Suez Canal Bank S.A.E
Condensed Financial Statements
For The Financial Period Ended 30 June 2026
And Limited Review Report

KPMG Hazem Hassan
Public Accountants & Consultants

BDO Khaled & Co
Public Accountants & Advisers

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Public Accountants & Consultants	**Public Accountants & Advisers**

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 30 June 2026 and the related condensed statements of income, comprehensive income, changes in equity and cash flows for the six 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

KPMG Hazem Hassan
Public Accountants and Consultants
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Samy Abd Elhafiz Ahmed Ibrahim	**Mohamed Mortada Abd El Hamed**
Chartered Accountant	Chartered Accountant
FRA No. 377	FRA No. 157
KPMG Hazem Hassan	BDO Khaled & Co.
Public Accountants & Consultants	Public Accountants & Advisers

BDO Khaled & Co. BDO Public Accountants & Advisors

Cairo, 10 August 2026

	Note	30 June 2026	31 December 2025
Assets:		EGP. 000	EGP. 000
Cash and due from Central Bank of Egypt	(14)	**5 168 041**	15 409 303
Due from banks	(15)	**79 841 801**	53 457 410
Treasury bills	(16)	**29 460 652**	28 364 722
Loans and credit facilities to banks	(17)	**-**	69 589
Loans and facilities to customers	(18)	**135 572 290**	122 365 412
Financial investment:			
-Fair value through other comprehensive income	(19)	**28 303 256**	28 702 128
- Amortized cost	(19)	**12 844 602**	8 843 609
- Fair value through profit or loss	(19)	**689 098**	652 197
Investments in associates	(21)	**344 953**	310 648
Intangible assets	(22)	**850 386**	757 520
Other assets	(23)	**11 010 232**	9 069 026
Property and equipment	(24)	**2 896 973**	2 120 596
Total assets		**306 982 284**	270 122 160
Liabilities and Equity:			
Liabilities:			
Due to banks	(25)	**28 497 802**	27 959 870
Customer deposits	(26)	**238 927 421**	209 043 980
Financial derivatives	(20)	**945 106**	205 834
Other loans	(27)	**10 353 470**	7 567 000
Other liabilities	(28)	**4 234 108**	4 161 600
Other provisions	(29)	**367 541**	362 809
Deferred tax liabilities	(30)	**494 912**	553 952
Total liabilities		**283 820 360**	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)	**2 477 338**	2 157 078
Net profit for the period and Retained earnings		**5 684 586**	8 110 037
Total equity		**23 161 924**	20 267 115
Total liabilities and equity		**306 982 284**	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 April 2026 To 30 June 2026 EGP. 000	From 1 January 2026 To 30 June 2026 EGP. 000	From 1 April 2025 To 30 June 2025 EGP. 000	From 1 January 2025 To 30 June 2025 EGP. 000
Interest from loans and similar income	(5)	11 032 568	21 099 512	8 786 550	16 237 193
Cost of deposits and similar expenses	(5)	(7 930 597)	(15 397 422)	(6 598 786)	(12 369 224)
Net interest income		**3 101 971**	**5 702 090**	**2 187 764**	**3 867 969**
Fees and commissions income	(6)	479 542	889 318	398 820	768 766
Fee and commission expense	(6)	(61 535)	(125 754)	(41 767)	(76 687)
Net fees and commissions income		**418 007**	**763 564**	**357 053**	**692 079**
Net interest, fees and commissions income		**3 519 978**	**6 465 654**	**2 544 817**	**4 560 048**
Dividends income	(7)	34 969	35 308	6 139	7 896
Net trading income	(8)	(438 763)	(814 806)	(95 132)	15 470
Gain on financial investments	(19)	1 048 288	2 767 959	809 170	1 365 679
Share of results of associates	(21)	35 430	39 765	16 325	37 269
Impairment credit losses	(12)	(278 106)	(572 155)	(46 142)	(126 758)
Administrative expenses	(9)	(1 349 691)	(2 575 238)	(768 812)	(1 567 435)
Other operating (expenses) revenue	(10)	234 236	42 566	44 144	61 864
Profit before income tax		**2 806 340**	**5 389 052**	**2 510 509**	**4 354 033**
Income tax (expense)	(11)	(815 064)	(1 760 149)	(737 631)	(1 270 568)
Net profit for the period		**1 991 276**	**3 628 903**	**1 772 878**	**3 083 465**
Earnings per share (EGP/share)	(13)	1.75	3.19	1.56	2.71

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

	Note	From 1 April 2026 To 30 June 2026 EGP. 000	From 1 January 2026 To 30 June 2026 EGP. 000	From 1 April 2025 To 30 June 2025 EGP. 000	From 1 January 2025 To 30 June 2025 EGP. 000
Net profit for the period		**1 991 276**	**3 628 903**	**1 772 878**	**3 083 465**
Items that will not be reclassified to income statement					
Change in fair value of investments	(19)	144 891	155 968	32 385	39 792
Net transfer to retained earnings		(837)	(837)	-	(3 091)
Income tax		(7 161)	(7 955)	(16 416)	(17 427)
		136 893	**147 176**	**15 969**	**19 273**
Items that might be reclassified to income statement					
Net changes in fair value	(16,19)	30 239	(136 879)	234 802	373 829
Net transfer to income statement		(55)	(134)	(67)	(130)
Income tax		(5 308)	29 416	(57 032)	(88 330)
Expected credit loss	(12)	4 975	(5 361)	(7)	(1 584)
		29 851	**(112 958)**	**177 696**	**283 785**
Total other comprehensive income		**166 744**	**34 218**	**193 665**	**303 058**
Total comprehensive income		**2 158 020**	**3 663 121**	**1 966 543**	**3 386 523**

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

Suez Canal Bank
بنك قناة السويس

30 June 2025	Issued and Paid-in capital	Retained amount for capital increase	Reserves							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
Bignning 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	(305 061)	-
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	-	-	-	-	-	-	306 150	-	-	-	**306 150**
Net change in fair value transferred to R/E after tax deduction	-	-	-	-	-	-	(3 091)	-	-	3 091	-
Net profit for the period	-	-	-	-	-	-	-	-	-	3 083 465	**3 083 465**
Ending Balance at 30 June 2025	**6 500 000**	**3 500 000**	**398 531**	**24 117**	**45 158**	**60 715**	**1 186 190**	**38 851**	**84 785**	**4 739 635**	**16 577 982**

30 June 2026	Issued and Paid-in capital	Retained amount for capital increase	Reserves							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
Bignning 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	-	-	-	-	-	-	35 055	-	-	-	35 055
Net change in fair value transferred to R/E after tax deduction	-	-	-	-	-	-	(837)	-	-	837	-
Net profit for the period	-	-	-	-	-	-	-	-	-	3 628 903	3 628 903
Ending Balance at 30 June 2026	**10 000 000**	**5 000 000**	**717 884**	**24 117**	**45 158**	**95 072**	**1 539 138**	**38 851**	**17 118**	**5 684 586**	**23 161 924**

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

	Note	30 June 2026	30 June 2025
Cash flows from operating activities		**EGP.000**	**EGP.000**
Profit before tax		5 389 052	4 354 033
Adjustments to reconcile net profit to net cash flows from operating activities			
Depreciation of property and equipment	(24)	155 248	69 403
Amortization of intangible assets	(22)	293 972	135 935
Impairment credit losses	(12)	572 155	126 758
Revaluation of investment at FVTPL	(9)	(88 209)	(67 220)
Share of results of associates	(21)	(39 765)	(37 269)
Net formed other provision	(30)	2 436	68 464
Gain on sale of property and equipment	(10)	(19 208)	(2 826)
Gain from selling financial investment other than financial investment at FVTPL	(19)	(2 767 959)	(1 365 679)
Translation differences of other provisions in foreign currencies	(29)	4 878	(33)
Translation differences of financial investment other than financial investment at FVTPL	(19)	133 400	(23 615)
Translation differences of impairment losses in foreign currencies		46 977	(49 394)
Dividend income	(8)	(35 308)	(7 896)
Amortization of premium/discount of financial investment other than FVTPL	(19)	(20 540)	10 722
Operating profits before changes in assets and liabilities from operating activities		**3 627 129**	**3 211 383**
Net (increase) decrease in assets and increase (decrease) in liabilities			
Due from Central Bank of Egypt within the mandatory reserve	(14)	10 638 313	12 299 657
Treasury bills	(16)	(3 270 941)	1 272 949
Loans and credit facilities to banks	(17)	69 678	(27 026)
Loans and credit facilities to customers	(18)	(13 796 780)	(16 926 046)
Financial derivatives	(20)	739 272	148 664
Financial assets at FVTPL	(19)	51 308	(125)
Other assets	(23)	(2 133 171)	(2 266 477)
Due to banks	(25)	537 932	3 401 302
Customers' deposits	(26)	29 883 441	39 695 432
Other liabilities	(28)	218 072	957 615
Income taxes paid		(2 007 145)	(1 271 467)
Other provisions used	(29)	(2 582)	(1 518)
Net cash flows from operating activities		**24 554 526**	**40 494 342**

	Note	30 June 2026 EGP.000	30 June 2025 EGP.000
Cash flows from investing activities			
Payments for purchase property and equipment	(24)	(743 301)	(188 551)
Payments for purchase intangible assets	(22)	(386 839)	(238 742)
Proceeds from sale of property and equipment	(24)	22 849	2 829
Proceeds from selling of financial investments other than financial investment at FVTPL	(19)	7 389 208	2 973 725
Payments for purchase financial investments other than financial investment at FVTPL	(19)	(8 230 362)	(8 716 030)
Dividends received from investment in associate	(21)	5 459	-
Dividends income from financial investment	(8)	35 308	7 896
Net cash flows (used in) investing activities		**(1 907 678)**	**(6 158 873)**
Cash flows from financing activities			
Payment for other loans	(27)	(75 000)	-
Proceeds from other loans	(27)	2 861 470	-
Dividends		(705 054)	(627 580)
Net cash flows provided by (used in) financing activities		**2 081 416**	**(627 580)**
Net changes in cash and cash equivalent		24 728 264	33 707 889
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		**81 413 856**	**86 306 904**
Cash and cash equivalent are represented in			
Cash and due from Central Banks	(14)	5 168 041	3 944 970
Due from banks	(15)	79 859 781	74 552 029
Treasury bills	(16)	29 635 925	17 742 486
Due from Central Bank within the mandatory reserve	(14)	(4 094 779)	(3 226 488)
Treasury bills with maturity more than three months	(16)	(29 155 112)	(6 706 093)
Cash and cash equivalent at the end of the period		**81 413 856**	**86 306 904**

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

* Amout of EGP 191965 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 June 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 57 branches and served by 2210 staff member at the date of the financial statements.

These financial statements have been approved for publishing by the board of director in August, 9 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:

30 June 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	5 168 041	-	-	5 168 041
	5 168 041	-	-	**5 168 041**
Due from banks	79 859 781	-	-	79 859 781
Expected credit loss provision	(17 980)	-	-	(17 980)
	79 841 801	-	-	**79 841 801**
Treasury bills	29 460 652	-	-	29 460 652
Expected credit loss provision	(2 576)	-	-	(2 576)
	29 460 652	-	-	**29 460 652**
Debt instruments at amortized cost	12 892 060	-	-	12 892 060
Expected credit loss provision	(47 458)	-	-	(47 458)
	12 844 602	-	-	**12 844 602**
Investment at fair value through comprehensive income	28 303 256	-	-	28 303 256
Expected credit loss provision	(2 411)	-	-	(2 411)
	28 303 256	**-**	**-**	**28 303 256**
Loans and credit facilities				
Financial institutions	111 784 834	8 048 338	2 644 871	122 478 043
Medium enterprises	1 500 581	64 665	168 590	1 733 836
Small and micro enterprises	2 441 210	267 097	256 591	2 964 898
Retail	12 149 914	1 002 181	415 713	13 567 808
	127 876 539	**9 382 281**	**3 485 765**	**140 744 584**
Expect credit loss provision	(1 269 747)	(1 627 164)	(1 732 180)	(4 629 091)
Unearned discount for Commercial Papers and Loans	(543 202)		-	(543 202)
	126 063 589	**7 755 117**	**1 753 585**	**135 572 290**

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 .

30 June 2026	Retail			Corporate			EGP.000
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
Performing	53 150	243 636	11 044 899	49 409 523	44 454 792	6 645 851	111 851 852
Regular watch-list	550	18 206	789 473	881 654	6 969 511	6 955 171	15 614 565
Special watch-list	1 569	13 866	941 000	2 338 242	625 530	3 738 985	7 659 192
	55 269	**275 708**	**12 775 372**	**52 629 419**	**52 049 833**	**17 340 007**	**135 125 609**

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	1 339	8 803	661 126	2 427 654	559 813	5 439 923	9 098 659
	33 050	**196 964**	**10 874 665**	**50 945 793**	**42 574 785**	**18 333 121**	**122 958 379**

3.3-Past due not subject to impairment

30 June 2026	Retail			Corporate			EGP.000
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
Up to 30 days	-	-	27 873	435 665	410 122	11	873 671
More than 30 to 60 days	-	-	13 705	26 408	10 180	405 736	456 029
More than 60 to 90 days	-	-	4 168	81 034	1 750	716 560	803 512
	-	**-**	**45 746**	**543 107**	**422 052**	**1 122 307**	**2 133 212**

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	-	71 364
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**	**560 411**

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 3 485 763 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

30 June 2026	Retail			Corporate		Total
	Overdraft	**Credit Cards**	**Personal Loans**	**Overdraft**	**Direct Loans**	**EGP.000**
Impaired loans	**4 921**	**4 847**	**405 944**	**3 050 529**	**19 522**	**3 485 763**
The fair value of collaterals	**1 220**	**1 881**	**282 791**	**1 482 904**	**12 518**	**1 781 314**

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	**14 277**	**3 513**	**288 603**	**1 480 983**	**11 125**	**1 798 501**

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	30 June 2026 EGP 000	31 December 2025 EGP 000
Treasury Bills	B	29 460 652	28 364 722
Treasury Bond at FVTOCI	B	11 764 231	11 771 551
Treasury Bond at amortized cost	B	12 844 602	8 843 609
Total		**54 069 485**	**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:

30 June 2026						**EGP.000**
Financial assets	**EGP**	**USD**	**EURO**	**GBP**	**Other Currencies**	**Total**
Cash and due from Central Bank of Egypt	4 745 429	342 620	56 170	8 181	15 642	5 168 041
Due from banks	34 019 986	42 092 006	3 259 549	79 853	390 408	79 841 801
Treasury bills	27 614 118	-	1 846 534	-	-	29 460 652
Loans and facilities to customers	119 162 568	16 066 947	342 586	74	115	135 572 290
Financial Investments						
At fair value through comprehensive income (FVTOCI)	26 503 202	1 800 055	-	-	-	28 303 256
At amortized cost	8 567 073	3 802 726	474 803	-	-	12 844 602
At fair value through profit or loss (FVTPL)	457 434	231 665	-	-	-	689 098
Other financial assets	3 318 102	881 875	15 191	46	-	4 215 214
Total financial assets	**224 387 911**	**65 217 894**	**5 994 832**	**88 154**	**406 165**	**296 094 955**
Financial liabilities						
Due to banks	12 604 459	15 854 824	35 571	2 931	16	28 497 802
Customers' deposits	171 932 284	60 434 180	6 132 591	85 642	342 724	238 927 421
Financial derivatives	945 106	-	-	-	-	945 106
Other loans	7 892 000	2 461 470	-	-	-	10 353 470
Other financial liabilities	4 667 720	409 671	15 918	114	3 138	5 096 562
Total financial liabilities	198 041 569	79 160 146	6 184 081	88 687	345 878	283 820 361
Currency concentration risk on financial instruments	**26 346 341**	**(13 942 252)**	**(189 249)**	**(533)**	**60 286**	**12 274 594**
Other non- financial assets	10 887 329	-	-	-	-	10 887 329
Other non- financial liabilities and equity	23 161 923	-	-	-	-	23 161 923
Net financial position	**14 071 747**	**(13 942 252)**	**(189 249)**	**(533)**	**60 286**	**-**

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 repricing 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

	30 June 2026	31 December 2025
	EGP.000	EGP.000
Total Tier one after exclusions	22 203 774	19 330 484
Total Tier two after deduction	8 893 883	8 718 857
Total capital	**31 097 657**	**28 049 341**
Total risk weighted assets and contingent liabilities	**172 533 367**	**152 101 814**
Capital adequacy ratio	**18.02%**	**18.44%**

3.11-Leverage financial ratio

	30 June 2026	31 December 2025
	EGP.000	EGP.000
Trer 1 Capital after exclusions	**22 203 774**	**19 330 484**
Total exposures on Financial position and off- Financial position statement	**337 864 323**	**300 626 192**
Leverage financial ratio	**6.57%**	**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 30 June 2026	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment income	4 747 961	3 676 807	111 678	8 536 446
Geographical segment expense	(2 903 881)	(210 433)	(33 080)	(3 147 394)
Net profit before tax	**1 844 080**	**3 466 374**	**78 598**	**5 389 052**
Income tax	(962 530)	(779 934)	(17 685)	(1 760 149)
Net profit	**881 550**	**2 686 440**	**60 913**	**3 628 903**

For the period ended 30 June 2025	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment income	3 888 293	2 075 187	84 747	6 048 228
Geographical segment expense	(1 513 976)	(154 556)	(25 662)	(1 694 194)
Net profit before tax	**2 374 317**	**1 920 631**	**59 086**	**4 354 034**
Income tax	(825 132)	(432 142)	(13 294)	(1 270 568)
Net profit	**1 549 185**	**1 488 489**	**45 791**	**3 083 466**

Assets and liabilities to geographical segment

30 June 2026	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment assets	285 700 179	19 399 822	1 806 759	306 906 760
Total of assets	**285 700 179**	**19 399 822**	**1 806 759**	**306 906 760**
Geographical segment liabilities	216 596 731	62 727 959	4 420 147	283 744 836
Total of liabilities	**216 596 731**	**62 727 959**	**4 420 147**	**283 744 836**

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 April 2026 To 30 June 2026	From 1 January 2026 To 30 June 2026	From 1 April 2025 To 30 June 2025	From 1 January 2025 To 30 June 2025
Interest from loans and similar income	**EGP.000**	**EGP.000**	**EGP.000**	**EGP.000**
Loans and facilities to Customers	6 368 471	12 647 387	5 301 071	10 226 604
Treasury bills	1 558 457	2 819 493	1 026 989	1 770 567
Bonds:				
Governmental bonds	1 259 443	2 482 747	1 099 241	1 919 137
Other bonds	778 748	1 574 322	458 273	820 318
Deposits and current accounts with banks	1 067 450	1 575 563	900 975	1 500 567
	11 032 569	**21 099 512**	**8 786 549**	**16 237 193**
Cost of deposits and similar expenses				
Current accounts and deposits :				
Customers	(6 588 645)	(12 604 782)	(5 459 377)	(10 065 636)
Banks	(890 527)	(1 922 709)	(904 949)	(1 821 625)
Other	(451 425)	(869 931)	(234 460)	(481 964)
	(7 930 597)	**(15 397 422)**	**(6 598 786)**	**(12 369 225)**
	3 101 972	**5 702 090**	**2 187 763**	**3 867 968**

6 -Net Fees and Commissions Income	From 1 April 2026 To 30 June 2026 EGP.000	From 1 January 2026 To 30 June 2026 EGP.000	From 1 April 2025 To 30 June 2025 EGP.000	From 1 January 2025 To 30 June 2025 EGP.000
Fees and Commissions Income				
Credit fees and commissions	77 972	123 521	31 755	68 340
Trade finance fees and commissions	331 784	671 067	334 096	652 044
Custody fees	9 175	15 978	3 176	6 368
Other fees	60 611	78 752	29 793	42 014
	479 542	**889 318**	**398 820**	**768 766**
Fees and Commissions Expenses				
Other paid fees	(61 535)	(125 754)	(41 767)	(76 687)
	(61 535)	**(125 754)**	**(41 767)**	**(76 687)**
	418 007	**763 564**	**357 053**	**692 079**

7 – Dividends Income	From 1 April 2026 To 30 June 2026 EGP.000	From 1 January 2026 To 30 June 2026 EGP.000	From 1 April 2025 To 30 June 2025 EGP.000	From 1 January 2025 To 30 June 2025 EGP.000
Financial instrument at FVTPL	1 739	2 078	499	2 257
Financial instrument at FVTOCI	33 230	33 230	5 639	5 639
	34 969	**35 308**	**6 138**	**7 896**

8 - Net Trading Income	From 1 April 2026 To 30 June 2026 EGP.000	From 1 January 2026 To 30 June 2026 EGP.000	From 1 April 2025 To 30 June 2025 EGP.000	From 1 January 2025 To 30 June 2025 EGP.000
Gains from dealing in foreign currencies	2 419 617	(175 047)	(16 369)	96 913
Changes in fair value of currency forward and swap contracts	(2 914 779)	(739 272)	(104 219)	(148 664)
Translation differences of financial investment at FVTPL	49 168	88 209	25 456	67 220
Equity Instrument at FVTPL	7 231	11 304	-	-
	(438 763)	**(814 806)**	**(95 132)**	**15 470**

9 - Administrative Expenses	**From 1 April 2026 To 30 June 2026 EGP.000**	**From 1 January 2026 To 30 June 2026 EGP.000**	**From 1 April 2025 To 30 June 2025 EGP.000**	**From 1 January 2025 To 30 June 2025 EGP.000**
Wages and salaries	(533 722)	(1 056 294)	(338 685)	(716 357)
Social Insurance	(54 794)	(107 872)	(18 263)	(74 367)
Other administrative expenses	(761 175)	(1 411 072)	(411 864)	(776 711)
	(1 349 691)	**(2 575 238)**	**(768 812)**	**(1 567 435)**

10- Other operating income (expense)	**From 1 April 2026 To 30 June 2026 EGP.000**	**From 1 January 2026 To 30 June 2026 EGP.000**	**From 1 April 2025 To 30 June 2025 EGP.000**	**From 1 January 2025 To 30 June 2025 EGP.000**
Gain (loss) on sale of property and equipment	19 208	19 208	562	2 826
Other income / (expenses)	45 100	86 258	29 061	84 073
Foreign exchange translation differences of non-monetary items	192 345	(60 465)	35 030	43 429
Release (charge) of other provisions	(22 417)	(2 436)	(20 509)	(68 464)
	234 236	**42 566**	**44 144**	**61 864**

11 - Income tax expense	**From 1 April 2026 To 30 June 2026 EGP.000**	**From 1 January 2026 To 30 June 2026 EGP.000**	**From 1 April 2025 To 30 June 2025 EGP.000**	**From 1 January 2025 To 30 June 2025 EGP.000**
Current taxes	(828 702)	(1 797 485)	(713 900)	(1 204 558)
Deferred taxes	13 638	37 336	(23 732)	(66 010)
	(815 064)	**(1 760 149)**	**(737 632)**	**(1 270 568)**

Adjustments to calculate the effective tax rate	**From 1 January 2026 To 30 June 2026 EGP.000**	**From 1 January 2025 To 30 June 2025 EGP.000**
Profit before income tax	5 389 052	4 354 033
Tax rate	22.50%	22.50%
Income tax calculated based on accounting profit	**1 212 537**	979 657
Amendment according to tax law	547 612	290 911
Income tax expenses	**1 760 149**	**1 270 568**
Effective tax rate	**32.66%**	**29.18%**

12 - Charge of impairment credit losses	**From 1 April 2026 To 30 June 2026 EGP.000**	**From 1 January 2026 To 30 June 2026 EGP.000**	**From 1 April 2025 To 30 June 2025 EGP.000**	**From 1 January 2025 To 30 June 2025 EGP.000**
Loans and credit facilities to banks	-	102	-	-
Loans and advances to customers	(241 696)	(543 475)	(44 415)	(123 246)
Due from banks	(2 459)	(7 394)	(1 695)	(2 835)
Debt instruments at FVTOCI	(4 974)	5 361	7	1 584
Debt instruments at amortized cost	(28 977)	(26 749)	(2 261)	(2 261)
	(278 106)	**(572 155)**	**(48 364)**	**(126 758)**

13 - Earnings per share	**From 1 April 2026 To 30 June 2026 EGP.000**	**From 1 January 2026 To 30 June 2026 EGP.000**	**From 1 April 2025 To 30 June 2025 EGP.000**	**From 1 January 2025 To 30 June 2025 EGP.000**
Net profit	1 991 276	3 628 903	1 772 878	3 083 465
Profit share of Staff, board members and Banking system support & development fund*	(238 953)	(435 468)	(212 400)	(369 415)
Profit available	1 752 323	3 193 435	1 560 478	2 714 049
Weighted average for outstanding shares (thousand)	1 000 000	1 000 000	1 000 000	1 000 000
Earnings per share (EGP/share) **	**1.75**	**3.19**	**1.56**	**2.71**

*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	**30 June 2026 EGP.000**	**31 December 2025 EGP.000**
Cash	1 073 262	676 211
Due from CBE mandatory reserve	4 094 779	14 733 092
	5 168 041	**15 409 303**
Non-interest bearing balances	5 168 041	15 409 303
	5 168 041	**15 409 303**

15 - Due from banks	30 June 2026 EGP.000	31 December 2025 EGP.000
Current accounts	867 731	1 069 576
Deposits	78 992 050	52 398 573
Less: Allowance for impairment losses	(17 980)	(10 738)
	79 841 801	53 457 411
Due from CBE other than those under the mandatory reserve	14 936 888	8 247 875
Local banks	56 002 584	37 779 707
Foreign banks	8 920 309	7 440 567
Less: Allowance for impairment losses	(17 980)	(10 738)
	79 841 801	53 457 411
Non-interest bearing balances	824 325	988 719
Fixed balances at floating interest bearing	79 035 456	52 479 430
Less: Allowance for impairment losses	(17 980)	(10 738)
	79 841 801	53 457 411
Current balances	**79 841 801**	53 457 411

Movement of allowance for impairment losses for due from banks	30 June 2026 EGP.000	31 December 2025 EGP.000
Opening balance	10 738	7 111
Charge (release) of impairment loss	7 394	4 206
Foreign exchanges revaluation differences	(152)	(579)
	17 980	**10 738**

16 - Treasury bills	30 June 2026 EGP.000	31 December 2025 EGP.000
Treasury bills at FVTOCI		
Maturity 91 days	490 000	2 550 000
Maturity 182 days	6 300 000	1 500 000
Maturity 273 days	7 250 000	3 500 000
More the 364 day maturity	18 551 198	24 707 161
Total	**32 591 198**	**32 257 161**
Less :		
Unearned interest less than 91 days	(9 185)	(8 769)
Unearned interest more than 91 days	(2 946 088)	(3 822 993)
	29 635 925	**28 425 399**
Revaluation reserve	(175 273)	**(60 677)**
Total	**29 460 652**	**28 364 722**

17 - Loans and credit facilities to banks	30 June 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	30 June 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	30 June 2026			31 December 2025		
	Total	Provision	Net	Total	Provision	Net
	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000
Retail						
Overdraft	60 191	(4 991)	55 200	51 752	(3 411)	48 341
Credit cards	280 555	(19 361)	261 193	202 666	(15 646)	187 021
Personal loans	13 227 062	(194 043)	13 033 019	11 294 689	(118 800)	11 175 888
Total (1)	**13 567 808**	**(218 395)**	**13 349 412**	**11 549 107**	**(137 857)**	**11 411 250**
Corporate including SMEs						
Overdraft	56 223 057	(2 527 675)	53 695 382	54 349 013	(1 652 148)	52 696 865
Direct loans	52 491 407	(174 125)	52 317 282	42 768 126	(916 651)	41 851 475
Syndicated loans	18 462 313	(1 708 898)	16 753 415	18 376 453	(1 403 062)	16 973 391
Total (2)	**127 176 777**	**(4 410 698)**	**122 766 080**	**115 493 592**	**(3 971 861)**	**111 521 731**
Total loans and facilities to customers (1+2)	**140 744 585**	**(4 629 093)**	**136 115 492**	**127 042 699**	**(4 109 718)**	**122 932 981**
Less:						
Unearned discount for Commercial Papers and Loans			(543 202)			(567 569)
Net loans and facilities to customers			**135 572 290**			**122 365 412**
Current balances			88 601 164			78 174 794
Non-current balances			46 971 126			44 190 618
			135 572 290			**122 365 412**

Allowance of impairment losses

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

30 June 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	1 581	4 482	75 989	82 052
Used	-	(767)	(615)	(1 382)
Proceeds from previously written off debts	-	-	-	-
Foreign exchange translation differences	(1)	-	(132)	(133)
	4 991	**19 361**	**194 043**	**218 395**

	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	931 807	(764 898)	294 513	461 422
Used	(118 060)	-	-	(118 060)
Proceeds from previously written off debts	48 915	-	-	48 915
Foreign exchange translation differences	12 866	22 371	11 323	46 560
	2 527 675	**174 125**	**1 708 898**	**4 410 698**
				4 629 093

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)
Proceeds from previously written off debts	-	36	218	254
Foreign exchange translation differences	(2)	1	(6)	(7)
	3 411	**15 646**	**118 800**	**137 857**

	Corporate			
	Overdraft	**Direct Loans**	**Syndicated Loans**	**Total**
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	1 960 617	779 268	1 184 082	3 923 967
Impairment Charge	(385 332)	183 269	274 018	71 955
Used	(67 725)	-	-	(67 725)
Proceeds from previously written off debts	171 566	-	-	171 566
Foreign exchange translation differences	(26 978)	(45 886)	(55 038)	(127 902)
	1 652 148	**916 652**	**1 403 061**	**3 971 861**
				4 109 719

19 –Financial investments

	30 June 2026 EGP.000	31 December 2025 EGP.000
At FVTOCI		
a) Debt instruments at FVTOCI		
Listed in the market*	25 937 172	26 539 730
	25 937 172	**26 539 730**
b) Equity instruments at FVTOCI		
Unlisted in the market	1 979 225	1 869 220
	1 979 225	**1 869 220**
c) Mutual funds		
Unlisted in the market **	386 859	293 179
	386 859	**293 179**
Total financial investments at FVTOCI (1)	**28 303 256**	**28 702 129**
At Amortized Cost		
a) Debt instruments		
Listed in the market	12 892 060	8 863 628
Less: Allowance for impairment losses	(47 458)	(20 019)
Total financial investments at Amortized Cost (2)	**12 844 602**	**8 843 609**
At FVTPL		
a) Equity instruments at FVTPL		
Listed in the market	578 210	545 773
	578 210	**545 773**
b) Mutual funds		
Listed in the market	110 889	106 424
	110 889	**106 424**
Total financial investments at FVTPL (3)	**689 098**	**652 197**
Total Financial investments (1+2+3)	**41 836 957**	**38 197 933**
Current balances	26 515 382	27 085 502
Not-current balances	15 321 575	11 112 431
Total Financial investments	**41 836 957**	**38 197 933**
Fixed interest rates debt instruments	16 912 122	12 505 049
Floating interest rates debt instruments	21 869 653	22 878 290
Total debt instruments	**38 781 774**	**35 383 339**

*Including securitized bonds and sukuk of EGP 14 172 941 (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
30 June 2026	EGP.000	EGP.000	EGP.000
Opening balance	**28 702 129**	**8 843 608**	**37 545 737**
Addition	2 407 322	5 823 040	8 230 362
Disposal / maturity (redemption)	(2 931 691)	(1 689 935)	(4 621 626)
Foreign exchange translation differences	49 301	(133 400)	(84 099)
Net change in fair value reserve	84 383	-	84 383
Discount (premium) amortization	(8 188)	28 728	20 540
Release /(charge) Allowance for impairment losses	-	(27 439)	(27 439)
	28 303 257	**12 844 602**	**41 147 859**
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 April 2026 To 30 June 2026	From 1 January 2026 To 30 June 2026	From 1 April 2025 To 30 June 2025	From 1 January 2025 To 30 June 2025
	EGP.000	EGP.000	EGP.000	EGP.000
Gain on sale of debt instrument and treasury bills	1 048 288	2 767 959	809 170	1 365 679
	1 048 288	**2 767 959**	**809 170**	**1 365 679**

Movement of allowance for impairment losses for Investments at Amortized Cost

	30 June 2026	31 December 2025
	EGP.000	EGP.000
Opening balance	20 019	12 858
Charge (release) of impairment loss	26 749	8 085
Foreign exchanges revaluation differences	690	(924)
	47 458	**20 019**

20 –Financial derivatives

30 June 2026

	Contractual Amount	Assets	Liabilities
	EGP.000	EGP.000	EGP.000
Forward and Swap contracts	16 898 985	-	(945 106)
Total Assets (Liabilities)		**-**	**(945 106)**

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

30 June 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	385	(914)	-	-	11 141
Credit guarantee company	9.09%	287 806	36 325	(4 545)	-	-	319 586
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	**39 764**	**(5 459)**	**-**	**-**	**344 953**

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	**30 June 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Opening balance	1 486 187	640 626
Additions	386 839	849 904
Disposals	-	(4 343)
Total cost	**1 873 026**	**1 486 187**
Accumulated amortization	(728 668)	(382 823)
Amortization expenses	(293 972)	(345 844)
Accumulated amortization	**(1 022 640)**	**(728 667)**
	850 386	**757 520**

23 – Other assets	**30 June 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Accrued revenues	3 208 119	2 474 762
Prepaid expenses	363 917	134 832
Advance payment for acquisition of property and equipment	6 698 273	6 147 352
Asset reverted to the bank in settlement of debts	77 780	224 241
Insurance and custodies	8 622	5 480
Others	653 521	82 359
	11 010 232	**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 1 January 2025	**269 045**	**510 274**	**346 006**	**132 448**	**516 052**	**296 210**	**50 562**	**2 120 597**
Additions	-	244 558	222 796	35 775	196 953	217 523	17 660	935 265
Disposals	-	(4 663)	(4 770)	(481)	(3 092)	(38 590)	(4 021)	(55 616)
Depreciation	-	(10 281)	(56 405)	(18 402)	(45 236)	(20 512)	(4 412)	(155 248)
Accumulated depreciation of disposals	-	1 817	4 772	481	3 091	37 794	4 021	51 975
Net book value as at 30 June 2025	**269 045**	**741 706**	**512 399**	**149 821**	**667 768**	**492 425**	**63 810**	**2 896 973**
Cost	269 045	921 275	787 855	211 178	858 359	619 521	107 422	3 774 656
Accumulated depreciation	-	(179 570)	(275 456)	(61 357)	(190 591)	(127 097)	(43 612)	(877 683)
Net book value as at 30 June 2025	**269 045**	**741 706**	**512 399**	**149 821**	**667 768**	**492 425**	**63 810**	**2 896 973**

*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	30 June 2026	31 December 2025
	EGP.000	EGP.000
Current accounts	1 030 523	413 168
Deposits	27 467 279	27 546 702
	28 497 802	**27 959 870**
Central banks of Egypt	232 589	73 695
Local banks	27 472 467	27 555 750
Foreign banks	792 746	330 425
	28 497 802	**27 959 870**
Non interest rate accounts	987 117	332 311
Fixed interest rate accounts	27 510 685	27 627 559
	28 497 802	**27 959 870**
Current balances	**28 497 802**	**27 959 870**

26 - Customer's deposits	30 June 2026	31 December 2025
	EGP.000	EGP.000
Demand deposits	97 585 467	81 522 173
Time deposits and call accounts	89 034 119	97 199 957
Term saving certificates	32 754 075	19 109 094
Savings deposits	8 600 132	5 264 575
Other deposits	10 953 628	5 948 181
	238 927 421	**209 043 980**
Corporate deposits	178 653 814	171 725 104
Retail deposits	60 273 608	37 318 876
	238 927 421	**209 043 980**
Non interest bearing accounts	22 857 259	14 530 028
Fixed interest rate accounts	209 694 879	188 841 937
Floating interest rate accounts	6 375 283	5 672 015
	238 927 421	**209 043 980**
Current balances	210 155 033	194 847 188
Non-current balances	28 772 388	14 196 792
	238 927 421	**209 043 980**

27 - Other Loans	Interest	30 June 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	15.00%	137 000	212 000
Subordinate deposits	16.00%	65 000	65 000
Subordinate deposits	21.00%	100 000	100 000
Subordinate deposits	21.00%	50 000	50 000
Subordinate deposits	20.00%	50 000	50 000
Subordinate deposits	17.35%	250 000	250 000
Subordinate deposits	16.85%	150 000	-
Micro, Small and Medium Enterprises Development Agency (MSMEDA) Loan	Corridor lending rate-4%	250 000	-
International Finance Corporation (IFC) Loan	SOFR+4%	2 461 470	-
		10 353 470	7 567 000
Current balances		650 000	650 000
Non-current balances		9 703 470	6 917 000
		10 353 470	7 567 000

28 - Other liabilities

	30 June 2026	31 December 2025
	EGP.000	EGP.000
Accrued interest	1 241 418	1 284 451
Unearned revenues	46 789	53 627
Accrued expenses	329 534	438 119
Creditors	17 283	13 681
Other payables	2 599 084	2 371 722
	4 234 108	**4 161 600**

29 - Other Provisions

30 June 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	-	-	4 877	871	**188 520**
Provision for legal cases	22 469	-	(2 582)	1	1 565	**21 453**
	362 809	**-**	**(2 582)**	**4 878**	**2 436**	**367 541**

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 21 453 thousand as at financial statement date (In 31 Dec. 2025 : 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:	30 June 2026		31 December 2025	
	EGP.000		EGP.000	
	Asset	Liability	Asset	Liability
Depreciation of property and equipment	-	(2 436)	-	(28 502)
Other provisions (other than loan provision)	98 543	-	90 901	-
Debt instruments at FVTOCI	-	(162 166)	-	(191 582)
Equity instruments at FVTOCI	-	(280 291)	-	(272 579)
Other	-	(148 562)	-	(152 190)
Total deferred tax asset (liability)	**98 543**	**(593 455)**	**90 901**	**(644 853)**
Net tax deferred tax asset (liability)	**-**	**(494 912)**	**-**	**(553 952)**

Movement of deferred tax assets and liabilities are as follows:	30 June 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	-	26 066	-	(11 017)
Other provisions (other than loan provision)	7 642	-	51 269	-
Debt instruments at FVTOCI	-	29 416	-	(169 876)
Equity instruments at FVTOCI	-	(7 955)	-	(32 855)
Disposal of equity instruments at FVTOCI	-	243	-	8 776
Other	-	3 628	(145 451)	28 000
	98 543	**(593 455)**	**90 901**	**(644 853)**

31- Capital

(A) Authorized Capital

Authorized capital amounted to EGP 15 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	**30 June 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)	1 539 138	1 504 921
General risk reserves	38 851	38 851
General bank risk reserve **(b)	17 118	84 785
	2 477 338	**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.

33- 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:	**30 June 2026**	**31 December 2025**	**30 June 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	(35)	-	(473 432)	1 415 278
	(35)	-	2 774 833	3 248 265

***At the end of June 2026, commercial papers amounting to EGP 824,065 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:	**30 June 2026**	**31 December 2025**	**30 June 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	19 749	6 184	250 101	(105 622)
	30 743	10 993	334 558	84 457

C) Other	**30 June 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Due from banks	10 022	41 495
Due to banks	1	1
LGs	2 813	2 813
Other loans	7 642 896	7 567 000
Other payables	372	372

34 -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 April 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.