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 Jun 30, 2026

and the limited review report

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 June 2026 and the related condensed interim separate 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 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
Fellow of the Egyptian Tax Society
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R. Hosny
Rashad Hosny
Accountants and Auditors Register No. (5274)
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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, 30 July 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 Jun 2026

	Note No	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Assets			
Cash and due from Central Bank	13	21.784.262	19.086.556
Due from banks	14	54.964.792	57.425.430
Financing and facilities to banks (after deducting expected credit losses)	15	7.873.543	4.802.479
Financing and facilities to customers (after deducting expected credit losses)	16	190.808.616	147.476.095
Pre-Promised forward exchange contracts		35.279	13.981
Financial investments			
- Fair value through profits and losses	17/1	899.074	-
- Financial investments at FVOCI	17/2	36.293.323	22.619.066
- Financial investments at amortized cost	17/3	81.930.139	80.350.465
Investments in subsidiaries and associates (net)	18	808.193	808.193
Intangible assets (net of accumulated amortization)		38.428	22.657
Other assets		14.565.891	10.288.959
Fixed assets (net of accumulated depreciation)	19	1.268.895	912.649
Deferred tax assets		579.567	343.148
Total assets		**411,850,002**	**344,149,678**
Liabilities and equity			
Liabilities			
Due to banks	20	13.036.119	5.921.757
Customers' deposits	21	332.667.186	278.093.184
Pre-Promised forward exchange contracts		49.761	140.892
Subordinated Financing	22	9.021.842	8.714.146
Other liabilities		8.641.306	11.202.551
Current income tax liability		2.896.846	4.181.307
Other provisions	23	2.607.789	1.792.957
Defined benefits obligations		483.089	453.161
Total liabilities		**369,403,938**	**310,499,955**
Equity			
Issued & Paid up Capital	24	15.000.000	12.000.000
Reserves	25	2.073.978	1.537.431
Difference between face value and present value for non-interest subordinated financing		16.454	19.323
Retained earnings		25.355.632	20.092.969
Total equity		**42,446,064**	**33,649,723**
Total liabilities and equity		**411,850,002**	**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

مصرف أبوظبي الإسلامي - مصر ش.م.م
الإدارة المالية
ADIB

Mahmoud El Semein

Financial Controller

Cairo on Jul 30, 2026

Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Income Statement for The Period Ended 30 Jun 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 other similar income		28,665,801	22,993,239	14,944,430	11,484,202
Cost of deposits and similar costs		(16,718,591)	(13,637,750)	(8,796,139)	(6,732,484)
Net Revenues from funds	6	**11,947,210**	**9,355,489**	**6,148,291**	**4,751,718**
Fees and commissions income		2,005,049	1,684,308	1,065,429	901,078
Fees and commissions expenses		(501,852)	(331,341)	(267,537)	(182,365)
Net fees and commission income	7	**1,503,197**	**1,352,967**	**797,892**	**718,713**
Dividends Income		4,645	1,393	3,118	-
Net trading income	8	535,618	444,163	(44,020)	273,702
Administrative expenses	9	(2,052,657)	(1,468,065)	(1,063,071)	(770,516)
Other operating expenses	10	(1,521,270)	(771,467)	(548,443)	(452,488)
Release (Charge) Expected credit losses	11	44,871	(712,871)	106,991	(304,824)
Gain From financial investments		747	-	(39)	-
profit for the period before tax		**10,462,361**	**8,201,609**	**5,400,719**	**4,216,305**
Income tax expense	12	(3,122,708)	(2,164,393)	(1,649,433)	(1,116,232)
Net profit for the period		**7,339,653**	**6,037,216**	**3,751,286**	**3,100,073**
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 (28) are integral part of these financial statements.

Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Statement of Comprehensive Income for Period Ended 30 Jun 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	7,339,653	6,037,216	3,751,286	3,100,073
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	143,108	1,941	123,460	-143
Deferred tax related to items that are not reclassified to the profit or loss	-32,199	-437	-27,778	32
Items that are reclassified to profits and losses:				
Change in fair value reserve of debt instruments at fair value through other comprehensive income	-356,243	-47,575	-261,236	-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 tax related to items that are reclassified to the profits and losses	80,155	10,704	58,778	11,134
Total other comprehensive income for the period , net of tax	-166,562	-35,958	-106,938	-39,286
Total comprehensive income for the period , net of tax	7,173,091	6,001,258	3,644,348	3,060,787

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

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

Translation of Financial Statements originally issued in Arabic

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

	Note No.	30 June 2026 EGP (in thousands)	30 June 2025 EGP (in thousands)
Cash flows from operating activities			
profit for the period before tax		10,462,361	8,201,609
Adjustments to reconcile profits with cash flows from operating activities			
Depreciation and Amortization of fixed and intangible assets		109,004	73,329
Charge impairment loss of financing and facilities to customers	11	-56,270	710,780
Charge impairment loss of financing and facilities to banks	11	21,180	14,833
Collections of loans previously written-off	16	59,985	21,868
Charge other provisions	23	818,201	183,819
Provisions no longer required other than financing provision	23	-2,139	-463
Provisions used other than financing provision	23	-3,652	-938
Bonds' premium / 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	23	2,422	2,920
Foreign currency revaluation of due from banks provisions	14	34	-774
Foreign currency valuation differences of financial investments at FVOCI in foreign currencies		-378,010	8,230
Foreign currency valuation differences for financial instruments balances in foreign currencies at AC		2,245,398	269,649
Foreign currency valuation differences of financial instrument at AC's provisions		4,710	-1,154
Foreign currency valuation differences of subordinated financing - With coupon		228,939	-182,437
Foreign currency valuation differences of subordinated financing - Zero coupon	22	54,652	-43,633
Foreign currency valuation differences of subordinated financing - Zero coupon - Equity		21,236	19,874
Gain / (Losses) from valuation of Pre-Promised forward exchange contracts		14,015	48,144
(Release) / Charge impairment loss of due from banks	11	-1,281	-3,510
(Release) / Charge impairment losses of financial investments at FVOCI	11	-1,576	-549
Charge /(release) of impairment losses of financial investments at AC	11	-6,924	-8,683
Charge Impairment Loss of other assets	10	523	495
(Losses) / Gains on sale of debt instruments at FVOCI		-747	-
Gain on sale of fixed assets	10	-5,409	-
Dividends income from equity instruments at FVOCI		-4,645	-1,393
Amortization of subordinated financing using EIR method	22	24,105	22,670
Operating profits before changes in assets and liabilities resulting from operating activities		13,512,919	8,989,009
Net change in assets and 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
Financing and facilities to customers and banks	16	-46,516,698	-28,561,739
Other assets		-4,276,226	-3,709,892
Due to banks	20	7,114,361	-3,494,909
Customers' deposits	21	54,574,002	33,322,481
Pre-Promised forward exchange contracts		-126,444	11,755
Other liabilities		-2,561,244	2,476,841
Employees' Benefits obligations		29,927	41,854
Income tax paid		-4,596,534	-2,470,552
Net Cash Flow genereted from Operating Activities		19,308,493	9,916,294

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

	Note No.	30 June 2026 EGP (in thousands)	30 June 2025 EGP (in thousands)
Cash flows from investing activities			
Payments for purchase of fixed assets and branches fixtures	19	-450,725	-12,657
Proceeds from sale of fixed assets		8,637	-
Payments for purchase of intangible assets		-33,524	-
Payments for purchase of financial investments at FVOCI		-10,654,359	-1,426,024
Proceeds from recovery of financial investments at FVOCI		7,676,198	1,482,667
Payments to purchase of financial investments at amortized cost		-9,385,923	-7,519,951
Proceeds from recovery of financial investments at amortized cost		1,903,761	344,999
Proceeds from dividends income		4,645	1,393
Net Cash flows (used in) genereted from Investing activities		-10,931,290	-7,129,573
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 (used in) genereted from financing activities		1,602,013	-1,032,193
Net increase in cash and cash equivilent during the period		9,979,216	1,754,528
Cash and cash equivalents at the beginning of the period		39,367,855	80,081,510
Cash and cash equivalents at the end of the period		49,347,071	81,836,038
Cash and cash equivalents comprise			
Cash and due from Central Bank of Egypt	13	21,784,262	14,650,344
Due from banks	14	54,973,132	90,751,005
Treasury bills		25,105,551	13,182,208
Central Bank of Egypt Reserve	13	-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		**49,347,071**	**81,836,038**

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

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

Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Statement of Changes in Equity for Period Ended 30 Jun 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 June 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	-	-	-	-	-	-	(35,958)	-	-	**(35,958)**
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	(2,796)	22,670	**19,874**
Shareholders distributions (bonus Issue)	6,000,000	-	-	-	-	-	-	-	(6,000,000)	-
Net profit for the period	-	-	-	-	-	-	-	-	6,037,216	**6,037,216**
Balance at 30 June 2025	**12,000,000**	**57,194**	**918,748**	**54,955**	**17,165**	**158,088**	**249,133**	**22,154**	**13,884,367**	**27,361,804**
30 June 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	-	-	-	-	-	-	(166,562)	-	-	**(166,562)**
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	(2,869)	24,105	**21,236**
Capital Increase	3,000,000	-	-	-	-	-	-	-	-	**3,000,000**
Net profit for the period	-	-	-	-	-	-	-	-	7,339,653	**7,339,653**
Balance at 30 June 2026	**15,000,000**	**129,779**	**1,526,315**	**77,912**	**17,165**	**158,088**	**164,719**	**16,454**	**25,355,632**	**42,446,064**

The accompanying notes from (1) to (28) 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 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 ,829 employees on the date of the financial statements.
These condensed interim separate financial statements for the period ended June 30, 2026 were approved by the Board of Directors on Jul 30, 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.

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:

- During the period ended Jun 30, 2026, the Bank's portfolio of financing and facilities increased by 29.09% (December 31, 2025, an increase of 52.40%).

EGP (in thousands)

Financing and facilities	30 June 2026 Financing and facilities to customers	Financing and facilities for banks	Total financing and facilities for banks and customers	31 December 2025 Financing and facilities to customers	Financing and facilities for banks	Total financing and facilities for banks and customers
Stage 1	188,797,304	7,901,846	196,699,150	147,505,232	4,809,319	152,314,551
Stage 2	5,330,319	-	5,330,319	3,353,986	-	3,353,986
Stage 3	4,103,329	-	4,103,329	4,007,942	-	4,007,942
Total	**198,230,952**	**7,901,846**	**206,132,798**	**154,867,160**	**4,809,319**	**159,676,479**
Less:						
Expected Credit Losses	(7,422,336)	(28,303)	(7,450,639)	(7,391,065)	(6,840)	(7,397,905)
Net	**190,808,616**	**7,873,543**	**198,682,159**	**147,476,095**	**4,802,479**	**152,278,574**

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 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	
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	(1,101,669)	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	(7,131,204)	(325,189)	(34,067)	**(7,490,460)**	(5,391,417)	(115,799)	(21,986)	**(5,529,201)**
New Financial assets purchased during the year	17,580,324	267,193	-	**17,847,517**	30,242,009	213,612	-	**30,455,621**
Financial assets disposed of/ paid during the year	(717,122)	(228,534)	-	**(945,656)**	(3,899,522)	(238,309)	-	**(4,137,831)**
Used provisions during the period/year	-	-	(47,160)	**(47,160)**	-	-	(115,472)	**(115,472)**
Balance of Financing and Facilities	**55,961,359**	**1,142,383**	**589,588**	**57,693,330**	**47,193,925**	**628,684**	**506,480**	**48,329,089**

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	
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	(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	(21,584,656)	(576,091)	(69,066)	**(22,229,813)**	(2,743,551)	(249,889)	280,558	**(2,712,882)**
Foreign exchange translation differences	848,796	8,298	62,311	**919,405**	(988,647)	(49,179)	(98,024)	**(1,135,850)**
New Financial assets purchased during the year	81,430,370	1,985,402	-	**83,415,772**	72,474,930	1,252,467	-	**73,727,397**
Financial assets disposed of/ paid during the year	(27,808,918)	(283,676)	-	**(28,092,594)**	(37,131,049)	(878,376)	-	**(38,009,425)**
Used provisions during the period/year	-	-	(13,219)	**(13,219)**	-	-	(414,901)	**(414,901)**
Balance of Financing and Facilities	**132,835,945**	**4,187,936**	**3,513,741**	**140,537,622**	**100,311,306**	**2,725,302**	**3,501,463**	**106,538,071**

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 June 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	(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	(112,858)	99,793	132,978	119,913	69,089	47,660	236,135	352,883
New Financial assets purchased during the year	55,219	10,688	-	65,907	81,868	38,919	-	120,787
Financial assets disposed of/ paid during the year	(1,829)	(8,755)	-	(10,584)	(8,909)	(20,797)	-	(29,706)
Used provisions during the period/year	-	-	(47,160)	(47,160)	-	-	(115,472)	(115,472)
Balance of expected credit losses	**354,244**	**164,753**	**508,932**	**1,027,929**	**379,953**	**108,250**	**411,650**	**899,853**

EGP (in thousands)

	30 June 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	(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	(899,613)	(16,162)	(49,140)	(964,915)	(487,132)	163,751	891,835	568,453
Foreign exchange translation differences	21,579	1,459	64,897	87,935	26,793	(127,889)	(93,717)	(194,813)
New Financial assets purchased during the year	1,007,472	119,070	-	1,126,542	1,064,254	89,082	-	1,153,336
Financial assets disposed of/ paid during the year	(314,090)	(19,058)	-	(333,148)	(432,147)	(249,062)	-	(681,209)
Used provisions during the period/year	-	-	(13,219)	(13,219)	-	-	(414,901)	(414,901)
Balance of expected credit losses	**2,044,111**	**931,190**	**3,419,106**	**6,394,407**	**2,264,574**	**814,755**	**3,411,883**	**6,491,212**

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	40,914,233	-	-	40,914,233	1,594,913	12,455,646	54,964,792
Debt instruments at FVPL							
Egyptian treasury Bonds	899,074	-	-	899,074	-	-	899,074
Debt instruments at FVOCI							
- Egyptian treasury Bonds	12,686,989	-	-	12,686,989	-	-	12,686,989
- Egyptian Islamic Sukuk	7,003,996	-	-	7,003,996	244,263	-	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	4,303,133	-	-	4,303,133	1,438,353	-	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
Facilities to Customers							
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	44,216,414	9,382,936	1,608,374	55,207,724	-	-	55,207,724
- Mortgage financings	441,795	7,578	-	449,373	-	-	449,373
Corporate Financings							
- Debit current accounts	17,420,883	3,300	127	17,424,310	-	-	17,424,310
- Credit cards	683	-	-	683	-	-	683
- Direct financings	117,650,209	469,876	460,099	118,580,184	-	-	118,580,184
- Syndicated financings	4,532,445	-	-	4,532,445	-	-	4,532,445
Less : expected credit losses	(7,298,425)	(100,057)	(23,854)	(7,422,336)	-	-	(7,422,336)
Balance at 30 June 2026	**344,646,098**	**9,765,085**	**2,045,020**	**356,456,203**	**3,277,529**	**12,455,646**	**372,189,378**
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**

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 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	54,964,792	-	-	-	-	-	-	54,964,792
Debt instruments at FVPL								
Egyptian treasury Bonds	-	-	-	-	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
Facilities to Customers								
Retail Financings								
- Debit current accounts	-	-	-	-	-	8,840	-	8,840
- Credit cards	-	-	-	-	-	2,027,393	-	2,027,393
- Personal financings	-	-	-	-	-	55,207,724	-	55,207,724
- Mortgage financings	-	-	-	-	-	449,373	-	449,373
Corporate Financings								
- Debit current accounts	137	7,068,695	1,922,579	201,979	8,179,428	-	51,492	17,424,310
- Credit cards	-	109	539	12	-	-	23	683
- Direct financings	1,898,700	53,957,150	16,684,265	14,417,571	29,199,428	-	2,423,070	118,580,184
- Syndicated financings	-	1,395,481	285,667	-	2,851,297	-	-	4,532,445
Less : expected credit losses	(57,211)	(3,066,501)	(1,527,371)	(256,444)	(1,466,280)	(1,027,929)	(20,600)	(7,422,336)
Balance at 30 June 2026	**64,924,224**	**59,354,934**	**17,365,679**	**14,363,118**	**157,062,037**	**56,665,401**	**2,453,985**	**372,189,378**
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**

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 June 2026	EGP	USD	Sterling Pound	Euro	Japanese Yen	Other currencies	Total
Financial Assets							
Cash and due from Central Bank of Egypt	21,026,514	572,254	8,793	70,120	-	106,581	21,784,262
Due from banks	2,527,578	39,667,044	362,981	11,954,162	94,265	358,761	54,964,792
Treasury bills	-	-	-	-	-	-	-
Financings and facilities to banks	-	7,873,543	-	-	-	-	7,873,543
Financings and facilities to customers	151,737,990	31,507,604	45,789	7,517,233	-	-	190,808,616
Pre-Promised forward exchange contracts	35,279	-	-	-	-	-	35,279
Financial investments at FVPLAssets	899,074	-	-	-	-	-	899,074
Financial investments at FVOCI	35,918,326	369,444	-	5,553	-	-	36,293,323
Financial investments at amortized cost	59,002,857	22,622,938	-	304,344	-	-	81,930,139
Investments in subsidiaries and associates	-	-	-	-	-	-	-
Accrued Revenues	8,220,834	581,587	527	36,734	-	121	8,839,803
Total Financial assets	**279,368,452**	**103,194,414**	**418,090**	**19,888,146**	**94,265**	**465,463**	**403,428,831**
Financial Liabilities							
Due to banks	6,673,494	6,275,426	-	12,306	-	74,893	13,036,119
Customers' deposits	226,407,171	83,880,160	405,095	19,935,959	3,833	2,034,968	332,667,186
Pre-Promised forward exchange contracts	49,546	215	-	-	-	-	49,761
Subordinated financings	-	9,021,842	-	-	-	-	9,021,842
Accrued Revenues	705,356	339,046	460	35,561	-	311	1,080,734
Total Financial Liabilities	**233,835,567**	**99,516,689**	**405,555**	**19,983,826**	**3,833**	**2,110,172**	**355,855,642**
Net financial position	**45,532,885**	**3,677,725**	**12,535**	**(95,680)**	**90,432**	**(1,644,709)**	**47,573,189**
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.

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 funds)	-352,781	-324,034
Deferred Tax	-573,739	-337,900
Intangible assets	-63,367	-50,435
Total basic going concern capital after disposal	**42,452,666**	**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)	**42,469,120**	**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	3,177,466	2,571,472
Subordinated financing	6,739,994	5,565,217
45 % of the increase in fair value over the 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	**10,115,332**	**8,256,141**
Total capital base after disposal	**52,584,452**	**42,087,230**
Total 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	-
Capital requirements for market risks	679,406	83,776
Capital requirements for operating risks	10,621,925	10,621,925
Total assets and contingent liabilities weighted by credit, market, operational risks	**269,215,503**	**216,454,581**
Capital adequacy ratio of tier 1	**15.78%**	**15.63%**
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 Leverage ratios.

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Tier 1 capital after disposals (1)	**42,469,120**	**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 assets designated initially at FVPL	-	-
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**	**349,472,078**
Replacement cost	35,279	13,981
Expected future value	32,437	44,487
Pre-promised Islamic Contracts exposures	**67,716**	**58,468**
Total on-balance sheet exposures, Pre-promised Islamic contracts and financing financial securities	**416,478,303**	**349,530,547**
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 and similar collaterals	168,757	155,076
Bank acceptance	9,431,292	7,441,436
Total contingent liabilities	**40,970,598**	**33,515,603**
Capital commitments	166,365	330,738
Operating lease commitments	773,604	748,964
financing commitments to clients /banks (unutilized part) original maturity period	9,568,736	8,989,208
Total commitments	**10,508,705**	**10,068,910**
Total exposures off-balance sheet	**51,479,303**	**43,584,513**
Total exposures on-balance sheet and off-balance sheet (2)	**467,957,606**	**393,115,059**
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 period ended on 30 Jun 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 same significant accounting estimates and assumptions same as those were 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.

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	2,532,008	**13,787,615**
Expenses of activity segment	(1,683,736)	(78,374)	(1,353,907)	(209,237)	**(3,325,254)**
Net profit for the period before tax	**2,021,998**	**3,464,920**	**2,652,672**	**2,322,771**	**10,462,361**
Tax	(454,950)	(779,607)	(605,360)	(1,282,791)	**(3,122,708)**
Net profit for the period	**1,567,048**	**2,685,313**	**2,047,312**	**1,039,980**	**7,339,653**
Assets and liabilities by activity segment					
Assets of activity segment	155,346,803	181,120,651	71,876,473	-	**408,343,928**
Un-classified assets	-	-	-	3,506,074	**3,506,074**
Total assets	**155,346,803**	**181,120,651**	**71,876,473**	**3,506,074**	**411,850,002**
Liabilities of activity segment	181,387,561	23,928,629	161,547,428	-	**366,863,619**
Un-classified liabilities	-	-	-	2,540,319	**2,540,319**
Total liabilities	**181,387,561**	**23,928,629**	**161,547,428**	**2,540,319**	**369,403,938**

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 segment	(1,265,073)	(35,179)	(998,887)	(476,313)	**(2,775,452)**
profit for the period before tax	**1,893,931**	**2,869,406**	**2,146,794**	**1,291,478**	**8,201,609**
Tax	(426,134)	(645,616)	(488,733)	(603,910)	**(2,164,393)**
Net profit for the period	**1,467,797**	**2,223,790**	**1,658,061**	**687,568**	**6,037,216**
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

	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	15,476,136	11,968,046	8,204,913	6,187,796
Total	**15,633,197**	**12,077,094**	**8,296,261**	**6,261,897**
Financial investments in debt instruments at AC and FVOCI*	1,002,133	70,983	549,887	39,835
Deposits and current accounts*	12,030,471	10,845,162	6,098,282	5,182,470
Total	**28,665,801**	**22,993,239**	**14,944,430**	**11,484,202**
Cost of deposits and similar costs				
Deposits and current accounts:				
To banks	-534,847	-262,750	-424,130	-22,820
To customers	-15,804,357	-12,971,232	-8,183,309	-6,507,179
other financings	-379,387	-403,761	-188,700	-202,486
Financing financial instruments and sales transactions of financial instruments with a repurchase commitment	-	-7	-	1
Total	**-16,718,591**	**-13,637,750**	**-8,796,139**	**-6,732,484**
Net Revenues from Funds	**11,947,210**	**9,355,489**	**6,148,291**	**4,751,718**

*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

	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	628,165	462,682	325,632	242,542
Total	**2,005,049**	**1,684,308**	**1,065,429**	**901,078**
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	(161,715)	(83,163)	(88,350)	(43,331)
Total	**(501,852)**	**(331,341)**	**(267,537)**	**(182,365)**
Net fees and commission income	**1,503,197**	**1,352,967**	**797,892**	**718,713**

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 exchange operations:				
Gain from fx deals	548,888	487,914	112,639	304,528
Gain of Islamic forward contracts revaluation	-14,015	-48,144	-160,425	-41,751
Gain / (Loss) of revaluation of islamic currency swap contracts	-387	263	3,449	8,537
Gain of currency option contracts revaluation	1,132	4,130	317	2,388
Total	**535,618**	**444,163**	**-44,020**	**273,702**

9. ADMINISTRATIVE 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	(837,874)	(626,793)	(447,854)	(332,350)
Social insurance	(46,290)	(36,640)	(23,785)	(18,904)
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	(109,004)	(73,329)	(56,253)	(36,346)
Other administrative expenses	(957,582)	(640,895)	(481,240)	(337,161)
Total	**(2,052,657)**	**(1,468,065)**	**(1,063,071)**	**(770,516)**

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	(195,397)	(178,943)	190,371	(103,454)
Gain on sale of fixed assets	5,409	-	-	-
Cost of Programs	(201,986)	(199,806)	(108,934)	(103,153)
operating lease expense	(147,229)	(113,730)	(64,971)	(58,160)
Early Rerirement Costs	(12,400)	-	(6,200)	-
(Charge) of impairment other assets	(523)	(495)	(237)	(386)
Other provisions	(816,062)	(183,356)	(467,054)	(139,014)
Other (expense)	(153,082)	(95,137)	(91,418)	(48,321)
Total	**(1,521,270)**	**(771,467)**	**(548,443)**	**(452,488)**

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	56,270	(710,780)	117,525	(327,839)
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
Total	**44,871**	**(712,871)**	**106,991**	**(304,824)**

12. INCOME TAX 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)
Current tax	(3,311,172)	(2,280,344)	(1,850,812)	(1,141,767)
Deferred tax	188,464	115,951	201,379	25,535
Total	**(3,122,708)**	**(2,164,393)**	**(1,649,433)**	**(1,116,232)**

13. CASH AND DUE FROM CENTERAL BANK

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Cash	4,091,703	1,301,111
Balances with central bank within mandatory reserve ratio	17,692,559	17,785,445
Total	**21,784,262**	**19,086,556**
Non-Profit bearing balances	21,784,262	19,086,556
Total	**21,784,262**	**19,086,556**

14. DUE FROM BANKS

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Current accounts	515,346	553,973
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)
	54,973,132	**57,435,017**
(less) Expected Credit Losses	(8,340)	(9,587)
Total	**54,964,792**	**57,425,430**
Balances with CBE other than mandatory reserve ratio	9,833,425	8,320,711
Local banks	31,434,938	41,589,274
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	**54,964,792**	**57,425,430**
Non-Profit bearing balances	515,346	553,973
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	**54,964,792**	**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	(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 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.

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

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Direct Financing	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**
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	21,180	4,897
Foreign exchange translation differences	283	-882
Total	**28,303**	**6,840**

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

	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	55,207,724	45,951,730
Mortgage Financing	449,373	466,430
Total	**57,693,330**	**48,329,089**
Corporate (including SMEs)		
Debit current accounts	17,424,310	13,861,890
Direct financing	118,580,184	89,361,597
Syndicated financing	4,532,445	3,313,838
Credit cards	683	746
Total	**140,537,622**	**106,538,071**
Total financing and facilities to customers	**198,230,952**	**154,867,160**
Deduct:		
Expected Credit Losses	-7,422,336	-7,391,065
Total	**-7,422,336**	**-7,391,065**
Net	**190,808,616**	**147,476,095**
Classified in balance sheet as follow		
Islamic Financing to customers (After deducting expected credit loss)	190,808,616	147,476,095
Net	**190,808,616**	**147,476,095**
Variable-profit bearing balances	109,230,584	79,012,389
Fixed-profit bearing balances	81,578,032	68,463,706
Total	**190,808,616**	**147,476,095**

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 year	**7,391,065**	**6,631,706**
Net expected credit loss during the year	-56,270	1,439,902
Recoveries from written off loans	59,985	44,643
Used provisions during the year	-60,379	-530,373
Foreign exchange translation differences	87,935	-194,813
Total	**7,422,336**	**7,391,065**

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 June 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	-	19,387	146,087	-5,724	159,750
Recoveries from written off loans	-	4,529	10,956	-	15,485
Used provisions during the period	-	-14,561	-32,599	-	-47,160
Balance at 30 June 2026	-	201,760	814,431	11,739	1,027,930

	Corporate				
30 June 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	-186,226	11,010	-40,815	11.00	-216,020
Recoveries from written off loans	-	44,500	-	-	44,500
Used provisions during the period	-	-13,219	-	-	-13,219
Foreign exchange translation differences	4,358	58,674	24,903	-	87,935
Balance at 30 June 2026	245,944	4,687,173	1,461,278	11.00	6,394,406

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

17.FINANCIAL INVESTMENTS

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

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Treasury Bills - at Fair Value		
Listed in stock exchange market	899,074	-
Corperate Bonds		
Total	**899,074**	-
Detailed T-bills maturities as the following:		
Treasury bills Within 91 days to maturity	942,050	-
Treasury bills Within 182 days to maturity	8,775	-
Treasury bills Within 273 days to maturity	125	-
Total	**950,950**	-
Unearned revenues	-52,030	-
Valuation differences of treasury bills at Fair Value	154	-
Total financial investments at FVPL (1)	**899,074**	-

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

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
A) Treasury bonds - at Fair Value		
Listed in stock exchange market	12,686,989	12,462,411
Total Treasury bonds	**12,686,989**	**12,462,411**
B) Islamic Sukuk - at Fair Value		
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 Fair Value		
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 Within 91 days to maturity	0	30,700
Treasury bills Within 182 days to maturity	240,050	192,025
Treasury bills Within 273 days to maturity	8,000	366,025
Treasury bills Within 364 days to 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 Fair Value	-49,856	3,408
Net	**15,777,966**	**5,299,244**
D) Equity instruments at Fair Value		
Un-Listed in stock exchange market	526,200	386,296
Total equity instruments	**526,200**	**386,296**
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)	**36,293,323**	**22,619,066**

17. FINANCIAL INVESTMENTS – CONTINUED

17/3 Financial investments at amortized cost

	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 - at AC		
Listed in stock exchange market	5,764,230	5,768,366
(Deduct) Impairment loss provision	-22,744	-31,978
Total Islamic Sukuk	**5,741,486**	**5,736,388**
B) 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 Within 182 days to maturity	65,000	450,000
Treasury bills Within 273 days to maturity	320,000	1,875,000
Treasury bills Within 364 days to 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)	**119,122,536**	**102,969,531**
Non-profit bearing balances	580,109	433,998
Variable-profit bearing balances	2,854,948	2,956,916
Fixed-profit bearing balances	115,687,479	99,578,617
Total financial investments	**119,122,536**	**102,969,531**

Debt Instruments Expected Credit Losses movement	30 June 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	-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 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 Relevancy 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 value. 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 Determine 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 Jun 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	-	-	53,909	**53,909**
Equity instruments	-	-	526,200	**526,200**

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**

18. INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES (NET)

	30 June 2026 EGP (in thousands)	31 December 2025 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.

19. FIXED ASSETS (Net of accumulated depreciation)

30 June 2026	Lands & Premises	Machinery & Equipment	Renovations	Other Assets	Total
Cost	470,756	19,578	476,511	1,446,862	**2,413,707**
Accumulated Depreciation	-67,508	-12,856	-184,532	-879,916	**-1,144,812**
Net Book Value	**403,248**	**6,722**	**291,979**	**566,946**	**1,268,895**
Net Book Value at the beginning of the period	417,021	718	199,701	295,209	**912,649**
Additions	-	6,773	102,654	341,298	**450,725**
Disposals	-3,267	-	-	-294	**-3,561**
Depreciation charge for the period	-10,545	-769	-10,376	-69,561	**-91,251**
Disposals' Accumulated Depreciation	39	-	-	294	**333**
Net Book Value	**403,248**	**6,722**	**291,979**	**566,946**	**1,268,895**

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**

20. 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**

21. CUSTOMERS' DEPOSITS

	30 June 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Demand deposits	119,551,508	95,596,529
Time and call deposits	97,766,806	82,547,908
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	**332,667,186**	**278,093,184**
Corporate deposits	184,708,840	143,520,240
Retail deposits	147,958,346	134,572,944
Total	**332,667,186**	**278,093,184**
Non-profit bearing balances	33,975,099	28,740,457
Variable profit bearing balances	9,655,105	7,293,337
Fixed profit bearing balances	289,036,982	242,059,390
Total	**332,667,186**	**278,093,184**

22. Subordinated 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	7,004,091
Total	**9,021,842**	**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	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 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 June 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	15,439	-	802,762	**818,201**
Provisions no longer required	-2,139	-	-	**-2,139**
Used provision during the period	-2,751	- 901.00	-	**-3,652**
Foreign exchange translation differences	-	-	2,422	**2,422**
Balance at 30 June 2026	**80,164**	**45,085**	**2,482,540**	**2,607,789**

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 June 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%**

25. 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	17,165	17,165
Capital Reserve	129,779	57,194
General Risk Reserve	158,088	158,088
Fair value reserve	164,719	331,281
Total reserves at the end of the period	**2,073,978**	**1,537,431**

26. Contingent Liabilities and Commitments

	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 guarantees	2,933,247	3,208,615
Total	**80,929,524**	**66,255,762**

27. RELATED PARTIES TRANSACTIONS

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	Subordinated financing	6,560,372	6,330,586
Major Shareholders	Liabilities	Due to banks	175,929	289,465
Major Shareholders	Liabilities	Management fees	188,460	189,035
Major Shareholders	Liabilities	Other Liabilities	288,099	285,322
Major Shareholders	Shareholders equity	Difference between face value and present value for subordinated financing	16,454	19,323
Subsidiaries Companies	Assets	Other Assets	261,017	166,050
Subsidiaries Companies	Liabilities	provision for impairment of other assets	6,015	5,492
Subsidiaries Companies	Assets	Financing and facilities to customers	1,335,711	964,497
Subsidiaries Companies	Assets	Expected Credit Losses	46,400	31,488
Subsidiaries Companies	Liabilities	Customers deposits	573,710	227,362
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 and current accounts paid to banks	-	130,000
Subsidiaries Companies	Revenues	Other operating income	62	62
Subsidiaries Companies	Revenues	Income from Murabaha, Musharaka, Mudaraba given to customers	135,438	305,737
Subsidiaries Companies	Expenses	Cost of deposits given to customers	-16,166	-27,892
Subsidiaries Companies	Expenses	Expected Credit Losses Charge/(Release)	-14,912	-847
Associates Companies	Expenses	Cost of deposits given to customers	-47,305	-48,206

Wages, salaries and in-kind benefits on Jun 30, 2026 includes an amount of 57,035 thousand Egyptian pounds (48,390: Jun 2025) thousand Egyptian pounds which represents the total amount of the largest twenty employees' remuneration, salaries and benefits in the bank combined.

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.

• 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