E-Finance For Digital and Financial Investments Company
(S.A.E)
Interim Condensed Separate Financial Statements
For The Financial Period Ended
from January 1, 2026 to September 30, 2026
And Review Report

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Translation of review report originally issued in Arabic

Review Report on Interim Condensed Separate Financial Statements

To: Board of Directors of E-Finance for Digital and Financial Investment Company (S.A.E)

Introduction

We have reviewed the accompanying interim condensed separate financial statements of E-Finance for Digital and Financial Investments Company (S.A.E) "the Company", as of September 30, 2026, which comprise:

- Condensed separate statement of financial position as of September 30, 2026.
- Condensed separate statement of profit or loss for the three months and the nine months ended September 30, 2026.
- Condensed separate statement of comprehensive income for the three months and the nine months ended September 30, 2026.
- Condensed separate statement of changes in equity for the nine months ended September 30, 2026.
- Condensed separate statement of cash flows for the nine months ended September 30, 2026.
- Notes to the Interim condensed separate financial statements.

The company's management is responsible for the preparation and fair presentation of these interim condensed separate financial statements in accordance with Egyptian Accounting Standard No. (30) "Interim Financial Reporting". Our responsibility is to draw a conclusion on these interim condensed separate 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 interim condensed separate financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the Company 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 interim condensed separate financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed separate financial statements as of September 30, 2026 are not prepared in all material aspects in accordance to Egyptian Accounting Standard No. (30) "Interim Financial Reporting".

Hossam Adel Abd EL Moety El Koussi
KPMG Hazem Hassan
Public Accountants and Consultants
Registered in Auditor's register of the Financial Regulatory under No. (425)

Cairo, November 12, 2026

KPMG Hazem Hassan
Public Accountants and Consultants
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Translation from Arabic

E-Finance for Digital and Financial Investments Company (S.A.E)
Condensed separate statement of financial position as of

	Note	September 30, 2026	December 31, 2025
Assets	**No.**	**L.E.**	**L.E.**
Non-current assets			
Property, plant and equipment	(5)	73 446 078	74 426 026
Right of use assets		5 796 987	7 733 822
Project under constructions	(6)	4 708 476	562 001
Employees' benefits (Cars)	(7)	33 626 183	32 339 167
Loan for subsidiaries	(24)	144 256 142	-
Investments in subsidiaries and associate	(9)	2 576 270 545	2 544 707 119
Equity-investment at FVOCI	(10)	2 927 507 553	2 778 504 050
Total non-current assets		**5 765 611 964**	**5 438 272 185**
Current assets			
Debitors and other debit balances	(12)	1 113 381 456	189 465 901
Due from related parties	(23-1)	175 307 399	72 525 730
Loans for subsidiaries	(24)	80 881 406	429 870 000
Equity-investment at FVTPL	(8)	1 668 943 043	1 350 514 144
Cash and cash equivalents	(13)	1 055 222 131	432 704 887
Total current assets		**4 093 735 435**	**2 475 080 662**
Total assets		**9 859 347 399**	**7 913 352 847**
Owners equity & liabilities			
Owners equity			
Paid-up capital	(14)	1 733 333 334	1 733 333 334
Share premium (Special reserve)		1 952 355 391	1 952 355 391
Other reserves	(15)	1 777 474 300	1 778 392 531
Legal reserves		610 615 176	578 743 586
Share based payment reserve		601 166 507	308 668 335
Retained earnings		2 444 209 873	765 324 220
Total owners equity		**9 119 154 581**	**7 116 817 397**
Liabilities			
Non-current liabilities			
Lease liability		5 608 568	8 014 586
Employee benefits liabilities (End of service)		229 212 652	208 521 874
Deferred tax labilities	(11-2)	439 825 996	455 716 780
Total non-current liabilities		**674 647 216**	**672 253 240**
Current liabilities			
Trade payables and other credit balance	(16)	43 067 781	99 613 175
Lease liability		3 878 102	2 403 911
Income tax liability	(11-3)	12 048 072	15 713 477
Due to related parties	(23-2)	6 551 647	6 551 647
Total current liabilities		**65 545 602**	**124 282 210**
Total liabilities		**740 192 818**	**796 535 450**
Total owners equity and liabilities		**9 859 347 399**	**7 913 352 847**

The attached notes from (1) to (29) are an integral part of these interim condensed separate financial statement and to be read with them.
Review report is attached

Chairman & Managing Director
Ibrahim Sarhan

Chief Executive Financial Officer
Wael Salem

Translation from Arabic

E-Finance for Digital and Financial
Condensed separate statement of profit or Loss for the financial period

	Note No.	From July 01, 2026 To September 30, 2026 L.E.	From Jul 01, 2025 To September 30, 2025 L.E.	From January 01, 2026 To September 30, 2026 L.E.	From January 01, 2025 To September 30, 2025 L.E.
Revenue	(17)	1 029 633 223	711 927 940	2 436 981 552	1 619 513 964
Cost of sales	(18)	(68 029 791)	(84 567 123)	(270 140 450)	(217 498 053)
Gross profit		**961 603 432**	**627 360 817**	**2 166 841 102**	**1 402 015 911**
Other revenue		39 921 414	34 741 771	89 937 802	75 731 156
General and administrative expenses	(19)	(19 677 376)	8 497 394	(74 793 322)	(52 444 741)
Share based payment expenses	(27)	(11 311 124)	-	(112 094 331)	(47 537 319)
Selling and marketing expenses	(20)	(19 778 256)	(14 714 267)	(38 150 775)	(56 940 191)
ECL		-	-	(2 756 812)	-
Other expenses		(1 790 000)	(1 160 000)	(3 925 000)	(2 744 500)
Net operating profit		**948 968 090**	**654 725 715**	**2 025 058 664**	**1 318 080 316**
Finance cost	(21)	(717 904)	(3 398 118)	(2 662 875)	(5 539 780)
Finance income	(22)	79 188 204	127 076 263	419 342 506	306 597 732
Net profit for the period before tax		**1 027 438 390**	**778 403 860**	**2 441 738 295**	**1 619 138 268**
Income tax expense	(11-1)	(64 986 575)	(77 072 517)	(225 420 983)	(168 969 532)
Net profit for the period after tax		**962 451 815**	**701 331 343**	**2 216 317 312**	**1 450 168 736**
Basic earning per share	(28)	**0.24**	**0.18**	**0.54**	**0.35**

The attached notes from (1) to (29) are an integral part of these Interim Condensed Separate Financial Statement and to be read with them.

Translation from Arabic

E-Finance for Digital and Financial Investments Company
Condensed separate statement of comprehensive income for the financial period

	From July 01, 2026 To September 30, 2026	From Jul 01, 2025 To September 30, 2025	From January 01, 2026 To September 30, 2026	From January 01, 2025 To September 30, 2025
		L.E.	L.E.	L.E.
Net profit for the period	**962 451 815**	**701 331 343**	**2 216 317 312**	**1 450 168 736**
Other comprehensive income :-				
Actuarial gain from employee benefit plan	3 035 863	516 552	9 107 589	4 314 259
Revaluation (loss) / gain for investments at FVTOCI	(10 526 704)	(12 266 789)	(10 292 404)	50 430 771
Income tax related to other comprehensive income	1 685 440	2 643 802	266 584	(12 317 632)
Total other comprehensive income after tax	**(5 805 401)**	**(9 106 435)**	**(918 231)**	**42 427 398**
Total comprehensive Income for the period	**956 646 414**	**692 224 908**	**2 215 399 081**	**1 492 596 134**

The attached notes from (1) to (29) are an integral part of these Interim Condensed Separate Financial Statement and to be read with them.

Translation from Arabic

E-Finance for Digital and Financial Investments Company (S.A.E)
Condensed separate statement of change in shareholders equity for the financial period from January 1, 2026 to September 30, 2026

	Paid up Capital	Legal Reserve	Other reserves	Share based payments reserve	Share Premium (Special Reserve)	Retained earnings*	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Balance as of January 1, 2026	1 733 333 334	578 743 586	1 778 392 531	308 668 335	1 952 355 391	765 324 220	**7 116 817 397**
Legal reserve	-	31 871 590	-	-	-	(31 871 590)	-
The balance after the legal reserve	**1 733 333 334**	**610 615 176**	**1 778 392 531**	**308 668 335**	**1 952 355 391**	**733 452 630**	**7 116 817 397**
Comprehensive Income							
Net profit for the period	-	-	-	-	-	2 216 317 312	**2 216 317 312**
Other comprehensive (loss)	-	-	(918 231)	-	-	-	**(918 231)**
Total comprehensive income	-	-	**(918 231)**	-	-	**2 216 317 312**	**2 215 399 081**
Transaction with the company's shareholders							
Premium on share based payment	-	-	-	292 498 172	-		**292 498 172**
Dividends profits for Employees and Board members	-	-	-	-	-	(94 962 359)	**(94 962 359)**
Shareholders Dividends	-	-	-	-	-	(410 597 710)	**(410 597 710)**
Total transaction with shareholders	-	-	-	**292 498 172**	-	**(505 560 069)**	**(213 061 897)**
Balance as of September 30, 2026	**1 733 333 334**	**610 615 176**	**1 777 474 300**	**601 166 507**	**1 952 355 391**	**2 444 209 873**	**9 119 154 581**

***The retained earnings include an amount of 69 million Egyptian pounds transferred from the non-distributable surplus resulting from the spin off.**
The attached notes from (1) to (29) are an integral part of these Interim Condensed Separate Financial Statement and to be read with them.

E-Finance for Digital and Financial Investments Company (S.A.E)
Condensed separate statement of change in shareholders equity for the financial period from January 1, 2026 to September 30, 2026

	Paid up Capital	Legal Reserve	Other reserves	Share based payments reserve	Share Premium (Special Reserve)	Retained earnings*	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Balance as of January 1, 2025	1 155 555 556	516 791 078	911 189 810	573 671 062	1 956 462 107	618 105 142	5 731 774 755
Legal reserve	-	24 510 636	-	-	-	(24 510 636)	-
The balance after the legal reserve	**1 155 555 556**	**541 301 714**	**911 189 810**	**573 671 062**	**1 956 462 107**	**593 594 506**	**5 731 774 755**
Comprehensive Income							
Net profit for the period	-	-	-	-	-	1 450 168 736	1 450 168 736
Other comprehensive income	-	-	42 427 398	-	-	-	42 427 398
Total comprehensive income	-	-	42 427 398	-	-	1 450 168 736	1 492 596 134
Transaction with the company's shareholders							
Premium on share based payment	-	-	-	142 283 732	-	-	142 283 732
Capital Increase	577 777 778	-	-	(573 671 061)	(4 106 717)	-	-
Dividends profits for Employees and Board members	-	-	-	-	-	(73 756 751)	(73 756 751)
Shareholders Dividends	-	-	-	-	-	(391 945 340)	(391 945 340)
Total transaction with shareholders	577 777 778	-	-	(431 387 329)	(4 106 717)	(465 702 091)	(323 418 359)
Balance as of September 30, 2025	**1 733 333 334**	**541 301 714**	**953 617 208**	**142 283 733**	**1 952 355 390**	**1 578 061 151**	**6 900 952 530**

***The retained earnings include as amount of 69 million Egyptian pounds transferred from the non-distributable surplus resulting from the split.**
The attached notes from (1) to (29) are an integral part of these Interim Condensed Separate Financial Statement and to be read with them.

Translation from Arabic

E-Finance for Digital and Financial Investments Company (S.A.E)
Condensed separate statement of Ccash flows for the financial period

	Note No.	From January 01, 2026 To September 30, 2026 L.E.	From January 01, 2025 To September 30, 2025 L.E.
Cash flow from operating activities			
Net profit before tax		2 441 738 295	1 619 138 268
Adjustments to reconcile net profit to cash flow from operating activities			
Depreciation of property, plant and equipment		5 046 293	5 725 323
Amortization of right of used assets		2 572 132	2 050 232
Dividend income from equity investment at FVOCI		(208 126 100)	-
Investment income from equity investment at FVTPL		(334 261 853)	(226 333 538)
Revenue from investments in subsidiaries		(2 355 513)	(38 184 241)
Lease contracts interest		1 907 683	1 697 739
Share based payments expense		100 783 206	29 856 600
		2 007 304 143	**1 393 950 383**
Change in working capital			
Debitors and other debit balance		(941 915 511)	(1 083 647 135)
Due from related parties		(128 102 439)	56 058 600
Trade payables and other credit balance		(56 702 498)	(60 734 061)
Employee Benefits System Obligations (End-of-Service Gratuity)		30 558 621	50 883 708
Employee benefits (Cars)		(7 081 489)	(44 299 165)
Loans granted to subsidiary companies		400 000 000	-
Due to related parties		-	-
Cash flow resulted from operating activities		**1 304 060 827**	**312 212 330**
Dividends paid for Employees and Board members		(94 962 359)	(73 756 751)
Income taxes paid		-	(25 596 674)
Net cash flow resulted from operating activities		**1 209 098 468**	**212 858 905**
Cash flow from investing activities			
Payment of purchasing equity investments at FVOCI		(159 295 907)	(204 737 150)
Payment of purchasing equity investments at FVTPL		-	(20 000 000)
Proceeds from equity investments at FVTPL		-	12 237 255
Payment of purchasing PP&E and project under construction		(8 212 820)	(1 455 427)
Payment to acquire investment in associate		(4 999 980)	(31 208 700)
Net cash flow (used in) investing activities		**(172 508 707)**	**(245 164 022)**
Cash flow from financing activities			
Leasing payments		(3 474 807)	(3 021 570)
Proceeds from restricted cash		-	61 642 645
Payment of dividends to shareholders'		(410 597 710)	(391 945 340)
Net cash flow (used in) financing activities		**(414 072 517)**	**(333 324 265)**
Net change in cash & cash equivalent during the period		**622 517 244**	**(365 629 382)**
Cash & cash equivalent at beginning of the period		432 704 887	765 237 112
Cash & cash equivalent at end of the period	(13)	**1 055 222 131**	**399 607 730**

The attached notes from (1) to (29) are an integral part of these Interim Condensed Separate Financial Statement and to be read with them.

1- Company's background

1-1 The Entity

- E-finance for Digital and Financial investment Company– S.A.E- an Egyptian joint stock company previously in the name of Raya for Technology of Operating Financial Institutions Company, Giza Commercial Registry No. 15026 on 08/06/2005 was established in accordance with the provisions of Law No. 8 of 1997 Law of Guarantees And investment incentives, as amended by Law No. 72 of 2017 and Law No. 159 of 1981 and its excutive regulations.
- The duration of the company is twenty-five years, starting from the date of registration in the commercial register.
- The company's headquarters: Building No. A3B 82 - Smart Village - Kilo 28 Cairo-Alexandria Desert Road - Giza.

Shareholders	Ownership %	Country
Saudi Egyptian Investment Company	25.75%	Kingdom of Saudi Arabia
National Investment bank	21.81%	Egypt
Banque Misr (S.A.E)	6.7%	Egypt
Egypt Bank Company for Technology Advancement (S.A.E)	6.7%	Egypt
Egyptian Company for Investment Projects (ECIP) (S.A.E)	6.7%	Egypt
National Bank of Egypt (S.A.E)	6.7%	Egypt
Public Offering shares	25.65%	--
	100%	

1-2 Company's Purpose:

- Leading the digital transformation of financial transactions through companies that the company invests in
- Providing consulting services in the field of digital transformation.
- Providing technical, financial and administrative support to companies that contribute in and work in the field of digital transformation.

2- Financial statement approval

The interim condensed separate financial statements were approved for issuance by the Company' Board of Directors on 11 November 2026

3- Basis of preparation of separate financial statement

3-1 Basis of measurement

These interim condensed separate financial statements for the six-month ended June 30, 2026 have been prepared in accordance with the Egyptian Accounting standard No. "30" "Interim Financial Statements" and should be read in conjunction with the group last annual separate financial statements as at and for the year ended 31 December 2025. These statements do not

include all the information required to prepare financial statements prepared in accordance with Egyptian Accounting Standards. However, they may include selected disclosures to explain events and transactions that are important to understand changes in the company's financial position and performance since the last annual financial statements.
The interim condensed separate financial statements are prepared on the going concern basis and the historical cost principle, except for assets and liabilities that are measured at fair value or amortized cost. Historical cost is based on the fair value of the consideration given to obtain assets or satisfy a liability.

3-2 Compliance by the Accounting Standards and Laws:

The attached interim separate financial statements were prepared according to the Egyptian Accounting Standards.

Presentation Currency:

The financial statements were prepared and presented in Egyptian pound, and all the financial data was presented in the Egyptian pound are rounded to the nearest Egyptian pound except for earnings per share, otherwise is stated in the financial statement or its disclosure.

3-3 Consolidated financial statements

The company has subsidiaries and associate companies, and the company is required to prepare consolidated financial statements in accordance with Egyptian Accounting Standard No.42 "Consolidated Financial Statements" and Article 188 of the executive regulations of the Companies Law No. 159 of 1981.
The company prepares consolidated financial statements for its subsidiaries and can be consulted to obtain a picture of the financial position, business results and cash flows of the group as a whole.

3-4 Use of professional judgment and estimates

Preparing these interim condensed separate financial statements requires management to make judgments and estimates that affect the values of revenues, expenditures, assets and liabilities included in the interim condensed separate financial statements and the accompanying disclosures, as well as disclosure of contingent liabilities at the date of the financial statements. The uncertainty surrounding these assumptions and estimates may result in results that require significant adjustments to the carrying value of the affected assets and liabilities in future periods.
Estimates and associated assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised.
The following are the main estimates that materially affect the company's interim condensed separate financial statements:

4- Fair value measurement

Fair value is the price that would be obtained to sell an asset or that would be paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability either occurs

- In the primary market for the asset, liability, or
- In the absence of the primary market, in the most beneficial market for the asset or liability

The fair value of the asset or liability is measured using the assumptions that market participants will use when pricing the asset or liability on the assumption that market participants will act in their economic interest. The fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits through using the asset in its best and best use or selling it to another participant who will use the asset in its best and best use.

The company uses valuation methods that are considered appropriate according to the circumstances and for which sufficient information is available to measure fair value, while maximizing the use of relevant observable inputs and limiting the use of unobservable inputs.

All assets and liabilities that are measured or disclosed in the financial statements are classified at fair value into categories of the fair value hierarchy. This is described, as follows, based on the lowest level input that is significant to the entire measurement on the fair value measurement as a whole:

- The first level: it is the quoted prices (unadjusted) in an active market for identical assets or liabilities.
- Second level: evaluation techniques in which the lowest level inputs that are important for the entire measurement are directly or indirectly observable.
- Third level: evaluation techniques in which the lowest level inputs that are important for the entire measurement are unnoticed.

5- Property, plant and equipment

	Lands	Buildings	Computers	Lease hold improvements	Furniture, equipments and	Networks	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Cost							
Cost as of January 1, 2026	12 750 000	73 652 332	6 725 446	2 969 022	9 726 015	7 892 357	**113 715 172**
Additions during the period	-	-	2 214 323	-	1 852 022	-	**4 066 345**
Cost as of September 30, 2026	**12 750 000**	**73 652 332**	**8 939 769**	**2 969 022**	**11 578 037**	**7 892 357**	**117 781 517**
Accumulated depreciation							
Accumulated depreciation as of January 1, 2026	-	25 841 273	6 058 250	771 307	3 564 002	3 054 314	**39 289 146**
Depreciation of the period	-	891 236	880 678	247 171	1 559 518	1 467 690	**5 046 293**
Accumulated depreciation as of September 30, 2026	-	**26 732 509**	**6 938 928**	**1 018 478**	**5 123 520**	**4 522 004**	**44 335 439**
Net book value as of September 30, 2026	**12 750 000**	**46 919 823**	**2 000 841**	**1 950 544**	**6 454 517**	**3 370 353**	**73 446 078**
Net book value as of December 31, 2025	**12 750 000**	**47 811 059**	**667 196**	**2 197 715**	**6 162 013**	**4 838 043**	**74 426 026**

Depreciation charged under the following items:

	From January 01, 2026 To September 30, 2026	From January 01, 2025 To September 30, 2025
Statement	L.E.	L.E.
Cost of sales (Note 18)	4 155 057	4 231 302
General & administrative expenses (Note 19)	891 236	1 494 021
	5 046 293	**5 725 323**

5- Property, plant and equipment - continue

	Lands	Buildings	Computers	Lease hold improvements	Furniture, equipments and	Networks	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Cost							
Cost as of January 1, 2025	12 750 000	73 652 332	6 426 824	2 969 022	6 524 981	7 892 357	**110 215 516**
Additions during the period	-	-	28 150	-	966 311	-	**994 461**
Cost as of September 30, 2025	**12 750 000**	**73 652 332**	**6 454 974**	**2 969 022**	**7 491 292**	**7 892 357**	**111 209 977**
Accumulated depreciation							
Accumulated depreciation as of January 1, 2025	-	23 849 242	4 138 220	441 417	2 183 330	1 082 929	**31 695 138**
Depreciation of the period	-	1 494 022	1 562 756	247 418	941 737	1 479 390	**5 725 323**
Accumulated depreciation as of September 30, 2025	-	**25 343 264**	**5 700 976**	**688 835**	**3 125 067**	**2 562 319**	**37 420 461**
Net book value as of September 30, 2025	**12 750 000**	**48 309 068**	**753 998**	**2 280 187**	**4 366 225**	**5 330 038**	**73 789 516**

6- Projects under Constructions

	September 30, 2026	December 31, 2025
	L.E.	L.E.
Oracle ERP System	4 708 476	562 001
Total	**4 708 476**	**562 001**

7- Employee benefits (Cars)

According to the decision of the Board of Directors held on December 30, 2024, the proposal submitted by the Personnel Affairs Department regarding cars to the senior management and the managing director, instead of the monthly transportation allowance, was approved, after presenting the proposal to the Financial Benefits Committee, Compensation and Remuneration.

	September 30, 2026	September 30, 2025
	L.E.	L.E.
Beginning Balance of the period	42 249 166	427 501
Additions during the period	15 960 197	49 550 000
Disposals during the period	(3 200 000)	-
Depreciation of the period	(8 878 706)	(5 250 836)
Ending balance of the period	**46 130 657**	**44 726 665**

Divided as follows:	September 30, 2026	September 30, 2025
	L.E.	L.E.
Employee benefits (Cars) – non-current	33 626 183	34 816 666
Employee benefits (Cars) – current (Note-12)	12 504 474	9 909 999
Ending Balance of the period	**46 130 657**	**44 726 665**

8- Investments in fair value through Profit or Loss

- On June 20, 2023, the company's board of directors decided to invest in securities portfolios, with the management of these portfolios to be entrusted to securities portfolio management companies in the market. Accordingly, the company has already started investing, and below is a statement of these investments as of the date of the condensed independent interim financial statements:

	September 30, 2026 L.E.	September 30, 2025 L.E.
Beginning Balance of the period	144 514 1 350	973 341 262
Addition	-	20 000 000
Disposal	-	(12 237 255)
Gain from selling	181 776 907	149 960 072
Gain from revaluation	40 703 558	22 251 596
Dividends	10 736 608	15 773 809
Treasury Bills Tax and Dividends Tax	(15 832 954)	(1 583 524)
Credit Interest & Treasury bills Returns	103 567 629	41 783 975
Commissions	(1 391 369)	(3 435 914)
***Ending balance of the period**	**1 668 943 043**	**1 205 854 021**

* The above balance includes cash amounts managed by the portfolio management companies responsible for managing the company's portfolios.

9- Investments in subsidiaries and Associate Companies

The investments in subsidiaries are represented in the following: -

	Investment Classification	%	September 30, 2026	December 31, 2025
Subsidiaries			L.E.	L.E.
Khales for Digital Payment Services Company (S.A.E.)	Subsidiary	70%	96 488 084	92 867 581
Smart Card Operation Technology Company E-Novate (S.A.E.)	Subsidiary	89%	163 148 940	354 140 223
The Technology Company for Ecommerce Operations E-Aswaaq Misr (S.A.E)	Subsidiary	61%	149 350 555	138 758 294
E-nable for Outsourcing Services (eNable) (S.A.E)	Subsidiary	99.98%	116 662 308	115 241 084
Technological Operation for Financial Institution Efinance Company (S.A.E)	Subsidiary	99.99%	1 429 259 563	1 257 454 851
Efinance For Financial Services (S.A.E.)	Subsidiary	99.98%	4 999 980	-
Total investment in subsidiaries			**1 959 909 430**	**1 958 462 033**
Associate				
Tdechnological Operation for Tax solutions e tax (S.A.E)	Sister	35%	136 653 698	106 537 669
Insurance Services Operation Technology Company (S.A.E)	Sister	35%	139 999 924	139 999 924
Al Ahly Momken (S.A.E.)	Sister	22%	224 098 601	224 098 601
Easycash Company (S.A.E.)	Sister	12.96%	115 508 892	115 508 892
*Ecomm Africa (S.A.E.)	Sister	1%	100 000	100 000
Total investment in Associate			**616 361 115**	**586 245 086**
Total financial investments in Associate & Subsidiaries			**2 576 270 545**	**2 544 707 119**

*** The company owns 31% of E-Com Africa's shares directly and indirectly.**

10- Investment in fair value through other comprehensive income

	September 30, 2026	September 30, 2025
	L.E.	L.E.
Opening Balance	2 778 504 050	1 361 529 554
Additions	159 295 907	204 737 150
Revaluation	(10 292 404)	50 430 771
	2 927 507 553	**1 616 697 475**

The value of investments lies in the contribution to following companies:

- Egyptian State Technology Services Company ESERVE (SAE):
- Egyptian Company for Electronic Commerce Technology (MTS)
- Egypt Delta Payments Company (SAE).
- International Company for Consulting and Information Systems (ACIS)
- Nclude Financial Technology Innovation Fund (Limited partnership),
- C3 Fund
- Wilzy Financial Holdings Company

There was no change in the fair value hierarchy categories or transfer from one level to another (Level 1, Level 2, Level 3) during the three months ended September 30, 2026.

11- Tax

11-1 Income tax

	From Jul 1, 2026 to Sep 30, 2026	From Jul 1, 2025 to Sep 30, 2025	From Jan 1, 2026 to Sep 30, 2026	From Jan 1, 2025 to Sep 30, 2025
	L.E.	L.E.	L.E.	L.E.
Current Income Tax Expenses	–	5 402 428	–	5 402 428
Separate Tax Brackets	(15 620 358)	8 725 997	–	14 996 007
Dividends tax from Equity investment	17 861	95 811	536 830	789 774
Dividends income tax from Equity investment at FVOCI	10 000	–	20 822 610	15 856 757
Dividends tax from investments in affiliated and sister companies	96 762 542	69 240 002	204 389 619	139 109 589
Treasury bills tax	509 526	793 750	15 296 124	793 750
Deferred tax (Benefit)	(16 692 996)	(7 185 471)	(15 624 200)	(7 978 773)
Current and deferred tax expense	**64 986 575**	**77 072 517**	**225 420 983**	**168 969 532**
Deferred income tax at other comprehensive income	**(1 685 440)**	**(2 643 802)**	**4) −1**	**12 317 632**

11-2 Deferred tax

	September 30, 2026		December 31, 2025	
	Assets	Liabilities	Assets	Liabilities
	L.E.	L.E.	L.E.	L.E.
Fixed assets	–	4 203 019	–	–
Employee benefit liability	70 817 300	–	66 982 600	66 982 600
Tax revaluation FVTPL	–	–	–	–
Tax revaluation FVTOCI	–	507 277 186	–	–
Foreign currencies	836 909	–	1 518 939	1 518 939
	71 654 209	**511 480 205**	**68 501 539**	**68 501 539**
Net deferred tax liability	–	**439 825 996**	–	–

Deducts: the previously charged deferred tax	(455 716 780)
Add: taxes charged to the statement of other comprehensive	266 584
Deferred taxes for the period (Benefit)	**(15 624 200)**

11-3 Income Tax liability

	September 30, 2026 L.E.	September 30, 2025 L.E.
Income Tax liability at beginning of period	15 713 477	17 355 298
Formed during the period	-	20 398 435
Income tax payment for consultation services	-	59 225
Payment during the period / year	-	(25 596 674)
Withholding Tax	(3 665 405)	-
	12 048 072	**12 216 284**

11-4 Tax position

There is no significant change in the tax position from what was disclosed in Note (9-4) of the company's standalone financial statement notes for the fiscal year ended December 31, 2025.

12- Debitors and other debit balance

	September 30, 2026 L.E.	December 31, 2025 L.E.
Prepaid expenses	1 973 978	2 197 437
Deposits with others	631 200	631 200
Value added tax (VAT)	1 367 427	11 471 599
Supplier downpayment	15 841 586	-
Employee benefits (Cars)	12 504 474	9 909 999
Letter of guaranteed	25 439 221	25 439 221
Accrued revenue	68 160 035	74 144 978
Accrued dividends income	978 892 235	47 370 151
Other debit balance	8 571 300	17 824 716
	1 113 381 456	**189 465 901**

13- Cash and cash Equivalents.

	September 30, 2026 L.E.	December 31, 2025 L.E.
Banks – Saving Accounts	112 449 655	301 767 142
Banks - time deposits	46 493 777	42 449 627
*Investment funds	896 278 699	88 488 118
Balance of cash and cash equivalents	**1 055 222 131**	**432 704 887**

***Investment Funds**

	September 30, 2026 L.E.	December 31, 2025 L.E.
PFI Cash Fund	-	51 708 750
Beltone Fund USD	84 563 791	36 779 368
Diamond Fund - Arab African Bank	710 303 144	-
Granite Fund	101 411 764	-
	896 278 699	**88 488 118**

14- Capital

14-1 The authorized capital

The company's authorized capital has been set at 4 billion Egyptian pounds four billion Egyptian pounds) after increasing it from 3.5 billion Egyptian pounds to four billion Egyptian pounds, an increase of 500 million Egyptian pounds based on the decisions of the extraordinary general assembly meeting of the company held on 20 March 2020.

14-2 Issued and paid-up capital

- The extraordinary general assembly of the company held on July 7, 2025, decided to approve an increase of the issued and paid-up capital by EGP 778 777 577, divided into 1 556 555 155 shares with a nominal value of fifty piastres, to be distributed as bonus shares to the shareholders at a rate of five shares for every ten shares. This brings the issued and paid-up capital to EGP 1 733 333 333.5, divided into 3 466 666 667 shares, raised from the reserves shown in the financial statements as of December 31, 2024. The capital increase was registered in the commercial register on May 7, 2025.

15- Other reserves

	September 30, 2026 L.E.	December 31, 2025 L.E.
General Reserve	20 000 000	20 000 000
Others reserve	10 186 211	3 127 829
Revaluation reserves	1 747 288 089	1 755 264 702
	1 777 474 300	**1 778 392 531**

16- Trade payables and other credit balance

	September 30, 2026 L.E.	December 31, 2025 L.E.
Accounts payable	10 033 303	24 884 474
	10 033 303	**24 884 474**
Other credit balance		
Accrued expenses	25 100 099	39 027 802
Payroll tax	3 118 286	31 357 975
Withholding Tax	3 641 277	3 765 648
Board of directors Rewards	682 195	271 844
Other	492 621	305 432
Total other credit balances	**33 034 478**	**74 728 701**
Total	**43 067 781**	**99 613 175**

17- Revenue:

	From Jul 1, 2026 to Sep 30, 2026 L.E.	From Jul 1, 2025 to Sep 30, 2025 L.E.	From Jan 1, 2026 to Sep 30, 2026 L.E.	From Jan 1, 2025 to Sep 30, 2025 L.E.
Dividend income from investment in FVTOCI	100 000	-	208 226 100	158 567 575
Dividend income from investment in subsidiaries and associate	965 269 893	692 400 014	2 043 896 195	1 441 418 463
Revenue From Management Fees	61 907 800	19 527 926	184 859 257	19 527 926
	1 029 633 223	**711 927 940**	**2 436 981 552**	**1 619 513 964**

18- Cost of sales

	From Jul 1, 2026 to Sep 30, 2026	From Jul 1, 2025 to Sep 30, 2025	From Jan 1, 2026 to Sep 30, 2026	From Jan 1, 2025 to Sep 30, 2025
	L.E.	L.E.	L.E.	L.E.
Salaries and Wages	55 280 962	47 920 065	168 258 900	137 182 906
Cost of the employee benefit plan	18 701 300	29 809 945	56 103 901	61 441 838
Maintenance cost	636 019	386 894	1 278 016	1 542 432
Depreciation expense (Note No. 5)	1 528 888	1 249 265	4 155 057	4 231 302
Consultation and technical support	(11 124 418)	2 723 454	31 465 870	7 848 741
Employee benefits (cars)	3 007 040	2 477 500	8 878 706	5 250 834
	68 029 791	**84 567 123**	**270 140 450**	**217 498 053**

19- General and Administrative Expenses

	From Jul 1, 2026 to Sep 30, 2026	From Jul 1, 2025 to Sep 30, 2025	From Jan 1, 2026 to Sep 30, 2026	From Jan 1, 2025 to Sep 30, 2025
	L.E.	L.E.	L.E.	L.E.
Depreciation of fixed assets (Note 5)	297 076	498 006	891 236	1 494 021
Amortization ROU	695 717	683 413	2 572 132	2 050 232
Consultation fees	2 618 470	-	25 777 386	33 078 502
Facility Expenses	377 768	624 999	1 038 198	1 459 411
Subscriptions	4 368 254	-	5 699 166	-
Maintenance Expenses	2 426 335	953 630	5 793 384	1 883 354
Donations	120 000	115 000	4 364 609	9 846 195
Hospitality	896 846	586 077	2 480 442	1 693 803
Office decoration	56 094	110 734	485 989	840 925
Training fund provision 1%	-	(18 942 169)	-	(18 942 169)
Social contribution expense	481 397	-	1 686 747	-
Cars expenses	529 435	323 829	2 206 290	1 667 009
Shareholding Expenses	1 909 925	1 453 457	5 295 626	4 607 606
Other expenses	4 900 059	5 095 630	16 502 117	12 765 852
	19 677 376	**(8 497 394)**	**74 793 322**	**52 444 741**

20- Selling and Marketing Expenses

	From Jul 1, 2026 to Sep 30, 2026	From Jul 1, 2025 to Sep 30, 2025	From Jan 1, 2026 to Sep 30, 2026	From Jan 1, 2025 to Sep 30, 2025
	L.E.	L.E.	L.E.	L.E.
Exhibitions	14 714 759	11 624 509	24 697 047	25 291 363
Public Relations	947 052	40 000	1 394 265	1 532 335
Advertisements	2 966 320	1 321 198	5 593 530	27 334 872
Subscriptions	12 000	-	29 324	59 046
Shooting	-	14 690	-	41 594
Other	1 138 125	1 713 870	6 436 609	2 680 981
	19 778 256	**14 714 267**	**38 150 775**	**56 940 191**

21- Finance Costs

	From Jul 1, 2026 to Sep 30, 2026	From Jul 1, 2025 to Sep 30, 2025	From Jan 1, 2026 to Sep 30, 2026	From Jan 1, 2025 to Sep 30, 2025
	L.E.	L.E.	L.E.	L.E.
Bank interests - expenses and bank charges	241 035	455 217	755 192	1 256 576
Lease contract – expenses	476 869	544 134	1 907 683	1 697 739
Foreign currencies exchange	-	2 398 767	-	2 585 465
	717 904	**3 398 118**	**2 662 875**	**5 539 780**

22- Finance income

	From Jul 1, 2026 to Sep 30, 2026 L.E.	From Jul 1, 2025 to Sep 30, 2025 L.E.	From Jan 1, 2026 to Sep 30, 2026 L.E.	From Jan 1, 2025 to Sep 30, 2025 L.E.
Income from Investment in cash funds	12 252 997	-	34 354 747	3 270 885
Bank interest on current accounts	6 432 678	8 539 352	19 786 246	48 978 175
Investments through FVTPL	52 585 806	93 953 578	334 261 853	226 333 538
Loan Interest	-	24 583 333	19 712 500	24 583 333
Bank interest on deposits	-	-	-	3 431 801
Foreign currencies exchange	7 916 723	-	11 227 160	-
	79 188 204	**127 076 263**	**419 342 506**	**306 597 732**

23- Related parties

Related parties are represented in investee companies, major shareholders, companies controlled by or jointly affected by these parties, board of directors and employee of top management, pricing policies and the duration of these transactions are approved by the company's management and shareholders.

The following is a summary of the related party balances and the transactions that were executed during the year between the company and related parties.

	Relations Nature	Transaction Nature	Volume of transaction of the period ended		Balance of	
			From Jan 1, 2026 to June 30, 2026	From Jan 1, 2025 to June 30, 2025	September 30, 2026	December 31, 2025
23-1 Due from Related Parties:					L.E.	L.E.
Smart solution and Operation Technology Company E-Novate	Subsidiary	Payment on behalf	36 877 268	3 073 758	75 738 246	38 860 978
E-nable for Outsourcing Services (eNable)	Subsidiary	Payment on behalf	1 220 651	(301 690)	3 657 752	2 437 101
E-finance Technological Operation For Financial Institutions	Subsidiary	Payment on behalf	38 392 050	20 658 229	65 799 163	27 407 113
E-Aswaaq The Technology Company for Ecommerce Operations	Subsidiary	Payment on behalf	18 705 893	2 092 744	20 638 959	1 933 066
Khales for Digital Payment Services Company	Subsidiary	Payment on behalf	5 459 871	1 034 327	6 353 372	893 501
E-Health (Technological Operation for Health Insurance Services)	Associate	Payment on behalf	(970 887)	(2 958 350)	23 084	993 971
E-finance for financial services	Subsidiary	Payment on behalf	5 853 635	–	5 853 635	–
Allowance for the write-off of receivables from related parties					(2 756 812)	–
					175 307 399	**72 525 730**

	Relations Nature	Transaction Nature	Volume of transaction of the period ended		Balance of	
			From Jan 1, 2026 to Sep 30, 2026	From Jan 1, 2025 to Sep 30, 2025	September 30, 2026	December 31, 2025
					L.E.	L.E.
23-2 Due to Related Parties						
Technological Operation for Tax solutions e-tax	Associate	–	–	–	6 551 647	6 551 647
					6 551 647	**6 551 647**

24- Loans for subsidiaries

Loans from subsidiaries are as follows:

	September 30, 2026	December 31, 2025
	L.E.	L.E.
E-Novate	225 137 548	29 870 000
E-finance Technological Operation for financial Institutions	-	400 000 000
	225 137 548	**429 870 000**

	September 30, 2026	December 31, 2025
Divided as follows:	L.E.	L.E.
Short-term loans to subsidiaries	80 881 406	429 870 000
Long-term loans to subsidiaries	144 256 142	-
	225 137 548	**429 870 000**

25- Objectives and policies of financial instruments risk management

The Company is exposed to the following risks arising from the use of financial instruments:
A) Credit risk
B) Market risk
C) Liquidity risk
This note provides information about the Company's exposure to each of the risks mentioned above, and the Company's objectives, policies and processes in relation to measuring and managing these risks.

The company's board of directors is responsible for developing and supervising a framework for managing the risks that the company is exposed to. The top management of the company is responsible for setting and monitoring risk management policies and submitting reports to the Board of Directors dealing with its activities on a regular basis.

The current framework for managing financial risks in the Company is a combination of formally documented risk management policies in specific areas and undocumented risk management policies used in other areas.

A) Credit risk

They are financial losses that the company incurs in the event that the client or the counterparty fails to fulfill its obligations that are regulated by the financial instrument contract, and then the company is exposed to credit risk mainly from receivables from employees, Treasury bill, investments through OCI, and due from related parties as well as from its financial activities, including balances with Banks.

Other financial assets and cash deposits

With respect to credit risk arising from the company's other financial assets at amortized cost, the entity is exposed to credit risk as a result of default by the counterparty in payment to a maximum equivalent to the carrying value of these assets.

The financial sector manages credit risk arising from bank balances, and the company limits its exposure to credit risk by depositing balances with international banks only or with reputable local banks, and local banks are subject to the supervision of the Central Bank of Egypt, and thus the risk of exposure to credit risk is weak.

The maximum exposure to risk is limited to the balances shown in (Note 13)

Due from related parties

Balances due from related parties are considered to have a minimum credit risk where the maximum exposure is equivalent to the book value of these balances.

Investments

The company limits its exposure to credit risk by preparing detailed investment studies and is reviewed by the board of directors. The company's management does not expect any failure of any of the dealing parties to fulfill its obligations.

B) Market risk

Market risk arises from the fluctuation of the fair value of future cash flows of a financial instrument as a result of changes in market prices. Examples are foreign exchange rate risk and interest rate risk, which are risks that affect the company's income. Financial instruments that are affected by market risks include interest-bearing loans and deposits, the objective of market risk management is to manage and control risk within acceptable limits while at the same time achieving remunerative returns. The company does not hold or issue derivative financial instruments.

Exposure to interest rate risk

Interest rate risk arises from fluctuations in the fair value or future cash flows of a financial instrument as a result of changes in market interest rates. The Company's exposure to risk of changes in market interest rates or not is mainly related to the company's obligations with a variable interest rate and interest-bearing deposits.

The general form of the interest rate of the company's financial instruments appears at the date of the financial statements as follows:

	September 30, 2026 L.E	December 31, 2025 L.E
Floating interest rate financial instruments		
Cash and Cash Equivalent	1 055 222 131	432 704 887
	1 055 222 131	**432 704 887**

	September 30, 2026 L.E	December 31, 2025 L.E
Fixed interest rate financial instruments		
Subsidiaries loans	225 137 548	429 870 000
	225 137 548	**429 870 000**

Exposure to Foreign Currency Exchange Risks

The table below shows how a reasonably possible change in the exchange rates of the US dollar and other currencies could affect things. Assuming all other variables stay the same, the impact on the company's pre-tax profits comes from changes in the value of cash assets and liabilities. Changes in the exchange rates of all other foreign currencies are considered not significant.

	Exchange rate	September 30, 2026	December 31, 2025
Foreign Currencies		**Net Assets**	**Net Assets**
US Dollar	52,39	154 313 621	81 267 878
KSA	13.95	182 937	167 551

C) Liquidity risk

The company's management monitors the company's cash flows, financing and liquidity requirements of the company. The company's goal is to achieve a balance between continuity of financing and flexibility by obtaining loans from banks. The company manages liquidity risk by maintaining adequate reserves and by obtaining borrowing facilities, whereby the company maintains credit limits of 2 million Egyptian pounds by continuously monitoring expected and actual cash flows and matching the maturity of assets and financial liabilities.

The company has sufficient cash to pay the expected operating expenses, including the financial liabilities expenses.

26- Capital Management

For the purpose of managing the company's capital, it includes the capital, the issued capital and all other equity reserves of the company's shareholders.
The company manages its capital structure and makes adjustments to it in light of changes in business conditions as well as to meet future developments of the activity. No changes were made in the objectives, policies or processes during the year, and the Company is not subject to any external requirements imposed on its capital.

	September 30, 2026 L.E	December 31, 2025 L.E
Total liability	740 192 818	796 535 450
(Less): Cash and cash equivalent	(1 055 222 131)	(432 704 887)
Net Liability	**(315 029 313)**	**363 830 563**
Total Equity	**9 119 154 581**	**7 116 817 397**
Percentage of net liabilities to total equity	**(3.45%)**	**5.11%**

27- Share Based Payment

In January 2026, part of the payment plan based on free shares was activated, amounting to 6 million shares at a value of 17.29 EGP per share after deducting the nominal value of the share. Out of these, 2 224 401 shares were approved for the parent company's employees and 3 775 599 shares for the subsidiaries' employees.
In July 2026, the value of the vested portion of the share-based payment plan was recorded in the profit or loss statement, amounting to 10 623 676 shares at about 17.77 EGP per share after deducting the nominal value of the share. Out of this, 3 507 619 shares were allocated to the parent company's employees, and 7 116 057 shares were allocated to the subsidiary companies' employees.

28- Earnings per share

Basic earnings per share is calculated by dividing the net profit distributable to common shareholders by the weighted average number of outstanding shares during the year.

	From Jan 1, 2025 to Sep 30, 2025 L.E.	From Jan 1, 2026 to Sep 30, 2026 L.E.	From Jul 1, 2025 to Sep 30, 2025 L.E.	From Jul 1, 2026 to Sep 30, 2026 L.E.
Net profit for the period	**962 451 816**	**701 331 343**	**2 216 317 312**	**1 450 168 736**
Share of employees and Board members proposed/actual (EGP)	(146 650 145)	(87 706 708)	(346 171 492)	(224 258 100)
Net profit distributable to common shareholder	**815 801 671**	**613 624 635**	**1 870 145 820**	**1 225 910 636**
Average number of shares outstanding during the period for basic earnings (share)	3 466 666 667	3 466 666 667	3 466 666 667	3 466 666 667
Earnings per share for the period (EGP/share)	**0.24**	**0.18**	**0.54**	**0.35**

29- Important events during the period

According to the extraordinary general assembly meeting held on September 17, 2026, the shareholders approved the proposal to acquire 2 246757 shares, representing 99.32% of the capital of Tamweely Financial Services Company, either directly through E-Finance for Financial and Digital Investments or indirectly through E-Finance Holding for Financial Services, a subsidiary of E-Finance for Financial and Digital Investments, which it owns 100% of, either by itself or through its subsidiaries. The acquisition will be as follows:

1. Cash consideration divided into:
• An amount of 956 370 000 Egyptian Pounds to be paid after meeting the conditions precedent according to the share purchase agreement.
• A deferred amount contingent upon the target company achieving certain key performance indicators specified in the share purchase agreement, payable in 2028.

2. Share swap, where E-Finance will issue additional shares in its capital totalling 146 082 338 shares at a fair value of 26.34 Egyptian Pounds per share, according to a study prepared by the independent financial advisor.