QNB BOARD OF DIRECTORS' REPORT
ON BANK'S ACTIVITY & FINANCIAL POSITION
FOR THE FINANCIAL PERIOD ENDED ON 30 September 2026

Separate financial statements have been prepared in accordance with the instructions of the Central Bank of Egypt (CBE) rules approved by its Board of Directors on December 16, 2008; and as per IFRS 9 "Financial Instruments" in accordance with the instructions of the Central Bank of Egypt (CBE) dated February 26, 2019.

Financial Position and income statement:

The financial position and income statement as at 30 September 2026 were approved by the Board of Directors in Egyptian Pound. The bank's assets and liabilities in foreign currencies were evaluated in Egyptian Pound as per the exchange rates of foreign exchange prevailed on 30 September2026.

Results Summary:

- Total assets reached roughly EGP 1,113,068 million at the end of September 2026 against approximately EGP 915,558 million at the end of December 2025, with an increase rate of 22%.

- The total balances of customer's deposits reached roughly EGP 954,740 million at the end of September 2026 against approximately EGP 779,311 million at the end of December 2025, with an increase rate of 23%.

- The total balance of loans and credit facilities to customers (net of allowance) reached roughly EGP 521,533 million at the end of September 2026 against approximately EGP 440,646 million at the end of December 2025, with an increase of 18%.

Income Statement for the financial period ended 30 September 2026:

- The net profit before tax for the period ended September 2026 reached EGP 38,874,371,313 against EGP 30,412,250,198 at the end of September 2025, with an increase rate of 28%.

- The net profit for the period ended September 2026 reached EGP 26,938,852,637 against EGP 21,575,937,859 at the end of September2025, with an increase rate of 25%.

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Chief Executive Officer and Board Member