

Abu Dhabi Commercial Bank – EGYPT (S.A.E)

**Condensed Interim Financial Statements
For the period ended 30 September 2025
Together with Limited Review Report**



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Limited Review Report on the Condensed Interim Financial Statements

To: The Board of Directors of Abu Dhabi Commercial Bank - Egypt (S.A.E)

Introduction

We have performed a limited review of the accompanying condensed interim statement of financial position of Abu Dhabi Commercial Bank - Egypt (S.A.E) as of September 30, 2025, and the related condensed statements of income, comprehensive income, changes in equity and cash flows for the nine months period then ended. Management is responsible for the preparation and fair presentation of these condensed interim financial statements in accordance with the rules of preparation and presentation of the bank's financial statements and the basis of recognition and measurement approved by the Central Bank of Egypt board of directors on December 16, 2008, as amended by the regulations issued on February 26, 2019, and the subsequent interpretation guidelines and Central Bank of Egypt's decree on May 3, 2020, related to the issuance of condensed financial statements of banks, and the prevailing Egyptian laws and regulations. Our responsibility is to express a conclusion on these condensed interim 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, "Limited Review of Interim Financial Statements Performed by the Independent Auditor of the Entity". A limited review of separate interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the Bank 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 financial statements.

Conclusion

Based on our limited review, nothing has come to our attention that causes us to believe that the accompanying condensed interim financial statements are not prepared, in all material respects in accordance with the rules of preparation and presentation of the bank's financial statements and the basis of recognition and measurement approved by the Central Bank of Egypt board of directors on December 16, 2008, as amended by the regulations issued on February 26, 2019, and the subsequent interpretation guidelines and Central Bank of Egypt's decision on May 3, 2020, related to the issuance of condensed financial statements of banks, and the prevailing Egyptian laws and regulations.

Auditors

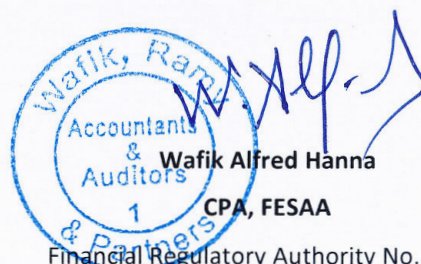


Financial Regulatory Authority No. "105"

Accountants and Auditors register No. "9631"

BT Mohamed Hilal - Wahid Abdel Ghaffar

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Accountants & Auditors

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ABU DHABI COMMERCIAL BANK- EGYPT (S.A.E)**Condensed interim Financial Position As of September 30, 2025**

<i>In Egyptian Pound</i>	Note	30 September 2025	31 December 2024
<u>Assets</u>			
Cash and due from Central Bank of Egypt	(5)	19 257 145 196	15 636 013 914
Due from banks	(6)	33 186 305 105	24 147 888 947
Treasury bills at fair value through other comprehensive income	(7)	32 045 889 247	27 344 284 014
Loans and advances to Banks	(8)	1 375 664 817	1 062 055 668
Loans and advances to Customers	(9)	65 553 602 665	52 345 570 926
Financial derivatives	(10)	40 231 764	2 379 916
Financial Investments :			
- At fair value through other comprehensive income	(11)	12 543 514 691	9 818 551 659
Investments in associates	(12)	100	100
Intangible assets	(13)	162 820 705	120 560 653
Other assets	(14)	2 244 836 400	1 988 300 289
Deferred Tax Assets	(15)	114 221 903	129 821 903
Property, Plant, and Equipment	(16)	1 639 442 256	1 561 482 959
Total assets		168 163 674 849	134 156 910 948
<u>Liabilities and shareholders' equity</u>			
<u>Liabilities</u>			
Due to banks	(17)	871 074 057	667 899 417
Customers' deposits	(18)	139 585 198 188	116 504 468 240
Financial derivatives	(10)	29 147 264	1 563 016
Other liabilities	(19)	9 739 667 322	3 256 300 617
Other provisions	(20)	309 900 105	298 161 316
Total liabilities		150 534 986 936	120 728 392 606
<u>Shareholders' equity</u>			
Paid - Up Capital	(21)	5 512 500 000	5 512 500 000
Under capital increase		551 250 000	-
Reserves	(21)	2 030 611 846	1 260 431 811
Retained earnings	(21)	9 534 326 067	6 655 586 531
Total shareholders' equity		17 628 687 913	13 428 518 342
Total liabilities and shareholders' equity		168 163 674 849	134 156 910 948

- The accompanying notes from (1) to (35) are an integral part of these condensed interim Financial Statements and read with it.


Chairman**Mohamed Dhaen Al Hamli****Managing Director and CEO****Ihab Elsewerky****Chief Finance Officer****Kamel Fayed**


ABU DHABI COMMERCIAL BANK– EGYPT (S.A.E)
Condensed interim Income Statement for period ended September 30, 2025

<i>In Egyptian Pound</i>	Note	30 September 2025	30 September 2024	Period from 1 July 2025 to 30 September 2025	Period from 1 July 2024 to 30 September 2024
Interest on loans and similar income	(24)	20 777 765 393	14 954 095 870	7 272 751 203	5 625 743 897
Cost of deposits and similar expense	(24)	(13 095 979 758)	(8 909 115 885)	(4 550 514 387)	(3 312 380 784)
Net interest income		7 681 785 635	6 044 979 985	2 722 236 816	2 313 363 113
Fees and Commissions income	(25)	1 095 211 119	862 343 308	362 776 190	280 128 769
Fees and Commissions expenses	(25)	(97 689 838)	(56 462 461)	(28 371 329)	(22 582 288)
Net fees and commissions income		997 521 281	805 880 847	334 404 861	257 546 481
Dividends income	(26)	966 220	615 130	251 934	138 940
Net trading income	(27)	11 084 500	869 525	-	869 525
Gains from financial investments	(28)	33 345 407	11 171 607	2 706 876	3 071 937
Expected credit losses charges	(29)	(190 155 189)	(577 286 540)	(103 342 801)	(312 385 134)
Administrative expenses	(30)	(2 091 510 791)	(1337 362 574)	(821 467 160)	(478 543 442)
Other operating expenses	(31)	(42 512 046)	(49 657 929)	8 635 775	(3 360 698)
Profit for the period before income tax		6 400 525 017	4 899 210 051	2 143 426 301	1 780 700 722
Income tax expenses	(15-A)	(2 014 408 629)	(1 538 632 760)	(707 216 439)	(558 581 097)
Net profit for the period after tax		4 386 116 388	3 360 577 291	1 436 209 862	1 222 119 625
Earnings per share (EGP / Share)	(32)	3.59	2.75	1.18	1.00

- The accompanying notes from (1) to (35) are an integral part of these condensed interim Financial Statements and read with it.

ABU DHABI COMMERCIAL BANK– EGYPT (S.A.E)
Condensed interim Statement of Comprehensive Income for period ended September 30, 2025

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024	Period from 1 July 2025 to 30 September 2025	Period from 1 July 2024 to 30 September 2024
Net profit for the period	4 386 116 388	3 360 577 291	1 436 209 862	1 222 119 625
Items that will not be reclassified to profit or loss				
Net change in the fair value of investments in equity instruments measured at fair value through other comprehensive income	-	(300 608)	-	-
Income tax related to items that will not be reclassified to profit or loss	-	67 637	-	-
Items that may be reclassified to profit or loss				
Net change in the fair value of investments measured at fair value through other comprehensive income	341 065 878	115 000 840	251 947 193	(119 671 459)
Income tax related to items that may be reclassified to profit or loss	(76 739 822)	(25 875 189)	(56 688 118)	26 926 078
Expected credit losses on debt instruments measured at fair value through other comprehensive income	(4 622 001)	12 423 025	7 697 723	2 617 865
Total other comprehensive income for the period, net after tax	259 704 055	101 315 705	202 956 798	(90 127 516)
Total comprehensive income for the period, net after tax	4 645 820 443	3 461 892 996	1 639 166 660	1 131 992 109

- The accompanying notes from (1) to (35) are an integral part of these condensed interim Financial Statements and read with it.

ABU DHABI COMMERCIAL BANK– EGYPT (S.A.E)
Condensed interim statement of changes in shareholders' equity for the period ended 30 September 2025

<i>In Egyptian Pound</i>	<u>Paid-Up capital</u>	<u>Under capital increase</u>	<u>Legal Reserve</u>	<u>General Reserve</u>	<u>Capital Reserve</u>	<u>General banking risk reserve</u>	<u>Fair value reserve</u>	<u>Retained earnings</u>	<u>Total</u>
Period ended 30 September 2024									
Balance as at January 1, 2024 before distribution	5 250 000 000	-	412 135 842	11 504 993	381 196 639	405 784 076	(5 193 154)	2 777 536 862	9 232 965 258
Profit distribution (Staff & BOD members) - 2023	-	-	-	-	-	-	-	(245 447 343)	(245 447 343)
Profit distribution (shareholders) - 2023	-	262 500 000	-	-	-	-	-	(262 500 000)	-
Transfer to legal reserve	-	-	201 884 853	-	-	-	-	(201 884 853)	-
Transfer to capital reserve	-	-	-	-	28 288 066	-	-	(28 288 066)	-
Banking Support and Development Fund	-	-	-	-	-	-	-	(22 744 734)	(22 744 734)
Net of change in fair value of financial investments through OCI	-	-	-	-	-	-	114 700 232	-	114 700 232
Gain on the sale of financial assets	-	-	-	-	-	-	-	4 811 070	4 811 070
Paid under capital increase	262 500 000	(262 500 000)	-	-	-	-	-	-	-
Net profit for the period 30 September 2024	-	-	-	-	-	-	-	3 360 577 291	3 360 577 291
Balance as at 30 September 2024	5 512 500 000	-	614 020 695	11 504 993	409 484 705	405 784 076	109 507 078	5 382 060 227	12 444 861 774
Period ended 30 September 2025									
Balance as at January 1, 2025 before distribution	5 512 500 000	-	614 020 695	11 504 993	409 484 705	43 292 047	182 129 371	6 655 586 531	13 428 518 342
Profit distribution (Staff & BOD members) - 2024	-	-	-	-	-	-	-	(480 693 359)	(480 693 359)
Bouns Share from Profit distribution (shareholders) - 2024	-	551 250 000	-	-	-	-	-	(551 250 000)	-
Transfer to legal reserve	-	-	426 944 157	-	-	-	-	(426 944 157)	-
Transfer to capital reserve	-	-	-	-	2 170 000	-	-	(2 170 000)	-
Transfer to Banking Support and Development Fund	-	-	-	-	-	-	-	(46 319 336)	(46 319 336)
Net of change in fair value of financial investments through OCI	-	-	-	-	-	-	341 065 878	-	341 065 878
Net profit for the period 30 September 2025	-	-	-	-	-	-	-	4 386 116 388	4 386 116 388
Balance as at 30 September 2025	5 512 500 000	551 250 000	1 040 964 852	11 504 993	411 654 705	43 292 047	523 195 249	9 534 326 067	17 628 687 913

- The accompanying notes from (1) to (35) are an integral part of these condensed interim Financial Statements and read with it.

Condensed interim statement of cash flows for the period ended September 30, 2025

<i>In Egyptian Pound</i>	Note	30 September 2025	30 September 2024
<u>Cash flow from operating activities</u>			
Net profit for the period before tax		6 400 525 017	4 899 210 051
<u>Adjustments to reconcile net profit to cash flow from operating activities</u>			
Depreciation and amortization	(13,16)	248 590 499	76 370 932
Reversed charged during the period-other provisions	(31,20)	50 144 811	68 699 093
Charged during the period impairment provision at fair value through OCI		2 412 722	4 395 709
(Reversed) / Charged charged during the period-due from banks	(31,6)	(21 950 955)	40 318 337
Foreign revaluation differences for other provisions	(20)	(181 563)	7 006 797
Foreign revaluation differences for expected credit losses- Due from Bank		(535 554)	(200 397)
Gain on sale of fixed assets	(31)	(24 397 316)	(2 800 000)
Dividends income	(26)	(966 220)	(615 130)
Operating profit before changes in assets and liabilities from operating activities		6 653 641 441	5 092 385 391
Net decrease (increase) in assets and increase (decrease) in liabilities			
Change in due from banks	(6)	(2 568 437 965)	(9652 494 872)
Change in due from Central Bank of Egypt within reserve percentage	(5)	(3 545 784 454)	(800 720 660)
Change in treasury bills and other governmental notes	(7)	4 203 682 151	(5 299 829 389)
Change in loans and advances to Banks	(8)	(313 609 149)	(1 008 901 333)
Change in loans and advances to Customers	(9)	(13 199 764 500)	(7 633 168 823)
Change in Financial derivatives	(10)	(37 851 849)	(1 101 426)
Change in other assets	(14)	(330 231 212)	(371 961 700)
Change in due to bank	(17)	203 174 640	328 140 237
Change in customers' deposits	(18)	23 080 729 948	32 118 026 629
Change in Financial derivatives	(10)	27 584 249	231 901
Change in used from other provisions	(20)	(38 224 459)	(1 096 057)
Change in other liabilities	(19)	5 857 315 671	2 973 740 034
Income tax paid		(2 037 349 197)	(885 747 330)
Net cash flow provided from operating activities		17 954 875 315	14 857 502 603

Condensed interim statement of cash flows for the period ended September 30, 2025 (Continued)

<i>In Egyptian Pound</i>	Note	30 September 2025	30 September 2024
<u>Cash flow from investing activities</u>			
Payments to purchase fixed assets, establishments and finishing of branches		(310 675 913)	(510 985 797)
Proceeds from sale of fixed assets		39 958 482	3 523 800
Retrieval of financial investments - Amortized cost		-	78 576 000
Purchase of financial investment Amortized cost, net investment Fair Value through OCI and in associates	(11)	(2 423 392 233)	(1 776 212 883)
Dividends received		966 220	615 130
Net cash flow (used in) investing activities		(2 693 143 444)	(2 204 483 750)
<u>Cash flow from financing activities</u>			
Dividends paid		(480 693 359)	(245 447 343)
Net cash flow (used in) financing activities		(480 693 359)	(245 447 343)
Net (decrease) increase in cash and cash equivalents during the period		14 781 038 512	12 407 571 510
Cash and cash equivalents at the beginning of the period		18 114 421 886	19 487 605 659
Cash and cash equivalents at the end of the period		32 895 460 398	31 895 177 169
<u>For the purpose of preparing the statement of cash flow, the cash and cash equivalent comprise of the following</u>			
Cash and due from Central Bank of Egypt	(5)	19 257 145 196	12 589 807 445
Due from banks	(6)	33 203 969 776	41 983 354 871
Treasury bills and other governmental notes	(7)	34 047 410 381	30 480 430 520
Due from Central Bank within reserve percentage		(18 299 194 444)	(11 786 368 034)
Due from banks (over 3 months maturity)		(9 524 660 130)	(10 891 617 113)
Treasury bills and other governmental notes (over 3 months maturity)		(25 789 210 381)	(30 480 430 520)
Cash and cash equivalents at the end of the period	(22)	32 895 460 398	31 895 177 169

- The accompanying notes from (1) to (35) are an integral part of these condensed interim Financial Statements and read with it.

1- Background

- Abu Dhabi Commercial Bank- Egypt provides retail, corporate and investment banking services in Arab Republic of Egypt and abroad through 50 branches and employs 1426 employees as at 30 September 2025.
- Abu Dhabi Commercial Bank – Egypt (Union National Bank – Egypt formerly) which acquired (Alexandria Commercial and Maritime Bank formerly) is an Egyptian Joint Stock Company as a commercial Bank established in pursuance of Ministerial Decree no, 262 of 1981, published in the Official Gazette in September 12,1981 and in accordance with the provisions of Investment Law No, 43 for the year 1974 and its amendments, which was superseded by Law No, 230 for the Year 1989, cancelled by the Law No, 8 for the year 1997 concerning Investment Guarantees and Incentives. The Bank provides all banking services related to its activity and operates through its Cairo - Head office, 50 branches and 257 ATMs, the bank is not listed on Egyptian stock exchange.
- Board of Directors dated October 30, 2025 approved the adoption of the Condensed Interim Financial Statements for period ended 30 September 2025.

2- Summary of significant accounting policies

The following are the most important accounting policies used in preparing these financial statements. These policies have been consistently followed for all the years and period presented, unless otherwise disclosed.

Basis of preparation

The financial statements are prepared in accordance with Egyptian Accounting Standards issued during 2006 and its amendments and in accordance with Central Bank of Egypt instructions approved by its Board of Directors as at December 16, 2008 As well as the accompanying explanatory instructions issued in April 2009 and in conformity with the mentioned standards, and after releasing the instructions of the Central Bank of Egypt to prepare the financial statements of banks in accordance with the requirements of IFRS 9 “Financial Instruments” issued by the Central Bank of Egypt on 26 February 2019.

And, these financial statements were prepared according to the related local laws.

The accounting policies used when preparing the condensed periodic financial statements are consistent with those used in preparing the financial statements for the year ending on December 31, 2024, The condensed interim financial statements are also prepared in accordance with the instructions of the Central Bank of Egypt approved by its Board of Directors on May 3, 2020, regarding allowing banks to issue condensed - quarterly - financial statements in accordance with Egyptian Accounting Standard No.(30) amended for the year 2015 (condensed periodic financial statements). Commitment must be made to prepare full annual financial statements at the end of the bank's fiscal year (December of each year).

These condensed financial statements do not include all the information and disclosures required for the full annual financial statements prepared in accordance with the instructions of the Central Bank of Egypt mentioned above. Therefore, these condensed financial statements must be read with the bank's financial statements for and at the year ended December 31, 2024.

3- Financial risk management

The bank is exposed to various financial risks, since financial activities are based on the concept of accepting risks; some risks or group of risks are analyzed, evaluated and managed all together, Therefore the bank aims to achieve an appropriate balance between the risk and return and to reduce the probable adverse effects on the bank's financial performance.

The most important types of risks are credit risk, market risk, liquidity risk and other operating risks. the market risk comprises foreign currency exchange rates, interest rate risk and other price risks.

The risk management policies have been placed to determine and analyze the risks and to set limits to the risk and monitor them through reliable methods and updated systems.

The bank regularly reviews the risk management policies and systems and amends them in order to reflect the changes in market, products and services and the best updated applications.

Those risks are managed by risk department in the light of policies approved by Board of Directors.

The risk department determines, evaluates and covers the financial risks, in coordination with the bank's various operating units, and the Board of Directors provides written policies for management of risks as a whole, in addition to written policies covering specific risk areas, like credit risk, foreign exchange rate risk, interest rate risk, and using the financial derivative and non-derivative instruments, Moreover, the credit risk department is responsible for periodical independent review of risk management and control environment.

A-1 Impairment and provisioning policies

The internal rating systems focus more on credit-quality at the inception of lending and investment activities, Otherwise, impairment provisions recognized at the balance sheet date for financial reporting purposes are losses that have been incurred and based on objective evidence of impairment as will be mentioned below, Due to the different methodologies applied, despite different methods are applied there was no material impact for potential credit loss in the financial statement by the amount of loss estimated using expected loss model used as at 30 September 2025 for the purpose of compliance to the rules of the CBE in note (A/2).

The impairment loss provision appeared in the balance sheet at the end of the period is derived from the four internal rating grades relating to loans and advances and the related impairment loss provision for each rating.

The bank's internal rating helps management to determine whether objective evidence of impairment based on the following criteria set out by the bank:

- Significant financial difficulties facing the borrower or debtors.
- Breach of loan agreement such as a default in payment.
- Possibility of bankruptcy or entering liquidation procedures or financial restructures of granted credit.
- Deterioration of the borrower's competitive position.
- Due to economical or legal reasons, the bank agrees to grant the borrower additional benefits that would not normally be granted in normal circumstances.
- The impairment of the value of collateral.
- Deterioration of customer credit status.

The bank policies require the review of all financial assets that exceed defined materiality at least annually or more when necessary, the impairment loss is determined on individual basis by assessing the realized loss at the reporting date on each individual case & to be applied individually to all account that have materiality, Valuation usually includes the outstanding collateral, the related enforcements on these collaterals and the expected collections from those accounts,

Impairment loss provision is formed based on group of similar assets using the historical experience available, personal judgment and statistical methods.

A-2 General model to measure banking general risk

In addition to the four categories of credit rating the management makes more detailed groups in accordance with the Central Bank of Egypt (CBE) requirements, Assets exposed to credit risk in these categories are classified according to detailed conditions and terms depending on information related to the customer, it's activities, financial position and payment performance.

The bank calculates the provisions required for impairment of assets exposed to credit risk, including commitments relating to credit on the basis of rates determined by CBE, In the case, the provision required for impairment losses as per CBE regulations exceeds the provision required for financial statements preparation purposes according to the Egyptian Accounting Standards, this increase shall be debited from the retained earnings to and credited to the "general banking risk reserve" under the equity caption, This reserve is regularly adjusted with this increase and decrease, to equal the amount of increase and decrease in the two provisions, This reserve is not distributable, The rating categories based on internal evaluation techniques and their comparative figures used by the Central Bank of Egypt and the required provisions percentage for impairment of the assets exposed to credit risk.

<u>CBE</u> <u>classification</u>	<u>Description</u>	<u>Required</u> <u>provision</u> <u>percentage</u>	<u>Internal</u> <u>classification</u>	<u>Internal</u> <u>classification</u> <u>description</u>
1	Low risk	Zero	1	Performing debts
2	Average risk	1	1	Performing debts
3	Satisfactory risk	1	1	Performing debts
4	Reasonable risk	2	1	Performing debts
5	Acceptable risk	2	1	Performing debts
6	Marginal acceptable risk	3	2	Regular follow up
7	Watch list	5	3	Special follow up
8	Sub standard	20	4	Non performing debts
9	Doubtful	50	4	Non performing debts
10	Bad debt	100	4	Non performing debts

A-3 Maximum limits for credit risk before collaterals**Balance sheet items exposed to credit risks**

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Treasury bills and other governmental securities through OCI	34 047 410 381	29 992 892 532
Loans and advances - Banks	1 388 357 600	1 067 614 800
Loans and advances - Retail :		
Overdraft Accounts	15 035 356	17 371 760
Personal loans	11 567 319 997	10 397 760 880
Real Estate Finance loans	299 359 065	222 229 382
Credit cards	694 297 507	550 047 059
Loans and advances - corporate		
Overdraft Accounts	8 779 154 194	8 815 810 514
Syndicated loans	11 340 705 052	6 401 631 486
Direct loans	34 734 593 870	28 544 780 206
Discounted commercial bills	663 063 910	9 000 000
Financial investments:		
Debt instruments at fair value through other comprehensive income	12 491 492 854	9 766 532 822
Total	116 020 789 786	95 785 671 441
<u>Credit risk exposures of off balance sheet items</u>		
Credit commitments (Irrevocable)	2 565 208 156	1 909 892 505
Letters of guarantees	20 292 034 628	17 094 004 448
Letters of guarantees based on other banks requests	13 120 524 649	12 731 620 944
Letters of credit	2 700 984 779	3 088 944 444
Other financial liabilities	343 520 732	654 651 955
Total	39 022 272 944	35 479 114 296

The above table represents the maximum limit for credit risk as of 30 September 2025 without taking into considerations any collateral for balance-sheet items.

As shown in the preceding table, 60 % of the total maximum limit exposed to credit risk resulted from loans and advances to customers and banks, while 40 % represents investments in debt instruments.

Notes to Condensed Interim Financial Statements for period ended September 30, 2025
A-3-1 Items at credit risk in accordance with the requirements of IFRS9

According to the instructions of the Central Bank of Egypt to prepare financial statements for banks in accordance with the requirements of the International Standard for Financial Reports (9) “Financial Instruments” issued by the Central Bank of Egypt on February 26, 2019, Financial assets are classified at the date of the financial statements into three stages to measure the expected credit losses from those financial assets, based on the change in credit quality since their first recognition within three stages. We review the following financial assets distributed including accrued revenues according to the evaluation stages:

30 September 2025

<i>In Egyptian pound</i>	The first stage	The second stage	The third stage	Total
Due from banks	7 817 886 138	-	-	7 817 886 138
Financial investments	8 946 382 460	-	-	8 946 382 460
Loans and advances - Banks	1 395 021 319	-	-	1 395 021 319
Loans and advances - corporate	50 239 815 122	2 575 289 019	2 924 063 233	55 739 167 374
Loans and advances - Retail	11 847 226 613	594 637 108	302 925 607	12 744 789 328
Contingent liabilities	29 922 695 629	2 108 931 113	104 307 751	32 135 934 493
Loan commitments and facilities	43 614 650 371	7 307 872	8 948 015	43 630 906 258
Total	153 783 677 652	5 286 165 112	3 340 244 606	162 410 087 370

31 December 2024

<i>In Egyptian pound</i>	The first stage	The second stage	The third stage	Total
Due from banks	7 758 681 778	-	-	7 758 681 778
Financial investments	7 940 942 170	-	-	7 940 942 170
Loans and advances - Banks	1 074 228 441	-	-	1 074 228 441
Loans and advances - corporate	36 337 825 165	5 468 779 204	2 111 750 931	43 918 355 300
Loans and advances - Retail	10 587 823 679	536 621 073	235 694 777	11 360 139 529
Contingent liabilities	25 278 309 967	3 814 230 780	103 635 390	29 196 176 137
Loan commitments and facilities	26 434 544 680	4 931 616	6 658 480	26 446 134 776
Total	115 412 355 880	9 824 562 673	2 457 739 578	127 694 658 131

A-3-2 Expected credit losses in accordance with the requirements of IFRS9

According to the instructions of the Central Bank of Egypt to prepare financial statements for banks in accordance with the requirements of the International Standard for Financial Reports (9) "Financial Instruments" issued by the Central Bank of Egypt on February 26, 2019

30 September 2025

<i>In Egyptian pound</i>	The first stage	The second stage	The third stage	Total
Due from banks	17 664 671	-	-	17 664 671
Financial investments	43 507 098	-	-	43 507 098
Loans and advances - Banks	12 692 783	-	-	12 692 783
Loans and advances - corporate	189 482 326	370 951 222	1 634 918 478	2 195 352 026
Loans and advances - Retail	21 710 700	53 951 522	216 952 742	292 614 964
Contingent liabilities	47 833 297	36 151 719	31 659 023	115 644 039
Loan commitments and facilities *	44 650 754	858 315	5 270 292	50 779 361
Total	377 541 629	461 912 778	1 888 800 535	2 728 254 942

Impairment provision of loans and contingent liabilities without the unused portion of the facility limits

The provision for impairment is in accordance with the requirements of IFRS9

Provision for impairment in accordance with the basis of creditworthiness

The difference between risk rating and IFRS 9

<i>In Egyptian pound</i>	30 September 2025	30 September 2025	
Loans and advances Provision - Customer	2 487 966 990	2 610 209 210	(122 242 220)
Contingent liabilities Provision - Customer	90 586 472	414 973 037	(324 386 565)
	2 578 553 462	3 025 182 247	(446 628 785)

31 December 2024

<i>In Egyptian pound</i>	The first stage	The second stage	The third stage	Total
Due from banks	40 151 180	-	-	40 151 180
Financial investments	41 094 376	-	-	41 094 376
Loans and advances - Banks	5 559 132	-	-	5 559 132
Loans and advances - corporate	144 748 643	644 154 142	1 553 184 775	2 342 087 560
Loans and advances - Retail	20 471 044	43 152 279	147 122 943	210 746 266
Contingent liabilities	39 955 863	20 653 048	28 521 707	89 130 618
Loan commitments and facilities	33 312 293	555 445	3 761 796	37 629 534
Total	325 292 531	708 514 914	1 732 591 221	2 766 398 666

Impairment provision of loans and contingent liabilities without the unused portion of the facility limits

The provision for impairment is in accordance with the requirements of IFRS9

Provision for impairment in accordance with the basis of creditworthiness

The difference between risk rating and IFRS 9

<i>In Egyptian pound</i>	31 December 2024	31 December 2024	
Loans and advances Provision - Customer	2 552 833 826	2 296 412 439	256 421 387
Contingent liabilities Provision - Customer	72 708 431	367 111 419	(294 402 988)
	2 625 542 257	2 663 523 858	(37 981 601)

A-3-3 Movement of expected credit losses in accordance with the requirements of IFRS9

According to the instructions of the Central Bank of Egypt to prepare financial statements for banks in accordance with the requirements of the International Standard for Financial Reports (9) “Financial Instruments” issued by the Central Bank of Egypt on February 26, 2019.

30 September 2025

	Note	Balance at the beginning of the period	Provision for impairment losses	Refund of loans previously written off	Amounts written off during the period	Foreign currencies revaluation differences	Provisions no longer required	Balance at the end of the period
Due from banks	(6)	40 151 180	-	-	-	(535 554)	(21 950 955)	17 664 671
Loans and advances - Banks	(8)	5 559 132	7 243 324	-	-	(109 673)		12 692 783
Loans and advances - corporate	(9)	2 342 087 560	76 221 490	44 844 410	(257 306 172)	(10 495 262)	-	2 195 352 026
Loans and advances - Retail	(9)	210 746 266	124 019 329	45 245 201	(87 395 832)	-	-	292 614 964
Total expected credit losses (1)		2 598 544 138	207 484 143	90 089 611	(344 702 004)	(11 140 489)	(21 950 955)	2 518 324 444

	Note	Balance at the beginning of the period	Provision for impairment losses	Refund of loans previously written off	Amounts written off during the period	Foreign currencies revaluation differences	Provisions no longer required	Balance at the end of the period
Financial investments at fair value through other comprehensive income statement		41 094 376	4 622 001	-	-	(2 209 279)	-	43 507 098
Total expected credit losses (2)		41 094 376	4 622 001	-	-	(2 209 279)	-	43 507 098

	Note	Balance at the beginning of the period	Provision for impairment losses	Refund of loans previously written off	Amounts written off during the period	Foreign currencies revaluation differences	Provisions no longer required	Balance at the end of the period
Contingent liabilities	(20)	89 130 618	26 694 984	-	-	(181 563)	-	115 644 039
Loans and advances commitments	(20)	37 629 534	13 149 827	-	-	-	-	50 779 361
Total expected credit losses (3)		126 760 152	39 844 811	-	-	(181 563)	-	166 423 400

Total expected credit losses (1 + 2 + 3)		2 766 398 666	251 950 955	90 089 611	(344 702 004)	(13 531 331)	(21 950 955)	2 728 254 942
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B- Market risk

The bank is exposed to market risks that the fair value or future cash flows of the financial instruments will fluctuate due to changes in market prices, Market risks emerges from open markets unsealed to interest rate, currency, and equity instruments; each is exposed to general and specific market movements and changes in sensitivity levels of market rates or prices such as interest rates, foreign exchange rates and equity instrument prices. The bank classifies its exposure to market risk into trading and non-trading portfolios.

The bank market risk department is responsible for managing the market risks arising from trading and non-trading activities.

Trading portfolios include transactions where the bank directly deals with clients or with the market; while non-trading portfolios primarily arise from managing assets and liabilities interest rate related to retail transactions. Non-trading portfolios also includes foreign currency exchange risk and equity instruments risks arising from the available-for-sale investments.

B-1 Market risk measurement techniques

As part of market risk management, the bank undertakes various hedging strategies as well as entering into fixed interest rate swap agreements. The significant measurement techniques used to control market risk are outlined below.

- Value at Risk

The bank applies a 'value at risk' methodology (VAR) for trading and non-trading portfolios to estimate the market risk of outstanding positions and the maximum expected losses based on a number of scenarios for various changes in market conditions. The board of director sets limits for the value at risk that may be classified separately by the bank as for trading and non-trading portfolios and the process is daily monitored by the risk management department.

Value at risk is a statistical expectation of the expected losses on the current portfolio resulting from adverse market movements. It represents the 'maximum' loss the bank is expected to incur. When using a specified confidence level, there is statistical probability that the actual losses exceed the estimated VAR. The VAR module assumes that there is a specified holding period (1 day) before closing the opened position. It also assumes that market movements during the holding period will be consistent with the previous day pattern. The bank assesses the past movement based on data from previous periods, and applies these historical changes in rates, prices and indicators directly to its current positions. This approach is known as historical simulation. Actual outcomes are monitored regularly to test the validity of the assumptions and factors used in the VAR calculation.

The quality of the value at risk model is continuously monitored through assurance tests to the VAR results for trading portfolio and results are reported to the top management and board of directors.

- Stress Testing

Stress testing provides an indication of the expected losses that may arise from sharp adverse circumstances. Stress testing is designed to match business using standard analysis for specific scenarios. The stress testing carried out by the bank market risk department includes: risk factor stress testing where sharp movements are applied to each risk category, emerging market stress test where emerging market are subject to sharp movements, and special stress test including possible material stress events affecting specific locations or regions, for example the stress outcome to a region applying a free currency rate.

The results of the stress testing are reviewed by top management and board of directors.

B-2 VAR summary

The total value at risk for trading in addition to the active and listed shares for non-trading according to the type of risk, the increase in VAR especially the interest rate risk is directly proportional to the increase in market interest rates volatility in the global financial markets.

The VAR results are calculated independently from the underlying positions and historical market movements with a simple way without using complex quantitative techniques. The aggregate of the trading and non-trading VAR results does not represent the bank's value at risk due to correlations between risk types and portfolio types and their various resulted effects.

C- Liquidity risk

Liquidity risk represents difficulty the bank faces in meeting its financial obligations when they fall due and replace funds when they are withdrawn. This may result in failure in fulfilling the bank's obligation to repay to the depositors and fulfilling lending commitments.

- Liquidity risk management process

The bank's liquidity risk monitoring process carried out by the bank's assets and liabilities management includes:

- Daily funding is managed by monitoring future cash expenditure to ensure that all requirements can be met when due. This includes availability of liquidity as they become due or to be lent to customers. The bank maintains an active presence in global money markets to ensure achievement of such objective.
- The bank maintains a portfolio of highly marketable securities that are assumed to be easily liquidated in the event of an unforeseen interruption of cash flows.
- Monitoring liquidity ratios in relation with internal requirements and Central Bank of Egypt requirements.
- Managing loans concentration and maturities.

For monitoring and reporting purposes, the bank calculates the expected cash flows for the next day, week and month which are the primary periods for liquidity management, the starting point to calculate these projections is analyzing the financial liabilities maturities and expected financial assets collections.

Assets and liabilities management monitors the mismatch between medium term assets, the value and nature of the unutilized portion of loans commitments, overdraft utilizations, and the impact of contingent liabilities such as letters of guarantees and letters of credit.

- Funding approach

Liquidity Sources are regularly reviewed by independent team in the bank Assets and liabilities management for the purpose of maintaining a wide diversification by currency geography source of products and maturities.

D- Fair value of financial assets and liabilities

D-1 Financial instruments not measured at fair value

The table below summarizes the carrying amounts and fair values for those financial assets and liabilities not presented in the bank's balance sheet at their fair value:

<u>In thousand Egyptian pound</u>	30/09/2025		31/12/2024	
	<u>Book value</u>	<u>Fair value</u>	<u>Book value</u>	<u>Fair value</u>
<u>Financial assets</u>				
Loans and advances to Banks	1 388 357	1 388 357	1 067 615	1 067 615
Loans and advances to customers				
-Retail	12 576 012	12 576 012	11 187 409	11 187 409
-Corporate and SME's	55 517 517	55 517 517	43 771 222	43 771 222
<u>Financial liabilities</u>				
Due to banks	871 074	871 074	667 899	667 899
Customer's deposits				
-Retail	27 656 156	27 656 156	23 036 051	23 036 051
-Corporate	111 929 042	111 929 042	93 468 417	93 468 417

E- Capital management

The bank's objectives behind capital management which include items in addition to equity section reported in the balance sheet are represented in the following:

- Compliance with capital legal requirements in Egypt.
- Protecting the bank's ability to continue as a going concern and enabling it to generate yield for shareholders and other parties dealing with the bank.
- Maintaining a strong capital base to enhance business growth.

Capital adequacy and uses are reviewed daily in accordance with the regulatory authority's requirements (Central Bank of Egypt) by the bank's management through models based on Basel Committee on Banking Supervision; these data are submitted to the Central Bank of Egypt on quarterly basis.

CBE requires the following from the bank:

- Maintaining LE 5 billion as a minimum requirement for the issued and paid up capital.
- Maintaining a percentage of 12.50 % or more between capital elements and risk-weighted asset and contingent liability elements.

The Bank is recognized as a single group that includes the Bank in all its branches at home and abroad and all other financial companies in which owned its or related parties hold more than 50% of the shareholders' equity or any percentage that enables it to control.

The numerator of the capital adequacy comprises the following 2 tiers:

Tier 1:

Core capital: it is the basic capital which comprises paid up capital (after deducting the carrying amount of the treasury stocks) and retained earnings and reserves resulting from dividends except the general banking risks reserve any previously recognized goodwill and any accumulated deficit are to be deducted.

Additional capital: it is carried forward profit & loss and minority rights and difference between nominal value and fair value for subordinated loan.

Tier 2:

It includes 45% of each of (foreign exchange reserve value reserve for financial investments in Subsidiary and Associates companies) subordinated loan and impairment provisions against debt instruments facilities and contingent obligations for the first stage with no more than 1.25% of the trade credit of the contingent assets and liabilities weighted by risk. When applying the standard method.

When calculating the total numerator of capital adequacy continued capital after deductions should not be less than 4.5 % from total credit risk operating risk and market risk. and tier I capital should not be less than 8.50 % from total credit risk operating risk and market risk; and subordinated loan should not exceed 50% of tier 1.

The bank has complied with all local capital requirements during the last two years. The following schedule summarizes the components of Tier I capital Tier II capital and capital adequacy ratio as of 30 September 2025.

Capital adequacy ratio as per Basel II requirements

<i>In thousand Egyptian pound</i>	30 September 2025	31 December 2024
Capital		
Tier I Capital		
<u>Core capital after deductions</u>		
Capital (Includes amounts under capital increase) *	6 063 750	6 063 750
Reserves *	1 464 125	1 464 125
Retained earnings *	5 148 210	5 148 210
Total cumulative other comprehensive income after control adjustments	523 195	182 129
<u>Additional Going Concern</u>		
Quarterly interim profit	4 386 116	-
<u>Deduct from Common Equity</u>		
(-) Deduct 100% from net of Intangible assets(Other than goodwill)	(162 821)	(120 561)
Deferred tax Assets	(161 899)	(161 899)
Total Tier I	17 260 676	12 575 754
Tier 2 Capital (subordinated capital)		
Provision for performing loans, facilities & Off BS within 1.25% of total credit risk for assets and weighted average potential liabilities when applying standardize approach amount for financial investments	377 542	325 293
Total Tier 2 capital	377 542	325 293
Total capital based after deductions	17 638 218	12 901 047
Total credit risk	83 806 189	68 543 520
Capital requirements for operating risk	5 340 146	3 455 063
Total Assets and potential liabilities weighted by credit, market and operating risk	89 146 335	71 998 583
Capital adequacy ratio (%)	19.79%	17.92%

* Some comparative figures have been restated after taking into consideration the Profits appropriation schedule for the fiscal period ending December 31, 2024 , which was approved by the Ordinary General Assembly held on February 23, 2025 , illustrate the items amended as follows:

	31 December 2024	31 December 2024
	Before profits distribution	After profits distribution
Capital (Includes amounts under capital increase)	5 512 500	6 063 750
Reserves	1 035 010	1 464 125
Retained earnings	2 383 975	5 148 210
Net profit	4 271 612	-

Leverage Ratio			
<i>In Thousand Egyptian Pounds</i>		30 September 2025	31 December 2024
First	Tier 1 capital after Exclusions	17 260 676	12 575 754
Second	On-Off balance sheet exposures items		
1	<u>Exposures on-balance sheet and financial derivatives and securities finance</u>		
	Cash and due from Central Bank of Egypt (CBE)	34 848 621	28 073 020
	Due from Banks	19 000 851	12 818 649
	Treasury bills and other Government securities	32 078 318	27 378 955
	REPO	(32 429)	(34 672)
	Financial investments Fair Value through OCI	12 543 515	9 818 551
	Loans and credit facilities to customers	68 093 530	54 958 632
	Fixed Assets (after deducting depreciation and impairment losses)	1 639 442	1 561 483
	Other assets	2 569 557	2 270 761
	Deducted amounts from exposures (after deducting Tier I Exclusions for capital base)	(2 675 434)	(2 723 566)
	Total on-balance sheet exposures items after deducting after Tier I Exclusions for capital base.	168 065 971	134 121 813
2	<u>Exposures off-balance sheet</u>		
	<u>Contingent liabilities (1)</u>		
	Letters of Credit - Import	38 150	79 002
	Letters of Credit - Export	-	12 776
	Letters of Guarantees	9 218 585	7 801 702
	Letters of Guarantees according to foreign banks	6 560 262	6 365 810
	Accepted papers	195 196	206 524
	Re-discounted Commercial paper	192 295	195 733
	<u>Commitments (2)</u>		
	Operating lease commitments	343 521	654 652
	Loan commitments to clients/banks (unutilized part) within original maturity	3 789 480	2 541 701
	Total Exposures off-balance sheet	20 337 489	17 857 901
	Total On-Off balance sheet exposures items (1) + (2)	188 403 460	151 979 714
	Leverage financial ratio	9.16%	8.27%

4- Significant accounting estimates and assumptions

The bank applies estimates and assumptions that affect the amounts of assets and liabilities disclosed in the next financial period. Estimates and assumptions are continuously assessed based on past experience and other factors including the expectations of future events that are believed to be reasonable in light of the available circumstances and information.

A - Impairment losses for loans and advances (expected credit losses)

The Bank reviews its loan portfolios to assess impairment on quarterly basis at least. In determining whether impairment loss should be recorded in the income statement, the bank has to identify if there is objective evidence indicating a decline in the expected future cash flows from loan portfolio before identifying any decline on individual basis. This evidence includes data indicating negative changes in a borrower's portfolio ability to repay to the bank or local or economic circumstances related to default of bank assets. Upon scheduling future cash flows, the management uses estimates based on prior loss experience to determine the credit impairment loss for assets when there is objective evidence of impairment similar to that of the portfolio. The methods and assumptions used in estimating both the amount and timing of the future cash flows are reviewed on a regular basis to minimize any differences between the estimated loss and actual loss based on experience.

B - Impairment of investments in equity instruments at fair value through other comprehensive income

The bank determines the impairment loss relating to available for sale equity investments when there is a significant or prolonged decline in the fair value below its cost. A judgment is required to determine that the decline is significant or prolonged. In making this judgment, the bank evaluates among other factors the usual volatility of the share price. In addition, impairment loss may be recognized when there is evidence of deterioration in the investee financial condition or operating /finance cash flow industry or sector performance or in changes in technology.

If decline in fair value below cost is considered significant or prolonged, the bank will suffer additional losses representing the transfer of the total fair value reserves to the income statement.

C - Financial investment at amortized cost

The non-derivative financial assets with fixed or determinable payments and fixed maturity dates are classified as held to maturity. This classification requires high degree of judgment; in return, the bank assesses the intention and ability to hold such investments to maturity. If the bank fails to hold such investments till maturity except for certain circumstances (selling an insignificant amount of held-to-maturity investments near to maturity date), then all held to maturity investment portfolio should be reclassified as available for sale, which will be measured at fair value instead of amortized cost. In addition, the bank should cease classifying investments as held to maturity caption.

Notes to Condensed Interim Financial Statements for period ended September 30, 2025

5- **Cash and due from Central Bank of Egypt**

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Cash on hand	957 950 752	882 603 924
Due from Central Bank of Egypt within reserve ratio	18 299 194 444	14 753 409 990
	19 257 145 196	15 636 013 914

6- **Due from banks**

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
<u>The Central Bank of Egypt</u>		
Current accounts	11 743 778	102 082 276
Time deposits	14 791 719 130	12 334 924 165
Other balances *	788 013 000	-
	15 591 475 908	12 437 006 441

- On May 26, 2025, our bank received a letter from the Central Bank of Egypt regarding the bank's failure to achieve a ratio of 25% of the bank's credit facilities portfolio, according to the financial position on December 31, 2020, to finance micro, small and medium enterprises and directing a ratio of 10% to finance small enterprises and companies. Accordingly, the Board of Directors of the Central Bank of Egypt decided in its session held on May 21, 2025, to implement the provisions of Article (z) of Article (144) of Law No. 194 of 2020 issuing the Central Bank and Banking System Law, obligating the bank to deposit an amount of 788 million Egyptian pounds with the Central Bank of Egypt without interest, representing the value of the deficit with the bank according to the highest percentage achieved from the percentage referred to above, provided that the achieved percentage is reviewed by the bank every three months starting from the end of June 2025, in order to return what is achieved from that percentage, in order to present this decision to the bank's Board of Directors.

Local Banks

Current accounts	145 915 354	127 887 438
Time Deposits	7 514 614 000	1 372 647 600
	7 660 529 354	1 500 535 038

Foreign Banks

Current accounts	87 498 514	219 977 928
Time Deposits	9 864 466 000	10 030 520 720
	9 951 964 514	10 250 498 648

Total due from banks - amended	33 203 969 776	24 188 040 127
Expect credit loss provision	(17 664 671)	(40 151 180)
Net due from banks	33 186 305 105	24 147 888 947

Non-interest bearing balances	1 033 170 646	449 947 642
Interest bearing balances	32 170 799 130	23 738 092 485
Expect credit loss provision	(17 664 671)	(40 151 180)
	33 186 305 105	24 147 888 947

7- **Treasury bills at fair value through other comprehensive income**

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
<u>Treasury bills</u>		
Treasury bills maturing to 91 days	8 258 200 000	-
Treasury bills maturing from 92 to 182 days	7 053 850 000	4 857 675 000
Treasury bills maturing greater than 182 to 364 days	18 767 789 400	25 169 889 200
	34 079 839 400	30 027 564 200
<u>(Less):</u>		
Unearned interest	(2 011 584 011)	(2 621 589 038)
Sales of treasury bills with repurchase obligation (REPO): *	(32 429 019)	(34 671 668)
Net change in fair value	10 062 877	(27 019 480)
Net of Treasury bills after change in fair value	32 045 889 247	27 344 284 014

* **Sales of treasury bills with repurchase obligation (REPO): ***

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Against the the amount granted by the Central Bank of Egypt within the mortgage finance initiative for low-income people	32 429 019	34 671 668
	32 429 019	34 671 668

Notes to Condensed Interim Financial Statements for period ended September 30, 2025

8- Loans and advances to Banks

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Banks Loans	1 388 357 600	1 067 614 800
	1 388 357 600	1 067 614 800
Expect credit loss provision	(12 692 783)	(5 559 132)
	1 375 664 817	1 062 055 668

9- Loans and advances to Customers

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Discounted commercial bills	663 063 910	9 000 000
Customers loans	67 430 465 041	54 949 631 287
	68 093 528 951	54 958 631 287
(Less):		
Prepaid Revenue	(19 966 519)	(6 478 175)
Expect credit loss provision	(2 487 966 990)	(2 552 833 826)
Interest in suspense	(31 992 777)	(53 748 360)
	(2 539 926 286)	(2 613 060 361)
	65 553 602 665	52 345 570 926

9-1 Loans and Advances to customers

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
<u>Retail</u>		
Overdraft Accounts	15 035 356	17 371 760
Personal loans	11 567 319 997	10 397 760 880
Real Estate Finance loans	299 359 065	222 229 382
Credit cards	694 297 507	550 047 059
Total (2)	12 576 011 925	11 187 409 081
<u>Corporate & SME's</u>		
Overdraft Accounts	8 779 154 194	8 815 810 514
Syndicated loans	11 340 705 052	6 401 631 486
Direct loans	34 734 593 870	28 544 780 206
Discounted commercial bills	663 063 910	9 000 000
Total (3)	55 517 517 026	43 771 222 206
Total loans and Advances to customers (1+2+3)	68 093 528 951	54 958 631 287
(Deduct):		
Prepaid Revenue	(19 966 519)	(6 478 175)
Expect credit loss provision	(2 487 966 990)	(2 552 833 826)
Interest in suspense	(31 992 777)	(53 748 360)
Net	65 553 602 665	52 345 570 926

9-2 Expect credit loss provision

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Provision balance at the beginning of the period / Year	2 552 833 826	1 760 012 710
Expect credit loss	200 240 819	1 321 241 854
Proceeds from loans previously written off	90 089 611	64 628 721
Foreign currencies revaluation differences	(10 495 262)	208 340 220
	2 832 668 994	3 354 223 505
Amounts written off during the period / Year	(344 702 004)	(801 389 679)
ECL provisions at the end of the period / Year	2 487 966 990	2 552 833 826

Classification of Expect credit loss provision of loans and facilities to customers

30 September 2025

Retail

<i>In Egyptian Pound</i>	<u>Credit cards</u>	<u>Personal loans</u>	<u>Real Estate Finance loans</u>	<u>Total</u>
Balance at the beginning of the period	22 003 722	185 645 688	3 096 856	210 746 266
Expect credit loss	29 347 599	92 249 138	2 422 592	124 019 329
Proceeds from loans previously written off	2 516 354	42 549 406	179 441	45 245 201
Provisions used	(11 003 768)	(72 476 021)	(3 916 043)	(87 395 832)
Balance at the end of the period	42 863 907	247 968 211	1 782 846	292 614 964

Corporate

<i>In Egyptian Pound</i>	<u>Overdraft Accounts</u>	<u>Direct loans</u>	<u>Syndicated loans</u>	<u>Total</u>
Balance at the beginning of the period	1 605 506 401	478 870 515	257 710 644	2 342 087 560
Expect credit loss	283 436 835	(241 883 269)	34 667 924	76 221 490
Proceeds from loans previously written off	44 844 410	-	-	44 844 410
Foreign currencies revaluation differences	(7 194 526)	(2 145 894)	(1 154 842)	(10 495 262)
Provisions used	(257 306 172)	-	-	(257 306 172)
Balance at the end of the period	1 669 286 948	234 841 352	291 223 726	2 195 352 026

31 December 2024

Retail

<i>In Egyptian Pound</i>	<u>Credit cards</u>	<u>Personal loans</u>	<u>Real Estate Finance loans</u>	<u>Total</u>
Balance at the beginning of the Year	12 163 573	257 790 066	1 985 626	271 939 265
Expect credit loss	30 571 531	145 236 501	2 450 960	178 258 992
Proceeds from loans previously written off	2 859 125	36 001 611	172 003	39 032 739
Provisions used	(23 590 507)	(253 382 490)	(1 511 733)	(278 484 730)
Balance at the end of the Year	22 003 722	185 645 688	3 096 856	210 746 266

Corporate

<i>In Egyptian Pound</i>	<u>Overdraft Accounts</u>	<u>Direct loans</u>	<u>Syndicated loans</u>	<u>Total</u>
Balance at the beginning of the Year	1 181 696 565	132 615 036	173 761 844	1 488 073 445
Expect credit loss	439 669 194	327 688 488	375 625 180	1 142 982 862
Proceeds from loans previously written off	25 595 982	-	-	25 595 982
Foreign currencies revaluation differences	165 445 410	18 566 991	24 327 819	208 340 220
Provisions used	(206 900 750)	-	(316 004 199)	(522 904 949)
Balance at the end of the Year	1 605 506 401	478 870 515	257 710 644	2 342 087 560

10- Financial derivatives:
30 September 2025

Derivatives by fair value through profit and loss	Contractual amount	Assets	Liabilities
Currencies derivatives			
Currency Forward contracts	346 174 800	-	29 147 264
Currency Forward contracts	335 090 300	40 231 764	-
	-	40 231 764	29 147 264

31 December 2024

Derivatives by fair value through profit and loss	Contractual amount	Assets	Liabilities
Currencies derivatives			
Currency Forward contracts	156 456 200	2 379 916	-
Currency Forward contracts	155 639 300	-	1 563 016
	-	2 379 916	1 563 016

11- Financial investments at fair value through other comprehensive income

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Governmental debt instruments	7 980 533 525	6 814 060 931
Non governmental debt instruments	4 510 959 329	2 952 471 891
Total debt instruments	12 491 492 854	9 766 532 822
Unquoted equity instruments	52 021 837	52 018 837
Total Equity instruments	52 021 837	52 018 837
Financial investments at fair value through other comprehensive income	12 543 514 691	9 818 551 659
Current balances	12 491 492 854	9 766 532 822
Non-current balances	52 021 837	52 018 837
	12 543 514 691	9 818 551 659

Financial investments at fair value through other comprehensive income

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
<i>Balance at the beginning of the period \ Year</i>	9 818 551 659	5 859 956 794
Net amortization(issuing discount & issuing premium)	33 551 069	50 166 235
Additions – Treasury Bonds & Financial Investments	3 848 649 677	5 707 879 146
Retrieval – Treasury Bonds & Financial Investments	(1 423 524 781)	(2 178 813 384)
Net change in fair value	301 570 799	153 098 346
Foreign currencies revaluation differences	(35 283 732)	226 264 522
Balance at the end of the period \ Year	12 543 514 691	9 818 551 659

Financial assets at fair value through profit or loss

12- Investments in associates

EGP	30 September 2025	31 December 2024
Unquoted equity instrument *	100	100
Total Investments in associates	100	100

*

Associates	30 September 2025	31 December 2024
EL Fouadeya Development Company	100	100
	100	100

*

<u>Company Name</u>	<u>Contribution Percentage</u>	<u>Assets</u>	<u>Liabilities</u>	<u>Paid in Capital</u>	<u>Income</u>	<u>Net profit /(loss)</u>	<u>Last financial statement date</u>	<u>Headquarter country</u>
EL Fouadeya Development Company	25%	12 289 826	16 223 730	3 668 000	-	(132 478)	12/31/2023	Egypt

Notes to Condensed Interim Financial Statements for period ended September 30, 2025

13- **Intangible assets**

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Net balance at beginning of the period / Year	120 560 653	61 088 294
Additions	94 390 238	97 071 055
Total	214 950 891	158 159 349
Amortization during the period / Year	(52 130 186)	(37 598 696)
Net	162 820 705	120 560 653

14- **Other assets**

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Accrued revenue	1 027 707 053	1 053 117 658
Prepaid expenses	285 032 451	137 320 865
Down payments to purchase of fixed assets	407 266 614	480 961 715
Assets reverted to the bank in settlement of debts	4 915 162	9 180 197
Deposits held with others and custody	9 750 472	9 750 744
Other debit balances *	510 164 648	297 969 110
	2 244 836 400	1 988 300 289

* **The other debit balances include the following:**

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Other Debit Balances Under Settlements - ATM,Digital wallet & IPN	408 642 288	255 919 011
Other Debits amounts	101 522 360	42 050 099
	510 164 648	297 969 110

15- **Deferred Tax**

30 September 2025

<i>In Egyptian Pound</i>	Assets	Liabilities	Total
Deferred Tax Assets (Provisions)	161 899 301	-	161 899 301
Deferred Tax liabilities (Property, Plant, and Equipment)	-	(47 677 398)	(47 677 398)
Total Deferred Tax Assets (Liabilities)	161 899 301	(47 677 398)	114 221 903

31 December 2024

<i>In Egyptian Pound</i>	Assets	Liabilities	Total
Deferred Tax Assets (Provisions)	161 899 301	-	161 899 301
Deferred Tax liabilities (Property, Plant, and Equipment)	-	(32 077 398)	(32 077 398)
Total Deferred Tax Assets (Liabilities)	161 899 301	(32 077 398)	129 821 903

15-A **Income tax expenses**

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Corporate Tax Expenses	737 550 000	613 000 000
Treasury bills and bonds revenues taxes	1 261 162 007	923 071 247
Dividend tax	96 622	61 513
Deferred tax - Liabilities	15 600 000	2 500 000
	2 014 408 629	1 538 632 760

16- Property, Plant, and Equipment (after deduct the accumulated depreciation)
30 September 2025

<i>In Egyptian Pound</i>	<u>Land</u>	<u>Buildings, Constructions, and its fixtures</u>	<u>Integrated automated systems</u>	<u>Vehicles</u>	<u>Tools and equipment</u>	<u>Premises fixtures and Other fixtures</u>	<u>Furniture</u>	<u>Total</u>
Cost at the beginning of the period	316 146 523	867 081 843	391 068 890	12 869 000	138 032 628	337 531 973	70 254 584	2 132 985 441
Additions during the period	-	-	183 509 083	1 153 720	4 891 373	98 072 581	2 354 019	289 980 776
Disposals	-	(10 083 006)	-	(12 647 000)	(5 930 119)	(22 422 269)	(4 343 360)	(55 425 754)
Cost as at 30 September 2025	316 146 523	856 998 837	574 577 973	1 375 720	136 993 882	413 182 285	68 265 243	2 367 540 463
Accumulated depreciation at the beginning of the period	-	17 888 732	225 604 249	1 808 210	77 893 510	227 613 391	20 694 390	571 502 482
Depreciation for the period	-	105 952 700	46 916 304	248 331	10 616 495	28 333 195	4 393 288	196 460 313
Disposals accumulated depreciation	-	(5 411 213)	-	(1 757 627)	(5 930 120)	(22 422 268)	(4 343 360)	(39 864 588)
Accumulated depreciation as at 30 September 2025	-	118 430 219	272 520 553	298 914	82 579 885	233 524 318	20 744 318	728 098 207
Net book value as at 30 September 2025	316 146 523	738 568 618	302 057 420	1 076 806	54 413 997	179 657 967	47 520 925	1 639 442 256

• The building depreciation rate was adjusted to 4% instead of 2%, affecting the depreciation expense and accumulated depreciation accounts as of the beginning of the current fiscal year 2025.

Property, Plant, and Equipment (after deduct the accumulated depreciation)
31 December 2024

<i>In Egyptian Pound</i>	<u>Land</u>	<u>Buildings, Constructions, and its fixtures</u>	<u>Integrated automated systems</u>	<u>Vehicles</u>	<u>Tools and equipment</u>	<u>Premises fixtures and Other fixtures</u>	<u>Furniture</u>	<u>Total</u>
Cost at the beginning of the period	316 146 523	35 170 303	276 241 538	4 300 800	79 317 803	273 880 008	27 057 524	1 012 114 499
Additions during the period	-	831 911 540	114 827 352	10 590 000	60 379 593	63 651 965	43 582 326	1 124 942 776
Disposals	-	-	-	(2 021 800)	(1 664 768)	-	(385 266)	(4 071 834)
Cost as at 31 December 2024	316 146 523	867 081 843	391 068 890	12 869 000	138 032 628	337 531 973	70 254 584	2 132 985 441
Accumulated depreciation at the beginning of the period	-	13 025 768	182 214 259	2 179 313	74 359 342	197 633 990	18 800 482	488 213 154
Depreciation for the period	-	4 862 964	43 389 990	926 897	5 198 936	29 979 401	2 279 174	86 637 362
Disposals accumulated depreciation	-	-	-	(1 298 000)	(1 664 768)	-	(385 266)	(3 348 034)
Accumulated depreciation as at 31 December 2024	-	17 888 732	225 604 249	1 808 210	77 893 510	227 613 391	20 694 390	571 502 482
Net book value as at 31 December 2024	316 146 523	849 193 111	165 464 641	11 060 790	60 139 118	109 918 582	49 560 194	1 561 482 959

Notes to Condensed Interim Financial Statements for period ended September 30, 2025
17- Due to banks

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
<u>Local banks</u>		
Current accounts	24 921 786	39 152 517
	24 921 786	39 152 517
<u>Foreign banks</u>		
Current accounts	846 152 271	628 746 900
	846 152 271	628 746 900
	871 074 057	667 899 417
Non-interest bearing balances	871 074 057	667 899 417
	871 074 057	667 899 417

18- Customers' deposits

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Demand deposits	36 468 416 122	23 994 616 681
Time and callable deposits	82 075 043 075	75 691 959 141
Saving and deposit certificates	14 828 485 190	12 904 152 394
Saving deposits	5 191 392 853	2 930 627 648
Other deposits	1 021 860 948	983 112 376
Total Customers' deposits	139 585 198 188	116 504 468 240
Corporate & SMEs deposits	111 929 042 318	93 468 417 373
Retail deposits	27 656 155 870	23 036 050 867
	139 585 198 188	116 504 468 240
Non-interest bearing balances	10 142 315 384	6 449 111 086
Interest bearing balances	129 442 882 804	110 055 357 154
	139 585 198 188	116 504 468 240

19- Other liabilities

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Accrued interest	7 514 686 762	1 133 375 614
Advanced revenues	1 676	-
Accrued expenses	269 163 560	208 974 540
Creditors	74 520 718	151 582 025
Other credit balances *	1 881 294 606	1 762 368 438
	9 739 667 322	3 256 300 617

*The other credit balances includes the following:

<i>in Egyptian pounds</i>	30 September 2025	31 December 2024
Taxes and insurance under settlement	1 298 767 388	1 301 114 515
Clearance cheques	429 479 004	329 726 270
Other Credit Amounts	153 048 214	131 527 653
	1 881 294 606	1 762 368 438

Notes to Condensed Interim Financial Statements for period ended September 30, 2025

20- Other provisions

30 September 2025

<i>In Egyptian Pound</i>	Balance at the beginning of the period	Charged during the period	Foreign currencies revaluation differences	Utilized during the period	Balance at period ended
Provision for potential claims	165 651 996	10 300 000	-	(38 077 259)	137 874 737
Contingent liabilities provision	89 130 618	26 694 984	(181 563)	-	115 644 039
Other provisions	5 749 168	-	-	(147 200)	5 601 968
Loans commitment provisions	37 629 534	13 149 827	-	-	50 779 361
Total Other Provisions	298 161 316	50 144 811	(181 563)	(38 224 459)	309 900 105

31 December 2024

<i>In Egyptian Pound</i>	Balance at the beginning of the Year	Charged during the Year	Foreign currencies revaluation differences	Utilized during the Year	Balance at Year ended
Provision for potential claims	81 255 923	85 892 633	-	(1 496 560)	165 651 996
Contingent liabilities provision	50 342 841	31 641 960	7 379 567	(233 750)	89 130 618
Other provisions	5 799 266	-	-	(50 098)	5 749 168
Loans commitment provisions	19 119 682	18 509 852	-	-	37 629 534
Total Other Provisions	156 517 712	136 044 445	7 379 567	(1 780 408)	298 161 316

21- Shareholders' equity

A- Authorized capital

The authorized capital amounted to EGP Ten billion the extra ordinary general assembly dated 14 March 2021 approved the increase in the authorized capital from EGP Five billion to EGP Ten billion and the acceptance from the head of the Financial Regulatory Authority was dated 9 January 2022 the annotation in the commercial register on 12 January 2022 and published in the investment gazette dated 30 January 2022 the annotation in the banks register on 3 March 2022.

B- Issued and paid-up capital

The issued and paid-up capital amounted to EGP Five Billion Five Hundred and Twelve Million Five Hundred Thousand Egyptian Pounds as at 30 September 2025 distributed among 984,375,000 shares with par value of LE 5.60.

The extra ordinary general assembly dated 23 February 2025 approved the increase in the Issued and paid-up capital from EGP 5.512 billion to EGP 6.063 billion that by distributing one bonus shares for every 10 original shares owned by shareholder from net profit of period ended 31-12-2024 ,by increasing 98,437,500 share ,The necessary procedures are being taken with the relevant administrative authorities to amend the Articles of Association and marking the increase in the issued and paid-up capital.

30 September 2025

<i>In Egyptian pound</i>	<u>Number of shares</u>	<u>Ordinary shares value</u>	<u>Total</u>
Balance at the beginning of the period	984 375 000	5 512 500 000	5 512 500 000
Balance at the end of the period	984 375 000	5 512 500 000	5 512 500 000

31 December 2024

<i>In Egyptian pound</i>	<u>Number of shares</u>	<u>Ordinary shares value</u>	<u>Total</u>
Balance at the beginning of the period	937 500 000	5 250 000 000	5 250 000 000
Changes during the period	46 875 000	262 500 000	262 500 000
Balance at the end of the period	984 375 000	5 512 500 000	5 512 500 000

c- Reserves

According to the bank's article of association 10% of the annual net profit is retained to form the legal reserve which ceases when the reserve balance reaches 50% of the issued capital, Pursuant to the Central Bank of Egypt instructions the balance of the special reserve cannot be utilized without recourse to the Central Bank of Egypt

The reserves balance comprises of the following as at 30 September 2025 :-

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Legal reserve formed in accordance with the bank's article of association	1 040 964 852	614 020 695
General reserve to be used whenever in favor of the bank and the shareholders in accordance with the General Assembly approval	11 504 993	11 504 993
Capital reserve	411 654 705	409 484 705
General banking risk reserve	43 292 047	43 292 047
Fair value reserve – Investment through OCI	523 195 249	182 129 371
Balance at the end of the period	2 030 611 846	1 260 431 811

The changes in the reserves are represented in the following:

A- Legal Reserve

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Balance at the beginning of the period	614 020 695	412 135 842
Changes during the period	426 944 157	201 884 853
Balance at the end of the period	1 040 964 852	614 020 695

B- Capital Reserve

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Balance at the beginning of the period	409 484 705	381 196 639
Changes during the period	2 170 000	28 288 066
Balance at the end of the period	411 654 705	409 484 705

C- General banking risk reserve

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Balance at the beginning of the period	43 292 047	405 784 076
Transferred from (to) Retained earnings	-	(362 492 029)
Balance at the end of the period	43 292 047	43 292 047

D- Fair value reserve – Investment through OCI

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Balance at the beginning of the period	182 129 371	(5 193 154)
Net change in the fair value	338 653 156	183 823 920
Expected Credit loss impact	4 622 001	(15 216 320)
Expected Credit loss impact Foreign currencies revaluation differences	(2 209 279)	18 714 925
Balance at the end of the period	523 195 249	182 129 371

F- Retained earnings

<i>In Egyptian pound</i>	30 September 2025	31 December 2024
Movement on retained earnings		
Balance at the beginning of the period	6 655 586 531	2 777 536 862
- Transferred to legal reserve	(426 944 157)	(201 884 853)
- Employees share in the profit	(463 193 359)	(227 447 343)
- Board of directors remuneration	(17 500 000)	(18 000 000)
- Transferred to Capital reserve	(2 170 000)	(28 288 066)
- Transferred to capital increase	(551 250 000)	(262 500 000)
- Transferred to the Banking Support and Development Fund	(46 319 336)	(22 744 734)
Retained earnings	5 148 209 679	2 016 671 866
Net profit for the period	4 386 116 388	4 271 611 565
Transferred From General Banking Risk reserve	-	345 972 672
Transferred To General Banking Risk reserve (Assets revert to the bank)	-	16 519 357
Disposal Gain (Loss) financial Assets Fair value through OCI Equity	-	4 811 071
Balance at the end of the period	9 534 326 067	6 655 586 531

Notes to Condensed Interim Financial Statements for period ended September 30, 2025
22- Cash and cash equivalents

For the purpose of presenting the cash flow statement cash and cash equivalents include the following balances maturing within less than 3 months from the date of acquisition.

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Cash and due from Central Bank of Egypt	957 950 752	803 439 411
Due from banks	23 679 309 646	31 091 737 759
Treasury bills and the governmental notes	8 258 200 000	-
	32 895 460 398	31 895 177 170

23- Contingent liabilities and commitments

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
Loan Commitments – Irrevocable	2 565 208 156	1 909 892 505
Letter of guarantee	18 437 169 849	15 603 404 001
Letters of guarantees based on other banks requests	13 120 524 649	12 731 620 943
Letter of credit	578 239 997	861 152 189
Other contingent liabilities	343 520 732	654 651 955
	35 044 663 383	31 760 721 593

24- Net interest income

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Loans interest and similar revenues		
Loans, facilities and deposits at banks		
Deposits at banks	2 145 220 582	2 260 667 714
Loans and facilities to clients	11 507 204 883	7 251 464 345
Total loans & banks	13 652 425 465	9 512 132 059
Treasury bills	4 925 919 133	4 557 851 100
Investment measured at fair value through OCI debt instruments	2 199 420 795	884 112 711
Total Debt instruments	7 125 339 928	5 441 963 811
Total Loans interest and similar revenues	20 777 765 393	14 954 095 870
Interest expense and similar charges		
Deposits and current accounts:		
To banks	(667 513)	-
To clients	(13 094 749 869)	(8 908 505 291)
Other Loans & REPO	(562 376)	(610 594)
Total Interest expense and similar charges	(13 095 979 758)	(8 909 115 885)
Net interest income	7 681 785 635	6 044 979 985

25- Net fees and commissions income

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Fees and Commissions income		
Fees and Commissions related to facilities	559 665 194	515 680 643
Custody and Keeping Commissions	3 725 238	3 743 363
Other Commissions	531 820 687	342 919 302
Total Fees and Commissions income	1 095 211 119	862 343 308
Fees and Commissions expenses		
Other Commissions	(97 689 838)	(56 462 461)
Total Fees and Commissions expenses	(97 689 838)	(56 462 461)
Net fees and commissions income	997 521 281	805 880 847

Notes to Condensed Interim Financial Statements for period ended September 30, 2025
26- Dividends income

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Financial securities through OCI	966 220	615 130
	966 220	615 130

27- Net trading income

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Revaluation of financial derivatives assets and liabilities in foreign currencies	11 084 500	869 525
	11 084 500	869 525

28- Gains from financial investments

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Gains on sale of treasury bills	16 240 777	11 171 607
Gain on Sale of debt instruments through OCI	17 104 630	-
	33 345 407	11 171 607

29- Expected credit losses charges

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Loans and advances Banks ECL charge	7 243 324	5 290 281
Loans and advances Customers ECL charge	200 240 819	544 100 947
Due From Banks ECL - (Reverse) / Charge	(21 950 955)	40 318 337
Financial investments at fair value through OCI - ECL Charge / (reverse)	4 622 001	(12 423 025)
	190 155 189	577 286 540

30- Administrative expenses

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Labor cost		
Wages and salaries	789 822 898	581 040 487
Social insurance	27 562 549	26 395 308
Total Labor cost	817 385 447	607 435 795
Other administrative expenses*	1 274 125 344	729 926 779
	2 091 510 791	1 337 362 574

* Other administrative expenses

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Depreciation and amortization	248 590 499	76 370 931
Repair and maintenance	419 151 998	242 144 559
Others	606 382 847	411 411 289
	1 274 125 344	729 926 779

31- Other operating revenues (expenses)

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Gains from revaluation of assets and liabilities in foreign currencies and foreign exchange earnings	123 295 672	126 528 408
Gains from sale of fixed assets	24 397 316	2 800 000
Other provision formed	(50 144 811)	(68 699 093)
Assets rent expense	(145 364 193)	(134 544 377)
Gains from assets reverted to the bank	5 303 970	24 257 133
	(42 512 046)	(49 657 929)

32- Earnings per share

The portion of the share in the profit is calculated by dividing the net profits of the shareholders of the bank by ordinary shares.

<i>In Egyptian Pound</i>	30 September 2025	30 September 2024
Net profit for the period	4 386 116 388	3 360 577 291
Deduct: Employees share	(438 611 639)	(336 057 729)
Deduct: B.O.D. remuneration	(15 000 000)	(18 000 000)
Deduct: Banking Support and Development Fund	(43 672 085)	(33 584 073)
distributed net profit	3 888 832 664	2 972 935 489
Weighted average number of shares	1 082 812 500	1 082 812 500
Earnings per share	3.59	2.75

As illustrated under disclosure (21), the number of shares reached 1,082,812,500 shares (Issued shares numbers 984,375,000 in addition to the increase shares numbers to 98,437,500 shares) with the same nominal value per share, which is 5.60 Egyptian pounds. The increase issued by deducting retained earnings, and bonus shares were issued in exchange for the increase. Accordingly, the number of shares in the comparative period was adjusted according to the Egyptian standard (22) paragraph (28).

33- Capital commitments

The uncalled capital commitments related to the financial investments at the balance sheet date amounted to 343 520 732 EGP as follows:-

<i>In Egyptian Pound</i>	Commitments
Obligations for leases	343 520 732
	343 520 732

34- Transactions with related parties

The bank deals with its related parties on the same basis as with other parties. In the balance sheet date the nature of these significant transactions and its balances with main shareholder Abou Dhabi Commercial Bank - UAE represented in are as follows:-

<i>In Egyptian Pound</i>	30 September 2025	31 December 2024
<u>Nature of transactions</u>		
Due from banks	6 209 695	9 042 966
Due to banks	597 620 986	208 933 771
Contingent liabilities and commitment	8 161 245 297	6 977 758 027

35- Tax status**First: Corporate tax:****From inception till FY 2018:**

These years inspected and tax differences had been paid and settled.

FY 2019:

ETA had inspected this year; the related disputes had been resolved based on consent in the internal committee in the large taxpayer center dated May 22, 2024. Taking into consideration, this year not settled.

FYs 2020/2023:

The bank's management had submitted the annual corporate income tax returns and paid taxes to ETA on the legal dates, taking into consideration that these years not been requested for inspection till now.

Second: Salary tax:**From inception till FY 2020:**

These years inspected and tax differences had been paid and settled.

FYs 2021/2022:

These years inspected and tax differences paid taking into consideration these years are not settled.

FYs 2023/2024:

The bank had withheld the tax and paid it to ETA with submission of salary tax reconciliations and tax's forms in the legal dates. Taking into consideration, these years not been requested for inspection until now.

Third: Stamp Tax:**Stamp tax based on old law (till 31/7/2006):**

ETA had inspected the bank's branches according to stamp tax law no. 111 for the year 1980 from inception till 31/7/2006. The bank had paid the tax for branches that had been finalized, considering this, there are disputes related to some branches in front of courts.

Stamp tax based on new law (starting from 1/8/2006):**The period from 1/8/2006 till 31/12/2022:**

These years had been inspected and tax differences had been paid except delay fines, taking into consideration, these years not settled till to date.

FY 2023/2024:

The bank is committed to applying the provisions of stamp tax law; it is committed to paying monthly in-kind stamp tax in addition to the quarterly proportional stamp tax on loans and credit facilities in the legal dates, taking into consideration that this period has not been requested for inspection till now.