Forvis Mazars Mostafa Shawki

PricewaterhouseCoopers EzzEldeen, Diab& CO.

Public Accountants

# Abu Dhabi Islamic Bank - Egypt S.A.E

## Condensed Interim Separate Financial Statements

## for the Financial Period Ending on Sep 30, 2026

## and the Limited Review Report

C0 - Public Finance

## Limited Review Report on Condensed Interim Separate 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 separate statement of financial position of Abu Dhabi Islamic Bank - Egypt "S.A.E" (the "Bank") as of 30 September 2026 and the related condensed interim separate 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 separate 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 separate 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 separate 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 separate 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 separate 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 Separate Financial Position as at 30 Sep 2026

| | Note No | 30 September 2026 EGP (in thousands) | 31 December 2025 EGP (in thousands) |
|---|---|---|---|
| **Assets** | | | |
| Cash and due from Central Bank | 13 | 22,968,492 | 19,086,556 |
| Due from banks | 14 | 66,118,815 | 57,425,430 |
| Financing and facilities to banks (after deducting expected credit losses) | 15 | 11,412,269 | 4,802,479 |
| Financing and facilities to customers (after deducting expected credit losses) | 16 | 211,617,287 | 147,476,095 |
| Pre-Promised forward exchange contracts | | 3,734 | 13,981 |
| **Financial investments** | | | |
| - Fair value through profits and losses | 17/1 | 123,619 | - |
| - Financial investments at FVOCI | 17/2 | 38,511,566 | 22,619,066 |
| - Financial investments at amortized cost | 17/3 | 81,274,260 | 80,350,465 |
| Investments in subsidiaries and associates (net) | 18 | 808,193 | 808,193 |
| Intangible assets (net of accumulated amortization) | | 39,812 | 22,657 |
| Other assets | | 13,564,750 | 10,288,959 |
| Fixed assets (net of accumulated depreciation) | 19 | 1,497,978 | 912,649 |
| Deferred tax assets | | 588,780 | 343,148 |
| **Total assets** | | **448,529,555** | **344,149,678** |
| **Liabilities and equity** | | | |
| **Liabilities** | | | |
| Due to banks | 20 | 7,568,984 | 5,921,757 |
| Customers' deposits | 21 | 368,906,273 | 278,093,184 |
| Pre-Promised forward exchange contracts | | 9,195 | 140,892 |
| Subordinated Financing | 22 | 9,539,703 | 8,714,146 |
| Other liabilities | | 9,872,580 | 11,202,551 |
| Current income tax liability | | 3,275,433 | 4,181,307 |
| Other provisions | 23 | 2,653,622 | 1,792,957 |
| Defined benefits obligations | | 498,052 | 453,161 |
| **Total liabilities** | | **402,323,842** | **310,499,955** |
| **Equity** | | | |
| Issued & Paid up Capital | 24 | 15,000,000 | 12,000,000 |
| Reserves | 25 | 1,904,460 | 1,537,431 |
| Difference between face value and present value for non-interest subordinated financing | | 15,006 | 19,323 |
| Retained earnings | | 29,286,247 | 20,092,969 |
| **Total equity** | | **46,205,713** | **33,649,723** |
| **Total liabilities and equity** | | **448,529,555** | **344,149,678** |

The Limited Review Report is attached

The accompanying notes from (1) to (28) are integral part of these financial statements.

Mohamed Aly

Chief Executive Officer and Managing Director

Mahmoud El Semein

Financial Controller

Cairo on Nov 02, 2026



C0 - Public Finance

## Translation of Financial Statements originally issued in Arabic

## Condensed Interim Separate Income Statement for The Period Ended 30 Sep 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 other similar income | | 44,594,991 | 35,433,470 | 15,929,190 | 12,440,231 |
| Cost of deposits and similar costs | | -26,257,717 | -20,984,047 | -9,539,126 | -7,346,297 |
| **Net Revenues from funds** | 6 | **18,337,274** | **14,449,423** | **6,390,064** | **5,093,934** |
| Fees and commissions income | | 3,160,829 | 2,591,309 | 1,155,780 | 907,001 |
| Fees and commissions expenses | | -781,647 | -555,833 | -279,795 | -224,492 |
| **Net fees and commission income** | 7 | **2,379,182** | **2,035,476** | **875,985** | **682,509** |
| Dividends Income | | 4,495 | 1,566 | -150 | 173 |
| Net trading income | 8 | 759,798 | 503,022 | 224,180 | 58,859 |
| Administrative expenses | 9 | -3,143,439 | -2,285,825 | -1,090,782 | -817,760 |
| Other operating expenses | 10 | -1,820,488 | -803,465 | -299,218 | -31,998 |
| Expected credit losses | 11 | -410,804 | -1,290,508 | -455,675 | -577,637 |
| Gain From financial investments | | 688 | - | -59 | - |
| **profit for the period before tax** | | **16,106,706** | **12,609,689** | **5,644,345** | **4,408,080** |
| Income tax expense | 12 | -4,848,627 | -3,431,826 | -1,725,919 | -1,267,433 |
| **Net profit for the period** | | **11,258,079** | **9,177,863** | **3,918,426** | **3,140,647** |
| **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 (28) are integral part of these financial statements.



C0 - Public Finance

Translation of Financial Statements originally issued in Arabic

## Condensed Interim Separate Statement of Comprehensive Income for Period Ended 30 Sep 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 | 11,258,079 | 9,177,863 | 3,918,426 | 3,140,647 |
| **Items that are not reclassified to the profit and losses:** | | | | |
| Change in fair value reserve of equity instruments at fair value through other comprehensive income | 148,176 | 107 | 5,068 | -1,833 |
| Deferred tax related to items that are not reclassified to the profit or loss | -33,340 | -24 | -1,140 | 412 |
| **Items that are reclassified to profits and losses:** | | | | |
| Change in fair value reserve of debt instruments at fair value through other comprehensive income | -580,149 | -61,579 | -223,908 | -14,005 |
| Expected credit loss for fair value of debt Instruments measured at fair value through other comprehensive income | -1,301 | 83 | 83 | 675 |
| Deffered tax related to items that are reclassified to the profits and losses | 130,534 | 13,855 | 50,379 | 3,151 |
| Total other comprehensive income for the period , net of tax | -336,080 | -47,558 | -169,518 | -11,600 |
| Total comprehensive income for the period , net of tax | 10,921,999 | 9,130,305 | 3,748,908 | 3,129,047 |

The accompanying notes from (1) to (28) are integral part of these financial statements.



C0 - Public Finance

## Translation of Financial Statements originally issued in Arabic

## Condensed Interim Separate Statement of Cash Flows for Period Ended 30 Sep 2026

| | Note No. | 30 September 2026 EGP (in thousands) | 30 September 2025 EGP (in thousands) |
|---|---|---|---|
| **Cash flows from operating activities** | | | |
| profit for the period before tax | | 16,106,706 | 12,609,689 |
| **Adjustments to reconcile profits with cash flows from operating activities** | | | |
| Depreciation and Amortization of fixed and intangible assets | | 176,298 | 109,828 |
| Charge impairment loss of financing and facilities to customers | 11 | 362,101 | 1,258,241 |
| Charge impairment loss of financing and facilities to banks | 11 | 58,425 | 705 |
| Collections of loans previously written-off | 16 | 71,234 | 35,095 |
| Charge other provisions | 23 | 831,045 | 16,921 |
| Provisions no longer required other than financing provision | 23 | -3,154 | -547 |
| Provisions used other than financing provision | 23 | -4,820 | -2,299 |
| Bonds' premium / 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 | 23 | 37,594 | -13,967 |
| Foreign currency revaluation of due from banks provisions | 14 | 602 | -1,455 |
| Foreign currency valuation differences of financial investments at FVOCI in foreign currencies | | 205,546 | 20,511 |
| Foreign currency valuation differences for financial instruments balances in foreign currencies at AC | | 966,573 | 688,526 |
| Foreign currency valuation differences of financial instrument at AC's provisions | | 13,183 | -5,124 |
| Foreign currency valuation differences of subordinated financing - With coupon | | 634,349 | -435,544 |
| Foreign currency valuation differences of subordinated financing - Zero coupon | 22 | 154,914 | -104,640 |
| Foreign currency valuation differences of subordinated financing - Zero coupon - Equity | | 31,977 | 29,402 |
| Gain / (Losses) from valuation of Pre-Promised forward exchange contracts | | 6,181 | 79,284 |
| (Release) / Charge impairment loss of due from banks | 11 | -978 | 9,974 |
| (Release) / Charge impairment losses of financial investments at FVOCI | 11 | -1,576 | 152 |
| Charge /(release) of impairment losses of financial investments at AC | 11 | -7,169 | 21,436 |
| Charge Impairment Loss of other assets | 10 | 809 | 638 |
| (Losses) / Gains on sale of debt instruments at FVOCI | | -688 | - |
| Gain on sale of fixed assets | 10 | -88,566 | - |
| Dividends income from equity instruments at FVOCI | | -4,495 | -1,566 |
| Amortization of subordinated financing using EIR method | 22 | 36,294 | 33,609 |
| **Operating profits before changes in assets and liabilities resulting from operating activities** | | 19,549,442 | 13,533,475 |
| **Net change in assets and 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 |
| Financing and facilities to customers and banks | 16 | -71,488,475 | -43,221,198 |
| Other assets | | -3,274,486 | -2,857,240 |
| Due to banks | 20 | 1,647,227 | -9,266,390 |
| Customers' deposits | 21 | 90,813,089 | 63,551,476 |
| Pre-Promised forward exchange contracts | | -127,631 | 34,952 |
| Other liabilities | | -1,329,971 | 2,218,350 |
| Employees' Benefits obligations | | 44,891 | 62,781 |
| Income tax paid | | -5,903,840 | -2,932,742 |
| **Net Cash Flow genereted from Operating Activities** | | 19,107,185 | 13,342,822 |



C0 - Public Finance

## Condensed Interim Separate Statement of Cash Flows for Period Ended 30 Sep 2026 - Continued

| | Note No. | 30 September 2026 EGP (in thousands) | 30 September 2025 EGP (in thousands) |
|---|---|---|---|
| **Cash flows from investing activities** | | | |
| Payments for purchase of fixed assets and branches fixtures | 19 | -747,348 | -362,657 |
| Proceeds from sale of fixed assets | | 101,383 | - |
| Payments for purchase of intangible assets | | -44,251 | - |
| Payments for purchase of financial investments at FVOCI | | -5,759,881 | -6,138,860 |
| Proceeds from recovery of financial investments at FVOCI | | 2,432,688 | 1,732,559 |
| Payments to purchase of financial investments at amortized cost | | -10,921,740 | -19,376,883 |
| Proceeds from recovery of financial investments at amortized cost | | 5,319,993 | 1,939,615 |
| Proceeds from dividends income | | 4,495 | 1,566 |
| **Net Cash flows used from Investing activities** | | -9,614,661 | -22,302,660 |
| **Cash flows from financing activities** | | | |
| Issued and Paid-up Capital | | 3,000,000 | - |
| General Reserve | | 22,956 | - |
| Dividends paid | | -1,420,943 | -1,032,193 |
| **Net Cash flows generated from (used in) financing activities** | | 1,602,013 | -1,032,193 |
| **Net increase in cash and cash equivilent during the period** | | 11,094,537 | -9,992,031 |
| Cash and cash equivalents at the beginning of the period | | 48,129,453 | 80,081,510 |
| **Cash and cash equivalents at the end of the period** | | 59,223,990 | 70,089,479 |
| **Cash and cash equivalents comprise** | | | |
| Cash and due from Central Bank of Egypt | 13 | 22,968,492 | 16,991,517 |
| Due from banks | 14 | 66,128,027 | 84,597,435 |
| Treasury bills | | 26,859,239 | 16,340,134 |
| Central Bank of Egypt Reserve | 13 | -21,575,299 | -15,391,737 |
| 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** | | **59,223,990** | **70,089,479** |

The accompanying notes from (1) to (28) are integral part of these financial statements.



C0 - Public Finance

## Translation of Financial Statements originally issued in Arabic

## Condensed Interim Separate Statement of Changes in Equity for Period Ended 30 Sep 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 non-interest subordinated financing | Retained earnings | Total |
|---|---|---|---|---|---|---|---|---|---|---|
| **30 September 2025** | | | | | | | | | | |
| **Balance at 1 January 2025** | 6,000,000 | 46,304 | 477,942 | 54,955 | 17,165 | 158,088 | 285,091 | 24,950 | 15,308,370 | **22,372,865** |
| Transferred to reserve accounts | - | 10,890 | 440,806 | - | - | - | - | - | (451,696) | - |
| Dividends distributions to employees, board members and the banking system development fund | - | - | - | - | - | - | - | - | (1,032,193) | **(1,032,193)** |
| Net change in other comprehensive income items | - | - | - | - | - | - | (47,558) | - | - | **(47,558)** |
| Amortization of the difference between face value and present value of subordinated financing | - | - | - | - | - | - | - | (4,207) | 33,609 | **29,402** |
| Shareholders distributions (bonus Issue) | 6,000,000 | - | - | - | - | - | - | - | (6,000,000) | - |
| Net profit for the period | - | - | - | - | - | - | - | - | 9,177,863 | **9,177,863** |
| **Balance at 30 September 2025** | **12,000,000** | **57,194** | **918,748** | **54,955** | **17,165** | **158,088** | **237,533** | **20,743** | **17,035,953** | **30,500,379** |
| **30 September 2026** | | | | | | | | | | |
| **Balance at 1 January 2026** | 12,000,000 | 57,194 | 918,748 | 54,955 | 17,165 | 158,088 | 331,281 | 19,323 | 20,092,969 | **33,649,723** |
| Transferred to reserve accounts | - | 72,585 | 607,567 | 22,957 | - | - | - | - | (680,152) | **22,957** |
| Dividends distributions to employees, board members and the banking system development fund | - | - | - | - | - | - | - | - | (1,420,943) | **(1,420,943)** |
| Net change in other comprehensive income items | - | - | - | - | - | - | (336,080) | - | - | **(336,080)** |
| Amortization of the difference between face value and present value of subordinated financing | - | - | - | - | - | - | - | (4,317) | 36,294 | **31,977** |
| Capital Increase | 3,000,000 | - | - | - | - | - | - | - | - | **3,000,000** |
| Net profit for the period | - | - | - | - | - | - | - | - | 11,258,079 | **11,258,079** |
| **Balance at 30 September 2026** | **15,000,000** | **129,779** | **1,526,315** | **77,912** | **17,165** | **158,088** | **(4,799)** | **15,006** | **29,286,247** | **46,205,713** |

The accompanying notes from (1) to (28) are integral part of these financial statements.



C0 - Public Finance

## 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 S.A.E. 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 S.A.E. provides corporates, 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 interim separate financial statements for the period ended Sep 30, 2026 were approved by the Board of Directors on Nov 02, 2026.

## 2. PRINCIPLES OF PREPARING SEPARATE FINANCIAL STATEMENTS

The separate 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 its impact by applying 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 separate 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 separate financial statements do not include all information and disclosures required for full annual separate financial statements prepared in accordance with CBE rules mentioned above and should be read in conjunction with the bank's financial statements as at year ended December 31, 2025.

In preparing these condensed interim separate 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 were applied to the separate financial statements as at year ended December 31, 2025.

## 3. FINANCIAL RISK MANAGEMENT

The objectives and policies of the bank's financial risk management align with those disclosed in the separate financial statements for the fiscal year ended December 31, 2025.



C0 - Public Finance

## 3. FINANCIAL RISK MANAGEMENT – CONTINUED

### 3/1 Credit Risk

#### 3/1/1 Loans and Financing

**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 for banks | Total financing and facilities for banks and customers | Financing and facilities to customers | Financing and facilities for banks | Total financing and facilities for banks and customers |
| Stage 1 | 211,141,761 | 11,478,407 | 222,620,168 | 147,505,232 | 4,809,319 | 152,314,551 |
| Stage 2 | 4,189,096 | - | 4,189,096 | 3,353,986 | - | 3,353,986 |
| Stage 3 | 4,256,946 | - | 4,256,946 | 4,007,942 | - | 4,007,942 |
| **Total** | **219,587,803** | **11,478,407** | **231,066,210** | **154,867,160** | **4,809,319** | **159,676,479** |
| **Less:** | | | | | | |
| Expected Credit Losses | (7,970,516) | (66,138) | (8,036,654) | (7,391,065) | (6,840) | (7,397,905) |
| **Net** | **211,617,287** | **11,412,269** | **223,029,556** | **147,476,095** | **4,802,479** | **152,278,574** |

– During the financial period on 30 Sep 2026, ADIB's portfolio of financing and facilities increased by 44.71% (31 December 2025: an increase of 52.40%)



C0 - Public Finance

## 3.FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/1/2 Financing and facilities to customers

**The following table shows the changes in the balances of financing and facilities between the three stages:**

EGP (in thousands)

| | 30 September 2026 | | | | 31 December 2025 | | | |
|---|---|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | Total | Stage 1 | Stage 2 | Stage 3 | Total |
| Retail | 12 Month | Life time | Life time | | 12 Month | Life time | Life time | |
| Balance at 1 January | 47,193,925 | 628,684 | 506,480 | 48,329,089 | 26,845,095 | 505,142 | 305,736 | 27,655,973 |
| 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 | (9,164,153) | (397,421) | (41,355) | **(9,602,929)** | (5,391,417) | (115,799) | (21,986) | **(5,529,201)** |
| New Financial assets purchased during the year | 27,805,908 | 343,511 | - | **28,149,419** | 30,242,009 | 213,612 | - | **30,455,621** |
| Financial assets disposed of/ paid during the year | (2,493,667) | (288,483) | - | **(2,782,150)** | (3,899,522) | (238,309) | - | **(4,137,831)** |
| Used provisions during the period/year | - | - | (78,724) | **(78,724)** | - | - | (115,472) | **(115,472)** |
| **Balance of Financing and Facilities** | **62,161,183** | **1,152,274** | **701,248** | **64,014,705** | **47,193,925** | **628,684** | **506,480** | **48,329,089** |

EGP (in thousands)

| | 30 September 2026 | | | | 31 December 2025 | | | |
|---|---|---|---|---|---|---|---|---|
| | Stage 1 | Stage 2 | Stage 3 | Total | Stage 1 | Stage 2 | Stage 3 | Total |
| Corporate | 12 Month | Life time | Life time | | 12 Month | Life time | Life time | |
| Balance at 1 January | 100,311,306 | 2,725,302 | 3,501,463 | 106,538,071 | 68,223,713 | 4,935,583 | 1,924,436 | 75,083,732 |
| 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 | (10,555,795) | (367,684) | (149,349) | **(11,072,828)** | (2,743,551) | (249,889) | 280,558 | **(2,712,882)** |
| Foreign exchange translation differences | 2,634,238 | 22,993 | 172,652 | **2,829,883** | (988,647) | (49,179) | (98,024) | **(1,135,850)** |
| New Financial assets purchased during the year | 104,090,711 | 1,125,181 | - | **105,215,892** | 72,474,930 | 1,252,467 | - | **73,727,397** |
| Financial assets disposed of/ paid during the year | (47,447,969) | (469,931) | - | **(47,917,900)** | (37,131,049) | (878,376) | - | **(38,009,425)** |
| Used provisions during the period/year | - | - | (20,020) | **(20,020)** | - | - | (414,901) | **(414,901)** |
| **Balance of Financing and Facilities** | **148,980,578** | **3,036,822** | **3,555,698** | **155,573,098** | **100,311,306** | **2,725,302** | **3,501,463** | **106,538,071** |



C0 - Public Finance

## 3.FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/1/2 Financing and facilities to customers - Continued

**The following table shows the changes in expected credit losses between the three stages:**

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 |
| Balance at 1 January | 379,953 | 108,250 | 411,650 | 899,853 | 219,934 | 96,361 | 255,066 | 571,361 |
| 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) | - |
| Re-measurement Impact | (103,321) | 97,629 | 258,714 | 253,022 | 69,089 | 47,660 | 236,135 | 352,883 |
| New Financial assets purchased during the year | 91,912 | 19,967 | - | 111,879 | 81,868 | 38,919 | - | 120,787 |
| Financial assets disposed of/ paid during the year | (6,026) | (14,356) | - | (20,382) | (8,909) | (20,797) | - | (29,706) |
| Used provisions during the period/year | - | - | (78,724) | (78,724) | - | - | (115,472) | (115,472) |
| Balance of expected credit losses | 398,661 | 160,917 | 606,070 | 1,165,648 | 379,953 | 108,250 | 411,650 | 899,853 |

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 |
| Balance at 1 January | 2,264,574 | 814,755 | 3,411,883 | 6,491,212 | 1,556,959 | 2,641,420 | 1,861,966 | 6,060,345 |
| 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 | 98.00 | (2,522) | - | 169,547 | 9,281 | (178,828) | - |
| Re-measurement Impact | (733,401) | (82,521) | (105,761) | (921,683) | (487,132) | 163,751 | 891,835 | 568,453 |
| Foreign exchange translation differences | 70,441 | 3,844 | 170,575 | 244,860 | 26,793 | (127,889) | (93,717) | (194,813) |
| New Financial assets purchased during the year | 1,556,267 | 85,354 | - | 1,641,621 | 1,064,254 | 89,082 | - | 1,153,336 |
| Financial assets disposed of/ paid during the year | (597,674) | (33,448) | - | (631,122) | (432,147) | (249,062) | - | (681,209) |
| Used provisions during the period/year | - | - | (20,020) | (20,020) | - | - | (414,901) | (414,901) |
| Balance of expected credit losses | 2,533,005 | 811,103 | 3,460,760 | 6,804,868 | 2,264,574 | 814,755 | 3,411,883 | 6,491,212 |



C0 - Public Finance

## 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 | 50,710,583 | - | - | 50,710,583 | 3,999,843 | 11,408,389 | 66,118,815 |
| Debt instruments at FVPL | | | | | | | |
| Egyptian treasury Bonds | 123,619 | - | - | 123,619 | - | - | 123,619 |
| Debt instruments at FVOCI | | | | | | | |
| - Egyptian treasury Bonds | 12,376,019 | - | - | 12,376,019 | - | - | 12,376,019 |
| - Egyptian Islamic Sukuk | 6,846,676 | - | - | 6,846,676 | 258,384 | - | 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 | 4,432,335 | - | - | 4,432,335 | 1,525,273 | - | 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 |
| Facilities to Customers | | | | | | | |
| 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 | 49,436,249 | 10,159,584 | 1,777,762 | 61,373,595 | - | - | 61,373,595 |
| - Mortgage financings | 440,208 | 6,631 | - | 446,839 | - | - | 446,839 |
| Corporate Financings | | | | | | | |
| - Debit current accounts | 17,238,149 | 1,984 | 102 | 17,240,235 | - | - | 17,240,235 |
| - Credit cards | 816 | - | - | 816 | - | - | 816 |
| - Direct financings | 132,310,619 | 434,298 | 436,928 | 133,181,845 | - | - | 133,181,845 |
| - Syndicated financings | 5,150,202 | - | - | 5,150,202 | - | - | 5,150,202 |
| Less : expected credit losses | (7,842,092) | (106,697) | (21,727) | (7,970,516) | - | - | (7,970,516) |
| **Balance at 30 September 2026** | **378,584,592** | **10,497,261** | **2,193,300** | **391,275,153** | **5,783,500** | **11,408,389** | **408,467,042** |
| **Balance at 31 December 2025** | **289,986,000** | **8,400,807** | **1,920,271** | **300,307,078** | **6,228,499** | **5,703,960** | **312,239,537** |



C0 - Public Finance

- 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 important credit risk limits at book value, distributed according to the activity practiced by the bank's clients.

EGP (in thousands)

| | Financial institution | Manufacturing institution | Services | Wholesale and Retail | Government sector | Retail | Other activities | Total |
|---|---|---|---|---|---|---|---|---|
| Due From Banks | 66,118,815 | - | - | - | - | - | - | **66,118,815** |
| Debt instruments at FVPL | | | | | | | | |
| Egyptian treasury Bonds | - | - | - | - | 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** |
| Facilities to Customers | | | | | | | | |
| Retail Financings | | | | | | | | |
| - Debit current accounts | - | - | - | - | - | 9,099 | - | **9,099** |
| - Credit cards | - | - | - | - | - | 2,185,172 | - | **2,185,172** |
| - Personal financings | - | - | - | - | - | 61,373,595 | - | **61,373,595** |
| - Mortgage financings | - | - | - | - | - | 446,839 | - | **446,839** |
| Corporate Financings | | | | | | | | |
| - Debit current accounts | - | 5,399,553 | 2,478,802 | 284,387 | 9,046,021 | - | 31,472 | **17,240,235** |
| - Credit cards | - | 74 | 458 | 24 | - | - | 260 | **816** |
| - Direct financings | 2,253,185 | 62,918,752 | 20,033,040 | 14,273,366 | 31,375,273 | - | 2,328,229 | **133,181,845** |
| - Syndicated financings | - | 1,438,482 | 264,711 | - | 3,447,009 | - | - | **5,150,202** |
| Less : expected credit losses | (73,354) | (3,464,520) | (1,489,947) | (246,713) | (1,512,780) | (1,165,648) | (17,554) | **(7,970,516)** |
| **Balance at 30 September 2026** | **79,969,299** | **66,292,341** | **21,287,064** | **14,311,064** | **161,415,810** | **62,849,057** | **2,342,407** | **408,467,042** |
| **Balance at 31 December 2025** | **63,951,393** | **50,126,787** | **14,323,169** | **10,594,935** | **124,624,605** | **47,429,235** | **1,189,413** | **312,239,537** |



C0 - Public Finance

## 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 is monitored by two separate teams. Market risk reports are reported 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 | 22,503,360 | 326,439 | 6,719 | 56,780 | - | 75,194 | **22,968,492** |
| Due from banks | 14,152,214 | 41,699,535 | 1,117,947 | 8,717,556 | 6,775 | 424,788 | **66,118,815** |
| Treasury bills | - | - | - | - | - | - | - |
| Financings and facilities to banks | 2,995,326 | 8,416,943 | - | - | - | - | **11,412,269** |
| Financings and facilities to customers | 166,570,220 | 36,314,272 | 68,666 | 8,664,129 | - | - | **211,617,287** |
| Pre-Promised forward exchange contracts | 3,734 | - | - | - | - | - | **3,734** |
| Financial investments at FVPLAssets | 123,619 | - | - | - | - | - | **123,619** |
| Financial investments at FVOCI | 38,118,575 | 387,147 | - | 5,844 | - | - | **38,511,566** |
| Financial investments at amortized cost | 56,903,373 | 24,048,765 | - | 322,122 | - | - | **81,274,260** |
| Investments in subsidiaries and associates | - | - | - | - | - | - | - |
| Accrued Revenues | 6,330,067 | 463,233 | 299 | 23,907 | - | 84 | **6,817,590** |
| **Total Financial assets** | **307,700,488** | **111,656,334** | **1,193,631** | **17,790,338** | **6,775** | **500,066** | **438,847,632** |
| **Financial Liabilities** | | | | | | | |
| Due to banks | 149,397 | 7,082,151 | - | 146,862 | - | 190,574 | **7,568,984** |
| Customers' deposits | 256,644,329 | 91,383,518 | 1,181,967 | 17,702,542 | 37,871 | 1,956,046 | **368,906,273** |
| Pre-Promised forward exchange contracts | 9,195 | - | - | - | - | - | **9,195** |
| Subordinated financings | - | 9,539,703 | - | - | - | - | **9,539,703** |
| Accrued Revenues | 938,841 | 480,354 | 1,172 | 42,719 | - | 169 | **1,463,255** |
| **Total Financial Liabilities** | **257,741,762** | **108,485,726** | **1,183,139** | **17,892,123** | **37,871** | **2,146,789** | **387,487,410** |
| **Net financial position** | **49,958,726** | **3,170,608** | **10,492** | **(101,785)** | **(31,096)** | **(1,646,723)** | **51,360,222** |
| **31 December 2025** | | | | | | | |
| **Total Financial assets** | **240,907,973** | **86,186,375** | **562,366** | **8,662,307** | **4,398** | **471,138** | **336,794,557** |
| **Total Financial Liabilities** | **197,284,435** | **85,083,985** | **555,349** | **10,044,259** | **4,501** | **920,976** | **293,893,505** |
| **Net financial position** | **43,623,538** | **1,102,390** | **7,017** | **(1,381,952)** | **(103)** | **(449,838)** | **42,901,052** |

## 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 management department.

### 3/3 Liquidity Risk

Liquidity risk is the risk that the Bank will encounter difficulties in meeting its obligations associated with its financial obligations 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 apparent 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.



C0 - Public Finance

| According to Basel II | 30 September 2026<br>EGP (in thousands) | 31 December 2025<br>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 funds) | (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 balance of required provisions against debt instruments / financing and credit facilities and contingent liability classified under Stage 1 | 3,509,490 | 2,571,472 |
| Subordinated financing | 6,899,439 | 5,565,217 |
| 45 % of the increase in fair value over the 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** |
| | | |
| Total credit risks | 280,772,083 | 205,748,880 |
| Capital requirements for market risks | 360,258 | 83,776 |
| Capital requirements for 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 of tier 1** | **15.87%** | **15.63%** |
| **Capital adequacy ratio** | **19.50%** | **19.44%** |



C0 - Public Finance

## 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 the first Pillar of the Basel (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 the balance sheet) are not weighted by risk weights.

The following table summarizes the Leverage ratios.

| | 30 September 2026<br>EGP (in thousands) | 31 December 2025<br>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 assets designated initially at FVPL | - | - |
| 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** | **349,472,078** |
| Replacement cost | 3,734 | 13,981 |
| Expected future value | 25,238 | 44,487 |
| **Pre-promised Islamic Contracts exposures** | **28,972** | **58,468** |
| **Total on-balance sheet exposures, Pre-promised Islamic contracts and financing financial securities** | **454,046,346** | **349,530,547** |
| 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 and similar collaterals | 177,586 | 155,076 |
| Bank acceptance | 10,923,239 | 7,441,436 |
| **Total contingent liabilities** | **45,885,549** | **33,515,603** |
| Capital commitments | 131,115 | 330,738 |
| Operating lease commitments | 812,494 | 748,964 |
| financing commitments to clients /banks (unutilized part) original maturity period | 10,927,545 | 8,989,208 |
| **Total commitments** | **11,871,154** | **10,068,910** |
| **Total exposures off-balance sheet** | **57,756,703** | **43,584,513** |
| **Total exposures on-balance sheet and off-balance sheet (2)** | **511,803,049** | **393,115,059** |
| **Financial leverage ratio (1/2)** | **9.05%** | **8.61%** |



C0 - Public Finance

## 4. SIGNIFICANT ACCOUNTING ESTIMATES AND ASSUMPTIONS

The Bank shall use 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 shall be 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 period ended on 30 Sep 2026 shall be appeared 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**: the existence of future taxable profits that may be benefited from deferred tax losses.
- In preparing these condensed interim Separate financial statements, the management applied the same significant accounting estimates and assumptions as those applied to the Separate financial statements as at year ended December 31, 2025.

## 5. SEGMENTS 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 shall include:

**Corporates / SMEs**

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

**Investment**

Including corporate mergers, investment purchasing, financing of corporate restructuring and financial instruments and financial derivatives.

**Retail**

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

## 5. SEGMENTS ANALYSIS - CONTENUED

**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 | 3,949,501 | **21,276,731** |
| Expenses of activity segment | (2,408,912) | (113,893) | (2,216,542) | (430,678) | **(5,170,025)** |
| **Net profit for the period before tax** | **3,127,723** | **5,470,257** | **3,989,903** | **3,518,823** | **16,106,706** |
| Tax | (703,738) | (1,230,808) | (914,117) | (1,999,965) | **(4,848,627)** |
| **Net profit for the period** | **2,423,985** | **4,239,449** | **3,075,786** | **1,518,858** | **11,258,079** |
| **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 | - | - | - | 3,835,545 | **3,835,545** |
| **Total assets** | **176,734,974** | **191,116,255** | **76,842,781** | **3,835,545** | **448,529,555** |
| Liabilities of activity segment | 205,570,361 | 18,964,637 | 175,591,454 | - | **400,126,452** |
| Un-classified liabilities | - | - | - | 2,197,390 | **2,197,390** |
| **Total liabilities** | **205,570,361** | **18,964,637** | **175,591,454** | **2,197,390** | **402,323,842** |

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 segment | (1,962,977) | (104,272) | (1,568,423) | (571,868) | **(4,207,540)** |
| **profit for the period before tax** | **2,791,406** | **4,291,098** | **3,349,872** | **2,177,313** | **12,609,689** |
| Tax | (628,066) | (965,497) | (763,449) | (1,074,814) | **(3,431,826)** |
| **Net profit for the period** | **2,163,340** | **3,325,601** | **2,586,423** | **1,102,499** | **9,177,863** |
| **Assets and liabilities by activity segment 31 December 2024** | | | | | |
| Assets of activity segment | 119,615,280 | 162,226,462 | 59,977,058 | - | **341,818,800** |
| Un-classified assets | - | - | - | 2,330,878 | **2,330,878** |
| **Total assets** | **119,615,280** | **162,226,462** | **59,977,058** | **2,330,878** | **344,149,678** |
| Liabilities of activity sectors | 147,197,591 | 15,851,433 | 142,396,377 | - | **305,445,401** |
| Un-classified liabilities | - | - | - | 5,054,554 | **5,054,554** |
| **Total liabilities** | **147,197,591** | **15,851,433** | **142,396,377** | **5,054,554** | **310,499,955** |

## 6. NET REVENUES 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 | 24,631,992 | 18,573,915 | 9,155,856 | 6,605,869 |
| **Total** | **24,892,136** | **18,757,284** | **9,258,939** | **6,680,190** |
| Financial investments in debt instruments at AC and FVOCI* | 1,546,739 | 121,452 | 544,606 | 50,469 |
| Deposits and current accounts* | 18,156,116 | 16,554,734 | 6,125,645 | 5,709,572 |
| **Total** | **44,594,991** | **35,433,470** | **15,929,190** | **12,440,231** |
| **Cost of deposits and similar costs** | | | | |
| **Deposits and current accounts:** | | | | |
| To banks | (759,507) | (378,764) | (224,660) | (116,014) |
| To customers | (24,931,726) | (20,003,510) | (9,127,368) | (7,032,278) |
| Other financings | (566,484) | (601,766) | (187,098) | (198,005) |
| Financing financial instruments and sales transactions of financial instruments with a repurchase commitment | - | (7) | - | 0 |
| **Total** | **(26,257,717)** | **(20,984,047)** | **(9,539,126)** | **(7,346,297)** |
| **Net Revenues from Funds** | **18,337,274** | **14,449,423** | **6,390,064** | **5,093,934** |

*The return 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 belonging to this bank in accordance with the investment-restricted Wakala, which requires investing these amounts in government debt instruments within the limits of the return expected and agreed upon.

## 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 | 1,024,812 | 739,193 | 396,647 | 276,511 |
| **Total** | **3,160,829** | **2,591,309** | **1,155,780** | **907,001** |
| **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 | (246,988) | (141,624) | (85,273) | (58,461) |
| **Total** | **(781,647)** | **(555,833)** | **(279,795)** | **(224,492)** |
| **Net fees and commission income** | **2,379,182** | **2,035,476** | **875,985** | **682,509** |



C0 - Public Finance

## 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 exchange operations: | | | | |
| Gain from fx deals | 764,038 | 599,003 | 215,150 | 111,089 |
| Gain of Islamic forward contracts revaluation | (6,181) | (79,284) | 7,834 | (31,140) |
| Gain / (Loss) of revaluation of islamic currency swap contracts | 720 | (22,395) | 1,107 | (22,658) |
| Gain of currency option contracts revaluation | 1,221 | 5,698 | 89 | 1,568 |
| **Total** | **759,798** | **503,022** | **224,180** | **58,859** |

## 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 | (1,296,024) | (967,366) | (458,150) | (340,573) |
| Social insurance | (70,705) | (55,945) | (24,415) | (19,305) |
| 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 | (176,298) | (109,828) | (67,294) | (36,499) |
| Other administrative expenses | (1,449,352) | (1,016,563) | (491,770) | (375,668) |
| **Total** | **(3,143,439)** | **(2,285,825)** | **(1,090,782)** | **(817,760)** |

## 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 | (269,347) | (169,580) | (73,950) | 9,363 |
| Gain on sale of assets reverted to bank | (5,458) | - | (5,458) | - |
| Gain on sale of fixed assets | 88,566 | - | 83,157 | - |
| Cost of Programs | (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) | - |
| (Charge) of impairment other assets | (809) | (638) | (286) | (143) |
| Other provisions | (827,891) | (16,374) | (11,829) | 166,982 |
| Other (expense) | (240,954) | (140,181) | (87,872) | (45,044) |
| **Total** | **(1,820,488)** | **(803,465)** | **(299,218)** | **(31,998)** |



C0 - Public Finance

## 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 | (362,101) | (1,258,241) | (418,371) | (547,461) |
| 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) |
| **Total** | **(410,804)** | **(1,290,508)** | **(455,675)** | **(577,637)** |

## 12. INCOME TAX 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) |
|---|---|---|---|---|
| Current tax | (4,997,065) | (3,519,363) | (1,685,893) | (1,239,019) |
| Deferred tax | 148,438 | 87,537 | (40,026) | (28,414) |
| **Total** | **(4,848,627)** | **(3,431,826)** | **(1,725,919)** | **(1,267,433)** |

## 13. CASH AND DUE FROM CENTRAL BANK

| | 30 September 2026 EGP (in thousands) | 31 December 2025 EGP (in thousands) |
|---|---|---|
| Cash | 1,393,193 | 1,301,111 |
| Balances with central bank within mandatory reserve ratio | 21,575,299 | 17,785,445 |
| **Total** | **22,968,492** | **19,086,556** |
| Non-Profit bearing balances | 22,968,492 | 19,086,556 |
| **Total** | **22,968,492** | **19,086,556** |



C0 - Public Finance

## 14. DUE FROM BANKS

| | 30 September 2026 EGP (in thousands) | 31 December 2025 EGP (in thousands) |
|---|---|---|
| Current accounts | 501,357 | 553,973 |
| 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) |
| | **66,128,026** | **57,435,017** |
| (less) Expected Credit Losses | (9,211) | (9,587) |
| **Total** | **66,118,815** | **57,425,430** |
| Balances with CBE other than mandatory reserve ratio | 11,231,374 | 8,320,711 |
| Local banks | 39,905,691 | 41,589,274 |
| 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** | **66,118,815** | **57,425,430** |
| Non-Profit bearing balances | 501,357 | 553,973 |
| 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** | **66,118,815** | **57,425,430** |
| **Due from banks' Expected Credit Losses movement** | | |
| Balance at beginning of the year | **9,587** | **22,697** |
| Net expected credit loss during the year | (978) | (11,644) |
| Foreign exchange translation differences | 602 | (1,466) |
| **Total** | **9,211** | **9,587** |

*Due from banks include an amount of EGP 122,638,462 thousands 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 structure, under which Abu Dhabi Islamic Bank – Egypt invests its excess liquidity by conducting international commodity Murabaha transactions with a local bank and entering into an investment agency contract. Through this contract, the local bank appoints Abu Dhabi Islamic Bank – Egypt as a restricted investment agent to purchase treasury bills and bonds on behalf of the Muwakkil. Accordingly, as mentioned, the bank's return consists of the profit from the international commodity Murabaha and the interest from the treasury bills and bonds in Favor of the contracting local bank.



C0 - Public Finance

## 15. FINANCINGS AND FACILITIES TO BANKS (AFTER DEDUCTING EXPECTED CREDIT LOSSES)

| | 30 September 2026<br>EGP (in thousands) | 31 December 2025<br>EGP (in thousands) |
|---|---|---|
| Direct Financing | 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** |
| Financings and Facilities to banks' Expected Credit Losses movement | | |
| Balance at beginning of the year | **6,840** | **2,825** |
| Net expected credit loss during the year | 58,426 | 4,897 |
| Foreign exchange translation differences | 872 | (882) |
| **Total** | **66,138** | **6,840** |



C0 - Public Finance

## 16. FINANCING AND FACILITIES TO CUSTOMERS (AFTER DEDUCTING EXPECTED CREDIT LOSSES)

| | 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 | 61,373,595 | 45,951,730 |
| Mortgage Financing | 446,839 | 466,430 |
| **Total** | **64,014,705** | **48,329,089** |
| **Corporate (including SMEs)** | | |
| Debit current accounts | 17,240,235 | 13,861,890 |
| Direct financing | 133,181,845 | 89,361,597 |
| Syndicated financing | 5,150,202 | 3,313,838 |
| Credit cards | 816 | 746 |
| **Total** | **155,573,098** | **106,538,071** |
| **Total financing and facilities to customers** | **219,587,803** | **154,867,160** |
| **Deduct:** | | |
| Expected Credit Losses | (7,970,516) | (7,391,065) |
| **Total** | **(7,970,516)** | **(7,391,065)** |
| **Net** | **211,617,287** | **147,476,095** |
| **Classified in balance sheet as follow** | | |
| Islamic Financing to customers (After deducting expected credit loss) | 211,617,287 | 147,476,095 |
| **Net** | **211,617,287** | **147,476,095** |
| Variable-profit bearing balances | 123,435,986 | 79,012,389 |
| Fixed-profit bearing balances | 88,181,301 | 68,463,706 |
| **Total** | **211,617,287** | **147,476,095** |

| 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 year** | **7,391,065** | **6,631,706** |
| Net expected credit loss during the year | 362,101 | 1,439,902 |
| Recoveries from written off loans | 71,234 | 44,643 |
| Used provisions during the year | (98,744) | (530,373) |
| Foreign exchange translation differences | 244,860 | (194,813) |
| **Total** | **7,970,516** | **7,391,065** |



C0 - Public Finance

## 16. FINANCINGS AND FACILITIES TO CUSTOMERS (AFTER DEDUCTING EXPECTED CREDIT LOSSES) - 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** | - | 192,405 | 689,987 | 17,463 | 899,855 |
| Expected credit losses during the period | - | 18,294 | 304,467 | (2,904) | 319,857 |
| Recoveries from written off loans | - | 7,269 | 17,391 | - | 24,660 |
| Used provisions during the period | - | (26,690) | (52,034) | - | (78,724) |
| **Balance at 30 September 2026** | - | 191,278 | 959,811 | 14,559 | 1,165,648 |

| | Corporate | | | | |
|---|---|---|---|---|---|
| 30 September 2026 | Debit current accounts | Direct financing | Syndicated financing | Covered Cards | Total |
| **Balance at beginning of the period** | 427,812 | 4,586,208 | 1,477,190 | - | 6,491,210 |
| Expected credit losses during the period | (189,436) | 266,727 | (35,059) | 12.00 | 42,244 |
| Recoveries from written off loans | - | 46,574 | - | - | 46,574 |
| 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** | 259,893 | 5,028,445 | 1,516,518 | 12.00 | 6,804,868 |

EGP (in thousands)

| | Retail | | | | |
|---|---|---|---|---|---|
| 31 December 2025 | Debit current accounts | Covered Cards | Personal financing | Mortgage Financing | Total |
| **Balance at beginning of the year** | - | 151,863 | 408,785 | 10,713 | 571,361 |
| Expected credit losses during the year | - | 58,982 | 342,537 | 6,750 | 408,269 |
| Recoveries from written off loans | - | 9,409 | 26,288 | - | 35,697 |
| Used provisions during the year | - | (27,849) | (87,623) | - | (115,472) |
| **Balance at 31 December 2025** | - | 192,405 | 689,987 | 17,463 | 899,855 |

| | Corporate | | | | |
|---|---|---|---|---|---|
| 31 December 2025 | Debit current accounts | Direct financing | Syndicated financing | Covered Cards | Total |
| **Balance at beginning of the year** | 705,237 | 4,097,502 | 1,257,606 | - | 6,060,345 |
| Expected credit losses during the year | (262,424) | 1,024,245 | 269,812 | - | 1,031,633 |
| Recoveries from written off loans | - | 8,946 | - | - | 8,946 |
| Used provisions during the year | - | (414,901) | - | - | (414,901) |
| Foreign exchange translation differences | (15,001) | (129,584) | (50,228) | - | (194,813) |
| **Balance at 31 December 2025** | 427,812 | 4,586,208 | 1,477,190 | - | 6,491,210 |



C0 - Public Finance

## 17.FINANCIAL INVESTMENTS

### 17/1 Financial investments at fair value through profit or losses

| | 30 September 2026 EGP (in thousands) | 31 December 2025 EGP (in thousands) |
|---|---|---|
| **A) Treasury Bills - at Fair Value** | | |
| Listed in stock exchange market | 123,619 | - |
| Corperate Bonds | | |
| **Total** | **123,619** | - |
| **Detailed T-bills maturities as the following:** | | |
| Treasury bills Within 182 days to maturity | 2,800 | - |
| Treasury bills Within 273 days to maturity | 144,225 | - |
| **Total** | **147,025** | - |
| Unearned revenues | (23,342) | - |
| Valuation differences of treasury bills at Fair Value | (64) | - |
| **Net** | **123,619** | - |
| **Total financial investments at FVPL (1)** | **123,619** | - |

### 17/2 Financial investments at fair value through other comprehensive income

| | 30 September 2026 EGP (in thousands) | 31 December 2025 EGP (in thousands) |
|---|---|---|
| **A) Treasury bonds - at Fair Value** | | |
| Listed in stock exchange market | 12,376,019 | 12,462,411 |
| **Total Treasury bonds** | **12,376,019** | **12,462,411** |
| **B) Islamic Sukuk - at Fair Value** | | |
| 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 Fair Value** | | |
| 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 Within 91 days to maturity | 2,900,200 | 30,700 |
| Treasury bills Within 182 days to maturity | 300 | 192,025 |
| Treasury bills Within 273 days to maturity | 151,675 | 366,025 |
| Treasury bills Within 364 days to 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 Fair Value | (22,985) | 3,408 |
| **Net** | **18,439,713** | **5,299,244** |
| **D) Equity instruments at Fair Value** | | |
| Un-Listed in stock exchange market | 533,424 | 386,296 |
| **Total equity instruments** | **533,424** | **386,296** |
| **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)** | **38,511,566** | **22,619,066** |



C0 - Public Finance

## 17. FINANCIAL INVESTMENTS – CONTINUED

### 17/3 Financial investments at amortized cost

| | 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 - at AC** | | |
| Listed in stock exchange market | 5,981,629 | 5,768,366 |
| (Deduct) Impairment loss provision | (24,021) | (31,978) |
| **Total Islamic Sukuk** | **5,957,608** | **5,736,388** |
| **B) 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 Within 182 days to maturity | - | 450,000 |
| Treasury bills Within 273 days to maturity | 145,000 | 1,875,000 |
| Treasury bills Within 364 days to 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)** | **119,909,445** | **102,969,531** |
| Non-profit bearing balances | 590,774 | 433,998 |
| Variable-profit bearing balances | 2,558,037 | 2,956,916 |
| Fixed-profit bearing balances | 116,760,634 | 99,578,617 |
| **Total financial investments** | **119,909,445** | **102,969,531** |

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



C0 - Public Finance

## 17. FINANCIAL INVESTMENTS – CONTINUED

**17/4 Fair value measurement**

- The Bank determines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between Market participants at the measurement date, taking into account when measuring the fair value the characteristics of the asset or liability in the event that market participants take into account the characteristics of the asset or liability .These characteristics 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 and the limitations on Selling or using the asset to view market participants.
- 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 arising from market transactions involving assets or liabilities or a group of assets and liabilities, and that is identical or comparable. So may The Bank uses valuation techniques consistent with the market approach such as market multiples derived from comparable groups. And then it is necessary to choose The appropriate multiplier is within the scope of the use of subjective judgment, taking into account the quantitative and qualitative factors of the measurement.
- When it is not possible to rely on the market approach 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 converted to a current (discounted) amount so that it reflects the Fair Value 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 To replace the asset in its current condition (the current replacement cost), so that it reflects the fair value so that the amount currently being demanded reflects the value The fair cost to a market participant as a buyer of acquiring an alternative asset with a similar benefit that a market participant as a buyer would not pay in The asset is more than the amount at 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 accessed 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 Sep 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

| 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 | - | - | 57,350 | **57,350** |
| Equity instruments | - | - | 533,424 | **533,424** |

| 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 | - | - | 47,702 | **47,702** |
| Equity instruments | - | - | 386,296 | **386,296** |



C0 - Public Finance

## 18. INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES (NET)

| | 30 September 2026<br>EGP (in thousands) | 31 December 2025<br>EGP (in thousands) |
|---|---|---|
| **Investments in subsidiaries** | | |
| Cairo National Company for Investment | 76,797 | 76,797 |
| National Company for Trading and Development (Entad) | 19,207 | 19,207 |
| ADI Holding | 4,980 | 4,980 |
| ADI Capital | 11,575 | 11,575 |
| ADI Properties | 13 | 13 |
| ADI Finance | 254,315 | 254,315 |
| ADI MicroFinance | 122,500 | 122,500 |
| ADI Consumer Finance | 294,000 | 294,000 |
| ADI Taskeek | 9,800 | 9,800 |
| **Total** | **793,187** | **793,187** |
| **Investments in associates** | | |
| Orient Takaful Insurance Company - Egypt | 20,000 | 20,000 |
| **Total** | **20,000** | **20,000** |
| **Total financial investments in subsidiaries and associates** | **813,187** | **813,187** |
| Impairment losses in financial investments in subsidiaries and associates | (4,994) | (4,994) |
| **Net financial investments in subsidiaries and associates** | **808,193** | **808,193** |

- Financial investments in subsidiaries have been determined according to a study carried out by the bank to identify companies in which the bank has, directly and indirectly, the ability to control their financial and operational policies.
- The impairment loss for financial investments in subsidiaries and affiliated companies includes an amount of 4,994 thousand Egyptian pounds, mainly represented by the following:

  -The impairment of Abu Dhabi Holding for Financial Investments amounted to 4,980 thousand Egyptian pounds according to the latest fair value study.



C0 - Public Finance

## 19. FIXED ASSETS (Net of accumulated depreciation)

EGP (in thousands)

| 30 September 2026 | Lands & Premises | Machinery & Equipment | Renovations | Other Assets | Total |
|---|---|---|---|---|---|
| Cost | 454,990 | 19,578 | 541,461 | 1,673,549 | 2,689,578 |
| Accumulated Depreciation | (63,992) | (13,355) | (187,927) | (926,326) | (1,191,600) |
| **Net Book Value** | **390,998** | **6,223** | **353,534** | **747,223** | **1,497,978** |
| Net Book Value at the beginning of the period | 417,021 | 718 | 199,701 | 295,209 | 912,649 |
| Additions | - | 6,773 | 171,296 | 569,279 | 747,348 |
| Disposals | (19,033) | - | (3,692) | (1,588) | (24,313) |
| Depreciation charge for the period | (15,795) | (1,268) | (16,168) | (115,971) | (149,202) |
| Disposals' Accumulated Depreciation | 8,805 | - | 2,397 | 294 | 11,496 |
| **Net Book Value** | **390,998** | **6,223** | **353,534** | **747,223** | **1,497,978** |

EGP (in thousands)

| 31 December 2025 | Lands & Premises | Machinery & Equipment | Renovations | Other Assets | Total |
|---|---|---|---|---|---|
| Cost | 474,023 | 12,805 | 373,857 | 1,105,858 | 1,966,543 |
| Accumulated Depreciation | (57,002) | (12,087) | (174,156) | (810,649) | (1,053,894) |
| **Net Book Value** | **417,021** | **718** | **199,701** | **295,209** | **912,649** |
| Net Book Value at the beginning of the year | 97,815 | 4,752 | 218,331 | 372,536 | 693,434 |
| Additions | 350,000 | 3,030 | 6,502 | 31,437 | 390,969 |
| Disposals | (37,236) | (1,922) | (11,721) | (1,536) | (52,415) |
| Depreciation charge for the year | (9,411) | (6,982) | (22,560) | (109,077) | (148,030) |
| Disposals' Accumulated Depreciation | 15,853 | 1,840 | 9,149 | 1,849 | 28,691 |
| **Net Book Value** | **417,021** | **718** | **199,701** | **295,209** | **912,649** |



C0 - Public Finance

## 20. 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** |

## 21. CUSTOMERS' DEPOSITS

| | 30 September 2026 EGP (in thousands) | 31 December 2025 EGP (in thousands) |
|---|---|---|
| Demand deposits | 135,109,449 | 95,596,529 |
| Time and call deposits | 110,551,482 | 82,547,908 |
| 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** | **368,906,273** | **278,093,184** |
| Corporate deposits | 208,211,239 | 143,520,240 |
| Retail deposits | 160,695,034 | 134,572,944 |
| **Total** | **368,906,273** | **278,093,184** |
| Non-profit bearing balances | 34,851,579 | 28,740,457 |
| Variable profit bearing balances | 11,779,896 | 7,293,337 |
| Fixed profit bearing balances | 322,274,798 | 242,059,390 |
| **Total** | **368,906,273** | **278,093,184** |



C0 - Public Finance

## 22. Subordinated 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 | 7,004,091 |
| **Total** | **9,539,703** | **8,714,146** |
| **Subordinated Financing reduced cost*** | | |
| Balance at the beginning of the financial 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 equal to 6.5% from the investment amount, which is not significantly different from the market discount rate.

**On 27 Mar 2026, the bank obtained an additional subordinated financing facility of USD 30Mn, 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 Muwakkil would be SOFR rate (SOFR three months + 2.3%), with the SOFR rate being updated every three months.

**On 17 December 2024, the bank obtained an additional 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 Muwakkil would be SOFR rate (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.

## 23. OTHER PROVISIONS

EGP (in thousands)

| 30 September 2026 | Provisions for Potential Claims | Tax Provision | Provision for Contingent Liabilities | Total |
|---|---|---|---|---|
| **Balance at beginning of the period** | **69,615** | **45,986** | **1,677,356** | **1,792,957** |
| Charged during the period | 18,718 | - | 812,327 | **831,045** |
| Provisions no longer required | (3,154) | - | - | **(3,154)** |
| Used provision during the period | (3,919) | (901) | - | **(4,820)** |
| Foreign exchange translation differences | - | - | 37,594 | **37,594** |
| **Balance at 30 September 2026** | **81,260** | **45,085** | **2,527,277** | **2,653,622** |

| 31 December 2025 | Provisions for Potential Claims | Tax Provision | Provision for Contingent Liabilities | Total |
|---|---|---|---|---|
| **Balance at beginning of the year** | **68,950** | **46,908** | **1,420,629** | **1,536,487** |
| Charged during the year | 3,998 | - | 272,921 | **276,919** |
| Provisions no longer required | (1,843) | - | - | **(1,843)** |
| Used provision during the year | (1,490) | (922) | - | **(2,412)** |
| Foreign exchange translation differences | - | - | (16,194) | **(16,194)** |
| **Balance at 31 December 2025** | **69,615** | **45,986** | **1,677,356** | **1,792,957** |

## 24. CAPITAL

### 24.1 The Authorized Capital

- The authorized capital amounted to 20 billion Egyptian pounds (December 31, 2025: 20 billion Egyptian pounds)

### 24.2 Issued and paid-up capital

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

The following table presents the shareholders holding 5% or more of the Banks's issued and paid-up capital.

| | 30 September 2026 | | | 31 December 2025 | | |
|---|---|---|---|---|---|---|
| Shareholder name | Number of Shares | Nominal Value | Contribution Ratio | Number of Shares | Nominal Value | Contribution Ratio |
| Abu Dhabi Islamic Bank | 798,062,585 | 7,980,625,850 | 53.2% | 638,450,068 | 6,384,500,680 | 53.2% |
| Emirates International Investment co. | 201,664,647 | 2,016,646,470 | 13.4% | 161,296,000 | 1,612,960,000 | 13.4% |
| Total | 999,727,232 | 9,997,272,320 | 66.6% | 799,746,068 | 7,997,460,680 | 66.6% |



C0 - Public Finance

## 25. 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 | 17,165 | 17,165 |
| Capital Reserve | 129,779 | 57,194 |
| General Risk Reserve | 158,088 | 158,088 |
| Fair value reserve | (4,799) | 331,281 |
| **Total reserves at the end of the period** | **1,904,460** | **1,537,431** |

## 26. Contingent Liabilities and 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 guarantees | 2,664,863 | 3,208,615 |
| **Total** | **91,013,463** | **66,255,762** |



C0 - Public Finance

## 27. RELATED PARTIES TRANSACTIONS

| 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 | Subordinated financing | 6,940,268 | 6,330,586 |
| Major Shareholders | Liabilities | Due to banks | 139,705 | 289,465 |
| Major Shareholders | Liabilities | Management fees | 205,745 | 189,035 |
| Major Shareholders | Liabilities | Other Liabilities | 294,294 | 285,322 |
| Major Shareholders | Shareholders equity | Difference between face value and present value for subordinated financing | 15,006 | 19,323 |
| Subsidiaries Companies | Assets | Other Assets | 228,899 | 166,050 |
| Subsidiaries Companies | Liabilities | provision for impairment of other assets | 6,301 | 5,492 |
| Subsidiaries Companies | Assets | Financing and facilities to customers | 1,459,799 | 964,497 |
| Subsidiaries Companies | Assets | Expected Credit Losses | 56,601 | 31,488 |
| Subsidiaries Companies | Liabilities | Customers deposits | 525,334 | 227,362 |
| 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 and current accounts paid to banks | - | 130,000 |
| Subsidiaries Companies | Revenues | Other operating income | 94 | 94 |
| Subsidiaries Companies | Revenues | Income from Murabaha, Musharaka, Mudaraba given to customers | 204,365 | 182,116 |
| Subsidiaries Companies | Expenses | Cost of deposits given to customers | (24,182) | (31,063) |
| Subsidiaries Companies | Expenses | Expected Credit Losses Charge/(Release) | (25,112) | (1,588) |
| Associates Companies | Expenses | Cost of deposits given to customers | (73,015) | (73,090) |

Wages, salaries and in-kind benefits on Sep 30, 2026 includes an amount of EGP 85,552 thousand (EGP 71,820 Thousand : 30 Sep 2025) which represents the total amount of the largest twenty employees' remuneration, salaries and benefits in the bank combined.



C0 - Public Finance

## 28. 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



C0 - Public Finance