assets at the Beginning of the Year (3-4)	1,485,933	108,836,283	36,845,751	2,104,296	8,249,551	19,496,952	6,607,141	183,625,907

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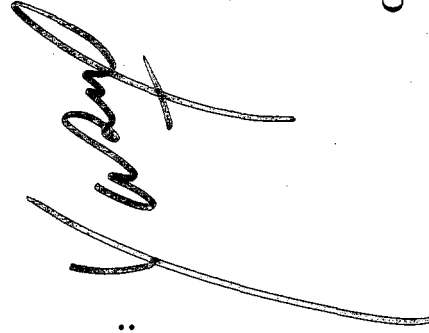
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(16) Balances for Banks

	31 December 2002 (LE)	31 December 2001 (LE)
A. Central Bank of Egypt		
Current Accounts	3,513,273	3,121,902
Time Deposits	30,000,000	
	33,513,273	3,121,902
B. Local Banks		
Current Accounts	16,902,245	47,750,243
Time Deposits	163,839,105	30,080,997
Total Balances owed to Local Banks	180,741,350	77,831,240
C. Foreign Banks		
Current Accounts	113,715,935	112,400,630
Time Deposits	-	91,762,510
Total Balances owed to Foreign Banks	113,715,935	204,163,140
Total	327,970,558	285,116,282

(17) Customers' Deposits

	31 December 2002 (LE)	31 December 2001 (LE)
Call Deposits	3,349,731,632	2,242,189,376
Call Deposits with Notice	6,522,834,973	7,062,788,691
Savings Bonds & Deposits	2,311,494,906	1,257,764,200
Savings Deposits	2,802,530,754	2,307,006,643
Other Deposits	828,159,527	524,035,701
Total Customers' Deposits	15,814,751,792	13,993,784,611

(18) Credit Balances & Other Liabilities

	31 December 2002 (LE)	31 December 2001 (LE)
Accrued Interest	56,064,004	56,333,000
Accrued Expenses	9,361,769	8,514,912
Creditors	245,953,572	280,914,736
Various Credit Balances	10,749,527	61,323,375
Total Credit Balances & Other Liabilities	322,128,872	407,086,023

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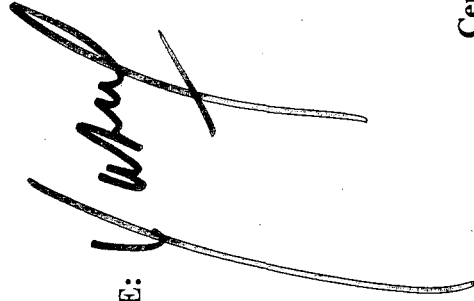
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(19) Bonds (after excluding the issuance discount/or adding the issuance premium)

The amount of the bonds issued by the Bank was 300 million Egyptian Pounds, divided into 300 thousand bonds, each with a nominal value of 1,000 Egyptian Pounds and with an interest rate of 10.25% per annum, payable at the maturity date of 10 May 2004.

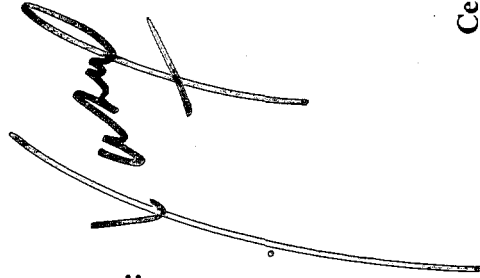
(20) Long Term Loans

	Interest Rate	Due Date	Amount Due During the Next Year	Balance on 31 December 2001	Balance on 31 December 2002
European Investment Bank		December 2012		19,402,408	16,282,804
Sumitomo Bank Loan	LIBOR	June 2005	115,622,675	231,245,350	689,715,600
Loan from the Ministry of Agriculture for Supporting the Food Sector	3.5-5.5 according to the maturity date	3-5 Years	7,188,411	19,257,513	7,850,088
Loan from the Ministry of Agriculture for Supporting the Veterinary Sector	3.5-5.5 according to the maturity date	3-5 Years	828,000	1,004,200	463,914
Loan from the Ministry of Agriculture for supporting a Number of Sectors	3.5-5.5 according to the maturity date	3-5 Years	6,107,819	30,372,710	13,984,355
Loan from Barclays Bank	6.62	For ten years commencing from 1996	7,581,000	24,713,000	39,744,000
Total			137,327,905	325,995,181	768,040,761

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(21) Other Provisions

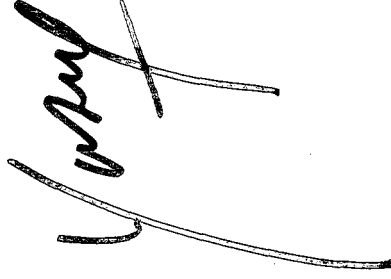
Description	31 December 2002 (LE)					
	Balance at Beginning of Year	Accumulated during Year	Re-Evaluation Differences	Used During Year	Transferred During Year	Balance at End of Year
Provision of Potential Tax Claims	517,155,622	41,886,214		(15,000,000)	14,590,406	558,632,242
Provision of Judicial Claims	1,525,470		7,858		(100,000)	1,433,328
Provision of Potential Fiscal Stamp Claims	14,590,406				(14,590,406)	-
Provision for Incidental Liabilities	27,968,646					27,968,646
Provision for General Risk	112,900,615		658,114			113,558,729
Provision for Insurance	8,000,000	2,000,000				10,000,000
Provision for Real Estate Tax	35,021			(126,523)	100,000	8,498
Total	682,175,780	43,886,214	665,972	(15,126,523)	0	711,601,443

Description	31 December 2001 (LE)				
	Balance at Beginning of Year	Accumulated During Year	Re-Evaluation Differences	Used During Year	Transferred During Year
Provision of Potential Tax Claims	477,320,673	49,334,949		(9,500,000)	517,155,622
Provision of Judicial Claims	1,281,752		243,718		1,525,470
Provision of Potential Fiscal Stamp Claims	14,590,406				14,590,406
Provision for Incidental Liabilities	25,587,000	2,381,646			27,968,646
Provision for General Risk	92,489,564		20,411,051		112,900,615
Provision for Insurance	6,000,000	2,000,000			8,000,000
Provision for Real Estate Tax	168,774			(133,753)	35,021
Total	617,438,169	53,716,595	20,654,769	(9,633,753)	682,175,780

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(22) Capital & Reserves

(a) Licensed Capital

The Licensed Capital of the Bank is LE1,500 million.

(b) Issued & Paid-up Capital

The Issued, Subscribed and Paid-up Capital amounts to LE650 million divided into 65 million shares, each with a nominal value of LE10.00.

(c) Reserves

- Pursuant to the Articles of Association of the Bank, 5% of the net profits of a fiscal year must be set aside to the feed the legal reserve. There shall be no increase in the legal reserve once it reaches an amount equivalent to half of the Issued Capital.
- The Bank may not dispose of any of the legal reserve unless with the approval and according to the instructions of the Central Bank of Egypt.

(23) Incidental Liabilities

	31 December 2002 (LE)	31 December 2001 (LE)
Letters of Guarantee	3,543,916,059	3,804,086,191
Letters of Credit (Import & Export)	513,398,158	638,712,670
Accepted Bills for Suppliers' Credit Facilities	490,717,538	555,256,951
Foreign Currency Futures	43,950	675,685
Foreign Currency Swaps	(7,050,255)	
Total	4,541,025,450	4,998,731,497

(24) Differences from Evaluating other Financial Investments

	31 December 2002 (LE) (-) +	31 December 2001 (LE) (-) +
Financial Investment for Sale	(36,021,333)	-

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(25) Profits of Foreign Currency Transactions:

	31 December 2002 (LE)	31 December 2001 (LE)
Profits from Foreign Currency Transactions	4,126,540	18,409,430
Differences from Evaluating Balances of Assets & Liabilities with a Liquidity Nature	53,394,972	141,632,794
Profits (Losses) from Evaluating Foreign Currency Futures	(720,638)	1,657,911
Profits from Evaluating Foreign Currency Swaps	5,692	112,268
Profits from Evaluating Foreign Currency Options	3,228,351	-
Total	60,034,917	161,812,403

(26) Net Profit Per Share (Dividend)

	31 December 2002 (LE)	31 December 2001 (LE)
Net Profit of the Fiscal Year	380,886,150	401,758,786
Remuneration Package for the Board Members	(5,713,292)	(6,026,382)
Share of the Staff in the Net Profit of the Fiscal Year	(38,088,615)	(40,175,878)
Share of the Shareholders in the Profit	337,084,243	355,556,526
Number of Shares	65,000,000	65,000,000
Net Profit Per Share (Dividend)	5.19	5.47

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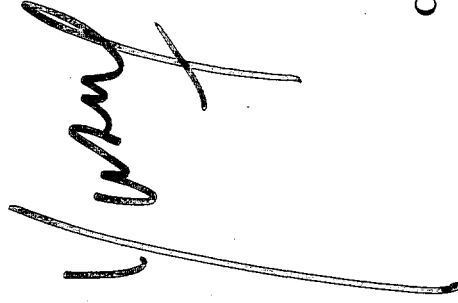
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(27) Assets & Liabilities (Egyptian Pounds)

Assets		-
Cash & Balances held by the Central Bank of Egypt	2,050,646,687	-
Balances held by Banks	2,900,663,453	-
State Treasury Bonds & other Due Governmental Securities by the Central Bank of Egypt	1,345,000,000	-
Financial Investments for Trading Purposes	92,364,162	-
Financial Investments Available for Sale	1,874,050,279	5,326,532,605
Loans Given to Customers	5,648,067,317	273,709,685
Loans Given to Banks	130,829,366	215,000
Financial Investments kept until Maturity Date	-	45,500,000
Financial Investments Concerning Subsidiary Companies and Companies with Joint Interest	-	-
Debit Balances & other Assets	339,711,728	-
	14,381,332,992	5,645,957,290
Liabilities		
Balances owed to Banks	327,970,558	-
Customers' Deposits	13,312,878,000	2,501,873,792
Bonds	-	300,000,000
Long Term Loans	-	325,995,181
Credit Balances & other Liabilities	322,128,872	-
	13,962,977,430	3,127,868,973

(28) Applicable Interest Rates during the Fiscal Year

The average interest rate applicable to the assets and liabilities amounted to 6.84% and 36%, respectively.

(29) Tax Status

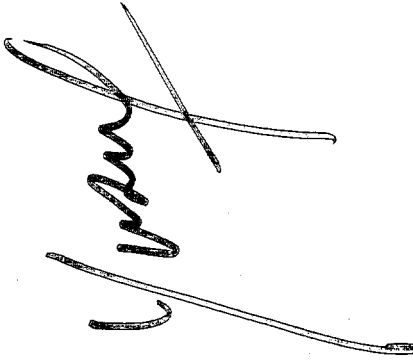
- The accounts of the Bank are examined and settled annually, since commencing the activity and up until the end of 1984.
- Trust Company Profit Tax was paid for the fiscal years 1985 and up until 1988, according to the decision issued by the Appeal Committee and there is an ongoing dispute with the Investment Tax Bureau before the Courts of First Instance. The Tax Department actually examined the accounts of 1989 and up until 1993 and the points of dispute are under resolution before the Internal Committee of the Tax Department.

The accounts of the fiscal years from 1994 and up to year 2000 are currently under examination by the Tax Department.

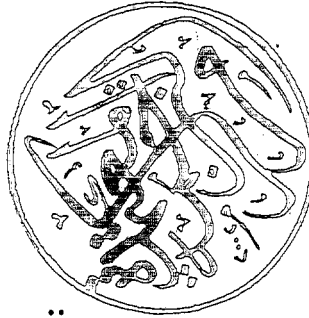
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(30) Distribution of Assets & Incidental Liabilities

	Local Currency	Foreign Currency
I. Assets		
Balances Held by Banks		
Loans Given to Customers & Banks	674,628,022	2,226,035,431
	Total in LE	%
Agriculture Sector	75,674,741	0.67
Industrial Sector	5,576,095,826	49.00
Trade Sector	837,014,644	7.36
Services Sector	3,431,627,484	30.15
Family Sector	899,269,127	7.90
Other Sectors	559,457,151	4.92
Total	11,379,138,973	100.00
Ungained Discounts for Commercial Bills	(6,136,668)	
Loan Provisions	(454,285,611)	3.9
Net Loans	10,918,716,694	
II. Liabilities	Local Currency	Foreign Currency
1. Balances Owed to Banks	194,722,247	133,248,311
2. Deposits	Total in LE	%
Agricultural Sector	19,546,959	0.12
Industrial Sector	1,830,758,881	11.58
Trade Sector	451,118,863	2.85
Services Sector	2,096,307,879	13.26
Family Sector	10,253,042,468	64.83
Other Sectors	1,163,976,742	7.36
Total	15,814,751,792	100.00
III. Incidental Liabilities		
Letters of Guarantee	1,293,889,877	2,250,026,182
Letters of Credit (Import & Export)	190,983,446	322,414,712
Accepted Bills for Suppliers' Credit Facilities	214,102,524	276,615,014
Foreign Currency Futures	0	43,950
Foreign Currency Swaps	(413,634,056)	406,583,801
	1,285,341,791	3,255,683,659

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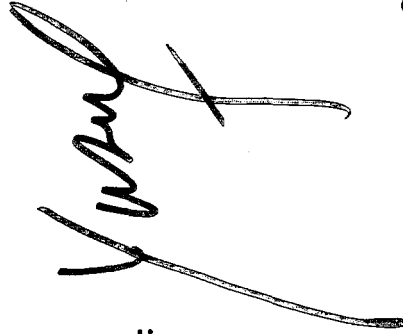
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(31) Positions of Leading Currencies

	31 December 2002 (In Thousand LE)	31 December 2001 (In Thousand LE)
Egyptian Pounds	(40,975)	993
US Dollars	40,236	3,177
Sterling Pounds	(33)	(887)
Japanese Yen	(297)	(197)
Swiss Franc	337	111
Euro	1,338	(102)

(32) Transactions with Related Parties

The Bank deals with related parties on the same basis as dealing with others, whereas all of these transactions are governed by the usual banking rules and customary practices, as well as the applicable policies and regulations of the Bank.

The transactions, together with their balances, as at the date of the Balance Sheet:

Balances held by other Banks	200,240,817
Loans given to Customers	10,326,093
Loans given to Banks	69,373,605
Financial Investments in Subsidiary Companies and in Companies with Joint Interest	45,500,000
Balances owed to Banks	2,192,735
Customers' Deposits	58,523,432
Bonds	252,500,000

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Board of Directors' Report for the Fiscal Year Ending 31 December 2002

The Fiscal Year of 2002 was distinguished in the course of business of the Bank by accomplishing numerous distinctive achievements in various fields, despite the economic difficulties and challenges that were witnessed in all economic aspects, especially in the banking sector during that year.

First: The Financial Position

The following table shows the most important financial indicators in relation to the development in the financial position and the main business activities of the Bank as at the end of the Fiscal year 2002, in comparison with the end of the Fiscal year 2001 (figures in million Egyptian Pounds):

Description	31 December 2002	31 December 2001	% of Development
1. Total Assets	19,759	18,601	6.2
2. Incidental Liabilities	4,541	4,999	(9.2)
3. Total Customers' Deposits	15,815	13,994	13.00
4. Net Loan Portfolio	10,919	11,107	(1.7)
5. Net Investments	2,012	1,947	3.3
6. Net State Treasury Bonds	1,322	808	63.6
7. Loans & Investment Provisions	454	521	(12.9)
8. Other Provisions	712	682	4.4
9. Net Business Revenue	931	893	4.3
10. Net Profit for the Fiscal Year	381	402	(5.2)
11. Shareholders' Equities	1,717	1,575	9.00
12. Recommended Cash Dividend (per share)	3.00	3.75	(20.00)

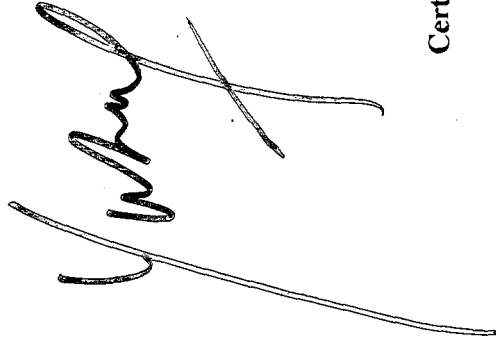
(33) Comparative Figures

The comparative figures were amended in order to conform with the classification of the Financial Statement of the current year.

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The Report of the Two Auditors

To: Messrs. Shareholders of the Commercial International Bank (Egypt) S.A.E.

We have reviewed the Financial Statements of the Commercial International Bank (Egypt) S.A.E., represented in the Balance Sheet as at 31 December 2002, the Income Statement and the Cash-flow Statement for the Fiscal Year ending at the same date. The Bank is responsible for those Statements and our responsibility is to opine on same in light of our audits.

The audits that we have run, were carried out in accordance with the Egyptian Audit Standards, as well as in light of the applicable Egyptian laws. The Egyptian Audit Standards require that the audit process be planned and performed in order to obtain sufficient assurance that the Financial Statements do not include any errors with material effect. The audit work includes the examination of specimens of the documents and the evidence substantiating values and explanatory notes stipulated in such financial statements. The audit work also includes an assessment of the accounting policies and rules that were applied, together with the serious evaluations prepared by the management, in addition to ensuring the validity of the presentation for submitting those financial statements. We have obtained the data and explanations from the management that we were of the opinion were necessary for auditing purposes. We believe that the audit work carried out by us is considered as a suitable basis for opining on the financial statements. We believe that the abovementioned financial statements, together with the supplementary explanatory notes, express clearly, from all important aspects, the financial position of the Commercial International Bank (Egypt) S.A.E., as at 31 December 2002, as well as the results of its business activities and the cash-flow for the fiscal year ending on the same date, in accordance with the Egyptian Accounting Standards and in light of the Egyptian laws and regulations in relation to our audits.

The Bank is maintaining regular financial accounts which conform with all of the stipulations of the law and the Bank system to be recorded therein. The financial statements were found to be in conformity with the data recorded in those accounts. We did not find that the Bank was in breach of any of the provisions of Act 163 of 1957 and its amendments, within the limits of the information and explanations that were available to us.

The information set forth in the Report of the Board of Directors, that was prepared in accordance with the requirements of Act 159 of 1981, together with its Executive Regulations, was in conformity with what was recorded in the books of the Bank, within the limits for recording such information in those books.

Cairo on 28 January 2003

Emad Hafez Ragheb

Allied for Accounting & Auditing – ERNST & YOUNG

{Illegible signature}

Hazem Hassan – KPMG

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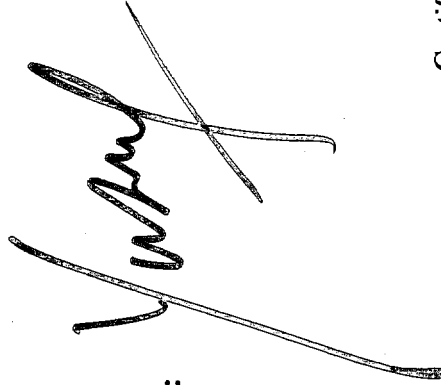
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Commercial International Bank (Egypt) S.A.E.

Licensed Capital: 1,500 Million Egyptian Pounds

Issued and Paid-up Capital: 650 Million Egyptian Pounds

Head Office: 21/23 Giza Street, Giza

Commercial Register: 69826 Giza

To: Chairman of the General Authority for Investment

Re: Call for Convening Ordinary General Assembly

The Board of Directors of the Commercial International Bank, Egypt have the pleasure to call the shareholders to attend the Ordinary General Assembly that shall be convened on Thursday 27 February 2003 at 11.00am at the Cairo Sheraton Hotel in the Salah El Din Ballroom, to review the following agenda.

- (1) The Board of Directors' Report for the fiscal year ending 31 December 2002.
- (2) The Report of the two Auditors covering the Balance Sheet, Income Statement and other financial statements for the fiscal year ending 31 December 2002.
- (3) Approving the Balance Sheet, Income Statement and other financial statements for the fiscal year ending 31 December 2002.
- (4) Approving the Dividend Account for the fiscal year of 2002.
- (5) Approving the appointments that took place on the Board of Directors, since the last meeting of the Ordinary General Assembly.
- (6) Discharging the members of the Board of Directors from any liability in relation to the fiscal year ending on 31 December 2002 and determining their remuneration packages for the fiscal year 2003.
- (7) Appointing the two Auditors, together with determining their fees for the fiscal year that shall end at 31 December 2003.
- (8) Authorizing the Board of Directors to give donations during the fiscal year 2003.
- (9) Advising the General Assembly with the annual remuneration package decided by the Board of Directors that shall be paid to the Managing Director and the Head and members of the Executive Committee, Higher Management Committee and the Audit Committee for the fiscal year 2003.

Kindly be advised with the following:

- (I) Every shareholder shall have the right to attend the meeting of the General Assembly, either in person or through another shareholder as a proxy, provided that such a proxy is not a Board member. The proxy shall be valid if in writing. No shareholder shall represent a number of votes exceeding 10%

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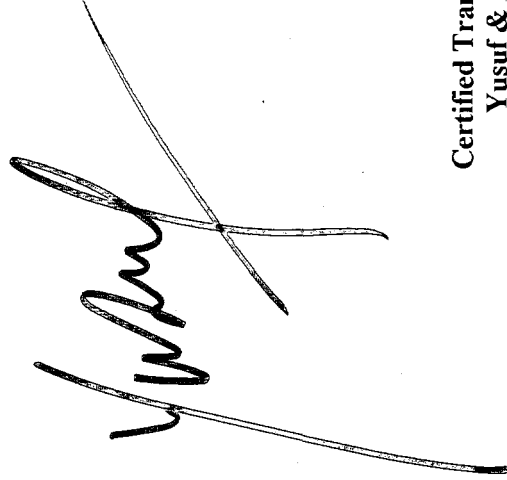
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- of the total shares of the capital and not exceeding 20% of the shares represented in the meeting, with the exception of corporate persons.
- (II) Those shareholders that shall attend the General Assembly shall provide a statement of the shares in their possession which are deposited at one of the Companies licensed to manage securities registers. This shall imply freezing the balances of the shares stipulated in the said statement for the purpose of attending the General Assembly, which shall be done at least three days prior to the convening of the General Assembly.
- (III) The shareholders may review – at the Financial Affairs Department during the official business hours of the Bank – the detailed statements and documents referred to in Articles 219, 220 and 221 of the Executive Regulations of Act 159 of 1981, in accordance with the dates stipulated in the said Articles.
- (IV) A notice for inviting the shareholders to attend the General Assembly has been sent by ordinary mail to their addresses as listed in the Bank records.
- (V) Any questions in relation to the subjects of the Agenda submitted to the General Assembly, must be submitted in writing to the Financial Affairs Department at the Head Office of the Bank, either by registered mail or by hand against receipt, with at least three days prior to the convening of the General Assembly. The discussions at the General Assembly shall be restricted only to the contents of the Agenda.
- (VI) The Resolutions of the Ordinary General Assembly shall be adopted by an absolute majority of the number of the votes of the shares represented in the meeting.
- (VII) In the event that the quorum required by law for the validity to convene the General Assembly for the first time is not present, then the convening of the Ordinary General Assembly in the second meeting shall be at 12.00 noon of the same date and place, and shall be valid, whatever shall be the number of the shares represented therein.
- (VIII) The attendance of the Meeting shall be restricted to the shareholders only.

NB: The shareholders are requested to arrive at least one hour prior to the convening of the General Assembly to record their attendance, identity and proxies.

With the compliments of the Commercial International Bank (Egypt),

Amin Hisham Ezz El Arab

Chairman of the Board of Directors & Managing Director

Certified Translation Center

Yusuf & Associates

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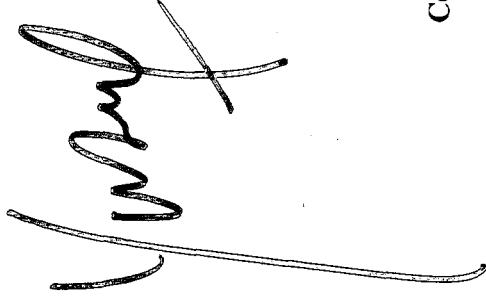
Email: language@starnet.com.eg

Website: www.certified-translators.net

Certified Translation Center certifies that this is an accurate and true translation.				
Translation Date	Original	Photocopy	Source Language	Target Language
16 October 2003	No	Yes	Arabic	English

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البنك التجاري

شركة مساهمة

الإيضاحات التكملة للقوائم المالية عن ٢٠٠٢

(١) تأسس البنك التجاري المصري (شركة مساهمة مصرية) كبنك تجاري وذلك بتاريخ ١٧
كانت الأعمال المصرفية المتعلقة بنشاطه وذلك من خلال مركزه الرئيسي بمدينة الجيزة
(٢) **البيانات المالية المجمعة**
للمساهمين والمساهمين
- قام البنك لدى إعداد القوائم المالية بتطبيق سياسة تدوير وتقييم والاستثمارات
بالمواد المالية.
وتتمثل التغيرات في إعادة تدوير الاستثمارات المالية إلى أربعة بنود وهي: فروع المتدا
مصلحة مشتركة ويتم تقييمها وفقاً لهوارد بالإيضاح رقم (٢) بالبنود ١٠ و ١١ و ١٢ و ١٣ و ١٤
مع تقييم الأولي بالتكلفة أو السوق / القيمة المحسوبة أيهما أقل لكل مجموعة متدا
حالة حقوق الخصاض والمدا. وقد نتج عن ذلك فروق تقييم مدينة بلغت ١٢٦,٦٦٨
بفرض المتاجرة والبالغ قدره في ٢٠٠٢/٢٠٠١ مبلغ ١١٠,٩١٠,٦٦٦ جنيه مصري والذي
للمساهمين والمساهمين
تتمثل حسابات البنك بالخصية المصرية وتثبتت المعاملات بالمعاملات الأخرى خلال الد
تقييم ارمدة الأصول والالتزامات ذات الطبيعة النقدية بالمعاملات الأخرى في نهاية
النتيجة بقائمة الدخل ضمن بند ارباح (خسائر) عمليات النقد الأجنبي.
- يتم تقييم ارمدة عقود الصرف الأجل القائمة في نهاية السنة المالية بالقيمة ال
استحقاق تلك العقود وتدرج فروق التقييم بقائمة الدخل ضمن بند ارباح (خسائر)
- يتم إثبات عقود مبادلة العملات في تاريخ الإثبات ضمن بند التزامات عرضية وإ
أصول أخرى وأرمدة دائنة والالتزامات أخرى وذلك باعتبارها ارباح / خسائر غير محد
إلى الأرباح والخسائر الناتجة عن تنفيذ عقود المبادلة بقائمة الدخل ضمن بند ارباح
- يتم إدراج قيمة العلاوة المدفوعة من عقود الخيارات للمعاملات الأجنبية ضمن بند ا
ضوء ما يسفر عنه تقييم عقود الخيارات بقيمة المعادلة ضمن بند ارباح (خسائر)
وبالتسوية لعقود الخيارات المشتراة لتعطي عقود الخيارات المباعة للمعاملات بفرض له
عقد الخيارات المشتري والعلاوة المحصلة من عقد الخيار المباع في تاريخ شأ العقد بين
(خسائر) عمليات النقد الأجنبي وفقاً لأسس الاستحقاق.

(٣) **البيانات المالية المجمعة**
يتم إثبات الأرباح على أساس الاستحقاق باستثناء عوائد القروض غير المنتظمة التي ي
المؤجلة، ويتم إثبات الإيرادات الاسم ووثائق الاستمارة عند إعلان التوزيعات المتعلقة
بتم إثبات أرباح الخزانة بالقيمة الاسمية ويتم خصم الأرباح بالارصدة الدائنة وال
(٤) **البيانات المالية المجمعة**
- يتم تقييم الاستثمارات المالية بفرض المتاجرة بما في ذلك محافظ الاستثمارات
سعر السوق، وتثبتت فروق التقييم بقائمة الدخل.
- يتم تقييم الاستثمارات المالية بفرض المتاجرة التي قضت أحد شروط توبييها كار
حقوق الخصاض فيها وفقاً لدراسة موضوعية شاملة آخر فوائده المالية لشركة المعصرة
(٥) **البيانات المالية المجمعة**
يتم تقييم الاستثمارات المالية القائمة للبيع بالتكلفة أو القيمة العادلة أيهما أقل، ود
فروق تقييم استثمارات مالية أخرى، وفي حالة حدوث ارتفاع يتم إضافته إلى ذات الب
(٦) **البيانات المالية المجمعة**
يتم تقييم السندات التي يتم شراؤها عند الإصدار الأولي بالتكلفة المعدلة التي تد
ولذلك حسب الأحوال، ويتم استهلاك علاوة / خصم الإصدار بطريقة القسط الثابت.
وتتبع ذات طريقة التقييم بالنسبة للسندات المشتراة من سوق الأوراق المالية بقيمة
السابقة لتاريخ الشراء.
وفي حالة حدوث تدوير في القيمة العادلة عن القيمة الدفترية لكل بند يتم تدوير
مالية أخرى على أنه في حالة حدوث ارتفاع في القيمة العادلة يتم إضافته إلى ذات
مالية سابقة.

ويتم تعديل القيمة الدفترية للسند بالعملة الأجنبية ونتيجة التقييم طبقاً لسعر
ارباح (خسائر) عمليات النقد الأجنبي
(٧) **البيانات المالية المجمعة**
يتم تقييم الاستثمارات المالية في شركات تابعة ذات مصلحة مشتركة بالتكلفة، ود
الدفترية به وذلك بالنسبة لكل استثمار على حدة، وتحميله على قائمة الدخل عند
يتم إضافته إلى ذات البند وذلك في حدود ما سبق تحميله على فوائده الدخل عن فتر
(٨) **البيانات المالية المجمعة**
تدرج الأصول التي ألت ملكيتها للبنك بالميزانية ضمن بند : ارمدة مدينة وأصول ا
الأصول عن القيمة التي ألت بها للبنك في تاريخ الميزانية تحمل الفروق على قائمة
حدود ما سبق تحميله على فوائده الدخل عن فترات مالية سابقة.
(٩) **البيانات المالية المجمعة**
يتم تكوين المخصص لقروض والتزامات عرضية بدائنها بالإضافة إلى نسبة مئوية لمد
منها الأرمدة الخطأ وبودائع وكحالات مصرفية صادرة من بنوك خارجية ذات علا
والالتزامات العرضية.
- يتم اعدام القروض في حالة احتمال عدم جوى الإجراءات المتخذة حيالها لتحم
إعدامها.
(١٠) **البيانات المالية المجمعة**
تظهر الالتزامات العرضية التي يدخل فيها البنك طرقاً بالإضافة إلى الارتباطات ع
تحت بند التزامات عرضية وارتباطات، باعتبارها لا تشمل أصولاً أو التزامات فعلية في
(١١) **البيانات المالية المجمعة**
لأغراض إعداد قائمة التدفقات النقدية يتضمن بند النقدية وما في حكمها ارمدة ال
ارصدة المود الخزانة التي تستحق خلال ثلاثة شهور من تاريخ إقفالها
(١٢) **البيانات المالية المجمعة**
- يتم اهلاك الأصول الثابتة بطريقة القسط الثابت باستخدام معدلات اهلاك متدا
يتم استهلاك مصروفات التجهيزات والتجهيزات الخاصة بفروع البنك المستأجرة ع
(١٣) **البيانات المالية المجمعة**
- بحسب الضوابط المستحقة على البنك طبقاً للقوانين واللوائح والتعليمات الصارية
يتم تكوين مخصص للتزامات الضريبة بعد إجراء الدراسة اللازمة وذلك في ضو
(١٤) **البيانات المالية المجمعة**
تتمثل الجوانب المالية للبنك في الأصول والالتزامات المالية، وتتضمن الأصول الما
والقروض للمعلاء والبنوك وتضمن الالتزامات المالية ودائع المعلاء والمستحق ل
عرضية وارتباطات.
وتتضمن الأيضاح رقم (٢) من الإيضاحات التكملة للقوائم المالية السياسات المحاس
ومصروفات
(١٥) **البيانات المالية المجمعة**
طبقاً لأسس التقييم المتدا في تقييم أصول والتزامات البنك والواردة بالإضافة
قيمتها الدفترية في تاريخ الميزانية وبالنسبة للاستثمارات المالية بخلاف ذلك الحق
للقوائم المالية القيم العادلة لها في تاريخ الميزانية.

الميزانية في ٣١ ديسمبر ٢٠٠٢

رقم الإيضاح	٣١ ديسمبر ٢٠٠٢ (جنيه مصري)	٣١ ديسمبر ٢٠٠١ (جنيه مصري)
(٤)	٢,٥٥٠,٦٤٦,٦٨٧	١,٨٢٩,٥٤١,٦٣١
(٥)	٢,٥٥٠,٦٤٦,٤٥٣	٢,٣٢٧,٩٢٤,٥٩٦
(٦)	١,٣٢١,٦١٩,٥٧٨	٨٠٨,١٧٨,٨٩٣
(٧)	٩٢,٣٦٤,١٦٢	١٠٣,٣٥٦,٣٢٩
(٨)	١,٨٧٤,٥٥٠,٢٧٩	١,٨٠٧,٩٩٥,٢١٧
(١٠,٩)	١٠,٩١٨,٧١٦,٦٩٤	١١,١٠٧,١٦٣,٨٨٢
(١١)	٢١٥,٠٠٠	٢١٥,٠٠٠
(١٢)	٤٥,٥٠٠,٠٠٠	٣٥,٥٠٠,٠٠٠
(١٤)	٣٣٩,٧١١,٧٢٨	٣٧٧,٩٨٤,٧٩٠
(١٥)	٢١٥,١٧٧,٠٢٣	١٨٣,٦٢٥,٩٠٧
	١٩,٧٥٨,٦٦٤,٦٠٤	١٨,٦٠١,٤٨٦,٣٢٥
(١٦)	٣٣٧,٨٧٠,٥٥٨	٢٨٥,١١٦,٢٨٢
(١٧)	١٥,٨١٤,٧٥١,٧٩٢	١٣,٩٢٣,٧٨٤,٦١١
(١٨)	٣٢٢,١٢٨,٨٧٢	٤٠٧,٠٨٦,٠٢٣
(١٩)	٣٠٠,٠٠٠,٠٠٠	٢٨٩,٥٥٢,٢٦٠
(٢٠)	٣٣٥,٩٩٥,١٨١	٦٨٨,٤٠٠,٧٦١
(٢١)	٧١١,٦٠١,٤٤٣	٦٨٢,١٧٥,٧٨٠
	١٧,٨٠٢,٤١٧,٨٤٦	١٧,٠٦١,١٥٥,٧١٧
	٦٥٠,٠٠٠,٠٠٠	٦٥٠,٠٠٠,٠٠٠
	٩٢٥,٣٣٠,٦٠٨	٩٢٥,٣٣٠,٦٠٨
	١,٥٥٥,٣٣٠,٦٠٨	١,٥٥٥,٣٣٠,٦٠٨
	٣٨٠,٨٨٦,١٥٠	-
	١,٩٥٦,٢١٦,٧٥٨	١,٥٥٥,٣٣٠,٦٠٨
	١٩,٧٥٨,٦٦٤,٦٠٤	١٨,٦٠١,٤٨٦,٣٢٥
(٢٣)	٤,٥٤١,٠٢٥,٤٥٠	٤,٩٩٨,٧٣١,٤٩٧

الإيضاحات المرفقة متممة للقوائم المالية وتقرأ معها (تقرير مراقبي الحسابات مرفق)

سحر محمد السلاب
عضو المنتدب
محمد عشاوي
نائب رئيس مجلس الإدارة والعضو المنتدب
شام عز العرب
رئيس مجلس الإدارة والعضو المنتدب

قائمة الدخل عن السنة المالية المنتهية في ٣١ ديسمبر ٢٠٠٢

رقم الإيضاح	٣١ ديسمبر ٢٠٠٢ (جنيه مصري)	٣١ ديسمبر ٢٠٠١ (جنيه مصري)
(٢٥)	١,١٩٤,٨٤٥,٥٨٠	١,١٩٤,٨٤٥,٥٨٠
	١٩٥,٦٨٨,٦٤٥	١٨٨,١٧١,٥٥١
	(٨٨٣,٣٥٧,٢٥٤)	(٩٢٥,٣٣٧,٢٢٨)
	٥٠٧,١٧٦,٩٧١	٤٣٨,٨٤٠,٩٩٩
	٢٥٢,١٧٧,٩٨٥	٢١٤,٦٢٥,٥٨٢
	١١,٤٦١,٨٧٩	١١,٤٦١,٨٧٩
	٦٠,٠٣٤,٩١٧	١١١,٨١٢,٤٠٣
	١٧,٨٣٨,٦٧٢	٢٩,٧٠٨,٤٩١
	١٥,٠٨٩,٦٦٥	٣٧,٥٢٥,٣٢٥
	٦٧,٠٩٢,٦١٦	٤٥٤,٥٥٩,٢٠٧
	٤٣٣,٩٢٥,٣٦٨	٨٩٣,٠٤٤,٢٠٦
	٩٣٠,٨٧٢,٧٠٧	(٢٧٦,٣٣٤,٩٤٨)
(٢٦)	(٣١,٠٢١,٣٣٣)	(١٨٩,٤٥٥,٣٢١)
	(٢٠٣,٦١٥,٧١٣)	(٢٥,١٤٦,٨٥٩)
	(٢٧,٩٠٤,٦١٧)	(٤٩١,٤٣٧,١١٨)
	٣٨٠,٨٨٦,١٥٠	٤٠١,٦٠٧,٠٨٨
	٣٨٠,٨٨٦,١٥٠	١٥١,٦٩٨
	٥,١٩	٤٠١,٧٥٨,٧٨٦
(٢٧)	٥,١٩	٥,٤٧

قائمة التدفقات النقدية عن السنة المالية المنتهية في ٣١ ديسمبر ٢٠٠٢



نتائج المالية المنتهية في ٣١ ديسمبر ٢٠٠٢

	٣٢٩,٥٨٦,٤١٣
- حصة الاستثمار في صافي ارباح العام	٣٣٧,٠٨٤,٩١٣
- التوزيع المرحب لعقد الاصول	١٥,٠٠٠,٠٠٠
نصيب البهم من حصة الاستثمار في صافي ارباح العام	٥,١٩
	٥,١٧

٢٨- بيان متوسط معدلات سعر العائد على الأصول والالتزامات ٢٠١٦، ٢٠١٥ و ٢٠١٤ على التوالي:

الاصول		
- تخفيض وارصدة لدى البنك المركزي	٢,٠٠٠,٠٠٠,٠٠٠	٢,٠٠٠,٠٠٠,٠٠٠
- وارصدة لدى البنوك	٢,٠٠٠,٠٠٠,٠٠٠	٢,٠٠٠,٠٠٠,٠٠٠
- دين غربة ووطن محويرة (علا لمصرف لدى بنك العراق)	١,٢٠٠,٠٠٠,٠٠٠	١,٢٠٠,٠٠٠,٠٠٠
- استثمارات مالية بغرض التجارة	٩٢,٢٨٤,٠٠٠	٩٢,٢٨٤,٠٠٠
- استثمارات مالية متاحة للبيع	١,٨٧١,٠٠٠,٠٠٠	١,٨٧١,٠٠٠,٠٠٠
- فروع	٥,٦١٨,٠٠٠,٠٠٠	٥,٦١٨,٠٠٠,٠٠٠

تزامات الأخرى وتظهر أن الخزائن بالميزانية مستبعدة منها خصم الأصدار.

بفرض المتاجرة فثبت أن الإيضاحات أرقام (أ) (١١) (١٢) من الإيضاحات الممنوعة

بـاللازم لتغطية متطلباته من العملات الاجنبية لومنتديات عمالته لواجته



٢٠٠٢ (جنيه مصري)	٢٠٠١ (جنيه مصري)
٣٨٠,٨٨٦,١٥٠	٤٠١,٧٥٨,٧٨٦
٣٨٠,٨٨٦,١٥٠	٤٠١,٧٥٨,٧٨٦
١٦,٣٨٠,٣٢٩	٢٠,٨٧٩,٩٣٩
٣٢,٥٠٠,٠٠٠	٣٢,٥٠٠,٠٠٠
٣٧,٠٨٨,١١٥	٤٠,١٧٥,٨٧٩
١,٠٠٠,٠٠٠	—
٥,٧١٣,٢٩٢	٦,٠٢٣,٣٨٢
١٢٢,٥٠٠,٠٠٠	١٢١,٢٥٠,٠٠٠
١٢٥,٨٠٣,٨٠٩	٩١,٧١٨,٥٨٦
٣٨٠,٨٨٦,١٥٠	٤٠١,٧٥٨,٧٨٦

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

تقرير مرقبي الحسابات
 تم إعداد هذا التقرير وفقًا للمعايير المحاسبية المعمول بها في مصر...
 تم إعداد هذا التقرير وفقًا للمعايير المحاسبية المعمول بها في مصر...

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

البنك التجاري الدولي (مصر) ش.م.م

رأس المال المرخص به ١٥٠٠ مليون جنيه مصري رأس المال المصدر والمدفوع ٦٥٠ مليون جنيه مصري

المركز الرئيسي ٢٣/٢١ شارع الحيرة - الجيزة سجل تجاري رقم ٦٩٨٢٦ الجيزة

دعوة لحضور اجتماع الجمعية العامة العادية

بشرف مجلس إدارة البنك التجاري الدولي (مصر) بشرفه
 دعوة الجمعية العامة لجلسة عادية لبحث الموضوعات الواردة في جدول الأعمال المرفق
 في ٢٣/٢١/٢٠٠٢ الساعة ١٠:٠٠ صباحاً في المقر الرئيسي للبنك
 في ٢٣/٢١/٢٠٠٢ الساعة ١٠:٠٠ صباحاً في المقر الرئيسي للبنك
 في ٢٣/٢١/٢٠٠٢ الساعة ١٠:٠٠ صباحاً في المقر الرئيسي للبنك

أمين هشام عز العرب
 رئيس مجلس الإدارة
 والعضو المنتدب

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

تمت بحسن نية من قبل مجلس الإدارة...
 تم إعداد هذه البيانات وفقًا للمعايير المحاسبية المعمول بها في مصر...

البيانات	٢٠٠٢ ديسمبر	٢٠٠١ ديسمبر
إجمالي الأصول	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخصوم	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الأرباح	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨
إجمالي الخسائر	٣٣٧,٩٧٧,٥٨٨	٣٣٧,٩٧٧,٥٨٨

