Fawry for Banking Technology and Electronic Payments

(S.A.E.)

Condensed Separate Interim Financial Statements

Together with limited Review Report

For the Three months ended

March 31, 2026

Saleh, Barsoum & Abdel Aziz
Grant Thornton

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Translation of Review Report Originally Issued in Arabic

Limited Review Report on the condensed separate interim financial statements

To: The Board of Directors of Fawry for Banking Technology and Electronic Payments "S.A.E."

Introduction

We have reviewed the accompanying condensed separate interim financial statements of Fawry for Banking Technology and Electronic Payments S.A.E. which comprise the condensed separate interim statement of financial position as of March 31, 2026, and the related condensed separate interim statements of profit or loss, comprehensive income, changes in equity and cash flows for the three months' period then ended, and other explanatory notes. Management is responsible for the preparation and fair presentation of the condensed separate interim financial statements in accordance with Egyptian Accounting Standard No. (30)" Interim financial statements". 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 Statement Performed by the Independent Auditor of the Entity". Review of condensed interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, 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.

Saleh, Barsoum & Abdel Aziz
Grant Thornton

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed separate interim financial statements do not present fairly in all material respects the separate financial position of the entity as of March 31, 2026, and of its separate financial performance and its separate cash flows for the three months' period then ended in accordance with Egyptian Accounting Standard No. (30)" Interim financial statements".

Cairo : May 14, 2026

Farid Samir

Farid Samir Farid, CPA
R.A.A. 8739
F.R.A. No. (210)

Saleh, Barsoum, Abdel Aziz & Co.
Accountants & Auditors

Translation of financial statements

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Fawry for Banking and Payment Technology Services S.A.E.
Condensed Separate Interim statement of financial position
as of March 31, 2026

EGP	Note No.	March 31, 2026	December 31, 2025
Assets			
Non-current assets			
Fixed assets	(4)	1 639 646 934	1 752 333 136
Intangible assets	(5)	1 528 756 082	1 515 570 022
Projects under construction	(6)	175 896 403	25 868 036
Investments in subsidiaries	(7)	886 568 998	822 568 998
Investments in associates and joint ventures		25 991 429	25 991 429
Investments at fair value through OCI		24 888 425	24 888 425
Deferred tax asset		25 211 315	24 706 865
Investments at fair value through P&L		30 075 000	30 075 000
Total non-current assets		**4 337 034 586**	**4 222 001 911**
Current assets			
Inventory		26 972 562	42 385 240
Loans to related parties	(8)	811 626 079	1 021 707 465
Accounts and notes receivable		96 108 646	296 320 879
Debtors and other debit balances	(9)	928 150 013	612 973 269
Advances to billers		654 668 791	876 542 191
Due from related parties	(10)	368 337 665	275 883 838
Treasury bills	(11)	3 762 044 535	3 101 600 791
Cash and cash at banks	(12)	5 865 798 376	5 805 042 587
Total current assets		**12 513 706 667**	**12 032 456 260**
Total assets		**16 850 741 253**	**16 254 458 171**
Equity & liabilities			
Equity			
Issued and paid-up capital		1 703 261 622	1 703 261 622
Legal reserve		280 257 709	162 845 631
Reserve for employee stock ownership plan (ESOP)	(26)	137 237 233	133 234 448
Shares for employee stock ownership plan		(18 075 565)	(18 075 565)
Revaluation reserve for Investments at fair value through OCI		(27 411 676)	(27 411 676)
Retained Earnings		5 334 448 757	4 819 317 455
Total equity		**7 409 718 080**	**6 773 171 915**
Non-Current liabilities			
Deferred tax liabilities		43 007 520	43 007 520
Lease Liabilities		149 292 317	145 652 925
Total non current liabilities		**192 299 837**	**188 660 445**
Current liabilities			
Bank credit facilities	(13)	639 856 320	537 157 706
Provisions	(14)	147 679 490	150 022 710
Accounts and notes payable	(15)	161 051 396	199 088 982
Accounts and notes payable - Billers	(16)	2 672 453 186	2 908 001 020
Merchant advances		4 215 078 876	4 113 373 355
Retailers' POS security deposits		118 760 562	124 467 547
Creditors and other credit balances	(17)	474 458 085	498 919 829
Due to related parties	(18)	144 852 324	226 178 320
Current income tax		642 602 438	505 757 773
Lease Liabilities		31 930 659	29 658 569
Total current liabilities		**9 248 723 336**	**9 292 625 811**
Total liabilities		**9 441 023 173**	**9 481 286 256**
Total equity and liabilities		**16 850 741 253**	**16 254 458 171**

The accompanying notes form an integral part of these condensed interim separate financial statements and to be read therewith.

Group Chief Financial Officer **Chief Executive Officer** **Chairman**

Auditor's limited review report attached

Translation of financial statements

Originally Issued in Arabic

Fawry for Banking and Payment Technology Services S.A.E.

Condensed Separate interim Statement of Profit or Loss

for the Three months ended March 31, 2026

		Three months ended	
EGP	**Note No.**	**March 31, 2026**	**March 31, 2025**
Operating revenues	(21)	1 430 218 365	1 077 662 447
Operating costs	(22)	(510 610 841)	(295 483 482)
Gross margin		**919 607 524**	**782 178 965**
Add (Less):			
General and administrative expenses	(23)	(336 505 826)	(243 822 189)
Selling and marketing expenses	(24)	(191 901 496)	(176 621 718)
Employee Stock Ownership Plan expenses	(26)	(2 242 000)	(10 657 410)
Board Compensation expenses		(3 228 000)	(2 828 000)
Medical contribution for Health and insurance		(4 450 242)	(3 487 663)
Expected credit loss		2 847 962	9 445 200
Formed provisions	(14)	(7 103 597)	(7 103 597)
Finance costs		(20 072 033)	(14 813 860)
Credit interest	(20)	331 131 101	298 704 651
Gain on disposal of fixed assets		3 853 418	13 909 782
Other revenues		17 887 112	12 442 411
Foreign currency exchange differencies		29 599 470	(1 601 061)
Operating profit		**739 423 393**	**655 745 511**
Dividends from investments in subsidiaries	(25)	74 877 157	44 815 799
Profit for the period before tax		**814 300 550**	**700 561 310**
Current income and deferred tax		(181 757 170)	(158 402 241)
Net profit for the period after tax		**632 543 380**	**542 159 069**
Earnings per share for the period - basic	(27)	**0.19**	**0.16**
Earnings per share for the period - diluted	(27)	**0.19**	**0.16**

The accompanying notes form an integral part of these condensed separate interim financial statements and to be read therewith.

Fawry for Banking and Payment Technology Services S.A.E.

Condensed Separate interim statement of comprehensive income

for the Three months ended March 31, 2026

	Three months ended	
EGP	**March 31, 2026**	**March 31, 2025**
Net profit for the period	**632 543 380**	**542 159 069**
Other comperhesive income	--	--
Total other comprehensive income	--	--
Total comprehensive income	**632 543 380**	**542 159 069**

The accompanying notes form an integral part of these condensed separate interim financial statements and to be read therewith.

Fawry for Banking and Payment Technology Services S.A.E.

Condensed Separate interim statement of change in equity

for the Three months ended March 31, 2026

	Issued and paid up capital	Legal reserve	Reserve for employee stock ownership plan (ESOP)	Share for employee stock ownership plan	Revaluation reserve for Investments at fair value through OCI statement	Retained Earnings	Total
							EGP
Balance as of January 1, 2025	**1 703 261 622**	**92 581 238**	**150 837 104**	**(31 429 708)**	**(22 911 676)**	**2 655 160 105**	**4 547 498 685**
Items of comprehensive income							
Net profit for the period	--	--	--	--	--	542 159 069	542 159 069
Total comprehensive income	**--**	**--**	**--**	**--**	**--**	**542 159 069**	**542 159 069**
Transactions with company's owners							
Transferred to legal reserve	--	70 264 393	--	--	--	(70 264 393)	--
Formed for employee stock ownership plan shares	--	--	14 406 883	--	--	--	14 406 883
Dividend distribution	--	--	--	--	--	(224 846 059)	(224 846 059)
Total transactions with the company's owners	**--**	**70 264 393**	**14 406 883**	**--**	**--**	**(295 110 452)**	**(210 439 176)**
Balance as of March 31, 2025	**1 703 261 622**	**162 845 631**	**165 243 987**	**(31 429 708)**	**(22 911 676)**	**2 902 208 722**	**4 879 218 578**
Balance as of January 1, 2026	**1 703 261 622**	**162 845 631**	**133 234 448**	**(18 075 565)**	**(27 411 676)**	**4 819 317 455**	**6 773 171 915**
Net profit for the period	--	--	--	--	--	632 543 380	632 543 380
Total comprehensive income	**--**	**--**	**--**	**--**	**--**	**632 543 380**	**632 543 380**
Transactions with company's owners							
Transferred to legal reserve	--	117 412 078	--	--	--	(117 412 078)	--
Formed for employee stock ownership plan shares	--	--	4 002 785	--	--	--	4 002 785
Total transactions with the company's owners	**--**	**117 412 078**	**4 002 785**	**--**	**--**	**(117 412 078)**	**4 002 785**
Balance as of March 31, 2026	**1 703 261 622**	**280 257 709**	**137 237 233**	**(18 075 565)**	**(27 411 676)**	**5 334 448 757**	**7 409 718 080**

Fawry for Banking and Payment Technology Services S.A.E.
Condensed Separate interim statement of cash flows
for the Three months ended March 31, 2026

EGP	Note	Three months ended March 31, 2026	Three months ended March 31, 2025
Cash flows from operating activities:			
Net profit for the period before tax		814 300 550	700 561 310
Adjusted by:			
Depreciation and amortization during the period	(4)	190 642 191	137 482 785
Formed provisions	(14)	7 103 597	7 103 597
Unrealized foreign currency exchange loss.		(29 599 470)	1 601 061
Expected credit loss		(2 847 962)	(9 445 200)
(Gain) on sale of fixed assets		(3 853 418)	(13 909 782)
Dividends from investments in subsidiaries		(74 877 157)	(44 815 799)
Employee Stock Ownership Plan expenses		2 242 000	10 657 410
Credit interest	(20)	(331 131 101)	(298 704 651)
Finance costs		20 072 033	14 813 860
Operating gain before change in working capital		**592 051 263**	**505 344 591**
Changes in working capital			
Decrease (Increase) in inventory		15 412 678	(35 664 275)
Decrease (Increase) in advances to billers		221 873 400	(444 928 766)
(Increase) in debtors and other debit balances		(312 421 345)	(157 413 146)
Decrease (Increase) in accounts and notes receivable		203 060 195	(9 037 097)
(Increase) decrease in due from related parties		(90 693 042)	(219 974 841)
(Decrease) Increase in accounts and notes payable		(38 037 585)	71 391 317
(Decrease) Increase in accounts payable– billers		(235 547 834)	3 925 414 022
(Decrease) Increase in due to related parties		(81 325 996)	9 793 976
Increase in merchants prepaid balances		101 705 521	1 656 321 693
(Decrease) Increase in retailer's POS security deposits		(5 706 985)	13 699 952
(Decrease) Increase in creditors and other credit balances		(24 461 742)	462 659 431
Decrease (Increase) in loans to related parties		210 081 386	(235 068 564)
Provision used		(9 446 817)	--
Income tax paid		(24 006 090)	(26 249 809)
Proceeds from credit interest		210 299 767	268 993 541
Net cash provided from operating activities		**732 836 774**	**5 785 282 025**
Cash flows from investing activities			
(Payments) to acquire fixed assets		(18 943 957)	(249 719 315)
(Payments) to acquire intangible assets		(61 360 356)	(176 821 004)
(Payments) for projects under construction		(152 788 311)	(26 697 245)
Proceeds from the sale of fixed assets		6 763 662	17 355 516
Proceeds from dividends from investments in subsidiaries		74 877 157	44 815 799
(Payments) to acquire investment in subsidiary and associates		(64 000 000)	(6 772 400)
Net movement of treasury bills - more than three months		(807 668 137)	(836 393 035)
Net cash (used in) investing activities		**(1 023 119 942)**	**(1 234 231 684)**
Cash flows from financing activities			
Proceeds during the period from overdraft		102 698 614	45 774 961
(Payment) Dividends distributions		--	(224 846 059)
(Payments) for lease liabilities		(14 585 587)	(11 172 477)
Finance Expenses Paid		(10 563 000)	(8 396 765)
Net cash provided from provided from (used in) financing activities		**77 550 027**	**(198 640 340)**
Net change in cash and cash equivalents during the period		(212 733 141)	4 352 410 001
Cash and cash equivalents at beginning of the year		6 048 932 047	4 424 100 168
Changing currency difference for cash and cash equivalents		29 599 470	(1 601 061)
Cash and cash equivalents at end of the period	(12)	**5 865 798 376**	**8 774 909 108**

The accompanying notes form an integral part of these condensed separate interim financial statements and to be read therewith.

1. General information

Fawry for Banking and Payment Technology Services S.A.E. was established in accordance with the provisions of Law No. 159 of 1981 and its executive regulation, and was registered at the Commercial Register under No. 33258 on June 26, 2008, the commercial register has changed to 50840 in June 2011. The company reregistered at the commercial register investment 6th of October under the No. 1333 on July 19, 2018.

The purpose of the company is to provide operations services specialized in systems and communications, management, operating and maintenance of equipment and computers networks services and internal systems of banks, networks, and centralized systems, establish operating systems for banking services through the internet, phone and e-payment services and circulation of secured documents electronically and rent buildings, taking into account the provisions of laws, regulations and decisions and provided that all the licenses necessary for pursuing these activities are issued. The duration of the company is twenty-five years from the Commercial Register date.

The condensed separate interim financial statements of the company were approved in the board of directors meeting dated May 14, 2026.

2. Statement of compliance

The Condensed separate interim financial statements have been prepared in accordance with Egyptian Accounting Standard No. (30).

3. Basis of preparation of the separate financial statements

The condensed separate interim financial statements have been prepared using the same accounting policies which have been applied in the prior year. These condensed separate interim financial statements should be read in conjunction with the annual separate financial statements for the year ended December 31, 2025.

4- Fixed assets

EGP	Land	Buildings	Networks and servers	Points of sales machines	Computers	Furnitures and equipments	Leasehold improvements	Vehicles	Right of use asset	Total
Cost										
As of January 1, 2025	**52 490 500**	**134 050 355**	**279 624 490**	**1 241 539 341**	**107 189 882**	**25 570 099**	**156 382 206**	**149 300**	**172 509 307**	2 169 505 480
Additions during the year	--	--	47 754 888	593 570 207	36 677 638	14 423 391	64 393 377	--	66 203 389	964 697 206
Disposals	--	--	--	(64 964 469)	--	--	--	--	--	(64 964 469)
As of December 31, 2025	**84 561 198**	**243 653 973**	**327 379 378**	**1 770 145 079**	**143 867 520**	**39 993 490**	**220 775 583**	**149 300**	**238 712 696**	**3 069 238 217**
As of January 1, 2026	**84 561 198**	**243 653 973**	**327 379 378**	**1 770 145 079**	**143 867 520**	**39 993 490**	**220 775 583**	**149 300**	**238 712 696**	**3 069 238 217**
Additions during the period	–	–	6 342 292	–	1 604 779	42 544	13 714 286	–	10 988 036	32 691 937
Disposals	–	–	–	(9 701 251)	–	–	–	–	–	(9 701 251)
As of March 31, 2026	**84 561 198**	**243 653 973**	**333 721 670**	**1 760 443 828**	**145 472 299**	**40 036 034**	**234 489 869**	**149 300**	**249 700 732**	**3 092 228 903**
Accumulated depreciation										
As of January 1, 2025	--	**15 432 986**	**172 409 973**	**461 610 871**	**62 986 977**	**17 804 976**	**55 090 763**	**149 298**	**61 988 051**	**847 473 895**
Depreciation for the year	--	4 492 963	51 668 448	366 451 045	20 987 045	5 025 976	33 225 170	--	37 496 311	519 346 958
Depreciation of disposals	--	--	--	(49 915 772)	--	--	--	--	--	(49 915 772)
As of December 31, 2025	--	**19 925 949**	**224 078 421**	**778 146 144**	**83 974 022**	**22 830 952**	**88 315 933**	**149 298**	**99 484 362**	**1 316 905 081**
As of January 1, 2026	--	**19 925 949**	**224 078 421**	**778 146 144**	**83 974 022**	**22 830 952**	**88 315 933**	**149 298**	**99 484 362**	**1 316 905 081**
Depreciation for the period	--	1 522 837	13 373 641	97 683 125	7 297 498	1 599 700	10 244 222	--	10 746 872	142 467 895
Depreciation of disposals	--	--	--	(6 791 007)	--	--	--	--	--	(6 791 007)
As of March 31, 2026	--	**21 448 786**	**237 452 062**	**869 038 262**	**91 271 520**	**24 430 652**	**98 560 155**	**149 298**	**110 231 234**	**1 452 581 969**
Net book value										
As of March 31, 2026	**84 561 198**	**222 205 187**	**96 269 608**	**891 405 566**	**54 200 779**	**15 605 382**	**135 929 714**	**2**	**139 469 498**	**1 639 646 934**
As of December 31, 2025	**84 561 198**	**223 728 024**	**103 300 957**	**991 998 935**	**59 893 498**	**17 162 538**	**132 459 650**	**2**	**139 228 334**	**1 752 333 136**

5. Intangible assets

EGP	Programs' license	Programs	Total
Cost			
As of January 1, 2025	142 853 551	1 078 058 541	1 220 912 092
Additions during the year	13 322 877	736 163 050	749 485 927
As of December 31, 2025	**156 176 428**	**1 814 221 591**	**1 970 398 019**
Additions during the period	--	61 360 356	61 360 356
As of March 31, 2026	**156 176 428**	**1 875 581 947**	**2 031 758 375**
Accumulated amortization			
As of January 1, 2025	43 052 055	263 502 290	306 554 345
Amortization for the year	12 965 672	135 307 980	148 273 652
As of December 31, 2025	**56 017 727**	**398 810 270**	**454 827 997**
Amortization for the period	3 409 433	44 764 863	48 174 296
As of March 31, 2026	**59 427 160**	**443 575 133**	**503 002 293**
Net book value			
As of March 31, 2026	**96 749 268**	**1 432 006 814**	**1 528 756 082**
As of December 31, 2025	**100 158 701**	**1 415 411 321**	**1 515 570 022**

6. Projects under construction

The increase in projects under construction is mainly due to additions with EGP 152.7 Million during the period and the main addition in software and licenses by amount EGP 151.2 Million taking into consideration transfers to fixed and intangible assets by amount of EGP 2.7 Million.

7. Investments in subsidiaries

The increase in investments in subsidiaries is mainly due to investment in Fawry Healthcare Treemed TPA by amount of EGP 25 Million (under establishment) and investment in Fawry Micro Insurance by amount of EGP 39 Million (under establishment).

8. Loans to related parties

The decrease in Loans to related parties is mainly settle part of balance due for Fawry consumer finance S.A.E (Subsidiary company) by amount of 233.8 million taking into consideration increase due for fawry for medium, small and Micro finance S.A.E (Subsidiary company) by amount of EGP 23.7 Million.

9. Debtors and other debit balances

The increase is mainly due to the increase in dividends paid in advance by amount of EGP 371.6 Million which held by board of directors at 4 March 2026 and approved by general assembly meetings at 8 April 2026 and increase in the prepaid expenses by amount of EGP 8.4 Million taking into consideration decrease in accrued revenue by amount of EGP 84.3 Million.

10. Due from related parties

EGP	Nature	March 31, 2026	December 31, 2025
Fawry Fast Moving Consumer goods Co.	Current account	24 849 291	23 195 898
Fawry insurance Brokerage Co.	Current account	2 068 518	2 493 234
Tazcara Information Technology (Associate)	Current account	1 500 240	1 500 240
Fawry Gulf Co.	Current account	5 575 662	4 867 702
Fawry Integrated System	Current account	32 481 028	22 579 517
Fawry Plus for Banking Services	Current account	12 333 720	23 432 747
Fawry for commercial technologies	Current account	290 867 769	199 153 063
Fawry Holding for Financial Investment	Current account	131 677	131 677
Fawry Healthcare Treemed TPA	Current account	20 000	20 000
Fawry Micro Insurance	Current account	10 000	10 000
Less: Expected credit losses		(1 500 240)	(1 500 240)
		368 337 665	**275 883 838**

11. Treasury bills

The increase in investing of treasury bills during the first quarter led to increase in the balance of treasury bills by amount of EGP 660.4 million.

12. Cash and cash at banks

EGP	March 31, 2026	December 31, 2025
Cash *	110 571 853	--
Banks current accounts – local currency	2 263 237 770	3 562 153 176
E-Acceptance transactions under settlement	1 549 990 790	1 146 396 448
Cash at collecting agencies	1 153 331 487	515 223 859
Banks current accounts – foreign currencies	27 716 150	20 515 690
Time deposit – local currencies	530 080 355	360 094 053
Time deposit – foreign currencies	234 033 090	203 822 480
Less: Expected credit losses	(3 163 119)	**(3 163 119)**
	5 865 798 376	**5 805 042 587**

*Cash balance is represented in cash with cash collection representatives "the company's employees" on March 31, 2026.

For the purpose of preparing cash flow statement, the cash and cash equivalents are comprised of the following:

EGP	March 31, 2026	March 31, 2025
Cash and bank balances	5 865 798 376	8 542 896 167
Treasury bills – less than 3 months	--	232 012 941
	5 865 798 376	**8 774 909 108**

13. Bank credit facilities

The increase in the accounts by EGP 102.6 million is due to the increase in the amount used of the credit facilities during the First quarter.

14. Provisions

The decrease in the accounts due to provision used by amount of EGP 9.4 million taking into consideration provision formed by amount of EGP 7.1 million and the purpose for provision formed for future contingent liabilities.

15. Accounts and notes payable

The decrease in the account is related to decrease in Account payable by amount of EGP 30.4 million and decrease in Notes payable by amount EGP 7.5 million.

16. Accounts and notes payable – Billers.

The decrease in the account is related to decrease the company dues for billers and notes payable during the first quarter by amount of EGP 251 million and increase in notes payable by amount EGP 15.5 million.

17. Creditors and other credit balances

The decrease in the account is mainly due to the decrease in the transactions under settlements by amount of EGP 53.9 million and the accrued commission by amount of EGP 10.1 million and Tax authority balances by amount of EGP 35.2 million taking into consideration increase in accrued expenses by amount of EGP 80.2 million during the First quarter.

18. Due to related parties

EGP	Nature of relationship	Account type	March 31, 2026	December 31, 2025
Fawry Dahab Technology	Subsidiary	Current account	144 852 324	226 178 320
			144 852 324	**226 178 320**

19. Contingent liabilities

The balance of contingent liabilities amounted by EGP 3.7 Billion on March 31, 2026, compared to EGP 3.7 Billion on December 31, 2025.

20. Credit interest

The increase in the account is mainly due to increase credit interest on treasury bills by amount of EGP 69.7 Million and loans to related parties interest by amount of EGP 3.8 Million taking into consideration decrease in credit interest on current accounts and time deposit by amount of EGP 41.1 Million.

21. Operating revenues

The reason for the increase in revenues is due to the increase in the company's business volume during the First quarter by amount of EGP 352.5 Million.

22. Operating costs

The main reason for the increase in the operating cost is due to the increase in merchant fees by EGP 93.4 million, increase in cash collection cost by EGP 7.3 million increase in banks commission by EGP 7.7 million, increase in depreciation and amortization by EGP 33.2 Million and increase in other expenses by EGP 73.4 Million.

23. General and administrative expenses

The main reason for the increase in the account is due to the increase in salaries and equivalents by an amount of EGP 28.2 Million, and an increase in depreciation and amortization by an amount of EGP 19.9 Million, in addition to the increase in subscription expenses, technical support, communications and services centers by an amount of EGP 37.1 Million.

24. Selling and marketing expenses

The main reason for the increase in the account is due to the increase in salaries by EGP 25.6 Million taking into consideration decrease in sales and marketing commissions by EGP 10.3 Million.

25. Significant related parties' transactions

The following are significant related parties' transactions:

EGP	Nature of the Transaction	Transactions during the period
Fawry Dahab for Electronics Services	Cost related to cash collection on behalf of related party	143 664 700
	Electronic Payment services revenues	83 244 724
	Dividends revenue	74 877 157
Fawry for Integrated Systems	Program acquisition from related party	148 176 981
	Technical support service revenues	409 993
Fawry for medium, small and MicroFinance	Loans to related parties	141 894 874
	Credit Interest revenue	10 704 917
Fawry Plus for Banking Services	Cost payment on behalf of related party	31 190 750
	Revenue from electronic payment services	4 795 646
	Branches managing fees for related party	9 998 405
Fawry for FMCG	Electronic Payment services revenue	50 568 933
	Operations revenue on Fawry's Services	538 209
Fawry for consumer finance	Loans to related parties	671 551 298
	Credit Interest revenue	41 524 910
Fawry for commercial technologies	Services revenue	10 880 829

26. Share based payments

The company introduced an Employees Share Ownership Plan (ESOP) program in accordance with the shareholders' approval at the extraordinary general assembly meeting held on February 22, 2021, The company granted free shares and allocated shares to some of its employees in accordance with the ESOP program which includes giving the right to some employees completing a term of 3 years in service at The Company to have the right in ordinary shares by granting free shares or allocating shares by 50% of the fair value on the vesting date after completion of a term of 2 years in service at The Company and which will be issued on the date of the grants. The equity instruments for share-based payment are recognized at fair value on the grant date and are recorded in the income statement on a straight line basis during a three-years period for the grant of free shares and two years for the allocated shares at 50% of the shares' fair values on the vesting date, with a corresponding increase in equity based on the Company's estimate, at each reporting date, for the number of shares that will vest. The fair value of granted shares was determined based on the share price announced on the Egyptian Stock Exchange at the grant date.
total cost for the period shares granted for the group & its subsidiaries is amounting to EGP 4 Million and total reserve for employee stock ownership plan at the reporting date is EGP 137.2 Million.

27. Earnings per share

Earnings per share is calculated by dividing the net profit by the weighted average of the shares outstanding during the period.

EGP	March 31, 2026		March 31, 2025	
	Basic	Diluted	Basic	Diluted
Net profit of the period	632 543 380	632 543 380	542 159 069	542 159 069
Weighted average number of shares	3 406 523 244	3 406 523 244	3 406 523 244	3 406 523 244
	0.19	**0.19**	**0.16**	**0.16**

28. Tax position

The company's profits are subject to tax on the profits of legal persons in accordance with the provisions of the Income Tax Law No. 91 of 2005, its executive regulations, and its amendments

Corporate tax

The company submits the tax return prepared in accordance with the provisions of Law 91 of 2005 on legal dates.

The years from establishment until 2017

The Company was inspected and tax differences were settled.

The years from 2018 until 2022

The company received an announcement to inspect its books for the mentioned dates and they are currently preparing for the office inspection.

The years from 2023 until Now

Tax returns were submitted and paid all tax due on the legal dates.

Salaries and wages tax

The years from establishment until 2022

The Company was inspected for mentioned years, and tax differences were settled.

The years 2023 until now

Tax returns were submitted and paid all tax due within the legal deadlines.

Stamp duty tax

The years from establishment until 2022

The company's records have been tax inspected for the mentioned years, and tax differences were settled.

The years 2023 until now

Tax returns were submitted and paid all tax due within the legal deadlines.

Sales tax / VAT tax

The years from establishment until 2023

Company's recorded were inspected for the mentioned years, and differences were settled.

The years from 2024 until now

Tax returns were submitted and paid all tax due on its dates.

Withholding tax

The company has not been notified of any inspection forms.

29. Legal Position

During the third quarter of 2019, a company filed a lawsuit against Fawry for Banking technology and electronic Payments and one of its subsidiaries “the Company” claiming an amount of EGP 82 million under a contract with the company in addition to the legal accrued interest on the said amount. No transactions took place under the aforementioned contract, the legal case is presented for Appeal court.

30. Significant Events During the Reporting Period

On February 12nd, 2026, The Monetary Policy Committee of the Central Bank of Egypt decided in its meeting, to decrease the overnight deposit and lending rates and the rate of the main operation of the Central Bank by 100 basis points to 19%, 20% and 19.50%, respectively. The discount rate was also decreased by 100 basis points to 19.50%.

On April 2nd, 2026, The Monetary Policy Committee of the Central Bank of Egypt decided in its meeting, to keep the overnight deposit and lending rates and the rate of the main operation of the Central Bank as 19%, 20% and 19.50%, respectively. The discount rate was also keep as 19.50%.

31. Comparative Figures

Some comparative figures have been reclassified to match the current period's balances presentation.