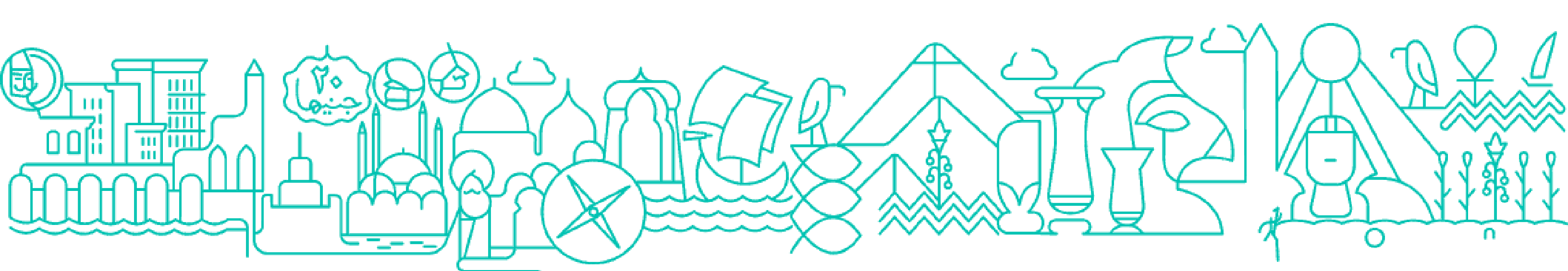
Condensed Separate Interim Financial Statements June 2026

Together With Limited Review Report



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Originally Issued In Arabic

Report on Limited Review of Condensed Separate Interim Financial Statements

To: Board of Directors of Egyptian Gulf Bank (S.A.E)

Introduction

We have performed a limited review for the accompanying Condensed separate interim financial position of **Egyptian Gulf Bank (S.A.E)** as at 30 June 2026 and the related Condensed separate interim statements of income, comprehensive income, changes in equity and cash flows for the Six - months then ended, and a summary of significant accounting policies and other explanatory notes. Management is responsible for the preparation and fair presentation of these Condensed separate interim financial statements in accordance with Central Bank of Egypt's rules pertaining to the preparation and presentation of the Condensed separate financial statements and measurement and recognition bases approved by its Board of Directors on December 16, 2008 and amended according to the instructions issued on February 26, 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed separate interim financial statements for banks and in light of the prevailing Egyptian Laws relating to the preparation of these Condensed separate interim financial statements. Our responsibility is to express a conclusion on these Condensed separate interim financial statements based on our limited review.

Scope of Limited Review

We conducted our limited review in accordance with Egyptian Standard on Review Engagements 2410, "Limited Review of Interim Financial Statements Performed by the Independent Auditor of the Entity." A limited review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the bank, and applying analytical and other limited review procedures. A limited review is substantially less in scope than an audit conducted in accordance with Egyptian Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these Condensed separate interim financial statements.

Conclusion

Based on our limited review, nothing has come to our attention that causes us to believe that the accompanying Condensed separate interim financial statements do not present fairly, in all material respects, the Condensed separate financial position of the bank as at 30 June 2026 , and of its Condensed separate financial performance and its Condensed separate cash flows for the Six-months then ended in accordance with Central Bank of Egypt's rules pertaining to the preparation and presentation of the Condensed separate financial statements and measurement and recognition bases on December 16, 2008 and amended according to the instructions issued on February 26, 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed separate interim financial statements for Banks and in light of the prevailing Egyptian Laws relating to the preparation of these condensed separate interim financial statements.

CAIRO: August 12, 2026

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CONDENSED SEPARATE INTERIM STATEMENT OF FINANCIAL POSITION AS OF 30 JUNE 2026

	Note	30 June 2026 L.E.	31 December 2025 L.E.
ASSETS			
Cash and balances with the Central bank	(13)	**12,786,498,487**	15,564,942,167
Due from banks	(14)	**4,213,353,784**	4,068,836,769
Loans, advances and morabahat to customers (net)	(15)	**66,166,048,315**	60,458,289,883
Financial investments:			
- Fair value through other comprehensive income	(16)	**45,270,799,200**	34,781,940,817
- Amortized cost	(16)	**15,532,936,612**	17,030,996,747
- Fair value through profit and loss	(16)	**1,773,770**	--
Investment in subsidiaries	(17)	**1,399,970,000**	999,970,000
Employee stock ownership plan (ESOP)		**85,115,532**	84,058,760
Intangible assets	(18)	**17,999,962**	19,692,387
Other assets	(19)	**7,804,253,582**	6,757,749,728
Fixed assets	(20)	**1,753,851,604**	1,477,351,785
TOTAL ASSETS		**155,032,600,848**	141,243,829,043
LIABILITIES AND SHAREHOLDERS' EQUITY			
LIABILITIES			
Due to banks	(21)	**9,502,126,220**	12,171,078,691
Customers' deposits	(22)	**121,217,912,431**	106,635,169,460
Other loans and Subordinated deposits	(23)	**4,479,875,400**	4,528,764,000
Other liabilities	(24)	**4,700,827,277**	3,849,504,370
Other provisions	(25)	**491,095,381**	501,200,251
Deferred tax liabilities		**15,486,260**	15,486,260
TOTAL LIABILITIES		**140,407,322,969**	127,701,203,032
SHAREHOLDERS' EQUITY			
Issued and Paid-in capital	(26)	**5,505,500,001**	5,505,500,001
Retained under capital increase	(26)	**550,550,000**	550,550,000
Reserves	(27-A)	**2,048,025,365**	1,345,510,379
Employee stock ownership plan (ESOP)		**63,930,775**	54,962,173
Retained Earnings include net profit for the period	(27-B)	**6,457,271,738**	6,086,103,458
TOTAL SHAREHOLDERS' EQUITY		**14,625,277,879**	13,542,626,011
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**155,032,600,848**	141,243,829,043

Vice Chairman & CEO
Nidal El Kassem Assar

Chairman
Raed Jawad Ahmed Bukhamseen

- Limited review report "attached".
- The accompanying notes from (1) to (30) are an integral part of these condensed separate interim financial statements and are to be read therewith.

CONDENSED SEPARATE INTERIM STATEMENT OF INCOME FOR THE PERIOD ENDED 30 JUNE 2026

	Note	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Interest from loans and similar income	(5)	**6,161,725,877**	**12,070,031,573**	6,408,934,762	12,812,950,897
Interest on deposits and similar expenses	(5)	**(3,638,781,581)**	**(7,140,215,013)**	(4,297,857,651)	(8,833,859,642)
Net interest income		**2,522,944,296**	**4,929,816,560**	2,111,077,111	3,979,091,255
Fees and commissions income	(6)	**640,082,480**	**1,204,901,286**	501,988,520	993,622,754
Fees and commissions expenses	(6)	**(206,587,857)**	**(409,516,714)**	(153,034,456)	(298,567,616)
Net fees and commission income		**433,494,623**	**795,384,572**	348,954,064	695,055,138
Dividends income		**8,284,331**	**8,393,167**	203,442	290,738
Net trading income	(7)	**94,442,435**	**252,308,004**	84,481,032	180,237,895
Gain from sale of financial investments		**9,001,816**	**12,702,178**	(4,639,752)	8,135,259
Impairment (charge) release for credit losses	(10)	**(199,299,974)**	**(486,398,116)**	(206,286,912)	(336,544,406)
Administrative expenses	(8)	**(1,097,140,590)**	**(2,165,450,106)**	(881,745,827)	(1,748,732,335)
Other operating income (expenses)	(9)	**(8,205,265)**	**40,785,384**	(8,091,401)	(105,731,463)
Net profit of the period before income tax		**1,763,521,672**	**3,387,541,643**	1,443,951,757	2,671,802,081
Income tax expenses	(11)	**(616,387,885)**	**(1,178,380,885)**	(505,097,499)	(951,496,999)
Net profit of the period		**1,147,133,787**	**2,209,160,758**	938,854,258	1,720,305,082
Earnings per basic share of the net profit of the period (EGP/ share)	(12)	**1.94**	**3.73**	1.60	2.93

Vice Chairman & CEO	Chairman
Nidal El Kassem Assar	Raed Jawad Ahmed Bukhamseen

- The accompanying notes from (1) to (30) are an integral part of these condensed separate interim financial statements and are to be read therewith.

CONDENSED SEPARATE INTERIM STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 JUNE 2026

	Note	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Net profit for the period		1,147,133,787	2,209,160,758	938,854,258	1,720,305,082
Other comprehensive income items that might be reclassified to the profit or loss:					
Net change in fair value of financial investments at fair value through - OCI debt instruments		94,989,833	(231,688,631)	165,309,478	299,067,075
Expected credit loss for debt instruments measured at fair value through OCI		(15,056,157)	18,371,303	(44,705,687)	13,841,808
Total OCI items		79,933,676	(213,317,328)	120,603,791	312,908,883
Total other comprehensive income for the period		1,227,067,463	1,995,843,430	1,059,458,049	2,033,213,965

- The accompanying notes from (1) to (30) are an integral part of these condensed separate interim financial statements and are to be read therewith.

CONDENSED SEPARATE INTERIM STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026

	Note	30 June 2026 L.E.	30 June 2025 L.E.
Cash flows from Operating Activities			
Net Profits for the period before income tax		**3,387,541,643**	2,671,802,081
Adjustments to reconcile net profit to net cash provided by operating activities			
Depreciation and amortization for fixed assets and intangible assets	(18-20)	**108,175,983**	57,945,091
Impairment charge of credit losses	(10)	**486,398,116**	336,544,406
Other provisions charge / release	(9)	**(415,713)**	139,509,578
Used from provisions other than loans provision	(25)	**(10,865,842)**	--
Translation differences for other provision in foreign currencies	(25)	**1,176,685**	107,342
Translation differences for financial assets in foreign currencies (monetary Items)	(16)	**(362,199,932)**	123,224,348
Amortization of premium / discount for bonds	(16)	**(90,098,281)**	(168,109,092)
Gain from sale fixed assets	(9)	**(39,712,844)**	(7,293,265)
Dividends income		**8,393,167**	290,738
Gains from sale of financial investments		**(11,910,968)**	21,159,748
Translation differences for ECL on debt instruments at fair value through OCI in foreign currencies		**(1,355,291)**	(690,310)
Share based payments (Employee stock ownership plan)		**8,968,602**	9,199,404
Revaluation differences for financial investments through P&L		**--**	(252,287)
Operating profit before changes in assets and liabilities		**3,484,095,325**	3,183,437,782
Net (increase) decrease in assets and liabilities			
Due from banks		**3,364,707,496**	(3,800,332,983)
Treasury bills		**(5,976,370,531)**	(1,101,436,248)
Financial investment at fair value through P&L		**(1,773,770)**	5,637,612
Loans, advances and morabahat to customers		**(6,186,779,276)**	(9,991,959,386)
Other assets		**(723,539,710)**	(2,224,400,558)
Due to banks		**(2,668,952,471)**	(6,082,979,554)
Customers' deposits		**14,582,742,971**	5,605,837,949
Other liabilities		**(327,057,978)**	(649,867,916)
Net cash flows provided from operating activities	**(1)**	**5,547,072,056**	(15,056,063,302)
Cash flows from Investing Activities			
Payments to purchase fixed assets and branches improvement		**(743,113,850)**	(369,277,640)
Proceeds from sale fixed assets		**41,566,842**	7,749,900
Proceeds from sale/ maturity of financial investments other than trading investments		**10,556,635,565**	4,417,207,329
Payments to purchase financial investments other than trading investments	(16)	**(14,111,919,420)**	(2,425,671,835)
Dividends received		**(8,321,831)**	(362,074)
Payments to purchase intangible assets		**--**	--
Investment in subsidiaries		**(400,000,000)**	(390,000,000)
Employee stock ownership plan (ESOP)		**(1,056,772)**	(18,185,829)
Net cash flows used in investing activities	**(2)**	**(4,666,209,466)**	1,221,459,851
Cash flows from Financing Activities			
Change in long-term loans and Subordinated deposits		**(48,888,600)**	157,202,500
Dividends paid		**(886,355,088)**	(630,122,710)
Net cash flows (used in) provided from financing activities	**(3)**	**(935,243,688)**	(472,920,210)
Net change in cash and cash equivalents during the period	**(3+2+1)**	**(54,381,098)**	(14,307,523,661)
Cash and cash equivalents at beginning of the period		**2,460,000,637**	24,555,638,462
Cash and cash equivalents at the end of the period		**2,405,619,539**	10,248,114,801

CONDENSED SEPARATE INTERIM STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2026 – CONTINUED

Cash and cash equivalents are represented in (note 32)		**30 June 2026**	30 June 2025
		L.E.	L.E.
Cash and balances with the CBE	(13)	**12,786,498,487**	16,839,551,057
Due from banks	(14)	**4,219,228,601**	13,038,517,635
Treasury bills	(16)	**30,991,920,485**	12,922,181,305
Balance with CBE within the limit of statutory reserve		**(15,040,991,930)**	(19,342,290,711)
Due from banks with maturity more than 3 months		**425,834,310**	(287,663,180)
Treasury bills with maturity more than 3 months		**(30,976,870,414)**	(12,922,181,305)
Cash and cash equivalents at the end of the period		**2,405,619,539**	10,248,114,801

- The accompanying notes from (1) to (30) are an integral part of these condensed separate interim financial statements and are to be read therewith.

CONDENSED SEPARATE INTERIM STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 JUNE 2026

	Capital L.E.	Retained for Capital Increase L.E.	Reserves L.E.	General risk reserve L.E.	ESOP L.E.	Retained Earnings L.E.	Total L.E.
30 June 2025							
Balance as of 1/1/2025	5,505,500,001	--	370,847,191	208,750,579	29,222,124	3,475,593,668	9,589,913,563
Capital increase	--	550,550,000	--	--	--	(550,550,000)	--
Cash distributed	--	--	--	--	--	(300,000,000)	(300,000,000)
Distributed dividends	--	--	--	--	--	(253,612,738)	(253,612,738)
Board of directors remuneration	--	--	--	--	--	(76,509,972)	(76,509,972)
Transferred to legal reserves	--	--	254,900,619	--	--	(254,900,619)	--
Net change in other comprehensive income items	--	--	217,485,566	--	--	--	217,485,566
Banking System Support and Development Fund	--	--	--	--	--	(25,361,274)	(25,361,274)
Transferred to capital reserve from retained earnings	--	--	12,878,812	--	--	(12,878,812)	--
Transferred to capital reserve	--	--	1,326,223	--	--	(1,326,223)	--
Employee stock ownership plan (ESOP)	--	--	--	--	4,599,702	--	4,599,702
Net profit for the period	--	--	--	--	--	781,450,824	781,450,824
Balance as of 30 June 2025	5,505,500,001	550,550,000	857,438,411	208,750,579	33,821,826	2,781,904,854	9,937,965,671
30 June 2026							
Balance as of 1/1/2026	**5,505,500,001**	**550,550,000**	**1,136,759,800**	**208,750,579**	**54,962,173**	**6,086,103,458**	**13,542,626,011**
Capital increase	--	--	--	--	--	--	--
Cash distributed	--	--	--	--	--	**(410,000,000)**	**(410,000,000)**
Distributed dividends	--	--	--	--	--	**(370,632,715)**	**(370,632,715)**
Board of directors remuneration	--	--	--	--	--	**(105,722,373)**	**(105,722,373)**
Transferred to legal reserve	--	--	**354,826,060**	--	--	**(354,826,060)**	--
Net change in other comprehensive income items	--	--	**(213,881,409)**	--	--	--	**(213,881,409)**
Banking System Support and Development Fund	--	--	--	--	--	**(35,240,995)**	**(35,240,995)**
Transferred to general banking risk reserve	--	--	**24,181,508**	--	--	**(24,181,508)**	--
Transferred to capital reserve	--	--	**537,388,827**	--	--	**(537,388,827)**	--
Employee stock ownership plan (ESOP)	--	--	--	--	**8,968,602**	--	**8,968,602**
Net profit for the period	--	--	--	--	--	**2,209,160,758**	**2,209,160,758**
Balance as of 30 June 2026	**5,505,500,001**	**550,550,000**	**1,839,274,786**	**208,750,579**	**63,930,775**	**6,457,271,738**	**14,625,277,879**

- The accompanying notes from (1) to (30) are an integral part of these condensed separate interim financial statements and are to be read therewith.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

1. General information

Egyptian Gulf Bank S.A.E was under the minister decree No, 296 at 14 October 1981 according to the Investment Law No, 43 for 1974, That was replaced by investment law No, 230 for the 1989 that was canceled by law No, 8 for 1997 which is concerned for issuance of warranties and bonus of investment and it executives, The Bank is listed in the Egyptian Stock Exchange.

Egyptian Gulf Bank provides corporate, retail banking and investment banking services in various areas of Egypt through its head office The Address Building, 45 North 90 St., 5th Settlement, Egypt and Sixty two branches, and employs over 2463 employees as of the financial statement date.

Separate financial statements were approved by the Board of Directors on 5 August 2026.

2. Basis of preparation

These condensed periodic financial statements are prepared in accordance with the instructions of the Central Bank of Egypt, approved by its Board of Directors on December 16, 2008, and the instructions for preparing financial statements for banks in accordance with the requirements of International Financial Reporting Standard (IFRS) 9, "Financial Instruments," issued by the Central Bank of Egypt on February 26, 2019. Where the Central Bank of Egypt's instructions do not specify otherwise, reference is made to Egyptian Accounting Standards.

These condensed periodic financial statements were prepared in accordance with the instructions issued by the Board of Directors of the Central Bank of Egypt on May 3, 2020, which permitted banks to issue condensed quarterly financial statements (periodic financial statements) in accordance with Egyptian Accounting Standard No. (30).

The bank also prepared consolidated financial statements for itself and its subsidiaries in accordance with the rules for preparing and presenting financial statements for banks, which were prepared according to the aforementioned instructions of the Central Bank. The subsidiaries were fully consolidated in the consolidated financial statements. These subsidiaries are those in which the bank directly or indirectly owns more than half of the voting rights or has the ability to control their financial and operational policies, regardless of the type of activity. The bank includes investments in subsidiaries in its separate financial statements at cost less impairment loss.

These condensed periodic separate financial statements do not include all the information and disclosures required for full annual financial statements. The bank's separate financial statements should be read in conjunction with its consolidated financial statements as of and for the financial year ended 31 December 2025, to obtain a complete picture of the bank's financial position, operating results, cash flows, and changes in equity.

In preparing these condensed periodic separate financial statements, management made important provisions in applying the bank's accounting policies. The primary sources of estimation were the same as those applied in the financial statements as of and for the financial year ended 31 December 2025.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held

	30 June 2026			
Due from banks	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**3,938,352**	**4,215,290,249**	**--**	**4,219,228,601**
Regular watching	**--**	**--**	**--**	**--**
Watch list	**--**	**--**	**--**	**--**
Non-performing loans	**--**	**--**	**--**	**--**
Total Book value	**3,938,352**	**4,215,290,249**	**--**	**4,219,228,601**
Less: Expected Credit Losses	**(176)**	**(5,874,641)**	**--**	**(5,874,817)**
Book value	**3,938,176**	**4,209,415,608**	**--**	**4,213,353,784**

	31 December 2025			
Due from banks	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	4,074,451,108	--	--	4,074,451,108
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total Book value	4,074,451,108	--	--	4,074,451,108
Less: Expected Credit Losses	(5,614,339)	--	--	(5,614,339)
Book value	4,068,836,769	--	--	4,068,836,769

	30 June 2026			
Treasury bills	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**30,991,920,485**	--	--	**30,991,920,485**
Regular watching	--	--	--	**--**
Watch list	--	--	--	**--**
Non-performing loans	--	--	--	**--**
Total Book value	**30,991,920,485**	--	--	**30,991,920,485**
Less: Expected Credit Losses	**(1,057)**	--	--	**(1,057)**
Book value	**30,991,919,428**	--	--	**30,991,919,428**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

Treasury bills	31 December 2025 Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	25,954,716,662	--	--	25,954,716,662
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total Book value	25,954,716,662	--	--	25,954,716,662
Less: Expected Credit Losses	--	--	--	--
Book value	25,954,716,662	--	--	25,954,716,662

Retail loans	**30 June 2026** Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**4,525,400,695**	**561,741,788**	**--**	**5,087,142,483**
Regular watching	**25,170,863,097**	**--**	**--**	**25,170,863,097**
Watch list	**--**	**3,401,675,271**	**--**	**3,401,675,271**
Non-performing loans	**--**	**--**	**1,156,521,854**	**1,156,521,854**
Total Book value	**29,696,263,792**	**3,963,417,059**	**1,156,521,854**	**34,816,202,705**
Less: Expected Credit Losses	**(197,517,672)**	**(244,851,649)**	**(894,448,880)**	**(1,336,818,201)**
Book value	**29,498,746,120**	**3,718,565,410**	**262,072,974**	**33,479,384,504**

Retail loans	31 December 2025 Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	4,480,591,410	248,621,247	--	4,729,212,657
Regular watching	25,029,681,949	--	--	25,029,681,949
Watch list	--	1,793,021,829	--	1,793,021,829
Non-performing loans	--	--	584,809,532	584,809,532
Total Book value	29,510,273,359	2,041,643,076	584,809,532	32,136,725,967
Less: Expected Credit Losses	(229,679,461)	(146,334,800)	(584,631,534)	(960,645,795)
Book value	29,280,593,898	1,895,308,276	177,998	31,176,080,172

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

	30 June 2026			
Corporate loans	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Credit rating				
Performing loans	**204,908,668**	**46,497**	**--**	**204,955,165**
Regular watching	**29,761,630,910**	**677,415,782**	**--**	**30,439,046,692**
Watch list	**142,131,596**	**2,788,349,754**	**--**	**2,930,481,350**
Non-performing loans	**--**	**--**	**1,124,179,283**	**1,124,179,283**
Total Book value	**30,108,671,174**	**3,465,812,033**	**1,124,179,283**	**34,698,662,490**
Less: Expected Credit Losses	**(347,598,330)**	**(1,049,600,790)**	**(614,658,145)**	**(2,011,857,265)**
Book value	**29,761,072,844**	**2,416,211,243**	**509,521,138**	**32,686,805,225**

	31 December 2025			
Corporate loans	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Credit rating				
Performing loans	469,434,550	38,177	--	469,472,727
Regular watching	26,646,920,398	35,624,386	--	26,682,544,784
Watch list	333,380,713	2,730,743,243	--	3,064,123,956
Non-performing loans	--	--	1,148,402,280	1,148,402,280
Total Book value	27,449,735,661	2,766,405,806	1,148,402,280	31,364,543,747
Less: Expected Credit Losses	(485,480,011)	(953,900,780)	(642,812,685)	(2,082,193,476)
Book value	26,964,255,650	1,812,505,026	505,589,595	29,282,350,271

	30 June 2026			
Debt instruments at fair value through OCI	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Credit rating				
Performing loans	**13,791,858,470**	--	--	**13,791,858,470**
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total Book value	**13,791,858,470**	--	--	**13,791,858,470**
Less: Expected Credit Losses	**(17,240,243)**	--	--	**(17,240,243)**
Book value	**13,774,618,227**	--	--	**13,774,618,227**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

	31 December 2025			
Debt instruments at fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	8,380,200,456	--	--	8,380,200,456
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total Book value	8,380,200,456	--	--	8,380,200,456
Less: Expected Credit Losses	(225,288)	--	--	(225,288)
Book value	8,379,975,168	--	--	8,379,975,168

	30 June 2026			
Debt instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**15,589,199,368**	--	--	**15,589,199,368**
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total Book value	**15,589,199,368**	--	--	**15,589,199,368**
Less: Expected Credit Losses	**(56,262,756)**	--	--	**(56,262,756)**
Book value	**15,532,936,612**	--	--	**15,532,936,612**

	31 December 2025			
Debt instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	17,095,766,830	--	--	17,095,766,830
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total Book value	17,095,766,830	--	--	17,095,766,830
Less: Expected Credit Losses	(64,770,083)	--	--	(64,770,083)
Book value	17,030,996,747	--	--	17,030,996,747

NOTES TO THE SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

The following table shows changes in ECL between the beginning and ending of the period ended as a result of these factors:

Due from banks	**30 June 2026** Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Provision for credit losses on 1 January 2026	**5,614,339**	**--**	**--**	**5,614,339**
New financial assets purchased or issued		**5,683,568**	**--**	**5,683,568**
Matured or disposed financial assets	**(5,614,163)**		**--**	**(5,614,163)**
Transferred to stage 1	**--**	**--**	**--**	**--**
Transferred to stage 2	**--**	**--**	**--**	**--**
Transferred to stage 3	**--**	**--**	**--**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**--**	**--**	**--**	**--**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Write off during the period	**--**	**--**	**--**	**--**
Foreign currencies translation differences	**--**	**191,073**		**191,073**
Balance at the end of the period	**176**	**5,874,641**	**--**	**5,874,817**

Due from banks	31 December 2025 Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Provision for credit losses on 1 January 2025	5,867,203	--	--	5,867,203
New financial assets purchased or issued	--	--	--	--
Matured or disposed financial assets	(403,418)	--	--	(403,418)
Transferred to stage 1	--	--	--	--
Transferred to stage 2	--	--	--	--
Transferred to stage 3	--	--	--	--
Changes in the probability of default and loss in case of default and the exposure at default	--	--	--	--
Changes in model assumption and methodology	--	--	--	--
Write off during the period	--	--	--	--
Foreign currencies translation differences	150,554	--	--	150,554
Balance at the end of the period	5,614,339	--	--	5,614,339

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

Treasury bills	30 June 2026 Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Provision for credit losses on 1 January 2026	--	--	--	--
New financial assets purchased or issued	265,457	--	--	265,457
Matured or disposed financial assets	--	--	--	--
Transferred to stage 1	--	--	--	--
Transferred to stage 2	--	--	--	--
Transferred to stage 3	--	--	--	--
Changes in the probability of default and loss in case of default and the exposure at default	--	--	--	--
Changes in model assumption and methodology	--	--	--	--
Write off during the period	--	--	--	--
Foreign currencies translation differences	(264,400)	--	--	(264,400)
Balance at the end of the period	1,057	--	--	1,057

Treasury bills	31 December 2025 Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Provision for credit losses on 1 January 2025	27,913,682	--	--	27,913,682
New financial assets purchased or issued	--	--	--	--
Matured or disposed financial assets	(25,320,969)	--	--	(25,320,969)
Transferred to stage 1	--	--	--	--
Transferred to stage 2	--	--	--	--
Transferred to stage 3	--	--	--	--
Changes in the probability of default and loss in case of default and the exposure at default	--	--	--	--
Changes in model assumption and methodology	--	--	--	--
Write off during the period	--	--	--	--
Foreign currencies translation differences	(2,592,713)	--	--	(2,592,713)
Balance at the end of the period	--	--	--	--

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

	30 June 2026			
Retail loans	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2026	**229,679,461**	**146,334,800**	**584,631,534**	**960,645,795**
New financial assets purchased or issued	**74,652,711**	**32,631,857**	**13,399,201**	**120,683,769**
Matured or disposed financial assets	**(10,654,659)**	**(18,712,165)**	**(112,263,002)**	**(141,629,826)**
Transferred to stage 1	**2,317,243**	**(2,236,301)**	**(80,942)**	**--**
Transferred to stage 2	**(164,384,689)**	**164,636,498**	**(251,809)**	**--**
Transferred to stage 3	**(207,427,401)**	**(313,703,010)**	**521,130,411**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**273,335,061**	**235,899,970**	**(15,763,544)**	**493,471,487**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Proceeds from bad debts	**--**	**--**	**17,478,599**	**17,478,599**
Write off during the period	**--**	**--**	**(113,833,196)**	**(113,833,196)**
Foreign currencies translation differences	**(55)**	**--**	**1,628**	**1,573**
Balance at the end of the period	**197,517,672**	**244,851,649**	**894,448,880**	**1,336,818,201**

	31 December 2025			
Retail loans	Stage 1	Stage 2	Stage 3	Total
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2025	155,357,504	53,828,862	242,492,232	451,678,598
New financial assets purchased or issued	171,699,229	83,843,029	249,212,493	504,754,751
Matured or disposed financial assets	(32,370,461)	(31,068,850)	(134,783,260)	(198,222,571)
Transferred to stage 1	2,100,685	(672,537)	(1,428,148)	--
Transferred to stage 2	(56,428,401)	57,731,542	(1,303,141)	--
Transferred to stage 3	(207,272,598)	(60,320,142)	267,592,740	--
Changes in the probability of default and loss in case of default and the exposure at default	196,595,436	42,993,729	81,068,529	320,657,694
Changes in model assumption and methodology	--	--	--	--
Proceeds from bad debts	--	--	25,113,597	25,113,597
Write off during the period	--	--	(143,329,807)	(143,329,807)
Foreign currencies translation differences	(1,933)	(833)	(3,701)	(6,467)
Balance at the end of the period	229,679,461	146,334,800	584,631,534	960,645,795

NOTES TO THE SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

	30 June 2026			
Corporate loans	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2026	**485,480,011**	**953,900,780**	**642,812,685**	**2,082,193,476**
New financial assets purchased or issued	**11,168,342**	**14,865**	**2,536**	**11,185,743**
Matured or disposed financial assets	**(283,808)**	**(11,999)**	**(42,320,481)**	**(42,616,288)**
Transferred to stage 1	**639,497**	**(633,496)**	**(6,001)**	**--**
Transferred to stage 2	**(23,559,120)**	**23,559,539**	**(419)**	**--**
Transferred to stage 3	**(97,029)**	**43,268,307**	**(43,171,278)**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**(123,889,110)**	**8,799,206**	**153,015,864**	**37,925,960**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Proceeds from bad debts	**--**	**--**	**200,000**	**200,000**
Transferred from other provisions	**--**	**--**	**--**	**--**
Write off during the period	**--**	**--**	**(110,608,438)**	**(110,608,438)**
Foreign currencies translation differences	**(1,860,453)**	**20,703,588**	**14,733,677**	**33,576,812**
Balance at the end of the period	**347,598,330**	**1,049,600,790**	**614,658,145**	**2,011,857,265**

	31 December 2025			
Corporate loans	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2025	376,605,222	1,062,140,375	921,830,233	2,360,575,830
New financial assets purchased or issued	30,907,724	50,763	124,505	31,082,992
Matured or disposed financial assets	(386,439)	(2,815,761)	(238,126,758)	(241,328,958)
Transferred to stage 1	96,371,747	(96,349,475)	(22,272)	--
Transferred to stage 2	(78,443,308)	78,446,362	(3,054)	--
Transferred to stage 3	(57,394)	(36,561,897)	36,619,291	--
Changes in the probability of default and loss in case of default and the exposure at default	60,686,758	(3,403,825)	162,909,937	220,192,870
Changes in model assumption and methodology	--	--	--	--
Proceeds from bad debts	--	--	385,722	385,722
Transferred from other provisions	--	--	--	--
Write off during the period	--	--	(208,713,656)	(208,713,656)
Foreign currencies translation differences	(204,299)	(47,605,762)	(32,191,263)	(80,001,324)
Balance at the end of the period	485,480,011	953,900,780	642,812,685	2,082,193,476

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

	30 June 2026			
Debt instruments at fair value through OCI	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2026	**225,288**	**--**	**--**	**225,288**
New financial assets purchased or issued	**18,105,846**	**--**	**--**	**18,105,846**
Matured or disposed financial assets	**--**	**--**	**--**	**--**
Transferred to stage 1	**--**	**--**	**--**	**--**
Transferred to stage 2	**--**	**--**	**--**	**--**
Transferred to stage 3	**--**	**--**	**--**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**--**	**--**	**--**	**--**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Write off during the period	**--**	**--**	**--**	**--**
Foreign currencies translation differences	**(1,090,891)**	**--**	**--**	**(1,090,891)**
Balance at the end of the period	**17,240,243**	**--**	**--**	**17,240,243**

	31 December 2025			
Debt instruments at fair value through OCI	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2025	28,712,191	--	--	28,712,191
New financial assets purchased or issued	--	--	--	--
Matured or disposed financial assets	(27,825,171)	--	--	(27,825,171)
Transferred to stage 1	--	--	--	--
Transferred to stage 2	--	--	--	--
Transferred to stage 3	--	--	--	--
Changes in the probability of default and loss in case of default and the exposure at default	--	--	--	--
Changes in model assumption and methodology	--	--	--	--
Write off during the period	--	--	--	--
Foreign currencies translation differences	(661,732)	--	--	(661,732)
Balance at the end of the period	225,288	--	--	225,288

NOTES TO THE SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.A Credit risk – continued

3.A.1 Maximum exposure to credit risk before collateral held – continued

	30 June 2026			
Debt instruments at amortized cost	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2026	**64,770,083**	**--**	**--**	**64,770,083**
New financial assets purchased or issued	**--**	**--**	**--**	**--**
Matured or disposed financial assets	**(11,063,436)**	**--**	**--**	**(11,063,436)**
Transferred to stage 1	**--**	**--**	**--**	**--**
Transferred to stage 2	**--**	**--**	**--**	**--**
Transferred to stage 3	**--**	**--**	**--**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**--**	**--**	**--**	**--**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Write off during the period	**--**	**--**	**--**	**--**
Foreign currencies translation differences	**2,556,109**	**--**	**--**	**2,556,109**
Balance at the end of the period	**56,262,756**	**--**	**--**	**56,262,756**

	31 December 2025			
Debt instruments at amortized cost	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2025	75,532,843	--	--	75,532,843
New financial assets purchased or issued	--	--	--	--
Matured or disposed financial assets	(7,811,060)	--	--	(7,811,060)
Transferred to stage 1	--	--	--	--
Transferred to stage 2	--	--	--	--
Transferred to stage 3	--	--	--	--
Changes in the probability of default and loss in case of default and the exposure at default	--	--	--	--
Changes in model assumption and methodology	--	--	--	--
Write off during the period	--	--	--	--
Foreign currencies translation differences	(2,951,700)	--	--	(2,951,700)
Balance at the end of the period	64,770,083	--	--	64,770,083

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.B Market risk – continued

3.B.1 Foreign exchange volatility risk

The bank is exposed to foreign exchange volatility risk in terms of the financial position and cash flows, The Board of Directors set aggregate limits for foreign exchange for each position at the end of the day, and during the day which is controlled on timely basis, the following table summarizes the bank' exposure to foreign exchange volatility risk at the end of the financial period and includes the carrying amounts of the financial instruments in currencies:

Amount to the nearest EGP equivalent

	EGP	USD	GBP	EUR	Other currencies	Total
Financial assets as of 30 June 2026						
Cash and balances with the CBE	**12,475,348,646**	**212,909,131**	**8,381,455**	**42,191,898**	**47,667,357**	**12,786,498,487**
Due from Banks	**1,909,629**	**4,123,323,666**	**11,546,400**	**9,746,844**	**66,827,245**	**4,213,353,784**
Treasury bills	**20,706,585,605**	**9,353,624,847**	**--**	**931,710,033**	**--**	**30,991,920,485**
Loans and advances to customers	**56,400,340,070**	**9,715,069,351**	**16,918**	**50,610,052**	**11,924**	**66,166,048,315**
Financial investments:						
- Fair value through other omprehensive income	**39,646,963,834**	**5,623,835,366**	**--**	**--**	**--**	**45,270,799,200**
- Amortized cost	**9,835,971,169**	**5,696,965,443**	**--**	**--**	**--**	**15,532,936,612**
- Fair value through profit and loss	**1,773,770**	**--**	**--**	**--**	**--**	**1,773,770**
Total financial assets	**139,068,892,723**	**34,725,727,804**	**19,944,773**	**1,034,258,827**	**114,506,526**	**174,963,330,653**
Financial liabilities 30 June 2026						
Due to banks	**8,700,000,000**	**729,055,572**	**130,316**	**72,940,332**	**--**	**9,502,126,220**
Customer deposits	**87,444,397,651**	**32,026,186,694**	**109,428,308**	**1,439,955,477**	**197,944,301**	**121,217,912,431**
Other loans / Subordinated deposits	**--**	**4,479,875,400**	**--**	**--**	**--**	**4,479,875,400**
Total financial liabilities	**96,144,397,651**	**37,235,117,666**	**109,558,624**	**1,512,895,809**	**197,944,301**	**135,199,914,051**
Net financial position 30 June 2026	**42,924,495,072**	**(2,509,389,862)**	**(89,613,851)**	**(478,636,982)**	**(83,437,775)**	**39,763,416,602**
Financial assets as of 31 December 2025						
Total financial assets	96,622,624,479	33,643,612,310	14,375,696	1,835,180,259	98,800,616	132,214,593,360
Total financial liabilities	85,877,934,801	35,481,536,196	74,825,935	1,818,691,216	82,024,003	123,335,012,151
Net financial position **31 December 2025**	10,744,689,678	(1,837,923,886)	(60,450,239)	16,489,043	16,776,613	8,879,581,209

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

Capital management

For capital management purpose, the bank's capital includes total equity as reported in the balance sheet plus some other elements that are managed as capital; the bank manages its capital to ensure that the following objectives are achieved:

- Compliance with the legally imposed capital requirement in Egypt.
- Protecting the bank's ability to continue as a going concern and enabling it to generate yield for shareholders and other parties dealing with the bank.
- Maintaining a strong capital base to enhance growth of the bank's operations.

Capital adequacy and the use of regulatory capital are monitored on a daily basis by the bank's management. Employing techniques based on the guidelines developed by the Basel committee as implemented by the banking supervision unit in the central bank of Egypt on a quarterly basis.

The CBE requires the bank to comply with the following:

- Maintaining EGP 500 million as a minimum requirement for the issued and paid-up capital.
- Maintaining a minimum level of capital adequacy ratio of 12.5%, calculated as the ratio between total value of the capital elements, and the risk weighted average of the bank's assets and contingent liabilities.

According to new instructions issued in 18 December 2012:

The numerator of the capital adequacy ratio consists of the following two tiers:

Tier One:

Consists of two parts which are continuous basic paid in capital and additional basic paid in capital.

Tier Two:

Is the supported paid in capital and consist of:

- 45% from positive foreign currencies translation reserve.
- 45% from special reserve.
- 45% from fair value increment over the book value for financial investments. (Positive portion only)
- 45% from fair value reserve balance for financial investment available for sale.
- 45% from fair value increment over the book value for financial investments held for maturity.
- 45% from fair value increment over the book value for financial investments in associates and affiliates.
- Financial instruments with embedded derivative.
- Loans (Supportive deposits with 20% amortization from its value each period from the last five periods from its maturity).
- Impairment loss provision for loans, advances and performing contingent liabilities with maximum 1.25% from total weighted assets and weighted contingent liabilities.
- 50% disposals from tier 1 and 2.
- Assets reverted to the bank value in general banking risk reserve.

- When calculating the numerator of capital adequacy ratio, the rules limits the subordinated deposits to no more than 50% of tier1 after exclusion.
- Assets and contingent liabilities are weighted by credit risk, market risk and operational risk.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

3. Financial risk management – continued

3.D Fair value of financial assets and liabilities – continued

3.D.1 Financial instruments not measured at fair value – continued

For denominator of capital adequacy ratio consists of:

- Credit risk
- Market risk
- Operational risk

Assets risk weight scale ranging from zero to 100% is based on the counterparty risk to reflect the related credit risk scheme, taking into consideration the cash collaterals.

Similar criteria are used for off balance sheet items after adjustments to reflect the nature of contingency and the potential loss of those amounts.

The tables below summarize the capital adequacy ratio according to Basel II for the current period and previous period :

	30 June 2026 **In thousand EGP**	31 December 2025 In thousand EGP
Tier 1 capital		
Issued and paid up capital	**6,056,050**	6,056,050
Goodwill	**(85,237)**	(85,237)
Legal reserve	**1,326,580**	971,754
Other reserves	**570,051**	32,662
General risk reserve	**208,750**	208,750
Retained earnings	**6,299,658**	5,966,395
Additional capital	**77,095**	63,615
Total other comprehensive income	**(50,100)**	156,554
Total deductions from tier 1 capital	**(336,379)**	(406,983)
Total qualifying tier 1 capital	**14,066,468**	12,963,560
Tier 2 capital		
45% of fair value increase over book value of financial investments (if positive)	**24,436**	--
Impairment provision for loans and regular contingent liabilities and debt instruments stage 1	**747,684**	918,401
Loans (subordinated deposits)	**4,135,270**	4,528,764
Total qualifying tier 2 capital	**4,907,390**	5,447,165
Total capital 1+2	**18,973,858**	18,410,725
Risk weighted assets and contingent liabilities		
Total Credit risk	**96,649,462**	86,426,894
Total Market risk	**--**	--
Total Operation risk	**8,201,700**	6,111,223
Top 50 concentration	**--**	--
Total risk weighted assets and contingent liabilities	**104,851,162**	92,538,117
Capital Adequacy Ratio (%)	**18.10%**	19.90%

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

4. By activity segment

Activity segment include operations and assets used in providing banking services and managing related risks and yields which may differ from other activities, the segmentation analyses of operations according to the banking activities are as follows:

- **Large enterprises medium and small ones**
  Activities include current accounts, deposits, overdrafts, loans, credit facilities and financial derivatives.
- **Investments**
  Include merging companies, purchasing investments, financing company's restructure and financial instruments.
- **Individuals**
  Activities include current accounts, savings, deposits, credit cards, personal loans and mortgage loans.
- **Other activities**
  Include other banking activities such as fund manageme

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

5. Net interest income

	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Interest from loans and similar income from:				
Loans and advances to customers	**3,421,430,208**	**6,695,573,024**	3,293,826,222	6,248,981,969
Treasury bills and treasury bonds	**2,485,577,586**	**4,882,330,140**	2,296,208,232	4,468,942,154
Deposits and current accounts	**178,453,223**	**415,174,617**	818,900,308	2,095,026,774
Investments in debt instruments	**76,264,860**	**76,953,792**	--	--
Total	**6,161,725,877**	**12,070,031,573**	6,408,934,762	12,812,950,897
Interest on Deposits and similar expenses from:				
Deposits and current accounts from banks	**(606,381,519)**	**(1,185,932,409)**	(329,618,912)	(832,909,647)
Deposits and current accounts from customers	**(2,961,950,337)**	**(5,817,136,042)**	(3,898,758,337)	(7,847,222,321)
REPOs	**(868,583)**	**(1,756,352)**	(874,795)	(1,792,513)
Subordinated deposits	**(69,581,142)**	**(135,390,210)**	(68,605,607)	(151,935,161)
Total	**(3,638,781,581)**	**(7,140,215,013)**	(4,297,857,651)	(8,833,859,642)
Net interest income	**2,522,944,296**	**4,929,816,560**	2,111,077,111	3,979,091,255

6. Net fees and commission income

	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Fees and commission income				
Fees and commissions related to credit banking services	**583,628,055**	**1,102,103,898**	465,952,299	917,818,637
Custody fees	**10,608,905**	**12,581,138**	2,441,128	10,926,407
Other fees	**45,845,520**	**90,216,250**	33,595,093	64,877,710
Total	**640,082,480**	**1,204,901,286**	501,988,520	993,622,754
Fees and commission expenses				
Brokerage fees paid	**(54,877,232)**	**(104,345,985)**	(29,896,143)	(52,429,565)
Other fees paid	**(151,710,625)**	**(305,170,729)**	(123,138,313)	(246,138,051)
Total	**(206,587,857)**	**(409,516,714)**	(153,034,456)	(298,567,616)
Net fees and commission income	**433,494,623**	**795,384,572**	348,954,064	695,055,138

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

7. Net trading income

	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Gain from foreign exchange	81,782,487	226,341,973	73,891,102	153,883,030
Gain from selling of debt instruments at fair value through profit or loss (FVTPL)	10,484,976	23,679,016	10,589,930	17,916,370
Interest income Investments in debt instruments throught P&L	2,174,972	2,287,015	--	8,438,495
Total	94,442,435	252,308,004	84,481,032	180,237,895

8. Administrative expenses

	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Staff costs				
Wages and salaries	(319,812,150)	(682,151,069)	(271,953,719)	(540,462,832)
Social insurance	(12,293,581)	(30,363,705)	(14,183,970)	(28,186,728)
Other	(240,796,723)	(452,486,541)	(129,260,261)	(349,680,693)
Total	(572,902,454)	(1,165,001,315)	(415,397,950)	(918,330,253)
Other administrative expenses	(524,238,136)	(1,000,448,791)	(466,347,877)	(830,402,082)
Total	(1,097,140,590)	(2,165,450,106)	(881,745,827)	(1,748,732,335)

9. Other operating income (expenses)

	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Gain on sale of property and equipment	37,686,256	39,712,844	7,293,265	7,293,265
(Charge) reversal for other provision	(46,190,690)	415,714	(15,588,103)	(139,509,577)
Other	299,169	656,826	203,437	26,484,849
Total	(8,205,265)	40,785,384	(8,091,401)	(105,731,463)

10. Impairment (charge) release for credit losses

	From 1/4/2026 To 30/6/2026 L.E.	From 1/1/2026 To 30/6/2026 L.E.	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Loans, advances and to customers	(218,364,019)	(479,020,844)	(260,403,368)	(334,589,287)
Due from banks	(464,075)	(69,405)	11,533,799	5,697,494
Treasury bills	9,425,508	(265,457)	24,115,896	(35,629,128)
Debt instruments at fair value through other comprehensive income	5,630,649	(18,105,846)	20,589,791	21,787,320
Debt instruments at amortized cost	4,471,963	11,063,436	(2,123,030)	6,189,195
Total	(199,299,974)	(486,398,116)	(206,286,912)	(336,544,406)

11. Income tax expenses

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

	From 1/4/2026 To 30/6/2026 L.E.	**From 1/1/2026 To 30/6/2026 L.E.**	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Current tax	**(616,387,885)**	**(1,178,380,885)**	(505,097,499)	(951,496,999)
Total	**(616,387,885)**	**(1,178,380,885)**	(505,097,499)	(951,496,999)

	From 1/4/2026 To 30/6/2026 L.E.	**From 1/1/2026 To 30/6/2026 L.E.**	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Profit before tax	**1,763,521,672**	**3,387,541,643**	1,443,951,757	2,671,802,081
Income tax calculated at 22.5% tax rate	**396,792,376**	**762,196,870**	324,889,145	601,155,468
Add/Less				
Non-taxable income	**(585,641,641)**	**(1,125,811,623)**	(514,612,950)	(995,021,753)
Non-deductible expenses for tax purposes	**324,463,662**	**664,632,203**	311,789,834	680,227,664
Extra payments on interest from treasury bills and treasury bonds	**480,773,488**	**877,363,435**	383,031,470	665,135,620
Current tax	**616,387,885**	**1,178,380,885**	505,097,499	951,496,999
Effective tax rate	**34.95%**	**34.79%**	34.98%	35.61%

12. Earnings per share basic share of net profit of the period

	From 1/4/2026 To 30/6/2026 L.E.	**From 1/1/2026 To 30/6/2026 L.E.**	From1/4/2025 To 30/6/2025 L.E.	From 1/1/2025 To 30/6/2025 L.E.
Profits available for distribution for the period after tax	**1,147,133,787**	**2,209,160,758**	938,854,258	1,720,305,082
Less:				
Employees profit share	**(109,611,825)**	**(214,526,641)**	(93,156,100)	(170,013,301)
Board of directors remuneration	**(35,075,784)**	**(68,648,525)**	(29,809,952)	(54,404,256)
Banking system support and development fund	**(10,961,182)**	**(21,452,664)**		
Dividends to shareholders	**991,484,996**	**1,904,532,928**	815,888,206	1,495,887,525
Weighted average number of shares	**510,106,066**	**510,106,066**	510,106,066	510,106,066
Earnings per share (EGP/ share)	**1.94**	**3.73**	1.60	2.93

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

13. Cash and balances with the Central Bank of Egypt (CBE)

	30 June 2026 L.E.	31 December 2025 L.E.
Cash	**1,131,160,083**	920,583,632
Due from the CBE (within the required limit of statutory reserve %)	**11,655,338,404**	14,644,358,535
Total	**12,786,498,487**	15,564,942,167
Non-interest bearing balances	**12,786,498,487**	15,564,942,167
Total	**12,786,498,487**	15,564,942,167

14. Due from banks

	30 June 2026 L.E.	31 December 2025 L.E.
Current accounts	**141,902,005**	183,766,120
Deposits	**4,077,326,596**	3,890,684,988
Less: Expected Credit Losses	**(5,874,817)**	(5,614,339)
Total	**4,213,353,784**	4,068,836,769
Balance with CBE otherwise the required limit of statutory reserve percentage	**3,389,657,073**	3,244,740,228
Local banks	**277,345,114**	354,235,562
Foreign banks	**552,226,414**	475,475,318
Less: Expected Credit Losses	**(5,874,817)**	(5,614,339)
Total	**4,213,353,784**	4,068,836,769
Non-interest bearing balances	**141,902,005**	183,766,120
Variable Interest bearing balances	**4,077,326,596**	3,890,684,988
Less: Expected Credit Losses	**(5,874,817)**	(5,614,339)
Total	**4,213,353,784**	4,068,836,769
Current balance	**4,219,228,601**	4,074,451,108
Less: Expected Credit Losses	**(5,874,817)**	(5,614,339)
Total	**4,213,353,784**	4,068,836,769

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

15. Loans, advances and morabahat to customers (net)

	30 June 2026	31 December 2025
	L.E.	L.E.
Retail		
Overdraft	5,090,161,839	6,672,261,099
Credit cards	503,388,055	441,329,682
Personal loans	28,463,019,570	24,340,739,324
Mortgage loans	759,633,241	682,395,862
Total (1)	34,816,202,705	32,136,725,967
Corporate		
Overdraft	3,766,711,033	3,204,112,590
Direct loans	21,151,950,258	18,303,813,105
Syndicated loans	9,780,001,199	9,856,618,052
Total (2)	34,698,662,490	31,364,543,747
Total loans and advance to customers (1+2)	69,514,865,195	63,501,269,714
Less:		
Expected Credit Losses	(3,348,675,466)	(3,042,839,272)
Interest in suspense	(141,414)	(140,559)
Net loans, advances and morabahat to customers	66,166,048,315	60,458,289,883

Translation of impairment losses for loans and advances to customers

	30 June 2026				
Retail	Overdraft	Credit cards	Personal loans	Mortgage	Total
	L.E.	L.E.	L.E.	L.E.	L.E.
Balances at the beginning of the period	73,165,797	74,334,520	810,820,378	2,325,101	960,645,796
Impairment (charge) release	6,922,502	23,111,048	442,253,111	238,768	472,525,429
Written off amounts	--	(17,208,121)	(96,576,698)	(48,377)	(113,833,196)
Proceeds from bad debts during the period	--	2,500,519	14,947,512	30,568	17,478,599
Translation differences for Foreign currencies	1,573	--	--	--	1,573
Balances at the end of the period	80,089,872	82,737,966	1,171,444,303	2,546,060	1,336,818,201

	30 June 2026			
Corporate	Overdraft	Direct loans	Syndicated loans	Total
	L.E.	L.E.	L.E.	L.E.
Balances at the beginning of the period	105,525,934	680,574,578	1,296,092,964	2,082,193,476
Impairment (charge) release	185,327,120	(36,314,231)	(142,517,474)	6,495,415
Written off amounts	(10,149,000)	(100,459,438)	--	(110,608,438)
Proceeds from bad debts during the period	--	200,000	--	200,000
Translation differences for Foreign currencies	12,271,727	21,112,041	193,044	33,576,812
Balances at the end of the period	292,975,781	565,112,950	1,153,768,534	2,011,857,265

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

15. Loans, advances and morabahat to customers (net) - continued

	31 December 2025				
Retail	Overdraft	Credit cards	Personal loans	Mortgage	Total
	L.E.	L.E.	L.E.	L.E.	L.E.
Balances at the beginning of the period	55,105,834	51,046,151	338,532,608	6,994,005	451,678,598
Impairment (charge) release	18,066,430	30,163,231	583,773,522	(4,813,309)	627,189,874
Written off amounts	--	(8,755,230)	(134,357,490)	(217,086)	(143,329,806)
Proceeds from bad debts during the period	--	1,880,368	22,871,738	361,491	25,113,597
Translation differences for Foreign currencies	(6,467)	--	--	--	(6,467)
Balances at the end of the period	73,165,797	74,334,520	810,820,378	2,325,101	960,645,796

	31 December 2025			
Corporate	Overdraft	Direct loans	Syndicated loans	Total
	L.E.	L.E.	L.E.	L.E.
Balances at the beginning of the period	314,169,130	452,117,766	1,594,288,934	2,360,575,830
Impairment (charge) release	(208,785,141)	514,248,638	(295,516,593)	9,946,904
Written off amounts	--	(208,713,656)	--	(208,713,656)
Proceeds from bad debts during the period	--	385,722	--	385,722
Translation differences for Foreign currencies	141,945	(77,463,892)	(2,679,377)	(80,001,324)
Balances at the end of the period	105,525,934	680,574,578	1,296,092,964	2,082,193,476

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

16. Financial investments

	30 June 2026 L.E.	31 December 2025 L.E.
Fair value through other comprehensive income (FVTOCI)		
Debt instruments at FV (listed)	**13,791,858,470**	8,380,200,456
Treasury Bills and other governmental notes (16-1)	**30,991,920,485**	25,954,716,662
Equity instruments (unlisted)	**27,688,699**	27,637,798
Investment managed by other	**1**	1
Egyptian Gulf Bank Mutual fund's CDs	**64,884,500**	53,072,632
Egyptian Gulf Bank money market fund (Tharaa)	**31,807,607**	29,462,439
Azimot Egypt fund	**362,639,438**	336,850,829
Total investments at Fair value through other comprehensive income (1)	**45,270,799,200**	34,781,940,817
Amortized cost		
Debt instruments (listed)	**15,589,199,368**	17,095,766,830
Total Amortized cost	**15,589,199,368**	17,095,766,830
Expected Credit losse	**(56,262,756)**	(64,770,083)
Net Amortized cost (2)	**15,532,936,612**	17,030,996,747
Fair value through profit and loss (FVTPL)		
Equity instruments (Listed)	**1,773,770**	--
Total investments at Fair value through profit and loss (3)	**1,773,770**	--
Total financial investments (1+2+3)	**60,805,509,582**	51,812,937,564

	30 June 2026		
	Fair value through other comprehensive income L.E.	**Amortized cost L.E.**	**Total L.E.**
Balance at the beginning of the period	**8,827,224,155**	**17,095,766,830**	**25,922,990,985**
Additions	**9,111,919,420**	**5,000,000,000**	**14,111,919,420**
Disposals	**(3,836,395,454)**	**(6,707,537,933)**	**(10,543,933,387)**
Monetary balances foreign currencies differences translation	**160,229,464**	**204,526,577**	**364,756,041**
(Loss) from change in FV	**(77,753,257)**	**--**	**(77,753,257)**
Amortization of (premium) discount	**93,654,387**	**(3,556,106)**	**90,098,281**
Total	**14,278,878,715**	**15,589,199,368**	**29,868,078,083**
Expected Credit losse	**--**	**(56,262,756)**	**(56,262,756)**
Balance at the end of the period	**14,278,878,715**	**15,532,936,612**	**29,811,815,327**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

16. Financial investments – continued

	31 December 2025		
	Fair value through Other comprehensive income	Amortized cost	Total
	L.E.	L.E.	L.E.
Balance at the beginning of the period	10,672,735,654	23,655,150,279	34,327,885,933
Additions	1,679,518,408	2,329,568,929	4,009,087,337
Disposals	(4,146,202,002)	(8,491,946,578)	(12,638,148,580)
Monetary balances foreign currencies differences translations	(170,395,521)	(410,279,216)	(580,674,737)
(Loss) from change in FV	462,942,301	--	462,942,301
Amortization of (premium) discount	328,625,315	13,273,416	341,898,731
Total	8,827,224,155	17,095,766,830	25,922,990,985
Expected Credit losse	--	(64,770,083)	(64,770,083)
Balance at the end of the period	8,827,224,155	17,030,996,747	25,858,220,902

16.1 Treasury bills and other governmental notes*

	30 June 2026	31 December 2025
	L.E.	L.E.
Treasury bills 91 days	**15,725,000**	811,125,000
Treasury bills 182 days	**2,753,300,000**	7,052,725,000
Treasury bills 273 days	**11,691,575,000**	6,550,000,000
Treasury bills 365 days	**18,926,609,240**	13,729,830,180
Total	**33,387,209,240**	28,143,680,180
Less/ Add:		
Unearned Revenue	**(2,278,056,072)**	(2,225,666,209)
Changes in fair value	**(117,232,683)**	36,702,691
Total	**30,991,920,485**	25,954,716,662

* Treasury bills include **9,353,586,000** (equivalent to USD 190 million) as in USD Treasury bills and EGP **931,698,240** (equivalent to EUR 16.6 million) as in EUR Treasury bills.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

17. Investment in subsidiaries

The banks share of investment in subsidiaries is as follows:

30 June 2026	Country	**Company's assets L.E.**	**Company's liabilities less owners' equity L.E.**	**Company's revenues L.E.**	**Company's profits / (losses) L.E.**	**Book value L.E.**	**Share %**
Subsidiaries							
Egyptian gulf holding for financial investments	Egypt	**1,771,953,097**	**64,914,266**	**48,583,690**	**20,118,603**	**1,399,970,000**	**99.99%**
Total		**1,771,953,097**	**64,914,266**	**48,583,690**	**20,118,603**	**1,399,970,000**	

31 December 2025	Country	Company's assets L.E.	Company's liabilities less owners' equity L.E.	Company's revenues L.E.	Company's profits / (losses) L.E.	Book value L.E.	Share %
Subsidiaries							
Egyptian gulf holding for financial investments	Egypt	1,319,533,937	43,051,761	102,226,814	64,342,511	999,970,000	99.99%
Total		1,319,533,937	43,051,761	102,226,814	64,342,511	999,970,000	

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

18. Intangible assets

Computer software

	30 June 2026 L.E.	31 December 2025 L.E.
Net book value at the beginning of the period	19,692,387	11,495,141
Additions during the period	--	10,858,215
Amortization during the period	(1,692,425)	(2,660,969)
Net book value at the end of the period	17,999,962	19,692,387

19. Other assets

	30 June 2026 L.E.	31 December 2025 L.E.
Accruad revenues	1,962,834,786	1,489,927,863
Prepaid expenses	1,251,784,616	1,084,035,866
Advances to purchase fixed assets	2,228,862,569	1,870,586,094
Assets reverted to the bank (after deducting the impairment)	155,626,810	155,626,810
Impress & Guarantee	223,232,330	44,173,385
Assets held for sale - investments reverted to the bank*	1	1
Other	1,981,912,470	2,113,399,709
Total	7,804,253,582	6,757,749,728

* Investments reverted to the bank represented “Hamenz Co” amounted to EGP 1 the bank’s share in the company’s capital was increased to 99.99%.

* After the CBE board assembly on 8th of September, 2009 the following was stated:

“In the event that a bank that owns shares in a non-financial company with more than 40% of its issued capital, the bank must dispose of any extra ownership within a period of acquiring the shares, Impairment loss of the shares accumulated will then be calculated according to accounting principles so as not to understate the value of these losses relative to any marginal increase above the 40%, Losses should then be reflected in the bank’s income statement under investment losses, or as other expenses depending on the circumstances in exchange for a decrease in the book value of share price by the same amount”. The bank has calculated impairment account to each of the following: Misr America for medical supplies, and Hamenz for German technological Industries.

* Due to the inability to sell the asset within the legally specified period, a general bank risk reserve was formed at 10% of the asset value annually in accordance with the instructions of the CBE.

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

20. Fixed assets

	Land & Buildings L.E.	Fixtures and Fitting L.E.	Tools and Machinery L.E.	Computers L.E.	Furniture L.E.	Vehicles L.E.	Other L.E.	Total L.E.
Cost at 1 January 2025	660,587,940	592,877,147	28,241,477	337,145,392	101,087,966	22,876,620	257,456,008	2,000,272,550
Accumulated depreciation	(107,845,570)	(368,947,669)	(22,080,029)	(191,063,222)	(63,979,412)	(18,216,721)	(184,056,430)	(956,189,053)
Net book value	552,742,370	223,929,478	6,161,448	146,082,170	37,108,554	4,659,899	73,399,578	1,044,083,497
31 December 2025								
Net book value at the beginning of the period	552,742,370	223,929,478	6,161,448	146,082,170	37,108,554	4,659,899	73,399,578	1,044,083,497
Additions	4,871,834	178,067,548	476,804	268,380,325	4,332,489	61,887,166	39,759,755	557,775,921
Disposals	--	--	(526,362)	--	(296,843)	(11,678,066)	(3,094,616)	(15,595,887)
Depreciation	(9,316,263)	(26,305,776)	(1,641,616)	(38,117,690)	(10,012,977)	(7,201,045)	(30,873,601)	(123,468,968)
Accumulated depreciation of disposal assets	--	--	526,289	--	288,321	10,660,770	3,081,842	14,557,222
Net book value	548,297,941	375,691,250	4,996,563	376,344,805	31,419,544	58,328,724	82,272,958	1,477,351,785
Cost at 1 January 2025	**665,459,774**	**770,944,695**	**28,191,919**	**605,525,717**	**105,123,612**	**73,085,720**	**294,121,147**	**2,542,452,584**
Accumulated depreciation	**(117,161,833)**	**(395,253,445)**	**(23,195,356)**	**(229,180,912)**	**(73,704,068)**	**(14,756,996)**	**(211,848,189)**	**(1,065,100,799)**
Net book value	**548,297,941**	**375,691,250**	**4,996,563**	**376,344,805**	**31,419,544**	**58,328,724**	**82,272,958**	**1,477,351,785**
30 June 2026								
Net book value at the beginning of the period	**548,297,941**	**375,691,250**	**4,996,563**	**376,344,805**	**31,419,544**	**58,328,724**	**82,272,958**	**1,477,351,785**
Additions	**14,759,970**	**65,956,567**	**13,006,237**	**221,532,585**	**2,883,681**	**--**	**66,698,335**	**384,837,375**
Movement	**--**	**(45,188,077)**	**14,314,179**	**--**	**72,719**	**--**	**30,801,179**	**--**
Disposals	**(4,484,979)**	**(10,220,758)**	**(417,024)**	**(53)**	**(619,207)**	**(5,340,129)**	**(7,619,626)**	**(28,701,776)**
Depreciation	**(4,696,320)**	**(26,776,905)**	**(3,523,049)**	**(30,796,884)**	**(5,110,973)**	**(6,713,013)**	**(28,866,414)**	**(106,483,558)**
Accumulated depreciation of disposal assets	**3,210,702**	**9,699,151**	**416,919**	**--**	**588,627**	**5,340,128**	**7,592,251**	**26,847,778**
Net book value	**557,087,314**	**369,161,228**	**28,793,825**	**567,080,453**	**29,234,391**	**51,615,710**	**150,878,683**	**1,753,851,604**
Cost 30 June 2026	**675,734,765**	**781,492,427**	**55,095,311**	**827,058,249**	**107,460,805**	**67,745,591**	**384,001,035**	**2,898,588,183**
Accumulated depreciation	**(118,647,451)**	**(412,331,199)**	**(26,301,486)**	**(259,977,796)**	**(78,226,414)**	**(16,129,881)**	**(233,122,352)**	**(1,144,736,579)**
Net book value	**557,087,314**	**369,161,228**	**28,793,825**	**567,080,453**	**29,234,391**	**51,615,710**	**150,878,683**	**1,753,851,604**

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

21. Due to banks

	30 June 2026	31 December 2025
	L.E.	L.E.
Current accounts	800,905,764	1,027,626,519
Deposits	8,701,220,456	11,143,452,172
Total	9,502,126,220	12,171,078,691
Central banks	3,490,584	158,286,748
Local banks	8,701,220,456	10,863,240,672
Foreign banks	797,415,180	1,149,551,271
Total	9,502,126,220	12,171,078,691
Non-interest bearing balances	802,126,220	1,028,571,091
Interest bearing balances	8,700,000,000	11,142,507,600
Total	9,502,126,220	12,171,078,691
Current balances	9,502,126,220	12,171,078,691
Total	9,502,126,220	12,171,078,691

22. Customers' deposits

	30 June 2026	31 December 2025
	L.E.	L.E.
Demand deposits	62,884,069,974	53,728,078,371
Time and call deposits	37,809,311,002	36,859,878,283
Certificates of deposits	13,650,764,578	11,696,857,656
Saving deposits	5,116,534,180	3,060,192,990
Other deposits	1,757,232,697	1,290,162,160
Total	121,217,912,431	106,635,169,460
Corporate deposits	89,751,226,428	80,284,608,325
Retail deposits	31,466,686,003	26,350,561,135
Total	121,217,912,431	106,635,169,460

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

23. Other loans / Subordinated deposits

	30 June 2026	31 December 2025
	L.E.	L.E.
Subordinated Deposits*	**4,479,875,400**	4,528,764,000
Total	**4,479,875,400**	4,528,764,000

* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 13 November 2017, whereby the company deposited an amount of EGP 800 million divided into 5 deposits where the last deposit should be made within one month and a half from the date of signing the contract, the term of each deposit will be seven periods and six months starting from the date of each deposit separately.

* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 5 May 2020, whereby the company deposited an amount of EGP 35 million, deposit should be made within one month from the date of signing the contract the term of deposit will be seven starting from the date of deposit separately.

* The bank entered into an agreement with Misr Life Insurance Company (S.A.E.) on 5 May 2020, whereby the company deposited an amount of EGP 20 million, deposit should be made within one month from the date of signing the contract the term of deposit will be seven starting from the date of deposit separately

* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 19 Nov 2023, whereby the company deposited an amount of EGP 450 million and USD 10 million the term of the deposits will be seven starting from the date of the deposit separately

** The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 24 December 2024, whereby the company deposited an amount of EGP 1,250 million and USD 30 million the term of the deposits will be six periods starting from the date of the deposit 13 January 2025

This deposit is subject to the terms and conditions of the Central Bank of Egypt and the bank can use this deposit in all areas that deem appropriate for investment.

As this deposit is subject to the conditions of the Central Bank of Egypt and meets the requirements to be included in tier (2) of the capital base as it is not designated for specific activity or to meet specific assets and is issued and fully paid, this deposit follows the rights of the depositors and creditors at liquidation and is not guaranteed from the issuer and not subject to any legal or economic arrangements and does not include conditions to be recoverable before the due date.

24. Other liabilities

	30 June 2026	31 December 2025
	L.E.	L.E.
Accrued interest	**352,895,361**	340,553,945
Prepaid revenue	**72,281,487**	70,607,052
Accrued expenses	**1,724,960,839**	1,439,371,896
Creditors	**1,657,993,502**	1,659,444,258
Treasry bills sale and repurchase agreemennts	**172,475,000**	166,250,000
Other credit balances	**720,221,088**	173,277,219
Total	**4,700,827,277**	3,849,504,370

NOTES TO THE SEPARATE FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2026

25. Other Provisions

	30 June 2026	31 December 2025
	L.E.	L.E.
Balance at the beginning of the period	501,200,251	379,168,450
Translations f foreign currencies balances	1,176,685	53,543
Release (charged) during the to statement of income	65,230,681	143,530,289
Provisions no longer required	(65,646,394)	--
Used during the period	(10,865,842)	(21,552,031)
Balances at the end of the period	491,095,381	501,200,251

	30 June 2026	31 December 2025
	L.E.	L.E.
Provision for legal claims	10,957,324	13,053,649
Provision for other claim	412,876,505	356,415,341
Provision for tax claims	2,576,098	2,576,098
Provision for contingent liabilities	64,685,454	129,155,163
Balances at the end of the period	491,095,381	501,200,251

26. Capital

Authorized capital
The authorized capital amounted to USD 800,000,000, or its equivalent in EGP.

Issued and paid up capital
The issued and paid up capital amounted to USD 510,106,066 (equivalent to EGP 5,505,500,001) represented in 510,106,066 shares at par value of USD 1 each.

Retained for Capital Increase
The ordinary general assembly of the bank, held on 20 February 2025 decided to increase the issued and paid up capital by issuing free shares financed from the earning distribution shown in the financial statements for the period ending on 31 December 2025 amounting to EGP 550,550,000 and all procedures for this capital increase are being completed to register the increased shares at the Egyptian Stock Exchange.

27. Reserves and retained earnings

A- Reserves during the period as follows

	30 June 2026	31 December 2025
	L.E.	L.E.
Legal reserve	1,326,580,478	971,754,418
Foreign currencies diffrences translation reserve	2,684,997	2,684,997
Fair value reserve - Financial investments	(114,343,326)	116,554,095
Expected credit losses on debt instruments at fair value through OCI	17,241,300	225,288
General reserve	17,529,143	17,529,143
General banking risk reserve	37,060,321	12,878,813
Capital reserve	552,521,873	15,133,046
General risk reserve *	208,750,579	208,750,579
Balances at the end of the period	2,048,025,365	1,345,510,379

* In accordance with the instructions of the Central Bank of Egypt as of 26 February 2019 , the general risk reserve cannot be used or distributed until obtaining the approval of Central Bank of Egypt .

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

27. Reserves and retained earnings – continued

B- Retained earnings
Retained earnings movement

	30 June 2026	31 December 2025
	L.E.	L.E.
Balance at the beginning of the period	6,086,103,458	3,475,593,668
Net profit for the period	2,209,160,758	4,085,649,428
Capital increase (Stock dividends)	--	(550,550,000)
Cash Dividends	(410,000,000)	(300,000,000)
Employees profit share	(370,632,715)	(253,612,738)
Board of directors remuneration	(105,722,373)	(76,509,972)
Transferred to general banking risk reserve	(24,181,508)	(12,878,812)
Transferred to legal reserve	(354,826,060)	(254,900,619)
Transferred to other reserves	(537,388,827)	(1,326,223)
Banking System Support and Development Fund	(35,240,995)	(25,361,274)
Balance at the end of the period	6,457,271,738	6,086,103,458

28. Related parties transactions

Number of transactions with related parties has been conducted in the normal course of business including loans and deposits. Related parties transactions and balances at the end of the period are as follows:

A- Loans and advances to related parties

	Top Management		Subsidiaries and associates	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	L.E.	L.E.	L.E.	L.E.
Existing loans at the beginning of the period	37,954,087	29,141,687	--	--
Loans movement during the period	10,170,013	8,812,400	--	--
Existing loans at the end of the period	48,124,100	37,954,087	--	--

B- Deposits from related parties

	Top Management		Subsidiaries and associates	
	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	L.E.	L.E.	L.E.	L.E.
Deposits at the beginning of the period	29,213,951	20,062,203	36,366,498	4,125,618
Deposit movement during the period	43,495,113	9,151,748	30,191,793	32,240,880
Deposits at the end of the period	72,709,064	29,213,951	66,558,291	36,366,498

NOTES TO THE SEPARATE FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2026

	Top Management		Subsidiaries and associates	
	30 June 2026	31 December 2025	**30 June 2026**	31 December 2025
Demand deposits	**51,196,669**	14,383,581	**66,558,291**	36,366,498
Saving accounts	**2,001,549**	3,678,139	**--**	--
Saving and deposit certificates	**14,235,000**	7,000,000	**--**	--
Time deposits	**5,275,846**	4,152,231	**--**	--
Deposits at the end of the period	**72,709,064**	29,213,951	**66,558,291**	36,366,498

29. Bank's Tax Position

Corporate income tax

Periods from starting the operation till 2004:
All disputes have been finalized with the Tax Authority in the committee for the Settlement of tax disputes.
Periods from 2005 to 2016:
Tax inspection was performed and all disputes have been finalized for these periods.
Periods from 2017 to 2019:
Tax inspection was performed and all disputes have been finalized for these periods.
Periods from 2020 till 30 June 2026:
Tax returns were submitted and obligations were paid on the due date and the Tax Authority did not notify the bank to start the inspection for these periods.

Payroll tax

Periods from starting the operation till 2004:
Tax inspection was performed and the resulted tax was paid for this period.
Periods from 2005 to 2020:
Tax inspection was performed in accordance with the new law number 91 of 2005 and all disputes have been finalized and there were no tax liabilities on the bank for these periods.
Periods from 2021 till 30 June 2026:
Tax settlements have been submitted and raised on the electronic system, and we have not been notified with the start of the tax inspection for these periods to date.

Stamp tax

Periods from starting the operation till 31/7/2006:
All disputes have been finalized with the Tax Authority in the committee for the Settlement of tax disputes.
Periods from 2006 to 2012:
All disputes have been finalized with the Tax Authority in accordance with the new Stamp Law Number 143 of 2006 and its amendments.
Periods from 2013 to 2020:
Tax inspection was performed and it resulted an overestimated amount, an objection was done regarding the stamp tax on advertising and an internal committee was formed and it was agreed by the committee to reperform the tax inspection.
Periods from 2021 till 30 June 2026:
Quarterly reports are submitted and taxes due are paid on the due date.

30. Comparative figures

Comparative figures have been reclassified to conform to changes in presentation used in the current period.