

Appendix 01: Balance Sheet as at 30 June 2025

U : Thousand DZA

Order	Assets	Note	30th /06/2025	31st /12/2024
1	Cash office, Central Bank, Public Treasury, Postal Cheque Centre	2.1	530 090 938	531 639 861
2	Financial assets held for trading	2.2	0	13 377 464
3	Financial assets available for sale	2.3	211 930 914	185 185 473
4	Loans and receivables from financial institutions	2.4	658 277 844	671 814 682
5	Loans and receivables from customers	2.5	1 160 399 345	1 139 688 314
6	Financial assets held to maturity	2.6	634 969 543	631 367 248
7	Current tax assets	2.7	8 964 453	5 890 170
8	Deferred tax assets	2.7	3 052 021	3 961 141
9	Other assets	2.8	18 532 076	14 720 583
10	Accruals	2.9	23 566	38 188
11	Investments in subsidiaries, joint ventures, or associated entities	2.10	17 093 232	18 913 490
12	Investment properties		-	-
13	Tangible assets (Property, plant, and equipment (PPE))	2.11	19 757 475	19 654 485
14	Intangible assets	2.11	1 063 126	765 601
15	Goodwill		-	-
	Total assets		3 264 154 623	3 237 016 698

Order	Liabilities		30th /06/2025	31st /12/2024
1	Central Bank		0	0
2	Liabilities to financial institutions	2.12	798 084 605	885 095 588
3	Liabilities to customers	2.13	1 952 021 456	1 862 347 996
4	Debt securities issued	2.14	69 316 266	68 728 350
5	Current tax liabilities	2.15	12 106 709	8 745 181
6	Deferred tax liabilities	2.15	735 095	967 380
7	Other liabilities	2.16	34 504 688	9 773 448
8	Accruals and deferrals	2.17	21 232 595	16 777 313
9	Provisions for risks and charges	2.18	42 534 413	41 742 821
10	Capital grants – Other grants		-	-
11	General banking risk fund	2.20	26 777 289	25 318 847
12	Subordinated debts		-	-
13	Capital	-	200 000 000	200 000 000
14	Capital reserves		-	-
15	Capital reserves		73 950 816	57 016 534
16	Revaluation surplus	-	1 642 863	2 648 225
17	Revaluation surplus	-	15 920 734	15 920 734
18	Retained earnings		-	-
19	Net income for the year	4.15	15 327 094	41 934 282
	Total Liabilities		3 264 154 623	3 237 016 698

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Financial Statements as of 1 S 2025

Financial Division

Appendix 01 bis: Off-Balance Sheet as at 30 June 2025

U : Thousand DZA

Ordre	Commitments	Note	30th /06/2025	31st /12/2024
A	Commitments made	649 957 306	648 300 603	648 300 603
1	Financing commitments to financial institutions	3.1	-	-
2	Financing commitments to customers	3.1	48 030 298	48 770 935
3	Guarantee commitments to financial institutions	3.1	392 722 455	387 655 955
4	Guarantee commitments to customers	3.1	209 13 139259	211 805 398
5	Other commitments undertaken	3.1	65 294	68 315
B	Commitments received	Note	2047 191 300	2 017 661 727
6	Financing commitments received from financial institutions	3.2	-	-
7	Guarantee commitments received from financial institutions	3.2	705 466 330	705 466 330
8	Other commitments received	3.2	1 341 724 970	1 312 195 397

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Appendix 02: Income Statement as at 30 June 2025

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Order	Income statements	Note	30th/ 06/2025	2024	
				30th/06/2024	31st /12/2024
1	(+) Interest and similar revenues	4.1	53 781924	46 438 368	99 336 275
2	(-)Interest and similar expenses	4.2	-16 349 144	-18978640	-36 494.160
3	(+) commissions income	4.3	3.501 089	3 880 980	6371956
4	(-) commissions expenses	4.4	-267979	-281 421	-581240
5	(+) Net gains or losses on financial assets held for trading	4.5	632 631	1250452	1405476
6	Net gains or losses on financial assets available for sale (+/-)	4.6	671296	77 062	97-283
7	(+) Income from other activities	4.7	11 758	1332 170	4254 195
8	(-) Expenses from other activities	4.8	-8178557	-2524	-2610
9	Net Banking Income (NBI)		33 803 017	33 716 446	74 417 174
10	(-) General operating expenses	4.9	-9553 166	-9 609 298	-24 012 440
11	(-) Depreciation and impairment losses on tangible and intangible assets	4.10	-477 264	-571627	-1 263 942
12	Gross operating income		23770 587	23 535 521	49 140 792
13	(-) Provision charge, impairment losses and bad debts	4.11	-12273 360	-9 129 611	-22 916 298
14	(+)Reversals of provisions, impairment losses, and recovery of amortized receivables",	4.12	4712724	1384 863	19 131 409
15	Operating Income		16 209 951	15 790 772	45 355 902
16	(+/-) Net Gains or Losses on Other Assets	4.13	0	0	1364
17	Extraordinary Items (Income)		-	-	-
18	Extraordinary Items (Expenses)		-	-	-
19	Income Before Tax		16 209 951	15 790 772	45 357 267
20	Tax on Income and Similar revenues	4.14	-882 857	-537 444	-3422 985
21	Net income of the financial Year	4.15	15 327 094	15 253 328	41 934 282



Financial Statements as of 1 S 2025

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Appendix 03: Statement of Cash Flows as at 30 June 2025

U : Thousand DZA

Order	INDIRECT METHOD	Note	30th /06/2025	31st/12/2024
1	Income Before Tax		16 209 951	45 367 267
2	Net depreciation and amortisation charges for tangible and intangible fixed assets	4.7	477 264	1 263 942
3	(+/-) Net depreciation of impairment losses on goodwill and other fixed assets		0	0
4	(+/-) Net provisions and impairment loses	4.8& 4.9	7 560 636	3 784 890
5	Net losses / net gains from investing activities	5.1	-17 261 303	- 32 165 125
6	(+/-) Expenses / Income from financing activities		0	0
7	(+/-) Other movements	5.2	12 258 164	-8 957 650
8	= Total non-cash items included in net income before tax and other adjustments (total of items 2 to 7)		3 034 761	-36 073 944
9	(+) Cash flows related to transactions with financial institutions	5.3	-33 818 078	58 899 492
10	(+/-) Cash flows related to transactions with customers	5.4	65 916 716	113 397 831
11	(+/-) Cash flows related to transactions affecting financial assets or liabilities	5.5	13 965 380	15 753 538
12	(+/-) Cash flows related to transactions affecting financial assets or liabilities	5.6	53 509 528	-16 674 516
13	Taxes Paid	5.7	-1 841 305	-3 483 494
14	Net decrease/(increase) in assets and liabilities from operating activities (total of items 9-13)		97 732 241	167 892 851
15	Net cash flows generated from operating activities	116 976 953	177 176 174	
16	(+/-) Cash flows related to financial assets, including equity investments	5.8	-14 264 036	-54 214 265
17	(+/-) Cash flows related to Investment Properties		0	0
18	(+/-) Cash flows related to tangible and intangible fixed assets	5.9	-877 780	-2 316 089
19	Total net cash flows from investing activities (b)	- 15 141 815	- 56 530 354	
20	(+/-) Cash flows to or from shareholders"	5.10	-25 000 000	-25 000 000
21	Total net cash flows from financing activities		0	0
22	Total net cash flows from financing activities (C)	-25 000 000	-25 000 000	
23	Effect of changes in exchange rates on cash and cash equivalents (d)	5.11	-12 258 164	8 957 650
24	Net increase (decrease) in cash and cash equivalents (a+b+c+d)		64 576 974	
	104 603 469			

CASH AND CASH EQUIVALENTS

25	Cash and cash equivalents at the beginning of the period (total of items 26 and 27)	5.12	482 163 532	374 968 362
26	Cash, Central Bank, Current Postal Account, Public Treasury (assets & liabilities)		531 639 861	618 799 650
27	Accounts (assets & liabilities) and demand loans/borrowings with financial institutions		-49 476 329	- 243 831 288
28	Cash and cash equivalents at the end of the period (total of items 29 and 30)	5.13	546 740 506	479 571 832
29	Cash, Central Bank, Current Postal Account, Public Treasury		530 090 938	529 048 160

	(assets & liabilities)			
30	Accounts (assets & liabilities) and demand loans/borrowings with financial institutions		16 649 568	-49 476 329
31	Change in net cash (for confirmation)		64 576 674	104 603 469

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Financial Statements as of 1 S 2025

Financial Division

Appendix 04: Table of Changes in Equity as at 30 June 2025

U : Thousand DZA

Items	Share Capital	Share Premium	Revaluation Surplus	Valuation Difference	Reserves and Retained Earnings
Balance as at 31th /12/2023	200 000 000	0	15 920 734	1 676 718	114 194 913
Impact of Changes in Accounting Policies					
impact of Corrections of Material Errors					
Restated Balance as at 31th /12/2013	200 000 000	0	15 920 734	1 676 718	114 196 913
Changes in Revaluation Surplus of Fixed Assets					
Changes in Fair Value of Available-for-Sale Assets				971 507	
variation in Currency Translation adjustments					
Allocation of Net income 2023					
Dividends Paid					-25 000 000
Working Capital Requirement Variation					-6 861 532
Capital Transactions					
Net Income of 2024					41 934 282
Balance as at 31th /12/2024	200 000 000	0	15 920 734	2 648 225	124 269 662
Impact of Accounting Policy Changes					
Impact of Corrections of Material Errors					
Balance as at 31th/12/2024	200 000 000	0	15 920 734	2 648 225	124 269 662
Changes in Revaluation Surplus of Fixed Asset					
Changes in Fair Value of Available-for-Sale Assets				- 1 005 361	
variation in Currency Translation adjustments					
Allocation of net income 2024					
Dividends paid					-25 000 000
Working Capital Requirement Variation					1 458 443
Capital Transactions					0
Net Income as at June 2025					15 327 094
Balance as at 30th/06/2025	200 000 000	0	15 920 734	1 642 863	116 055 199

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