Separate Financial Statements

June 2026 - Interim Condensed

2026

CIB

KPMG Hazem Hassan	Baker Tilly Mohamed Hilal - Wahid Abdel Ghaffar
Public Accountants & Consultants	**Public Accountants & Consultants**

Review Report on Condensed Separate Interim Financial Statements

To: The Board of Directors of Commercial International Bank – Egypt – CIB S.A.E

Introduction

We have reviewed the accompanying condensed separate interim financial position of Commercial International Bank – Egypt - CIB S.A.E as of 30 June 2026 and the related condensed separate interim statements of income, comprehensive income, cash flows and changes in shareholders' equity for the six-months period then ended. Management is responsible for the preparation and fair presentation of these condensed separate interim financial statements in accordance with the rules of preparation and presentation of the banks' financial statements and the basis of recognition and measurement approved by the Central Bank of Egypt board of directors on 16 December 2008 as amended by 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 requirements of applicable Egyptian laws and regulations, our responsibility is to express a conclusion on these condensed separate interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with Egyptian Standard on review engagements (2410). "Review of interim financial statements performed by the Independent Auditor of the Entity". A review of condensed separate interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the bank, and applying analytical and other review procedures. A 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 separate interim financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed separate interim financial statements are not prepared in all material respects in accordance with the rules of preparation and presentation of the banks' financial statements and the basis of recognition and measurement approved by the Central Bank of Egypt board of directors on 16 December 2008 as amended by 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 requirements of applicable Egyptian laws and regulations.

Cairo; 20 July 2026

Auditors

Abdel Hadi Mohamed Ali Ibrahim	**Hossam Mohamed Hilal**
Financial Regulatory Authority Register Number "395"	Financial Regulatory Authority Register Number "147"
KPMG Hazem Hassan	**Baker Tilly Mohamed Hilal - Wahid Abdel Ghaffar**
Public Accountants & Consultants	**Public Accountants & Consultants**

KPMG Hazem Hassan
Public Accountants and Consultants
(10)

MOHAMED HILAL & WAHID ABDEL GHAFFAR
bakertilly

(All amounts are shown in EGP thousands)

Condensed Separate Interim Statement of Financial Position as at June 30, 2026

	Notes	Jun. 30, 2026	Dec. 31, 2025
Assets			
Cash and balances at the central bank	14	**143,485,898**	88,094,579
Due from banks	15	**214,113,557**	136,581,804
Loans and advances to banks, net	17	**48,462,194**	34,440,770
Loans and advances to customers, net	18	**591,344,701**	503,361,099
Derivative financial instruments		**399,402**	620,349
Financial investments			
- Financial Assets at Fair Value through OCI	19.1	**347,509,799**	375,180,260
- Financial Assets at Amortized cost	19.1	**268,728,776**	234,685,457
Investments in subsidiaries and associates	20	**1,257,430**	1,157,430
Non-current assets held for sale	32	**279,104**	279,104
Other assets	21	**58,484,112**	53,904,113
Deferred tax assets		**2,277,379**	2,410,347
Property and equipment	22	**5,816,299**	5,437,519
Total assets		**1,682,158,651**	**1,436,152,831**
Liabilities and equity			
Liabilities			
Due to banks	23	**42,027,539**	3,796,866
Due to customers	24	**1,303,791,233**	1,105,355,617
Derivative financial instruments		**227,032**	137,802
Current income tax liabilities		**12,333,227**	20,570,313
Other liabilities	25	**32,405,364**	25,411,706
Issued debt instruments	26	**4,922,120**	4,761,558
Other loans		**34,616,250**	30,471,499
Other provisions	27	**15,035,711**	15,632,737
Total liabilities		**1,445,358,476**	**1,206,138,098**
Equity			
Issued and paid capital		**34,051,391**	33,779,361
Reserves		**136,490,608**	105,426,594
Reserve for employee stock ownership plan (ESOP)		**2,295,868**	2,343,532
Retained earnings*		**63,962,308**	88,465,246
Total equity and net profit for the period / year		**236,800,175**	**230,014,733**
Total liabilities and equity		**1,682,158,651**	**1,436,152,831**

The accompanying notes are an integral part of these financial statements.
(Review report attached)
* *Including net profit for the period*

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

(All amounts are shown in EGP thousands)

Condensed Separate Interim Income Statement for The Period Ended June 30, 2026

	Notes	Last 3 Months Jun. 30, 2026	Last 6 Months Jun. 30, 2026	Last 3 Months Jun. 30, 2025	Last 6 Months Jun. 30, 2025
Interest and similar income		**56,979,538**	**110,017,873**	52,427,432	104,727,073
Interest and similar expense		**(26,032,764)**	**(49,541,711)**	(26,572,667)	(53,575,810)
Net interest income		**30,946,774**	**60,476,162**	**25,854,765**	**51,151,263**
Fee and commission income		**5,564,451**	**9,971,971**	3,906,647	7,416,971
Fee and commission expense		**(1,989,616)**	**(4,210,802)**	(1,706,607)	(3,292,751)
Net fee and commission income		**3,574,835**	**5,761,169**	**2,200,040**	**4,124,220**
Dividend income		**176,248**	**201,078**	86,301	99,052
Net trading income	*9*	**1,022,149**	**1,440,487**	599,763	1,241,158
Profits (losses) on financial investments	*19.2*	**377,628**	**545,790**	150,033	526,717
Administrative expenses		**(5,009,667)**	**(9,981,280)**	(3,795,404)	(7,544,381)
Other operating income (expenses)	*10*	**(1,666,280)**	**(4,093,152)**	(1,810,722)	(3,546,143)
Release (charges) for ECL	*11*	**(801,757)**	**(269,660)**	414,359	345,831
Profit before income tax		**28,619,930**	**54,080,594**	**23,699,135**	**46,397,717**
Income tax expense	*12*	**(8,158,951)**	**(14,463,502)**	(6,963,466)	(13,477,682)
Deferred tax assets (liabilities)	*12*	**1,035,752**	**(382,014)**	78,229	489,475
Net profit for the period		**21,496,731**	**39,235,078**	**16,813,898**	**33,409,510**
Earnings per share	*13*				
Basic		**5.61**	**10.23**	4.41	8.82
Diluted		**5.54**	**10.11**	4.36	8.71

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

(All amounts are shown in EGP thousands)

Condensed Separate Interim Statement of Comprehensive Income for The Period Ended June 30, 2026

	Last 3 Months Jun. 30, 2026	Last 6 Months Jun. 30, 2026	Last 3 Months Jun. 30, 2025	Last 6 Months Jun. 30, 2025
Net profit for the period	**21,496,731**	**39,235,078**	**16,813,898**	**33,409,510**
Transferred to RE from financial assets at fair value through OCI	-	-	3,586	3,586
Net change on financial assets at fair value through comprehensive income after tax	**1,075,873**	**(3,536,915)**	2,481,239	4,622,564
Effect of ECL on debt instruments measured at fair value through OCI	**(678,548)**	**(942,320)**	(701,273)	140,134
Total comprehensive income for the period	**21,894,056**	**34,755,843**	**18,597,450**	**38,175,794**

(All amounts are shown in EGP thousands)

Condensed Separate Interim Cash Flows for The Period Ended June 30, 2026

	Notes	Jun. 30, 2026	Jun. 30, 2025
Cash flow from operating activities			
Profit before income tax		**54,080,594**	**46,397,717**
Adjustments to reconcile profits to net cash provided by operating activities			
Fixed assets depreciation	22	**1,142,208**	766,315
Impairment release/charge for credit losses (loans and advances to customers and banks)	11	**545,493**	(866,683)
Net charge/release for other provisions	27	**589,048**	1,024,484
Impairment release/charge for credit losses (due from banks)	11	**13,923**	146,354
Impairment release/charge for credit losses (financial investments)	11	**(289,756)**	374,498
Exchange revaluation differences for financial assets at fair value through OCI and AC		**(7,228,082)**	1,489,447
Revaluation differences impairment charge for Financial Assets at Fair value through OCI		**193,153**	(95,111)
Revaluation differences impairment charge for Financial Assets at Amortized cost		**(48,139)**	1,638
Revaluation differences impairment charge for due from banks		**3,593**	(2,820)
Net utilized/recovered for other provisions	27	**(1,190,515)**	(1,053)
Exchange revaluation differences of other provisions	27	**4,441**	291,117
Profits/losses from selling property and equipment		**-**	(6,006)
Profits/losses from selling financial investments at fair value through OCI	19.2	**(545,790)**	(345,157)
Profits/losses from selling investments in associates	19.2	**-**	(181,560)
Share based payments		**795,382**	653,254
Operating profits before changes in operating assets and liabilities		**48,065,553**	**49,646,434**
Net decrease / increase in assets and liabilities			
Due from banks		**(48,292,882)**	75,949,504
Derivative financial instruments		**295,040**	24,358
Loans and advances to banks and customers		**(102,551,573)**	(96,438,781)
Other assets		**(3,236,518)**	(5,527,589)
Due to banks	23	**38,230,673**	657,789
Due to customers	24	**198,435,616**	72,337,957
Current income tax obligations paid		**(2,130,275)**	(2,104,575)
Other liabilities		**(13,576,655)**	(12,900,414)
Net cash generated from (used in) operating activities		**115,238,979**	**81,644,683**
Cash flow from investing activities			
Proceeds from sale of investments in associates		**-**	339,920
Payments for investment in subsidiaries		**(100,000)**	(140,000)
Payments for purchases of property, equipment and branches construction		**(2,863,415)**	(4,429,952)
Proceeds from selling property and equipment	10	**-**	6,006
Proceeds from redemption of financial assets at amortized cost		**11,022,297**	4,876,544
Payments for purchases of financial assets at amortized cost		**(45,787,904)**	(48,035,713)
Payments for purchases of financial assets at fair value through OCI		**(82,226,352)**	(91,524,026)
Proceeds from selling financial assets at fair value through OCI		**113,810,205**	65,110,896
Net cash generated from (used in) investing activities		**(6,145,169)**	**(73,796,325)**

(All amounts are shown in EGP thousands)

Condensed Separate Interim Cash Flows for The Period Ended June 30, 2026 (Cont.)

		Jun. 30, 2026	Jun. 30, 2025
Cash flow from financing activities			
Other loans		**4,144,751**	7,288,192
Dividends		**(29,037,813)**	(14,160,151)
Issued debt instruments		**160,562**	(118,817)
Capital increase		**272,030**	276,930
Net cash generated from (used in) financing activities		**(24,460,470)**	**(6,713,846)**
Net increase (decrease) in cash and cash equivalent during the period		**84,633,340**	1,134,512
Beginning balance of cash and cash equivalent		**141,266,643**	227,028,744
Cash and cash equivalent at the end of the period		**225,899,983**	**228,163,256**
Cash and cash equivalent comprise:			
Cash and balances at the central bank	*14*	**143,485,898**	100,535,373
Due from banks		**214,263,755**	231,918,739
Treasury bills and other governmental notes	*16*	**149,929,042**	123,491,120
Obligatory reserve balance with CBE		**(123,711,931)**	(76,281,994)
Due from banks with maturity more than three months		**(8,137,960)**	(28,050,433)
Treasury bills and other governmental notes with maturity more than three months		**(149,928,821)**	(123,449,549)
Total cash and cash equivalent		**225,899,983**	**228,163,256**

(All amounts are shown in EGP thousands)

Condensed Separate Interim Statement of Changes in Shareholders' Equity

Jun. 30, 2025	Issued and paid capital	Legal reserve	General reserve	General risk reserve	Special reserve	Capital reserve	Reserve for financial assets at fair value through OCI	Banking risks reserve	Retained earnings	Reserve for employee stock ownership plan	Total
Beginning Balance	30,431,580	6,208,674	62,422,792	1,549,445	-	22,818	(7,095,741)	17,924	56,260,451	1,868,235	**151,686,178**
Capital increase	276,930	-	-	-	-	-	-	-	-	-	**276,930**
Transferred to reserves	-	2,771,284	19,758,610	-	-	2,246	-	-	(21,744,828)	(787,312)	**-**
Dividend paid	-	-	-	-	-	-	-	-	(14,714,434)	-	**(14,714,434)**
Net profit for the period	-	-	-	-	-	-	-	-	33,409,510	-	**33,409,510**
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	3,586	-	(3,586)	-	**-**
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	-	4,622,564	-	-	-	**4,622,564**
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-	(2,628)	2,628	-	**-**
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	140,134	-	-	-	**140,134**
Cost of employees' stock ownership plan (ESOP)	-	-	-	-	-	-	-	-	-	653,254	**653,254**
Ending Balance	**30,708,510**	**8,979,958**	**82,181,402**	**1,549,445**	**-**	**25,064**	**(2,329,457)**	**15,296**	**53,209,741**	**1,734,177**	**176,074,136**

Jun. 30, 2026	Issued and paid capital	Legal reserve	General reserve	General risk reserve	Special reserve	Capital reserve	Reserve for financial assets at fair value through OCI	Banking risks reserve	Retained earnings	Reserve for employee stock ownership plan	Total
Beginning Balance	**33,779,361**	**8,979,958**	**79,110,551**	**1,549,445**	**13,145,012**	**25,064**	**2,601,268**	**15,296**	**88,465,246**	**2,343,532**	**230,014,733**
Capital increase	**272,030**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**272,030**
Transferred to reserves	**-**	**4,089,832**	**31,449,216**	**-**	**-**	**13,005**	**-**	**-**	**(34,709,007)**	**(843,046)**	**-**
Dividends paid	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(29,037,813)**	**-**	**(29,037,813)**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**39,235,078**	**-**	**39,235,078**
Net change on financial assets at fair value through OCI after tax	**-**	**-**	**-**	**-**	**-**	**-**	**(3,536,915)**	**-**	**-**	**-**	**(3,536,915)**
Transferred (from) to banking risk reserve	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(8,804)**	**8,804**	**-**	**-**
Effect of ECL on debt instruments measured at fair value through OCI	**-**	**-**	**-**	**-**	**-**	**-**	**(942,320)**	**-**	**-**	**-**	**(942,320)**
Cost of employees' stock ownership plan (ESOP)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**795,382**	**795,382**
Ending Balance	**34,051,391**	**13,069,790**	**110,559,767**	**1,549,445**	**13,145,012**	**38,069**	**(1,877,967)**	**6,492**	**63,962,308**	**2,295,868**	**236,800,175**

Notes to the condensed separate interim financial statement for the period ended June 30, 2026

1. General information

Commercial International Bank-Egypt (CIB) S.A.E. provides retail, corporate and investment banking services in various parts of Egypt through 208 branches, and 11 units employing 8,691 employees on the statement of financial position date.

Commercial International Bank-Egypt (CIB) S.A.E. was formed as a commercial bank under the investment law no. 43 of 1974 amended by law no. 32/1977 and its amendments The address of its registered head office is as follows: Nile tower, 21/23 Charles de Gaulle Street-Giza. The Bank is listed in the Egyptian stock exchange.

The financial statements have been approved by the board of directors on the 20th of July, 2026.

2. Summary of accounting policies

The accounting policies applied in the preparation of these financial statements are provided below. These policies have been consistently applied to all years presented, unless otherwise stated.

2.1. Basis of preparation

The financial statements have been prepared in accordance with the Central Bank of Egypt regulations approved by the Board of Directors on December 16, 2008.

In accordance to the instructions for applying the International Standard for Financial Reports (9) issued by the Central Bank of Egypt on February 26, 2019, the bank issued condensed financial statements complying with the Central Bank of Egypt instructions issued on May 3, 2020, which allow banks to issue condensed quarterly financial statements. Reference is made to what was not mentioned in the instructions of the Central Bank of Egypt to the Egyptian Accounting Standards.

The separate and consolidated financial statements of the Bank and its subsidiaries have been prepared in accordance with the Central Bank of Egypt regulations approved by the Board of Directors on December 16, 2008, also according to the instructions for applying the International Standard for Financial Reports (9) issued by the Central Bank of Egypt on February 26, 2019, references are provided to unmentioned instructions from the Central Bank of Egypt to the Egyptian Accounting Standards, the affiliated companies 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, the Bank’s consolidated financial statements can be obtained from the Bank's management. The Bank accounts for investments in subsidiaries and associate companies in the separate financial statements at cost minus impairment loss.

The separate financial statements of the Bank should be read with its consolidated financial statements, for the period ended on June 30, 2026 to get complete information on the Bank’s financial position, results of operations, cash flows and changes in ownership rights.

These condensed separate interim financial statements do not include all the information and disclosures required for full annual separate 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 separate 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 separate financial statements for and at the year ended 31 December 2025.

(All amounts are shown in EGP thousands)

3. Loans and advances

Loans and advances balances are summarized as follows:

	Jun.30, 2026		Dec.31, 2025	
	Loans and advances to customers	Loans and advances to banks	Loans and advances to customers	Loans and advances to banks
Gross Loans and advances	**631,344,379**	**49,119,435**	**541,406,131**	**34,781,349**
Less:				
ECL	**36,186,009**	**167,778**	34,426,319	86,475
Unamortized bills & bank loans discount	**46,601**	**489,463**	82,363	254,104
Unamortized syndicated loans discount	**26,129**	**-**	40,820	-
Suspended credit account	**3,740,939**	**-**	3,495,530	-
Net	**591,344,701**	**48,462,194**	**503,361,099**	**34,440,770**

Total Expected credit losses of loans and advances is 36,353,787

During the period, the Bank's total loans and advances increased by 18.10%. In order to minimize the probable exposure to credit risk, the Bank focuses more on conducting business with large enterprises, banks and retail customers with good credit rating.

Total balances of loans and advances to customers divided by stages:

Jun.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Individuals	**97,663,097**	**4,572,726**	**1,122,679**	**103,358,502**
Corporate and Business Banking	**419,998,776**	**98,950,391**	**9,036,710**	**527,985,877**
Total	**517,661,873**	**103,523,117**	**10,159,389**	**631,344,379**

Expected credit losses for loans and advances to customers divided by stages:

Jun.30, 2026

	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
Individuals	**3,518,411**	**97,983**	**936,576**	**4,552,970**
Corporate and Business Banking	**5,321,472**	**19,433,931**	**6,877,636**	**31,633,039**
Total	**8,839,883**	**19,531,914**	**7,814,212**	**36,186,009**

Loans and advances, balances and expected credit losses to banks divided by stages:

Jun.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Loans	**11,498,236**	**37,621,199**	-	**49,119,435**
Expected credit losses	**(541)**	**(167,237)**	-	**(167,778)**
Net of ECL	**11,497,695**	**37,453,962**	-	**48,951,657**

Off balance sheet items exposed to credit risk and expected credit losses divided by stages:

Jun.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Facilities and guarantees	**306,084,603**	**18,434,393**	**6,491,858**	**331,010,854**
Expected credit losses	**(2,427,867)**	**(3,943,972)**	**(6,491,858)**	**(12,863,697)**
Net of ECL	**303,656,736**	**14,490,421**	**-**	**318,147,157**

(All amounts are shown in EGP thousands)

Total balances of loans and advances to customers divided by stages:

Dec.31, 2025

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Individuals	86,885,002	4,369,755	1,022,446	**92,277,203**
Corporate and Business Banking	336,294,161	104,227,871	8,606,896	**449,128,928**
Total	**423,179,163**	**108,597,626**	**9,629,342**	**541,406,131**

Expected credit losses for loans and advances to customers divided by stages:

Dec.31, 2025

	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
Individuals	3,514,430	105,965	841,452	**4,461,847**
Corporate and Business Banking	3,630,408	19,661,956	6,672,108	**29,964,472**
Total	**7,144,838**	**19,767,921**	**7,513,560**	**34,426,319**

Loans and advances, balances and expected credit losses to banks divided by stages:

Dec.31, 2025

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Loans	7,283,231	27,498,118	-	**34,781,349**
Expected credit losses	(443)	(86,032)	-	**(86,475)**
Net of ECL	**7,282,788**	**27,412,086**	**-**	**34,694,874**

Off balance sheet items exposed to credit risk and expected credit losses divided by stages:

Dec.31, 2025

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Facilities and guarantees	267,570,930	22,914,952	6,586,352	**297,072,234**
Expected credit losses	(1,895,395)	(4,067,839)	(6,586,352)	**(12,549,586)**
Net of ECL	**265,675,535**	**18,847,113**	**-**	**284,522,648**

(All amounts are shown in EGP thousands)

The following tables display changes in ECL between the beginning and end of the period as a result of the following factors:

Jun.30, 2026

Due from banks	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	132,682	-	-	132,682
Released/charged during the period	13,923	-	-	13,923
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	3,593	-	-	3,593
Ending balance	150,198	-	-	150,198

Jun.30, 2026

Individual Loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,514,430	105,965	841,452	4,461,847
Released/charged during the period	3,981	(7,982)	148,034	144,033
Write off during the period	-	-	(128,935)	(128,935)
Recoveries	-	-	76,025	76,025
Ending balance	3,518,411	97,983	936,576	4,552,970

Jun.30, 2026

Corporate and Business Banking Loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,630,408	19,661,956	6,672,108	29,964,472
Released/charged during the period	1,448,526	(434,371)	(699,468)	314,687
Transferred to stage 1	567,248	(567,248)	-	-
Transferred to stage 2	(318,415)	318,415	-	-
Transferred to stage 3	(12,670)	(69,425)	82,095	-
Recoveries	-	-	591,279	591,279
Write off during the period	-	-	(625)	(625)
Cumulative foreign currencies translation differences	6,375	524,604	232,247	763,226
Ending balance	5,321,472	19,433,931	6,877,636	31,633,039

Jun.30, 2026

Debt Instruments at Fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,649,982	115,093	-	3,765,075
Released/charged during the period	(1,126,382)	(9,091)	-	(1,135,473)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(3,737)	3,737	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	187,421	5,732	-	193,153
Ending balance	2,707,284	115,471	-	2,822,755

Jun.30, 2026

Debt Instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	376,506	-	-	376,506
Released/charged during the period	844,662	1,055	-	845,717
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(3,213)	3,213	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(48,139)	-	-	(48,139)
Ending balance	1,169,816	4,268	-	1,174,084

(All amounts are shown in EGP thousands)

The following tables display changes in ECL between the beginning and end of the year as a result of the following factors:

Dec.31, 2025

Due from banks	**Stage 1 12 months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning balance	217	-	-	**217**
Released/charged during the year	140,888	-	-	**140,888**
Transferred to stage 1	-	-	-	**-**
Transferred to stage 2	-	-	-	**-**
Transferred to stage 3	-	-	-	**-**
Cumulative foreign currencies translation differences	(8,423)	-	-	**(8,423)**
Ending balance	**132,682**	**-**	**-**	**132,682**

Dec.31, 2025

Individual Loans:	**Stage 1 12 months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning balance	2,894,845	164,833	750,659	**3,810,337**
Released/charged during the year	619,585	(58,868)	154,058	**714,775**
Write off during the year	-	-	(243,780)	**(243,780)**
Recoveries	-	-	180,515	**180,515**
Ending balance	**3,514,430**	**105,965**	**841,452**	**4,461,847**

Dec.31, 2025

Corporate and Business Banking loans:	**Stage 1 12 months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning balance	7,338,556	24,577,096	9,534,466	**41,450,118**
Released/charged during the year	1,358,200	(1,909,226)	(1,142,684)	**(1,693,710)**
Transferred to stage 1	689,890	(689,890)	-	**-**
Transferred to stage 2	(393,492)	1,765,695	(1,372,203)	**-**
Transferred to stage 3	(84,402)	(122,929)	207,331	**-**
PD Recalibration impact	(5,254,076)	(2,919,628)	-	**(8,173,704)**
Recoveries	-	-	1,001,554	**1,001,554**
Write off during the year	-	-	(1,223,527)	**(1,223,527)**
Cumulative foreign currencies translation differences	(24,268)	(1,039,162)	(332,829)	**(1,396,259)**
Ending balance	**3,630,408**	**19,661,956**	**6,672,108**	**29,964,472**

Dec.31, 2025

Debt Instruments at Fair value through OCI	**Stage 1 12 months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning balance	3,786,502	15,025	-	**3,801,527**
Released/charged during the year	100,487	101,992	-	**202,479**
Transferred to stage 1	833	(833)	-	**-**
Transferred to stage 2	-	-	-	**-**
Transferred to stage 3	-	-	-	**-**
Cumulative foreign currencies translation differences	(237,840)	(1,091)	-	**(238,931)**
Ending balance	**3,649,982**	**115,093**	**-**	**3,765,075**

Dec.31, 2025

Debt Instruments at amortized cost	**Stage 1 12 months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning balance	459,049	-	-	**459,049**
Released/charged during the year	(64,016)	-	-	**(64,016)**
Transferred to stage 1	-	-	-	**-**
Transferred to stage 2	-	-	-	**-**
Transferred to stage 3	-	-	-	**-**
Cumulative foreign currencies translation differences	(18,527)	-	-	**(18,527)**
Ending balance	**376,506**	**-**	**-**	**376,506**

(All amounts are shown in EGP thousands)

3.1. Restructured loans and advances

Restructuring activities include rescheduling arrangements, applying obligatory management programs, modifying and deferral of payments. The application of restructuring policies is based on indicators or criteria of credit performance of the borrower that is based on the judgment of the management, which indicate that payment will most likely continue. Restructuring is commonly applied to term loans, especially customer loans. Renegotiated loans totaled at the end of the period / year are as follows:

	Jun.30, 2026	Dec.31, 2025
Corporate		
- Loans and advances to customers	25,426,111	24,869,201
Total	**25,426,111**	**24,869,201**

4. Debt instruments, treasury bills and other governmental notes:

The following tables provide analysis of financial investment balances by rating agencies at the end of the period:

Jun.30, 2026

Amortized cost	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	268,581,519	147,257	-	268,728,776
Not rated	-	-	-	-
Total	**268,581,519**	**147,257**	**-**	**268,728,776**

Jun.30, 2026

Fair value through OCI	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	42,636,623	-	-	42,636,623
AA to AA-	2,037,768	-	-	2,037,768
A+ to A-	24,889,272	-	-	24,889,272
Less than A-	243,040,177	29,721,011	-	272,761,188
Not rated	-	-	-	-
Total	**312,603,840**	**29,721,011**	**-**	**342,324,851**

The following table displays analysis of expected credit losses on financial investments by rating agencies at the end of the period:

Jun.30, 2026

Fair value through OCI and amortized cost	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
AAA to AA+	3	-	-	3
AA to AA-	-	-	-	-
A+ to A-	119	-	-	119
Less than A-	3,876,978	119,739	-	3,996,717
Not rated	-	-	-	-
Total	**3,877,100**	**119,739**	**-**	**3,996,839**

(All amounts are shown in EGP thousands)

The following tables provide analysis of financial investment balances by rating agencies at the end of the year:

Dec.31, 2025

Amortized cost	**Stage 1: 12 months**	**Stage 2: Life time**	**Stage 3: Life time**	**Total**
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	234,685,457	-	-	**234,685,457**
Not rated	-	-	-	-
Total	**234,685,457**	**-**	**-**	**234,685,457**

Dec.31, 2025

Fair value through OCI	**Stage 1: 12 months**	**Stage 2: Life time**	**Stage 3: Life time**	**Total**
AAA to AA+	50,837,712	-	-	**50,837,712**
AA to AA-	3,264,973	-	-	**3,264,973**
A+ to A-	25,728,227	-	-	**25,728,227**
Less than A-	256,275,267	34,198,061	-	**290,473,328**
Not rated	-	-	-	-
Total	**336,106,179**	**34,198,061**	**-**	**370,304,240**

The following table displays analysis of expected credit losses on financial investments by rating agencies at the end of the year:

Dec.31, 2025

Fair value through OCI & Amortized cost	**Stage 1: Expected credit losses over 12 months**	**Stage 2: Expected credit losses over a lifetime that is not creditworthy**	**Stage 3: Expected credit losses over a lifetime credit default**	**Total**
AAA to AA+	3	-	-	**3**
AA to AA-	-	-	-	-
A+ to A-	117	-	-	**117**
Less than A-	4,026,368	115,093	-	**4,141,461**
Not rated	-	-	-	-
Total	**4,026,488**	**115,093**	**-**	**4,141,581**

(All amounts are shown in EGP thousands)

5. Financial risks

5.1. Foreign exchange risk

The Bank's financial position and cash flows are exposed to fluctuations in foreign currency exchange rates. The Board sets limits on the level of exposure by currency and in aggregate, which are monitored daily. The table below summarizes the Bank’s exposure to foreign exchange rate risk and financial instruments at carrying amounts, categorized by currency.

Equivalent in EGP

Jun.30, 2026	EGP	USD	EUR	GBP	Other	Total
Financial assets						
Cash and balances at the central bank	132,627,047	7,645,767	1,748,485	185,007	1,279,592	143,485,898
Gross due from banks	35,903,012	138,825,449	35,915,912	3,165,260	454,122	214,263,755
Gross loans and advances to banks	39,660	46,889,378	2,190,397	-	-	49,119,435
Gross loans and advances to customers	518,198,047	101,929,526	11,158,006	4,598	54,202	631,344,379
Derivative financial instruments	45,141	354,261	-	-	-	399,402
Financial investments						
Gross financial investment securities	439,034,131	164,631,204	13,097,477	649,847	-	617,412,659
Investments in associates and subsidiaries	499,900	-	-	-	757,530	1,257,430
Total financial assets	1,126,346,938	460,275,585	64,110,277	4,004,712	2,545,446	1,657,282,958
Financial liabilities						
Due to banks	40,367,547	1,628,437	26,804	4,751	-	42,027,539
Due to customers	852,480,798	395,474,250	48,438,573	3,952,203	3,445,409	1,303,791,233
Derivative financial instruments	82,768	144,264	-	-	-	227,032
Issued debt instruments	-	4,922,120	-	-	-	4,922,120
Other loans	234,748	30,490,342	3,891,160	-	-	34,616,250
Total financial liabilities	893,165,861	432,659,413	52,356,537	3,956,954	3,445,409	1,385,584,174
Net financial position	233,181,077	27,616,172	11,753,740	47,758	(899,963)	271,698,784
Total financial assets as of December 31, 2025	927,926,462	426,642,914	53,284,789	2,747,864	2,414,518	1,413,016,547
Total financial liabilities as of December 31, 2025	679,224,047	413,916,044	45,305,013	3,307,594	2,770,644	1,144,523,342
Net financial position as of December 31, 2025	248,702,415	12,726,870	7,979,776	(559,730)	(356,126)	268,493,205

5.2. Interest rate risk

The Bank addresses exposure to the effects of fluctuations in the prevailing levels of market interest rates that arises from the re-pricing maturity structure of interest-sensitive assets and liabilities. It is assessed for both the earnings and economic value perspectives. The Board sets limits on the interest rate repricing gaps that may be undertaken, which is monitored by the bank's Risk Management Department.

5.3. Liquidity risk

Liquidity risk specifies the Bank's inability to replace withdrawn funds and meet consequential payment obligations due to the fall of financial liabilities.
The consequences may be the failure to meet obligations to repay depositors and fulfill commitments to lend.

Liquidity Risk Management Organization and Measurement Tools

Liquidity Risk is governed by Asset and Liability Committee (ALCO) and Board Risk Committee (BRC) subject to provisions of Treasury Policy (TP).

Board Risk Committee (BRC): Provides oversight of risk management functions and assesses compliance to the set risk strategies and policies approved by the Board of Directors (BoD) through periodic reports submitted by the Risk Group. The committee makes recommendations to the BoD with regards to risk management strategies and policies (including those related to capital adequacy, liquidity management, various types of risks: credit, market, operation, compliance, reputation and any other risks the Bank may be exposed to).

Asset & Liability Committee (ALCO): Optimizes the allocation of assets and liabilities, taking into consideration expectations of the potential impact of future interest rate fluctuations, liquidity constraints, and foreign exchange exposures. ALCO monitors the Bank's liquidity and market risks, economic developments, market fluctuations, and risk profile to ensure ongoing activities are compatible with the risk/ reward guidelines approved by the BOD.

Treasury Policy (TP): The purpose of the TP is to document and communicate the policies that govern the activities performed by the Treasury Group and monitored by the Risk Group.

The main measures and monitoring tools used to assess the Bank's liquidity risk includes regulatory and internal ratios, gaps, Basel III liquidity ratios, asset and liability gapping mismatch, stress testing, and funding base concentration. More conservative internal targets and Risk Appetite indicators (RAI) against regulatory requirements are set for various measures of Liquidity and Funding Concentration Risks. At the end of period, the Basel III Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) maintained strong and well above regulatory requirements.

The Bank maintained a solid LCY & FCY Liquidity position with decent buffers to meet both the global and local increase in risk profile. CIB will continue with its robust Liability strategy with reliance on customer deposits (stable funding) as the main contributor of total liabilities, and low dependency on the Wholesale Funding. CIB has ample levels of High-Quality Liquid Assets (HQLA) based on its LCY & FCY Sovereign Portfolio investments, which positively reflects the Bank's solid Liquidity Ratios and Basel III LCR & NSFR ratios, with a large buffer maintained above the Regulatory ratios' requirements.

Liquidity Management

The Bank's approach is to maintain a prudent Liquidity position with a Liability driven strategy, as almost the entire funding base is customer based stable deposits rather than wholesale funding; which is a core component of the risk appetite. This is coupled with ample amounts of Liquid Assets. To limit potential Liquidity shocks, the Bank has a well-established Contingency Funding Plan (CFP), where Liquidity Risk is assessed in line with all Regulatory and Internal Liquidity Measurements, and Basel II and III requirements; including Liquidity Stress Testing; and Basel III Ratios; Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

6. Capital Adequacy Ratio, Leverage Ratio, NSFR and LCR

For June 2026 NSFR ratio record 186% (LCY 191% and FCY 174%), and LCR ratio record 674% (LCY 449% and FCY 550%).
For December 2025 NSFR ratio record 186% (LCY 186% and FCY 186%), and LCR ratio record 555% (LCY 549% and FCY 567%).
For June 2026 CAR ratio recorded 28.4%, and 27.3% for December 2025.
For June 2026 Leverage ratio recorded 11.5%, and 11.3% for December 2025.

(All amounts are shown in EGP thousands)

7. Financial instruments not measured at fair value

The table below summarizes the book value and fair value of the financial assets and liabilities not presented on the Bank's financial position at their fair value.

	Book value		Fair value	
	Jun.30, 2026	Dec.31, 2025	Jun.30, 2026	Dec.31, 2025
Financial assets				
Gross due from banks	214,263,755	136,714,486	214,613,849	137,073,965
Gross loans and advances to banks	49,119,435	34,781,349	49,322,514	34,973,479
Gross loans and advances to customers	631,344,379	541,406,131	634,698,824	542,862,826
Financial investments:				
Financial Assets at Amortized cost	269,902,860	235,061,963	266,723,930	237,794,121
Total financial assets	1,164,630,429	947,963,929	1,165,359,117	952,704,391
Financial liabilities				
Due to banks	42,027,539	3,796,866	42,176,211	3,796,857
Due to customers	1,303,791,233	1,105,355,617	1,305,326,893	1,108,424,066
Issued debt instruments	4,922,120	4,761,558	4,930,494	4,770,103
Other loans	34,616,250	30,471,499	35,001,659	30,886,741
Total financial liabilities	1,385,357,142	1,144,385,540	1,387,435,257	1,147,877,767

Fair values of financial instruments

Quantitative disclosures fair value measurement hierarchy for assets as at 30 June 2026:

Level 1 - Quoted prices (unadjusted) in active markets for identical assets or liabilities that the bank can access at the measurement date.

Level 2 - Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3 - Unobservable inputs for the asset or liability.

The following table provides the fair value measurement hierarchy of the assets and liabilities according to EAS.

	Fair value measurement using			
Jun.30, 2026	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	Total
Measured at fair value:				
Financial assets:				
Financial Assets at Fair Value through OCI	192,857,201	154,652,598	-	347,509,799
Total	192,857,201	154,652,598	-	347,509,799
Derivative financial instruments:				
Financial assets	-	399,402	-	399,402
Financial liabilities	-	227,032	-	227,032
Assets for which fair values are disclosed:				
Due from banks	-	-	214,613,849	214,613,849
Financial Assets at Amortized cost	266,723,930	-	-	266,723,930
Loans and advances to banks	-	-	49,322,514	49,322,514
Loans and advances to customers	-	-	634,698,824	634,698,824
Total	266,723,930	-	898,635,187	1,165,359,117
Liabilities for which fair values are disclosed:				
Due to banks	-	-	42,176,211	42,176,211
Issued debt instruments	-	4,930,494	-	4,930,494
Other loans	-	35,001,659	-	35,001,659
Due to customers	-	-	1,305,326,893	1,305,326,893
Total	-	39,932,153	1,347,503,104	1,387,435,257

	Fair value measurement using			
Dec.31, 2025	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	Total
Measured at fair value:				
Financial assets:				
Financial Assets at Fair value through OCI	213,180,910	161,999,350	-	375,180,260
Total	213,180,910	161,999,350	-	375,180,260
Derivative financial instruments:				
Financial assets	-	620,349	-	620,349
Financial liabilities	-	137,802	-	137,802
Assets for which fair values are disclosed:				
Due from banks	-	-	137,073,965	137,073,965
Financial Assets at Amortized cost	237,794,121	-	-	237,794,121
Loans and advances to banks	-	-	34,973,479	34,973,479
Loans and advances to customers	-	-	542,862,826	542,862,826
Total	237,794,121	-	714,910,270	952,704,391
Liabilities for which fair values are disclosed:				
Due to banks	-	-	3,796,857	3,796,857
Issued debt instruments	-	4,770,103	-	4,770,103
Other loans	-	30,886,741	-	30,886,741
Due to customers	-	-	1,108,424,066	1,108,424,066
Total	-	35,656,844	1,112,220,923	1,147,877,767

(All amounts are shown in EGP thousands)

8. Segment analysis

8.1. Segment analysis by business segment

The Bank is divided into the following business segments:

- Corporate banking & SME's: This includes current account activities, deposits, overdrafts, loans, credit facilities, and financial derivatives to large, medium, and small entities, currency and derivative products.
- Investment: Incorporating financial instruments, structured financing, corporate leasing, merger and acquisitions information.
- Retail banking: incorporating private banking services, private customer current accounts, savings, deposits, investment savings products, custody, credit and debit cards, consumer loans and mortgages.
- Assets and liabilities management –Including other banking business.

Inter-segment activities which are affected by the Bank's normal course of business. Assets and liabilities of each segment include operating assets and liabilities as displayed in the Financial Statements.

Jun.30, 2026	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment *	**28,415,985**	**7,083,825**	**10,761,182**	**17,623,346**	**4,540,348**	**68,424,686**
Expenses according to business segment	**(6,622,878)**	**(2,081,513)**	**(278,752)**	**(5,320,251)**	**(40,698)**	**(14,344,092)**
Profit before tax	**21,793,107**	**5,002,312**	**10,482,430**	**12,303,095**	**4,499,650**	**54,080,594**
Income tax	**(5,982,366)**	**(1,373,171)**	**(2,877,503)**	**(3,377,289)**	**(1,235,187)**	**(14,845,516)**
Profit for the period	**15,810,741**	**3,629,141**	**7,604,927**	**8,925,806**	**3,264,463**	**39,235,078**
Total assets	**612,463,082**	**18,104,187**	**617,496,005**	**96,119,693**	**337,975,684**	**1,682,158,651**
Total liabilities	**490,879,783**	**133,754,765**	**-**	**740,673,104**	**80,050,824**	**1,445,358,476**

* Represents the net interest income and other income.

Jun.30, 2025	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment	24,493,659	5,270,475	11,730,951	11,859,800	3,787,525	**57,142,410**
Expenses according to business segment	(3,830,871)	(2,019,583)	(628,423)	(4,097,006)	(168,810)	**(10,744,693)**
Profit before tax	**20,662,788**	**3,250,892**	**11,102,528**	**7,762,794**	**3,618,715**	**46,397,717**
Income tax	(5,784,176)	(910,029)	(3,107,953)	(2,173,055)	(1,012,994)	**(12,988,207)**
Profit for the period	**14,878,612**	**2,340,863**	**7,994,575**	**5,589,739**	**2,605,721**	**33,409,510**
Total assets	**440,947,231**	**12,765,421**	**473,963,908**	**78,745,563**	**308,200,735**	**1,314,622,858**
Total liabilities	**428,486,261**	**78,603,394**	**-**	**593,897,047**	**37,562,020**	**1,138,548,722**

8.2. Segment analysis by geographical segment

Jun.30, 2026	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Total
Net revenue according to geographical segment	**57,803,970**	**8,356,914**	**2,263,802**	**68,424,686**
Expenses according to geographical segment	**(11,640,037)**	**(2,104,908)**	**(599,147)**	**(14,344,092)**
Profit before tax	**46,163,933**	**6,252,006**	**1,664,655**	**54,080,594**
Income tax	**(12,672,335)**	**(1,716,221)**	**(456,960)**	**(14,845,516)**
Profit for the period	**33,491,598**	**4,535,785**	**1,207,695**	**39,235,078**
Total assets	**1,572,911,048**	**88,517,412**	**20,730,191**	**1,682,158,651**
Total liabilities	**1,094,199,487**	**283,215,884**	**67,943,105**	**1,445,358,476**

Jun.30, 2025	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Total
Net revenue according to geographical segment	49,726,799	6,194,171	1,221,440	**57,142,410**
Expenses according to geographical segment	(8,641,471)	(1,615,957)	(487,265)	**(10,744,693)**
Profit before tax	**41,085,328**	**4,578,214**	**734,175**	**46,397,717**
Income tax	(11,501,099)	(1,281,589)	(205,519)	**(12,988,207)**
Profit for the period	**29,584,229**	**3,296,625**	**528,656**	**33,409,510**
Total assets	**1,226,858,777**	**70,035,935**	**17,728,146**	**1,314,622,858**
Total liabilities	**850,953,664**	**231,160,349**	**56,434,709**	**1,138,548,722**

(All amounts are shown in EGP thousands)

9 . Net trading income

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profit (Loss) from foreign exchange transactions	1,146,867	1,585,050	809,076	1,272,805
Profit (Loss) from forward foreign exchange deals revaluation	(138,940)	11,469	13,498	23,687
Profit (Loss) from interest rate swaps revaluation	(2,575)	(101,299)	160,684	295,136
Profit (Loss) from currency swap deals revaluation	14,138	(58,608)	(395,631)	(373,955)
Profit (Loss) from financial assets at fair value through P&L	2,659	3,875	12,136	23,485
Total	**1,022,149**	**1,440,487**	**599,763**	**1,241,158**

10 . Other operating income (expenses)

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profits (losses) from revaluation of non-trading assets and liabilities by FCY	(227,445)	281,525	335,752	475,984
Profits from selling property and equipment	-	-	-	6,006
Release (charges) of other provisions	400,712	(589,048)	(707,410)	(1,024,484)
Other income (expenses)	(1,839,547)	(3,785,629)	(1,439,064)	(3,003,649)
Total	**(1,666,280)**	**(4,093,152)**	**(1,810,722)**	**(3,546,143)**

11 . Release (charges) for ECL

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Loans and advances to customers and banks	(874,158)	(545,493)	(232,737)	866,683
Due from banks	(6,358)	(13,923)	(1,693)	(146,354)
Financial securities	78,759	289,756	648,789	(374,498)
Total	**(801,757)**	**(269,660)**	**414,359**	**345,831**

12 . Adjustments to calculate the effective tax rate

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profit before tax	28,619,930	54,080,594	23,699,135	46,397,717
Tax rate	22.50%	22.50%	22.50%	22.50%
Income tax based on accounting profit	**6,439,484**	**12,168,134**	**5,332,305**	**10,439,486**
Add / (Deduct)				
Non-deductible expenses	1,872,971	5,036,992	2,683,394	4,802,147
Tax exemptions	(5,447,537)	(10,839,276)	(5,209,418)	(9,910,555)
Withholding tax	4,258,281	8,479,666	4,078,956	7,657,129
Income and Deferred tax	**7,123,199**	**14,845,516**	**6,885,237**	**12,988,207**
Effective tax rate	**24.89%**	**27.45%**	29.05%	27.99%

13 . Earnings per share

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Net profit for the period	21,496,731	39,235,078	16,813,898	33,409,510
Board members' bonus*	(322,451)	(588,526)	(160,100)	(160,100)
Staff profit share*	(2,149,673)	(3,923,508)	(1,681,390)	(3,340,951)
Shareholders' share	**19,024,607**	**34,723,044**	**14,972,408**	**29,908,459**
Weighted average number of shares	3,392,693	3,392,693	3,392,693	3,392,693
Basic earnings per share	**5.61**	**10.23**	**4.41**	**8.82**
By issuance of ESOP earning per share will be:				
Average number of shares including ESOP shares	3,434,416	3,434,416	3,434,416	3,434,416
Diluted earnings per share	**5.54**	**10.11**	**4.36**	**8.71**

* Proposed amounts are subject to change according to GAM decision.

(All amounts are shown in EGP thousands)

14 . Cash and balances at the central bank

	Jun.30, 2026	Dec.31, 2025
Cash	19,773,967	19,381,238
Obligatory reserve balance with central banks		
- Current accounts	123,711,931	68,713,341
Total	143,485,898	88,094,579
Non-interest bearing balances	143,485,898	88,094,579

15 . Due from banks

	Jun.30, 2026	Dec.31, 2025
Current accounts	10,772,704	9,015,746
Deposits	203,491,051	127,698,740
Expected credit losses (ECL)	(150,198)	(132,682)
Net	214,113,557	136,581,804
Central banks	47,973,605	44,251,480
Local banks	72,915,578	7,243,880
Foreign banks	93,224,374	85,086,444
Net	214,113,557	136,581,804
Non-interest bearing balances	4,104,107	3,613,003
Floating interest bearing balances	51,610,395	47,001,336
Fixed interest bearing balances	158,399,055	85,967,465
Net	214,113,557	136,581,804
Current balances	214,113,557	136,581,804
Total	214,113,557	136,581,804

16 . Treasury bills

	Jun.30, 2026	Dec.31, 2025
91 Days maturity	225	15,075
182 Days maturity	25,454,200	5,020,950
273 Days maturity	33,022,225	38,629,400
364 Days maturity	103,095,080	114,962,104
Unearned interest	(11,642,688)	(15,236,109)
Total Treasury bills	149,929,042	143,391,420
Repos - Treasury bills	(503,399)	(523,304)
Net	149,425,643	142,868,116

17 . Loans and advances to banks, net

	Jun.30, 2026	Dec.31, 2025
Loans	49,119,435	34,781,349
Unamortized discounted bank loans	(489,463)	(254,104)
Expected credit losses (ECL)	(167,778)	(86,475)
Net	48,462,194	34,440,770
Current balances	26,053,221	19,116,232
Non-current balances	22,408,973	15,324,538
Net	48,462,194	34,440,770

17.1 . Analysis for ECL of loans and advances to banks

	Jun.30, 2026	Dec.31, 2025
Beginning balance	(86,475)	(133,491)
Released (charged) during the period / year	(86,773)	43,266
Exchange revaluation difference	5,470	3,750
Ending balance of the period / year	(167,778)	(86,475)

(All amounts are shown in EGP thousands)

18 . Loans and advances to customers, net

	Jun.30, 2026	Dec.31, 2025
Individual		
- Overdraft	**2,678,136**	3,077,941
- Credit cards	**20,743,695**	18,234,061
- Personal loans	**70,602,685**	62,988,783
- Mortgage loans	**9,333,986**	7,976,418
Total 1	**103,358,502**	**92,277,203**
Corporate and Business Banking		
- Overdraft	**118,885,569**	115,870,528
- Direct loans	**312,232,244**	252,998,109
- Syndicated loans	**95,509,345**	78,572,993
- Other loans	**1,358,719**	1,687,298
Total 2	**527,985,877**	**449,128,928**
Total Loans and advances to customers (1+2)	**631,344,379**	**541,406,131**
Less:		
Unamortized bills discount	**(46,601)**	(82,363)
Unamortized syndicated loans discount	**(26,129)**	(40,820)
Expected credit losses (ECL)	**(36,186,009)**	(34,426,319)
Suspended credit account	**(3,740,939)**	(3,495,530)
Net loans and advances to customers	**591,344,701**	**503,361,099**
Distributed to		
Current balances	**260,169,253**	239,143,965
Non-current balances	**331,175,448**	264,217,134
Total	**591,344,701**	**503,361,099**

18.1 . Analysis of the expected credit losses on loans and advances to customers by product during the period / year is as follows:

	Jun.30, 2026				
Individual Loans:	Overdraft	Credit cards	Personal loans	Mortgage loans	Total
Beginning balance	**(12,168)**	**(2,696,434)**	**(1,626,370)**	**(126,875)**	**(4,461,847)**
Released (charged) during the period	**(1,429)**	**(46,967)**	**(94,434)**	**(1,203)**	**(144,033)**
Written off during the period	**1,039**	**50,898**	**76,807**	**191**	**128,935**
Recoveries during the period	**(635)**	**(30,881)**	**(44,168)**	**(341)**	**(76,025)**
Ending balance	**(13,193)**	**(2,723,384)**	**(1,688,165)**	**(128,228)**	**(4,552,970)**

	Jun.30, 2026				
Corporate and Business Banking Loans:	Overdraft	Direct loans	Syndicated loans	Other loans	Total
Beginning balance	**(3,146,740)**	**(17,134,748)**	**(9,671,964)**	**(11,020)**	**(29,964,472)**
Released (charged) during the period	**(715,197)**	**1,120,555**	**(719,175)**	**(870)**	**(314,687)**
Written off during the period	**-**	**625**	**-**	**-**	**625**
Recoveries during the period	**-**	**(591,279)**	**-**	**-**	**(591,279)**
Foreign currencies translation differences	**(27,384)**	**(364,166)**	**(371,659)**	**(17)**	**(763,226)**
Ending balance	**(3,889,321)**	**(16,969,013)**	**(10,762,798)**	**(11,907)**	**(31,633,039)**

	Dec.31, 2025				
Individual Loans:	Overdraft	Credit cards	Personal loans	Mortgage loans	Total
Beginning balance	(9,425)	(2,016,167)	(1,699,098)	(85,647)	**(3,810,337)**
Released (charged) released during the year	(2,811)	(670,504)	(645)	(40,815)	**(714,775)**
Written off during the year	2,073	71,626	169,838	243	**243,780**
Recoveries during the year	(2,005)	(81,389)	(96,465)	(656)	**(180,515)**
Ending balance	**(12,168)**	**(2,696,434)**	**(1,626,370)**	**(126,875)**	**(4,461,847)**

	Dec.31, 2025				
Corporate and Business Banking Loans:	Overdraft	Direct loans	Syndicated loans	Other loans	Total
Beginning balance	(5,828,415)	(23,504,836)	(12,086,634)	(30,233)	**(41,450,118)**
Released (charged) released during the year	(68,352)	1,122,518	653,544	(14,000)	**1,693,710**
Written off during the year	31,507	1,192,020	-	-	**1,223,527**
Recoveries during the year	-	(1,001,554)	-	-	**(1,001,554)**
PD Recalibration impact	2,721,163	4,288,457	1,129,733	34,351	**8,173,704**
Foreign currencies translation differences	(2,643)	768,647	631,393	(1,138)	**1,396,259**
Ending balance	**(3,146,740)**	**(17,134,748)**	**(9,671,964)**	**(11,020)**	**(29,964,472)**

(All amounts are shown in EGP thousands)

19. Financial investments

19.1 Financial investments securities

	Jun.30, 2026		
	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
Investments listed in the market			
Governmental bonds	**145,783,192**	**266,644,575**	**412,427,767**
Securitized and other bonds	**36,173,701**	**1,134,583**	**37,308,284**
Equity instruments	**811,286**	**-**	**811,286**
Sukuk	**10,089,022**	**949,618**	**11,038,640**
Investments not listed in the market			
Treasury bills	**149,425,643**	**-**	**149,425,643**
Securitized and other bonds	**853,293**	**-**	**853,293**
Equity instruments	**1,090,329**	**-**	**1,090,329**
Mutual funds	**3,283,333**	**-**	**3,283,333**
Total	**347,509,799**	**268,728,776**	**616,238,575**

	Dec.31, 2025		
	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
Investments listed in the market			
Governmental bonds	176,758,175	232,942,718	**409,700,893**
Securitized and other bonds	24,421,313	1,742,739	**26,164,052**
Equity instruments	750,599	-	**750,599**
Sukuk	11,250,823	-	**11,250,823**
Investments not listed in the market			
Treasury bills	142,868,116	-	**142,868,116**
Securitized and other bonds	15,005,813	-	**15,005,813**
Equity instruments	951,882	-	**951,882**
Mutual funds	3,173,539	-	**3,173,539**
Total	**375,180,260**	**234,685,457**	**609,865,717**

(All amounts are shown in EGP thousands)

19.2 . Profits (losses) on financial investments

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profit (Loss) from FVOCI financial instruments	377,628	545,790	150,033	345,157
Profit from selling shares of associates	-	-	-	181,560
Total	**377,628**	**545,790**	**150,033**	**526,717**

20 . Investments in subsidiaries and associates

	Jun.30, 2026						
	Company's country	Company's assets	Company's liabilities (without equity)	Company's revenues	Company's net profit (loss)	Investment book value	Stake %
Subsidiaries							
- Commercial International Bank (CIB) Kenya	Kenya	8,706,069	6,349,055	711,217	29,455	757,530	100.00
- Commercial International for Finance Company	Egypt	4,919,400	4,355,073	517,628	54,701	499,900	99.98
-Commercial International Africa Holding Company	Mauritius	-	-	-	-	-	100.00
Associates							
- Al Ahly Computer	Egypt	131,363	45,904	48,592	20,588	-	39.33
Total		13,756,832	10,750,032	1,277,437	104,744	1,257,430	

	Dec.31, 2025						
	Company's country	Company's assets	Company's liabilities (without equity)	Company's revenues	Company's net profit (loss)	Investment book value	Stake %
Subsidiaries							
- Commercial International Bank (CIB) Kenya	Kenya	8,965,638	6,688,697	1,795,682	466,753	757,530	100.00
- Commercial International for Finance Company	Egypt	4,491,663	4,082,141	566,542	31,086	399,900	99.98
-Commercial International Africa Holding Company	Mauritius	-	-	-	-	-	100.00
Associates							
- Al Ahly Computer	Egypt	102,296	33,611	155,952	37,232	-	39.33
Total		**13,559,597**	**10,804,449**	**2,518,176**	**535,071**	**1,157,430**	

(All amounts are shown in EGP thousands)

21 . Other assets

	Jun.30, 2026	Dec.31, 2025
Accrued revenues	41,821,195	38,524,051
Prepaid expenses	2,253,967	2,371,813
Advances to purchase fixed assets	10,953,788	9,611,361
Accounts receivable (after deducting the provision)	3,029,496	3,000,798
Assets acquired as settlement of debts	267,002	265,948
Insurance	158,664	130,142
Total	**58,484,112**	**53,904,113**

This item includes other assets that are not classified under specific items of balance sheet assets, such as: accrued income and prepaid expenses, custodies, debit accounts under settlement and any balance that has no place in any other asset category.

22 . Property and equipment

Jun.30, 2026	Land	Premises	IT	Vehicles	Fitting-out	Machines and equipment	Furniture and furnishing	Total
Cost at Jan 01, 2026 (1)	229,673	1,506,496	8,339,995	255,162	1,584,088	1,597,210	248,067	13,760,691
Additions during the period	-	904	858,193	27,438	152,640	460,280	21,533	1,520,988
Disposals during the period	-	-	(77,151)	-	(20,967)	(901)	(2,887)	(101,906)
Cost at end of the period (2)	229,673	1,507,400	9,121,037	282,600	1,715,761	2,056,589	266,713	15,179,773
Accumulated depreciation at beginning of the period (3)	-	685,230	5,183,624	99,475	1,148,200	1,043,213	163,430	8,323,172
Depreciation for the period	-	35,034	821,564	10,168	123,326	138,982	13,134	1,142,208
Disposals during the period	-	-	(77,151)	-	(20,967)	(901)	(2,887)	(101,906)
Accumulated depreciation at end of the period (4)	-	720,264	5,928,037	109,643	1,250,559	1,181,294	173,677	9,363,474
Ending net assets (2-4)	229,673	787,136	3,193,000	172,957	465,202	875,295	93,036	5,816,299
Beginning net assets (1-3)	229,673	821,266	3,156,371	155,687	435,888	553,997	84,637	5,437,519

Dec.31, 2025	Land	Premises	IT	Vehicles	Fitting-out	Machines and equipment	Furniture and furnishing	Total
Cost at Jan 01, 2025 (1)	229,673	1,301,924	5,967,932	244,572	1,274,421	1,278,051	197,061	10,493,634
Additions during the year	-	211,283	2,374,800	10,590	332,260	327,253	53,280	3,309,466
Disposals during the year	-	(6,711)	(2,737)	-	(22,593)	(8,094)	(2,274)	(42,409)
Cost at end of the year (2)	229,673	1,506,496	8,339,995	255,162	1,584,088	1,597,210	248,067	13,760,691
Accumulated depreciation at beginning of the year (3)	-	627,344	3,926,757	92,453	982,544	838,617	144,299	6,612,014
Depreciation for the year	-	64,597	1,259,604	7,022	188,249	212,690	21,405	1,753,567
Disposals during the year	-	(6,711)	(2,737)	-	(22,593)	(8,094)	(2,274)	(42,409)
Accumulated depreciation at end of the year (4)	-	685,230	5,183,624	99,475	1,148,200	1,043,213	163,430	8,323,172
Ending net assets (2-4)	229,673	821,266	3,156,371	155,687	435,888	553,997	84,637	5,437,519
Beginning net assets (1-3)	229,673	674,580	2,041,175	152,119	291,877	439,434	52,762	3,881,620

(All amounts are shown in EGP thousands)

23 . Due to banks

	Jun.30, 2026	Dec.31, 2025
Current accounts	**2,627,155**	3,255,321
Deposits	**39,400,384**	541,545
Total	**42,027,539**	**3,796,866**
Central banks	**1,306,879**	814,800
Local banks	**38,964,568**	73,248
Foreign banks	**1,756,092**	2,908,818
Total	**42,027,539**	**3,796,866**
Non-interest bearing balances	**2,433,697**	3,255,321
Floating interest bearing balances	**558,247**	470,038
Fixed interest bearing balances	**39,035,595**	71,507
Total	**42,027,539**	**3,796,866**
Current balances	**42,027,539**	3,796,866
Total	**42,027,539**	**3,796,866**

24 . Due to customers

	Jun.30, 2026	Dec.31, 2025
Demand deposits	**552,897,670**	460,754,220
Time deposits	**212,902,164**	178,258,684
Certificates of deposit	**273,675,783**	248,483,791
Saving deposits	**256,617,453**	210,388,130
Other deposits	**7,698,163**	7,470,792
Total	**1,303,791,233**	**1,105,355,617**
Corporate deposits	**562,518,098**	457,951,960
Individual deposits	**741,273,135**	647,403,657
Total	**1,303,791,233**	**1,105,355,617**
Non-interest bearing balances	**234,428,653**	201,119,777
Floating interest bearing balances	**35,494,536**	25,254,263
Fixed interest bearing balances	**1,033,868,044**	878,981,577
Total	**1,303,791,233**	**1,105,355,617**
Current balances	**1,029,552,324**	855,802,451
Non-current balances	**274,238,909**	249,553,166
Total	**1,303,791,233**	**1,105,355,617**

Due to customers contained an amount of EGP 1,487 million representing guarantees of irrevocable commitments for LC's - export compared to EGP 1,046 million in the comparative date. The fair value of these deposits is approximately their current value.

25 . Other liabilities

	Jun.30, 2026	Dec.31, 2025
Accrued interest payable	**3,303,724**	3,230,302
Accrued expenses	**6,056,537**	4,557,768
Accounts payable	**21,357,972**	16,299,659
Other credit balances	**1,687,131**	1,323,977
Total	**32,405,364**	**25,411,706**

26 . Issued debt instruments

	Jun.30, 2026	Dec.31, 2025
Fixed rate bonds with 5 years maturity		
Green bonds (USD) Fixed Rate	**4,922,120**	4,761,558
Total	**4,922,120**	**4,761,558**
Current balances	**4,922,120**	4,761,558

27 . Other provisions

	Jun.30, 2026				
	Beginning balance	Net charged / released during the period	Exchange revaluation difference	Net utilized / recovered during the period	Ending balance
Provision for legal claims*	19,141	446,142	-	-	465,283
Provision for contingent	12,549,586	312,859	1,252	-	12,863,697
Provision for other claim**	3,064,010	(169,953)	3,189	(1,190,515)	1,706,731
Total	15,632,737	589,048	4,441	(1,190,515)	15,035,711

	Dec.31, 2025				
	Beginning balance	Net charged / released during the year	Exchange revaluation difference	Net utilized / recovered during the year	Ending balance
Provision for legal claims*	119,348	(97,965)	(1,916)	(326)	19,141
Provision for contingent	15,597,361	(2,986,170)	(61,605)	-	12,549,586
Provision for other claim**	2,896,351	192,002	(17,202)	(7,141)	3,064,010
Total	18,613,060	(2,892,133)	(80,723)	(7,467)	15,632,737

* There is a number of existing filed cases against the bank as of June 30, 2026 for which no provisions were made, since there is no expected possibility to incur losses.

** Provisions created for potential risk of banking operations.

28 . Share-based payments

According to the extraordinary general assembly meeting on June 26, 2006, the Bank launched new Employees Share Ownership Plan (ESOP) scheme and issued equity-settled share-based payments. Eligible employees must complete a term of 3 years of service in the bank to have the right in ordinary shares at face value (right to share) that will be issued on the vesting date. Equity-settled share-based payments are measured at fair value at the grant date, and expensed on a straight-line basis over the vesting year (3 years) with corresponding increase in equity based on estimated number of shares that will eventually vest. The fair value for such equity instruments is measured using the Black-Scholes pricing model.

Details of the rights to share outstanding during the period / year are as follows:

	Jun.30, 2026 No. of shares in thousand	Dec.31, 2025 No. of shares in thousand
Outstanding at the beginning of the period / year	78,658	75,874
Granted during the period / year	25,571	33,469
Forfeited during the period / year	(1,708)	(2,992)
Exercised during the period / year	(27,203)	(27,693)
Outstanding at the end of the period / year	75,318	78,658

Details of the outstanding tranches are as follows:

Maturity date	EGP Exercise price	EGP Fair value	No. of shares in thousand
2027	10	60.14	22,450
2028	10	60.44	27,297
2029	10	81.18	25,571
Total			75,318

The fair value of granted shares is calculated using Black-Scholes pricing model with the following:

	20th tranche	19th tranche
Exercise price	10	10
Current share price	103.0	78.5
Expected life (years)	3	3
Risk free rate %	21.14%	23.98%
Dividend yield %	5.80%	3.20%
Volatility %	37.39%	38.28%

Volatility is calculated based on the standard deviation of returns for the last five years.

(All amounts are shown in EGP thousands)

29 . Legal claims

- There is a number of existing cases against the bank on June 30, 2026 for which no provisions are made as the bank doesn't expect to incur losses from it.
- A provision for legal cases that are expected to incur losses has been created (Disclosure number 27)

30 . Transactions with related parties

All banking transactions with related parties are conducted in accordance with the normal banking practices and regulations applied to all other customers without any discrimination.

30.1 . Loans, advances, deposits and contingent liabilities

	Jun.30, 2026	Dec.31, 2025
Loans, advances and other assets	**3,989,711**	4,940,177
Deposits and other liabilities	**1,061,507**	1,279,549
Contingent liabilities	**171,641**	273,359

30.2 . Other transactions with related parties

	Jun.30, 2026		Jun.30, 2025	
	Income	Expenses	Income	Expenses
C-venture	**5**	**1,872**	5	1,867
Commercial International Bank (CIB) Kenya	**11,804**	**2,065**	2,990	1,031
Damietta shipping & marine services	**13**	**12**	12	4,092
Commercial International Finance Company	**308,232**	**3,837**	126,970	4,792
Al Ahly computer	**8**	**349**	9	-

31 . Main currencies positions

	Equivalent in EGP Jun.30, 2026	Equivalent in EGP Dec.31, 2025
Egyptian pound	**1,338,505**	(1,901,853)
US dollar	**(1,752,730)**	5,226,995
Sterling pound	**16,822**	7,535
Japanese yen	**(235)**	267
Swiss franc	**4,175**	2,083
Euro	**123,410**	(4,157,524)
Saudi Riyal	**(511,750)**	33,797

The main currencies position above reflects the figures presented in the balance sheet currency position report submitted to the Central Bank of Egypt.

32 . Non-current assets held for sale

	Jun.30, 2026	Dec.31, 2025
- C-venture	**159,828**	159,828
- Damietta Shipping & Marine Services	**3,871**	3,871
- CIIC	**115,405**	115,405
Total	**279,104**	279,104

33 . Important events

- During the first quarter of 2026, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) decided to cut key policy rates by 100 basis points, accordingly, the overnight deposit rate, overnight lending rate, and the rate of the main operation were reduced to 19.0 percent, 20.0 percent, and 19.5 percent, respectively. The discount rate was also cut to 19.5 percent, which may affect the bank's policies in pricing current and future banking products.
  In addition, the CBE Board of Directors reduced the required reserve ratio (RRR) for commercial banks from 18 percent to 16 percent.

- During the first quarter of 2026, the bank increased the capital of Commercial International Finance Company (CIFC) by EGP 100 million following the receipt of the necessary internal and regulatory approvals.

- On June 16, 2026, issued and Paid in Capital increased by an amount of EGP 272,030 thousand to reach EGP 34,051,391 thousand, according to Ordinary General Assembly Meeting decision on March 15, 2026, by issuance of 17th tranche for E.S.O.P program.

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