Suez Canal Bank S.A.E
Condensed Financial Statements
For The Financial Period Ended 30 September 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 30 September 2026 and the related condensed interim statements of income, comprehensive income, changes in equity and cash flows for the nine 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.

KPMG Hazem Hassan
Public Accountants and Consultants
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Auditors

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

BDO Khaled & Co. BDO Public Accountants & Advisors

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

Cairo, 12 November 2026

	Note	30 September 2026 EGP. 000	31 December 2025 EGP. 000
Assets:			
Cash and due from Central Bank of Egypt	(14)	**22 946 188**	15 409 303
Due from banks	(15)	**54 694 201**	53 457 410
Treasury bills	(16)	**35 139 074**	28 364 722
Loans and credit facilities to banks	(17)	**138 186**	69 589
Loans and facilities to customers	(18)	**148 079 624**	122 365 412
Financial investment:			
-Fair value through other comprehensive income	(19)	**27 362 252**	28 702 128
- Amortized cost	(19)	**12 513 440**	8 843 609
- Fair value through profit or loss	(19)	**802 691**	652 197
Investments in associates	(21)	**397 362**	310 648
Intangible assets	(22)	**1 071 795**	757 520
Other assets	(23)	**12 996 243**	9 069 026
Property and equipment	(24)	**2 893 771**	2 120 596
Total assets		**319 034 827**	270 122 160
Liabilities and Equity:			
Liabilities:			
Due to banks	(25)	**30 073 095**	27 959 870
Customer deposits	(26)	**248 050 310**	209 043 980
Financial derivatives	(20)	**76 853**	205 834
Other loans	(27)	**9 841 435**	7 567 000
Other liabilities	(28)	**4 776 193**	4 161 600
Other provisions	(29)	**408 331**	362 809
Deferred tax liabilities	(30)	**505 044**	553 952
Total liabilities		**293 731 261**	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)	**2 547 872**	2 157 078
Net profit for the period and Retained earnings		**7 755 694**	8 110 037
Total equity		**25 303 566**	20 267 115
Total liabilities and equity		**319 034 827**	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 July 2026 To 30 September 2026 EGP. 000	From 1 January 2026 To 30 September 2026 EGP. 000	From 1 July 2025 To 30 September 2025 EGP. 000	From 1 January 2025 To 30 September 2025 EGP. 000
Interest from loans and similar income	(5)	11 280 329	32 379 841	8 795 002	25 032 196
Cost of deposits and similar expenses	(5)	(8 188 746)	(23 586 168)	(6 510 072)	(18 879 297)
Net interest income		**3 091 583**	**8 793 673**	**2 284 930**	**6 152 899**
Fees and commissions income	(6)	592 473	1 481 791	422 319	1 191 085
Fee and commission expense	(6)	(91 583)	(217 337)	(91 745)	(168 432)
Net fees and commissions income		**500 890**	**1 264 454**	**330 574**	**1 022 653**
Net interest, fees and commissions income		**3 592 473**	**10 058 127**	**2 615 504**	**7 175 552**
Dividends income	(7)	1 575	36 883	24 158	32 054
Net trading income	(8)	(319 989)	(1 134 795)	(256 273)	(240 803)
Gain on financial investments	(19)	1 487 819	4 255 778	1 414 426	2 780 104
Share of results of associates	(21)	52 591	92 356	31 793	69 062
Impairment credit losses	(12)	(210 695)	(782 850)	(67 954)	(194 712)
Administrative expenses	(9)	(1 447 607)	(4 022 845)	(972 108)	(2 539 544)
Other operating (expenses) revenue	(10)	(94 757)	(52 191)	62 179	124 043
Profit before income tax		**3 061 410**	**8 450 463**	**2 851 725**	**7 205 756**
Income tax (expense)	(11)	(990 302)	(2 750 451)	(884 603)	(2 155 171)
Net profit for the period		**2 071 108**	**5 700 012**	**1 967 121**	**5 050 585**
Earnings per share (EGP/share)	(13)	1.82	5.02	1.73	4.44

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

	Note	From 1 July 2026 To 30 September 2026 EGP. 000	From 1 January 2026 To 30 September 2026 EGP. 000	From 1 July 2025 To 30 September 2025 EGP. 000	From 1 January 2025 To 30 September 2025 EGP. 000
Net profit for the period		**2 071 108**	**5 700 012**	**1 967 121**	**5 050 585**
Items that will not be reclassified to income statement					
Change in fair value of investments	(19)	135 036	279 927	90 392	130 184
Net transfer to retained earnings		-	(837)	(32 460)	(35 551)
Income tax		(173 800)	(28 910)	(13 716)	(31 143)
		(38 764)	**250 180**	**44 216**	**63 490**
Items that might be reclassified to income statement					
Net changes in fair value	(16,19)	(202 089)	(171 850)	98 424	472 253
Net transfer to income statement		(30 373)	(134)	(69)	(199)
Income tax		6 661	36 900	(23 180)	(111 511)
Expected credit loss	(12)	(40 583)	(10 344)	(2)	(1 585)
		(266 384)	**(145 428)**	**75 173**	**358 958**
Total other comprehensive income		**(305 148)**	**104 752**	**119 389**	**422 448**
Total comprehensive income		**1 765 960**	**5 804 764**	**2 086 511**	**5 473 033**

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

30 September 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
Begnning 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	-	-	-	-	-	-	457 999	-	-	-	**457 999**
Net change in fair value transferred to R/E after tax deduction	-	-	-	-	-	-	(35 551)	-	-	35 551	**-**
Net profit for the period	-	-	-	-	-	-	-	-	-	5 050 585	**5 050 585**
Ending Balance at 30 September 2025	**6 500 000**	**3 500 000**	**398 531**	**24 117**	**45 158**	**60 715**	**1 305 579**	**38 851**	**84 785**	**6 739 215**	**18 696 952**

30 September 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	-	-	-	-	-	-	105 589	-	-	-	105 589
Net change in fair value transferred to R/E after tax deduction	-	-	-	-	-	-	(837)	-	-	837	-
Net profit for the period	-	-	-	-	-	-	-	-	-	5 700 012	5 700 012
Ending Balance at 30 September 2026	**10 000 000**	**5 000 000**	**717 884**	**24 117**	**45 158**	**95 072**	**1 609 672**	**38 851**	**17 118**	**7 755 694**	**25 303 566**

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

	Note	30 September 2026	30 September 2025
Cash flows from operating activities		**EGP.000**	**EGP.000**
Profit before tax		8 450 463	7 205 756
Adjustments to reconcile net profit to net cash flows from operating activities			
Depreciation of property and equipment	(24)	253 310	110 806
Amortization of intangible assets	(22)	439 069	228 781
Impairment credit losses	(12)	782 850	194 712
Revaluation of investment at FVTPL	(9)	(310 505)	(110 048)
Share of results of associates	(21)	(92 356)	(69 062)
Net formed other provision	(30)	41 101	99 125
Gain on sale of property and equipment	(10)	(19 208)	(4 732)
Gain from selling financial investment other than financial investment at FVTPL	(19)	(4 255 778)	(2 780 104)
Translation differences of other provisions in foreign currencies	(29)	7 728	(928)
Translation differences of financial investment other than financial investment at FVTPL	(19)	(106 972)	33 871
Translation differences of impairment losses in foreign currencies		170 712	(120 879)
Dividend income	(8)	(36 883)	(32 054)
Amortization of premium/discount of financial investment other than FVTPL	(19)	(860)	12 439
Operating profits before changes in assets and liabilities from operating activities		**5 322 670**	**4 767 683**
Net (increase) decrease in assets and increase (decrease) in liabilities			
Due from Central Bank of Egypt within the mandatory reserve	(14)	(7 210 036)	3 747 215
Treasury bills	(16)	(9 192 259)	(1 725 277)
Loans and credit facilities to banks	(17)	(68 508)	-
Loans and credit facilities to customers	(18)	(26 643 212)	(30 042 592)
Financial derivatives	(20)	(128 981)	275 493
Financial assets at FVTPL	(19)	160 011	192 603
Other assets	(23)	(4 082 404)	(2 927 689)
Due to banks	(25)	2 113 225	1 246 713
Customers' deposits	(26)	39 006 330	44 218 756
Other liabilities	(28)	345 783	423 003
Income taxes paid		(2 586 413)	(1 965 693)
Other provisions used	(29)	(3 307)	(1 848)
Net cash flows from operating activities		**(2 967 100)**	**18 208 368**

	Note	30 September 2026	30 September 2025
		EGP.000	EGP.000
Cash flows from investing activities			
Payments for purchase property and equipment	(24)	(875 271)	(343 800)
Payments for purchase intangible assets	(22)	(753 344)	(447 584)
Proceeds from sale of property and equipment	(24)	23 181	4 735
Proceeds from selling of financial investments other than financial investment at FVTPL	(19)	10 508 881	5 307 749
Payments for purchase financial investments other than financial investment at FVTPL	(19)	(8 258 360)	(12 795 589)
Dividends received from investment in associate	(21)	5 642	915
Dividends income from financial investment	(8)	36 883	32 054
Net cash flows (used in) investing activities		**687 612**	**(8 241 521)**
Cash flows from financing activities			
Payment for other loans	(27)	(725 000)	(130 000)
Proceeds from other loans	(27)	2 999 435	-
Dividends		(705 054)	(627 580)
Net cash flows provided by (used in) financing activities		**1 569 381**	**(757 580)**
Net changes in cash and cash equivalent		(710 107)	9 209 267
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		**55 975 484**	**61 808 282**
Cash and cash equivalent are represented in			
Cash and due from Central Banks	(14)	22 946 188	12 459 941
Due from banks	(15)	54 713 431	56 671 263
Treasury bills	(16)	35 335 424	14 160 327
Due from Central Bank within the mandatory reserve	(14)	(21 943 128)	(11 778 930)
Treasury bills with maturity more than three months	(16)	(35 076 431)	(9 704 319)
Cash and cash equivalent at the end of the period		**55 975 484**	**61 808 282**

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

* Amount of EGP 155187 thousands represents transfers from other assets (assets under construction) to property and equipment.
* Amount 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 Mar 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 2204 staff member at the date of the financial statements.

These financial statements have been approved for publishing by the board of director in November, 11 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 September 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	22 946 188	-	-	22 946 188
	22 946 188	-	-	**22 946 188**
Due from banks	54 713 431	-	-	54 713 431
Expected credit loss provision	(19 230)	-	-	(19 230)
	54 694 201	-	-	**54 694 201**
Treasury bills	35 139 074	-	-	35 139 074
Expected credit loss provision		-	-	
	35 139 074	-	-	**35 139 074**
Debt instruments at amortized cost	12 559 964	-	-	12 559 964
Expected credit loss provision	(46 524)	-	-	(46 524)
	12 513 440	-	-	**12 513 440**
Investment at fair value through comprehensive income	27 362 252	-	-	27 362 252
Expected credit loss provision	(5)	-	-	(5)
	27 362 252	**-**	**-**	**27 362 252**
Loans and credit facilities to banks	**138 186**	-	-	**138 186**
Expected credit loss provision	**-**	-	-	**-**
	138 186	**-**	**-**	**138 186**
Loans and credit facilities				
Financial institutions	119 327 526	8 859 349	4 263 441	132 450 316
Medium enterprises	1 573 074	70 754	167 557	1 811 384
Small and micro enterprises	3 999 487	275 026	263 787	4 538 301
Retail	13 054 415	1 132 945	433 799	14 621 160
	137 954 502	**10 338 074**	**5 128 584**	**153 421 161**
Expect credit loss provision	(1 777 224)	(909 924)	(2 176 013)	(4 863 161)
Unearned discount for Commercial Papers and Loans	(478 375)		-	(478 375)
	135 698 902	**9 428 150**	**2 952 572**	**148 079 624**

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 September 2026	**Retail**			**Corporate**			**EGP.000**
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
Performing	84 693	313 870	11 913 103	43 690 306	44 593 818	14 054 271	114 650 061
Regular watch-list	1 188	22 246	719 315	7 692 429	14 869 262	-	23 304 440
Special watch-list	2 187	14 674	1 078 447	3 812 649	443 828	3 404 401	8 756 186
	88 068	**350 790**	**13 710 865**	**55 195 384**	**59 906 908**	**17 458 672**	**146 710 687**

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 September 2026	**Retail**			**Corporate**			**EGP.000**
Assessment	**Overdraft**	**Credit Cards**	**Personal loans**	**Overdraft**	**Direct loans**	**Syndicated loans**	**Total**
Up to 30 days	-	-	24 090	454 798	234 617	-	713 505
More than 30 to 60 days	-	-	7 511	2 953	3 960	-	14 424
More than 60 to 90 days	-	-	6 037	191 259	2 766	653 899	853 961
	-	**-**	**37 638**	**649 010**	**241 343**	**653 899**	**1 581 890**

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 5 128 584 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 September 2026	**Retail**			**Corporate**			**Total**
	Overdraft	**Credit Cards**	**Personal Loans**	**Overdraft**	**Direct Loans**	**Syndicated loans**	**EGP.000**
Impaired loans	**41 736**	**8 379**	**383 685**	**3 153 548**	**8 772**	**1 532 464**	**5 128 584**
The fair value of collaterals	**1 278**	**2 871**	**278 887**	**2 161 978**	**8 251**	**735 430**	**3 188 696**

31 December 2025	**Retail**			**Corporate**			**Total**
	Overdraft	**Credit Cards**	**Personal Loans**	**Overdraft**	**Direct Loans**	**Syndicated 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 September 2026 EGP 000**	**31 December 2025 EGP 000**
Treasury Bills	B	35 139 075	28 364 722
Treasury Bond at FVTOCI	B	11 766 120	11 771 551
Treasury Bond at amortized cost	B	12 513 440	8 843 609
Total		**59 418 635**	**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 September 2026						**EGP.000**
Financial assets	**EGP**	**USD**	**EURO**	**GBP**	**Other Currencies**	**Total**
Cash and due from Central Bank of Egypt	22 472 695	358 063	93 886	7 993	13 551	22 946 188
Due from banks	27 610	49 588 125	4 253 765	213 390	611 311	54 694 201
Treasury bills	35 139 074	-	-	-	-	35 139 074
Loans and credit facilities to banks	-	138 186	-	-	-	138 186
Loans and facilities to customers	128 894 809	18 769 268	415 323	85	139	148 079 624
Financial Investments						
At fair value through comprehensive income (FVTOCI)	25 724 141	1 638 111	-	-	-	27 362 252
At amortized cost	7 998 057	4 012 524	502 859	-	-	12 513 440
At fair value through profit or loss (FVTPL)	546 461	256 230	-	-	-	802 691
Other financial assets	3 242 394	1 051 170	31 822	19	1 525 765	5 851 170
Total financial assets	**224 045 241**	**75 811 678**	**5 297 654**	**221 488**	**2 150 766**	**307 526 826**
Financial liabilities						
Due to banks	13 006 531	16 962 813	100 621	3 113	17	30 073 095
Customers' deposits	165 366 324	75 411 280	6 450 843	218 845	603 018	248 050 310
Financial derivatives	76 853	-	-	-	-	76 853
Other loans	7 242 000	2 599 435	-	-	-	9 841 435
Other financial liabilities	5 231 063	394 350	18 789	40	45 326	5 689 568
Total financial liabilities	190 922 771	95 367 877	6 570 253	221 998	648 362	293 731 261
Currency concentration risk on financial instruments	**33 122 470**	**(19 556 199)**	**(1 272 599)**	**(510)**	**1 502 404**	**13 795 565**
Other non- financial assets	11 508 001	-	-	-	-	11 508 001
Other non- financial liabilities and equity	25 303 566	-	-	-	-	25 303 566
Net financial position	**19 326 905**	**(19 556 199)**	**(1 272 599)**	**(510)**	**1 502 404**	**-**

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 Intrest 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

	30 September 2026	31 December 2025
	EGP.000	EGP.000
Total Tier one after exclusions	24 077 338	19 330 484
Total Tier two after deduction	8 899 503	8 718 857
Total capital	**32 976 841**	**28 049 341**
Total risk weighted assets and contingent liabilities	**176 421 157**	**152 101 814**
Capital adequacy ratio	**18.69%**	**18.44%**

3.11-Leverage financial ratio

	30 September 2026	31 December 2025
	EGP.000	EGP.000
Tier 1 Capital after exclusions	**24 077 338**	**19 330 484**
Total exposures on Financial position and off- Financial position statement	**342 962 393**	**300 626 192**
Leverage financial ratio	**7.02%**	**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 maturities which include non-interest bearing deposits

4- Geographical segment analysis

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

For the period ended 30 Sep 2026	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment income	7 482 329	5 601 215	172 613	13 256 157
Geographical segment expense	(4 436 975)	(316 467)	(52 252)	(4 805 694)
Net profit before tax	**3 045 354**	**5 284 748**	**120 361**	**8 450 463**
Income tax	(1 534 302)	(1 189 068)	(27 081)	(2 750 451)
Net profit	**1 511 052**	**4 095 680**	**93 280**	**5 700 012**

For the period ended 30 Sep 2025	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment income	5 937 778	3 875 287	126 947	9 940 012
Geographical segment expense	(2 450 220)	(244 290)	(39 747)	(2 734 256)
Net profit before tax	**3 487 558**	**3 630 997**	**87 201**	**7 205 756**
Income tax	(1 318 577)	(816 974)	(19 620)	(2 155 171)
Net profit	**2 168 981**	**2 814 023**	**67 581**	**5 050 585**

Assets and liabilities to geographical segment

30 September 2026	Great Cairo	Alex. ,Delta & Sinai	Upper Egypt	Total
Geographical segment assets	295 685 564	21 285 325	2 063 938	319 034 827
Total of assets	**295 685 564**	**21 285 325**	**2 063 938**	**319 034 827**
Geographical segment liabilities	211 800 084	77 432 545	4 498 633	293 731 261
Total of liabilities	**211 800 084**	**77 432 545**	**4 498 633**	**293 731 261**

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 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
Interest from loans and similar income	**EGP.000**	**EGP.000**	**EGP.000**	**EGP.000**
Loans and facilities to Customers	6 607 999	19 255 386	5 526 816	15 753 420
Treasury bills	2 058 432	4 877 925	1 022 414	2 792 981
Bonds:				
Governmental bonds	1 193 713	3 676 460	1 091 035	3 010 172
Other bonds	716 728	2 291 050	508 007	1 328 324
Deposits and current accounts with banks	703 457	2 279 020	646 730	2 147 299
	11 280 329	**32 379 841**	**8 795 002**	**25 032 196**
Cost of deposits and similar expenses				
Current accounts and deposits :				
Customers	(6 767 962)	(19 372 744)	(5 401 734)	(15 467 371)
Banks	(942 544)	(2 865 253)	(890 375)	(2 712 000)
Other	(478 240)	(1 348 171)	(217 963)	(699 926)
	(8 188 746)	**(23 586 168)**	**(6 510 072)**	**(18 879 297)**
	3 091 583	**8 793 673**	**2 284 930**	**6 152 899**

6 -Net Fees and Commissions Income	From 1 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Fees and Commissions Income				
Credit fees and commissions	112 734	236 255	51 282	119 623
Trade finance fees and commissions	451 123	1 122 190	328 822	980 866
Custody fees	5 841	21 819	4 492	10 860
Other fees	22 775	101 527	37 722	79 736
	592 473	**1 481 791**	**422 318**	**1 191 085**
Fees and Commissions Expenses				
Other paid fees	(91 583)	(217 337)	(91 745)	(168 432)
	(91 583)	**(217 337)**	**(91 745)**	**(168 432)**
	500 890	**1 264 454**	**330 573**	**1 022 653**

7 – Dividends Income	From 1 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Financial instrument at FVTPL	335	3 805	272	2 528
Financial instrument at FVTOCI	1 240	33 078	23 887	29 526
	1 575	**36 883**	**24 159**	**32 054**

8 - Net Trading Income	From 1 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
	EGP.000	**EGP.000**	**EGP.000**	**EGP.000**
Gains from dealing in foreign currencies	(1 419 419)	(1 594 466)	(177 990)	(81 077)
Changes in fair value of currency forward and swap contracts	868 253	128 981	(126 829)	(275 493)
Translation differences of financial investment at FVTPL	222 296	310 505	42 828	110 048
Equity Instrument at FVTPL	8 881	20 185	-	-
	(319 989)	**(1 134 795)**	**(261 991)**	**(246 521)**

9 - Administrative Expenses	From 1 July 2026 To 30 September 2026 EGP.000	From 1 January 2026 To 30 September 2026 EGP.000	From 1 July 2025 To 30 September 2025 EGP.000	From 1 January 2025 To 30 September 2025 EGP.000
Wages and salaries	(540 115)	(1 596 409)	(412 184)	(1 128 541)
Social Insurance	(55 111)	(162 983)	(40 032)	(114 399)
Other administrative expenses	(852 380)	(2 263 452)	(519 893)	(1 296 604)
	(1 447 606)	**(4 022 844)**	**(972 109)**	**(2 539 544)**

10- Other operating income (expense)	From 1 July 2026 To 30 September 2026 EGP.000	From 1 January 2026 To 30 September 2026 EGP.000	From 1 July 2025 To 30 September 2025 EGP.000	From 1 January 2025 To 30 September 2025 EGP.000
Gain (loss) on sale of property and equipment	-	19 208	1 905	4 732
Other income / (expenses)	48 536	134 794	29 704	113 776
Foreign exchange translation differences of non-monetary items	(104 628)	(165 093)	61 232	104 661
Release (charge) of other provisions	(38 666)	(41 101)	(30 662)	(99 126)
	(94 758)	**(52 191)**	**62 179**	**124 043**

11 - Income tax expense	From 1 July 2026 To 30 September 2026 EGP.000	From 1 January 2026 To 30 September 2026 EGP.000	From 1 July 2025 To 30 September 2025 EGP.000	From 1 January 2025 To 30 September 2025 EGP.000
Current taxes	(993 642)	(2 791 127)	(862 699)	(2 067 256)
Deferred taxes	3 340	40 676	(21 905)	(87 915)
	(990 302)	**(2 750 451)**	**(884 604)**	**(2 155 171)**

Adjustments to calculate the effective tax rate	From 1 January 2026 To 30 September 2026 EGP.000	From 1 January 2025 To 30 September 2025 EGP.000
Profit before income tax	8 450 463	7 205 756
Tax rate	22.50%	22.50%
Income tax calculated based on accounting profit	**1 901 354**	1 621 295
Amendment according to tax law	849 097	533 876
Income tax expenses	**2 750 451**	**2 155 171**
Effective tax rate	**32.55%**	**29.91%**

12 - Charge of impairment credit losses	From 1 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
	EGP.000	EGP.000	EGP.000	EGP.000
Loans and credit facilities to banks	-	102	-	-
Loans and advances to customers	(219 002)	(762 477)	(60 995)	(184 240)
Due from banks	(246)	(7 640)	(1 247)	(4 082)
Debt instruments at FVTOCI	4 983	10 344	2	1 585
Debt instruments at amortized cost	3 570	(23 179)	(5 714)	(7 975)
	(210 695)	**(782 850)**	**(67 954)**	**(194 712)**

13 - Earnings per share	From 1 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
	EGP.000	EGP.000	EGP.000	EGP.000
Net profit	2 071 108	5 700 012	1 967 121	5 050 585
Profit share of Staff, board members and Banking system support & development fund*	(248 533)	(684 001)	(237 053)	(608 633)
Profit available	1 822 575	5 016 011	1 730 068	4 441 952
Weighted average for outstanding shares (thousand)	1 000 000	1 000 000	1 000 000	1 000 000
Earnings per share (EGP/share) **	**1.82**	**5.02**	**1.73**	**4.44**

*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 September 2026	31 December 2025
	EGP.000	EGP.000
Cash	1 003 060	676 211
Due from CBE mandatory reserve	21 943 128	14 733 092
	22 946 188	**15 409 303**
Non-interest bearing balances	22 946 188	15 409 303
	22 946 188	**15 409 303**

15 - Due from banks	30 September 2026 EGP.000	31 December 2025 EGP.000
Current accounts	794 982	1 069 576
Deposits	53 918 449	52 398 573
Less: Allowance for impairment losses	(19 230)	(10 738)
	54 694 201	53 457 411
Due from CBE other than those under the mandatory reserve	7 217 762	8 247 875
Local banks	37 107 617	37 779 707
Foreign banks	10 388 052	7 440 567
Less: Allowance for impairment losses	(19 230)	(10 738)
	54 694 201	53 457 411
Non-interest bearing balances	743 276	988 719
Fixed balances at floating interest bearing	53 970 155	52 479 430
Less: Allowance for impairment losses	(19 230)	(10 738)
	54 694 201	53 457 411
Current balances	**54 694 201**	53 457 411

Movement of allowance for impairment losses for due from banks	30 September 2026 EGP.000	31 December 2025 EGP.000
Opening balance	10 738	7 111
Charge (release) of impairment loss	7 640	4 206
Foreign exchanges revaluation differences	852	(579)
	19 230	**10 738**

16 - Treasury bills	30 September 2026 EGP.000	31 December 2025 EGP.000
Treasury bills at FVTOCI		
Maturity 91 days	268 000	2 550 000
Maturity 182 days	7 800 000	1 500 000
Maturity 273 days	12 750 000	3 500 000
More the 364 day maturity	16 700 000	24 707 161
Total	**37 518 000**	**32 257 161**
Less :		
Unearned interest less than 91 days	(9 003)	(8 769)
Unearned interest more than 91 days	(2 173 573)	(3 822 993)
	35 335 424	**28 425 399**
Revaluation reserve	(196 350)	**(60 677)**
Total	**35 139 074**	**28 364 722**

17 - Loans and credit facilities to banks	30 September 2026 EGP.000	31 December 2025 EGP.000
Discounted commercial paper	138 186	69 678
Allowance for impairment losses	-	(89)
	138 186	**69 589**

Movement of allowance for impairment losses for Loans and credit facilities to banks	30 September 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 September 2026			31 December 2025		
	Total	Provision	Net	Total	Provision	Net
	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000	EGP.000
Retail						
Overdraft	129 804	(50 567)	79 237	51 752	(3 411)	48 341
Credit cards	359 168	(22 392)	336 776	202 666	(15 646)	187 021
Personal loans	14 132 188	(171 857)	13 960 331	11 294 689	(118 800)	11 175 888
Total (1)	**14 621 160**	**(244 816)**	**14 376 344**	**11 549 107**	**(137 857)**	**11 411 250**
Corporate including SMEs						
Overdraft	58 997 943	(2 748 248)	56 249 696	54 349 013	(1 652 148)	52 696 865
Direct loans	60 157 022	(209 626)	59 947 396	42 768 126	(916 651)	41 851 475
Syndicated loans	19 645 036	(1 660 473)	17 984 563	18 376 453	(1 403 062)	16 973 391
Total (2)	**138 800 001**	**(4 618 347)**	**134 181 655**	**115 493 592**	**(3 971 861)**	**111 521 731**
Total loans and facilities to customers (1+2)	**153 421 161**	**(4 863 162)**	**148 557 999**	**127 042 699**	**(4 109 718)**	**122 932 981**
Less:						
Unearned discount for Commercial Papers and Loans			(478 375)			(567 569)
Net loans and facilities to customers			**148 079 624**			**122 365 412**
Current balances			105 258 459			78 174 794
Non-current balances			42 821 165			44 190 618
			148 079 624			**122 365 412**

Allowance of impairment losses

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

30 September 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	47 107	8 068	53 994	109 169
Used	-	(1 337)	(892)	(2 229)
Proceeds from previously written off debts	-	15	-	15
Foreign exchange translation differences	49	-	(46)	3
	50 567	**22 392**	**171 857**	**244 816**

	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	1 192 381	(729 579)	190 507	653 309
Used	(226 165)	-	-	(226 165)
Proceeds from previously written off debts	52 824	-	-	52 824
Foreign exchange translation differences	77 060	22 553	66 905	166 518
	2 748 248	**209 626**	**1 660 473**	**4 618 347**
				4 863 162

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 September 2026 EGP.000	31 December 2025 EGP.000
At FVTOCI		
a) Debt instruments at FVTOCI		
Listed in the market*	24 855 207	26 539 730
	24 855 207	**26 539 730**
b) Equity instruments at FVTOCI		
Unlisted in the market	1 999 054	1 869 220
	1 999 054	**1 869 220**
c) Mutual funds		
Unlisted in the market **	507 992	293 179
	507 992	**293 179**
Total financial investments at FVTOCI (1)	**27 362 252**	**28 702 129**
At Amortized Cost		
a) Debt instruments		
Listed in the market	12 559 964	8 863 628
Less: Allowance for impairment losses	(46 524)	(20 019)
Total financial investments at Amortized Cost (2)	**12 513 440**	**8 843 609**
At FVTPL		
a) Equity instruments at FVTPL		
Listed in the market	688 129	545 773
	688 129	**545 773**
b) Mutual funds		
Listed in the market	114 562	106 424
	114 562	**106 424**
Total financial investments at FVTPL (3)	**802 691**	**652 197**
Total Financial investments (1+2+3)	**40 678 383**	**38 197 933**
Current balances	25 543 336	27 085 502
Non-current balances	15 135 047	11 112 431
Total Financial investments	**40 678 383**	**38 197 933**
Fixed interest rates debt instruments	15 908 814	12 505 049
Floating interest rates debt instruments	21 459 833	22 878 290
Total debt instruments	**37 368 647**	**35 383 339**

*Including securitized bonds and sukuk of EGP 13 089 086 (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 September 2026	**EGP.000**	**EGP.000**	**EGP.000**
Opening balance	**28 702 129**	**8 843 608**	**37 545 737**
Addition	2 435 321	5 823 039	8 258 360
Disposal / maturity (redemption)	(4 013 545)	(2 239 935)	(6 253 480)
Foreign exchange translation differences	52 309	106 968	159 277
Net change in fair value reserve	191 444	-	191 444
Discount (premium) amortization	(5 405)	6 265	860
Release /(charge) Allowance for impairment losses	-	(26 505)	(26 505)
	27 362 253	**12 513 440**	**39 875 693**
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 July 2026 To 30 September 2026	From 1 January 2026 To 30 September 2026	From 1 July 2025 To 30 September 2025	From 1 January 2025 To 30 September 2025
	EGP.000	EGP.000	EGP.000	EGP.000
Gain on sale of debt instrument and treasury bills	3 207 490	4 255 778	1 414 426	2 780 104
	3 207 490	**4 255 778**	**1 414 426**	**2 780 104**

Movement of allowance for impairment losses for Investments at Amortized Cost

	30 September 2026	31 December 2025
	EGP.000	EGP.000
Opening balance	20 019	12 858
Charge (release) of impairment loss	23 179	8 085
Foreign exchanges revaluation differences	3 326	(924)
	46 524	**20 019**

20 –Financial derivatives

30 September 2026

	Contractual Amount	Assets	Liabilities
	EGP.000	EGP.000	EGP.000
Forward and Swap contracts	21 305 704	1,151.02	(78 004)
Total Assets (Liabilities)		**-**	**(76 853)**

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 September 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	589	(1 097)	-	-	11 162
Credit guarantee company	9.09%	287 806	87 200	(4 545)	-	-	370 462
Orientals for industrial projects	11.83%	7 172	4 566	-	-	-	11 738
Anchors For Real Estate Investment& Development	40.00%	4 000	-	-	-	-	4 000
		310 648	**92 355**	**(5 642)**	**-**	**-**	**397 362**

31 December 2025	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%	11 909	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 September 2026	31 December 2025
	EGP.000	EGP.000
Opening balance	1 486 187	640 626
Additions	753 344	849 904
Disposals	-	(4 343)
Total cost	**2 239 531**	**1 486 187**
Accumulated amortization	(728 668)	(382 823)
Amortization expenses	(439 069)	(345 844)
Accumulated amortization	**(1 167 737)**	**(728 667)**
	1 071 795	**757 520**

23 – Other assets	30 September 2026	31 December 2025
	EGP.000	EGP.000
Accrued revenues	3 059 652	2 474 762
Prepaid expenses	384 011	134 832
Advance payment for acquisition of property and equipment	7 081 095	6 147 352
Asset reverted to the bank in settlement of debts	77 330	224 241
Insurance and custodies	8 919	5 480
Other*	2 385 236	82 359
	12 996 243	**9 069 026**

*Include discounting LC amounted EGP 2,295 million.

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	-	(157 975)	(175 130)	(23 155)	(116 020)	(121 135)	(38 231)	(631 646)
Net book value as at 1 January 2025	**269 045**	**519 739**	**155 328**	**61 211**	**111 896**	**198 386**	**39 136**	**1 354 741**
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)	(164 153)
Accumulated depreciation of disposals	-	3 545	3 111	6 699	2 729	2 723	2 582	21 388
Net book value as at 31 December 2025	**269 045**	**510 273**	**346 006**	**132 448**	**516 052**	**296 211**	**50 561**	**2 120 596**
	-	-	-	-	-	-	-	-
Cost	269 045	681 380	569 829	175 884	664 498	440 588	93 783	2 895 007
Accumulated depreciation	-	(171 107)	(223 823)	(43 436)	(148 446)	(144 378)	(43 221)	(774 411)
Net book value as at 1 January 2026	**269 045**	**510 273**	**346 006**	**132 448**	**516 052**	**296 210**	**50 562**	**2 120 596**
Additions	-	244 755	302 289	35 775	204 417	220 893	22 329	1 030 458
Disposals	-	(4 663)	(5 120)	(481)	(3 092)	(38 590)	(4 021)	(55 967)
Depreciation	-	(17 887)	(93 032)	(28 511)	(73 595)	(33 394)	(6 891)	(253 310)
Accumulated depreciation of disposals	-	1 817	4 790	481	3 091	37 794	4 021	51 994
Net book value as at 30 September 2026	**269 045**	**734 295**	**554 933**	**139 712**	**646 873**	**482 913**	**66 000**	**2 893 771**
Cost	269 045	921 472	866 998	211 178	865 823	622 891	112 091	3 869 498
Accumulated depreciation	-	(187 177)	(312 065)	(71 466)	(218 950)	(139 978)	(46 091)	(975 727)
Net book value as at 30 September 2026	**269 045**	**734 295**	**554 933**	**139 712**	**646 873**	**482 913**	**66 000**	**2 893 771**

*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 September 2026	31 December 2025
	EGP.000	EGP.000
Current accounts	644 666	413 168
Deposits	29 428 429	27 546 702
	30 073 095	**27 959 870**
Central banks of Egypt	161 917	73 695
Local banks	28 707 049	27 555 750
Foreign banks	1 204 130	330 425
	30 073 096	**27 959 870**
Non interest rate accounts	592 959	332 311
Fixed interest rate accounts	29 480 136	27 627 559
	30 073 095	**27 959 870**
Current balances	**30 073 095**	**27 959 870**

26 - Customer's deposits	30 September 2026	31 December 2025
	EGP.000	EGP.000
Demand deposits	101 558 035	81 522 173
Time deposits and call accounts	93 770 614	97 199 957
Term saving certificates	35 238 426	19 109 094
Savings deposits	10 029 015	5 264 575
Other deposits	7 454 220	5 948 181
	248 050 310	**209 043 980**
Corporate deposits	183 458 356	171 725 104
Retail deposits	64 591 954	37 318 876
	248 050 310	**209 043 980**
Non interest bearing accounts	19 403 902	14 530 028
Fixed interest rate accounts	218 543 828	188 841 937
Floating interest rate accounts	10 102 580	5 672 015
	248 050 310	**209 043 980**
Current balances	216 128 129	194 847 188
Non-current balances	31 922 181	14 196 792
	248 050 310	**209 043 980**

27 - Other Loans	Interest	30 September 2026	31 December 2025
		EGP.000	EGP.000
Subordinate Loans	Corridor lending rate+1.5%	130 000	260 000
Subordinate deposits	Corridor lending rate+2%	1 560 000	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%	2 599 435	-
		9 841 435	7 567 000
Current balances		650 000	650 000
Non-current balances		9 191 435	6 917 000
		9 841 435	7 567 000

28 - Other liabilities	30 September 2026	31 December 2025
	EGP.000	EGP.000
Accrued interest	986 658	1 284 451
Unearned revenues	82 356	53 627
Accrued expenses	417 136	438 119
Creditors	13 280	13 681
Other payables	3 276 763	2 371 722
	4 776 193	**4 161 600**

29 - Other Provisions

30 September 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	-	-	7 725	39 307	**229 804**
Provision for legal cases	22 469	-	(3 307)	3	1 793	**20 959**
	362 809	**-**	**(3 307)**	**7 728**	**41 101**	**408 331**

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 20 958 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 September 2026 EGP.000		31 December 2025 EGP.000	
	Asset	Liability	Asset	Liability
Depreciation of property and equipment	-	5 528	-	(28 502)
Other provisions (other than loan provision)	106 670	-	90 901	-
Debt instruments at FVTOCI	-	(154 682)	-	(191 582)
Equity instruments at FVTOCI	-	(301 246)	-	(272 579)
Other	-	(161 314)	-	(152 190)
Total deferred tax asset (liability)	**106 670**	**(611 714)**	**90 901**	**(644 853)**
Net tax deferred tax asset (liability)	**-**	**(505 044)**	**-**	**(553 952)**

Movement of deferred tax assets and liabilities are as follows:	30 September 2026 EGP.000		31 December 2025 EGP.000	
	Asset	Liability	Asset	Liability
Opening balance	90 901	(644 853)	185 083	(467 881)
Depreciation of property and equipment	-	34 030	-	(11 017)
Other provisions (other than loan provision)	15 769	-	51 269	-
Debt instruments at FVTOCI	-	36 900	-	(169 876)
Equity instruments at FVTOCI	-	(28 910)	-	(32 855)
Disposal of equity instruments at FVTOCI	-	243	-	8 776
Other	-	(9 124)	(145 451)	28 000
	106 670	**(611 713)**	**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 2026 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 September 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Legal reserve	717 884	398 531
General reserve *	24 117	24 117
Special reserve	45 158	45 158
Capital reserve	95 072	60 715
Fair value reserve (a)	1 609 673	1 504 921
General risk reserves	38 851	38 851
General bank risk reserve **(b)	17 117	84 785
	2 547 872	**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 September 2026**	**31 December 2025**	**30 September 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	389	-	(911 005)	1 415 278
	389	-	2 337 260	3 248 265

***At the end of June 2026, commercial papers amounting to EGP 746,084 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 September 2026**	**31 December 2025**	**30 September 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	21 633	6 184	33 703	(105 622)
	32 626	10 993	118 160	84 457

C) Other	**30 September 2026**	**31 December 2025**
	EGP.000	**EGP.000**
Due from banks	17 882	41 495
Due to banks	1	1
LGs	2 813	2 813
Other loans	6 992 000	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 2025,inspection completed for the employees salary tax, and the bank has paid all the amounts due.
- For the year 2026 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.