Forvis Mazars Mostafa Shawki

PricewaterhouseCoopers EzzEldeen, Diab & CO.

Public Accountants

Abu Dhabi Islamic Bank – Egypt "S.A.E"

Condensed Interim Consolidated Financial Statements

for the financial period ending on September 30, 2026

and the limited review report

C0 - Public Finance

Limited Review Report of Condensed Interim Consolidated Financial Statements

To: Board of Directors of Abu Dhabi Islamic Bank - Egypt "S.A.E"

Introduction

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

Scope of Limited Review

We conducted our limited review in accordance with the Egyptian Standard on Review Engagements No. (2410) "Review of interim financial information performed by the independent auditor of the entity". A limited review of condensed interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other limited review procedures. A limited review is substantially less in scope than an audit conducted in accordance with Egyptian Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed interim consolidated financial statements.

Conclusion

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

Auditors

Ashraf Mamdouh
Accountants and Auditors Register No. (26231)
Financial Regulatory Authority Register No. (383)
CBE Register No. (569)
Accountability State Authority Register No. (1502)
Fellow of the Egyptian Society of Accountants and Auditors
Member of the Egyptian Tax Society
PricewaterhouseCoopers Ezzeldeen, Diab & Co.
Public Accountants
One Ninety, Parcel A- Building A2, South 90th Street, New Cairo 11835, Egypt

Rashad Hosny
Accountants and Auditors Register No. (5274)
Financial Regulatory Authority Register No. (73)
CBE Register No. (27)
Accountability State Authority Register No. (659)
Fellow of the Egyptian Society of Accountants and Auditors
Fellow of the Egyptian Tax Society
Forvis Mazars Mostafa Shawki
153 Mohamed Farid St., Bank Misr Tower, Cairo

Cairo, 2 November 2026

Abu Dhabi Islamic Bank– Egypt – S.A.E

Translation of Financial statements originally issued in Arabic Condensed interim consolidated statement of financial position as at 30 September 2026

	Note No	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Assets			
Cash and due from Central Bank	13	22,968,553	19,086,612
Due from banks	14	66,207,903	57,433,131
Financing and facilities to banks (net of expected credit losses)	15	11,412,269	4,802,479
Financing and facilities to customers (net of expected credit losses)	16	211,208,733	147,226,062
Financial leased assets to others		3,030,786	2,683,563
Non Current Assets Held for Sale		-	1,187
Islamic Pre promised exchange contracts		3,734	13,981
Financial investments			
- Fair value through profits and losses	1/17	279,234	143,461
- Financial investments at FVOCI	2/17	38,513,114	22,620,348
- Financial investments at amortized cost	3/17	81,274,260	80,350,465
Investments in associates		732,398	648,093
Intangible assets (net of accumulated amortization)		62,323	50,435
Other assets		13,519,670	10,356,822
Fixed assets (net of accumulated depreciation)	18	1,561,576	953,087
Investments properties		2,785	3,594
Deferred tax assets		582,769	337,885
Total assets		**451,360,107**	**346,711,205**
Liabilities and equity			
Liabilities			
Due to banks	19	7,568,984	5,921,757
Customers' deposits	20	368,379,791	277,864,370
Islamic Pre promised exchange contracts		9,195	140,892
Subordinated Financing / Other Islamic Financings	21	11,358,718	10,232,006
Other liabilities		10,041,856	11,407,931
Current income tax liability		3,317,055	4,230,538
Other provisions	22	2,686,482	1,825,694
Defined benefits obligations		498,052	453,161
Total liabilities		**403,860,133**	**312,076,349**
Equity			
Issued & Paid up Capital	2/23	15,000,000	12,000,000
Reserves	24	1,978,652	1,613,793
Difference between face value and present value for Reduced cost subordinated financing		15,006	19,323
Retained earnings		30,435,506	20,963,164
Total equity attributable to equity holders' of the bank		**47,429,164**	**34,596,280**
Non-controlling interests		70,810	38,576
Total equity		**47,499,974**	**34,634,856**
Total liabilities and equity		**451,360,107**	**346,711,205**

The Limited Review Report is attached

The accompanying notes from (1) to (27) are integral part of these financial statements.

Mohamed Aly
Chief Executive Officer and Managing Director

Mahamoud El Semin
Financial Controller

Cairo on November 02, 2026

C0 - Public Finance

Condensed interim consolidated income statement for the period ended 30 September 2026

	Note No	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Income from Murabaha, Musharaka, Mudaraba and similar income		45,307,080	36,001,825	16,189,172	12,640,256
Cost of deposits and similar costs		(26,473,523)	(21,229,626)	(9,609,556)	(7,429,470)
Net income from funds	6	**18,833,557**	**14,772,199**	**6,579,616**	**5,210,786**
Fees and commissions income		3,188,288	2,608,933	1,163,652	914,124
Fees and commissions expenses		(791,068)	(560,994)	(282,991)	(229,653)
Net fees and commission income	7	**2,397,220**	**2,047,939**	**880,661**	**684,471**
Dividend income		5,257	2,560	118	280
Net trading income	8	796,154	520,627	235,973	65,285
Administrative expenses	9	(3,430,914)	(2,435,070)	(1,191,911)	(873,460)
Other operating expenses	10	(1,811,624)	(779,102)	(295,982)	(37,387)
Expected credit losses	11	(486,972)	(1,326,630)	(484,796)	(594,437)
Gain/Loss on financial investments		83,383	8,758	39,992	8,758
Share Of Associates Results		131,767	111,037	32,367	29,885
profit for the Period before tax		**16,517,828**	**12,922,318**	**5,796,038**	**4,494,181**
Income tax expense	12	(4,920,134)	(3,479,104)	(1,749,177)	(1,284,906)
Net profit for the Period		**11,597,694**	**9,443,214**	**4,046,861**	**3,209,275**
Attributable to:					
Shareholder's equity of the bank		11,570,794	9,432,803	4,033,997	3,207,379
Non-controlling interests		26,900	10,411	12,864	1,896
Net profit for the Period		**11,597,694**	**9,443,214**	**4,046,861**	**3,209,275**
Basic earning per share in net profit for the Period (EGP)		**7.28**	**9.20**	**2.67**	**2.31**

The accompanying notes from (1) to (27) are integral part of these financial statements.

C0 - Public Finance

Condensed interim consolidated statement of comprehensive income for the period ended 30 September 2026

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Net profit for the Period	**11,597,694**	**9,443,214**	**4,046,861**	**3,209,275**
Items that will not be reclassified to the Profit and Loss:				
Change in fair value reserve of equity instruments at fair value through other comprehensive income	146,006	1,302	5,041	(1,834)
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	(33,340)	(24)	(1,141)	413
Items that will be reclassified to the Profit and Loss:				
Change in fair value reserve of debt instruments at fair value through other comprehensive income	(580,149)	(61,579)	(223,905)	(14,004)
Expected credit loss for fair value of debt Instruments measured at fair value through other comprehensive income	(1,301)	83	82	674
Deffered Income tax related to items that are reclassified to the profits and losses	130,534	13,855	50,379	3,151
Other comprehensive income/(loss) for the Period ,net of tax	(338,250)	(46,363)	(169,544)	(11,600)
Comprehensive income for the Period net of tax	**11,259,444**	**9,396,851**	**3,877,317**	**3,197,675**
Attributable to:				
Shareholder's equity of the bank	11,232,544	9,386,440	3,864,453	3,195,779
Non-controlling interests	26,900	10,411	12,864	1,896
Comprehensive income for the Period net of tax	**11,259,444**	**9,396,851**	**3,877,317**	**3,197,675**

The accompanying notes from (1) to (27) are integral part of these financial statements.

C0 - Public Finance

Condensed interim consolidated statement of cash flows for the period ended 30 September 2026

	Note No.	30 September 2026 EGP (in thousands)	30 September 2025 EGP (in thousands)
Cash flows from operating activities			
profit for the year before tax		16,517,828	12,922,318
Adjustments to reconcile profits with cash flows from operating activities			
Depreciation and Amortization of fixed and intangible assets	9	193,185	120,059
Depreciation of investment property	9	809	831
Charge impairment loss of financing and facilities to customers	11	438,269	1,294,363
Charge impairment loss of financing and facilities to banks	11	58,426	705
Collections of loans previously written off	16	70,741	35,095
Charge other provisions	22	831,168	29,078
Provisions no longer required other than financing provision	22	(3,154)	(547)
Provisions used other than financing provision	22	(4,820)	(2,299)
Bonds' premium and discount amortization		(277,803)	(635,742)
Foreign currency valuation differences of financing provisions in foreign currencies	16	244,860	(179,652)
Foreign currency valuation differences of provisions in foreign currencies other than financing provisions	22	37,594	(13,967)
Foreign currency valuation differences of due from banks provisions in foreign currencies	14	602	(1,455)
Foreign currency valuation differences of financial investments at FVOCI in foreign currencies		205,544	20,509
Foreign currency valuation differences of financial assets at AC in foreign currencies		966,573	688,526
Foreign currency valuation differences provisions in foreign currencies for financial instruments at AC		13,183	(5,124)
Foreign currency valuation differences of subordinated financing - With coupon		634,349	(435,544)
Foreign currency valuation differences of subordinated financing - at reduced cost	21	154,914	(104,640)
Foreign currency valuation differences of subordinated financing - at reduced cost - Equity		31,977	29,402
(Gains) valuation of financial investments at FVPL		(26,676)	(11,767)
(losses) / Gains from revaluation of Pre promised Forward contracts	8	6,181	79,284
(Release) / charge impairment loss of due from banks	11	(978)	9,974
(Release) / charge impairment loss provisions of FVOCI instruments	11	(1,576)	152
Charge /(release) impairment loss of financial investments at amortized cost	11	(7,169)	21,436
Charge /(release) Impairment loss of other assets	10	556	-
(Gains) sale of equity instruments at FVPL		(9,680)	(5,838)
(Losses) / Gains on sale of debt instruments at FVOCI		(688)	-
Gains / (Losses) from sale of investments in subsidiaries & associates		(83,383)	(8,758)
(Gains) on sale of fixed assets	10	(89,166)	(35,525)
(Gains) on sale of Investment Property	10	(4,148)	-
Bank's Share of Associates' results		(131,767)	(111,037)
Dividends income from equity instruments at FVOCI		(5,257)	(2,560)
Amortization of subordinated financing using EIR method	21	36,294	33,609
Operating profits before changes in assets and liabilities resulting from operating activities		**19,796,788**	**13,730,886**
Net change in assets & liabilities			
Due from banks with maturity more than 90 days		(4,349,909)	372,432
Treasury bills with maturity more than 90 days		(6,473,152)	(8,153,074)
Financial investments at FVPL		20,509	14,846
Financing and facilities to customers and banks		(71,417,232)	(43,465,489)
Other assets		(3,435,877)	(2,890,217)
Financial leased assets to others		(335,620)	(452,382)
Due to banks	19	1,647,227	(9,266,390)
Customers' deposits	20	90,515,421	63,521,539
Financial Pre promised Contracts		(127,631)	34,952
Other liabilities		(1,074,567)	2,446,690
Employees' Benefits obligations		44,891	62,781
Income tax paid		(5,982,267)	(2,982,005)
Net Cash flows generated from Operating activities		**18,828,581**	**12,974,569**

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Condensed interim consolidated statement of cash flows for the period ended 30 September 2026

	Note No.	30 September 2026 EGP (in thousands)	30 September 2025 EGP (in thousands)
Cash flows from investing activities			
Payments to purchase of fixed assets & Branches fixtures	18	(782,853)	(386,016)
Proceeds from sale of fixed assets		104,828	36,623
Payments to purchase of intangible assets		(46,372)	(8,332)
Proceeds from Sale of Investment Property		4,148	-
Proceeds from sale of assets held for sale		1,187	-
Payments to purchase financial investments at FVOCI		(5,759,881)	(6,038,910)
Proceeds from recovery of financial investments at FVOCI		2,424,341	1,734,609
Payments to purchase financial investments at AC		(10,921,740)	(19,376,883)
Proceeds from recovery of financial investments at AC		5,319,993	1,939,615
Payments to purchase investment in subsidiaries and associates		-	(11)
Proceeds from sale of investments in subsidiaries and associates		99,082	9,395
Proceeds from dividends income		5,257	2,560
Net Cash flows used from Investing activities		**(9,552,010)**	**(22,087,350)**
Cash flows from financing activities			
Issued and Paid-up Capital		3,000,000	-
General Reserve		22,956	-
Proceeds from other long term loans		326,155	277,926
Dividends income paid		(1,452,756)	(1,055,996)
Net Cash flows generated from (used in) financing activities		**1,896,355**	**(778,070)**
Net Increase in cash and cash equivalents during the Period		**11,172,926**	**(9,890,851)**
Cash and Cash Equivalents at the beginning of the Period		48,140,212	80,089,766
Cash and cash equivalents at the end of the Period		**59,313,138**	**70,198,915**
Cash and cash equivalents are represented in			
Cash and due from Central Bank of Egypt	13	22,968,553	16,991,565
Due from banks	14	66,217,114	84,706,824
Treasury bills		26,859,239	16,340,134
Central Bank of Egypt Reserves		(21,575,299)	(15,391,738)
Due from banks with maturity more than three months from date of acquisition		(11,197,430)	(16,109,736)
Treasury bills with maturity more than three months from date of acquisition		(23,959,039)	(16,338,134)
Cash and cash equivalents at the end of the Period		**59,313,138**	**70,198,915**

The accompanying notes from (1) to (27) are integral part of these financial statements.

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Abu Dhabi Islamic Bank (ADIB) – Egypt – S.A.E

Condensed interim consolidated statement of changes in equity for the period ended 30 September 2026

EGP (in thousands)

	Issued & Paid up capital	Capital Reserve	Legal reserve	General reserve	Special reserve	General risk reserve	Fair value reserve	Difference between face value and present value for Reduced cost subordinated financing	Retained earnings	Total	Non-controlling interests	Total
30 September 2025												
Balance at 1 January 2025	**6,000,000**	**46,304**	**477,942**	**54,955**	**34,633**	**219,979**	**284,561**	**24,950**	**15,815,345**	**22,958,669**	**28,038**	**22,986,707**
Transferred to reserves	-	10,890	440,806	-	-	-	-	-	(451,696)	-	-	-
Dividends distributions to employees, board members and the banking system development fund	-	-	-	-	-	-	-	-	(1,032,193)	**(1,032,193)**	-	**(1,032,193)**
Remuneration for board members and Employees' Subsideries And Associates	-	-	-	-	-	-	-	-	(23,673)	**(23,673)**	(130)	**(23,803)**
Net change in other comprehensive income items	-	-	-	-	-	-	(46,363)	-	-	**(46,363)**	-	**(46,363)**
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	(4,207)	33,609	**29,402**	-	**29,402**
Shareholders' distributions (Free Shares)	6,000,000	-	-	-	-	-	-	-	(6,000,000)	-	-	-
Prior periods impact of subsidiaries & associates adjustments	-	-	-	-	(5,346)	-	-	-	(7,863)	**(13,209)**	(1,779)	**(14,988)**
Net profit for the period	-	-	-	-	-	-	-	-	9,432,803	**9,432,803**	10,411	**9,443,214**
Balance at 30 September 2025	**12,000,000**	**57,194**	**918,748**	**54,955**	**29,287**	**219,979**	**238,198**	**20,743**	**17,766,332**	**31,305,436**	**36,540**	**31,341,976**
30 September 2026												
Balance at 1 January 2026	**12,000,000**	**57,194**	**918,748**	**54,955**	**29,287**	**219,979**	**333,630**	**19,323**	**20,963,164**	**34,596,280**	**38,576**	**34,634,856**
Transferred to reserves	-	72,585	607,567	22,957	-	-	-	-	(680,152)	**22,957**	-	**22,957**
Dividends distributions to employees, board members and the banking system development fund	-	-	-	-	-	-	-	-	(1,420,943)	**(1,420,943)**	-	**(1,420,943)**
Remuneration for board members and Employees' Subsideries	-	-	-	-	-	-	-	-	(31,350)	**(31,350)**	(188)	**(31,538)**
Net change in other comprehensive income items	-	-	-	-	-	-	(338,250)	-	-	**(338,250)**	-	**(338,250)**
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	(4,317)	36,294	**31,977**	-	**31,977**
Capital increase	3,000,000	-	-	-	-	-	-	-	-	**3,000,000**	-	**3,000,000**
Prior periods impact of subsidiaries & associates adjustments	-	-	-	-	-	-	-	-	(2,301)	**(2,301)**	5,522	**3,221**
Net profit for the period	-	-	-	-	-	-	-	-	11,570,794	**11,570,794**	26,900	**11,597,694**
Balance at 30 September 2026	**15,000,000**	**129,779**	**1,526,315**	**77,912**	**29,287**	**219,979**	**(4,620)**	**15,006**	**30,435,506**	**47,429,164**	**70,810**	**47,499,974**

The accompanying notes from (1) to (27) are integral part of these financial statements

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1. GENERAL INFORMATION

Abu Dhabi Islamic Bank - Egypt (formerly National Development Bank - a joint stock company) was incorporated as an Egyptian joint stock company under Law No. 43/1974 and its executive regulations in the Arab Republic of Egypt. The main office of the Bank is located at 9 El-mostashar Mohamed Fahmy El-sayed (Previously Rustom Street) - Garden City, Cairo. The bank is listed on the Egyptian Stock Exchange.

ADIB was registered in the Commercial Register on April 3, 2013 by changing the bank's name from National Development Bank to Abu Dhabi Islamic Bank (ADIB) - Egypt.

ADIB provides corporates banking, retail banking, investment and custody services in the Arab Republic of Egypt through 79 branches and delegates employing 2,937 employees on the date of the financial statements.
These condensed consolidated interim financial statements for the period ended September 30, 2026 were approved by the Board of Directors on November 02, 2026.

2. BASIS OF PREPARATION OF THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

The Consolidated condensed interim financial statements are prepared in accordance with the rules for preparing and presenting the financial statements of banks issued by the Central Bank of Egypt, which were approved by its Board of Directors on December 16, 2008, regarding Egyptian banks issuing interim financial statements in accordance with the rules for preparing and presenting the financial statements of banks and the principles of recognition and measurement issued by the Central Bank of Egypt on that date after reflecting the requirements of International Financial Reporting Standard (9) "Financial Instruments" in light of the instructions issued on February 26, 2019, as well as in light of the amended Egyptian Accounting Standards issued during the year 2015 and their amendments and the provisions of the relevant local laws and in light of the Egyptian laws and regulations related to the preparation of these Consolidated financial statements. The bank has issued condensed financial statements based on the instructions of the Central Bank of Egypt issued on May 3, 2020. Anything not specifically provided for in the instructions of the Central Bank of Egypt shall be referred to the Egyptian Accounting Standards, which permit banks to issue condensed quarterly financial statements.

These condensed interim Consolidated financial statements do not include all information and disclosures required for full annual Consolidated financial statements prepared in accordance with CBE rules mentioned above and should be read in conjunction with the bank's financial statements for the year ended 31 December 2025.

In preparing these condensed interim Consolidated financial statements, significant judgements made by the management in applying the bank's accounting policies and the key sources of estimation were the same as those applied in the Consolidated financial statements as at year ended 31 December 2025.

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3. FINANCIAL RISK MANAGEMENT

3/1 Credit Risk

3/1/1 Financing and facilities

The balances of financing and facilities in terms of credit worthiness are as follows:

EGP (in thousands)

Financing and facilities	30 September 2026			31 December 2025		
	Financing and facilities to customers	Financing and facilities to banks	Total Financing and facilities	Financing and facilities to customers	Financing and facilities to banks	Total Financing and facilities
Stage 1	210,538,180	11,478,407	222,016,587	147,146,299	4,809,319	151,955,618
Stage 2	4,264,334	-	4,264,334	3,397,803	-	3,397,803
Stage 3	4,481,313	-	4,481,313	4,125,649	-	4,125,649
Total	219,283,827	11,478,407	230,762,234	154,669,751	4,809,319	159,479,070
Less:						
Expected Credit Losses	(8,075,094)	(66,138)	(8,141,232)	(7,443,689)	(6,840)	(7,450,529)
Net	211,208,733	11,412,269	222,621,002	147,226,062	4,802,479	152,028,541

- During the period ended September 30, 2026, the Bank's portfolio of financing and facilities increased by 44.70% (December 31, 2025, an increase of 52.78%).

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3. FINANCIAL RISK MANAGEMENT- CONTINUED

3/1/2 Financing and facilities to customers

The table below shows the movement between stages for Financing and facilities:

EGP (in thousands)

	30 September 2026				31 December 2025			
Retail	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total
Financing and facilities at Beginning of Period/Year	47,774,488	672,501	624,187	49,071,176	27,136,519	534,976	344,494	28,015,989
Transferred from stage 1	(1,320,669)	1,039,292	281,377	-	(680,475)	429,442	251,033	-
Transferred from stage 2	71,286	(174,939)	103,653	-	70,039	(166,791)	96,752	-
Transferred from stage 3	68,553	1,630	(70,183)	-	8,196	1,387	(9,583)	-
Net Changes in Outstanding Facilities	(8,888,498)	(366,000)	100,629	(9,153,869)	(5,391,417)	(115,799)	57,538	(5,449,678)
Financial assets Originated	27,805,908	343,511	-	28,149,419	30,531,148	227,595	-	30,758,743
Financial assets disposed of/ paid	(2,493,667)	(288,483)	-	(2,782,150)	(3,899,522)	(238,309)	-	(4,137,831)
Used provisions	-	-	(114,048)	(114,048)	-	-	(116,047)	(116,047)
Balance of Financing and facilities	**63,017,401**	**1,227,512**	**925,615**	**65,170,528**	**47,774,488**	**672,501**	**624,187**	**49,071,176**

EGP (in thousands)

	30 September 2026				31 December 2025			
Corporate	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total
Financing and facilities at Beginning of Period/Year	99,371,811	2,725,302	3,501,462	105,598,575	67,477,162	4,935,583	1,924,436	74,337,181
Transferred from stage 1	(376,998)	353,212	23,786	-	(443,329)	388,370	54,959	-
Transferred from stage 2	319,654	(352,591)	32,937	-	749,691	(2,682,955)	1,933,264	-
Transferred from stage 3	5,431	340	(5,771)	-	169,548	9,281	(178,829)	-
Net Changes in Outstanding Facilities	(11,076,099)	(367,684)	(149,348)	(11,593,131)	(2,936,495)	(249,889)	280,557	(2,905,827)
Foreign exchange translation differences	2,634,238	22,993	172,652	2,829,883	(988,647)	(49,179)	(98,024)	(1,135,850)
Financial assets Originated	104,090,711	1,125,181	-	105,215,892	72,474,930	1,252,467	-	73,727,397
Financial assets disposed of/ paid	(47,447,969)	(469,931)	-	(47,917,900)	(37,131,049)	(878,376)	-	(38,009,425)
Used provisions	-	-	(20,020)	(20,020)	-	-	(414,901)	(414,901)
Balance of Financing and facilities	**147,520,779**	**3,036,822**	**3,555,698**	**154,113,299**	**99,371,811**	**2,725,302**	**3,501,462**	**105,598,575**

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3.FINANCIAL RISK MANAGEMENT- CONTINUED

3/1/2 Financing and facilities to customers-continued

The table below shows the movement between stages for Expected Credit Losses:

EGP (in thousands)

	30 September 2026				31 December 2025			
Retail	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total
Expected credit losses at beginning of the Period/Year	383,512	117,961	483,973	985,446	222,131	114,545	276,025	612,701
Transferred from stage 1	(10,370)	6,220	4,150	-	(6,324)	3,014	3,310	-
Transferred from stage 2	17,092	(57,745)	40,653	-	17,307	(57,071)	39,764	-
Transferred from stage 3	29,421	952	(30,373)	-	6,988	164	(7,152)	-
Net Changes in Outstanding Facilities	(103,684)	109,510	360,397	366,223	70,451	39,187	288,073	397,711
Financial assets Originated	91,912	19,967	-	111,879	81,868	38,919	-	120,787
Financial assets disposed of/ paid	(6,026)	(14,356)	-	(20,382)	(8,909)	(20,797)	-	(29,706)
Used provisions	-	-	(114,048)	(114,048)	-	-	(116,047)	(116,047)
Balance of Expected Credit Losses	**401,857**	**182,509**	**744,752**	**1,329,118**	**383,512**	**117,961**	**483,973**	**985,446**

EGP (in thousands)

	30 September 2026				31 December 2025			
Corporate	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total	Stage 1 12 Month	Stage 2 Life time	Stage 3 Life time	Total
Expected credit losses at beginning of the Period/Year	2,231,606	814,754	3,411,883	6,458,243	1,546,012	2,641,419	1,861,967	6,049,398
Transferred from stage 1	(61,816)	61,359	457	-	(2,769)	1,579	1,190	-
Transferred from stage 2	32,190	(38,338)	6,148	-	369,070	(1,713,407)	1,344,337	-
Transferred from stage 3	2,424	98	(2,522)	-	169,547	9,281	(178,828)	-
Re-Measurement impact	(757,327)	(82,521)	(107,758)	(947,606)	(509,154)	163,751	891,835	546,432
Foreign exchange translation differences	70,441	3,844	170,575	244,860	26,793	(127,889)	(93,717)	(194,813)
Financial assets Originated	1,556,267	85,354	-	1,641,621	1,064,254	89,082	-	1,153,336
Financial assets disposed of/ paid	(597,674)	(33,448)	-	(631,122)	(432,147)	(249,062)	-	(681,209)
Used provisions	-	-	(20,020)	(20,020)	-	-	(414,901)	(414,901)
Balance of Expected Credit Losses	**2,476,111**	**811,102**	**3,458,763**	**6,745,976**	**2,231,606**	**814,754**	**3,411,883**	**6,458,243**

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3. FINANCIAL RISK MANAGEMENT- CONTINUED

3/1/3 Concentration risk of financial assets exposed to credit risk

(A) Geographical sectors

The following table represents an analysis of the Bank's most significant credit risk limits at book value, distributed by geographical sector at the end of the current period. When preparing this table, risk is allocated to the geographical sector according to the regions associated with the Bank's customers.

EGP (in thousands)

	Arab Republic of Egypt						
	Great Cairo	Alexandria, Delta & Sinai	Upper Egypt	Total	Gulf Countries	Other Countries	Total
Due from Banks	50,799,671	-	-	50,799,671	3,999,843	11,408,389	66,207,903
Debt instruments at FVPL							
- Egyptian treasury bills	123,619	-	-	123,619	-	-	123,619
Debt instruments at FVOCI							
- Egyptian treasury Bonds	12,376,019	-	-	12,376,019	-	-	12,376,019
- Islamic Sukuk	7,105,060	-	-	7,105,060	-	-	7,105,060
- Egyptian treasury bills	18,439,713	-	-	18,439,713	-	-	18,439,713
Debt instruments at amortized cost							
- Egyptian treasury Bonds	67,091,097	-	-	67,091,097	-	-	67,091,097
- Islamic Sukuk	5,957,608	-	-	5,957,608	-	-	5,957,608
- Egyptian treasury bills	8,225,555	-	-	8,225,555	-	-	8,225,555
Facilities to banks	11,412,269	-	-	11,412,269	-	-	11,412,269
Retail Financings							
- Debit current accounts	7,403	1,461	235	9,099	-	-	9,099
- Credit cards	2,185,172	-	-	2,185,172	-	-	2,185,172
- Personal financings	50,592,072	10,159,584	1,777,762	62,529,418	-	-	62,529,418
- Mortgage financings	440,208	6,631	-	446,839	-	-	446,839
Corporate Financings							
- Debit current accounts	16,716,140	1,984	102	16,718,226	-	-	16,718,226
- Credit cards	816	-	-	816	-	-	816
- Direct financings	131,372,829	434,298	436,928	132,244,055	-	-	132,244,055
- Syndicated financings	5,150,202	-	-	5,150,202	-	-	5,150,202
Less Expected Credit Losses for customer financings	(7,946,670)	(106,697)	(21,727)	(8,075,094)	-	-	(8,075,094)
Balance at 30 September 2026	**380,048,783**	**10,497,261**	**2,193,300**	**392,739,344**	**3,999,843**	**11,408,389**	**408,147,576**
Balance at 31 December 2025	**293,673,867**	**8,400,807**	**1,920,271**	**303,994,945**	**2,298,300**	**5,703,960**	**311,997,205**

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3. FINANCIAL RISK MANAGEMENT- CONTINUED

3/1/3 Concentration risk of financial assets exposed to credit risk

(B) Activity sectors

The following table represents an analysis of the Bank's most significant credit risk limits at book value, distributed by activity sector.

EGP (in thousands)

	Financial institution	Manufacturing institution	Services	Wholesale and Retail	Governmental sector	Retail	Other activities	Total
Due from Banks	66,207,903	-	-	-	-	-	-	**66,207,903**
Debt instruments at FVPL								
- Egyptian treasury bills	-	-	-	-	123,619	-	-	**123,619**
Debt instruments at FVOCI								
- Egyptian treasury Bonds	-	-	-	-	12,376,019	-	-	**12,376,019**
- Islamic Sukuk	258,384	-	-	-	6,846,676	-	-	**7,105,060**
- Egyptian treasury bills	-	-	-	-	18,439,713	-	-	**18,439,713**
Debt instruments at amortized cost								
- Egyptian treasury Bonds	-	-	-	-	67,091,097	-	-	**67,091,097**
- Islamic Sukuk	-	-	-	-	5,957,608	-	-	**5,957,608**
- Egyptian treasury bills	-	-	-	-	8,225,555	-	-	**8,225,555**
Facilities to banks	11,412,269	-	-	-	-	-	-	**11,412,269**
Retail Financings								
- Debit current accounts	-	-	-	-	-	9,099	-	**9,099**
- Credit cards	-	-	-	-	-	2,185,172	-	**2,185,172**
- Personal financings	-	-	-	-	-	62,529,418	-	**62,529,418**
- Mortgage financings	-	-	-	-	-	446,839	-	**446,839**
Corporate Financings								
- Debit current accounts	(32,860)	4,910,404	2,478,802	284,387	9,046,021	-	31,472	**16,718,226**
- Credit cards	-	74	458	24	-	-	260	**816**
- Direct financings	1,315,395	62,918,752	20,033,040	14,273,366	31,375,273	-	2,328,229	**132,244,055**
- Syndicated financings	-	1,438,482	264,711	-	3,447,009	-	-	**5,150,202**
Less Expected Credit Losses for customer financings	(16,461)	(3,462,520)	(1,489,947)	(246,713)	(1,512,780)	(1,329,119)	(17,554)	**(8,075,094)**
Balance at 30 September 2026	**79,144,630**	**65,805,192**	**21,287,064**	**14,311,064**	**161,415,810**	**63,841,409**	**2,342,407**	**408,147,576**
Balance at 31 December 2025	**63,402,385**	**49,776,967**	**14,323,169**	**10,594,935**	**124,624,605**	**48,085,731**	**1,189,413**	**311,997,205**

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3. FINANCIAL RISK MANAGEMENT- CONTINUED

3/2 Market Risk

The Bank is exposed to market risk represented in fluctuations in fair value or future cash flows arising from changes in market prices. The market risk arises from the open positions of the yield rates and foreign currencies, as each is exposed to general and private movements in the market and changes in the level of sensitivity to market rates or prices such as rates of yield and exchange rates. The Bank splits its exposure to market risk into trading and non-trading portfolios.

The market risk management Focused on Trading and non-Trading Activities and is monitored by two separate teams. Market risk reports are submitted to the Risk Committee of the Board of Directors and heads of operating units on a regular basis.

The portfolios of financial investments at fair value through profit or loss include those positions resulting from the Bank's direct dealing with customers or with the market, while non-trading portfolios arise primarily from managing the yield rate on assets and liabilities. These portfolios include foreign exchange risk and equity instruments arising from financial investments at amortized cost and financial investments at fair value through other comprehensive income.

3/2/1 Risk of fluctuations in foreign exchange rates

- The Bank is exposed to risk of fluctuations in foreign exchange rates on its financial position and cash flows. The Board of Directors has set limits on foreign exchange at the total value of each of the positions at the end of the day as well as during the day. The following table summarizes the Bank's exposure to foreign exchange risk at the end of the financial period. The following table presents the book value of financial instruments distributed in their respective currencies:

						EGP (in thousands)	
30 September 2026	EGP	USD	Sterling Pound	Euro	Japanese Yen	Other currencies	Total
Financial Assets							
Cash and due from Central Bank of Egypt	22,503,421	326,439	6,719	56,780	-	75,194	22,968,553
Due from banks	14,241,302	41,699,535	1,117,947	8,717,556	6,775	424,788	66,207,903
Financings and facilities to banks	2,995,326	8,416,943	-	-	-	-	11,412,269
Financings and facilities to customers	166,161,666	36,314,272	68,666	8,664,129	-	-	211,208,733
Islamic Pre promised exchange contracts	3,734	-	-	-	-	-	3,734
Financial investments at FVPL	279,234	-	-	-	-	-	279,234
Financial investments at FVOCI	38,120,123	387,147	-	5,844	-	-	38,513,114
Financial investments at amortized cost	56,903,373	24,048,765	-	322,122	-	-	81,274,260
Leased Assets	3,030,786	-	-	-	-	-	3,030,786
Other Financial assets	6,330,146	463,233	299	23,907	-	84	6,817,669
Total Financial assets	**310,569,111**	**111,656,334**	**1,193,631**	**17,790,338**	**6,775**	**500,066**	**441,716,255**
Financial Liabilities							
Due to banks	149,397	7,082,151	-	146,862	-	190,574	7,568,984
Customers' deposits	256,117,847	91,383,518	1,181,967	17,702,542	37,871	1,956,046	368,379,791
Islamic Pre promised exchange contracts	9,195	-	-	-	-	-	9,195
Subordinated financings	1,819,015	9,539,703	-	-	-	-	11,358,718
Other Financial liabilities	938,841	480,354	1,172	42,719	-	169	1,463,255
Total Financial Liabilities	**259,034,295**	**108,485,726**	**1,183,139**	**17,892,123**	**37,871**	**2,146,789**	**388,779,943**
Net financial position	**51,534,816**	**3,170,608**	**10,492**	**(101,785)**	**(31,096)**	**(1,646,723)**	**52,936,312**
31 December 2025							
Total Financial assets	**243,494,140**	**86,186,375**	**562,366**	**8,662,307**	**4,398**	**471,138**	**339,380,724**
Total Financial Liabilities	**198,573,481**	**85,083,985**	**555,349**	**10,044,259**	**4,501**	**920,976**	**295,182,551**
Net financial position	**44,920,659**	**1,102,390**	**7,017**	**(1,381,952)**	**(103)**	**(449,838)**	**44,198,173**

3. FINANCIAL RISK MANAGEMENT- CONTINUED

3/2/2 Profit Rate Risk

- The Bank is exposed to the effects of fluctuations in the prevailing market yield rates, which is the risk of the cash flows of the yield rate of the future cash flows of a financial instrument due to changes in the instrument's yield rate and the risk of the fair value of the rate of yield , which is the risk of fluctuations in the value of the instrument due to changes in market yield rates , The margin of yield may increase as a result of those changes, but profits may fall in the event of unexpected movements. The Asset-Liability Committee (ALCO) sets limits on the level of variation in the re-pricing of the yield that the Bank may hold, and this is monitored daily by the Bank's risk Department.

3/3 Liquidity Risk

Liquidity risk is the risk that the Bank will encounter difficulties in meeting its obligations associated with its financial Liabilities at due date and replacing amounts being withdrawn. This could result in failure to meet the repayment obligations of depositors and to meet financing commitments.

3/4 Capital Management

The objectives of the Bank in managing capital, in addition to the equity in the financial position, are as follows:

- Compliance with the legal requirements of capital in the Arab Republic of Egypt and in the countries in which the Bank's branches operate.
- To protect the Bank's ability to continue and enable it to continue to generate yield for shareholders and other parties dealing with the Bank.
- Maintain a strong capital base that supports growth in activity.

Capital adequacy and capital uses are reviewed in accordance with the requirements of the regulatory body (the Central Bank of Egypt in the Arab Republic of Egypt or the supervisory bodies in which the foreign branches of the Bank operate) daily through the Bank's management, through models based on Basel Committee guidelines for banking supervision. The required data are provided to the Central Bank of Egypt on a quarterly basis.

The following table summarizes the basic and supporting capital components and capital adequacy ratios.

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According to Basel II	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Capital		
Tier 1 after disposals		
Basic going concern capital		
Issued and paid up capital	15,000,000	12,000,000
Reserves	1,951,169	1,248,062
Fair value reserve	(4,634)	333,616
Retained earnings	30,342,536	20,942,457
Less: The bank's investments in financial companies (banks or companies) and insurance companies (shares and investment	(366,187)	(324,034)
Deferred tax	(582,773)	(337,900)
Intangible assets	(62,323)	(50,435)
Total basic going concern capital after disposal	**46,277,788**	**33,811,766**
Additional basic capital		
Difference between FV and PV for subordinated financing	15,006	19,323
Total additional basic capital	**15,006**	**19,323**
Total Tier 1 after disposal (basic capital)	**46,292,794**	**33,831,089**
Tier 2 after disposals		
Equivalent of required provisions balances against debt instruments / loans and credit facilities And Contingent Liabilities incorporated in stage 1	3,509,490	2,571,472
Subordinated financing	6,899,439	5,565,217
45 % of the increase in fair value compared to carrying amount of investments in Subsidiaries and associates	172,659	106,273
45% of special reserve	13,179	13,179
Total Tier 2 after disposal	**10,594,767**	**8,256,141**
Total capital base after disposal	**56,887,561**	**42,087,230**
Credit risks	280,772,083	205,748,880
Market risks	360,258	83,776
Operating risks	10,621,925	10,621,925
Total assets and contingent liabilities weighted by credit, market, operational risks	**291,754,266**	**216,454,581**
Capital Adequacy Ratio	**19.50%**	**19.44%**

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3. FINANCIAL RISK MANAGEMENT- CONTINUED

3/5 Leverage Ratio

The Board of Directors of the Central Bank of Egypt (CBE) at its meeting dated 7 July 2015 issued a resolution approving the supervisory instructions for the financial leverage, with the banks' commitment to the minimum rate of 3% on a quarterly basis as a binding control ratio starting from 2019.

In preparation for consideration of pillar 1 of the Basel framework (Minimum Capital Adequacy) in order to preserve the strength and integrity of the Egyptian banking system and to comply with the best international supervisory practices in this regard. The leverage reflects the relationship between the first tier of capital used in the standard Capital adequacy (after disposals), and bank assets (both on and off balance sheet) without risk wieghting.

The following table summarizes the banks leverage ratio.

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Tier 1 capital after disposals (1)	**46,292,794**	**33,831,089**
Cash and due from CBE	34,199,886	27,407,270
Due from Banks	66,464,148	53,930,895
Treasury bills and other government securities	26,882,581	17,516,588
Financial investments at FVPL	113,274	32,205
Financial investments at FVOCI	20,073,401	17,321,104
Financial investments at amortized cost	73,156,527	68,278,825
Investments in subsidiaries and associates	819,681	735,376
Total financings and credit facilities to customers	210,919,470	148,012,554
Fixed assets (net of impairment loss provision & accumulated depreciation)	1,556,746	948,385
Other assets	20,842,943	16,001,244
Deducted amounts from exposures (some of tier 1 exclusions for capital base)	(1,011,283)	(712,369)
Total on-balance sheet exposures items after deducting tier 1 disposals	**454,017,374**	**349,472,077**
Replacement cost	3,734	13,981
Expected future value	25,238	44,487
Pre-Promised Islamic Contracts	**28,972**	**58,468**
Total on-balance sheet exposures, pre-promised islamic contracts and financing financial securities	**454,046,346**	**349,530,545**
Letters of credit -import	3,325,119	2,198,744
Letters of credit -export	35,970	43,508
letters of guarantee	30,109,753	22,093,122
letters of guarantee requested or guaranteed by external banks	1,313,882	1,583,716
Contingent liabilities for general collaterals for financing facilities	177,586	155,076
Bank acceptance	10,923,239	7,441,436
Total contingent liabilities	**45,885,549**	**33,515,602**
Capital commitments	131,115	330,738
Operating lease commitments	812,494	748,964
Financing commitments to clients /banks (unutilized part) original	10,927,545	8,989,208
Total commitments	**11,871,154**	**10,068,910**
Total exposures off-balance sheet	**57,756,703**	**43,584,512**
Total exposures on-balance sheet and off-balance sheet (2)	**511,803,049**	**393,115,057**
Financial leverage ratio (1/2)	**9.05%**	**8.61%**

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4. SIGNIFICANT ACCOUNTING ESTIMATES AND ASSUMPTIONS

The Bank uses estimates and assumptions that affect the amounts of assets and liabilities disclosed during the next fiscal period / year. Estimates and assumptions shall be continually assessed based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances and information available.

A. Estimates:

Information on estimates used in applying accounting policies that have a material impact on the amounts recognized in the financial statements:

- **Classification of financial assets**: assessment of the business model in which the asset are retained and evaluated whether contractual terms of the financial asset shall result in the generating of cash flows in the form of payment of profit and installments on the outstanding balances of those assets.

B. Uncertainty Related with Assumptions and Estimates

Uncertainties related with assumptions and estimates of significant risks that may result in material adjustments in the financial period ended on 30 September 2026 are disclosed in the following notes:

- **Impairment of financial instruments**: An assessment of whether there has been a significant increase in credit risk on financial assets since the initial recognition, taking into account, the impact of future looking factors upon measuring the expected credit losses.
- **Valuation of the fair value of financial instruments**: using unobservable inputs upon measuring.
- **Measurement of defined benefit liabilities**: Key actuarial assumptions.
- **Recognition of deferred tax assets**: deferred tax are recognized to settle the temporary differences between accounting treatment and tax regulatory treatment.

In preparing these condensed interim Consolidated financial statements, the management applied same significant accounting estimates and assumptions same as those were applied to the Consolidated financial statements as at year ended December 31, 2025

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5. SEGMENT ANALYSIS

The activity segments shall include the operations, assets used in the rendering of banking services, the management of the risks surrounding them, and the profit related with this activity, which may differ from other activities. The segment analysis of operations in accordance with the banking business includes:

Corporates

Including current account activities, deposits, debit current accounts receivable (Mudaraba), finance, credit facilities.

Investment

Including corporate mergers, investment purchasing, financing of corporate restructuring and financial instruments and pre-promised Islamic contracts.

Retail

Including current account activities, savings, deposits, credit cards, personal finance and mortgage finance.

Other activities

Including other banking activities as the management of funds and transactions between activity segments in accordance with the normal course of business of the Bank; assets and liabilities shall include operating assets and liabilities as presented in the Bank's financial position.

EGP (in thousands)

30 September 2026	corporate	Investment	Retail	Other activities	Total
Revenues and expenses by activity segment					
Revenues of activity segment	5,536,635	5,584,150	6,206,445	4,360,623	**21,687,853**
Expenses of activity segment	(2,408,912)	(113,893)	(2,216,542)	(430,678)	**(5,170,025)**
profit for the Period before tax	**3,127,723**	**5,470,257**	**3,989,903**	**3,929,945**	**16,517,828**
Tax	(703,738)	(1,230,808)	(914,117)	(2,071,472)	**(4,920,134)**
Net profit for the Period	**2,423,985**	**4,239,449**	**3,075,786**	**1,858,473**	**11,597,694**
Assets and liabilities by activity segment					
Assets of activity segment	176,734,974	191,116,255	76,842,781	-	**444,694,010**
Un-classified assets	-	-	-	6,666,097	**6,666,097**
Total assets	**176,734,974**	**191,116,255**	**76,842,781**	**6,666,097**	**451,360,107**
Liabilities of activity segment	205,570,361	18,964,637	175,591,454	-	**400,126,452**
Un-classified liabilities	-	-	-	3,733,681	**3,733,681**
Total liabilities	**205,570,361**	**18,964,637**	**175,591,454**	**3,733,681**	**403,860,133**

EGP (in thousands)

	corporate	Investment	Retail	Other activities	Total
Revenues and expenses by activity segment 30 September 2025					
Revenues of activity segment	4,754,383	4,395,370	4,918,295	2,749,181	**16,817,229**
Expenses of activity sectors	(1,962,977)	(104,272)	(1,568,423)	(259,239)	**(3,894,911)**
profit for the Period before tax	**2,791,406**	**4,291,098**	**3,349,872**	**2,489,942**	**12,922,318**
Tax	(628,066)	(965,497)	(763,449)	(1,122,092)	**(3,479,104)**
Net profit for the Period	**2,163,340**	**3,325,601**	**2,586,423**	**1,367,850**	**9,443,214**
Assets and liabilities by activity segment 31 December 2025					
Assets of activity sectors	119,615,280	162,226,462	59,977,059	-	**341,818,801**
Non-Classified assets	-	-	-	4,892,404	**4,892,404**
Total assets	**119,615,280**	**162,226,462**	**59,977,059**	**4,892,404**	**346,711,205**
Liabilities of activity sectors	147,197,591	15,851,433	142,396,377	-	**305,445,401**
Non-classified liabilities	-	-	-	6,630,948	**6,630,948**
Total liabilities	**147,197,591**	**15,851,433**	**142,396,377**	**6,630,948**	**312,076,349**

6.NET INCOME FROM FUNDS

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Income from Murabaha, Musharaka, Mudaraba and other similar income				
Financing and facilities				
Banks	260,144	183,369	103,083	74,321
customers	24,736,993	18,553,367	9,206,635	6,604,558
Total	24,997,137	18,736,736	9,309,718	6,678,879
Financial investments in debt instruments at AC and FVOCI	1,546,739	121,452	544,606	50,469
Deposits and current accounts*	18,156,323	16,559,791	6,125,702	5,709,616
Income from Leased assets	606,881	583,846	209,146	201,292
Total	45,307,080	36,001,825	16,189,172	12,640,256
Cost of deposits and similar costs				
Deposits and current accounts:				
To banks	(759,507)	(378,764)	(224,660)	(116,014)
To customers	(24,907,751)	(19,972,447)	(9,119,560)	(7,024,093)
other financings	(806,265)	(878,408)	(265,336)	(289,363)
Financing financial instruments and sales transactions of financial instruments with a repurchase commitment	-	(7)	-	-
Total	(26,473,523)	(21,229,626)	(9,609,556)	(7,429,470)
Net Revenues from funds	18,833,557	14,772,199	6,579,616	5,210,786

* The Income from deposits and current accounts with banks includes the return resulting from the Murabaha contract with a local bank, and the returns, profits and losses resulting from financial investments in government debt instruments belong to this bank in accordance with the investment restricted Wakala which requires investing these amounts in government debt instruments within the limits of the expected and agreed return.

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7. NET FEES AND COMMISSION INCOME

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Fees and commissions income:				
Credit related fees and commissions	1,719,146	1,557,476	607,817	521,697
Fees of corporate financing	37,539	37,850	10,626	9,372
Cards related fees and commissions	368,702	252,596	138,538	98,078
Custody fees	10,630	4,194	2,152	1,343
Other fees	1,052,271	756,817	404,519	283,634
Total	**3,188,288**	**2,608,933**	**1,163,652**	**914,124**
Fees and commissions expenses:				
Paid brokerage fees	(12,128)	(2,733)	(1,464)	(1,928)
Miscellaneous banking commission	(23,197)	(27,397)	(5,187)	(14,038)
Credit cards paid commissions	(499,334)	(384,079)	(187,871)	(150,065)
Other fees and commissions paid	(256,409)	(146,785)	(88,469)	(63,622)
Total	**(791,068)**	**(560,994)**	**(282,991)**	**(229,653)**
Net fees and commission income	**2,397,220**	**2,047,939**	**880,661**	**684,471**

8.NET TRADING INCOME

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Foreign currencies operations:				
Gain from fx deals	764,038	599,003	215,150	111,089
Gain /(Loss) of Islamic forward contracts revaluation	(6,181)	(79,284)	7,834	(31,140)
Gain /(Loss)of revaluation of forward Foreign exchange contracts	720	(22,395)	1,107	(22,658)
Gain of currency option contracts revaluation	1,221	5,698	89	1,568
Equity Instruments at FVPL	5,641	1,456	3,199	779
Mutual funds at FVPL	30,715	16,149	8,594	5,647
Total	**796,154**	**520,627**	**235,973**	**65,285**

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9.ADMINISTRATIVE EXPENSES

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Employees' cost				
Salaries,wages and benefits	(1,420,261)	(1,054,612)	(504,188)	(370,672)
Social insurance	(74,131)	(56,937)	(26,004)	(19,603)
Pension cost				
Defined contribution plans	(42,981)	(33,450)	(14,485)	(11,543)
Defined benefit plans	(108,079)	(102,673)	(34,668)	(34,172)
Depreciation and amortization	(193,994)	(120,890)	(73,657)	(40,629)
Other administrative expenses	(1,591,468)	(1,066,508)	(538,909)	(396,841)
Total	**(3,430,914)**	**(2,435,070)**	**(1,191,911)**	**(873,460)**

10.OTHER OPERATING EXPENSES

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Gain / (Loss) on translation of monetary assets and liabilities denominated in foreign currencies other than those held for trading or initially designated at FVPL	(269,917)	(168,357)	(74,052)	8,384
Gain on sale of assets reverted to bank	(5,458)	-	(5,458)	-
Gain on sale of fixed assets	89,166	35,525	83,757	(2,420)
Gain on sale of investment properties	4,148	-	-	-
Cost Of Program	(327,059)	(298,417)	(125,073)	(98,611)
operating lease expense	(218,936)	(178,275)	(71,707)	(64,545)
Early Rerirement Costs	(18,600)	-	(6,200)	-
Other assets Impairment	(556)	-	-	-
Other provisions	(828,014)	(28,531)	(11,829)	164,039
Other expense	(236,398)	(141,047)	(85,420)	(44,234)
Total	**(1,811,624)**	**(779,102)**	**(295,982)**	**(37,387)**

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11.EXPECTED CREDIT LOSSES

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Financing and facilities to customers	(449,872)	(1,287,672)	(450,730)	(562,996)
Financing and facilities to banks	(58,426)	(705)	(37,246)	14,128
Due from banks	978	(9,974)	(303)	(13,484)
Financial investments at FVOCI	1,576	(152)	-	(701)
Financial investments at amortized cost	7,169	(21,436)	245	(30,119)
Leased Assets	11,603	(6,691)	3,238	(1,265)
Total	**(486,972)**	**(1,326,630)**	**(484,796)**	**(594,437)**

12.INCOME TAX EXPENSE

	Nine Months ended 30 September 2026 EGP (in thousands)	Nine Months ended 30 September 2025 EGP (in thousands)	Three Months ended 30 September 2026 EGP (in thousands)	Three Months ended 30 September 2025 EGP (in thousands)
Current tax	(5,067,918)	(3,564,751)	(1,708,990)	(1,256,120)
Deferred tax	147,784	85,647	(40,187)	(28,786)
Total	**(4,920,134)**	**(3,479,104)**	**(1,749,177)**	**(1,284,906)**

13.CASH AND DUE FROM CENTRAL BANK

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Cash	1,393,254	1,301,167
Balances with central bank within mandatory reserve ratio	21,575,299	17,785,445
Total	**22,968,553**	**19,086,612**
Non-Profit bearing balances	22,968,553	19,086,612
Total	**22,968,553**	**19,086,612**

14.DUE FROM BANKS

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Current accounts	590,445	561,674
Placements with other banks	65,626,669	56,881,044
Murabaha due from local banks*	122,638,462	108,590,288
Restricted wakala due to local banks*	(122,638,462)	(108,590,288)
	66,217,114	**57,442,718**
(less) Expected Credit Losses	(9,211)	(9,587)
Total	**66,207,903**	**57,433,131**
Balances with CBE other than mandatory reserve ratio	11,231,374	8,320,711
Local banks	39,994,779	41,596,975
Murabaha due from local banks*	122,638,462	108,590,288
Restricted wakala due to local banks*	(122,638,462)	(108,590,288)
Foreign Banks	14,990,961	7,525,032
(less) Expected Credit Losses	(9,211)	(9,587)
Total	**66,207,903**	**57,433,131**
Non-Profit bearing balances	590,445	561,674
Variable profit bearing balances	54,012,558	48,090,211
Fixed profit bearing balances	11,614,111	8,790,833
(less) Expected Credit Losses	(9,211)	(9,587)
Total	**66,207,903**	**57,433,131**
Due from banks' expected credit losses movement		
Balance at beginning of the Period/Year	9,587	22,697
Net Expected credit losses recognized during the Period/Year	(978)	(11,644)
Foreign exchange translation differences	602	(1,466)
Total	**9,211**	**9,587**

*Due from banks include an amount of 122,638,462 thousands EGP representing a Murabaha with a local bank corresponding to an investment-restricted Wakala due to the same bank for the same amount to invest the amount of the restricted Wakala in government debt instruments, An offset was conducted between them as they fulfil the requirements of offsetting between the assets and liabilities mentioned in the rules of preparing and presenting the financial statements issued by the Central Bank of Egypt on 16 December 2008.

- In 2020, the Sharia Board of the bank approved this restructure, through which Abu Dhabi Islamic Bank Egypt invests its surplus liquidity by entering into an international Murabaha transaction with a local bank, and signing an investment agency agreement. In this agreement, the local bank appoints Abu Dhabi Islamic Bank Egypt as a restricted investment agent for purchasing treasury bills and bonds on behalf of the Muwakkil. Accordingly, as stated, the bank's return consists of the profit from the international Murabaha transaction and the interest from the treasury bills and bonds in favor of the contracting local bank

15.FINANCING AND FACILITIES TO BANKS - (NET OF EXPECTED CREDIT LOSS)

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Direct Facilities	11,478,407	4,809,319
Total	**11,478,407**	**4,809,319**
less:		
Expected Credit Losses	(66,138)	(6,840)
Total	**(66,138)**	**(6,840)**
Net	**11,412,269**	**4,802,479**
Financing and Facilities to banks' Credit loss analysis		
Balance at beginning of the Period/Year	6,840	2,825
Net Expected credit losses recognized during the Period/Year	58,426	4,897
Foreign exchange translation differences	872	(882)
Total	**66,138**	**6,840**

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16.FINANCING AND FACILITIES TO CUSTOMERS - (NET OF EXPECTED CREDIT LOSS)

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Retail		
Debit current accounts	9,099	7,290
Credit cards	2,185,172	1,903,639
Personal financing	62,529,418	46,693,817
Mortgage Financing	446,839	466,430
Total	**65,170,528**	**49,071,176**
Corporate (including SMEs)		
Debit current accounts	16,718,226	13,511,634
Direct financing	132,244,055	88,772,357
Syndicated financing	5,150,202	3,313,838
Credit cards	816	746
Total	**154,113,299**	**105,598,575**
Total financing and facilities to customers	**219,283,827**	**154,669,751**
Deduct:		
Expected Credit Losses	(8,075,094)	(7,443,689)
Total	**(8,075,094)**	**(7,443,689)**
Net	**211,208,733**	**147,226,062**
Classified in balance sheet as follow		
Islamic financings to Customers(net of ECL)	211,208,733	147,226,062
Net	**211,208,733**	**147,226,062**
Variable-profit bearing balances	123,435,986	79,012,389
Fixed-profit bearing balances	87,772,747	68,213,673
Total	**211,208,733**	**147,226,062**

Financing and Facilities to customers' Expected Credit Losses movement	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Balance at beginning of the Period/Year	**7,443,689**	**6,662,099**
Net Expected credit losses recognized during the Period/Year	449,872	1,462,708
Recoveries from previously written-off financings	70,741	44,643
Used from provision during the Period/Year	(134,068)	(530,948)
Foreign exchange translation differences	244,860	(194,813)
Total	**8,075,094**	**7,443,689**

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16.FINANCINGS AND FACILITIES TO CUSTOMERS (NET OF EXPECTED CREDIT LOSS) - CONTINUED

Movement of Expected Credit losses for the customers' financing and facilities based on types:

EGP (in thousands)

Retail

30 September 2026	Debit current accounts	Covered cards	Personal financing	Mortgage Financing	Total
Balance at beginning of the Period/Year	-	191,829	776,154	17,463	985,446
Expected Credit Losses During the Period	-	18,294	416,164	(2,904)	431,554
Recoveries from Written off loans	-	7,269	18,897	-	26,166
Used provisions during the Period	-	(26,690)	(87,358)	-	(114,048)
Balance at 30 September 2026	-	190,702	1,123,857	14,559	1,329,118

Corporate

30 September 2026	Debit current accounts	Direct financing	Syndicated financing	Covered cards	Total
Balance at beginning of the Period/Year	427,813	4,553,240	1,477,190	-	6,458,243
Expected Credit Losses During the Period	(189,436)	242,801	(35,059)	12	18,318
Recoveries from Written off loans	-	44,575	-	-	44,575
Used provisions during the Period	-	(20,020)	-	-	(20,020)
Foreign exchange translation differences	21,517	148,956	74,387	-	244,860
Balance at 30 September 2026	259,894	4,969,552	1,516,518	12	6,745,976

EGP (in thousands)

Retail

31 December 2025	Debit current accounts	Covered cards	Personal financing	Mortgage Financing	Total
Balance at beginning of the year	-	151,862	450,126	10,713	612,701
Expected Credit Losses During the year	-	58,982	387,363	6,750	453,095
Recoveries from Written off loans	-	9,409	26,288	-	35,697
Used from provision during the year	-	(28,424)	(87,623)	-	(116,047)
Balance at 31 December 2025	-	191,829	776,154	17,463	985,446

Corporate

31 December 2025	Debit current accounts	Direct financing	Syndicated financing	Covered cards	Total
Balance at beginning of the year	705,238	4,086,554	1,257,606	-	6,049,398
Expected Credit Losses During the year	(262,424)	1,002,225	269,812	-	1,009,613
Recoveries from Written off loans	-	8,946	-	-	8,946
Used from provision during the year	-	(414,901)	-	-	(414,901)
Foreign exchange translation differences	(15,001)	(129,584)	(50,228)	-	(194,813)
Balance at 31 December 2025	427,813	4,553,240	1,477,190	-	6,458,243

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17. FINANCIAL INVESTMENTS

17/1 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH PROFIT AND LOSSES

Financial investments at FVPL	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Government treasury bills		
Governmental Bonds	123,619	-
Total Government treasury bills	**123,619**	-
Detailed T-bills maturities as the following:		
Treasury bills of 182 days maturity	2,800	-
Treasury bills of 273 days maturity	144,225	-
Total	**147,025**	-
Unearned revenues	(23,342)	-
Valuation differences of treasury bills at FV	(64)	-
Net	**123,619**	-
B) Listed equity instruments		
Local corporate shares	12,571	16,067
Total equity instruments	**12,571**	**16,067**
C) Mutual funds certificates		
Un-Listed in stock exchange market	143,044	127,394
Total mutual funds certificates	**143,044**	**127,394**
Total financial investments at FVPL (1)	**279,234**	**143,461**

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17/2 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

Financial investments at FVOCI	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Treasury bonds - at FV		
Listed in stock exchange market	12,376,019	12,462,411
Total Treasury bonds	**12,376,019**	**12,462,411**
B) Islamic Sukuk - at FV		
Listed in stock exchange market	7,105,060	4,423,413
Total Islamic Sukuk	**7,105,060**	**4,423,413**
C) Government treasury bills - at FV		
Un-Listed in stock exchange market	18,439,713	5,299,244
Total Government treasury bills	**18,439,713**	**5,299,244**
Detailed T-bills maturities as the following:		
Treasury bills of 91 days maturity	2,900,200	30,700
Treasury bills of 182 days maturity	300	192,025
Treasury bills of 273 days maturity	151,675	366,025
Treasury bills of 364 days maturity	16,535,800	5,611,275
Total	**19,587,975**	**6,200,025**
Unearned revenues	(1,125,277)	(904,189)
Valuation differences of treasury bills at FV	(22,985)	3,408
Net	**18,439,713**	**5,299,244**
D) Equity instruments at FV		
Un-Listed in stock exchange market	534,972	387,578
Total equity instruments	**534,972**	**387,578**
E) Mutual funds certificates at FV		
Un-Listed in stock exchange market	57,350	47,702
Total mutual funds certificates	**57,350**	**47,702**
Total financial investments at FVOCI (2)	**38,513,114**	**22,620,348**

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17.FINANCIAL INVESTMENTS - CONTINUED

17/3 FINANCIAL INVESTMENTS AT AMORTIZED COST

Financial investments at AC	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Government treasury bonds		
Listed in stock exchange market	67,174,899	62,510,460
Less: Expected Credit Losses	(83,802)	(73,696)
Total government treasury bonds	**67,091,097**	**62,436,764**
B) Islamic Sukuk		
Listed in stock market exchange	5,981,629	5,768,366
(Deduct) Impairment loss provision	(24,021)	(31,978)
Total Islamic Sukuk	**5,957,608**	**5,736,388**
C) Government treasury bills		
Un-Listed in stock exchange market	8,272,858	12,220,751
Less: Expected Credit Losses	(47,303)	(43,438)
Total government treasury bills	**8,225,555**	**12,177,313**
Detailed T-bills maturities as the following:		
Treasury bills of 182 days maturity	-	450,000
Treasury bills of 273 days maturity	145,000	1,875,000
Treasury bills of 364 days maturity	8,248,897	10,288,735
Total	**8,393,897**	**12,613,735**
Unearned revenues	(121,039)	(392,984)
Less: Expected Credit Losses	(47,303)	(43,438)
Net (1)	**8,225,555**	**12,177,313**
Total financial investments at AC (3)	**81,274,260**	**80,350,465**
Total financial investments (1+2+3)	**120,066,608**	**103,114,274**
Non-profit bearing balances	592,322	435,280
Fixed-profit bearing balances	116,916,249	99,722,078
Variable-profit bearing balances	2,558,037	2,956,916
Total financial investments	**120,066,608**	**103,114,274**

Debt instruments Expected Credit Losses movement	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Balance at the beginning of the Period/Year	149,112	104,060
Net Expected Credit Losses during the Period/Year	(7,169)	50,459
Foreign exchange translation differences	13,183	(5,407)
Total	**155,126**	**149,112**

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17.FINANCIAL INVESTMENTS - CONTINUED

17/4 Fair value Measurements

- The bank determines the fair value on the basis that it is the price that will be obtained to sell an asset or that will be paid to transfer a liability in an orderly transaction between market participants at the measurement date, taking into account when measuring fair value, the characteristics of the asset or liability in the event that market participants take those characteristics. Characteristics that are taken into account when pricing the asset and/or liability at the measurement date. These characteristics include the condition and location of the asset, restrictions on selling or using the asset and how market participants view it.
- The Bank uses the market approach to determine the fair value of financial assets and liabilities, considering that this approach uses prices and other relevant information resulting from market transactions that include assets or liabilities or a group of assets and liabilities, and are identical or comparable. Thus, the bank may use valuation techniques consistent with the market approach such as market multiples derived from comparable groups. And then the selection of the appropriate multiplier from within the scope requires the use of personal judgment, taking into account the quantitative and qualitative factors of the measurement.
- When the market approach cannot be relied upon in determining the fair value of a financial asset or a financial liability, the bank uses the income approach to determine the fair value, according to which future amounts such as cash flows or income and expenses are transferred to a current (discounted) amount so that the fair value measurement reflects current market expectations about future amounts.
- When it is not possible to rely on the market approach or the income approach in determining the fair value of a financial asset or a financial liability, the bank uses the cost approach in determining the fair value so that it reflects the amount that is currently requested to replace the asset in its current condition (the current replacement cost), so that the fair value reflects the cost incurred by a market participant as a buyer from acquiring a substitute asset that has a similar benefit since the market participant as a buyer will not initially pay more than the amount by which the benefit is exchanged for the asset.

- **Level 1** - Level 1 inputs are quoted (unadjusted) prices in active markets for identical assets or liabilities that the bank can access in the measurement date.
- **Level 2** - Level 2 inputs are all inputs other than the prices announced within level 1, that are directly or indirectly observable to the asset or liability.
- **Level 3** - Level 3 inputs are the unobservable inputs of the asset or liability.

The following table shows the change in the methods for measuring the fair value of financial assets through OCI on September 30, 2026, from the comparative figures on December 31, 2025

Financial investments (Equities) classified as FVOCI are periodically valued by accredited valuers using commonly accepted valuation methodologies

EGP (in thousands)

30 September 2026	Level One	Level Two	Level Three	Total
Financial investments in debt instruments	19,604,698	18,439,713	-	**38,044,411**
Mutual funds certificates	-	-	200,394	**200,394**
Equity instruments	12,571	-	534,972	**547,543**

31 December 2025	Level One	Level Two	Level Three	Total
Financial investments in debt instruments	16,885,824	5,299,244	-	**22,185,068**
Mutual funds certificates	-	-	175,096	**175,096**
Equity instruments	16,067	-	387,578	**403,645**

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18. FIXED ASSETS (Net of accumulated depreciation)

	EGP (in thousands)				
30 September 2026	Lands & Premises	& Machinery Equipment	Rennovation	Other assets	Total
Cost	537,737	127,657	541,460	1,605,853	2,812,707
Accumulated Depreciation	(50,413)	(68,097)	(187,926)	(763,040)	(1,069,476)
Disposals resulting from the sale and reclassification of subsidiaries	(77,100)	(41,286)	-	(63,269)	(181,655)
Net Book Value	**410,224**	**18,274**	**353,534**	**779,544**	**1,561,576**
Net Book Value at the beginning of the Period	436,090	11,791	199,701	305,505	953,087
Additions	203	9,954	171,296	599,197	780,650
Disposals	(19,033)	-	(3,692)	(2,610)	(25,335)
Disposals' Accumulated Depreciation	8,805	-	2,397	674	11,876
Depreciation charge for the Period	(15,841)	(3,471)	(16,168)	(123,222)	(158,702)
Net Book Value	**410,224**	**18,274**	**353,534**	**779,544**	**1,561,576**

	EGP (in thousands)				
31 December 2025	Lands & Premises	& Machinery Equipment	Renovation	Other assets	Total
Cost	556,567	117,703	373,856	1,009,266	2,057,392
Accumulated Depreciation	(43,377)	(64,626)	(174,155)	(640,492)	(922,650)
Disposals resulting from the sale and reclassification of subsidiaries	(77,100)	(41,286)	-	(63,269)	(181,655)
Net Book Value	**436,090**	**11,791**	**199,701**	**305,505**	**953,087**
Net Book Value at the beginning of the year	117,940	7,933	218,331	368,956	713,160
Additions	350,066	12,698	6,502	51,312	420,578
Disposals	(39,616)	(1,922)	(11,721)	(3,713)	(56,972)
Disposals' Accumulated Depreciation	17,178	1,840	9,149	2,547	30,714
Depreciation charge for the year	(9,478)	(8,758)	(22,560)	(113,597)	(154,393)
Net Book Value	**436,090**	**11,791**	**199,701**	**305,505**	**953,087**

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19. DUE TO BANKS

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Current Accounts	1,330,340	1,154,637
Deposits	6,238,644	4,767,120
Total	**7,568,984**	**5,921,757**
Local Banks	175	2,598
Foreign Banks	7,568,809	5,919,159
Total	**7,568,984**	**5,921,757**
Non-profit bearing balances	1,330,340	1,154,637
Variable profit bearing balances	6,238,644	4,767,120
Total	**7,568,984**	**5,921,757**

20. CUSTOMERS' DEPOSITS

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Demand Deposits	134,805,676	95,384,602
Time and call deposits	110,328,773	82,531,021
Saving and deposit certificates	80,078,171	64,401,661
Saving Deposits	38,006,967	31,995,770
Other Deposits	5,160,204	3,551,316
Total	**368,379,791**	**277,864,370**
Corporate deposits	207,684,757	143,291,426
Retail deposits	160,695,034	134,572,944
Total	**368,379,791**	**277,864,370**
Non-profit bearing balances	34,547,806	28,528,530
Variable profit bearing balances	11,779,896	7,293,337
Fixed profit bearing balances	322,052,089	242,042,503
Total	**368,379,791**	**277,864,370**

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21. SUBORDINATED FINANCING / OTHER ISLAMIC FINANCING

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Subordinated Financing at reduced cost*	1,901,263	1,710,055
Subordinated Financing with coupon**	7,638,440	7,029,091
Other Financings	1,819,015	1,492,860
Total	**11,358,718**	**10,232,006**
Subordinated Financing at reduced cost*		
Balance at the beginning of the Period/Year	1,710,055	1,777,365
Subordinated financing cost using effective interest rate method	36,294	44,571
Foreign currency translation differences	154,914	(111,881)
Total	**1,901,263**	**1,710,055**

***Subordinated Financing at Reduced cost**

The non-interest bearing subordinated financing represents an amount of USD 39Mn granted by Abu Dhabi Islamic Bank- UAE under a six-year investment Wakala agreement starting from December 27, 2012. In 2016, a supplementary agreement was concluded to the subordinated financing contract, extending the contract term to December 27, 2023. On March 30, 2022, another supplementary agreement was concluded to the subordinated financing contract, extending the contract term to expire on March 29, 2029 instead of December 27, 2023. The bank recorded the subordinated financing at its present value using a discount rate of 3.25%. These supplementary agreements resulted in a net charge to equity of EGP 12.465 thousand which represents the difference between the nominal value and the present value of the financing on the date of the extension agreement.

This agreement also entails an expected profit for the Muwakkil of 6.25% of the investment amount.

****Subordinated Financing with coupon**

Abu Dhabi Islamic Bank – UAE

** On 29 December 2016 the bank was granted an additional subordinated financing of USD 9Mn from Abu Dhabi Islamic Bank-UAE under Wakala investment agreement for 7 years starting from 29 December 2016 with a profit rate equals to 6.5% from the investment amount, which is not significantly different from the market discount rate.

**On 27 March 2026, the bank was granted an additional subordinated financing of USD 30Mn from Abu Dhabi Islamic Bank-UAE under Wakala investment agreement for 7 years starting from 27 March 2026, and the expected profit for the principal would be (SOFR three months + 2.3%) from the investment amount, which is not significantly different from the market discount rate.

**On 17 December 2024, the bank obtained an addition subordinated financing facility of USD 66.925Mn, from Abu Dhabi Islamic Bank-UAE pursuant to which it was agreed that the investment period would be 7 years, and the expected profit for the principal would be (SOFR three months + 3%), with the SOFR rate being updated every three months.

International Finance Corporation

**On 7 July 2023, the bank obtained subordinated financing, compatible with the principles of the Islamic Shariaa, in the amount of USD 50Mn from the International Finance Corporation using Murabaha for a period of 5 years to start on 7 July 2023, with an expected profit rate equals 9.433% of the investment amount, which is not significantly different from the market discount rate

22. OTHER PROVISIONS

EGP (in thousands)

30 September 2026	Provisions for Potential Claims	Tax Provision	Provision for Contingent Liabilities	Other Provisions	Total
Balance at beginning of the Period	87,315	50,455	1,687,092	832	1,825,694
Impairment charged during the Period	18,841	-	812,327	-	831,168
Used provision during the Period	(3,919)	(901)	-	-	(4,820)
Provision No longer Required	(3,154)	-	-	-	(3,154)
Foreign exchange translation differences	-	-	37,594	-	37,594
Balance at 30 September 2026	99,083	49,554	2,537,013	832	2,686,482

31 December 2025	Provisions for Potential Claims	Tax Provision	Provision for Contingent Liabilities	Other Provisions	Total
Balance at beginning of the year	83,707	50,922	1,421,073	2,010	1,557,712
Impairment charged during the year	6,941	1,000	282,313	(1,178)	289,076
Used provision during the year	(1,490)	(922)	(100)	-	(2,512)
Provision No longer Required	(1,843)	(545)	-	-	(2,388)
Foreign exchange translation differences	-	-	(16,194)	-	(16,194)
Balance at 31 December 2025	87,315	50,455	1,687,092	832	1,825,694

23. CAPITAL

23.1 The Authorized Capital

- The authorized capital amounted to EGP 20 billion (31 December 2025: EGP 20 billion).

23.2 Issued and paid up capital

- The issued and paid-up capital amounted to EGP 15 billion (represented by 1.5 billion shares with a nominal value of EGP 10 per share) (December 31, 2025: 12 billion EGP).

24. RESERVES

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Legal Reserve	1,526,315	918,748
General Reserve	77,912	54,955
Special Reserve	29,287	29,287
Capital Reserve	129,779	57,194
General Risk Reserve	219,979	219,979
Fair value reserve	(4,620)	333,630
Total reserves	**1,978,652**	**1,613,793**

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25. Contingent Liabilities &Commitments

	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Letters of Credit (import / export)	16,831,516	11,211,401
Letters of guarantee	60,547,401	44,394,310
Acceptance Letter	10,969,683	7,441,436
Financial Bank guarantees	2,664,863	3,208,615
Total	**91,013,463**	**66,255,762**

26. RELATED PARTIES TRANSACTIONS

Transactions balances from/To related parties included through the period are as follows:

Relationship Nature	Account Nature	Transaction Nature	30 September 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Major Shareholders	Assets	Due from banks	29,414	591,393
Major Shareholders	Assets	Other Assets	185,401	134,713
Major Shareholders	Liabilities	Due to banks	139,705	289,465
Major Shareholders	Liabilities	Subordinated financing	6,940,268	6,330,586
Major Shareholders	Liabilities	Other Liabilities	294,294	285,322
Major Shareholders	Liabilities	Management fees	205,745	189,035
Major Shareholders	Shareholders equity	Difference between face and present value for subordinated financing at Reduced Cost	15,006	19,323
Associates Companies	Liabilities	Customers deposits	971,821	929,163

The related parties transactions during the Period are represented as follows:

Relationship Nature	Account Nature	Transaction Nature	30 September 2026 EGP (in thousands)	30 September 2025 EGP (in thousands)
Major Shareholders	Revenues	Income from Murabaha, Musharaka, Mudaraba and other similar income	262	-
Major Shareholders	Expenses	Cost of subordinated financing At Reduced Cost using EIR method	(291,866)	(331,258)
Major Shareholders	Expenses	Cost of subordinated financing with coupon	(93,567)	(92,167)
Major Shareholders	Expenses	Cost of Deposits Paid To banks	-	130,000
Associates Companies	Expenses	Cost of Deposits Paid To Customers	(73,015)	(73,090)

*Wages, salaries and in kind benefits on September 30, 2026 shall include an amount of 85,552 thousand Egyptian pounds (71,820: 30 September 2025) which represents the total amount of the largest twenty employees' remuneration, salaries and benefits in the bank combined.

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27. SIGNIFICANT EVENTS

Economic factors

- The Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) on 12 February 2026 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%, 20% and 19.5 % respectively. The discount rate was also cut to 19.5%. In addition, the CBE Board of Directors reduced the required reserve ratio (RRR) for commercial banks from 18 % to 16 %. These decisions reflect the Committee's assessment of current inflation dynamics and the evolving outlook since the previous MPC meeting.

Subsequent Events

- The Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) on 29 October 2026 decided to raise the key policy rates by 100 bps. Accordingly, the overnight deposit rate, overnight lending rate, and the rate of the main operation were raised to 20.0 percent, 21.0 percent, and 20.5 percent, respectively. The discount rate was also raised to 20.5 percent. This decision comes amid challenging external conditions and elevated uncertainty, and aims to keep expectations anchored and safeguard the disinflation trajectory

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