EGBANK
البنك المصري الخليجي

Condensed Consolidated Interim Financial Statements September 2026

Together with Limited Review Report



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Originally Issued In Arabic

Report on Limited Review of Condensed Consolidated 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 consolidated interim statement of financial position of **Egyptian Gulf Bank (S.A.E)** as at September 30, 2026 and the related Condensed consolidated interim statements of income, comprehensive income, changes in equity and cash flows for the Nine - month period 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 consolidated interim financial statements in accordance with Central Bank of Egypt's rules pertaining to the preparation and presentation of the 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 consolidated interim financial statements for banks and in light of the prevailing Egyptian Laws relating to the preparation of these Condensed consolidated interim financial statements. Our responsibility is limited to expressing a conclusion on these consolidated 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 consolidated interim financial statements.

Conclusion

Based on our limited review, nothing has come to our attention that causes us to believe that the accompanying Condensed consolidated interim financial statements do not present fairly, in all material respects, the Condensed consolidated interim financial position of the bank as at September 30, 2026, and of its Condensed consolidated statement of financial performance and its Condensed consolidated cash flows for the Nine - month period then ended in accordance with Central Bank of Egypt's rules pertaining to the preparation and presentation of the Condensed financial statements and measurement and recognition 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 May 3, 2020 regarding issuing condensed consolidated interim financial statements for banks and in light of the prevailing Egyptian Laws relating to the preparation of these Condensed consolidated interim financial statements.

CAIRO: November 12, 2026

AUDITORS

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Tamer Nabarawy & co
KRESTON EGYPT
Public Accountant & Consultants

CONDENSED CONSOLIDATED INTERIM STATEMENT OF FINANCIAL POSITION AS OF 30 SEPTEMBER 2026

	Note	30 September 2026 L.E.	31 December 2025 L.E.
Assets			
Cash and balances with the Central bank of Egypt	(12)	**10,347,273,078**	15,565,084,374
Due from banks	(13)	**5,871,630,418**	4,180,319,766
Goodwill		**85,237,334**	85,237,334
Loans, facilities and morabahat to customers (net)	(14)	**76,391,220,702**	61,384,334,343
Financial investments:			
- Fair value through other comprehensive income	(15)	**41,797,173,217**	35,163,774,816
- At amortized cost	(15)	**21,662,673,318**	17,030,996,747
- At fair value through profit or loss	(15)	**18,941,365**	11,022,741
Investment in associates	(16)	**151,413,083**	155,792,970
Employee stock ownership plan (ESOP)		**85,218,487**	84,058,760
Intangible assets	(17)	**89,321,837**	68,059,199
Other assets	(18)	**8,461,425,190**	7,308,319,247
Fixed assets	(19)	**1,861,036,338**	1,506,684,773
Non current Assets - Held for sale		**13,217,495**	13,217,494
Total Asssets		**166,835,781,862**	142,556,902,564
Liabilities and equity:			
Liabilities:			
Due to banks	(20)	**9,281,026,340**	12,171,078,691
Customers' deposits	(21)	**128,118,350,919**	106,437,283,156
Other loans and Subordinated deposits	(22)	**8,072,838,983**	5,849,429,400
Other liabilities	(23)	**5,084,675,671**	3,995,235,857
Deferred Tax Liabilities		**17,508,572**	17,623,834
Other provisions	(24)	**467,203,175**	528,456,581
Dividends Payable		**1,399,276**	43,426
Non current Liabilities - Held for sale		**31,219,303**	31,219,303
Total Liabilities		**151,074,222,239**	129,030,370,248
Equity:			
Issued and Paid-up capital	(25)	**6,056,050,001**	5,505,500,001
Retained for capital increase	(25)	**--**	550,550,000
Reserves	(26-A)	**1,904,075,107**	1,385,510,379
Employee stock ownership plan (ESOP)		**68,415,076**	54,962,173
Retained earnings including profit for the period / year	(26-B)	**7,646,743,095**	5,966,394,948
Total equity attributable to equity holders of the bank		**15,675,283,279**	13,462,917,501
Non-controlling interests		**86,276,344**	63,614,815
Total equity		**15,761,559,623**	13,526,532,316
Total liability and equity		**166,835,781,862**	142,556,902,564

Vice Chairman & CEO

Nidal El Kassem Assar

Chairman

Raed Jawad Ahmed Bukhamseen

- Limted review "attached".
- The accompanying notes from (1) to (29) are an integral part of these condensed consolidated interim financial statements and are to be read therewith.

CONDENSED CONSOLIDATED INTERIM STATEMENT OF INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	Note	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Interest from loans and similar income	(5)	**6,629,763,103**	**19,136,748,292**	6,103,047,414	18,970,889,641
Interest on deposits and similar expenses	(5)	**(3,968,087,404)**	**(11,293,156,926)**	(3,868,559,332)	(12,665,761,498)
Net interest income		**2,661,675,699**	**7,843,591,366**	2,234,488,082	6,305,128,143
Fees and commissions income	(6)	**1,004,274,385**	**2,378,330,459**	627,252,360	1,780,815,615
Fees and commissions expenses	(6)	**(233,426,052)**	**(664,499,741)**	(160,231,819)	(476,192,684)
Net fees and commission income		**770,848,333**	**1,713,830,718**	467,020,541	1,304,622,931
Dividends income		**209,656**	**12,820,491**	7,836,657	8,187,524
Net trading income	(7)	**116,282,239**	**369,577,789**	69,764,274	242,738,916
Gain from sale of financial investments		**644,276**	**13,346,454**	2,670,755	10,806,014
Impairment (charge) release for credit losses	(10)	**(521,939,349)**	**(1,038,350,135)**	(55,215,513)	(397,314,606)
Administrative expenses	(8)	**(1,252,242,979)**	**(3,576,056,206)**	(1,083,734,253)	(3,021,211,290)
Other operating income (expenses)	(9)	**104,197,039**	**(70,191,876)**	(92,737,955)	(285,118,359)
Gain from sale of assets under construction		**--**	**--**	714,369,504	714,369,504
The Bank's share of results of associates		**14,169**	**(4,379,887)**	(9,847,155)	3,583,851
Net Profit before income tax		**1,879,689,083**	**5,264,188,714**	2,254,614,937	4,885,792,628
Income tax		**(525,164,459)**	**(1,706,812,220)**	(528,336,680)	(1,485,620,598)
Income tax on sale of assets under construction		**--**	**--**	(154,699,048)	(154,699,048)
Net profit for the period		**1,354,524,624**	**3,557,376,494**	1,571,579,209	3,245,472,982
Attributable to:					
Bank`s equity holders		**1,349,552,482**	**3,545,767,606**	1,567,519,103	3,241,810,711
Non-controlling interests		**4,972,142**	**11,608,888**	4,060,106	3,662,271
Net profit for the period		**1,354,524,624**	**3,557,376,494**	1,571,579,209	3,245,472,982
Earnings / basic share (EGP/ share) for period	(11)	**2.06**	**5.76**	2.58	5.46

Vice Chairman & CEO

Nidal El Kassem Assar

Chairman

Raed Jawad Ahmed Bukhamseen

- The accompanying notes from (1) to (29) are an integral part of these condensed consolidated interim financial statements and are to be read therewith.

CONDENSED CONSOLIDATED INTERIM STATEMENT OF OTHER COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Net profit for the period	**1,354,524,624**	**3,557,376,494**	1,571,579,209	3,245,472,982
Other comprehensive income items that is or may be reclassified to the profit or loss:				
Net change in fair value of financial investment at fair value through OCI – debt instruments	**(222,704,564)**	**(430,150,195)**	(6,477,292)	339,377,783
Expected credit loss for debt instruments measured at fair value through OCI	**11,296,539**	**29,667,842**	(21,256,212)	(7,414,404)
Total other comprehensive income items	**(211,408,025)**	**(400,482,353)**	(27,733,504)	331,963,379
Total other comprehensive income for the period	**1,143,116,599**	**3,156,894,141**	1,543,845,705	3,577,436,361
Attributable to:				
Bank's equity holders	**1,138,144,457**	**3,145,285,253**	1,539,785,599	3,573,774,090
Non-controlling interests	**4,972,142**	**11,608,888**	4,060,106	3,662,271
Total other comprehensive income for the period	**1,143,116,599**	**3,156,894,141**	1,543,845,705	3,577,436,361

- The accompanying notes from (1) to (29) are an integral part of these condensed consolidated interim financial statements and are to be read therewith

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	Note	30 September 2026 L.E.	30 September 2025 L.E.
Cash flows from Operating Activities		**5,264,188,714**	4,885,792,628
Profit before income tax from continued operations			
Adjustments to reconcile net profit to net cash provided by operating activities			
Depreciation and amortization for fixed assets and intangiable assets	(17-19)	**171,274,479**	102,249,723
Impairment charge for credit losses	(10)	**1,038,350,135**	397,314,606
Impairment (release) charge for other provisions	(24)	**(33,573,077)**	178,797,089
Used from provisions other than loans provision		**(31,784,606)**	--
Translation differences for other provision in foreign currencies	(24)	**2,094,014**	142
Translation differences for monetory financial investments in foreign currencies	(15)	**(1,027,095,908)**	531,027,572
Amortization of premium / discount for bonds	(15)	**(141,781,995)**	(257,283,970)
Gain from sale fixed assets		**(33,569,066)**	(7,293,279)
Gain from sale of assets under construction		**--**	(714,369,504)
Dividends income		**(12,820,491)**	(8,187,524)
Gains from sale of financial investment at fair value through OCI		**(10,382,315)**	32,124,588
Share based payments (employee stock ownership plan)		**13,452,903**	19,305,037
Revaluation differences for financial investments through profit or losses		**(2,591,667)**	(2,591,667)
Bank's Share of results of associates applying the equity method		**4,379,887**	(3,583,851)
Translation differences for expected credit losses on financial investments in foreign currencies		**(313,453)**	(2,944,943)
Operating profit before changes in assets and liabilities provided from operating activities		**5,199,827,554**	5,150,356,647
Net decrease (increase) in assets and liabilities			
Due from banks		**4,975,674,557**	(6,219,377,975)
Treasury bills		**(22,751,632)**	(1,804,378,259)
Financial investment at fair value through profit or loss		**(5,326,957)**	14,214,281
Loans, advances and morabahat to customers		**(16,041,865,284)**	(14,313,498,125)
Other assets		**(680,251,356)**	(251,751,318)
Due to banks		**(2,890,052,351)**	(5,119,231,688)
Customers' deposits		**21,681,067,763**	1,504,676,417
Other liabilities		**(617,487,668)**	(2,071,101,215)
Dividends Payable		**1,355,850**	(13,835)
Net cash flows (used in) provided from operating activities	**(1)**	**11,600,190,476**	(23,110,105,070)
Cash flows from Investing Activities			
Payments to purchase fixed assets and branches improvement		**(1,063,375,554)**	(1,788,349,092)
Proceeds from sale of fixed assets		**63,791,318**	7,814,441
Proceeds from sale of assets under construction		**--**	225,000,000
Proceeds from financial investments other than assets through profit or loss		**6,310,869,007**	10,540,612,274
Payments to purchase Investments fair value through profit or loss	**(15)**	**(17,552,114,781)**	(2,600,898,642)
Investments in associates		**--**	(11,453,750)
Dividends received		**12,749,155**	8,116,188
Employee Stock ownership plan (ESOP)		**(1,159,727)**	(18,856,627)
Net cash flows provided from (used in) investing activities	**(2)**	**(12,229,240,582)**	6,361,984,792
Cash flows from Financing Activities			
Change in long long-term loans and Subordinated deposits		**2,223,409,583**	853,443,789
Dividends paid		**(904,367,788)**	(632,651,487)
Net cash flows provided from financing activities	**(3)**	**1,319,041,795**	220,792,302
Net change in cash and cash equivalents during the period	**(1+2+3)**	**689,991,689**	(16,527,327,976)
Cash and cash equivalents at beginning of the period		**2,571,721,276**	24,555,638,462
Cash and cash equivalents at the end of the period		**3,261,712,965**	8,028,310,486

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

Cash and cash equivalents are represented in (note 31)		**30 September 2026**	30 September 2025
		L.E.	L.E.
Cash and balances with the CBE	(12)	**10,347,273,078**	19,580,880,158
Due from banks	(13)	**5,878,611,673**	8,182,673,566
Treasury bills	(15)	**25,054,427,173**	15,938,867,286
Balance with CBE within the limit of statutory reserve		**(12,593,811,056)**	(21,723,441,288)
Due from banks with Maturity more than 3 months		**(410,710,730)**	(325,545,920)
Treasury bills with maturity more than 3 months		**(25,014,077,173)**	(13,625,123,316)
Cash and cash equivalents at the end of the period		**3,261,712,965**	8,028,310,486

- The accompanying notes from (1) to (29) are an integral part of these condensed consolidated interim financial statements and are to be read therewith.

CONDENSED CONSOLIDATED INTERIM STATEMENT OF CHANGES IN EQUITY FOR THE PERIOD ENDED 30 September 2026

	paid-in Capital	Retained for Capital Increase	Reserves	General Risk Reserve	ESOP	Retained Earnings	Equity Attributable to Equity Holders	Non-Controlling Interests	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
30 September 2025									
Balance as of 1/1/2025	5,505,500,001	--	370,847,191	208,750,579	29,222,124	3,335,073,594	9,449,393,489	123,217,817	9,572,611,306
Adjustments	--	--	--	--	--	(59,653,703)	(59,653,703)	(69,116,424)	(128,770,127)
Capital increase	--	550,550,000	--	--	--	(550,550,000)	--	--	--
Distributed dividends	--	--	--	--	--	(300,000,000)	(300,000,000)	--	(300,000,000)
Cash Dividends	--	--	--	--	--	(332,637,649)	(332,637,649)	--	(332,637,649)
Transferred to legal reserves	--	--	254,900,619	--	--	(254,900,619)	--	--	--
Net Change in other comprehensive income items	--	--	371,949,038	--	--	--	371,949,038	--	371,949,038
Transferred to general banking risk reserve	--	--	12,878,812	--	--	(12,878,812)	--	--	--
Transferred to capital reserve	--	--	1,326,223	--	--	(1,326,223)	--	--	--
Banking system support and development fund	--	--	--	--	--	(25,361,274)	(25,361,274)	--	(25,361,274)
tock ownership plan	--	--	--	--	19,305,037	--	19,305,037	--	19,305,037
Net profit for the period	--	--	--	--	--	3,241,810,711	3,241,810,711	3,662,271	3,245,472,982
Balance as of 30 September 2025	5,505,500,001	550,550,000	1,011,901,883	208,750,579	48,527,161	5,039,576,025	12,364,805,649	57,763,664	12,422,569,313
30 September 2026									
Balance as of 1/1/2026	**5,505,500,001**	**550,550,000**	**1,176,759,800**	**208,750,579**	**54,962,173**	**5,966,394,948**	**13,462,917,501**	**63,614,815**	**13,526,532,316**
Adjustments	--	--	--	--	--	**(8,058,431)**	**(8,058,431)**	**11,052,641**	**2,994,210**
Cash distributed	--	--	--	--	--	**(410,000,000)**	**(410,000,000)**	--	**(410,000,000)**
Distributed dividends	--	--	--	--	--	**(495,723,638)**	**(495,723,638)**	--	**(495,723,638)**
Transferred to legal reserves	--	--	**354,826,060**	--	--	**(354,826,060)**	--	--	--
Net Change in other comprehensive income items	--	--	**(397,831,667)**	--	--	--	**(397,831,667)**	--	**(397,831,667)**
Transferred to capital increase	550,550,000	(550,550,000)	--	--	--	--	--	--	--
Transferred to general banking risk reserve	--	--	**24,181,508**	--	--	**(24,181,508)**	--	--	--
Transferred to capital reserve	--	--	**537,388,827**	--	--	**(537,388,827)**	--	--	--
Banking system support and development fund	--	--	--	--	--	**(35,240,995)**	**(35,240,995)**	--	**(35,240,995)**
Stock ownership plan	--	--	--	--	**13,452,903**	--	**13,452,903**	--	**13,452,903**
Net profit for the period	--	--	--	--	--	**3,545,767,606**	**3,545,767,606**	**11,608,888**	**3,557,376,494**
Balance as of 30 September 2026	**6,056,050,001**	**--**	**1,695,324,528**	**208,750,579**	**68,415,076**	**7,646,743,095**	**15,675,283,279**	**86,276,344**	**15,761,559,623**

- The accompanying notes from (1) to (29) are an integral part of these condensed consolidated interim financial statements and are to be read therewith.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

1. General information

Egyptian Gulf Bank provides corporate, retail banking and investment banking services in various areas of Egypt through its head officeThe Address Building, 45 North 90 St., 5th Settlement, Egypt, Cairo and Sixty two branches, and employs over 3293 employees as of the balance sheet date.

Parent Company

Egyptian Gulf Bank S.A.E was established 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 the issuance of guarantees and incentives of investment and its executive regulations in the Arab Republic of Egypt, The Bank is listed in the Egyptian Stock Exchange.

Subsidiary Company

1- Egyptian Gulf Holding Company for Financial Investments

Egyptian Gulf Holding company S.A.E was established under the capital market law no. 95 of 1992 and its executive regulations. The company was registered in the Commercial Register No.27221 at 18 September 2012, the initial contract and Articles of Association of the Company were puplished in the companies journal No.56 in September 2012

Egyptian Gulf Holding for Financial Investments: The Bank held 13,999,700 shares (99.998% ownership) as of 30 Septembe 2026

2- Egyptian Gulf Company for Fiancial Consultations

Egyptian Gulf company for financial consultations S.A.E was established under the egyptian law and subject to the law of joint stock companies, partnerships limited by shares, limited liability companies, and one-person companies issued by Law No. 159 of 1981.

On 30 September 2026, Egyptian Gulf Holding Company for Financial Investments owns a stake in Egyptian Gulf Company for Fiancial Consultations of 2 498 shares that represent 99.92%

3- Shari Holding Company for Financial Investments

Shari Holding company for financial Investments S.A.E was established under the Joint Stock Companies Law No. 95 of 1992 and its executive regulations, and it was registered in the Commercial Register under No. 29699 on November 24, 2021.

4- Shahry for Consumer Finance

Shahry for Consumer Finance S.A.E was established under the Joint Stock Companies Law No. 159 of 1981 and its executive regulations, and it was registered in the commercial registry under No. 89993 on September 5, 2022.

5- Shari Microfinance

Shari Microfinance Company was established under the law and subject to the law No. 159 of 1981, and it was registered in the commercial registry under No. 182223 on February 24, 2022.

6- Auto Link for Trading and Services Company

Auto Link for Trading and Services was established in accordance with the provisions of Law No. 159 of 1981, and was registered in the Commercial Registry under No. 121867 Cairo on 22 December 2025

Non current Investments held for sale

Hamens for German Technology Industries Company S.A.E was established in accordance with the Law No.159 of 1981 by issuing the Companies Law and its Executive Regulations and its amendments, and the company was registered in the commercial register No. 98638 on 3/5/1994.

On 31 December 2024, the Bank owns a stake in Hamenz for German Technology Industries Company of 30498 shares with an ownership of 99.99%. Our bank’s share in the company’s capital was increased on July 1, 2019

Consolidated financial statements were approved by the Board of Directors on 12 November 2026.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

2. Summary of significant accounting policies

The principal accounting policies applied in the preparation of these financial statements are set out below; these policies have been consistently applied to all the periods presented, unless otherwise stated.

2.A Basis of preparation of the consolidated financial statements

These consolidated financial statements have been prepared in accordance with the instructions of the Central Bank of Egypt (CBE) rules approved by its Board of Directors on December 16, 2008; to under IFRS 9 "Financial Instruments" in accordance with the instructions of the Central Bank of Egypt (CBE) dated February 26, 2019 the bank issued condensed financial statements complying with the Central Bank of Egypt instructions issued on May 3, 2020, which allow banks to issue condensed quarterly financial statements.
These consolidated financial statements have been prepared in accordance with the applicable laws of Egypt.

Consolidated financial statements include the Bank as well as the following companies:

Egyptian Gulf Holding Company for financial investments	99.997%
Egyptian Gulf Company for Fiancial Consultations	99.92%
Shari Holding Company for Financial Investments	94.21%
Shahri for Consumer Finance	81.29%
Shari Microfinance	96.51%
Auto Link for Trading and Services	92.50%

The consolidated financial statements at December 31, 2018 have been prepared in accordance with the instructions of the Central Bank of Egypt (CBE) rules approved by its Board of Directors on December 16, 2008 and starting from January 01, 2019, the financial statements have been prepared according to Central Bank of Egypt (CBE) instructions dated February 26, 2019 to prepare financial statements according to IFRS 9 "Financial Instruments".

The accounting policies set out below have been changed by the management to comply with the adoption of mentioned instructions that described the changes in accounting policies in the following disclosers.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.A Credit risk – continued

1. Maximum exposure to credit risk before collateral held

	30 September 2026			
Due from banks*	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**4,159,096**	**5,744,759,044**	**--**	**5,748,918,140**
Regular watching	**--**	**--**	**--**	**--**
Watch list	**--**	**--**	**--**	**--**
Non-performing loans	**--**	**--**	**--**	**--**
Total	**4,159,096**	**5,744,759,044**	**--**	**5,748,918,140**
Expected Credit Losses	**(74)**	**(6,445,056)**	**--**	**(6,445,130)**
Book value	**4,159,022**	**5,738,313,988**	**--**	**5,742,473,010**

	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	4,074,451,108	--	--	4,074,451,108
Expected Credit Losses	(5,614,339)	--	--	(5,614,339)
Book value	4,068,836,769	--	--	4,068,836,769

	30 September 2026			
Treasury bills*	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**25,054,427,173**	--	--	**25,054,427,173**
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total	**25,054,427,173**	--	--	**25,054,427,173**
Expected Credit Loss	**(6,181,888)**	--	--	**(6,181,888)**
Book value	**25,048,245,285**	--	--	**25,048,245,285**

* According to the separate financial statements

3. Financial risk management – continued

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3.A Credit risk – continued

1. Maximum exposure to credit risk before collateral held

	31 December 2025			
Treasury bills*	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	25,954,716,662	--	--	25,954,716,662
Expected Credit Loss	--	--	--	--
Book value	25,954,716,662	--	--	25,954,716,662

	30 September 2026			
Retail loans *	Stage 1 12 months	Stage 2 Life time	Stage 3* Life time	**Total**
Credit rating				
Performing loans	**4,712,053,388**	**384,214,800**	**--**	**5,096,268,188**
Regular watching	**30,034,927,582**	**--**	**--**	**30,034,927,582**
Watch list	**--**	**4,784,822,034**	**--**	**4,784,822,034**
Non-performing loans	**--**	**--**	**1,479,512,593**	**1,479,512,593**
Total	**34,746,980,970**	**5,169,036,834**	**1,479,512,593**	**41,395,530,397**
Expected Credit Loss	**(282,818,565)**	**(270,184,433)**	**(1,136,981,809)**	**(1,689,984,807)**
Book value	**34,464,162,405**	**4,898,852,401**	**342,530,784**	**39,705,545,590**

	31 December 2025			
Retail loans *	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	29,510,273,359	2,041,643,076	584,809,532	32,136,725,967
Expected Credit Loss	(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

* According to the separate financial statements

3. Financial risk management – continued

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3.A Credit risk – continued

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

	30 September 2025			
Corporate loans *	**Stage 1 12 months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Credit rating				
Performing loans	**95,023,952**	**47,659**	**--**	**95,071,611**
Regular watching	**32,054,124,116**	**689,897,829**	**--**	**32,744,021,945**
Watch list	**292,092,558**	**2,715,035,021**	**--**	**3,007,127,579**
Non-performing loans	**--**	**--**	**1,182,936,627**	**1,182,936,627**
Total	**32,441,240,626**	**3,404,980,509**	**1,182,936,627**	**37,029,157,762**
Expected Credit Loss	**(293,015,200)**	**(1,260,231,199)**	**(641,791,111)**	**(2,195,037,510)**
Book value	**32,148,225,426**	**2,144,749,310**	**541,145,516**	**34,834,120,252**

	31 December 2025			
Corporate loans *	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
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	27,449,735,661	2,766,405,806	1,148,402,280	31,364,543,747
Expected Credit Loss	(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

* According to the separate financial statements

	30 September 2026			
Debt instruments at fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Credit rating				
Performing loans	**16,312,648,404**	--	--	**16,312,648,404**
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total	**16,312,648,404**	--	--	**16,312,648,404**
Expected Credit Loss	**(23,397,789)**	--	--	**(23,397,789)**
Book value	**16,289,250,615**	--	--	**16,289,250,615**

3. Financial risk management – continued

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3.A Credit risk – continued

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

Debt instruments at fair value through OCI	31 December 2025 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	8,380,200,456	--	--	8,380,200,456
Expected Credit Loss	(225,288)	--	--	(225,288)
Book value	8,379,975,168	--	--	8,379,975,168

Debt instruments at amortized cost	**30 September 2026** Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Credit rating				
Performing loans	**21,724,198,725**	--	--	**21,724,198,725**
Regular watching	--	--	--	--
Watch list	--	--	--	--
Non-performing loans	--	--	--	--
Total	**21,724,198,725**	--	--	**21,724,198,725**
Expected Credit Loss	**(61,525,407)**	--	--	**(61,525,407)**
Book value	**21,662,673,318**	--	--	**21,662,673,318**

Debt instruments at amortized cost	31 December 2025 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	17,095,766,830	--	--	17,095,766,830
Expected Credit Loss	(64,770,083)	--	--	(64,770,083)
Book value	17,030,996,747	--	--	17,030,996,747

3. Financial risk management – continued

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3.A Credit risk – continued

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

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

	30 September 2026			
Due from banks*	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
Provision for credit losses on 1 January 2026	**5,614,339**	**--**	**--**	**5,614,339**
New financial assets purchased or issued	**--**	**5,922,756**	**--**	**5,922,756**
Matured or disposed financial assets	**(5,614,265)**	**--**	**--**	**(5,614,265)**
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	**--**	**522,300**	**--**	**522,300**
Balance at the end of the period	**74**	**6,445,056**	**--**	**6,445,130**

	31 December 2025			
Due from banks*	Stage 1	Stage 2	Stage 3	**Total**
	12 months	Life time	Life time	
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 year	5,614,339	--	--	5,614,339

* According to the separate financial statements

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.A Credit risk – continued

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

	30 September 2026			
Treasury bills*	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	**6,396,666**	--	--	**6,396,666**
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	**(214,778)**	--	--	**(214,778)**
Balance at the end of the period	**6,181,888**	--	--	**6,181,888**

	31 December 2025			
Treasury bills*	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 year	--	--	--	--

* According to the separate financial statements

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3.B Credit risk – continued

2. Maximum exposure to credit risk before collateral held – continued

	30 September 2026			
Retail loans *	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
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	**181,945,446**	**121,874,822**	**61,240,854**	**365,061,122**
Matured or disposed financial assets	**(31,104,473)**	**(25,684,661)**	**(34,802,330)**	**(91,591,464)**
Transferred to stage 1	**2,191,065**	**(2,113,548)**	**(77,517)**	**--**
Transferred to stage 2	**(123,710,700)**	**124,449,838**	**(739,138)**	**--**
Transferred to stage 3	**(412,162,639)**	**(323,545,138)**	**735,707,777**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**435,980,289**	**228,868,314**	**(119,923,164)**	**544,925,439**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Proceeds from bad debts	**--**	**--**	**35,618,873**	**35,618,873**
Write off during the period	**--**	**--**	**(124,681,081)**	**(124,681,081)**
Foreign currencies translation differences	**116**	**6**	**6,001**	**6,123**
Balance at the end of the period	**282,818,565**	**270,184,433**	**1,136,981,809**	**1,689,984,807**

	31 December 2025			
Retail loans *	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
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 year	229,679,461	146,334,800	584,631,534	960,645,795

* According to the separate financial statements

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.A Credit risk – continued

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

	30 September 2026			
Corporate loans *	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
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	**15,233,149**	**20,783**	**2,962**	**15,256,894**
Matured or disposed financial assets	**(732,906)**	**(4,406,166)**	**(42,472,764)**	**(47,611,836)**
Transferred to stage 1	**21,974,063**	**(21,962,855)**	**(11,208)**	**--**
Transferred to stage 2	**(37,126,956)**	**37,127,602**	**(646)**	**--**
Transferred to stage 3	**(175,353)**	**41,994,900**	**(41,819,547)**	**--**
Changes in the probability of default and loss in case of default and the exposure at default	**(196,657,614)**	**186,493,396**	**154,897,945**	**144,733,727**
Changes in model assumption and methodology	**--**	**--**	**--**	**--**
Proceeds from bad debts	**--**	**--**	**285,260**	**285,260**
Transferred from other provisions	**--**	**--**	**--**	**--**
Write off during the period	**--**	**--**	**(110,608,438)**	**(110,608,438)**
Foreign currencies translation differences	**5,020,806**	**67,062,759**	**38,704,862**	**110,788,427**
Balance at the end of the period	**293,015,200**	**1,260,231,199**	**641,791,111**	**2,195,037,510**

	31 December 2025			
Corporate loans *	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
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 year	485,480,011	953,900,780	642,812,685	2,082,193,476

* According to the separate financial statements

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.A Credit risk – continued

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

	30 September 2026			
Debt instruments at fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
Provision for credit losses on 1 January 2026	**225,288**	**--**	**--**	**225,288**
New financial assets purchased or issued	**23,271,176**	**--**	**--**	**23,271,176**
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	**(98,675)**	**--**	**--**	**(98,675)**
Balance at the end of the period	**23,397,789**	**--**	**--**	**23,397,789**

	31 December 2025			
Debt instruments at fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
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 year	225,288	--	--	225,288

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.A Credit risk – continued

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

	30 September 2026			
Debt instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
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	**(8,934,809)**	**--**	**--**	**(8,934,809)**
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	**5,690,133**	**--**	**--**	**5,690,133**
Balance at the end of the period	**61,525,407**	**--**	**--**	**61,525,407**

	31 December 2025			
Debt instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	**Total**
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 year	64,770,083	--	--	64,770,083

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.B Market risk – continued

3.B.2 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 September 2026						
Cash and balances with the CBE	**10,008,053,928**	**261,877,116**	**5,297,360**	**42,626,347**	**29,418,327**	**10,347,273,078**
Due from Banks	**123,892,529**	**5,619,011,217**	**11,462,837**	**25,974,696**	**91,289,139**	**5,871,630,418**
Treasury bills	**15,023,143,025**	**9,877,838,004**	**--**	**153,446,144**	**--**	**25,054,427,173**
Loans and advances to customers	**65,850,283,486**	**10,487,695,967**	**20,072**	**53,212,601**	**8,576**	**76,391,220,702**
Financial investments:						
-At fair value through profit and loss	**18,941,365**	**--**	**--**	**--**	**--**	**18,941,365**
- At fair value through OCI	**10,626,229,514**	**6,116,516,530**	**--**	**--**	**--**	**16,742,746,044**
- At amortized cost	**14,506,124,365**	**6,571,917,590**	**--**	**584,631,363**	**--**	**21,662,673,318**
Total financial assets	**116,156,668,212**	**38,934,856,424**	**16,780,269**	**859,891,151**	**120,716,042**	**156,088,912,098**
Financial liabilities 30 September 2026						
Due to banks	**8,111,237,173**	**1,103,877,934**	**138,328**	**65,772,905**	**--**	**9,281,026,340**
Customer deposits	**92,922,004,365**	**33,018,182,448**	**191,006,914**	**1,890,783,871**	**96,373,321**	**128,118,350,919**
Other loans \ Subordinated deposits	**1,782,206,283**	**6,290,632,700**	**--**	**--**	**--**	**8,072,838,983**
Total financial liabilities	**102,815,447,821**	**40,412,693,082**	**191,145,242**	**1,956,556,776**	**96,373,321**	**145,472,216,242**
Net financial position 30 September 2026	**13,341,220,391**	**(1,477,836,658)**	**(174,364,973)**	**(1,096,665,625)**	**24,342,721**	**10,616,695,856**
Financial assets and Liabilities as of 31 December 2025						
Total financial assets	51,747,055,418	19,587,660,682	30,251,640,441	43,472,584,144	4,299,558,495	149,358,499,179
Total financial liabilities	50,819,455,337	27,817,248,171	18,163,935,459	26,912,023,021	4,548,698,137	128,261,360,124
Net financial position 31 December 2025	927,600,081	(8,229,587,489)	12,087,704,981	16,560,561,123	(249,139,642)	21,097,139,055

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3.E 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 11.875%, calculated as the ratio between total value of the capital elements, and the risk weighted average of the bank's assets and contingent liabilities.

3. Financial risk management – continued

3.E Capital management – continued

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 performing loans, advances and contingent liabilities (should not be more than 1.25% from total performing weighted assets and weighted contingent liabilities, also impairment loss provision for non-performing loans, advances and contingent liabilities should be sufficient to meet liabilities for which the provision was created).
- 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 CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

3. Financial risk management – continued

3.E Capital management – 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 and previous periods:

	30 September 2026	31 December 2025
	In thousand EGP	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	**7,646,743**	5,966,395
Additional capital	**86,276**	63,615
Total other comprehensive income	**(270,632)**	156,554
Total deductions from tier 1 capital	**(330,272)**	(406,983)
Total qualifying tier 1 capital	**15,208,309**	12,963,560
Tier 2 capital		
45% of fair value increase over book value of financial investments (if positive)	**24,430**	--
Impairment provision for loans and regular contingent liabilities and debt instruments stage 1	**707,101**	918,401
Loans (subordinated deposits)	**5,822,734**	4,528,764
Total qualifying tier 2 capital	**6,554,265**	5,447,165
Total capital 1+2	**21,762,574**	18,410,725
Risk weighted assets and contingent liabilities		
Total Credit risk	**108,758,152**	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	**116,959,852**	92,538,117
Capital Adequacy Ratio (%)	**18.61%**	19.90%

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 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 management.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

5. Net interest income

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Interest from loans and similar income from:				
Loans and advances to customers	**3,802,064,204**	**10,934,390,842**	3,591,573,717	9,952,224,303
Treasury bills and treasury bonds	**2,579,323,883**	**7,461,654,023**	2,019,347,767	6,488,309,795
Deposits and current accounts	**124,073,196**	**539,447,815**	492,125,930	2,521,936,922
Investments in debt instruments	**124,301,820**	**201,255,612**	--	8,418,621
Total	**6,629,763,103**	**19,136,748,292**	6,103,047,414	18,970,889,641
Interest on Deposits and similar expenses from:				
Deposits and current accounts from banks	**(1,027,016,434)**	**(2,396,759,139)**	(243,856,849)	(1,076,766,496)
Deposits and current accounts from customers	**(2,873,006,786)**	**(8,691,187,041)**	(3,550,997,096)	(11,361,561,941)
Treasury bills sale and repurchase agreement	**(771,457)**	**(2,527,809)**	(6,720,794)	(8,513,307)
Subordinated deposits	**(67,292,727)**	**(202,682,937)**	(66,984,593)	(218,919,754)
Total	**(3,968,087,404)**	**(11,293,156,926)**	(3,868,559,332)	(12,665,761,498)
Net interest income	**2,661,675,699**	**7,843,591,366**	2,234,488,082	6,305,128,143

6. Net fees and commission income

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Fees and commission income				
Fees and commissions related to credit banking services	**951,485,282**	**2,222,743,968**	588,099,666	1,665,858,804
Custody fees	**1,837,183**	**14,418,321**	1,768,369	12,694,776
Other fees	**50,951,920**	**141,168,170**	37,384,325	102,262,035
Total	**1,004,274,385**	**2,378,330,459**	627,252,360	1,780,815,615
Fees and commission expenses				
Brokerage fees paid	**(88,705,000)**	**(214,607,960)**	(38,805,082)	(91,234,647)
Other fees paid	**(144,721,052)**	**(449,891,781)**	(121,426,737)	(384,958,037)
Total	**(233,426,052)**	**(664,499,741)**	(160,231,819)	(476,192,684)
Net fees and commission income	**770,848,333**	**1,713,830,718**	467,020,541	1,304,622,931

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

7. Net trading income

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Foreign exchange trading gains	**106,147,135**	**332,599,273**	50,816,499	204,699,529
Revaluation Gain	**281,879**	**1,568,426**		
Gain from selling debt instruments at FVTPL	**9,135,281**	**32,405,131**	5,244,916	17,267,765
Gain from financial investments at FVTPL	**717,944**	**3,004,959**	13,702,859	20,771,622
Total	**116,282,239**	**369,577,789**	69,764,274	242,738,916

8. Administrative expenses

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Staff costs				
Wages and salaries	**(396,074,777)**	**(1,188,777,513)**	(265,199,157)	(949,927,950)
Social insurance	**(33,573,017)**	**(63,936,722)**	(21,707,595)	(49,894,323)
Other	**(341,233,548)**	**(793,720,089)**	(277,935,224)	(627,615,917)
Total	**(770,881,342)**	**(2,046,434,324)**	(564,841,976)	(1,627,438,190)
Other administrative expenses	**(481,361,637)**	**(1,529,621,882)**	(518,892,277)	(1,393,773,100)
Total	**(1,252,242,979)**	**(3,576,056,206)**	(1,083,734,253)	(3,021,211,290)

9. Other operating income (expenses)

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Gain from selling property and equipment	**29,757,875**	**33,569,066**	(2,000)	7,293,279
Release (charge) of other provisions	**(4,904,899)**	**33,573,077**	(30,988,557)	(178,797,089)
Others	**79,344,063**	**(137,334,019)**	(61,747,398)	(113,614,549)
Total	**104,197,039**	**(70,191,876)**	(92,737,955)	(285,118,359)

10. Impairment (charge) release for credit losses

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Loans and advances to customers (note 17)	**(508,275,097)**	**(1,016,867,921)**	(80,803,004)	(420,946,978)
Due from banks	**(239,086)**	**(749,181)**	(57,915)	5,639,579
Treasury bills	**(6,131,209)**	**(6,396,666)**	16,159,673	(19,469,455)
Debt instruments at FVTOCI	**(5,165,330)**	**(23,271,176)**	5,096,539	26,883,859
Debt instruments at Amortized cost	**(2,128,627)**	**8,934,809**	4,389,194	10,578,389
Total	**(521,939,349)**	**(1,038,350,135)**	(55,215,513)	(397,314,606)

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

11. Earnings per basic share of net profit of the period (EGP/ share)*

	From 1/7/2026 To 30/9/2026 L.E.	From 1/1/2026 To 30/9/2026 L.E.	From 1/7/2025 To 30/9/2025 L.E.	From 1/1/2025 To 30/9/2025 L.E.
Profits available for distribution for the period after tax	**1,227,631,152**	**3,436,791,910**	1,460,829,489	3,181,134,571
Less:				
Employees profit share	**(118,983,550)**	**(333,510,191)**	(94,206,812)	(264,220,113)
Board of directors remuneration	**(38,074,736)**	**(106,723,261)**	(30,146,180)	(84,550,436)
Banking system support and development fund	**(11,898,355)**	**(33,351,019)**	(9,420,681)	(26,422,011)
Dividends to shareholders	**1,058,674,511**	**2,963,207,439**	1,327,055,816	2,805,942,011
Weighted average number of shares	**514,343,189**	**514,343,189**	514,343,189	514,343,189
Earnings per share (EGP/ share)	**2.06**	**5.76**	2.58	5.46

*According to the separate financial statements

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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

	30 September 2026 L.E.	31 December 2025 L.E.
Cash	**1,316,819,509**	920,725,839
Due from the CBE (within the required limit of statutory reserve %)	**9,030,453,569**	14,644,358,535
Total	**10,347,273,078**	15,565,084,374
Non-interest bearing balances	**10,347,273,078**	15,565,084,374
Total	**10,347,273,078**	15,565,084,374

13. Due from banks

	30 September 2026 L.E.	31 December 2025 L.E.
Current accounts	**305,890,931**	295,344,552
Deposits	**5,572,720,742**	3,890,684,988
Expected Credit Losses	**(6,981,255)**	(5,709,774)
Total	**5,871,630,418**	4,180,319,766
Central Banks otherwise the required limit of statutory reserve percentage	**3,568,194,827**	3,244,740,228
Local banks	**1,752,785,503**	465,813,994
Foreign banks	**557,631,343**	475,475,318
Expected Credit Losses	**(6,981,255)**	(5,709,774)
Total	**5,871,630,418**	4,180,319,766
Non-interest bearing balances	**176,197,398**	185,675,809
Variable Interest bearing balances	**5,702,414,275**	4,000,353,731
Expected Credit Losses	**(6,981,255)**	(5,709,774)
Total	**5,871,630,418**	4,180,319,766
Current balance	**5,878,611,673**	4,186,029,540
Expected Credit Losses	**(6,981,255)**	(5,709,774)
Total	**5,871,630,418**	4,180,319,766

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

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

	30 September 2026 L.E.	31 December 2025 L.E.
Retail		
Overdraft	**7,763,699,007**	4,947,967,025
Credit cards	**549,736,623**	441,329,682
Personal loans	**31,896,492,819**	25,103,049,341
Mortgage loans	**797,049,773**	682,395,862
Consumer finance customers	**3,405,588,400**	2,471,379,493
Total (1)	**44,412,566,622**	33,646,121,403
Corporate		
Overdraft	**5,038,530,238**	3,204,112,590
Direct loans	**20,482,761,245**	17,639,372,543
Syndicated loans	**10,174,555,218**	9,856,618,052
Net microfinance contracts	**261,654,025**	77,327,678
Total (2)	**35,957,500,726**	30,777,430,863
Total loans and advance to customers (1+2)	**80,370,067,348**	64,423,552,266
Less:		
Impairment losses provision	**(3,978,703,706)**	(3,039,077,364)
estricted Interest in suspense	**(142,940)**	(140,559)
Net loans, advances and morabahat to customers	**76,391,220,702**	61,384,334,343

Movement to impairment losses provision

	30 September 2026				
Retail	**Overdraft**	**Credit cards**	**Personal loans**	**Mortgage loans**	**Total**
	L.E.	**L.E.**	**L.E.**	**L.E.**	**L.E.**
Balance at the beginning of the period	**62,643,933**	**74,334,520**	**840,176,811**	**2,325,101**	**979,480,365**
Adjustments	**--**	**--**	**18,908,501**	**--**	**18,908,501**
Impairment (charge) release	**36,258,726**	**27,752,604**	**817,562,844**	**454,532**	**882,028,706**
Written-off amount	**--**	**(28,056,006)**	**(96,635,265)**	**(48,377)**	**(124,739,648)**
Recovered amounts during the period	**--**	**5,793,039**	**29,769,757**	**56,077**	**35,618,873**
Foreign currencies translation differences	**6,123**	**--**	**--**	**--**	**6,123**
Balance at the end of the period	**98,908,782**	**79,824,157**	**1,609,782,648**	**2,787,333**	**1,791,302,920**

	30 September 2026			
Corporate	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
	L.E.	**L.E.**	**L.E.**	**L.E.**
Balance at the beginning of the period	**105,525,934**	**657,978,101**	**1,296,092,964**	**2,059,596,999**
Adjustments	**--**	**(797,497)**	**--**	**(797,497)**
Impairment (charge) release	**150,939,710**	**(17,684,979)**	**1,584,484**	**134,839,215**
Written-off amount	**(10,149,000)**	**(107,162,618)**	**--**	**(117,311,618)**
Recovered amounts during the period	**--**	**85,260**	**200,000**	**285,260**
Foreign currencies translation differences	**13,396,509**	**1,553,948**	**95,837,970**	**110,788,427**
Balance at the end of the period	**259,713,153**	**533,972,215**	**1,393,715,418**	**2,187,400,786**

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	31 December 2025				
Retail	Overdraft	Credit cards	Personal loans	Mortgage loans	Total
	L.E.	L.E.	L.E.	L.E.	L.E.
Balance at the beginning of the period	55,105,834	51,046,151	367,889,041	6,994,005	481,035,031
Impairment (charge) release	7,544,566	30,163,231	583,773,522	(4,813,309)	616,668,010
written-off amount	--	(8,755,230)	(134,357,490)	(217,086)	(143,329,806)
Recoveries during the period	--	1,880,368	22,871,738	361,491	25,113,597
Foreign currencies translation differences	(6,467)	--	--	--	(6,467)
Balance at the end of the period	62,643,933	74,334,520	840,176,811	2,325,101	979,480,365

	31 December 2025			
Corporate	Overdraft	Direct Loans	Syndicated loans	Total
	L.E.	L.E.	L.E.	L.E.
Balance at the beginning of the period	314,169,130	462,462,391	1,594,288,934	2,370,920,455
Impairment (charge) release	(208,785,141)	481,307,536	(295,516,593)	(22,994,198)
written-off amount	--	(208,713,656)	--	(208,713,656)
Recoveries during the period	--	385,722	--	385,722
Foreign currencies translation differences	141,945	(77,463,892)	(2,679,377)	(80,001,324)
Balance at the end of the period	105,525,934	657,978,101	1,296,092,964	2,059,596,999

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

15. Financial investments

	30 September 2026	31 December 2025
	L.E.	L.E.
Investments at fair value through other comprehensive income (FVTOCI)		
Debt instruments at FV (listed)	**15,786,154,933**	8,380,200,455
Treasury Bills and other governmental notes (15-1)	**25,054,427,173**	25,954,716,662
Equity instruments (unlisted)	**457,786,342**	409,471,798
Investment managed by other	**1**	1
Egyptian Gulf Bank Mutual fund's CDs	**67,105,395**	53,072,632
Egyptian Gulf Bank money market fund (Tharaa)	**32,936,854**	29,462,439
Azimut Egypt Fund	**398,762,519**	336,850,829
Total investments at fair value through OCI	**41,797,173,217**	35,163,774,816
Amortized cost		
Debt instruments (listed)	**16,724,198,725**	17,095,766,830
Debt instruments (unlisted)	**5,000,000,000**	--
Total Amortized cost	**21,724,198,725**	17,095,766,830
Expected Credit Losses	**(61,525,407)**	(64,770,083)
Net Amortized cost (2)	**21,662,673,318**	17,030,996,747
Investments at fair value through profit and loss		
Thraa Funds	**12,322,610**	11,022,741
Equity instruments (listed)	**6,618,755**	--
Total Fair value through profit and loss (3)	**18,941,365**	11,022,741
Total financial investments (1+2+3)	**63,478,787,900**	52,205,794,304

	30 September 2026		
	Financial investment at (FVTOCI)	Financial investment at amortized cost	Total
	L.E.	L.E.	L.E.
Beginning balance	**9,209,058,154**	**17,095,766,830**	**26,304,824,984**
Additions	**11,412,872,269**	**6,139,242,512**	**17,552,114,781**
Disposals (selling / mature)	**(4,181,730,799)**	**(2,115,791,754)**	**(6,297,522,553)**
Foreign currencies monetary balances with translation differences	**424,969,190**	**607,816,851**	**1,032,786,041**
losses from change in FV	**(267,040,479)**	**--**	**(267,040,479)**
Amortization of (premium) discount	**144,617,709**	**(2,835,714)**	**141,781,995**
Total	**16,742,746,044**	**21,724,198,725**	**38,466,944,769**
Expected Credit Loss	**--**	**(61,525,407)**	**(61,525,407)**
Balance at the end of the period	**16,742,746,044**	**21,662,673,318**	**38,405,419,362**

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

	31 December 2025		
	Financial investment at (FVTOCI)	Financial investmet at amortization cost	Total
	L.E.	L.E.	L.E.
Balance at the beginning of the period	10,815,235,654	23,655,150,279	34,470,385,933
Additions	1,878,852,408	2,329,568,929	4,208,421,337
Disposals (selling / mature)	(4,146,202,002)	(8,491,946,578)	(12,638,148,580)
Foreign currencies monetary balances with transaction differences	(170,395,522)	(410,279,216)	(580,674,738)
Gain from change in FV	502,942,301	--	502,942,301
Amortization of (premium) discount	328,625,315	13,273,416	341,898,731
Total	9,209,058,154	17,095,766,830	26,304,824,984
Expected Credit Loss	--	(64,770,083)	(64,770,083)
Balance at the end of the period	9,209,058,154	17,030,996,747	26,240,054,901

15-1 Treasury bills and other governmental notes

	30 September 2026	31 December 2025
	L.E.	L.E.
Treasury bills 91 days	**40,350,000**	811,125,000
Treasury bills 182 days	**1,139,650,000**	7,052,725,000
Treasury bills 273 days	**6,592,725,000**	6,550,000,000
Treasury bills 365 days	**18,672,623,760**	13,729,830,180
Total	**26,445,348,760**	28,143,680,180
Less/ Add:		
Unearned interest	**(1,264,514,562)**	(2,225,666,209)
Changes in fair value reserve	**(126,407,025)**	36,702,691
Total (1)	**25,054,427,173**	25,954,716,662

* Treasury bills include EGP **9,877,853,000** (equivalent to USD 190 million) as in USD Treasury bills and EGP **153,445,760** (equivalent to EUR 2.6 million) as in EUR Treasury bills.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

16. Investments in associates

The banks share of investment in subsidiaries and associates is as follows:

30 September 2026	Country	**Company's assets**	**Company's liabilities less owners' equity**	**Company's revenues**	**Company's profits / (losses)**	**Book value**	**Share %**
		L.E.	**L.E.**	**L.E.**	**L.E.**	**L.E.**	
Associates							
Aur Capital Lease	Egypt	**4,139,892,608**	**3,534,240,280**	**422,049,417**	**3,821,755**	**151,413,082**	**%25**
Aur Microfinance	Egypt	**222,237,303**	**226,210,915**	**10,833,358**	**(36,317,654)**	**1**	**%25**
Total		**4,362,129,911**	**3,760,451,195**	**432,882,775**	**(32,495,899)**	**151,413,083**	

31 December 2025	Country	Company's assets	Company's liabilities less owners' equity	Company's revenues	Company's profits / (losses)	Book value	Share %
		L.E.	L.E.	L.E.	L.E.	L.E.	
Associates							
Aur Capital Lease	Egypt	4,381,821,999	3,794,785,043	774,475,813	48,403,822	152,314,795	25%
Aur Microfinance	Egypt	278,770,528	266,732,829	49,348,495	(119,183,788)	3,478,175	25%
Total		4,660,592,527	4,061,517,872	823,824,308	(70,779,966)	155,792,970	

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

17. Intangible assets

	30 September 2026	31 December 2025
	L.E.	L.E.
Net book value at the beginning of the period	**68,059,199**	37,495,242
Adjustment	**28,769,483**	(1,790,366)
Additions	**2,243,989**	39,830,470
Amortization during the period	**(9,750,834)**	(7,476,147)
Net book value at the end of the period	**89,321,837**	68,059,199

18. Other assets

	30 September 2026	31 December 2025
	L.E.	L.E.
Accrued revenues	**2,116,374,615**	1,490,819,820
Prepaid expenses	**1,275,264,526**	1,106,679,443
Advances to purchase fixed assets	**2,421,932,054**	1,906,897,951
Assets reverted to the bank (after deducting the impairment)	**155,626,810**	155,626,810
Impress & Guarantee	**280,784,347**	48,354,851
Assets held for sale - investments reverted to the bank	**1**	1
Other	**2,211,442,837**	2,599,940,371
Total	**8,461,425,190**	7,308,319,247

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

19. Fixed assets

	Land & Buildings	Office Furniture	Equipment & Machinery	Computers	Furniture	Vehicles	Other	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Cost, 1 January 2025	660,587,940	603,491,249	31,359,550	347,740,101	104,570,007	24,524,696	257,457,508	2,029,731,051
Accumulated depreciation	(107,845,570)	(371,032,759)	(22,548,831)	(194,767,943)	(64,691,287)	(18,985,824)	(184,059,427)	(963,931,641)
Net book value	552,742,370	232,458,490	8,810,719	152,972,158	39,878,720	5,538,872	73,398,081	1,065,799,410
31 December 2025								
Net book value at the beginning of the period	552,742,370	232,458,490	8,810,719	152,972,158	39,878,720	5,538,872	73,398,081	1,065,799,410
Additions	4,871,834	183,292,217	3,489,653	273,006,481	4,882,176	63,837,166	39,758,255	573,137,782
Disposals	--	--	(526,362)	(112,283)	(296,843)	(11,678,066)	(3,094,616)	(15,708,170)
Depreciation	(9,316,263)	(31,144,960)	(2,506,780)	(39,156,105)	(10,542,768)	(7,613,063)	(30,870,604)	(131,150,543)
Accumulated depreciation of disposal assets	--	--	526,289	49,072	288,321	10,660,770	3,081,842	14,606,294
Net book value	548,297,941	384,605,747	9,793,519	386,759,323	34,209,606	60,745,679	82,272,958	1,506,684,773
Cost, 1 January 2026	**665,459,774**	**786,783,466**	**34,322,841**	**620,634,299**	**109,155,340**	**76,683,796**	**294,121,147**	**2,587,160,663**
Accumulated depreciation	**(117,161,833)**	**(402,177,719)**	**(24,529,322)**	**(233,874,976)**	**(74,945,734)**	**(15,938,117)**	**(211,848,189)**	**(1,080,475,890)**
Net book value	**548,297,941**	**384,605,747**	**9,793,519**	**386,759,323**	**34,209,606**	**60,745,679**	**82,272,958**	**1,506,684,773**
30 September 2026								
Net book value at the beginning of the period	**548,297,941**	**384,605,747**	**9,793,519**	**386,759,323**	**34,209,606**	**60,745,679**	**82,272,958**	**1,506,684,773**
Additions	**14,759,970**	**81,057,111**	**24,021,827**	**257,827,119**	**3,991,130**	**13,900,000**	**150,540,305**	**546,097,462**
Disposals	**(13,985,999)**	**(21,517,052)**	**(417,024)**	**(8,640,251)**	**(619,207)**	**(12,290,128)**	**(7,619,626)**	**(65,089,287)**
Movement	**--**	**(45,188,077)**	**14,314,179**	**--**	**72,719**	**--**	**30,801,179**	**--**
Depreciation	**(7,048,657)**	**(36,892,505)**	**(5,357,223)**	**(51,170,130)**	**(7,977,289)**	**(10,722,066)**	**(42,355,775)**	**(161,523,645)**
Depreciation of disposal assets	**2,026,158**	**17,966,931**	**416,919**	**936,021**	**588,627**	**5,340,128**	**7,592,251**	**34,867,035**
Net book value	**544,049,413**	**380,032,155**	**42,772,197**	**585,712,082**	**30,265,586**	**56,973,613**	**221,231,292**	**1,861,036,338**
Cost 30 September 2026	**666,233,745**	**801,135,448**	**72,241,823**	**869,821,167**	**112,599,982**	**78,293,668**	**467,843,005**	**3,068,168,838**
Accumulated depreciation	**(122,184,332)**	**(421,103,293)**	**(29,469,626)**	**(284,109,085)**	**(82,334,396)**	**(21,320,055)**	**(246,611,713)**	**(1,207,132,500)**
Net book value	**544,049,413**	**380,032,155**	**42,772,197**	**585,712,082**	**30,265,586**	**56,973,613**	**221,231,292**	**1,861,036,338**

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

20. Due to banks

	30 September 2026 L.E.	31 December 2025 L.E.
Current accounts	**1,279,672,899**	1,027,626,519
Deposits	**8,001,353,441**	11,143,452,172
Total	**9,281,026,340**	12,171,078,691
Central Banks	**341,287,049**	158,286,748
Local banks	**6,112,590,615**	10,863,240,672
Foreign banks	**2,827,148,676**	1,149,551,271
Total	**9,281,026,340**	12,171,078,691
Non-interest bearing balances	**1,169,789,166**	1,028,571,091
Interest bearing balances	**8,111,237,174**	11,142,507,600
Total	**9,281,026,340**	12,171,078,691
Current balances	**9,281,026,340**	12,171,078,691
Total	**9,281,026,340**	12,171,078,691

21. Customers' deposits

	30 September 2026 L.E.	31 December 2025 L.E.
Demand deposits	**69,951,465,435**	53,530,192,067
Time and call deposits	**36,265,154,630**	36,859,878,283
Certificates of deposits	**13,509,808,667**	11,696,857,656
Saving deposits	**5,817,491,961**	3,060,192,990
Other deposits	**2,574,430,226**	1,290,162,160
Total	**128,118,350,919**	106,437,283,156
Corporate deposits	**95,708,727,018**	80,086,722,021
Retail deposits	**32,409,623,901**	26,350,561,135
Total	**128,118,350,919**	106,437,283,156

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

22. Other loans and Subordinated deposits

	30 September 2026	31 December 2025
	L.E.	L.E.
Subordinated Deposits*	**6,290,632,700**	4,528,764,000
Industrial Development Bank	**748,554,451**	728,076,488
National Bank of Egypt	**188,571,704**	265,022,732
Suez Canal Bank	**380,112,809**	327,566,180
MidBank	**246,777,417**	--
Bank NXT	**218,189,902**	--
Total	**8,072,838,983**	5,849,429,400

* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 5 May 2020, whereby the company deposited an amount of USD 35 million within one month from the date of signing the contract, the term of the deposit will be seven years starting from the date of the deposit, and it was renewed on 19 November 2023.
* 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 USD 20 million within one month from the date of signing the contract, the term of the deposit will be seven years starting from the date of the deposit, and it was renewed on 1 November 2023.
* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 19 November 2023, whereby the company deposited an amount of USD 10 million, the term of the deposit will be seven years starting from the date of the deposit.
* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 24 December 2024, whereby it was agreed to release the EGP deposits amounting to EGP 1,250 million and to place a deposit of USD 30 million, the term of the deposit will be six years starting from the date of the deposit 13 January 2025.
* The bank entered into an agreement with Misr Insurance Company (S.A.E.) on 18 August 2026, whereby the company deposited an amount of USD 30 million, the term of the deposit will be five years starting from the date of the deposit 30 September 2026.

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.

23. Other liabilities

	30 September 2026	31 December 2025
	L.E.	L.E.
Accrued interest	**375,548,072**	352,996,990
Prepaid revenue	**79,273,634**	70,607,052
Accrued expenses	**1,934,829,926**	1,490,277,660
Creditors	**2,109,206,333**	1,843,507,617
Treasry bills sale and repurchase agreemennts	**181,275,000**	166,250,000
Other credit balances	**404,542,706**	71,596,538
Total	**5,084,675,671**	3,995,235,857

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

24. Other Provisions

	30 September 2026	31 December 2025
	L.E.	L.E.
Balance at the beginning of the period	**528,456,581**	393,831,537
Balance at the beginning of the period of the subsidiaries	**2,010,263**	(4,976,747)
Foreign currencies translation differences	**2,094,014**	53,542
Charged during the period to the income statement	**44,709,614**	161,100,280
Release during the period	**(78,282,691)**	--
Used during the period	**(31,784,606)**	(21,552,031)
Balance at the end of the period	**467,203,175**	528,456,581

	30 September 2026	31 December 2025
	L.E.	L.E.
Provision for legal claims	**16,973,911**	13,053,649
Provision for other claim	**395,438,852**	384,423,842
Provision for tax claims	**2,576,098**	2,576,098
Provision for contingent liabilities	**52,214,314**	128,402,992
Balance at the end of the period	**467,203,175**	528,456,581

25. 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 520,997,263 (equivalent to EGP 6,056,050,001 EGP) represented in 520,997,263 shares at par value of USD 1 each.

26. Reserves and retained earnings

26-A Reserves during the period as follows

	30 September 2026	31 December 2025
	L.E.	L.E.
Legal reserve	**1,326,580,478**	971,754,418
Foreign currencies translation difference reserve	**2,684,997**	2,684,997
Fair value reserve	**(270,631,961)**	156,554,095
Expected credit losses on debt instruments at fair value through OCI	**29,579,677**	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
Balance at the end of the period	**1,904,075,107**	1,385,510,379

* According to the Egyptian Central Bank's instructions on February 26, 2019, it is not prejudiced with General risk reserves, and is not disposed of only after returning to the Central Bank of Egypt.

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

26.B Retained earnings

Retained earnings movement

	30 September 2026 L.E.	31 December 2025 L.E.
Balance at the Beginning of the period	**5,966,394,948**	3,335,073,594
Adjustments	**(8,058,431)**	(64,477,746)
Net profit for the period	**3,545,767,606**	4,173,453,677
increase (stock dividends)	**--**	(550,550,000)
Employees profit share	**(390,001,265)**	(256,127,677)
Board of directors remuneration	**(105,722,373)**	(76,509,972)
Dividends Paid	**(410,000,000)**	(300,000,000)
Transferred to general banking risk reseve	**(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	**7,646,743,095**	5,966,394,948

27. Loans and advances to related parties

	30 September 2026 L.E.	31 December 2025 EGP
Loans and advances	**1,569,042,000**	834,016,980
Deposits	**--**	221,105,625
Contingent liability	**7,250,000**	--

NOTES TO THE CONDENSED CONSOLIDATED INTERIM FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 SEPTEMBER 2026

28. Bank's Tax Position

First: 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 31/12/2025:
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.

Second: 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 31/12/2025:
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.

Third: 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 31/12/2025:
Quarterly reports are submitted and taxes due are paid on the due date.

According to the Subsidiaries

Corporate income tax

Tax returns are submitted on the legal period, and taxes due were paid in accordance with the provisions of Law 91 for the period 2005, and the inspection was not performed until the date of preparing the financial statements.

Payroll tax

The company withholds the tax and delivers it to the tax authority on the legal period, and the inspection was not performed until the date of preparing the financial statements.0

Stamp tax

The company is committed to applying the provisions of Law 143 of 2006 regarding stamp tax, and the inspection was not performed from the beginning of the activity until the date of preparing the financial statements.

29. Comparative figures

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