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 June 30, 2026

and the limited review report

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 June 2026 and the related condensed interim consolidated statements of income, comprehensive income, cash flows and changes in equity for the six-month period then ended. 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
Fellow of the Egyptian Tax Society
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Rashad Hosny
Accountants and Auditors Register No. (5274)
Financial Regulatory Authority Register No. (73)
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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, 30 July 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 June 2026

	Note No	30 June 2026 EGP (In thousands)	31 December 2025 EGP (In thousands)
Assets			
Cash and due from Central Bank	13	21,784,314	19,086,612
Due from banks	14	55,030,124	57,433,131
Financing and facilities to banks (net of expected credit losses)	15	7,873,543	4,802,479
Financing and facilities to customers (net of expected credit losses)	16	190,427,051	147,226,062
Financial leased assets to others		2,729,465	2,683,563
Non Current Assets Held for Sale		-	1,187
Islamic Pre promised exchange contracts		35,279	13,981
Financial investments			
- Fair value through profits and losses	1/17	1,213,626	143,461
- Financial investments at FVOCI	2/17	38,294,897	22,620,348
- Financial investments at amortized cost	3/17	81,930,139	80,350,465
Investments in associates		705,587	648,093
Intangible assets (net of accumulated amortization)		63,367	50,435
Other assets		14,310,533	10,356,822
Fixed assets (net of accumulated depreciation)	18	1,327,408	953,087
Investments properties		3,055	3,594
Deferred tax assets		573,718	337,885
Total assets		**414,302,106**	**346,711,205**
Liabilities and equity			
Liabilities			
Due to banks	19	13,036,119	5,921,757
Customers' deposits	20	332,092,249	277,864,370
Islamic Pre promised exchange contracts		49,761	140,892
Subordinated Financing / Other Islamic Financings	21	10,636,031	10,232,006
Other liabilities		8,758,655	11,407,931
Current income tax liability		2,992,919	4,230,538
Other provisions	22	2,640,649	1,825,694
Defined benefits obligations		483,089	453,161
Total liabilities		**370,689,472**	**312,076,349**
Equity			
Issued & Paid up Capital	2/23	15,000,000	12,000,000
Reserves	24	2,148,196	1,613,793
Difference between face value and present value for Reduced cost subordinated financing		16,454	19,323
Retained earnings		26,393,282	20,963,164
Total equity attributable to equity holders' of the bank		**43,557,932**	**34,596,280**
Non-controlling interests		54,702	38,576
Total equity		**43,612,634**	**34,634,856**
Total liabilities and equity		**414,302,106**	**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 July 30, 2026

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

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

	Note No	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Income from Murabaha, Musharaka, Mudaraba and similar income		29,117,908	23,361,569	15,171,049	11,669,663
Cost of deposits and similar costs		(16,863,967)	(13,800,156)	(8,869,407)	(6,814,502)
Net income from funds	**6**	**12,253,941**	**9,561,413**	**6,301,642**	**4,855,161**
Fees and commissions income		2,024,636	1,694,809	1,072,271	904,654
Fees and commissions expenses		(508,077)	(331,341)	(270,680)	(182,365)
Net fees and commission income	**7**	**1,516,559**	**1,363,468**	**801,591**	**722,289**
Dividend income		5,139	2,280	3,118	197
Net trading income	8	560,181	455,342	(31,482)	279,764
Administrative expenses	9	(2,239,003)	(1,561,610)	(1,151,170)	(825,427)
Other operating expenses	10	(1,515,642)	(741,715)	(546,351)	(414,730)
Release (Charge) Expected credit losses	11	(2,176)	(732,193)	78,142	(314,261)
Gain/Loss on financial investments		43,391	-	39,107	-
Share Of Associates Results		99,400	81,152	67,108	29,886
profit for the Period before tax		**10,721,790**	**8,428,137**	**5,561,705**	**4,332,879**
Income tax expense	12	(3,170,957)	(2,194,198)	(1,667,720)	(1,129,384)
Net profit for the Period		**7,550,833**	**6,233,939**	**3,893,985**	**3,203,495**
Attributable to:					
Shareholder's equity of the bank		7,536,797	6,225,424	3,881,829	3,192,534
Non-controlling interests		14,036	8,515	12,156	10,961
Net profit for the Period		**7,550,833**	**6,233,939**	**3,893,985**	**3,203,495**
Basic earning per share in net profit for the Period (EGP)		**4.98**	**7.43**	**2.76**	**3.29**

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

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

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Net profit for the Period	**7,550,833**	**6,233,939**	**3,893,985**	**3,203,495**
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	140,965	3,136	123,460	(144)
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	(32,199)	(437)	(27,778)	32
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	(356,244)	(47,575)	(261,238)	(49,482)
Expected credit loss for fair value of debt Instruments measured at fair value through other comprehensive income	(1,383)	(591)	(161)	(827)
Deffered Income tax related to items that are reclassified to the profits and losses	80,155	10,704	58,779	11,134
Other comprehensive income/(loss) for the Period ,net of tax	**(168,706)**	**(34,763)**	**(106,938)**	**(39,287)**
Comprehensive income for the Period net of tax	**7,382,127**	**6,199,176**	**3,787,047**	**3,164,208**
Attributable to:				
Shareholder's equity of the bank	7,368,091	6,190,661	3,774,891	3,153,247
Non-controlling interests	14,036	8,515	12,156	10,961
Comprehensive income for the Period net of tax	**7,382,127**	**6,199,176**	**3,787,047**	**3,164,208**

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

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

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

	Note No.	30 June 2026 EGP (in thousands)	30 June 2025 EGP (in thousands)
Cash flows from operating activities			
profit for the year before tax		10,721,790	8,428,137
Adjustments to reconcile profits with cash flows from operating activities			
Depreciation and Amortization of fixed and intangible assets	9	119,798	79,699
Depreciation of investment property	9	539	562
Charge impairment loss of financing and facilities to customers	11	(9,223)	730,102
Charge impairment loss of financing and facilities to banks	11	21,180	14,833
Collections of loans previously written off	16	58,441	21,868
Charge other provisions	22	818,324	193,033
Provisions no longer required other than financing provision	22	(2,139)	(463)
Provisions used other than financing provision	22	(3,652)	(938)
Bonds' premium and discount amortization		(181,128)	(271,205)
Foreign currency valuation differences of financing provisions in foreign currencies	16	87,935	(74,472)
Foreign currency valuation differences of provisions in foreign currencies other than financing provisions	22	2,422	2,920
Foreign currency valuation differences of due from banks provisions in foreign currencies	14	34	(774)
Foreign currency valuation differences of financial investments at FVOCI in foreign currencies		(378,010)	8,230
Foreign currency valuation differences of financial assets at AC in foreign currencies		2,245,398	269,649
Foreign currency valuation differences provisions in foreign currencies for financial instruments at AC		4,710	(1,154)
Foreign currency valuation differences of subordinated financing - With coupon		228,939	(182,437)
Foreign currency valuation differences of subordinated financing - at reduced cost	21	54,652	(43,633)
Foreign currency valuation differences of subordinated financing - at reduced cost - Equity		21,236	19,874
(Gains) valuation of financial investments at FVPL		(17,965)	(6,486)
(losses) / Gains from revaluation of Pre promised Forward contracts	8	14,015	48,144
(Release) / charge impairment loss of due from banks	11	(1,281)	(3,510)
(Release) / charge impairment loss provisions of FVOCI instruments	11	(1,576)	(549)
Charge /(release) impairment loss of financial investments at amortized cost	11	(6,924)	(8,683)
Charge /(release) Impairment loss of other assets	10	556	-
(Gains) sale of equity instruments at FVPL		(6,598)	(4,693)
(Losses) / Gains on sale of debt instruments at FVOCI		(747)	-
Gains / (Losses) from sale of investments in subsidiaries & associates		(43,391)	-
(Gains) on sale of fixed assets	10	(5,409)	(37,945)
(Gains) on sale of Investment Property	10	(4,148)	-
Bank's Share of Associates' results		(99,400)	(81,152)
Dividends income from equity instruments at FVOCI		(5,140)	(2,280)
Amortization of subordinated financing using EIR method	21	24,105	22,670
Operating profits before changes in assets and liabilities resulting from operating activities		**13,657,343**	**9,119,347**
Net change in assets & liabilities			
Due from banks with maturity more than 90 days		8,832,044	8,308,443
Treasury bills with maturity more than 90 days		(6,677,614)	(4,996,997)
Financial investments at FVPL		(148,531)	17,226
Financing and facilities to customers and banks		(46,439,034)	(28,728,194)
Other assets		(3,937,721)	(3,735,047)
Financial leased assets to others		(37,538)	(386,670)
Due to banks	19	7,114,362	(3,494,909)
Customers' deposits	20	54,227,879	33,419,535
Financial Pre promised Contracts		(126,444)	11,755
Other liabilities		(2,649,276)	2,587,671
Employees' Benefits obligations		29,928	41,854
Income tax paid		(4,597,442)	(2,470,612)
Net Cash flows generated from Operating activities		**19,247,956**	**9,693,402**

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

	Note No.	30 June 2026 EGP (in thousands)	30 June 2025 EGP (in thousands)
Cash flows from investing activities			
Payments to purchase of fixed assets & Branches fixtures	18	(477,479)	(26,132)
Proceeds from sale of fixed assets		11,482	38,959
Payments to purchase of intangible assets		(35,645)	(5,992)
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		(10,654,359)	(1,426,024)
Proceeds from recovery of financial investments at FVOCI		7,675,642	1,482,717
Payments to purchase financial investments at AC		(9,385,923)	(7,519,951)
Proceeds from recovery of financial investments at AC		1,903,761	344,999
Payments to purchase investment in subsidiaries and associates		-	(11)
Proceeds from sale of investments in subsidiaries and associates		46,129	-
Proceeds from dividends income		5,139	2,280
Net Cash flows (used in) generated from Investing activities		**(10,905,918)**	**(7,109,155)**
Cash flows from financing activities			
Paid under Capital Increase		-	99,950
Issued and Paid-up Capital		3,000,000	-
General Reserve		22,956	-
Proceeds from other long term loans		121,329	178,101
Dividends income paid		(1,452,482)	(1,055,996)
Net Cash flows (used in) generated from financing activities		**1,691,803**	**(777,945)**
Net Increase in cash and cash equivalents during the Period		**10,033,841**	**1,806,302**
Cash and Cash Equivalents at the beginning of the Period		39,378,614	80,089,766
Cash and cash equivalents at the end of the Period		**49,412,455**	**81,896,068**
Cash and cash equivalents are represented in			
Cash and due from Central Bank of Egypt	13	21,784,314	14,650,381
Due from banks	14	55,038,464	90,810,999
Treasury bills		25,105,551	13,182,207
Central Bank of Egypt Reserves		(17,692,559)	(13,125,371)
Due from banks with maturity more than three months from date of acquisition		(10,659,814)	(10,440,090)
Treasury bills with maturity more than three months from date of acquisition		(24,163,501)	(13,182,058)
Cash and cash equivalents at the end of the Period		**49,412,455**	**81,896,068**

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

Condensed interim consolidated statement of changes in equity for the period ended 30 June 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 June 2025												
Balance at 1 January 2025	**6,000,000**	**46,304**	**477,942**	**54,955**	**34,634**	**219,979**	**284,561**	**24,950**	**15,815,345**	**22,958,670**	**28,038**	**22,986,708**
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)**
Net change in other comprehensive income items	-	-	-	-	-	-	(34,763)	-	(23,673)	**(58,436)**	(130)	**(58,566)**
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	(2,796)	22,670	**19,874**	-	**19,874**
Shareholders' distributions (Free Shares)	6,000,000	-	-	-	-	-	-	-	(6,000,000)	-	-	-
Prior periods impact of subsidiaries & associates adjustments	-	-	-	-	(5,347)	-	-	-	(3,984)	**(9,331)**	(2,267)	**(11,598)**
Net profit for the period	-	-	-	-	-	-	-	-	6,225,424	**6,225,424**	8,515	**6,233,939**
Balance at 30 June 2025	**12,000,000**	**57,194**	**918,748**	**54,955**	**29,287**	**219,979**	**249,798**	**22,154**	**14,551,893**	**28,104,008**	**34,156**	**28,138,164**
30 June 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	-	-	-	-	-	-	(168,706)	-	-	**(168,706)**	-	**(168,706)**
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	(2,869)	24,105	**21,236**	-	**21,236**
Capital increase	3,000,000	-	-	-	-	-	-	-	-	**3,000,000**	-	**3,000,000**
Prior periods impact of subsidiaries & associates adjustments	-	-	-	-	-	-	-	-	1,661	**1,661**	2,278	**3,939**
Net profit for the period	-	-	-	-	-	-	-	-	7,536,797	**7,536,797**	14,036	**7,550,833**
Balance at 30 June 2026	**15,000,000**	**129,779**	**1,526,315**	**77,912**	**29,287**	**219,979**	**164,924**	**16,454**	**26,393,282**	**43,557,932**	**54,702**	**43,612,634**

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

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, retail banking, investment and custody services in the Arab Republic of Egypt through 79 branches and delegates employing 2,829 employees on the date of the financial statements.
These condensed consolidated interim financial statements for the period ended June 30, 2026 were approved by the Board of Directors on July 30, 2026.

2. BASIS OF PREPARATION OF THE CONDENSED CONSLIDATED 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 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 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 as at year ended December 31, 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 were applied to the Consolidated financial statements as at year ended December 31, 2025.

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 June 2026 Financing and facilities to customers	30 June 2026 Financing and facilities to banks	30 June 2026 Total Financing and facilities	31 December 2025 Financing and facilities to customers	31 December 2025 Financing and facilities to banks	31 December 2025 Total Financing and facilities
Stage 1	188,257,322	7,901,846	196,159,168	147,146,299	4,809,319	151,955,618
Stage 2	5,390,473	-	5,390,473	3,397,803	-	3,397,803
Stage 3	4,274,524	-	4,274,524	4,125,649	-	4,125,649
Total	**197,922,319**	**7,901,846**	**205,824,165**	**154,669,751**	**4,809,319**	**159,479,070**
Less:						
Expected Credit Losses	(7,495,268)	(28,303)	(7,523,571)	(7,443,689)	(6,840)	(7,450,529)
Net	**190,427,051**	**7,873,543**	**198,300,594**	**147,226,062**	**4,802,479**	**152,028,541**

- During the period ended June 30, 2026, the Bank's portfolio of financing and facilities increased by 29.06% (December 31, 2025, an increase of 52.78%).

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 June 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	
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	(1,101,669)	961,750	139,919	-	(680,475)	429,442	251,033	-
Transferred from stage 2	68,791	(163,606)	94,815	-	70,039	(166,791)	96,752	-
Transferred from stage 3	68,314	2,085	(70,399)	-	8,196	1,387	(9,583)	-
Net Changes in Outstanding Facilities	(6,916,038)	(308,852)	52,982	**(7,171,908)**	(5,391,417)	(115,799)	57,538	**(5,449,678)**
Financial assets Originated	17,580,324	267,193	-	**17,847,517**	30,531,148	227,595	-	**30,758,743**
Financial assets disposed of/ paid	(717,122)	(228,534)	-	**(945,656)**	(3,899,522)	(238,309)	-	**(4,137,831)**
Used provisions	-	-	(80,721)	**(80,721)**	-	-	(116,047)	**(116,047)**
Balance of Financing and facilities	**56,757,088**	**1,202,537**	**760,783**	**58,720,408**	**47,774,488**	**672,501**	**624,187**	**49,071,176**

EGP (in thousands)

	30 June 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	
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	(686,375)	679,400	6,975	-	(443,329)	388,370	54,959	-
Transferred from stage 2	321,122	(350,699)	29,577	-	749,691	(2,682,955)	1,933,264	-
Transferred from stage 3	4,300	-	(4,300)	-	169,548	9,281	(178,829)	-
Net Changes in Outstanding Facilities	(21,980,872)	(576,091)	(69,066)	**(22,626,029)**	(2,936,495)	(249,889)	280,557	**(2,905,827)**
Foreign exchange translation differences	848,796	8,298	62,311	**919,405**	(988,647)	(49,179)	(98,024)	**(1,135,850)**
Financial assets Originated	81,430,370	1,985,402	-	**83,415,772**	72,474,930	1,252,467	-	**73,727,397**
Financial assets disposed of/ paid	(27,808,918)	(283,676)	-	**(28,092,594)**	(37,131,049)	(878,376)	-	**(38,009,425)**
Used provisions	-	-	(13,218)	**(13,218)**	-	-	(414,901)	**(414,901)**
Balance of Financing and facilities	**131,500,234**	**4,187,936**	**3,513,741**	**139,201,911**	**99,371,811**	**2,725,302**	**3,501,462**	**105,598,575**

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 June 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	
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	(8,100)	5,737	2,363	-	(6,324)	3,014	3,310	-
Transferred from stage 2	14,826	(51,965)	37,139	-	17,307	(57,071)	39,764	-
Transferred from stage 3	27,033	1,005	(28,038)	-	6,988	164	(7,152)	-
Re-Measurement impact	(112,350)	105,587	196,973	190,210	70,451	39,187	288,073	397,711
Financial assets Originated	55,219	10,688	-	65,907	81,868	38,919	-	120,787
Financial assets disposed of/ paid	(1,829)	(8,755)	-	(10,584)	(8,909)	(20,797)	-	(29,706)
Used provisions	-	-	(80,721)	(80,721)	-	-	(116,047)	(116,047)
Balance of Expected Credit Losses	**358,311**	**180,258**	**611,689**	**1,150,258**	**383,512**	**117,961**	**483,973**	**985,446**

EGP (in thousands)

	30 June 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	
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	(74,396)	74,261	135	-	(2,769)	1,579	1,190	-
Transferred from stage 2	37,079	(43,135)	6,056	-	369,070	(1,713,407)	1,344,337	-
Transferred from stage 3	1,506	-	(1,506)	-	169,547	9,281	(178,828)	-
Re-Measurement impact	(914,045)	(16,161)	(51,138)	(981,344)	(509,154)	163,751	891,835	546,432
Foreign exchange translation differences	21,579	1,459	64,897	87,935	26,793	(127,889)	(93,717)	(194,813)
Financial assets Originated	1,007,472	119,070	-	1,126,542	1,064,254	89,082	-	1,153,336
Financial assets disposed of/ paid	(314,090)	(19,058)	-	(333,148)	(432,147)	(249,062)	-	(681,209)
Used provisions	-	-	(13,218)	(13,218)	-	-	(414,901)	(414,901)
Balance of Expected Credit Losses	**1,996,711**	**931,190**	**3,417,109**	**6,345,010**	**2,231,606**	**814,754**	**3,411,883**	**6,458,243**

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	40,979,565	-	-	40,979,565	1,594,913	12,455,646	55,030,124
Debt instruments at FVPL							
- Egyptian treasury bills	899,074	-	-	899,074	-	-	899,074
Debt instruments at FVOCI							
- Egyptian treasury Bonds	12,686,989	-	-	12,686,989	-	-	12,686,989
- Islamic Sukuk	7,248,259	-	-	7,248,259	-	-	7,248,259
- Egyptian treasury bills	15,777,966	-	-	15,777,966	-	-	15,777,966
Debt instruments at amortized cost							
- Egyptian treasury Bonds	67,854,644	-	-	67,854,644	-	-	67,854,644
- Islamic Sukuk	5,741,486	-	-	5,741,486	-	-	5,741,486
- Egyptian treasury bills	8,334,009	-	-	8,334,009	-	-	8,334,009
Facilities to banks	7,873,543	-	-	7,873,543	-	-	7,873,543
Retail Financings							
- Debit current accounts	7,114	1,452	274	8,840	-	-	8,840
- Credit cards	2,027,393	-	-	2,027,393	-	-	2,027,393
- Personal financings	45,243,492	9,382,936	1,608,374	56,234,802	-	-	56,234,802
- Mortgage financings	441,795	7,578	-	449,373	-	-	449,373
Corporate Financings							
- Debit current accounts	16,931,597	3,300	127	16,935,024	-	-	16,935,024
- Credit cards	683	-	-	683	-	-	683
- Direct financings	116,803,784	469,876	460,099	117,733,759	-	-	117,733,759
- Syndicated financings	4,532,445	-	-	4,532,445	-	-	4,532,445
Less Expected Credit Losses for customer financings	(7,371,357)	(100,057)	(23,854)	(7,495,268)	-	-	(7,495,268)
Balance at 30 June 2026	**346,012,481**	**9,765,085**	**2,045,020**	**357,822,586**	**1,594,913**	**12,455,646**	**371,873,145**
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**

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	55,030,124	-	-	-	-	-	-	55,030,124
Debt instruments at FVPL								
- Egyptian treasury bills	-	-	-	-	899,074	-	-	899,074
Debt instruments at FVOCI								
- Egyptian treasury Bonds	-	-	-	-	12,686,989	-	-	12,686,989
- Islamic Sukuk	244,263	-	-	-	7,003,996	-	-	7,248,259
- Egyptian treasury bills	-	-	-	-	15,777,966	-	-	15,777,966
Debt instruments at amortized cost								
- Egyptian treasury Bonds	-	-	-	-	67,854,644	-	-	67,854,644
- Islamic Sukuk	-	-	-	-	5,741,486	-	-	5,741,486
- Egyptian treasury bills	-	-	-	-	8,334,009	-	-	8,334,009
Facilities to banks	7,873,543	-	-	-	-	-	-	7,873,543
Retail Financings								
- Debit current accounts	-	-	-	-	-	8,840	-	8,840
- Credit cards	-	-	-	-	-	2,027,393	-	2,027,393
- Personal financings	-	-	-	-	-	56,234,802	-	56,234,802
- Mortgage financings	-	-	-	-	-	449,373	-	449,373
Corporate Financings								
- Debit current accounts	-	6,579,546	1,922,579	201,979	8,179,428	-	51,492	16,935,024
- Credit cards	-	109	539	12	-	-	23	683
- Direct financings	1,052,275	53,957,150	16,684,265	14,417,571	29,199,428	-	2,423,070	117,733,759
- Syndicated financings	-	1,395,481	285,667	-	2,851,297	-	-	4,532,445
Less Expected Credit Losses for customer financings	(9,813)	(3,064,501)	(1,527,371)	(256,444)	(1,466,280)	(1,150,259)	(20,600)	(7,495,268)
Balance at 30 June 2026	**64,190,392**	**58,867,785**	**17,365,679**	**14,363,118**	**157,062,037**	**57,570,149**	**2,453,985**	**371,873,145**
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**

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 no-Trading Activities and 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 June 2026	**EGP**	**USD**	**Sterling Pound**	**Euro**	**Japanese Yen**	**Other currencies**	**Total**
Financial Assets							
Cash and due from Central Bank of Egypt	21,026,566	572,254	8,793	70,120	-	106,581	**21,784,314**
Due from banks	2,592,911	39,667,044	362,981	11,954,162	94,265	358,761	**55,030,124**
Treasury bills	-	-	-	-	-	-	-
Financings and facilities to banks	-	7,873,543	-	-	-	-	**7,873,543**
Financings and facilities to customers	151,356,425	31,507,604	45,789	7,517,233	-	-	**190,427,051**
Islamic Pre promised exchange contracts	35,279	-	-	-	-	-	**35,279**
Financial investments at FVPL	1,213,626	-	-	-	-	-	**1,213,626**
Financial investments at FVOCI	35,919,900	369,444	-	5,553	-	-	**36,294,897**
Financial investments at amortized cost	59,002,857	22,622,938	-	304,344	-	-	**81,930,139**
Investments in associates	-	-	-	-	-	-	-
Leased Assets	2,729,465	-	-	-	-	-	**2,729,465**
Other Financial assets	8,220,851	581,587	527	36,734	-	121	**8,839,820**
Total Financial assets	**282,097,880**	**103,194,414**	**418,090**	**19,888,146**	**94,265**	**465,463**	**406,158,258**
Financial Liabilities							
Due to banks	6,673,494	6,275,426	-	12,306	-	74,893	**13,036,119**
Customers' deposits	225,832,234	83,880,160	405,095	19,935,959	3,833	2,034,968	**332,092,249**
Islamic Pre promised exchange contracts	49,546	215	-	-	-	-	**49,761**
Subordinated financings	1,614,189	9,021,842	-	-	-	-	**10,636,031**
Other Financial liabilities	705,356	339,046	460	35,561	-	311	**1,080,734**
Total Financial Liabilities	**234,874,819**	**99,516,689**	**405,555**	**19,983,826**	**3,833**	**2,110,172**	**356,894,894**
Net financial position	**47,223,061**	**3,677,725**	**12,535**	**(95,680)**	**90,432**	**(1,644,709)**	**49,263,364**
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 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.

<u>The following table summarizes the basic and supporting capital components and capital adequacy ratios.</u>

According to Basel II	30 June 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	164,911	333,616
Retained earnings	26,326,472	20,942,457
Less: The bank's investments in financial companies (banks or companies) and insurance companies (shares and investment	(352,781)	(324,034)
Deferred tax	(573,739)	(337,900)
Intangible assets	(63,367)	(50,435)
Total basic going concern capital after disposal	**42,452,665**	**33,811,766**
Additional basic capital		
Difference between FV and PV for subordinated financing	16,454	19,323
Total additional basic capital	**16,454**	**19,323**
Total Tier 1 after disposal (basic capital)	**42,469,119**	**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	3,177,466	2,571,472
Subordinated financing	6,739,994	5,565,217
45 % of the increase in fair value compared to carrying amount of investments in Subsidiaries and associates	184,692	106,273
45% of special reserve	13,179	13,179
Total Tier 2 after disposal	**10,115,331**	**8,256,141**
Total capital base after disposal	**52,584,450**	**42,087,230**
Credit risks	254,248,445	205,748,880
The value of overriding the top 50 clients over the prescribed limits is weighted by risk weights	3,665,728	-
Market risks	679,406	83,776
Operating risks	10,621,925	10,621,925
Total assets and contingent liabilities weighted by credit, market, operational risks	**269,215,504**	**216,454,581**
Capital Adequacy Ratio	**19.53%**	**19.44%**

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 support 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 banks leverage ratio.

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Tier 1 capital after disposals (1)	**42,469,119**	**33,831,089**
Cash and due from CBE	31,617,703	27,407,270
Due from Banks	53,106,886	53,930,895
Treasury bills and other government securities	25,157,581	17,516,588
Financial investments at FVPL	191,936	32,205
Financial investments at FVOCI	20,516,931	17,321,104
Financial investments at amortized cost	73,698,227	68,278,825
Investments in subsidiaries and associates	792,870	735,376
Total financings and credit facilities to customers	190,212,532	148,012,554
Fixed assets (net of impairment loss provision & accumulated depreciation)	1,322,724	948,385
Other assets	20,783,084	16,001,244
Deducted amounts from exposures (some of tier 1 exclusions for capital base)	(989,887)	(712,369)
Total on-balance sheet exposures items after deducting tier 1 disposals	**416,410,587**	**349,472,077**
Replacement cost	35,279	13,981
Expected future value	32,437	44,487
Pre-Promised Islamic Contracts	**67,716**	**58,468**
Total on-balance sheet exposures, pre-promised islamic contracts and financing financial securities	**416,478,303**	**349,530,545**
Letters of credit -import	2,740,638	2,198,744
Letters of credit -export	33,593	43,508
letters of guarantee	27,148,747	22,093,122
letters of guarantee requested or guaranteed by external banks	1,447,572	1,583,716
Contingent liabilities for general collaterals for financing facilities	168,757	155,076
Bank acceptance	9,431,292	7,441,436
Total contingent liabilities	**40,970,599**	**33,515,602**
Capital commitments	166,365	330,738
Operating lease commitments	773,604	748,964
Financing commitments to clients /banks (unutilized part) original	9,568,736	8,989,208
Total commitments	**10,508,705**	**10,068,910**
Total exposures off-balance sheet	**51,479,304**	**43,584,512**
Total exposures on-balance sheet and off-balance sheet (2)	**467,957,607**	**393,115,057**
Financial leverage ratio (1/2)	**9.08%**	**8.61%**

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 financial period ended on 30 June 2026 shall appear 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 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

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

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 June 2026	corporate	Investment	Retail	Other activities	Total
Revenues and expenses by activity segment					
Revenues of activity segment	3,705,734	3,543,294	4,006,579	2,791,437	**14,047,044**
Expenses of activity segment	(1,683,736)	(78,374)	(1,353,907)	(209,237)	**(3,325,254)**
profit for the Period before tax	**2,021,998**	**3,464,920**	**2,652,672**	**2,582,200**	**10,721,790**
Tax	(454,950)	(779,607)	(605,360)	(1,331,040)	**(3,170,957)**
Net profit for the Period	**1,567,048**	**2,685,313**	**2,047,312**	**1,251,160**	**7,550,833**
Assets and liabilities by activity segment					
Assets of activity segment	155,346,803	181,120,651	71,876,473	-	**408,343,927**
Un-classified assets	-	-	-	5,958,179	**5,958,179**
Total assets	**155,346,803**	**181,120,651**	**71,876,473**	**5,958,179**	**414,302,106**
Liabilities of activity segment	181,387,561	23,928,629	161,547,428	-	**366,863,619**
Un-classified liabilities	-	-	-	3,825,853	**3,825,853**
Total liabilities	**181,387,561**	**23,928,629**	**161,547,428**	**3,825,853**	**370,689,472**

EGP (in thousands)

	corporate	Investment	Retail	Other activities	Total
Revenues and expenses by activity segment 30 June 2025					
Revenues of activity segment	3,159,004	2,904,585	3,145,681	1,767,791	**10,977,061**
Expenses of activity sectors	(1,265,073)	(35,179)	(998,887)	(249,785)	**(2,548,924)**
profit for the Period before tax	**1,893,931**	**2,869,406**	**2,146,794**	**1,518,006**	**8,428,137**
Tax	(426,134)	(645,616)	(488,733)	(633,715)	**(2,194,198)**
Net profit for the Period	**1,467,797**	**2,223,790**	**1,658,061**	**884,291**	**6,233,939**
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 REVENUES FROM FUNDS

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Income from Murabaha, Musharaka, Mudaraba and other similar income				
Financing and facilities				
Banks	157,061	109,048	91,348	74,101
customers	15,530,358	11,948,809	8,241,931	6,185,072
Total	**15,687,419**	**12,057,857**	**8,333,279**	**6,259,173**
Financial investments in debt instruments at AC and FVOCI	1,002,133	70,983	549,887	39,835
Deposits and current accounts*	12,030,621	10,850,175	6,098,358	5,184,204
Income from Leased assets	397,735	382,554	189,525	186,451
Total	**29,117,908**	**23,361,569**	**15,171,049**	**11,669,663**
Cost of deposits and similar costs				
Deposits and current accounts:				
To banks	(534,847)	(262,750)	(424,130)	(22,820)
To customers	(15,788,191)	(12,948,354)	(8,176,587)	(6,497,519)
other financings	(540,929)	(589,045)	(268,690)	(294,163)
Financing financial instruments and sales transactions of financial instruments with a repurchase commitment	-	(7)	-	-
Total	**(16,863,967)**	**(13,800,156)**	**(8,869,407)**	**(6,814,502)**
Net Revenues from funds	**12,253,941**	**9,561,413**	**6,301,642**	**4,855,161**

* 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.

7. NET FEES AND COMMISSION INCOME

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Fees and commissions income:				
Credit related fees and commissions	1,111,329	1,035,779	594,033	559,231
Fees of corporate financing	26,913	28,478	20,904	10,784
Cards related fees and commissions	230,164	154,518	119,608	86,685
Custody fees	8,478	2,851	5,252	1,836
Other fees	647,752	473,183	332,474	246,118
Total	**2,024,636**	**1,694,809**	**1,072,271**	**904,654**
Fees and commissions expenses:				
Paid brokerage fees	(10,664)	(805)	(5,453)	(805)
Miscellaneous banking commission	(18,010)	(13,359)	(7,599)	(8,626)
Credit cards paid commissions	(311,463)	(234,014)	(166,135)	(129,603)
Other fees and commissions paid	(167,940)	(83,163)	(91,493)	(43,331)
Total	**(508,077)**	**(331,341)**	**(270,680)**	**(182,365)**
Net fees and commission income	**1,516,559**	**1,363,468**	**801,591**	**722,289**

8.NET TRADING INCOME

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Foreign currencies operations:				
Gain from fx deals	548,888	487,914	112,639	304,528
Gain /(Loss) of Islamic forward contracts revaluation	(14,015)	(48,144)	(160,425)	(41,751)
Gain /(Loss)of revaluation of forward Foreign exchange contracts	(387)	263	3,449	8,537
Gain of currency option contracts revaluation	1,132	4,130	317	2,388
Equity Instruments at FVPL	2,442	677	246	1,142
Mutual funds at FVPL	22,121	10,502	12,292	4,920
Total	**560,181**	**455,342**	**(31,482)**	**279,764**

9.ADMINSTRATIVE EXPENSES

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Employees' cost				
Salaries,wages and benefits	(916,073)	(683,940)	(490,337)	(357,490)
Social insurance	(48,127)	(37,334)	(25,185)	(19,374)
Pension cost				
Defined contribution plans	(28,496)	(21,907)	(15,433)	(11,582)
Defined benefit plans	(73,411)	(68,501)	(38,506)	(34,173)
Depreciation and amortization	(120,337)	(80,261)	(62,381)	(40,096)
Other administrative expenses	(1,052,559)	(669,667)	(519,328)	(362,712)
Total	**(2,239,003)**	**(1,561,610)**	**(1,151,170)**	**(825,427)**

10.OTHER OPERATING EXPENSES

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 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	(195,865)	(176,741)	190,508	(103,696)
Gain on sale of fixed assets	5,409	37,945	-	37,945
Gain on sale of investment properties	4,148	-	-	-
Cost Of Program	(201,986)	(199,806)	(108,934)	(103,154)
operating lease expense	(147,229)	(113,730)	(64,971)	(58,160)
Early Rerirement Costs	(12,400)	-	(6,200)	-
Other assets Impairment	(556)	-	-	(101)
Other provisions	(816,185)	(192,570)	(467,054)	(139,014)
Other expense	(150,978)	(96,813)	(89,700)	(48,550)
Total	**(1,515,642)**	**(741,715)**	**(546,351)**	**(414,730)**

11.EXPECTED CREDIT LOSSES

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Financing and facilities to customers	858	(724,676)	81,986	(337,712)
Financing and facilities to banks	(21,180)	(14,833)	(22,242)	(13,818)
Due from banks	1,281	3,510	3,208	8,804
Financial investments at FVOCI	1,576	549	(62)	791
Financial investments at amortized cost	6,924	8,683	8,562	27,238
Leased Assets	8,365	(5,426)	6,690	436
Total	**(2,176)**	**(732,193)**	**78,142**	**(314,261)**

12.INCOME TAX EXPENSE

	Six Months ended 30 June 2026 EGP (in thousands)	Six Months ended 30 June 2025 EGP (in thousands)	Three Months ended 30 June 2026 EGP (in thousands)	Three Months ended 30 June 2025 EGP (in thousands)
Current tax	(3,358,928)	(2,308,631)	(1,868,825)	(1,154,572)
Deferred tax	187,971	114,433	201,105	25,188
Total	(3,170,957)	(2,194,198)	(1,667,720)	(1,129,384)

13.CASH AND DUE FROM CENTRAL BANK

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Cash	4,091,755	1,301,167
Balances with central bank within mandatory reserve ratio	17,692,559	17,785,445
Total	**21,784,314**	**19,086,612**
Non-Profit bearing balances	21,784,314	19,086,612
Total	**21,784,314**	**19,086,612**

14.DUE FROM BANKS

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Current accounts	580,678	561,674
Placements with other banks	54,457,786	56,881,044
Murabaha due from local banks*	125,572,270	108,590,288
Restricted wakala due to local banks*	(125,572,270)	(108,590,288)
	55,038,464	**57,442,718**
(less) Expected Credit Losses	(8,340)	(9,587)
Total	**55,030,124**	**57,433,131**
Balances with CBE other than mandatory reserve ratio	9,833,425	8,320,711
Local banks	31,500,270	41,596,975
Murabaha due from local banks*	125,572,270	108,590,288
Restricted wakala due to local banks*	(125,572,270)	(108,590,288)
Foreign Banks	13,704,769	7,525,032
(less) Expected Credit Losses	(8,340)	(9,587)
Total	**55,030,124**	**57,433,131**
Non-Profit bearing balances	580,678	561,674
Variable profit bearing balances	44,294,213	48,090,211
Fixed profit bearing balances	10,163,573	8,790,833
(less) Expected Credit Losses	(8,340)	(9,587)
Total	**55,030,124**	**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	(1,281)	(11,644)
Foreign exchange translation differences	34	(1,466)
Total	**8,340**	**9,587**

*Due from banks include an amount of 125,572,270 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 restructuring, 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 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Direct Facilities	7,901,846	4,809,319
Total	**7,901,846**	**4,809,319**
less:		
Expected Credit Losses	(28,303)	(6,840)
Total	**(28,303)**	**(6,840)**
Net	**7,873,543**	**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	21,180	4,897
Foreign exchange translation differences	283	(882)
Total	**28,303**	**6,840**

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

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Retail		
Debit current accounts	8,840	7,290
Credit cards	2,027,393	1,903,639
Personal financing	56,234,802	46,693,817
Mortgage Financing	449,373	466,430
Total	**58,720,408**	**49,071,176**
Corporate (including SMEs)		
Debit current accounts	16,935,024	13,511,634
Direct financing	117,733,759	88,772,357
Syndicated financing	4,532,445	3,313,838
Credit cards	683	746
Total	**139,201,911**	**105,598,575**
Total financing and facilities to customers	**197,922,319**	**154,669,751**
Deduct:		
Expected Credit Losses	(7,495,268)	(7,443,689)
Total	**(7,495,268)**	**(7,443,689)**
Net	**190,427,051**	**147,226,062**
Classified in balance sheet as follow		
Islamic financings to Customers(net of ECL)	190,427,051	147,226,062
Net	**190,427,051**	**147,226,062**
Variable-profit bearing balances	109,230,584	79,012,389
Fixed-profit bearing balances	81,196,467	68,213,673
Total	**190,427,051**	**147,226,062**

Financing and Facilities to customers' Expected Credit Losses movement	30 June 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	(858)	1,462,708
Recoveries from previously written-off financings	58,441	44,643
Used from provision during the Period/Year	(93,939)	(530,948)
Foreign exchange translation differences	87,935	(194,813)
Total	**7,495,268**	**7,443,689**

16.FINANCINGS AND FACILITIES TO CUSTOMERS (NET OF ECL) - CONTINUED

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

EGP (in thousands)

Retail

30 June 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	-	19,387	215,929	(5,724)	229,592
Recoveries from Written off loans	-	4,529	11,413	-	15,942
Used provisions during the Period	-	(14,561)	(66,160)	-	(80,721)
Balance at 30 June 2026	-	201,184	937,336	11,739	1,150,259

Corporate

30 June 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	(186,225)	(3,421)	(40,815)	11	(230,450)
Recoveries from Written off loans	-	42,499	-	-	42,499
Used provisions during the Period	-	(13,218)	-	-	(13,218)
Foreign exchange translation differences	4,358	58,674	24,903	-	87,935
Balance at 30 June 2026	245,946	4,637,774	1,461,278	11	6,345,009

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

17. FINANCIAL INVESTMENTS

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

Financial investments at FVPL	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Government treasury bills		
Governmental Bonds	899,074	-
Total Government treasury bills	**899,074**	-
Detailed T-bills maturities as the following:		
Treasury bills of 91 days maturity	942,050	-
Treasury bills of 182 days maturity	8,775	-
Treasury bills of 273 days maturity	125	-
Total	**950,950**	-
Unearned revenues	(52,030)	-
Valuation differences of treasury bills at FV	154	-
Net	**899,074**	-
B) Listed equity instruments		
Local corporate shares	14,998	16,067
Total equity instruments	**14,998**	**16,067**
C) Mutual funds certificates		
Un-Listed in stock exchange market	299,554	127,394
Total mutual funds certificates	**299,554**	**127,394**
Total financial investments at FVPL (1)	**1,213,626**	**143,461**

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

Financial investments at FVOCI	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Treasury bonds - at FV		
Listed in stock exchange market	12,686,989	12,462,411
Total Treasury bonds	**12,686,989**	**12,462,411**
B) Islamic Sukuk - at FV		
Listed in stock exchange market	7,248,259	4,423,413
Total Islamic Sukuk	**7,248,259**	**4,423,413**
C) Government treasury bills - at FV		
Un-Listed in stock exchange market	15,777,966	5,299,244
Total Government treasury bills	**15,777,966**	**5,299,244**
Detailed T-bills maturities as the following:		
Treasury bills of 91 days maturity	-	30,700
Treasury bills of 182 days maturity	240,050	192,025
Treasury bills of 273 days maturity	8,000	366,025
Treasury bills of 364 days maturity	17,535,800	5,611,275
Total	**17,783,850**	**6,200,025**
Unearned revenues	(1,956,028)	(904,189)
Valuation differences of treasury bills at FV	(49,856)	3,408
Net	**15,777,966**	**5,299,244**
D) Equity instruments at FV		
Un-Listed in stock exchange market	527,774	387,578
Total equity instruments	**527,774**	**387,578**
E) Mutual funds certificates at FV		
Un-Listed in stock exchange market	53,909	47,702
Total mutual funds certificates	**53,909**	**47,702**
Total financial investments at FVOCI (2)	**36,294,897**	**22,620,348**

17.FINANCIAL INVESTMENTS - CONTINUED

17/3 FINANCIAL INVESTMENTS AT AMORTIZED COST

Financial investments at AC	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Government treasury bonds		
Listed in stock exchange market	67,933,998	62,510,460
Less: Expected Credit Losses	(79,354)	(73,696)
Total government treasury bonds	**67,854,644**	**62,436,764**
B) Islamic Sukuk		
Listed in stock market exchange	5,764,230	5,768,366
(Deduct) Impairment loss provision	(22,744)	(31,978)
Total Islamic Sukuk	**5,741,486**	**5,736,388**
C) Government treasury bills		
Un-Listed in stock exchange market	8,378,809	12,220,751
Less: Expected Credit Losses	(44,800)	(43,438)
Total government treasury bills	**8,334,009**	**12,177,313**
Detailed T-bills maturities as the following:		
Treasury bills of 182 days maturity	65,000	450,000
Treasury bills of 273 days maturity	320,000	1,875,000
Treasury bills of 364 days maturity	8,230,692	10,288,735
Total	**8,615,692**	**12,613,735**
Unearned revenues	(236,883)	(392,984)
Less: Expected Credit Losses	(44,800)	(43,438)
Net (1)	**8,334,009**	**12,177,313**
Total financial investments at AC (3)	**81,930,139**	**80,350,465**
Total financial investments (1+2+3)	**119,438,662**	**103,114,274**
Non-profit bearing balances	581,683	435,280
Fixed-profit bearing balances	116,002,031	99,722,078
Variable-profit bearing balances	2,854,948	2,956,916
Total financial investments	**119,438,662**	**103,114,274**

Debt instruments Expected Credit Losses movement	30 June 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	(6,924)	50,459
Foreign exchange translation differences	4,710	(5,407)
Total	**146,898**	**149,112**

17.FINANCIAL INVESTMENTS - CONTINUED

17/4 Fair value Measurments

- 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 June 30, 2026, from the comparative figures on December 31, 2025

EGP (in thousands)

30 June 2026	Level One	Level Two	Level Three	Total
Financial investments in debt instruments	20,834,322	15,777,966	-	**36,612,288**
Mutual funds certificates	-	-	353,463	**353,463**
Equity instruments	14,998	-	527,774	**542,772**

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**

18. FIXED ASSETS (Net of accumulated depreciation)

EGP (in thousands)

30 June 2026	Lands & Premises	& Machinery Equipment	Rennovation	Other assets	Total
Cost	553,503	124,983	476,510	1,375,506	**2,530,502**
Accumulated Depreciation	(53,915)	(66,803)	(184,531)	(716,190)	**(1,021,439)**
Disposals resulting from the sale and reclassification of subsidiaries	(77,100)	(41,286)	-	(63,269)	**(181,655)**
Net Book Value	**422,488**	**16,894**	**291,979**	**596,047**	**1,327,408**
Net Book Value at the beginning of the Period	436,090	11,791	199,701	305,505	**953,087**
Additions	203	7,280	102,654	367,342	**477,479**
Disposals	(3,267)	-	-	(1,102)	**(4,369)**
Disposals' Accumulated Depreciation	39	-	-	(1,743)	**(1,704)**
Depreciation charge for the Period	(10,577)	(2,177)	(10,376)	(73,955)	**(97,085)**
Net Book Value	**422,488**	**16,894**	**291,979**	**596,047**	**1,327,408**

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**

19. DUE TO BANKS

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Current Accounts	628,591	1,154,637
Deposits	12,407,528	4,767,120
Total	**13,036,119**	**5,921,757**
Local Banks	6,500,175	2,598
Foreign Banks	6,535,944	5,919,159
Total	**13,036,119**	**5,921,757**
Non-profit bearing balances	628,591	1,154,637
Variable profit bearing balances	12,407,528	4,767,120
Total	**13,036,119**	**5,921,757**

20. CUSTOMERS' DEPOSITS

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Demand Deposits	119,116,225	95,384,602
Time and call deposits	97,627,152	82,531,021
Saving and deposit certificates	74,433,576	64,401,661
Saving Deposits	36,077,096	31,995,770
Other Deposits	4,838,200	3,551,316
Total	**332,092,249**	**277,864,370**
Corporate deposits	184,133,903	143,291,426
Retail deposits	147,958,346	134,572,944
Total	**332,092,249**	**277,864,370**
Non-profit bearing balances	33,539,816	28,528,530
Variable profit bearing balances	9,655,105	7,293,337
Fixed profit bearing balances	288,897,328	242,042,503
Total	**332,092,249**	**277,864,370**

21. SUBORDINATED FINANCING / OTHER ISLAMIC FINANCING

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Subordinated Financing at reduced cost*	1,788,812	1,710,055
Subordinated Financing with coupon**	7,233,030	7,029,091
Other Financings	1,614,189	1,492,860
Total	**10,636,031**	**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	24,105	44,571
Foreign currency translation differences	54,652	(111,881)
Total	**1,788,812**	**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 12.465K 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 Muwakill 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 with 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 June 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	15,562	-	802,762	-	818,324
Used provision during the Period	(2,751)	(901)	-	-	(3,652)
Provision No longer Required	(2,139)	-	-	-	(2,139)
Foreign exchange translation differences	-	-	2,422	-	2,422
Balance at 30 June 2026	**97,987**	**49,554**	**2,492,276**	**832**	**2,640,649**

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 Egyptian pounds).

24. RESERVES

	30 June 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	164,924	333,630
Total reserves	**2,148,196**	**1,613,793**

25. Contingent Liabilities

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Letters of Credit (import / export)	13,873,025	11,211,401
Letters of guarantee	54,685,419	44,394,310
Acceptance Letter	9,437,833	7,441,436
Financial Bank guarantees	2,933,247	3,208,615
Total	**80,929,524**	**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 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Major Shareholders	Assets	Due from banks	5,523	591,393
Major Shareholders	Assets	Other Assets	170,179	134,713
Major Shareholders	Liabilities	Due to banks	175,929	289,465
Major Shareholders	Liabilities	Subordinated financing	6,560,372	6,330,586
Major Shareholders	Liabilities	Other Liabilities	288,099	285,322
Major Shareholders	Liabilities	Management fees	188,460	189,035
Major Shareholders	Shareholders equity	Difference between face and present value for subordinated financing at Reduced Cost	16,454	19,323
Associates Companies	Liabilities	Customers deposits	848,553	929,163

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

Relationship Nature	Account Nature	Transaction Nature	30 June 2026 EGP (in thousands)	30 June 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	(197,545)	(222,240)
Major Shareholders	Expenses	Cost of subordinated financing with coupon	(61,957)	(61,848)
Major Shareholders	Expenses	Cost of Deposits Paid To banks	-	130,000
Associates Companies	Expenses	Cost of Deposits Paid To Customers	(47,305)	(48,206)

*Wages, salaries and in kind benefits on June 30, 2026 shall include an amount of 57,035 thousand Egyptian pounds (48,390: 30 June 2025) which shall represent the total amount of the largest twenty employees' remuneration, salaries and benefits in the bank combined.

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.

- The Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) on 2 April 2026 decided to keep the key policy rates unchanged. The overnight deposit rate, overnight lending rate, and the rate of the main operation remain at 19 %, 20%, and 19.5 %, respectively. The discount rate was also maintained at 19.5 %, This decision reflects the Committee's assessment of prevailing 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 9 July 2026 decided to keep its key policy rates unchanged. The overnight deposit rate, overnight lending rate, and the rate of the main operation remain at 19.00 percent, 20.00 percent, and 19.50 percent, respectively. The discount rate was also maintained at 19.50 percent. This decision reflects the Committee's assessment of current inflation dynamics and the evolving outlook since the previous MPC meeting.