Suez Canal Bank S.A.E
Condensed Financial Statements
For The Financial Period Ended 31 March 2026
And Limited Review Report

KPMG Hazem Hassan
Public Accountants & Consultants

BDO Khaled & Co
Public Accountants & Advisers

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Translation of Report originally issued in Arabic

Limited Review report on Condensed Interim Financial Statements

To the Board of Directors of Suez Canal Bank (S.A.E.)

Introduction

We have performed a limited review for the accompanying condensed interim statement of financial position of Suez Canal Bank (S.A.E.) as of 31 March 2026 and the related condensed statements of income, comprehensive income, changes in equity and cash flows for the three months 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 interim financial statements in accordance with the 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 16 December 2008 as amended by the regulations issued on 26 February 2019 and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed interim financial statements for banks and with the related Egyptian laws and regulations. Our responsibility is to express a conclusion on these condensed 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 condensed interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, 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 interim financial statements.

Conclusion

Based on our limited review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial statements for Suez Canal Bank (S.A.E) do not present fairly, in all material respects, in accordance with the Central Bank of Egypt rules pertaining to the preparation and presentation of the financial statements and measurement and recognition bases approved by its Board of Directors on 16 December 2008 as amended by the regulations issued on 26 February 2019 and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed interim financial statements and with the related Egyptian laws and regulations relating to the preparation of theses condensed interim financial statements.

Auditors

Samy Abd Elhafiz Ahmed Ibrahim
Chartered Accountant
FRA No. 377
KPMG Hazem Hassan
Public Accountants & Consultants

Mohamed Mortada Abd El Hamed
Chartered Accountant
FRA No. 157
BDO Khaled & Co.
Public Accountants & Advisers

Cairo, 11 May 2026

Assets:	Note	31 March 2026 EGP. 000	31 December 2025 EGP. 000
Cash and due from Central Bank of Egypt	(14)	**8 238 346**	15 409 303
Due from banks	(15)	**81 113 277**	53 457 410
Treasury bills	(16)	**25 472 482**	28 364 722
Loans and credit facilities to banks	(17)	**-**	69 589
Loans and facilities to customers	(18)	**132 879 992**	122 365 412
Financial derivatives	(20)	**1 969 673**	-
Financial investment:			
-Fair value through other comprehensive income	(19)	**29 540 868**	28 702 128
- Amortized cost	(19)	**12 091 549**	8 843 609
- Fair value through profit or loss	(19)	**691 237**	652 197
Investments in associates	(21)	**314 069**	310 648
Intangible assets	(22)	**907 115**	757 520
Other assets	(23)	**10 272 638**	9 069 026
Property and equipment	(24)	**2 762 687**	2 120 596
Total assets		**306 253 933**	270 122 160
Liabilities and Equity:			
Liabilities:			
Due to banks	(25)	**42 371 053**	27 959 870
Customer deposits	(26)	**229 035 260**	209 043 980
Financial derivatives	(20)	**-**	205 834
Other loans	(27)	**7 567 000**	7 567 000
Other liabilities	(28)	**5 428 592**	4 161 600
Other provisions	(29)	**352 637**	362 809
Deferred tax liabilities	(30)	**496 325**	553 952
Total liabilities		**285 250 867**	249 855 045
Equity:			
Issued and paid-up capital	(31)	**10 000 000**	6 500 000
Retained amount for capital increase	(31)	**5 000 000**	3 500 000
Reserves	(32)	**2 310 594**	2 157 078
Net profit for the period and Retained earnings		**3 692 472**	8 110 037
Total equity		**21 003 066**	20 267 115
Total liabilities and equity		**306 253 933**	270 122 160

The accompanying notes are an integral part of these financial statements.
Limited Review report attached

Dr. Ayman Fawzy
Chief Financial Officer

Akef El-Maghraby
CEO & Managing Director

Ahmed Amr Tantawy
Chairman

	Note	From 1 January 2026 To 31 March 2026 EGP. 000	From 1 January 2025 To 31 March 2025 EGP. 000
Interest from loans and similar income	(5)	10 066 944	7 450 644
Cost of deposits and similar expenses	(5)	(7 466 825)	(5 770 439)
Net interest income		**2 600 119**	**1 680 205**
Fees and commissions income	(6)	409 776	369 946
Fee and commission expense	(6)	(64 219)	(34 920)
Net fees and commissions income		**345 557**	**335 026**
Net interest, fees and commissions income		**2 945 676**	**2 015 231**
Dividends income	(7)	339	1 758
Net trading income	(8)	(376 043)	110 602
Gain on financial investments	(19)	1 719 671	556 509
Share of results of associates	(21)	4 335	20 944
Impairment credit losses	(12)	(294 049)	(80 616)
Administrative expenses	(9)	(1 225 547)	(798 624)
Other operating (expenses) revenue	(10)	(191 670)	17 720
Profit before income tax		**2 582 712**	**1 843 524**
Income tax (expense)	(11)	(945 085)	(532 937)
Net profit for the period		**1 637 627**	**1 310 587**
Earnings per share (EGP/share)	(13)	1.44	1.15

The accompanying notes are an integral part of these financial statements.

	Note	From 1 January 2026 To 31 March 2026 EGP. 000	From 1 January 2025 To 31 March 2025 EGP. 000
Net profit for the period		**1 637 627**	**1 310 587**
<u>Items that will not be reclassified to income statement</u>			
Change in fair value of investments	(18)	11 078	7 407
Net transfer to retained earnings		-	(3 091)
Income tax		(794)	(1 011)
		10 284	**3 305**
<u>Items that might be reclassified to income statement</u>			
Net changes in fair value	(16,18)	(167 118)	139 027
Net transfer to income statement		(79)	(63)
Income tax		34 724	(31 298)
Expected credit loss	(13)	(10 336)	(1 577)
		(142 809)	**106 089**
Total other comprehensive income		**(132 526)**	**112 485**
Total comprehensive income		**1 505 102**	**1 423 072**

The accompanying notes are an integral part of these financial statements.

31 March 2025	Issued and Paid-in capital	Retained amount for capital increase	Reserves							Difference between PV and face value for subordinate deposits	Retained earnings	Total
			Legal reserve	General reserve	Special reserve	Capital reserve	Fair value reserve	General risk reserve	General banking risk reserve			
	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000
Bigning balance at 1 January 2025	6 500 000	-	**114 544**	**24 117**	**45 158**	**59 196**	**883 131**	**38 851**	**75 568**	-	**6 132 436**	**13 873 001**
Transfer from general banking risk reserve to retained earnings	-	-	-	-	-	-	-	-	**(10 337)**	-	**10 337**	-
Transfer to reserves according to AGM	-	-	283 987	-	-	1 519	-	-	19 554	-	(305 060)	-
Transfer from R/E to capital increase	-	3 500 000	-	-	-	-	-	-	-	-	(3 500 000)	-
Dividend for the year 2024	-	-	-	-	-	-	-	-	-	-	(627 580)	**(627 580)**
Transfer to banking sector support and development fund	-	-	-	-	-	-	-	-	-	-	(57 053)	**(57 053)**
Net change in OCI items	-	-	-	-	-	-	112 485	-	-	-	-	**112 485**
Net change in fair value transferred to R/E after tax deduction	-	-	-	-	-	-	(3 091)	-	-	-	3 091	-
Amortization of subordinate deposit difference	-	-	-	-	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	-	-	1 310 587	**1 310 587**
Ending Balance at 31 March 2025	**6 500 000**	**3 500 000**	**398 531**	**24 117**	**45 158**	**60 715**	**992 525**	**38 851**	**84 785**	-	**2 966 758**	**14 611 440**

31 March 2026	Issued and Paid-in capital	Retained amount for capital increase	Reserves							Difference between PV and face value for subordinate deposits	Retained earnings	Total
			Legal reserve	General reserve	Special reserve	Capital reserve	Fair value reserve	General risk reserve	General banking risk reserve			
	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000	EGP. 000
Bigning balance at 1 January 2026	**6 500 000**	**3 500 000**	**398 531**	**24 117**	**45 158**	**60 715**	**1 504 920**	**38 851**	**84 785**	-	**8 110 037**	**20 267 115**
Transfer from general banking risk reserve to retained earnings	-	-	-	-	-	-	-	-	(91 025)	-	91 025	-
Transfer to reserves according to AGM	-	-	319 353	-	-	34 357	-	-	23 357	-	(377 067)	-
Transfer from R/E to capital increase	-	5 000 000	-	-	-	-	-	-	-	-	(5 000 000)	-
Transfer from capital increase to paid-in capital	3 500 000	(3 500 000)	-	-	-	-	-	-	-	-	-	-
Dividend for the year 2025	-	-	-	-	-	-	-	-	-	-	(705 054)	(705 054)
Transfer to banking sector support and development fund	-	-	-	-	-	-	-	-	-	-	(64 096)	(64 096)
Net change in OCI items	-	-	-	-	-	-	(132 526)	-	-	-	-	(132 526)
Net profit for the period	-	-	-	-	-	-	-	-	-	-	1 637 627	1 637 627
Ending Balance at 31 March 2026	**10 000 000**	**5 000 000**	**717 884**	**24 117**	**45 158**	**95 072**	**1 372 394**	**38 851**	**17 118**	-	**3 692 472**	**21 003 066**

The accompanying notes are an integral part of these financial statements.

	Note	31 March 2026	31 March 2025
Cash flows from operating activities		**EGP.000**	**EGP.000**
Profit before tax		2 582 712	1 843 524
Adjustments to reconcile net profit to net cash flows from operating activities			
Depreciation of property and equipment	(24)	69 104	33 195
Amortization of intangible assets	(22)	137 422	65 387
Impairment credit losses	(13)	294 049	80 616
Revaluation of investment at FVTPL	(9)	(39 041)	(41 764)
Share of results of associates	(21)	(4 335)	(20 944)
Net formed other provision	(29)	(19 981)	47 955
Gain on sale of property and equipment	(10)	-	(2 264)
Gain from selling financial investment other than financial investment at FVTPL	(19)	(1 719 671)	(556 509)
Translation differences of other provisions in foreign currencies	(29)	12 390	17
Translation differences of financial investment other than financial investment at FVTPL	(19)	(228 161)	(11 369)
Translation differences of impairment losses in foreign currencies		292 015	(9 902)
Dividend income	(7)	(339)	(1 758)
Amortization of premium/discount of financial investment other than FVTPL	(19)	(5 780)	3 941
Operating profits before changes in assets and liabilities from operating activities		**1 370 383**	**1 430 125**
Net (increase) decrease in assets and increase (decrease) in liabilities			
Due from Central Bank of Egypt within the mandatory reserve	(14)	7 392 460	6 782 954
Due from banks with maturity more than three months	(15)	-	-
Treasury bills	(16)	5 146 616	(1 847 844)
Loans and credit facilities to banks	0	69 678	-
Loans and credit facilities to customers	(18)	(11 104 025)	(11 625 991)
Financial derivatives	(20)	(2 175 507)	44 445
Financial assets at FVTPL	(19)	1	1 593
Other assets	(23)	(1 471 552)	(1 565 138)
Due to banks	(25)	14 411 183	5 695 369
Customers' deposits	(26)	19 991 280	15 844 893
Other liabilities	(28)	1 007 665	225 246
Income taxes paid		(773 552)	(198 754)
Other provisions used	(29)	(2 581)	(217)
Net cash flows from operating activities		**33 862 050**	**14 786 681**

	Note	31 March 2026	31 March 2025
		EGP.000	EGP.000
Cash flows from investing activities			
Payments for purchase property and equipment	(23)	(443 293)	(48 444)
Payments for purchase intangible assets	(21)	(287 018)	(112 654)
Proceeds from sale of property and equipment	(23)	38	2 266
Proceeds from selling of financial investments other than financial investment at FVTPL	(18)	3 243 263	900 455
Payments for purchase financial investments other than financial investment at FVTPL	(18)	(5 362 032)	(2 181 986)
Dividends received from investment in associate	(20)	914	-
Dividends income from financial investment	(8)	339	1 758
Net cash flows (used in) investing activities		**(2 847 789)**	**(1 438 605)**
Cash flows from financing activities			
Dividends		(705 054)	(627 580)
Net cash flows provided by (used in) financing activities		**(705 054)**	**(627 580)**
Net changes in cash and cash equivalent		30 309 208	12 720 496
Cash and cash equivalent at the beginning of the period		56 685 591	52 599 015
Cash and cash equivalent at the end of the period		**86 994 798**	**65 319 511**
Cash and cash equivalent are represented in			
Cash and due from Central Banks	(14)	8 238 346	9 447 639
Due from banks	(15)	81 130 505	61 732 068
Treasury bills	(16)	25 704 131	12 709 881
Due from Central Bank within the mandatory reserve	(14)	(7 340 632)	(8 743 191)
Treasury bills with maturity more than three months	(16)	(20 737 552)	(9 826 886)
Cash and cash equivalent at the end of the period		**86 994 798**	**65 319 511**

For the purpose of statement of cash flow preparation the following non cash transactions were excluded:

* Amout of EGP 267939 thousands represents transfers from other assets (assets under construction) to property and equipment.
* Amout of EGP 5000 000 thousands represents retained amount for capital increase from retained earnings.

The accompanying notes are an integral part of these financial statements.

1- Activity

Suez Canal Bank (SAE) established as a commercial bank in pursuance of the ministerial decree no. 55 of 1978, issued in the official Gazette on 4 March 1978 and in accordance with provisions of investment law no. 43 of 1974 and its amendments, which was superseded by law no. (72) for year 2017 Of investment guarantees and incentives. The head office located In 7,9 Abdel Kader Hamza, Garden City , Cairo - commercial register no 9709 (Cairo Investment). The bank is subject to Investment Law and the bank is listed in the Egyptian stock exchange.

Suez Canal Bank (S.A.E) provides retail, corporate and investment banking services in Arab Republic of Egypt throug 56 branches and served by 2174 staff member at the date of the financial statements.

These financial statements have been approved for publishing by the board of director in May, 10 2026.

2-**Summary of accounting policies**

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been applied for all presented years unless otherwise stated.

2.1- Basis of preparation of financial statements

The financial statements are prepared in accordance with Central Bank of Egypt instructions approved by its Board of Directors on 16 December 2008. and according to IFRS 9 "Financial Instruments-measurement and classification" in accordance with the instructions of the Central Bank of Egypt (CBE) dated on 26 February 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. Reference is made to what was not mentioned in the instructions of the Central Bank of Egypt to the Egyptian Accounting Standards.

Reference is made to what was not mentioned in the instructions of the Central Bank of Egypt to the Egyptian Accounting Standards.

These financial statements have been prepared according to relevant local laws and regulations.

These condensed separate interim financial statements do not include all the information and disclosures required for full annual financial statements prepared in accordance with CBE rules mentioned above and should be read in conjunction with the Bank's financial statements for and at the year ended 31 December 2025. In preparing the condensed interim financial statements, significant judgments were made by the management in applying the Bank's accounting policies and the key sources of estimation were the same as those that were applied to the financial statements for and at the year ended 31 December 2025.

2.2-Functional and presentation currency

The financial statements are presented by Thousand Egyptian Pound, which is the bank's functional and presentation currency.

3.1- Quality of financial assets

The following table reflect the quality of financial assets:

31 March 2026	Stage 1 12 months EGP . 000	Stage 2 Life time EGP . 000	Stage 3 Life time EGP . 000	Total EGP . 000
Cash and due from Central Bank of Egypt	8 238 346	-	-	8 238 346
Expected credit loss provision		-	-	
	8 238 346	-	-	**8 238 346**
Due from banks	81 130 505	-	-	81 130 505
Expected credit loss provision	(17 228)	-	-	(17 228)
	81 113 277	-	-	**81 113 277**
Treasury bills	25 472 482	-	-	25 472 482
	25 472 482	-	-	**25 472 482**
Debt instruments at amortized cost	12 112 121	-	-	12 112 121
Expected credit loss provision	(20 572)	-	-	(20 572)
	12 091 549	-	-	**12 091 549**
Investment at fair value through comprehensive income	29 540 868	-	-	29 540 868
Expected credit loss provision	(13)	-	-	(13)
	29 540 868	**-**	**-**	**29 540 868**
Loans and credit facilities				
Financial institutions	108 812 969	9 353 612	3 045 196	121 211 777
Medium enterprises	1 059 383	68 376	173 732	1 301 491
Small and micro enterprises	2 124 938	263 554	266 172	2 654 664
Retail	11 491 742	1 000 833	428 389	12 920 964
	123 489 032	**10 686 375**	**3 913 489**	**138 088 896**
Expect credit loss provision	(1 262 721)	(1 514 564)	(1 927 798)	(4 705 083)
Unearned discount for Commercial Papers and Loans	(503 821)		-	(503 821)
	121 722 490	**9 171 811**	**1 985 691**	**132 879 992**

3.2-Loans and facilities neither past due nor impaired

The credit quality of the loans and advances portfolio with no past dues nor impairment is assessed with reference to the internal assessment adopted by the bank .

31 March 2026	Retail			Corporate			EGP.000
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
Performing	38 947	202 497	10 470 562	48 218 210	45 541 621	13 876 150	118 347 987
Regular watch-list	193	21 820	757 722	190 766	3 892 959	142 901	5 006 361
Special watch-list	1 516	13 670	918 296	2 583 126	637 389	5 286 694	9 440 691
	40 656	**237 987**	**12 146 580**	**50 992 102**	**50 071 969**	**19 305 745**	**132 795 039**

Non-performing loans secured against collaterals in the form of cash and cash equivalent are not considered subject to impairment taking into consideration the collectibility of these collaterals.

31 December 2025	Retail			Corporate			Total
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct Loans**	**Syndicated Loans**	**EGP.000**
Performing	31 600	169 105	9 633 257	48 235 460	38 794 089	5 541 200	102 404 710
Regular watch-list	112	19 056	580 282	282 679	3 220 883	7 351 998	11 455 010
Special watch-list	1 338	8 804	661 127	2 427 654	559 813	5 439 923	9 098 661
	33 050	**196 965**	**10 874 666**	**50 945 793**	**42 574 785**	**18 333 121**	**122 958 381**

3.3-Past due not subject to impairment

31 March 2026	Retail			Corporate			EGP.000
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
Up to 30 days	-	-	41 205	222 641	134 686	154 327	552 859
More than 30 to 60 days	-	-	20 758	240 024	8 220	328 382	597 384
More than 60 to 90 days	-	-	5 389	49 998	2 264	172 477	230 128
	-	**-**	**67 352**	**512 663**	**145 170**	**655 186**	**1 380 371**

31 December 2025	Retail			Corporate			Total
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**EGP.000**
Up to 30 days	5	878	26 824	236 428	163 954	9 132	437 221
More than 30 to 60 days	2	153	14 679	51 556	4 974	-	71 362
More than 60 to 90 days	1	74	2 418	14 016	1 116	34 201	51 826
	8	**1 105**	**43 921**	**302 000**	**170 044**	**43 333**	**560 409**

3.4-Loans and facilities individually impaired

The balance of loans & facilities which are subject to impairment on an individual basis, before taking into account the cash flow from collaterals, amounted to EGP 3 913 488 thousand (EGP 3 523 911 thousand in previous year) .

Below is the analysis of the total value of loans and facilities subject to impairment on individual basis including fair value of collaterals obtained against these loans

31 March 2026	Retail			Corporate		Total
	Overdraft	**Credit Cards**	**Personal Loans**	**Overdraft**	**Direct Loans**	**EGP.000**
Impaired loans	**26 449**	**5 894**	**396 045**	**3 458 362**	**26 738**	**3 913 488**
The fair value of collaterals	**2 842**	**151 862**	**13 339**	**1 671 602**	**8 343**	**1 847 988**

31 December 2025	Retail			Corporate		Total
	Overdraft	**Credit Cards**	**Personal Loans**	**Overdraft**	**Direct Loans**	**EGP.000**
Impaired loans	**18 695**	**4 597**	**376 102**	**3 101 220**	**23 297**	**3 523 911**
The fair value of collaterals	**3 513**	**275 234**	**13 369**	**1 480 983**	**11 125**	**1 784 224**

3.5- Debt instruments and treasury bills

The following table represents an analysis of debt instruments, treasury bills and other governmental notes (before deduction of any loss impairment) according to evaluation agencies at the end of the financial period.

	Evaluation	31 March 2026 EGP 000	31 December 2025 EGP 000
Treasury Bills	B	25 472 482	28 364 722
Treasury Bond at FVTOCI	B	11 770 236	11 771 551
Treasury Bond at amortized cost	B	12 091 549	8 843 609
Total		**49 334 267**	**48 979 882**

3.6- Market risk

The bank exposed to market risks which is the risk that the fair value or future cash flow fluctuation resulted from changes in market prices. Market risks arise from open market related to interest rate, currency, and equity products of which each is exposed to general and specific market movements and changes in sensitivity levels of market rates or prices such as interest rates, foreign exchange rates and equity instrument prices. The Bank divides its exposure to market risk into trading and non-trading portfolios.

Bank risk division is responsible for managing the market risks arising from trading and non-trading activities of which monitored by two separate teams. Regular reports are submitted to the Board of Directors and each business unit head periodically.

Trading portfolios include transactions where the bank deals direct with clients or with the market; non-trading portfolios primarily arise from managing assets and liabilities interest rate relating to retail transactions. These non-trading portfolios includes foreign exchange risk and equity instruments risks arising from the bank's held-to-maturity and available-for-sale investments portfolios.

3.7- Foreign exchange rates fluctuations risk

The bank is exposed to the risk of fluctuations in foreign exchange rates on its financial position and cash flows. The board of directors has set limits of foreign currencies in total value for each position at the end of the day and also intraday which are controlled on the spot. The following table summarizes the extent of the bank's exposure to fluctuations in exchange rates risk at the end of the fiscal period. The said table includes the book value of financial instruments broken down into its component currencies:

31 March 2026						EGP.000
Financial assets	**EGP**	**USD**	**EURO**	**GBP**	**Other Currencies**	**Total**
Cash and due from Central Bank of Egypt	7 851 463	265 935	87 531	10 531	22 886	8 238 346
Due from banks	25 004 546	49 923 553	5 702 532	91 048	391 598	81 113 277
Treasury bills	23 411 966	-	2 060 516	-	-	25 472 482
Loans and credit facilities to banks	-	-	-	-	-	-
Loans and facilities to customers	115 375 548	16 999 917	504 302	81	143	132 879 992
Financial derivatives	1 969 673	-	-	-	-	1 969 673
Financial Investments						
At fair value through comprehensive income (FVTOCI)	28 015 727	1 525 141	-	-	-	29 540 868
At amortized cost	10 238 818	1 322 857	529 874	-	-	12 091 549
At fair value through profit or loss (FVTPL)	464 914	226 323	-	-	-	691 237
Other financial assets	3 553 392	341 488	55 315	38	-	3 950 233
Total financial assets	**215 886 047**	**70 605 215**	**8 940 070**	**101 698**	**414 628**	**295 947 658**
Financial liabilities						
Due to banks	24 213 779	18 013 422	134 278	3 256	6 319	42 371 054
Customers' deposits	152 088 042	66 083 168	10 369 848	92 395	401 806	229 035 260
Financial derivatives	-	-	-	-	-	-
Other loans	7 567 000	-	-	-	-	7 567 000
Other financial liabilities	5 347 049	441 569	485 638	87	3 211	6 277 554
Total financial liabilities	189 215 869	84 538 160	10 989 764	95 739	411 336	285 250 867
Currency concentration risk on financial instruments	**26 670 178**	**(13 932 944)**	**(2 049 694)**	**5 960**	**3 292**	**10 696 792**
Other non- financial assets	10 306 274	-	-	-	-	10 306 274
Other non- financial liabilities and equity	21 003 065	-	-	-	-	21 003 065
Net financial position	**15 973 386**	**(13 932 944)**	**(2 049 694)**	**5 960**	**3 292**	**-**

31 December 2025	**EGP**	**USD**	**Euro**	**GBP**	**Other Currencies**	**Total**
Total financial assets	192 666 451	58 386 222	9 178 182	97 687	409 078	260 737 620
Total financial liabilities	169 765 641	68 656 769	10 880 929	97 874	453 832	249 855 045
Other non- financial assets	9 384 540	-	-	-	-	9 384 540
Other non- financial liabilities and equity	20 267 115	-	-	-	-	20 267 115
Net financial position	**12 018 235**	**(10 270 547)**	**(1 702 746)**	**(187)**	**(44 754)**	**-**

3.8- Interest rate risk

Cash flow interest rate risk is the risk that the future cash flows of a financial instrument will fluctuate because of changes in market interest rates. Fair value interest rate risk is the risk that the value of a financial instrument will fluctuate because of changes in market interest rates. Interest margins may increase as a result of such changes but may profit decrease in the event that unexpected movements arise. The Board sets limits on the level of mismatch of interest rate reprising that may be undertaken which is monitored daily by bank risk division.

3.9- Liquidity risk

Liquidity risk represents difficulty encountering the bank in meeting its financial commitments when they fall due and replace funds when they are withdrawn. This may results in failure in fulfilling the bank obligation to repay to the depositors and fulfilling lending commitments.

3.10-Capital Adequacy Ratio

	31 March 2026	31 December 2025
	EGP.000	EGP.000
Total Tier one after exclusions	19 989 608	19 330 484
Total Tier two after deduction	8 857 788	8 718 857
Total capital	**28 847 396**	**28 049 341**
Total risk weighted assets and contingent liabilities	**163 450 968**	**152 101 814**
Capital adequacy ratio	**17.65%**	**18.44%**

3.11-Leverage financial ratio

	31 March 2026	31 December 2025
	EGP.000	EGP.000
Trer 1 Capital after exclusions	**19 989 608**	**19 330 484**
Total exposures on Financial position and off- Financial position statement	**334 612 103**	**300 626 192**
Leverage financial ratio	**5.97%**	**6.43%**

3.12- Financial instruments measured at fair value

The carrying amount of financial assets held for trading represents by fair value according to announced prices as at financial statements date. Changes in fair value of those assets are recognized in income statement included in net income from trading. Also the carrying amount of quoted financial assets that classified as FVOCI represents by fair value according to announced prices as at financial statements date . Changes in fair value of those assets are recognized in the statement of comprehensive income. Regarding unquoted financial assets or in case of no active market the valuation technique used (Discounted Cash Flow, Multiples Method). Changes in fair value of those assets are recognized in the statement of other comprehensive income.

3.13- Financial instruments not measured at fair value

Due from banks

All Due from Banks are current balances with maturity of less than one year

Loans and facilities to customers

Loans and facilities to customers is presented less provisions for Impairment losses

Investment by amortised cost

Including governmental debt instrument listed in market therefore fair value can be determined according to market price.

Due to banks

All Due to Banks are current balances with maturity of less than one year

Customer deposits

Represent deposits with unspecified maturityies which include non-interest bearing deposits

4- Geographical segment analysis

Income and expenses to geographical segment — **EGP.000**

For the period ended 31 March 2026	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment income	1 972 147	2 083 433	46 728	4 102 308
Geographical segment expense	(1 408 413)	(97 557)	(13 626)	(1 519 596)
Net profit before tax	**563 734**	**1 985 876**	**33 102**	**2 582 712**
Income tax	(490 815)	(446 822)	(7 448)	(945 085)
Net profit	**72 919**	**1 539 054**	**25 654**	**1 637 626**

For the period ended 31 March 2025	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment income	1 834 047	845 855	42 863	2 722 765
Geographical segment expense	(793 223)	(73 560)	(12 458)	(879 241)
Net profit before tax	**1 040 824**	**772 295**	**30 405**	**1 843 524**
Income tax	(352 330)	(173 766)	(6 841)	(532 937)
Net profit	**688 494**	**598 529**	**23 564**	**1 310 587**

Assets and liabilities to geographical segment

31 March 2026	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment assets	287 794 869	16 822 485	1 636 578	306 253 932
Total of assets	**287 794 869**	**16 822 485**	**1 636 578**	**306 253 932**
Geographical segment liabilities	214 289 838	66 481 734	4 479 295	285 250 867
Total of liabilities	**214 289 838**	**66 481 734**	**4 479 295**	**285 250 867**

31 December 2025	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment assets	254 641 546	14 142 534	1 338 080	270 122 159
Total of assets	**254 641 546**	**14 142 534**	**1 338 080**	**270 122 159**
Geographical segment liabilities	188 478 968	57 710 838	3 665 239	249 855 045
Total of liabilities	**188 478 968**	**57 710 838**	**3 665 239**	**249 855 045**

5 - Net Interest Income	From 1 January 2026 To 31 March 2026	From 1 January 2025 To 31 March 2025
Interest from loans and similar income	**EGP.000**	**EGP.000**
Loans and facilities to Customers	6 278 917	4 925 533
Treasury bills	1 261 036	743 578
Bonds:		
Governmental bonds	1 223 304	819 896
Other bonds	795 574	362 045
Deposits and current accounts with banks	508 113	599 592
	10 066 944	**7 450 644**
Cost of deposits and similar expenses		
Current accounts and deposits :		
Customers	(6 016 137)	(4 606 260)
Banks	(1 032 182)	(916 675)
Other	(418 506)	(247 504)
	(7 466 825)	**(5 770 439)**
	2 600 119	**1 680 205**

6 -Net Fees and Commissions Income	From 1 January 2026 To 31 March 2026	From 1 January 2025 To 31 March 2025
	EGP.000	**EGP.000**
Fees and Commissions Income		
Credit fees and commissions	45 549	36 585
Trade finance fees and commissions	339 283	317 948
Custody fees	6 803	3 192
Other fees	18 141	12 221
	409 776	**369 946**
Fees and Commissions Expenses		
Other paid fees	(64 219)	(34 920)
	(64 219)	**(34 920)**
	345 557	**335 026**

7 – Dividends Income	From 1 January 2026 To 31 March 2026	From 1 January 2025 To 31 March 2025
	EGP.000	**EGP.000**
Financial instrument at FVTPL	339	1 758
	339	**1 758**

9 - Net Trading Income	From 1 January 2026 To 31 March 2026	From 1 January 2025 To 31 March 2025
	EGP.000	**EGP.000**
Gains from dealing in foreign currencies	(2 594 664)	113 283
Changes in fair value of currency forward and swap contracts	2 175 507	(44 445)
Translation differences of financial investment at FVTPL	39 041	41 764
Equity Instrument at FVTPL	4 073	-
	(376 043)	**110 602**

9 - Administrative Expenses	From 1 January 2026 To 31 March 2026 EGP.000	From 1 January 2025 To 31 March 2025 EGP.000
Wages and salaries	(522 572)	(377 673)
Social Insurance	(53 078)	(56 104)
Other administrative expenses	(649 897)	(364 847)
	(1 225 547)	**(798 624)**

10- Other operating income (expense)	From 1 January 2026 To 31 March 2026 EGP.000	From 1 January 2025 To 31 March 2025 EGP.000
Gain (loss) on sale of property and equipment	-	2 264
Other income / (expenses)	41 158	55 012
Foreign exchange translation differences of non-monetary items	(252 809)	8 399
Release (charge) of other provisions	19 981	(47 955)
	(191 670)	**17 720**

11 - Income tax expense	From 1 January 2026 To 31 March 2026 EGP.000	From 1 January 2025 To 31 March 2025 EGP.000
Current taxes	(968 783)	(490 658)
Deferred taxes	23 698	(42 279)
	(945 085)	**(532 937)**

Adjustments to calculate the effective tax rate	From 1 January 2026 To 31 March 2026 EGP.000	From 1 January 2025 To 31 March 2025 EGP.000
Profit before income tax	2 582 712	1 843 524
Tax rate	22.50%	22.50%
Income tax calculated based on accounting profit	**581 110**	414 793
Amendment according to tax law	363 975	118 144
Income tax expenses	**945 085**	**532 937**
Effective tax rate	**36.59%**	**28.91%**

12 - Charge of impairment credit losses	From 1 January 2026 To 31 March 2026 EGP.000	From 1 January 2025 To 31 March 2025 EGP.000
Loans and credit facilities to banks	102	-
Loans and advances to customers	(301 779)	(78 831)
Due from Central Bank of Egypt	-	-
Due from banks	(4 935)	(1 140)
Debt instruments at FVTOCI	10 335	1 577
Debt instruments at amortized cost	2 228	(2 222)
	(294 049)	**(80 616)**

13 - Earnings per share	From 1 January 2026 To 31 March 2026 EGP.000	From 1 January 2025 To 31 March 2025 EGP.000
Net profit	1 637 627	1 310 587
Profit share of Staff, board members and Banking system support & development fund*	(199 219)	(157 015)
Profit available	1 438 408	1 153 571
Weighted average for outstanding shares (thousand)	1 000 000	1 000 000
Earnings per share (EGP/share) **	**1.44**	**1.15**

*Proposed dividends distribution and subject to the approval of AGM. after fiscal year end.

**No. of shares adjusted in comparative year according to the accounting standard.

14- Cash and Due from Central Bank of Egypt	31 March 2026 EGP.000	31 December 2025 EGP.000
Cash	897 714	676 211
Due from CBE mandatory reserve	7 340 632	14 733 092
	8 238 346	**15 409 303**
Non-interest bearing balances	8 238 346	15 409 303
	8 238 346	**15 409 303**

15 - Due from banks

	31 March 2026 EGP.000	31 December 2025 EGP.000
Current accounts	1 842 541	1 069 575
Deposits	79 287 964	52 398 573
Less: Allowance for impairment losses	(17 228)	(10 738)
	81 113 277	53 457 410
Due from CBE other than those under the mandatory reserve	25 886 460	8 247 875
Local banks	46 918 691	37 779 707
Foreign banks	8 325 354	7 440 567
Less: Allowance for impairment losses	(17 228)	(10 738)
	81 113 277	53 457 410
Non-interest bearing balances	1 791 534	988 718
Fixed balances at floating interest bearing	79 338 971	52 479 430
Less: Allowance for impairment losses	(17 228)	(10 738)
	81 113 277	53 457 410
Current balances	**81 113 277**	53 457 410

Movement of allowance for impairment losses for due from banks

	31 March 2026 EGP.000	31 December 2025 EGP.000
Opening balance	10 738	7 111
Charge (release) of impairment loss	4 935	4 206
Foreign exchanges revaluation differences	1 555	(579)
	17 228	**10 738**

16 - Treasury bills

	31 March 2026 EGP.000	31 December 2025 EGP.000
Treasury bills at FVTOCI		
Maturity 91 days	5 017 125	2 550 000
Maturity 182 days	1 000 000	1 500 000
Maturity 273 days	3 500 000	3 500 000
More the 364 day maturity	18 777 271	24 707 161
Total	**28 294 396**	**32 257 161**
Less :		
Unearned interest less than 91 days	(50 546)	(8 769)
Unearned interest more than 91 days	(2 539 719)	(3 822 993)
	25 704 131	**28 425 399**
Revaluation reserve	(231 649)	**(60 677)**
Total	**25 472 482**	**28 364 722**

17 - Loans and credit facilities to banks

	31 March 2026 EGP.000	31 December 2025 EGP.000
Discounted commercial paper	-	69 678
Allowance for impairment losses	-	(89)
	-	**69 589**

Movement of allowance for impairment losses for Loans and credit facilities to banks

	31 March 2026 EGP.000	31 December 2025 EGP.000
Opening balance	89	-
Charge (release) of impairment loss	(102)	89
Foreign exchanges revaluation differences	13	-
	-	**89**

18 - Loans and facilities to customers

	31 March 2026			31 December 2025		
	Total	Provision	Net	Total	Provision	Net
	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000
Retail						
Overdraft	67 106	(5 557)	61 549	51 752	(3 411)	48 341
Credit cards	243 881	(17 251)	226 630	202 666	(15 646)	187 021
Personal loans	12 609 977	(157 275)	12 452 702	11 294 689	(118 800)	11 175 888
Total (1)	**12 920 964**	**(180 083)**	**12 740 881**	**11 549 107**	**(137 857)**	**11 411 250**
Corporate including SMEs						
Overdraft	54 963 126	(1 744 252)	53 218 874	54 349 013	(1 652 148)	52 696 865
Direct loans	50 243 876	(996 700)	49 247 177	42 768 126	(916 651)	41 851 475
Syndicated loans	19 960 929	(1 784 048)	18 176 881	18 376 453	(1 403 062)	16 973 391
Total (2)	**125 167 932**	**(4 525 000)**	**120 642 932**	**115 493 592**	**(3 971 861)**	**111 521 731**
Total loans and facilities to customers (1+2)	**138 088 896**	**(4 705 083)**	**133 383 813**	**127 042 699**	**(4 109 718)**	**122 932 981**
Less:						
Unearned discount for Commercial Papers and Loans			(503 821)			(567 569)
Net loans and facilities to customers			**132 879 992**			**122 365 412**
Current balances			82 240 957			78 174 794
Non-current balances			50 639 035			44 190 618
			132 879 992			**122 365 412**

Allowance of impairment losses

Analysis of the movement of the impairment loss provision for loans and facilities to customers :

31 March 2026

	Retail			
	Overdraft	**Credit Cards**	**Personal Loans**	**Total**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	3 411	15 646	118 801	137 858
Impairment Charge	2 089	1 880	38 472	42 441
Used	-	(275)	-	(275)
Proceeds from previously written off debts	-	-	-	-
Foreign exchange translation differences	57	-	2	59
	5 557	**17 251**	**157 275**	**180 084**

	Corporate			
	Overdraft	**Direct Loans**	**Syndicated Loans**	**Total**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	1 652 148	916 652	1 403 061	3 971 861
Impairment Charge	26 207	(19 208)	252 338	259 337
Used	-	-	-	-
Proceeds from previously written off debts	6 194	-	-	6 194
Gain on sale of debt instrument and treasury bills	59 703	99 256	128 648	287 607
	1 744 252	**996 700**	**1 784 048**	**4 525 000**
				4 705 083

31 December 2025

	Retail			
	Overdraft	**Credit Cards**	**Personal Loans**	**Total**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	3 904	13 592	140 250	157 746
Impairment Charge	(437)	4 605	(12 227)	(8 059)
Used	(54)	(2 588)	(9 435)	(12 077)
Foreign exchange translation differences	-	36	218	254
	(2)	**1**	**(6)**	**(7)**

	Corporate			
	Overdraft	**Direct Loans**	**Syndicated Loans**	**Total**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	1 960 617	ألف جنيه مصري	ألف جنيه مصري	ألف جنيه مصري
Impairment Charge	(385 332)	-	-	-
Used	(67 725)	183 269	274 018	71 955
Proceeds from previously written off debts	171 566	-	-	(67 725)
Transfers	(26 978)	-	-	171 566
Gain on sale of debt instrument and treasury bills	1 652 148	(45 886)	(55 038)	(127 902)
	1 652 148	**916 652**	**1 403 061**	**3 971 861**
				4 109 719

19 –Financial investments

	31 March 2026	31 December 2025
At FVTOCI	**EGP.000**	**EGP.000**
a) Debt instruments at FVTOCI		
Listed in the market*	27 366 385	26 539 730
	27 366 385	**26 539 730**
b) Equity instruments at FVTOCI		
Listed in the market	-	-
Unlisted in the market	1 877 774	1 869 220
	1 877 774	**1 869 220**
c) Mutual funds		
Unlisted in the market **	296 710	293 179
	296 710	**293 179**
Total financial investments at FVTOCI (1)	**29 540 868**	**28 702 129**
At Amortized Cost		
a) Debt instruments		
Listed in the market	12 112 121	8 863 628
Less: Allowance for impairment losses	(20 572)	(20 019)
Total financial investments at Amortized Cost (2)	**12 091 549**	**8 843 609**
At FVTPL		
a) Equity instruments at FVTPL		
Listed in the market	584 814	545 773
	584 814	**545 773**
b) Mutual funds		
Listed in the market	106 424	106 424
	106 424	**106 424**
Total financial investments at FVTPL (3)	**691 237**	**652 197**
Total Financial investments (1+2+3)	**42 323 655**	**38 197 933**
Current balances	27 951 198	27 085 502
Not-current balances	14 372 456	11 112 431
Total Financial investments	**42 323 655**	**38 197 933**
Fixed interest rates debt instruments	16 635 532	12 505 049
Floating interest rates debt instruments	22 822 401	22 878 290
Total debt instruments	**39 457 934**	**35 383 339**

*Including securitized bonds and sukuk of EGP 15 596 149 (EGP 14 768 178 in previous year).

**Includes seed capital in mutual funds established by the bank .

Summary of the financial investment movement	**At FTVOCI**	**At Amortized Cost**	**Total**
31 March 2026	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	**28 702 129**	**8 843 608**	**37 545 737**
Addition	2 348 071	3 013 960	5 362 031
Disposal / maturity (redemption)	(1 523 671)	-	(1 523 671)
Foreign exchange translation differences	7 547	228 161	235 708
Net change in fair value reserve	7 385	-	7 385
Discount (premium) amortization	(592)	6 372	5 780
Release /(charge) Allowance for impairment losses	-	(553)	(553)
	29 540 869	**12 091 548**	**41 632 417**
31 December 2025			
Opening balance	**13 351 677**	**7 555 418**	**20 907 095**
Addition	16 687 962	2 642 531	19 330 493
Disposal maturity (redemption)	(2 208 354)	(1 299 282)	(3 507 636)
Foreign exchange translation differences	(38 405)	(40 285)	(78 690)
Net change in fair value reserve	910 705	-	910 705
Discount (premium) amortization	(1 456)	(7 613)	(9 069)
Release /(charge) Allowance for impairment losses	-	(7 161)	(7 161)
	28 702 129	**8 843 608**	**37 545 737**

Gain on Financial Investments	From 1 January 2026 To 31 March 2026	From 1 January 2025 To 31 March 2025
	EGP.000	EGP.000
Gain on sale of debt instrument and treasury bills	1 719 671	3 612 805
	1 719 671	**3 612 805**

Movement of allowance for impairment losses for Investments at Amortized Cost

	31 March 2026	31 December 2025
	EGP.000	EGP.000
Opening balance	20 019	12 858
Charge (release) of impairment loss	(2 228)	8 085
Foreign exchanges revaluation differences	2 781	(924)
	20 572	**20 019**

20 –Financial derivatives

31 March 2026

	Contractual Amount	Assets	Liabilities
	EGP.000	EGP.000	EGP.000
Forward and Swap contracts	17 313 873	1,969,672.64	-
Total Assets (Liabilities)		**1,969,672.64**	-

31 December 2025

	Contractual Amount	Assets	Liabilities
	EGP.000	EGP.000	EGP.000
Forward and Swap contracts	**18 886 320**	-	(205 834)
Total Assets (Liabilities)		-	**(205 834)**

21- Investments in associates

31 March 2026	Share Percentage	Opening Balance	Share of profit in associates in income statement	Dividend	Addition	Disposal	Ending Balance
	%	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000
Al Maadi for touristic investments and entertainment	29.69%	11 670	1 281	(914)	-	-	12 037
Credit guarantee company	9.09%	287 806	-	-	-	-	287 806
Orientals for industrial projects	11.83%	7 172	3 054	-	-	-	10 226
Anchors For Real Estate Investment& Development	40.00%	4 000	-	-	-	-	4 000
		310 648	**4 335**	**(914)**	**-**	**-**	**314 069**

31 December 2025	Share Percentage	Opening Balance	Share of profit in associates in income statement	Dividend	Addition	Disposal	Ending Balance
	%	-	-	-	-	-	-
Al Maadi for touristic investments and entertainment	29.69%	11 909	676	(915)	-	-	11 670
Credit guarantee company	9.09%	213 882	73 924	-	-	-	287 806
Orientals for industrial projects	11.83%	4 504	2 668	-	-	-	7 172
Anchors For Real Estate Investment& Development	40.00%	4 000	-	-	-	-	4 000
		234 295	**77 268**	**(915)**	**-**	**-**	**310 648**

22 – Intangible assets	**31 March 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Opening balance	1 486 187	640 626
Additions	287 018	849 904
Disposals	-	(4 343)
Total cost	**1 773 205**	**1 486 187**
Accumulated amortization	(728 668)	(382 823)
Amortization expenses	(137 422)	(345 844)
Disposals	-	-
Accumulated amortization	**(866 090)**	**(728 667)**
	907 115	**757 520**

23 – Other assets	**31 March 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Accrued revenues	3 301 612	2 474 762
Prepaid expenses	263 767	134 832
Advance payment for acquisition of property and equipment	6 293 792	6 147 352
Asset reverted to the bank in settlement of debts	78 914	224 241
Insurance and custodies	9 225	5 480
Others	325 328	82 359
	10 272 638	**9 069 026**

24 – property and equipment

	Lands	Buildings and installations	Integrated automated systems	Vehicles	Machinery & Equipment	Fixtures & fitting	Furniture	Total
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**	**EGP.000**	**EGP.000**	**EGP.000**	**EGP.000**
Cost	269 045	677 714	330 458	84 366	227 916	319 521	77 367	1 986 387
Accumulated depreciation	-	(157 974)	(175 130)	(23 155)	(116 020)	(121 135)	(38 231)	(631 645)
Net book value as at 1 January 2025	**269 045**	**519 740**	**155 328**	**61 211**	**111 896**	**198 386**	**39 136**	**1 354 742**
Additions	-	14 880	242 489	98 217	439 325	124 130	18 998	938 039
Disposals	-	(11 214)	(3 118)	(6 699)	(2 743)	(3 063)	(2 582)	(29 419)
Depreciation	-	(16 677)	(51 804)	(26 980)	(35 155)	(25 966)	(7 572)	(164 154)
Accumulated depreciation of disposals	-	3 545	3 111	6 699	2 729	2 723	2 582	21 389
Net book value as at 31 December 2025	**269 045**	**510 274**	**346 006**	**132 448**	**516 052**	**296 211**	**50 561**	**2 120 597**
	-	-	-	-	-	-	-	-
Cost	269 045	681 380	569 829	175 884	664 498	440 588	93 783	2 895 007
Accumulated depreciation	-	(171 106)	(223 823)	(43 436)	(148 446)	(144 378)	(43 221)	(774 410)
Net book value as at 01 January 2025	**269 045**	**510 274**	**346 006**	**132 448**	**516 052**	**296 210**	**50 562**	**2 120 597**
Additions	-	236 315	172 769	28 600	89 572	171 277	12 700	711 232
Disposals	-	-	(245)	(234)	(147)	(2 175)	(70)	(2 871)
Depreciation	-	(4 252)	(24 742)	(8 705)	(20 930)	(8 420)	(2 055)	(69 104)
Accumulated depreciation of disposals	-	-	206	234	147	2 175	70	2 832
Net book value as at 31 March 2025	**269 045**	**742 337**	**493 995**	**152 343**	**584 694**	**459 067**	**61 207**	**2 762 687**
Cost	269 045	917 695	742 354	204 250	753 923	609 690	106 412	3 603 369
Accumulated depreciation	-	(175 358)	(248 359)	(51 907)	(169 229)	(150 623)	(45 206)	(840 681)
Net book value as at 31 March 2025	**269 045**	**742 337**	**493 995**	**152 343**	**584 694**	**459 067**	**61 207**	**2 762 687**

*property and equipment balance at the financial position includes an amount of EGP 73 million represent assets not registered yet as the legal department is in-process to register these assets.

25 - Due to banks

	31 March 2026	31 December 2025
	EGP.000	EGP.000
Current accounts	1 519 701	413 168
Deposits	40 851 352	27 546 702
	42 371 053	**27 959 870**
Central banks of Egypt	100 989	73 695
Local banks	40 866 193	27 555 750
Foreign banks	1 403 871	330 425
	42 371 053	**27 959 870**
Non interest rate accounts	1 468 693	332 311
Fixed interest rate accounts	40 902 360	27 627 559
	42 371 053	**27 959 870**
Current balances	**42 371 053**	**27 959 870**

26 - Customer's deposits

	31 March 2026	31 December 2025
	EGP.000	EGP.000
Demand deposits	98 750 384	81 522 173
Time deposits and call accounts	87 858 592	97 199 957
Term saving certificates	31 230 091	19 109 094
Savings deposits	6 172 780	5 264 575
Other deposits	5 023 413	5 948 181
	229 035 260	**209 043 980**
Corporate deposits	177 188 125	171 725 104
Retail deposits	51 847 135	37 318 876
	229 035 260	**209 043 980**
Non interest bearing accounts	16 721 788	14 530 028
Fixed interest rate accounts	206 322 393	188 841 937
Floating interest rate accounts	5 991 079	5 672 015
	229 035 260	**209 043 980**
Current balances	202 335 218	194 847 188
Non-current balances	26 700 042	14 196 792
	229 035 260	**209 043 980**

27 - Other Loans

	Interest	31 March 2026	31 December 2025
		EGP.000	EGP.000
Subordinate Loans	Corridor lending rate+1.5%	260 000	260 000
Subordinate deposits	Corridor lending rate+2%	2 080 000	2 080 000
Subordinate deposits	Corridor lending rate+2%	4 500 000	4 500 000
Subordinate deposits	15.0%	212 000	212 000
Subordinate deposits	16.0%	65 000	65 000
Subordinate deposits	21.0%	100 000	100 000
Subordinate deposits	21.0%	50 000	50 000
Subordinate deposits	20.0%	50 000	50 000
Subordinate deposits	17.4%	250 000	250 000
		7 567 000	7 567 000
Current balances		650 000	650 000
Non-current balances		6 917 000	6 917 000
		7 567 000	7 567 000

28 - Other liabilities

	31 March 2026	31 December 2025
	EGP.000	EGP.000
Accrued interest	1 361 826	1 284 451
Unearned revenues	28 742	53 627
Accrued expenses	386 076	438 119
Creditors	15 931	13 681
Other payables	3 636 017	2 371 722
	5 428 592	**4 161 600**

29 - Other Provisions

31 March 2026	Opening balance	Proceeds from previously written off	Used	Foreign exchange translation differences	Impairment Charge	Ending Balance
	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000
Provision for other probable claims	157 568	-	-	-	-	**157 568**
Provision for contingent liabilities	182 772	-	-	12 384	(20 956)	**174 200**
Provision for legal cases	22 469	-	(2 581)	6	975	**20 869**
	362 809	**-**	**(2 581)**	**12 390**	**(19 981)**	**352 637**

31 December 2025	Opening balance	Proceeds from previously written off	Used	Foreign exchange translation differences	Impairment Charge	Ending Balance
	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000
Provision for other probable claims	101 684	-	(1 116)	-	57 000	**157 568**
Provision for contingent liabilities	24 508	-	-	(1 015)	159 279	**182 772**
Provision for legal cases	28 378	-	(731)	(7)	(5 171)	**22 469**
	154 570	**-**	**(1 847)**	**(1 022)**	**211 108**	**362 809**

-Legal claims :

There is a few cases against the bank without provision as the bank doesn't expect to incur losses from it at financial statement date . A provision for legal cases that are expected to incur losses has been charged amount of EGP 20 868 thousand as at financial statement date (In 31 Dec. 2024 : amounted to EGP 22 469 thousand)

30 - Deferred tax assets and liabilities

Deferred tax has been calculated on temporary tax differences using the balance sheet method and using the expected tax rate on a time that the Bank will recognize benefit from assets / incurred liabilities for current financial period .

Balance of deferred tax assets and liabilities are as follows:	31 March 2026		31 December 2025	
	EGP.000		EGP.000	
	Asset	Liability	Asset	Liability
Depreciation of property and equipment	-	(6 605)	-	(28 502)
Other provisions (other than loan provision)	87 871	-	90 901	-
Debt instruments at FVTOCI	-	(156 859)	-	(191 582)
Equity instruments at FVTOCI	-	(273 373)	-	(272 579)
Other	-	(147 360)	-	(152 190)
Total deferred tax asset (liability)	**87 871**	**(584 197)**	**90 901**	**(644 853)**
Net tax deferred tax asset (liability)	**-**	**(496 326)**	**-**	**(553 952)**

Movement of deferred tax assets and liabilities are as follows:	31 March 2026		31 December 2025	
	EGP.000		EGP.000	
	Asset	Liability	Asset	Liability
Opening balance	90 901	(644 853)	185 083	(467 881)
Depreciation of property and equipment	-	21 897	-	(11 017)
Other provisions (other than loan provision)	(3 030)	-	51 269	-
Debt instruments at FVTOCI	-	34 723	-	(169 876)
Disposal of debt instruments at FVTOCI	-	-	-	-
Equity instruments at FVTOCI	-	(794)	-	(32 855)
Disposal of equity instruments at FVTOCI	-	-	-	8 776
Other	-	4 830	(145 451)	28 000
	87 871	**(584 197)**	**90 901**	**(644 853)**

31- Capital

(A) Authorized Capital

Authorized capital amounted to EGP 10 billion.

(B) Issued and paid - up capital

Issued and paid – up capital amounted to EGP 10 billion distributed on 1 billion shares in cash with nominal value of EGP 10 each.

(C) Retained amount for capital increase

Amount of EGP 5 billion has retained for capital increase. On 18 March 2025 the bank's AGM has approved the capital increase by EGP 5 billion with anominal value of EGP 10 through distributions of 0.5 bonus share for each one outstanding share. The capital increased will be recording in commercial registry of the bank .

32- Reserves	31 March 2026	31 December 2025
	EGP.000	EGP.000
Legal reserve	717 884	398 531
General reserve *	24 117	24 117
Special reverse	45 158	45 158
Capital reserve	95 072	60 715
Fair value reserve (a)	1 372 394	1 504 920
General risk reserves	38 851	38 851
General bank risk reserve **(b)	17 118	84 785
	2 310 594	**2 157 078**

*The value of residual amount from issuing expenses of capital increase from EGP. 1 billion to EGP. 2 billion.

**In accordance with the instructions of the CBE, the general banking risk reserve is supported annually by 10%of the value of the assets reverted to the Bank in return for debts if these assets are not disposed of within the period specified in the law.

32- Related party transactions

The bank deals with its related parties on the same basis as with others in compliance with accepted banking rules and regulations. The nature of these transactions and its balances are represented on the balance sheet date as follows:

	Directors and other Key Management Personnel		Associates	
A) Loans and credit facilities to related parties:	**31 March 2026**	**31 December 2025**	**31 March 2026**	**31 December 2025**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Balance at beginning of the year	-	-	3 248 265	1 832 987
Loans movement	-	-	(578 507)	1 415 278
	-	-	2 669 758	3 248 265

***At the end of first quarter 2026, commercial papers amounting to EGP 900,759 thousand were discounted without recourse for Anchors for Real Estate Investment & Development (associate company).**

	Directors and other Key Management Personnel		Associates	
B) Deposits from related parties:	**31 March 2026**	**31 December 2025**	**31 March 2026**	**31 December 2025**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Balance at beginning of the year	10 993	4 809	84 457	190 079
Deposits movement	22 737	6 184	4 084	(105 622)
	33 730	10 993	88 541	84 457

C) Other	**31 March 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Due from banks	31 748	41 495
Due to banks	1	1
LGs	2 813	2 813
Other loans	7 568 281	7 567 000
Other payables	372	372

33 -Tax position

A. Corporate income tax:

- For the years from 1978 till 2004, inspection completed and the bank has paid amounts due .
- For the year from 2005 to 2020 inspection completed and the bank paid all taxes due except for retained tax losses for year 2010 which will be settled as part of the agreement between tax authority and Egyptian Bank federation, thus no taxes due regarding this period.
- For the year 2021 the bank had submitted the annual tax return in due date and there is no taxes due .

B . Salaries tax:

- For the years from 1978 till 2023,inspection completed for the employees salary tax, and the bank has paid all the amounts due.
- For the year 2024 the salary tax is deducted and paid regularly to the Tax Authority in accordance to law 91 for 2005.

C . Stamp duty tax:

- For the periods beginning from the activity commencing date and till 31 July 2006 , the inspection completed for all branches in accordance with law no. 111 of the year 1980 and the bank have paid all the amounts due .
- For the period from 1 August 2006 to 31 December 2022, the bank has been completed inspection, in accordance with law no. 111 of the year 1980 and the bank have paid all the amounts due .
- From the years 2023, the bank paid stamp duty tax (Bank and customers shares) based on highest utilization of debit balance for each quarter period in accordance to Law .

35- Translation

These financial statements are translation into English from original Arabic statements. The original Arabic statements are the official financial statements.