CREDIT AGRICOLE - EGYPT
Egyptian Joint Stock Company
Condensed interim Consolidated Financial Statements
And Auditors' Limited Review Report
For the Period Ended 30 September 2026

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Limited Review Report on Condensed Consolidated Interim Financial Statements

To : Board of Directors of Credit Agricole - Egypt (SAE)

Introduction

We have performed a limited review on the accompanying condensed consolidated interim statement of financial position of Credit Agricole Egypt (SAE) (the Bank) and its subsidiary (together "the Group") as at 30 September 2026 and the related condensed consolidated interim statements of income, comprehensive income, changes in equity and cash flows for the nine-month period then ended, and other explanatory notes. Management is responsible for the preparation and fair presentation of these condensed consolidated interim financial statements in accordance with the rules of preparation and presentation of banks' financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on December 16, 2008 as amended by the regulation issued on February 26, 2019 and its subsequent interpretive instructions and Central Bank of Egypt Board of Directors resolution on 3 May 2020 regarding issuing condensed consolidated interim financial statements for banks and with the requirements of applicable Egyptian laws and regulations. Our responsibility is limited to expressing a conclusion on these condensed consolidated interim financial statements based on our limited review.

Scope of Limited Review

We conducted our limited review in accordance with the Egyptian standard on review engagements (2410) "Review of interim financial information performed by the independent auditor of the entity". A limited review of condensed consolidated interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the Group and applying analytical and other limited review procedures. A limited review is substantially less in scope than an audit conducted in accordance with Egyptian Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed consolidated interim financial statements.

Conclusion

Based on our limited review, nothing has come to our attention that causes us to believe that the accompanying condensed consolidated interim financial statements are not prepared, in all material respects, in accordance with the rules of preparation and presentation of banks' financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on December 16, 2008 as amended by the regulation issued on February 26, 2019 and its subsequent interpretive instructions and Central Bank of Egypt Board of Directors resolution on 3 May 2020 regarding issuing condensed consolidated interim financial statements for banks and with the requirements of applicable Egyptian laws and regulations.

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Cairo, 27 October 2026

CRÉDIT AGRICOLE

Condensed Consolidated Interim Statement of Financial Position – As of 30 September 2026

(All amounts are in thousand Egyptian pounds)

	Notes	30 September 2026	31 December 2025
Assets			
Cash and balances with Central Bank of Egypt	15	8,352,333	5,131,425
Due from banks	16	48,875,119	43,747,634
Loans and advances to banks		367,846	524,395
Loans and advances to customers	17	70,560,361	64,727,786
Derivative financial instruments	18	22,490	84,498
Financial Investments:			
Fair value through other comprehensive income	19	25,942,867	23,972,157
Amortized cost	19	2,000,827	2,004,563
Fair value through profit or loss	19	4,421,654	931,937
Goodwill		-	61,917
Intangible assets	20	484,168	403,551
Other assets	21	4,180,594	3,272,076
Fixed assets	22	1,017,106	1,030,466
Deferred tax Assets	14	3,624	-
Total assets		**166,208,989**	**145,892,405**
Liabilities and Owners' Equity			
Liabilities			
Due to banks	23	1,489,849	2,336,759
Treasury bills Sold with repurchase agreements		3,390	3,564
Customers' deposits	24	129,857,342	110,179,347
Derivative financial instruments	18	6,513	75,622
Other Loans	25	2,540,190	1,596,146
Other liabilities	26	5,489,346	4,867,231
Current income tax liability		1,515,843	1,797,664
Other provisions	27	787,829	903,995
Deferred tax Liability	14	-	82,621
Retirement benefit obligations		419,051	419,051
Total liabilities		**142,109,353**	**122,262,000**
Owners' Equity			
Paid-up Capital	28	5,000,000	5,000,000
Reserves	29	2,932,320	2,544,796
Retained earnings	29	16,167,296	16,085,589
		24,099,616	**23,630,385**
Minority interest		20	20
Total owners' equity		**24,099,636**	**23,630,405**
Total liabilities and owners' equity		**166,208,989**	**145,892,405**

Approved for issue and signed on behalf of the Board of directors on 27 October 2026.

Ravinarayanan Iyer
Chief Financial Officer

Jean-Pierre Trinelle
Managing Director

- The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated interim financial statements.
- Limited Review report attached

Condensed Consolidated Interim Income Statement for The Period Ended 30 September 2026
(All amounts are in thousand Egyptian pounds)

	Notes	For nine months ended		For three months ended	
		30/9/2026	30/9/2025	30/9/2026	30/9/2025
Interest on loans and similar income	4	14,910,933	14,057,671	5,064,566	4,514,586
Interest expenses and similar charges	4	(6,243,750)	(6,012,463)	(2,203,946)	(1,919,690)
Net interest income		**8,667,183**	**8,045,208**	**2,860,620**	**2,594,896**
Fees and commission income	5	2,129,457	1,975,443	762,819	676,156
Fees and commission expense	5	(869,309)	(750,655)	(308,911)	(252,551)
Net fee and commission income		**1,260,148**	**1,224,788**	**453,908**	**423,605**
Dividend income	6	30,554	12,705	-	4,510
Net trading income	7	659,264	472,455	208,932	165,418
Gains from financial investments	8	173,654	70,367	56,680	15,243
Impairment charge for credit losses	9	(520,344)	(384,007)	(160,350)	(185,013)
Administrative expenses	10	(3,046,664)	(2,596,001)	(1,087,679)	(865,913)
Impairment Loss of Goodwill	11	(61,917)	-	-	-
Other net operating income / expense	12	219,781	(26,213)	93,894	(3,293)
Profit before income tax		**7,381,659**	**6,819,302**	**2,426,005**	**2,149,453**
Income tax expense	13	(2,017,045)	(1,674,707)	(649,410)	(559,250)
Profit for the period		**5,364,614**	**5,144,595**	**1,776,595**	**1,590,203**
Parent company share		5,364,614	5,144,594	1,776,595	1,590,202
Minority share		-	1	-	1
		5,364,614	**5,144,595**	**1,776,595**	**1,590,203**
Earnings per share in EGP	13	**3.82**	**3.66**	**1.27**	**1.13**

- The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated interim financial statements.

Condensed Consolidated Interim Statement of Comprehensive Income for the Period Ended 30 September 2026

(All amounts are in thousand Egyptian pounds)

	For nine months ended		For nine months ended	
	30/9/2026	30/9/2025	30/9/2026	30/9/2025
Net profit for the period	**5,364,614**	**5,144,595**	**1,776,595**	**1,590,203**
Items that will not be reclassified to the Profit or Loss:				
Net change in fair value of investments in equity instruments measured at fair value through other comprehensive income	-	101,327	-	101,327
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	-	(21,686)	-	(21,686)
Items that is or may be reclassified to the profit or loss:				
Net change in fair value of investment measured at fair value through other comprehensive income	(112,141)	158,414	(34,165)	170,314
Expected credit loss for fair value of debt instruments measured at fair value through other comprehensive income	2	(29,569)	1,151	(27,452)
Tax impact related to other comprehensive income that will be reclassified to the profit or Loss	134,253	(62,732)	33,789	(48,459)
Total other comprehensive income items for the period	**22,114**	**145,754**	**775**	**174,044**
Total comprehensive income for the Period	**5,386,728**	**5,290,349**	**1,777,370**	**1,764,247**

- The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated interim financial statements

Condensed Consolidated Interim Statement of changes in Owners' Equity for The Period Ended 30 September 2026

30 September 2025

(All amounts are in thousand Egyptian pounds)

	Paid up capital	Reserves	Retained earnings	Parent company share	Minority Interest	Total
Balance at 1 January 2025	**5,000,000**	**1,979,450**	**14,466,648**	**21,446,098**	**19**	**21,446,117**
Dividends relating to 2024	-	-	(4,799,391)	(4,799,391)	-	**(4,799,391)**
Transfer to Capital reserve	-	27,601	(27,601)	-	-	**-**
Transfer to Legal reserve	-	397,637	(397,637)	-	-	**-**
Transfer to Banking general risks reserve	-	4,860	(4,860)	-	-	-
Transfer to Banking Sector Support & Development Fund	-	-	(79,685)	(79,685)	-	**(79,685)**
Balances as 1 January 2025 after profit distribution	**5,000,000**	**2,409,548**	**9,157,474**	**16,567,022**	**19**	**16,567,041**
Net change in other comprehensive income	-	145,754	-	145,754	-	**145,754**
Profit Distribution For Year 2024	-	-	(32,884)	(32,884)	-	**(32,884)**
Net profit for the period	-	-	5,144,594	5,144,594	1	**5,144,595**
Balance as at 30 September 2025	**5,000,000**	**2,555,302**	**14,269,184**	**21,824,466**	**20**	**21,824,486**

30 September 2026	Paid up capital	Reserves	Retained earnings	Parent company share	Minority Interest	Total EGP,000
Balance at 1 January 2026 Before dividends	**5,000,000**	**2,544,796**	**16,085,589**	**23,630,385**	**20**	**23,630,405**
Dividends relating to 2025	-	-	(4,848,261)	(4,848,261)	-	**(4,848,261)**
Transfer to Capital reserve	-	21,239	(21,239)	-	-	**-**
Transfer to Legal reserve	-	347,078	(347,078)	-	-	**-**
Transfer to General banking risks reserve	-	4,700	(4,700)	-	-	-
Transfer to Banking Sector Support & Development Fund	-	-	(69,236)	(69,236)	-	**(69,236)**
Balances as 1 January 2026 after profit distribution	**5,000,000**	**2,917,813**	**10,795,075**	**18,712,888**	**20**	**18,712,908**
Net change in other comprehensive income	-	22,114	-	22,114	-	**22,114**
Transfer From Retained earnings to legal reserve	-	(6,200)	6,200	-	-	**-**
Transfer From Retained earnings to Capital reserve		(1,407)	1,407	-	-	**-**
Net profit for the period			5,364,614	5,364,614		**5,364,614**
Balance as at 30 September 2026	**5,000,000**	**2,932,320**	**16,167,296**	**24,099,616**	**20**	**24,099,636**

•The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated interim financial statements

Condensed Consolidated Interim Statement of Cash Flows for The Period Ended 30 September 2026

(All amounts are in thousand Egyptian pounds)

	Notes	For the period ended 30 September 2026	30 September 2025
Cash flows from operating activities			
Net profit before income tax		**7,381,659**	**6,819,302**
Adjustments to reconcile net profit to cash flow from operating activities:			
Depreciation and amortization		267,250	191,627
Impairment charge for credit losses	9	520,344	384,007
Other provision release	25	(127,565)	(19,820)
Amortization of discount on investments through OCI		(1,667,819)	(1,959,948)
Foreign currencies revaluation of provisions other than LLP		16,628	(19,851)
Foreign currencies revaluation of investments other than through P&L		471,790	349,200
Revaluation of investments at fair value through profit / Loss		1,532	(56)
Profit on sale of fixed assets		388	(11,164)
Impairment of Goodwill		(61,917)	-
Foreign currencies revaluation of other loans		1,039,327	(88,932)
Gain on sale of assets reverted to the Bank in settlement of debts		-	-
Operating profit before changes in operating assets & liabilities		**7,965,451**	**5,644,365**
Net decrease (increase) in assets and liabilities			
Due from Central Bank of Egypt		(3,663,193)	(3,249,160)
Due from banks		2,982,855	(2,927,758)
Loans and advances		(6,236,282)	(5,807,402)
Derivative financial instruments (net)		(7,101)	33,995
Other assets		(848,338)	(113,464)
Due to banks		(846,910)	(190,255)
Customers' deposits		19,677,995	11,543,309
Other liabilities		552,705	389,916
Income taxes paid		(2,298,866)	(2,088,778)
Net cash generated (used in) from operating activities		**17,278,316**	**3,234,768**
Cash flows from investing activities			
Purchase of assets & branches leasehold improvements		-	(102,702)
Proceeds from sale of fixed assets & Intangible assets		(336,661)	(593,418)
Proceeds from sale redemption of financial investments other than through P&L other investments		1,766	11,228
Proceeds from sale and redemption of financial investments other than through P&L other investments		350,769,880	128,390,213
Purchases of securities other than through P&L other investments		(357,861,796)	(128,784,619)
Net cash (used in) generated from investing activities		**(7,426,811)**	**(1,079,298)**

Cash flows from financing activities

Other Loans		(95,283)	(57,840)
Dividends paid		(4,847,003)	(4,832,275)
Net cash (used in) financing activities		**(4,942,286)**	**(4,890,115)**
Net change in cash and cash equivalents during the period		4,909,219	(2,734,645)
Cash and cash equivalents at beginning of the Period		41,985,712	41,017,046
Cash and cash equivalents at the end of the period		**46,894,931**	**38,282,401**
Cash and cash equivalents are represented in:			
Cash and due from Central Bank of Egypt	13	8,352,333	8,796,959
Due from banks	14	48,837,274	41,041,286
Treasury bills	17	20,833,623	14,804,565
Balances with Central Bank of Egypt (Reserve ratio)		(5,202,536)	(5,428,021)
Deposits with banks (Maturity more than three months)		(5,387,745)	(7,018,452)
Treasury bills (Maturity more than three months)		(20,538,018)	(13,913,936)
Cash and cash equivalents at the end of the period	29	**46,894,931**	**38,282,401**

•The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated interim financial statements

Notes to the condensed consolidated financial statements for the period ended 30 September 2026

1. General Information

Credit Agricole - Egypt Bank (S.A.E.) provides corporate banking, retail, and Investment banking & others services inside and outside the Arab Republic of Egypt and foreign countries through its head office at 5th Settlement and 86 branches that employs over 2,237 people at the balance sheet date.

The bank is an Egyptian Joint Stock Company incorporated in accordance with law 159 of 1981 in the Arab Republic of Egypt. The head office of the bank is at the Touristic Area, land piece (9/10/11/12/13) A- 5th Settlement, Cairo Governorate, Egypt. The bank is listed in Egyptian Stock Exchanges.

The Egyptian Housing Finance Company (EHFC) is an Egyptian Joint Stock Company established pursuant to the provisions of the law No. 159 of 1981 and its executive regulations as amended by law No 3 of 1998, taking into consideration the provisions of law No. 95 of 1992 and its executive regulations and the Real Estate Finance Law No. 148 of 2001 and its executive regulations and the company specializes in real estate financing activity.

On 28 June 2026, the Extraordinary General Assembly of Egyptian Housing Finance Company (EHFC) approved the merger of Just Finance for Consumer Finance (the merged company) into Egyptian Housing Finance Company (the merging company).

The merger was carried out at book value, based on the report of the committee formed by the General Authority for Investment and Free Zones on the financial position as at 30 September 2025, and became effective from 11 August 2026. The merging company was renamed Crédit Agricole Egypt for Financial Solutions "S.A.E."

As a result of the merger, the issued and paid-up capital of the merging company was reduced from EGP 311,000,000 to EGP 275,040,500, equal to the net equity approved by the Authority. The Bank owns 27,501,300 shares, representing 99.99% of the company's share capital after the merger. The consolidated financial statements comprise the financial statements of the Bank and its subsidiary (together referred to as "the Group").

From the merger date, the legal personality of Just Finance for Consumer Finance ceased, and all of its assets and liabilities were transferred to the merging company. The merger did not result in any change in the Bank's control, as it took place between two companies within the Group. Accordingly, the consolidated income statement includes the results of Just Finance for the period from 1 January 2026 to the merger date, and the results of the merging company after the merger.

In light of the results of Just Finance and the merger, the Group recognized an impairment of the full amount of the goodwill arising on the acquisition of Just Finance, amounting to EGP 61,917,496. The impairment loss was charged to the consolidated income statement for the period ended 30 September 2026.

Subsidiary	Capital after the merger	Ownership	Cost of investment	Net equity at 30 September 2026
Crédit Agricole Egypt for Financial solutions (Formerly EHFC)	275,040,500	99.99%	314,804,400	273,124,669

This financial statement has been approved for issuance by the board of directors on 27 October 2026.

2. Basis of preparation

The Consolidated financial statements have been prepared in accordance with the instructions of the Central Bank of Egypt (CBE)
Rules approved by its Board of Directors on December 16, 2008; as amended by regulations issued on February 26, 2019, and its subsequent interpretive instructions. And with the requirements of applicable Egyptian laws and regulations, and reference is made to the Egyptian Accounting Standards in matters not mentioned in the instruction of Central Bank of Egypt.

The Bank also prepared the consolidated financial statements and its subsidiaries in accordance with the rules of preparation and presentation of the bank's financial statements approved by Central Bank of Egypt as mentioned previously. Subsidiaries are entirely included in the consolidated financial statements, and these companies are the companies that the bank – directly or indirectly – has more than half of the voting rights or has the ability to control the financial and operating policies, regardless of the type of activity.

References is made to what not mentioned in the instructions of Central Bank of Egypt to the Egyptian accounting standards.

These condensed Consolidated interim financial statements do not include all the information and disclosures required for the annual Consolidated financial statements and should be read in conjunction with the bank's consolidated financial statements as at and for the year ended 31 December 2025 to get complete information on the Bank's financial position, income statement, cash flows and changes in ownership rights.

In preparing these condensed Consolidated 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 Consolidated financial statements as at and for the year ended 31 December 2025.

Credit Risk

The Bank takes on exposure to credit risk, which is the risk that the counterparty will cause a financial loss for the Bank by failing to discharge an obligation. Management therefore carefully manages its exposure to credit risk. Credit exposures arise principally in financing and advances, debt securities and other bills. There is also credit risk in off-balance sheet financial arrangements such as loan commitments. The credit risk management and control are centralized in a credit risk management team and reported to the Board of Directors and head of each business unit regularly. The bank is also exposed to credit risk from investment activities in debt instruments and positions outstanding from trading activities.
Credit risk is the most important risk to the bank's activity and therefore it manages the credit risk exposures carefully. Management and control of the Bank's credit risk shall focus on the retail banking credit risk management group and the institutions at the Risk Department, which reports to the Risk Committee, Senior Management, Heads of Operation Department and BOD on interim basis

A. Credit risk exposure before guarantees

(All amounts are in thousand Egyptian pounds)

	30 September 2026	31 December 2025
Credit risk exposures relating to on-balance sheet items:		
Cash and balances with central bank of Egypt	5,202,536	1,539,343
Due from Banks	48,884,130	43,755,686
Loans and advances to banks	367,846	524,395
Loans to customers		
Loans to Individuals:		
- Overdrafts	47,264	48,869
- Credit cards	2,269,342	1,923,569
- Personal Loans	14,221,005	13,274,224
- mortgage Loans	2,329,304	2,620,035
Loans To corporate entities:		
- Overdrafts	11,373,919	10,824,850
- Direct Loans	40,228,381	35,698,733
- Syndicated loans	2,665,439	2,679,107
- Other Loans	69,530	131,401
Derivative financial instruments	22,490	84,498
Investment securities		
- Fair value through other comprehensive income	24,545,082	22,668,899
- Amortized cost	2,000,827	2,004,563
- Fair value through profit or loss	4,421,654	931,937
Other Assets	2,053,943	1,839,120
Total	**160,702,692**	**140,549,229**

	30 September 2026	31 December 2025
Credit risk exposures relating to off-balance sheet items:		
Customer Liabilities Under Acceptances	2,020,515	1,780,465
Commitments (Loans and liabilities – irrevocable)	6,112,941	4,301,357
Letter of credit	6,824,307	5,812,440
Letters of guarantee	27,669,315	26,024,976
Total	**42,627,078**	**37,919,238**

The above table represents the maximum exposure as of September 30, 2026, and December 31, 2025, without taking into account any guarantees related to the financial statements items.

The following table provides information on the quality of financial assets during the period:

Due from banks

30 September 2026 Credit rating	Stage 1 Months-12	Stage 2 Life time	Stage 3 Life time	Total
Good debts	34,987,627	5,387,745	-	**40,375,372**
Normal watch-list	8,508,758	-	-	**8,508,758**
Special watch-list	-	-	-	**-**
Non-performing loan	-	-	-	**-**
Allowance for impairment losses	(419)	(8,592)	-	**(9,011)**
Total	**43,495,966**	**5,379,153**	**-**	**48,875,119**

31 December 2025 Credit rating	Stage 1 Months-12	Stage 2 Life time	Stage 3 Life time	Total
Good debts	32,606,939	4,984,882	-	37,591,821
Normal watch-list	6,163,865	-	-	6,163,865
Special watch-list	-	-	-	-
Non-performing loan	-	-	-	-
Allowance for impairment losses	(134)	(7,918)	-	(8,052)
Total	**38,770,670**	**4,976,964**	-	**43,747,634**

Retail loans

30 September 2026 Credit rating	Stage 1 Months-12	Stage 2 Life time	Stage 3 Life time	Total
Good debts	46,700	-	-	**46,700**
Normal watch-list	17,175,976	369,818	-	**17,545,794**
Special watch-list	-	860,158	-	**860,158**
Non-performing loan	-	-	414,263	**414,263**
Allowance for impairment losses	(162,583)	(139,653)	(308,524)	**(610,760)**
Total	**17,060,093**	**1,090,323**	**105,739**	**18,256,155**

31 December 2025 Credit rating	Stage 1 Months-12	Stage 2 Life time	Stage 3 Life time	Total
Good debts	48,285	-	-	**48,285**
Normal watch-list	16,409,064	336,262	-	**16,745,326**
Special watch-list	-	724,964	-	**724,964**
Non-performing loan	-	-	348,122	**348,122**
Allowance for impairment losses	(151,220)	(136,029)	(234,382)	**(521,631)**
Total	**16,306,129**	**925,197**	**113,740**	**17,345,066**

Corporate loans

30 September 2026 Credit rating	Stage 1 Months-12	Stage 2 Life time	Stage 3 Life time	Total

Good debts	46,532,926	249,033	-	**46,781,959**
Normal watch-list	5,770,095	646,727	-	**6,416,822**
Special watch-list	-	-	-	**-**
Non-performing loan	-	-	1,138,488	**1,138,488**
Allowance for impairment losses	(1,044,708)	(46,126)	(960,872)	**(2,051,706)**
Total ``	**51,258,313**	**849,634**	**177,616**	**52,285,563**

31 December 2025	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Credit rating	**Months-12**	**Life time**	**Life time**	
Good debts	41,465,697	485,380	-	**41,951,077**
Standard Monitoring	5,626,067	607,824	-	**6,233,891**
Special Monitoring	-	1,316	-	**1,316**
Non-performing loan	-	-	1,147,807	**1,147,807**
Allowance for impairment losses	(932,162)	(40,730)	(973,784)	**(1,946,676)**
Total	**46,159,602**	**1,053,790**	**174,023**	**47,387,415**

Debt instruments at fair value through other comprehensive income

30 September 2026	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Credit rating	**Months-12**	**Life time**	**Life time**	
Good debts	-	-	-	**-**
Normal watch-list	18,430,223	6,114,859	-	**24,545,082**
Special watch-list	-	-	-	**-**
Non-performing loan	-	-	-	**-**
Allowance for impairment losses	-	(55,454)	-	**(55,454)**
Total - fair value	**18,430,223**	**6,059,405**	**-**	**24,489,628**

31 December 2025	**Stage 1**	**Stage 2**	**Stage 3**	**Total**
Credit rating	**Months-12**	**Life time**	**Life time**	
Good debts	-	-	-	**-**
Normal watch-list	16,963,451	5,705,448	-	**22,668,899**
Special watch-list	-	-	-	**-**
Non-performing loan	-	-	-	**-**
Allowance for impairment losses	-	(50,916)	-	**(50,916)**
Total - fair value	**16,963,451**	**5,654,532**	**-**	**22,617,983**

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

Due from banks

30 September 2026	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the period	**134**	**7,918**	**-**	**8,052**
New financial assets purchased or issued	419	7,899	-	**8,318**
Financial assets have been matured or derecognized	(134)	(7,918)	-	**(8,052)**
Foreign exchange translation differences	-	693	-	**693**
Balance at the end of the period	**419**	**8,592**	**-**	**9,011**

31 December 2025	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the year	**110**	**10,227**	**-**	**10,337**
New financial assets purchased or issued	134	8,642	-	**8,776**
Financial assets have been matured or derecognized	(110)	(10,227)	-	**(10,337)**
Foreign exchange translation differences	-	(724)	-	**(724)**
Balance at the end of the period	**134**	**7,918**	**-**	**8,052**

Retail loans

30 September 2026	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the period	**151,220**	**136,029**	**234,382**	**521,631**
Transfer to Stage 1	54,412	(54,412)	-	**-**
Transfer to Stage 2	(38,898)	41,673	(2,775)	**-**
Transfer to Stage 3	(553)	(124,738)	125,291	**-**
Changes	(36,693)	146,844	309,639	**419,790**
New financial assets purchased or issued	45,057	842	-	**45,899**
Financial assets have been matured or derecognized	(11,962)	(6,585)	(13,092)	**(31,639)**
Collections of loans previously written-off	-	-	81,985	**81,985**
Loans written-off during the year	-	-	(426,906)	**(426,906)**
Balance at the end of the period	**162,583**	**139,653**	**308,524**	**610,760**

31 December 2025	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the year	**132,358**	**76,428**	**123,994**	**332,780**
Transfer to Stage 1	53,647	(53,637)	(10)	**-**
Transfer to Stage 2	(42,530)	46,866	(4,336)	**-**
Transfer to Stage 3	(1,024)	(110,593)	111,617	**-**
Changes in PDs/LGDs/EADs	(28,383)	189,471	285,711	**446,799**
New financial assets purchased or issued	50,769	-	-	**50,769**
Financial assets have been matured or derecognized	(13,617)	(12,506)	(8,527)	**(34,650)**
Collections of loans previously written-off	-	-	72,387	**72,387**
Loans written-off during the year	-	-	(346,454)	**(346,454)**
Balance at the year end	**151,220**	**136,029**	**234,382**	**521,631**

Corporate loans

30 September 2026	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the period	**932,162**	**40,730**	**973,784**	**1,946,676**
Transfer to Stage 1	28,445	(28,445)	-	**-**
Transfer to Stage 2	(47,442)	47,442	-	**-**
Transfer to Stage 3	-	(11,018)	11,018	**-**
Changes in PDs/LGDs/EADs	(984,649)	(95,308)	18,187	**(1,061,770)**
New financial assets purchased or issued	1,098,985	90,428	-	**1,189,413**
Financial assets have been matured or derecognized	(3,969)	(365)	(36,263)	**(40,597)**
Collections of loans previously written-off	-	-	27,445	**27,445**
Loans written-off during the year	-	-	(33,299)	**(33,299)**
Foreign exchange translation differences	21,176	2,662	-	**23,838**
Balance at the end of the period	**1,044,707**	**46,126**	**960,872**	**2,051,706**

31 December 2025	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the year	**675,562**	**300,592**	**898,083**	**1,874,237**
Transfer to Stage 1	151,894	(151,894)	-	**-**
Transfer to Stage 2	(74,855)	74,855	-	**-**
Transfer to Stage 3	-	(68,637)	68,637	**-**
Changes in PDs/LGDs/EADs	(1,035,556)	(619,364)	(428)	**(1,655,348)**
New financial assets purchased or issued	1,238,942	506,342	779	**1,746,063**
Financial assets have been matured or derecognized	(12,254)	(709)	(1,559)	**(14,522)**
Collections of loans previously written-off	-	-	20,554	**20,554**
Loans written-off during the year	-	-	(11,091)	**(11,091)**
Foreign exchange translation differences	(11,571)	(455)	(1,191)	**(13,217)**
Balance at the year end	**932,162**	**40,730**	**973,784**	**1,946,676**

Debt instruments at fair value through other comprehensive income

30 September 2026	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the period	-	**50,916**	-	**50,916**
Net change in PD	-	26,663	-	**26,663**
New financial assets purchased or issued	-	55,455	-	**55,455**
Financial assets have been matured or derecognized	-	(82,116)	-	**(82,116)**
Foreign exchange translation differences	-	4,536	-	**4,536**
Balance at the end of the period	**-**	**55,454**	**-**	**55,454**

31 December 2025	Stage 1 Months 12	Stage 2 Life time	Stage 3 Life time	Total
Balance at the beginning of the year	-	**84,610**	-	**84,610**
Net change in PD	-	(6,017)	-	**(6,017)**
New financial assets purchased or issued	-	82,116	-	**82,116**
Financial assets have been matured or derecognized	-	(104,741)	-	**(104,741)**
Foreign exchange translation differences	-	(5,052)	-	**(5,052)**
Balance at the year end	**-**	**50,916**	**-**	**50,916**

B. Market risk

The bank takes on exposure to market risks, which is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risks arise from open positions in interest rate, currency and equity products all of which to expect are exposed to general and specific market movements and changes in the level of volatility of market rates or prices such as interest rates, credit spreads foreign exchange rates and equity prices The bank separates exposures to market risk into either trading or non-trading portfolios.

The market risks arising from trading and non-trading activities are concentrated in bank treasury and monitored by two teams separately. Regular reports are submitted to the Board of Directors and heads of each business unit regularly.

Trading portfolios include those positions arising from market-making transactions where the bank acts as principal with clients or with the market.

Non-trading portfolios primarily arise from the interest rate management of the entity's retail and commercial banking assets and liabilities. Non-trading portfolios also consist of foreign exchange, equity risks and Debt instruments arising from the bank’s held-to-maturity and available-for-sale investments.

B.1 Foreign exchange risk

The bank takes on exposure to the effects of fluctuations in the prevailing foreign currency exchange rates on its financial position and cash flows. The Board sets limits on the level of exposure by level of currency and in aggregate for both overnight and intra-day positions which are monitored daily. The table below summarises the bank's exposure to foreign currency exchange rate risk at.

Included in the table are the bank's financial instruments at carrying amounts, categorised by currency:

Foreign currency risk concentration on financial instruments

(All amounts are in thousand Egyptian pounds)

30 September 2026	**EGP**	**USD**	**EUR**	**GBP**	**CHF**	**Other**	**Total in EGP,000**
Assets							
Cash and balances with central banks	6,951,772	1,070,910	253,239	27,827	9,079	39,506	**8,352,333**
Due from banks	6,748,093	29,913,145	11,317,139	717,076	117,062	62,604	**48,875,119**
Loans to Banks	-	343,346	24,500	-	-	-	**367,846**
Loans to customers	59,565,059	9,941,078	1,030,873	1,173	2,178	-	**70,540,361**
Derivatives Financial instruments	21,970	-	520	-	-	-	**22,490**
Investments Fair value through other comprehensive income	19,826,633	6,114,859	1,375	-	-	-	**25,942,867**
Investments Amortized cost	2,000,827	-	-	-	-	-	**2,000,827**
Investments Fair value through profit or loss	4,421,654	-	-	-	-	-	**4,421,654**
Other financial assets	1,920,880	110,735	21,935	391	2	-	**2,053,943**
Total financial assets	**101,456,888**	**47,494,073**	**12,649,581**	**746,467**	**128,321**	**102,110**	**162,577,440**
Financial liabilities							
due to banks	1,208,061	-	275,074	-	-	6,714	**1,489,849**
Treasury bills Sold with repurchase agreements	3,390	-	-	-	-	-	**3,390**
Customers' deposits	72,724,400	44,074,623	12,096,343	732,329	127,456	102,191	**129,857,342**
Derivative financial instruments	5,993	-	520	-	-	-	**6,513**
Other Loans	70,727	2,469,463	-	-	-	-	**2,540,190**
Other financial liabilities	1,765,706	143,401	191,968	1,090	-	1	**2,102,166**
Total financial liabilities	**75,778,277**	**46,687,487**	**12,563,905**	**733,419**	**127,456**	**108,906**	**135,999,450**
Net on balance sheet financial position	**25,678,611**	**806,586**	**85,676**	**13,048**	**865**	**(6,796)**	**26,577,990**
Credit commitments	**15,032,751**	**11,190,962**	**15,581,107**	**955**	**72,680**	**748,623**	**42,627,078**
Net on balance sheet financial position 31 December 2025	**25,314,606**	**1,569,526**	**51,112**	**17,129**	**(10,080)**	**23,080**	**26,965,373**

B. <u>Interest rate risk</u>

- Interest rate risk is the risk to income or capital arising from fluctuating interest rates. Interest rate risk is a vital part of the Bank's business activity as taking on excessive interest rate risk exposure can potentially threaten earnings and the Bank's equity.
- Accordingly, interest rate risk is measured to manage the level of exposure to adverse movements of interest rates and limit the potential risk that can be derived.

C. Liquidity risk

- Liquidity risk management is the ability to accurately identify and quantify the main sources of the bank's liquidity risk in a timely manner.
- Liquidity risk arises from either the bank's inability to meet its obligations as they fall due or to fund increases in assets without incurring undesirable cost or losses.
- Liquidity risks are categorized into two risk types:
    - Funding liquidity risk when the Bank cannot fulfill its payment obligations because of an inability to obtain funding.
    - Market liquidity risk when the Bank is unable to sell or transform its Liquidity buffer into cash without significant losses.

D. Capital adequacy

- Capital adequacy and the use of regulatory capital are monitored daily by the bank's management, employing techniques based on the guidelines developed by the Basel Committee and the European Community Directives, as implemented by the Central Bank of Egypt (CBE) or supervisory purposes, the required information is filed with the Authority on a quarterly basis.

The CBE requires the bank to:

The bank maintains a ratio of 10% or more of total regulatory capital to its risk-weighted assets and liabilities, Minimum level of capital adequacy ratio reached 12.5%.

The capital adequacy ratio numerator comprises two tiers:

Tier 1 capital:
Consists of two parts, going concern capital and additional going concern.

Tier 2 capital:
Gone concern capital, qualifying subordinated loan capital, consists of:
- 45% of the value of the special reserve.
- 45% of the increase in the fair value of the book value of financial investments in subsidiaries and affiliates.
- Other financial convoluted instruments.
- Subordinated loans (Deposits) with amortization of 20% per year in the last 5 years of maturity.
- Loan loss provision "General "by not more than 1.25% of total assets and contingent liabilities weighted risk weights.

Type of Risk:

- Credit Risk.
- Market Risk.
- Operations Risk.

Operational risk has been measured based on the "Standardized Approach" to replace the "Basic Indicator Approach" in accordance with the circular dated on 4 January 2021, regarding the "**regulatory instructions for operational risk management**". Which stated that banks should comply with the implementation of the operational risk model using the "Standardized Approach" to replace the "Basic Indicator Approach" within the application of the final steps for implementing Basel III regulations.

The risk weighted assets are between zero and 200% classified according to the nature of the debit party for each asset which reflect the assets related credit risk taking into consideration the cash guarantees. The same treatment is used for the off-balance sheet amounts after performing the adjustments to reflect the contingent nature and the expected losses for these amounts.

The bank complied with local capital requirements and with the countries requirements where outside branches (based on Basel II) were operating in the last two years.

	30 September 2026 EGP,000	31 December 2025 EGP,000
Tier I Going Concern Capital	17,788,609	16,949,237
Tier II Going Concern Capital	1,967,513	1,615,064
Total Capital	**19,756,122**	**18,564,301**
Credit Risk	90,971,462	83,624,802
Market Risk	13,188	58,291
Operation Risk	10,069,737	8,188,926
Top 50 Effect	4,871,535	3,325,494
Total Risks	**105,925,922**	**95,197,513**
Capital Adequacy Ratio %	**18.65%**	**19.50%**

Leverage Ratio:

	30 September 2026 EGP,000	31 December 2025 EGP,000
Tier I Going Concern Capital	**17,788,609**	**16,949,237**
On Balance Sheet Risk	166,538,041	145,912,382
Derivatives Risk	125,359	267,886
Off Balance Sheet Risk	21,267,251	19,084,270
Total Risks	**187,930,651**	**165,264,538**
Leverage Ratio %	**9.47%**	**10.26%**

3. Segment analysis

Segment activity involves operating activities, assets used in providing banking services, and risk and return management associated with this activity, which might differ from other activities. Segment analysis for the banking operations involves the following:

Large, medium, and small enterprises:

Including current account, deposit, overdraft account, loan, credit facilities, and financial derivative activities.

Investment:

Providing corporate advisory services, executing trades on behalf of clients, offering securities custody solutions, managing long-term investment portfolios, and handling other financial operations.

Retail:

Encompasses current account, saving account, deposit, credit card, personal loans, and real estate loans activities,

Treasury:

Operations include interbank transactions, trading in short-term investment instruments, foreign exchange market activities, and managing market risk exposure.

a. Segment reporting analysis

(All amounts are in thousand Egyptian pounds)

30 September 2026	Corporate banking	SMEs	Investment	Retail	Treasury	Total EGP,000
Revenues and expenses according to the sector activity						
Revenues of the sector activity	3,184,319	1,032,598	624,102	2,995,815	2,953,969	**10,790,803**
Expenses of the sector	(1,041,259)	(387,661)	(60,787)	(2,169,782)	250,345	**(3,409,144)**
Result of the sector operations	**2,143,060**	**644,937**	**563,315**	**826,033**	**3,204,314**	**7,381,659**
Profit before tax	**2,143,060**	**644,937**	**563,315**	**826,033**	**3,204,314**	**7,381,659**
Taxes	(482,189)	(145,111)	(136,033)	(209,722)	(1,043,990)	**(2,017,045)**
Net profit for the period	**1,660,871**	**499,826**	**427,282**	**616,311**	**2,160,324**	**5,364,614**
Assets and Liabilities according to the sector activity						
Assets of the sector activity	50,180,872	2,678,705	10,064,847	18,215,196	85,069,369	**166,208,989**
Total assets	**50,180,872**	**2,678,705**	**10,064,847**	**18,215,196**	**85,069,369**	**166,208,989**
Liabilities of the sector activity	66,535,128	15,217,364	7,683,053	48,628,989	4,044,819	**142,109,353**
Total Liabilities	**66,535,128**	**15,217,364**	**7,683,053**	**48,628,989**	**4,044,819**	**142,109,353**

30 September 2025	Corporate banking	SMEs	Investment banking & others	Retail	Treasury	Total EGP,000
Revenues and expenses according to the sector activity						
Revenues of the sector activity	3,094,357	1,028,880	350,476	2,779,582	2,572,228	**9,825,523**
Expenses of the sector	(813,668)	(349,660)	(62,939)	(1,733,454)	(46,500)	**(3,006,221)**
Result of the sector operations	**2,280,689**	**679,220**	**287,537**	**1,046,128**	**2,525,728**	**6,819,302**
Profit before tax	2,280,689	679,220	287,537	1,046,128	2,525,728	**6,819,302**
Taxes	(564,562)	(166,703)	(67,102)	(256,530)	(619,810)	**(1,674,707)**
Net profit for the period	**1,716,127**	**512,517**	**220,435**	**789,598**	**1,905,918**	**5,144,595**
Assets and Liabilities according to the sector activity						
Assets of the sector activity	39,004,563	2,940,903	5,067,031	17,330,584	74,098,840	**138,441,921**
Total assets	**39,004,563**	**2,940,903**	**5,067,031**	**17,330,584**	**74,098,840**	**138,441,921**
Liabilities of the sector activity	56,241,308	12,622,499	7,220,961	38,600,375	1,932,272	**116,617,415**
Total Liabilities	**56,241,308**	**12,622,499**	**7,220,961**	**38,600,375**	**1,932,272**	**116,617,415**

*** Revenues of the sector activity includes Net interest income, Net fee and commission income, Dividend income, Net trading income and Gains from financial investments**

b. Geographical sector analysis

(All amounts are in thousand Egyptian pounds)

30 September 2026	Cairo	Alex, Delta & Sinai	Upper Egypt	Total EGP,000
Revenues & Expenses according to the geographical sectors				
Revenues of the Geographical sectors	16,334,046	1,192,187	377,629	**17,903,862**
Expenses of the Geographical sectors	(9,233,741)	(1,044,205)	(244,257)	**(10,522,203)**
Result of sector operations	**7,100,305**	**147,982**	**133,372**	**7,381,659**
Profit before tax	7,100,305	147,982	133,372	**7,381,659**
Tax	(1,948,734)	(38,302)	(30,009)	**(2,017,045)**
Profit of the Period	**5,151,571**	**109,680**	**103,363**	**5,364,614**

30 September 2025	Cairo	Alex, Delta & Sinai	Upper Egypt	Total EGP,000
Revenues & Expenses according to the geographical sectors				
Revenues of the Geographical sectors	15,012,767	1,228,517	347,357	**16,588,641**
Expenses of the Geographical sectors	(8,593,438)	(970,517)	(205,384)	**(9,769,339)**
Result of sector operations	**6,419,329**	**258,000**	**141,973**	**6,819,302**
Profit before tax	6,419,329	258,000	141,973	**6,819,302**
Tax	(1,584,690)	(58,073)	(31,944)	**(1,674,707)**
Profit of the Period	**4,834,639**	**199,927**	**110,029**	**5,144,595**

4. Net interest income	30 September 2026 EGP,000	30 September 2025 EGP,000
Interest on loans and similar income		
Loans and advances:		
Customers	8,946,492	9,233,544
	8,946,492	**9,233,544**
Similar income:		
Treasury bills	2,249,542	1,967,214
Balances with banks	2,075,894	1,457,169
Investments in debt instruments at fair value through OCI	1,639,005	1,399,744
	5,964,441	**4,824,127**
	14,910,933	**14,057,671**
Interest on deposits and similar expenses		
Deposits and current accounts:		
- Banks	(26,784)	(243,660)
- Customers	(6,177,708)	(5,654,293)
- Other Loans	(39,143)	(114,388)
- Others	(115)	(122)
	(6,243,750)	**(6,012,463)**
Net interest income	**8,667,183**	**8,045,208**

5. Net fee and commission income	30 September 2026 EGP,000	30 September 2025 EGP,000
Fee and Commission income :		
Credit related fees and commissions	1,579,284	1,481,239
Trust and other custody fees	34,483	37,395
Other fees	515,690	456,809
Total	**2,129,457**	**1,975,443**
Fee and Commission expense:		
Other fees and commissions paid	(869,309)	(750,655)
	(869,309)	**(750,655)**
Net fee and Commission	**1,260,148**	**1,224,788**

6. Dividend Income	30 September 2026 EGP,000	30 September 2025 EGP,000
Investment at Fair value through OCI	30,396	12,364
Others	158	341
Total	**30,554**	**12,705**

7. Net trading income

	30 September 2026 EGP,000	30 September 2025 EGP,000
Foreign exchange:		
Gains from foreign currencies transactions	619,097	416,648
Gain on revaluation of currency forward contracts	324	324
Gain on revaluation of currency swap contracts	17,754	5,320
Gain on revaluation of option deals	776	5,055
Net changes in fair value through profit / Loss	(1,531)	56
Interest Income from investment at fair value through profit / Loss	17,191	26,765
Gain on investment at fair value through profit / Loss	5,653	18,287
Total	**659,264**	**472,455**

8. Gains from financial investments

	30 September 2026 EGP,000	30 September 2025 EGP,000
Gain on sale of financial investments	173,654	70,367
	173,654	**70,367**

9. Impairment charge for credit losses (Expected credit losses)

	30 September 2026 EGP,000	30 September 2025 EGP,000
Loans and advances to customers	(520,076)	(415,317)
Due from banks	(266)	1,741
Debt instruments at fair value through other comprehensive income	(2)	29,569
	(520,344)	**(384,007)**

10. Administrative expenses

	30 September 2026 EGP,000	30 September 2025 EGP,000
Staff costs		
Wages and salaries	(1,095,916)	(947,830)
Social insurance costs	(210,071)	(176,637)
	(1,305,987)	**(1,124,467)**
Other Administrative expenses	(1,740,677)	**(1,471,534)**
	(3,046,664)	**(2,596,001)**

11. Impairment Loss of Goodwill

	30 September 2026 EGP,000	30 September 2025 EGP,000
Impairment of Full Goodwill	(61,917)	-
	(61,917)	-

12. Other net operating income / expense

	30 September 2026	30 September 2025

	EGP,000	EGP,000
Other provisions	127,565	19,820
Revaluation on foreign currencies assets & Liabilities rather than those held for trading	84,195	(73,575)
Profit on sale of fixed assets	(168)	11,164
Others	8,189	16,378
	219,781	**(26,213)**

13. Earnings per share

	30 September 2026 EGP,000	30 September 2025 EGP,000
Net profit for the period	5,364,614	5,144,595
Employees share in profit	(536,478)	(513,343)
Banking Sector Support & Development Fund	(54,499)	(51,334)
Profit attributable to shareholders of the bank (1)	**4,773,637**	**4,579,918**
Weighted average number of ordinary shares in issue (In thousands) (2)	1,250,000	1,250,000
Basic earnings per share (Egyptian pound) (1:2)	**3.82**	**3.66**

14. Income tax expense

	30 September 2026 EGP,000	30 September 2025 EGP,000
Current tax	(1,969,119)	(1,768,030)
Deferred tax	(47,926)	93,323
	(2,017,045)	**(1,674,707)**

	30 September 2026 EGP,000	30 September 2025 EGP,000
Profit before tax	**7,381,659**	**6,819,302**
Tax calculated at applied tax rate	(1,660,873)	(1,534,343)
Nondeductible expenses including deferred tax	(752,105)	(578,029)
Tax on interest from T-bills and Governmental bonds	(783,872)	(650,448)
Tax exempted income	1,179,805	979,027
Prior years Adjustment	-	109,086
Income tax expense	**(2,017,045)**	**(1,674,707)**
Effective tax rate	**27.33%**	**24.6%**

Deferred income tax recognition

Deferred income taxes have been fully recognized on temporary differences in accordance with the liability method, using an effective tax rate of 22.5% for the current fiscal year.

Deferred tax assets and liabilities balances

	Deferred tax assets		Deferred tax Liability	
	30 September 2026 EGP,000	31 December 2025 EGP,000	30 September 2026 EGP,000	31 December 2025 LE,000
Fixed assets (depreciation)	-	-	(127,488)	(117,292)
Other	-	5,899	(19,255)	(526)
Fair value differences	-	-	(157,071)	(291,308)
Other Provisions	307,438	320,606	-	-
Total deferred tax assets (Liabilities)	**307,438**	**326,505**	**(303,814)**	**(409,126)**
Net deferred tax assets (Liabilities)	**3,624**	**(82,621)**		

Deferred tax assets and liabilities movements	Deferred tax assets		Deferred tax Liability	
	30 September 2026 EGP,000	31 December 2025 EGP,000	30 September 2026 EGP,000	31 December 2025 EGP,000
Balance at the beginning of the period/ year	**326,505**	**183,774**	**(409,126)**	**(318,537)**
Additions through profit and loss	(19,067)	142,731	(28,925	-
De recognition through profit and loss	-	-	(28,925)	1,114
De-recognition (additions) through Equity	-	-	134,237	(91,703)
Total deferred tax assets (Liabilities)	**307,438**	**326 505**	**(303,814)**	**(409,126)**
Net deferred tax assets (Liabilities)	**3,624**	**(82 621)**		

15. Cash and balances with Central Bank of Egypt

	30 September 2026 EGP,000	31 December 2025 LE,000
Cash on hand	3,149,797	3,592,082
Balances with the Central Bank of Egypt -reserve ratio	5,202,536	1,539,343
	8,352,333	**5,131,425**
Non-interest-bearing balances	8,352,333	5,131,425
	8,352,333	**5,131,425**

16. Due from banks

	30 September 2026 EGP,000	31 December 2025 LE,000
Current accounts	1,554,292	7,543,210
Placements with other banks	47,329,838	36,212,476
	48,884,130	**43,755,686**
Expected credit loss	(9,011)	(8,052)
Balance	**48,875,119**	**43,747,634**
Central bank of Egypt*	5,756,975	8,754,686
Local banks	9,737,443	8,595,263
Foreign banks	33,389,712	26,405,737
	48,884,130	**43,755,686**
Expected credit loss	(9,011)	(8,052)
Balance	**48,875,119**	**43,747,634**
Non-interest-bearing balances	1,554,292	7,543,210
Interest bearing balances	47,329,838	36,212,476
	48,884,130	**43,755,686**
Expected credit loss	(9,011)	(8,052)
Balance	**48,875,119**	**43,747,634**

The movement in provision - Due from banks	30 September 2026 EGP,000	31 December 2025 EGP,000
Balance at 1 January-2026	**8,052**	**10,337**
Impairment / charge release	266	(1,561)
Foreign Exchange differences	693	(724)
Balance at the end of Period / year	**9,011**	**8,052**

17. Loans and advances to customers (net)	30 September 2026 EGP,000	31 December 2025 EGP,000
Individual		
Overdrafts	47,264	48,869
Credit cards	2,269,342	1,923,569
Personal Loans	14,221,005	13,274,224
Mortgage Loans	2,329,304	2,620,035
Total (1)	**18,866,915**	**17,866,697**
Corporate entities		
Overdrafts	11,373,919	10,824,850
Direct Loans	40,228,381	35,698,733
Syndicated loans	2,665,439	2,679,107
Other Loans	69,530	131,401
Total (2)	**54,337,269**	**49,334,091**
Total Loans and advances to customers (1+2)	**73,204,184**	**67,200,788**
Less :		
Unearned Income	(1,357)	(4,695)
Allowance for impairment	(2,662,466)	(2,468,307)
Net	**70,540,361**	**64,727,786**
Current Balances	46,958,742	43,138,181
Non-Current Balances	26,245,442	24,062,607
	73,204,184	**67,200,788**

Impairment Loss Allowance: Analysis of the movement in the impairment loss allowance for loans and customer facilities, categorized by type.

30 September 2026

Retail	Overdrafts	Credit cards	Personal loans	Mortgage loans	Total EGP,000
Balance at 1 January 2026	**584**	**80,807**	**405,626**	**34,614**	**521,631**
Impairment charge	(20)	35,367	395,032	3,618	**433,997**
Loans written off during the period	-	(31,592)	(395,314)	-	**(426,906)**
Amount recovered during the period	-	11,349	70,636	-	**81,985**
Foreign exchange differences +/	-	-	53	-	**53**
Balance at the period end	**564**	**95,931**	**476,033**	**38,232**	**610,760**

Corporate entities	Overdrafts	Direct Loans	Syndicated loans	Other Loans	Total EGP,000
Balance at 1 January 2026	**871,787**	**1,011,093**	**61,950**	**1,846**	**1,946,676**
Impairment release / charge	(49,598)	150,190	(13,377)	(1,136)	**86,079**
Loans written off during the period	(33,299)	-	-	-	**(33,299)**
Amount recovered during the period	28,412	-	-	-	**28,412**
Foreign exchange differences +/	1,695	17,860	4,283	-	**23,838**
Balance at the period end	**818,997**	**1,179,143**	**52,856**	**710**	**2,051,706**
Total					**2,662,466**

31 December 2025

Individuals	Overdrafts	Credit cards	Personal loans	Mortgage loans	Total EGP,000
Balance at 1 January 2025	365	72,164	227,012	33,239	**332,780**
Impairment charge / release	219	23,721	437,621	1,375	**462,936**
Loans written off during the year	-	(27,116)	(319,338)	-	**(346,454)**
Amount recovered during the year	-	12,038	60,349	-	**72,387**
Foreign exchange differences +/	-	-	(18)	-	**(18)**
Balance at the year end	**584**	**80,807**	**405,626**	**34,614**	**521,631**

Corporate entities	Overdrafts	Direct Loans	Syndicated loans	Other Loans	Total EGP,000
Balance at 1 January 2025	1,082,494	686,234	104,674	835	**1,874,237**
Impairment release / charge	(218,585)	334,177	(40,410)	1,011	76,193
Loans written off during the year	(11,091)	-	-	-	(11,091)
Amount recovered during the year	20,554	-	-	-	20,554
Foreign exchange differences +/	(1,585)	(9,318)	(2,314)	-	(13,217)
Balance at the year end	871,787	1,011,093	61,950	1,846	**1,946,676**
Total					**2,468,307**

18. Derivatives:

30 September 2026 EGP,000	Notional amount	Assets	Liabilities
Currency Derivatives			
Currency forwards	5,870,041	17,600	3,397
Currency swaps	2,623,228	4,370	2,596
Currency option held or trading	147,730	520	520
	8,640,999	**22,490**	**6,513**
Total derivatives	**8,640,999**	**22,490**	**6,513**

31 December 2025 EGP,000	Notional amount	Assets	Liabilities
Derivatives			
Currency forwards	1,211,150	18,853	93
Currency swaps	772,150	7,094	16,978
Currency options	671,229	1,223	1,223
	2,654,529	**27,170**	**18,294**
Interest rate derivatives			
Interest rate swaps	19,068,480	57,328	57,328
	19,068,480	57,328	57,328
Total derivatives	**21,723,009**	**84,498**	**75,622**

19. Financial Investments

	30 September 2026 EGP,000	31 December 2025 LE,000
Fair value through other comprehensive income		
Debt instruments at fair value listed - Treasury bills	16,253,374	16,038,955
Debt instruments at fair value listed Governmental Bonds	8,291,708	6,629,944
Equity instruments at fair value unlisted	903,776	903,706
Mutual fund Certificates - according to law requirements	494,009	399,552
Total investment measured at fair value through other comprehensive income	**25,942,867**	**23,972,157**
Amortized cost		
Governmental Bonds	2,000,827	2,004,563
Total investment at Amortized cost	**2,000,827**	**2,004,563**
Fair value through other profit or loss		
Treasury bills at fair value - listed	4,421,654	931,425
Governmental Bonds	-	512
Total investment measured at fair value through profit or loss	**4,421,654**	**931,937**
Total Financial investments	**32,365,348**	**26,908,657**
Current Balances	19,462,334	20,559,333
Non-current balances	12,903,014	6,349,324
	32,365,348	**26,908,657**
Debt instruments with fixed interest rates	30,967,563	25,605,399
	30,967,563	**25,605,399**

Treasury bills according to the following maturities:	30 September 2026 EGP,000	31 December 2025 LE,000
Treasury bills, maturity 91 days	301,898	1,037,952
Treasury bills, maturity 182 days	1,515,460	3,465,370
Treasury bills, maturity 273 days	5,242,414	5,245,724
Treasury bills, maturity 364 days	14,758,283	8,357,478
Unearned interest	(1,143,027)	(1,136,144)
	20,675,028	**16,970,380**

20. Intangible assets

	30 September 2026 EGP,000	31 December 2025 LE,000
Software		
Cost	950,026	702,853
Accumulated amortization	(546,475)	(446,312)
Net book value	**403,551**	**256,541**
Balance for the current period		
Net Book value at the beginning of the period / year	403,551	256,541
Additions	180,427	247,173
Disposals – Cost	(67,368)	-
Disposals – Accumulated amortization	67,368	-
Amortization expense	(99,810)	(100,163)
Net Book Value at the end of the current period / year	**484,168**	**403,551**
Balance at the end of the current period/year		
Cost	1,063,085	950,026
Accumulated amortization	(578,917)	(546,475)
Net book value	**484,168**	**403,551**

21. Other assets

	30 September 2026 EGP,000	31 December 2025 LE,000
Accrued revenues	2,053,943	1,839,120
Prepaid expenses	376,878	242,999
Advances to purchase fixed assets	669,939	263,391
Assets acquired as settlement of debts	108,902	48,722
Deposits with others and imprest fund	66,387	56,059
Other	904,545	821,785
Total	**4,180,594**	**3,272,076**

22. Fixed Assets

	Land	Buildings	Computer systems	Vehicles	Fixtures	Machinery and equipment	Furniture	Other	Total EGP,000
Balance as of 1 January 2025									
Cost	56,822	420,744	503,214	48,376	399,554	53,909	44,479	221,243	**1,748,341**
Accumulated Depreciation	-	(196,795)	(334,328)	(22,768)	(299,223)	(36,487)	(35,225)	(96,708)	**(1,021,534)**
Net book value as of 1 January 2025	**56,822**	**223,949**	**168,886**	**25,608**	**100,331**	**17,422**	**9,254**	**124,535**	**726,807**
Additions	-	38	306,574	48,810	78,658	2,634	3,516	36,636	**476,866**
Disposals – Cost	-	-	(26,954)	(8,519)	(1,419)	(8,272)	(701)	(5,428)	**(51,293)**
Depreciation expense	-	(14,145)	(84,332)	(13,672)	(34,280)	(4,328)	(1,964)	(20,192)	**(172,913)**
Disposals – Accumulated Depreciation	-	-	26,878	8,519	1,419	8,205	680	5,298	**50,999**
Net book value as of 31 December 2025	**56,822**	**209,842**	**391,052**	**60,746**	**144,709**	**15,661**	**10,785**	**140,849**	**1,030,466**
Balance as of 1 January 2026									
Cost	56,822	420,782	782,834	88,667	476,793	48,271	47,294	252,451	**2,173,914**
Accumulated Depreciation	-	(210,940)	(391,782)	(27,921)	(332,084)	(32,610)	(36,509)	(111,602)	**(1,143,448)**
Net Book value as of 1 January 2026	**56,822**	**209,842**	**391,052**	**60,746**	**144,709**	**15,661**	**10,785**	**140,849**	**1,030,466**
Additions	-	-	84,055	1,660	17,934	1,449	8,235	42,901	**156,234**
Disposals – Cost	-	-	(3,387)	(26)	(175,105)	(2,874)	(293)	(340)	**(182,025)**
Depreciation expense	-	(10,429)	(90,290)	(11,818)	(32,131)	(2,592)	(1,668)	(18,512)	**(167,440)**
Disposals – Accumulated Depreciation	-	-	3,117	26	174,842	1,448	254	184	**179,871**
Net book value as of 30 September 2026	**56,822**	**199,413**	**384,547**	**50,588**	**130,249**	**13,092**	**17,313**	**165,082**	**1,017,106**
Balance as of 30 September 2026									
Cost	56,822	420,782	863,502	90,301	319,622	46,846	55,236	295,012	**2,148,123**
Accumulated Depreciation	-	(221,369)	(478,955)	(39,713)	(189,373)	(33,754)	(37,923)	(129,930)	**(1,131,017)**
Net book value as of 30 September 2026	**56,822**	**199,413**	**384,547**	**50,588**	**130,249**	**13,092**	**17,313**	**165,082**	**1,017,106**

23. Due to banks

	30 September 2026 EGP,000	31 December 2025 EGP,000
Current accounts	489,849	2,336,759
Deposits	1,000,000	-
	1,489,849	**2,336,759**
Local banks	1,001,314	1,971
Foreign banks	488,535	2,334,788
	1,489,849	**2,336,759**
Non-interest bearing	489,849	2,336,759
Interest bearing	1,000,000	-
	1,489,849	**2,336,759**
Current Balances	1,489,849	2,336,759
	1,489,849	**2,336,759**

24. Customers' deposits

	30 September 2026 EGP,000	31 December 2025 EGP,000
Demand deposits	64,269,893	52,843,071
Time and call deposits	39,242,726	34,681,461
Certificates of deposits	16,294,412	13,991,469
Saving accounts	8,577,187	7,323,116
Other deposits	1,473,124	1,340,230
Total	**129,857,342**	**110,179,347**
Corporate Deposits	81,195,344	70,184,092
Individual Deposits	48,661,998	39,995,255
	129,857,342	**110,179,347**
Current Balances	90,901,861	85,984,193
Non-current balances	38,955,481	24,195,154
	129,857,342	**110,179,347**
Non-interest-bearing balances	26,220,384	22,431,759
Fixed interest rate balances	79,282,612	66,296,462
Variable interest rate balances	24,354,346	21,451,126
	129,857,342	**110,179,347**

25. Other Loans	Interest Rates	30 September 2026 EGP,000	31 December 2025 LE,000
National Bank of Egypt		21,122	108,063
Egyptian Co. for Housing Refinance		49,605	57,947
Credit Agricole Paris (13/6/2027)	2.97%+SOFR	519,887	476,712
Credit Agricole Paris (11/5/2028)	2.955%+SOFR	519,887	476,712
Credit Agricole Paris (13/4/2029)	3.407%+SOFR	519,887	476,712
(EBRD)		909,802	-
		2,540,190	**1,596,146**

26. Other Liabilities	30 September 2026 EGP,000	31 December 2025 LE,000
Accrued interest	605,991	602,994
Unearned revenue	89,228	92,745
Accrued expenses	1,496,175	1,203,710
Other credit balances	3,297,952	2,967,782
Balance	**5,489,346**	**4,867,231**

27. Other provisions	30 September 2026 EGP,000	31 December 2025 LE,000
Balances at the beginning of the period / year	**903,995**	**882,414**
Exchange differences	11,399	(14,859)
Release \ charged provisions	(127,565)	36,440
balance at the end of the period / year	**787,829**	**903,995**

Other provisions represent the following:

	30 September 2026 EGP,000	31 December 2025 LE,000
Provision for claims	284,108	454,273
Provision for contingent liabilities	503,721	449,722
Balance	**787,829**	**903,995**

28. Paid-up capital

- The bank authorized share capital with LE 6,000,000 thousand the issued and paid up capital is LE 5,000,000 thousand divided into 1,250,000 thousand ordinary shares with par value LE 4 each and there is no treasury stock, the following is a list of the shareholders of the bank as of 30 September 2026

30 September 2026

Shareholder	No. of shares	% of ownership	Amount
Credit Agricole SA	652,318,110	52.185 %	2,609,272
Credit Agricole Corporate and Investment	163,327,560	13.066 %	653,310
RolaCo. EGP For Investment owned by Ali Ben Hassan Ben Ali Daykh	124,585,543	9.967 %	498,342
Social Insurance Fund for Government Sector Employees	100,138,797	8.011 %	400,555
Others	209,629,990	16.771 %	838,521
Total	**1,250,000,000**	**100.00%**	**5,000,000**

29. Reserves and retained earning

A. Reserves	30 September 2026 EGP,000	31 December 2025 LE,000
General Banking Risk Reserve	18,801	14,101
Legal reserve	1,821,426	1,480,548
Capital reserve	108,679	88,847
Fair value reserve	872,658	850,544
General Risk Reserve	110,756	110,756
Total reserves	**2,932,320**	**2,544,796**

Movements in reserves were as follows:

	30 September 2026 EGP,000	31 December 2025 LE,000
a. General Banking Risk Reserve		
Balance at the beginning of the year	**14,101**	**10,200**
Transferred from the Net profit	4,700	4,860
Transfer to retained earning	-	(959)
Balance	**18,801**	**14,101**
b. Legal reserve		
Balance at the beginning of the year	**1,480,548**	**1,082,911**
Transferred from the Net profit	347,078	397,637
Transferred to Retained earning	(6,200)	
Balance	**1,821,426**	**1,480,548**

According to the Statute of the Bank is statutes a sum equal to 5% of the annual net profit is appropriated to a legal reserve and to be stopped when the legal reserve balance reaches 20% of the capital and in accordance with the instructions of the Central Bank shall act in the special reserve of the Bank only after consulting The Egyptian Central Bank. The Statute was amended in accordance with the extraordinary General Assembly held in 30/3/2017 modified the legal reserve of up to 50% of the issued capital.

c. **Capital Reserve**	30 September 2026 EGP,000	31 December 2025 LE,000
Balance at the beginning of the year	**88,847**	**61,246**
Transferred from Net profit	21,239	27,601
Transferred to Retained earning	(1,407)	
Balance	**108,679**	**88,847**

d. **Fair value reserve**	30 September 2026 EGP,000	31 December 2025 EGP,000
Balance at the beginning of the year	**850,544**	**714,337**
Net Gain from change in fair value	22,114	136,207
Balance	**872,658**	**850,544**

e. **General Risk Reserve**	30 September 2026 EGP,000	31 December 2025 LE,000
Balance at the beginning of the period / year	**110,756**	**110,756**
Balance	**110,756**	**110,756**

B. **Retained earnings**	30 September 2026 EGP,000	31 December 2025 LE,000
Balance at the beginning of the period / year	**16,085,589**	**14,466,648**
Dividend	(4,848,261)	(4,799,392)
Transferred to Legal reserve	(347,078)	(397,637)
Transferred to Capital Reserve	(21,239)	(27,601)
Transferred to General Banking Risk Reserve	(4,700)	(4,860)
Transferred to Banking Sector Support & Development Fund	(69,236)	(79,685)
Transfer from General Banking Risk Reserve (Sold Asset Acquired)	-	959
Profit Distribution for 2024	-	(32,884)
Transferred from legal reserve to Retained earning	6,200	
Transferred from Capital reserve to Retained earning	1,407	
Profit of the period/year	5,364,614	6,960,041
Balance at the end of period / year	**16,167,296**	**16,085,589**

30. Contingent liabilities and commitments

A. Loans, advances and Guarantees Commitments	30 September 2026 EGP,000	31 December 2025 LE,000
Letters of guarantee	27,669,315	26,024,976
Commercial letters of credit (import and export)	6,824,307	5,812,440
Acceptances	2,020,515	1,780,465
Other contingent liability	6,112,941	4,301,357
Total	**42,627,078**	**37,919,238**

B. Operational Lease:
There is no commitment for operational lease at the financial statement date.

C. Legal Claims
There were a number of legal proceedings outstanding against the bank with provision amounted 51,597 thousand Egyptian pounds.

D. Capital Commitments
The bank had capital commitments of 672,218 thousand Egyptian pounds in respect of fixed assets purchases and branches fixtures and have not been implemented yet till the balance sheet date.

31. Cash and cash equivalents

For the purposes of the cash flow statement presentation, cash and cash equivalents comprise the following balances with less than three months maturity from the date of acquisition.

	30 September 2026 EGP,000	30 September 2025 EGP,000
Cash and balances with central banks	3,149,797	3,368,938
Due from banks	43,387,612	34,022,834
Treasury bills	295,605	890,629
	46,833,014	**38,282,401**

Mutual funds

The fund is one of the banking activities licensed by the capital law no. 95 for 1992 and its executive rules. The first, second and third funds are managed by EFG Hermes Investment Fund Management, while the fourth fund is managed by HC Investment Fund Management.

Credit Agricole Bank mutual fund no. (1)

The number of investment certificates in the fund have reached 3,000,000 certificates and their value 300,000,000 EGP. The bank owned 150 000-investment certificates (par value 15,000,000 EGP) Credit Agricole 1st fund managed by EFG Hermes, the redeemable price per IC amounted to EGP 1,888.98 at balance sheet date and the total value is 283,347,000EGP.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 2,011,466 EGP as of 30 September 2026 that was classified as fees and commission in the income statement.

Credit Agricole Bank mutual fund no. (2)

The mutual fund owns about 3,000,000 certificates (amounted 300,000,000 EGP) of which the bank owns 150,000 certificates (par value 15,000,000) for managing the mutual fund activity, their redemption value at the balance sheet date is 122,121,000 EGP with a redeemable price of 814.14 EGP per IC.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 1,175,725 EGP as of 30 September 2026 that was classified as fees and commission income in the income statement.

Credit Agricole Bank mutual fund no. (3)

The mutual fund owns about 4,000,000 certificates (amounted 4,000,000,000 EGP) of which the bank owns 39,000 Certificates (par value 39,000,000EGP) for managing the mutual fund activity, their redemption value at the balance sheet date is 44,807,100EGP and a redeemable price of 1,148.90 EGP per IC.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 3,878,336 EGP as of 30 September 2026 that was classified as fees and commission income n in the income statement.

Credit Agricole Bank mutual fund no. (4)

The mutual fund owns about 1,000,000 certificates (amounted 100,000,000 EGP) of which the bank owns 50,000 certificates (par value 5,000,000) for managing the mutual fund activity, their redemption value at the balance sheet date is 43,733,500 EGP with a redeemable price of 874.67 EGP per IC.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 324,724 EGP as of 30 September 2026 that was classified as fees and commission income in the income statement.

32. Related party transactions

The Bank's parent company is Credit Agricole (France) which holds 52.19% of the common stock and the remaining portion of 47.81% is held by other shareholders presented in the capital disclosure.

The Bank had transactions with its related parties on an arm's length basis. The nature of such transactions and related balances as presented at the balance sheet date are as follows:

	Credit Agricole Group	
	30 September 2026 EGP,000	31 December 2025 LE,000
Due from banks		
Outstanding at 1 January	**2,651,398**	**698,442**
Received / Collected during the year	(2,606,565)	1,952,956
Ending balance	**44,833**	**2,651,398**

	Credit Agricole Group	
	30 September 2026 EGP,000	31 December 2025 LE,000
Due to banks		
Outstanding at 1 January	**338,195**	**132,171**
Received / Collected during the year	135,322	206,024
Ending balance	**473,517**	**338,195**

	Credit Agricole Group	
	30 September 2026 EGP,000	31 December 2025 LE,000
General and Administrative expenses	180,024	184,766
Other Loans	1,559,661	1,430,136
Interest and commission income	39,748	26,364
Interest and commission expense	100,561	146,888

33. Short term wages and benefits

The monthly average of net total annual income of the banks' twenty employees with the largest wages and salaries collectively during the period amounted to 16,383 thousand EGP compared to 15,823 thousand for the comparative year, and the total outstanding loans for the top management during the period amounted to 9,624 thousand EGP compared to 9,941 thousand for the previous year.

33. Tax position

- **Corporate Income Tax**

Period from start-up date to 2023
Tax examination was done, internal committees, and appeal committees have been completed, and the taxes due for these periods have been paid.
Period 2024/2025
The tax return report was submitted within the legal deadlines, and the due taxes were paid.

- **Salaries Tax**

Period from start-up date to 2023
Tax examination was done; and the tax differences resulting from these periods have been paid and settled.

- **Stamp Duty**

According to Law no. 143/2006
committees have been completed up to December 31, 2024, Tax Examination was done, and the due taxes have been paid.

34. Translation

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