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

Condensed Interim Financial Statements
For the period ended 30 September 2026
Together with Limited Review Report

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Translation of the Financial Statements originally issued in Arabic

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, 2026, 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.

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Cairo, November 2nd, 2026

ABU DHABI COMMERCIAL BANK– EGYPT (S.A.E)

Condensed Interim Financial Position as of 30 September 2026

In Thousands of Egyptian Pound	Note	30 September 2026	31 December 2025
Assets			
Cash and due from Central Bank of Egypt	(5)	20 457 097	17 853 809
Due from banks	(6)	45 038 147	38 442 462
Treasury bills at fair value through other comprehensive income	(7)	36 873 955	31 966 775
Loans and advances to Banks	(8)	3 145 513	1 611 890
Loans and advances to Customers	(9)	83 488 185	67 320 713
Financial derivatives	(10)	-	55 397
Financial Investments :			
- At fair value through other comprehensive income	(11)	18 356 814	12 263 046
Intangible assets	(13)	263 981	305 156
Other assets	(14)	2 759 735	2 467 619
Deferred Tax Assets	(15)	479 513	133 624
Property, Plant, and Equipment	(16)	390 135	1 548 616
Total assets		**211 253 075**	**173 969 107**
Liabilities and shareholders' equity			
Liabilities			
Due to banks	(17)	981 942	460 843
Customers' deposits	(18)	178 014 345	150 489 556
Financial derivatives	(10)	-	44 313
Other liabilities	(19)	11 684 109	3 757 579
Other provisions	(20)	335 984	251 622
Total liabilities		**191 016 380**	**155 003 913**
Shareholders' equity			
Paid - Up Capital	(21)	6 063 750	6 063 750
Reserves	(21)	2 983 318	2 536 490
Retained earnings	(21)	11 189 627	10 364 954
Total shareholders' equity		**20 236 695**	**18 965 194**
Total liabilities and shareholders' equity		**211 253 075**	**173 969 107**

- The accompanying notes from (1) to (36) are an integral part of these condensed Interim Financial Statements and read with it.

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

ABU DHABI COMMERCIAL BANK– EGYPT (S.A.E)

Condensed Interim Income Statement for period ended 30 September 2026

In Thousands of Egyptian Pound	Note	Three Months Ended September		Nine Months Ended September	
		2026	2025	2026	2025
Interest on loans and similar income	(24)	7 800 138	7 272 752	21 785 730	20 777 766
Cost of deposits and similar expense	(24)	(5 173 142)	(4 550 515)	(14 398 505)	(13 095 980)
Net interest income		**2 626 996**	**2 722 237**	**7 387 225**	**7 681 786**
Fees and Commissions income	(25)	460 372	362 776	1 332 920	1 095 211
Fees and Commissions expenses	(25)	(39 327)	(28 371)	(137 415)	(97 690)
Net fees and commissions income		**421 045**	**334 405**	**1 195 505**	**997 521**
Dividends income	(26)	-	252	1 706	966
Net trading income	(27)	-	-	-	11 085
Gains from financial investments	(28)	8 021	2 706	28 697	33 345
Expected credit losses charges	(29)	(287 767)	(103 342)	(723 832)	(190 155)
Administrative expenses	(30)	(932 397)	(821 468)	(2 651 704)	(2 091 511)
Other operating expenses	(31)	293 668	8 636	258 191	(42 512)
Profit for the period before income tax		**2 129 566**	**2 143 426**	**5 495 788**	**6 400 525**
Income tax expenses	(15-A)	(760 029)	(707 217)	(2 073 250)	(2 014 409)
Net profit for the period after tax		**1 369 537**	**1 436 209**	**3 422 538**	**4 386 116**
Earnings per share (EGP / Share)	(32)	**1.12**	**1.18**	**2.80**	**3.59**

- The accompanying notes from (1) to (36) are an integral part of these condensed Interim Financial Statements and read with it.

Condensed Interim Statement of Comprehensive Income for period ended 30 September 2026

In Thousands of Egyptian Pound	Three Months Ended September		Nine Months Ended September	
	2026	2025	2026	2025
Net profit for the period	**1 369 537**	**1 436 209**	**3 422 538**	**4 386 116**
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	-	-	71	-
Income tax related to items that will not be reclassified to profit or loss	-	-	(16)	-
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	(33 985)	251 947	(299 628)	341 066
Income tax related to items that may be reclassified to profit or loss	7 646	(56 688)	67 416	(76 740)
Expected credit losses on debt instruments measured at fair value through other comprehensive income	4 774	7 698	13 546	(4 622)
Total other comprehensive income for the period, net after tax	**(21 565)**	**202 957**	**(218 611)**	**259 704**
Total comprehensive income for the period, net after tax	**1 347 972**	**1 639 166**	**3 203 927**	**4 645 820**

- The accompanying notes from (1) to (36) 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 2026

In Thousands of Egyptian Pound	Paid-Up capital	Under capital increase	Legal Reserve	General Reserve	Capital Reserve	General banking risk reserve	Fair value reserve	Retained earnings	Total
period ended 30 September 2025									
Balance as at the beginning of January 2025	**5 512 500**	**-**	**614 021**	**11 505**	**409 485**	**43 292**	**182 129**	**6 655 586**	**13 428 518**
Profit distribution (Staff & BOD members) - 2024	-	-	-	-	-	-	-	(480 693)	(480 693)
Profit distribution (shareholders) - 2024	-	551 250	-	-	-	-	-	(551 250)	-
Transfer to legal reserve	-	-	426 944	-	-	-	-	(426 944)	-
Transfer to capital reserve	-	-	-	-	2 170	-	-	(2 170)	-
Banking Support and Development Fund	-	-	-	-	-	-	-	(46 319)	(46 319)
Net fair value change of investments measured at FVOCI	-	-	-	-	-	-	341 066	-	341 066
Net profit for the period ended 30 September 2025	-	-	-	-	-	-	-	4 386 116	4 386 116
Balance as at 30 September 2025	**5 512 500**	**551 250**	**1 040 965**	**11 505**	**411 655**	**43 292**	**523 195**	**9 534 326**	**17 628 688**
period ended 30 September 2026									
Balance as at the beginning of January 2026	**6 063 750**	**-**	**1 040 965**	**11 505**	**411 655**	**552 474**	**519 891**	**10 364 954**	**18 965 194**
Profit distribution (Staff & BOD members) - 2025	-	-	-	-	-	-	-	(588 493)	(588 493)
Cach dividends from Profit distribution (shareholders) - 2025	-	-	-	-	-	-	-	(1 212 750)	(1 212 750)
Transfer to legal reserve	-	-	553 282	-	-	-	-	(553 282)	-
Transfer to capital reserve	-	-	-	-	193 103	-	-	(193 103)	-
Transfer to Banking Support and Development Fund	-	-	-	-	-	-	-	(50 236)	(50 236)
Net fair value change of investments measured at FVOCI	-	-	-	-	-	-	(299 557)	-	(299 557)
Disposal Loss financial Assets Fair value through OCI	-	-	-	-	-	-	-	(1)	(1)
Net profit for the period ended 30 September 2026	-	-	-	-	-	-	-	3 422 538	3 422 538
Balance as at 30 September 2026	**6 063 750**	**-**	**1 594 247**	**11 505**	**604 758**	**552 474**	**220 334**	**11 189 627**	**20 236 695**

- The accompanying notes from (1) to (36) are an integral part of these condensed Interim Financial Statements and read with it.

Condensed Interim Statement of cash flows for the period ended 30 September 2026

In Thousands of Egyptian Pound	Note	30 September 2026	30 September 2025
Cash flow from operating activities			
Net profit for the period before tax		5 495 788	6 400 525
Adjustments to reconcile net profit to cash flow from operating activities			
Depreciation and amortization	(13,16)	308 785	248 590
Reversed charged during the period-other provisions	(32,21)	111 053	50 145
(Reversed) / Charged during the period impairment provision at fair value through OCI and translation of forex		(12 078)	2 413
(Reversed) / Charged during the period-due from banks	(29,6)	(20 305)	(21 951)
Foreign revaluation differences for other provisions	(20)	1 674	(182)
Foreign revaluation differences for expected credit losses- Due from Bank		2 519	(536)
Gain on sale of fixed assets	(31)	(519 060)	(24 397)
Dividends income	(26)	(1 706)	(966)
Operating profit before changes in assets and liabilities from operating activities		**5 366 670**	**6 653 641**
Net decrease (increase) in assets and increase (decrease) in liabilities			
Due from banks	(6)	8 938 131	(2 568 438)
Due from Central Bank of Egypt within reserve percentage	(5)	(1 787 684)	(3 545 784)
Treasury bills and other governmental notes	(7)	(3 851 949)	4 203 682
Loans and advances to Banks	(8)	(1 533 623)	(313 609)
Loans and advances to Customers	(9)	(16 199 945)	(13 199 766)
Financial derivatives assets	(10)	55 397	(37 852)
Other assets	(14)	(230 318)	(330 231)
Due to bank	(17)	521 099	203 175
Customers' deposits	(18)	27 524 789	23 080 730
Financial derivatives liabilities	(10)	(44 313)	27 584
Used from other provisions	(20)	(28 364)	(38 224)
Other liabilities	(19)	6 192 366	5 857 316
Income tax paid		(2 307 830)	(2 037 349)
Net cash flow provided from operating activities		**22 614 426**	**17 954 875**

Condensed Interim Statement of cash flows for the period ended 30 September 2026 (Continued)

In Thousands of Egyptian Pound	Note	30 September 2026	30 September 2025
Cash flow from investing activities			
Payments to purchase fixed assets, establishments and finishing of branches		(159 686)	(310 676)
Proceeds from sale of fixed assets		3 065 000	39 958
Purchases of financial investments and net movement of investments in financial assets at fair value through other comprehensive income	(11)	(6 227 583)	(2 423 392)
Dividends received		1 706	966
Net cash flow (used in) investing activities		**(3 320 563)**	**(2 693 144)**
Cash flow from financing activities			
Dividends paid		(1 851 479)	(480 693)
Net cash flow (used in) financing activities		**(1 851 479)**	**(480 693)**
Net (decrease) increase in cash and cash equivalents during the period		**17 442 384**	**14 781 038**
Cash and cash equivalents at the beginning of the period		24 860 590	18 114 422
Cash and cash equivalents at the end of the period		**42 302 974**	**32 895 460**
For the purpose of preparing the statement of cash flow, the cash and cash equivalent comprise of the following			
Cash and due from Central Bank of Egypt	(5)	20 457 097	19 257 145
Due from banks	(6)	45 045 400	33 203 970
Treasury bills and other governmental notes	(7)	40 669 585	34 047 410
Due from Central Bank within reserve percentage		(18 829 640)	(18 299 194)
Due from banks (over 3 months maturity)		(6 516 833)	(9 524 661)
Treasury bills and other governmental notes (over 3 months maturity)		(38 522 635)	(25 789 210)
Cash and cash equivalents at the end of the period	(22)	**42 302 974**	**32 895 460**

- The accompanying notes from (1) to (36) 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 1432 employees as at 30 September 2026.
- 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 287 ATMs, the bank is not listed on Egyptian stock exchange.
- Board of Directors dated October 29, 2026 approved the adoption of the Condensed Interim Financial Statements for period ended 30 September 2026.

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, 2025, 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, 2025.

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 2026** 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.

CBE classification	Description	Required provision percentage	Internal classification	Internal classification description
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

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Treasury bills and other governmental securities through OCI	40 669 585	35 706 886
Loans and advances - Banks	3 165 571	1 620 821
Loans and advances - Retail :		
Overdraft Accounts	20 178	78 522
Personal loans	13 755 957	12 377 328
Real Estate Finance loans	317 181	350 021
Credit cards	881 824	731 703
Loans and advances - Corporate & SMEs		
Overdraft Accounts	10 499 177	9 402 848
Syndicated loans	12 630 637	11 775 061
Direct loans	46 606 565	33 711 753
Discounted commercial bills	1 773 824	1 375 914
Financial investments:		
Debt instruments at fair value through other comprehensive income	18 249 652	12 171 578
Total	**148 570 151**	**119 302 435**
Credit risk exposures of off balance sheet items		
Credit commitments (Irrevocable)	4 454 344	3 813 793
Letters of guarantees	26 813 061	21 821 503
Letters of guarantees based on other banks requests	13 366 909	12 911 332
Letters of credit	5 356 813	2 329 335
Other financial liabilities	1 001 432	384 812
Total	**50 992 559**	**41 260 775**

The above table represents the maximum limit for credit risk as of 30 September 2026 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.

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 2026			
In Thousands of Egyptian Pound	The first stage	The second stage	The third stage	Total
Due from banks	6 563 243	-	-	6 563 243
Financial investments	9 114 296	-	-	9 114 296
Loans and advances - Banks	3 183 015	-	-	3 183 015
Loans and advances - corporate	65 672 172	2 284 631	3 817 627	71 774 430
Loans and advances - Retail	14 035 358	752 268	400 584	15 188 210
Contingent liabilities	38 502 891	378 177	363 037	39 244 105
Loan commitments and facilities	57 658 901	369 354	8 347	58 036 602
Total	**194 729 876**	**3 784 430**	**4 589 595**	**203 103 901**

	31 December 2025			
In Thousands of Egyptian Pound	The first stage	The second stage	The third stage	Total
Due from banks	11 879 528	-	-	11 879 528
Financial investments	8 494 314	-	-	8 494 314
Loans and advances - Banks	1 628 008	-	-	1 628 008
Loans and advances - corporate	51 133 209	2 450 677	2 879 681	56 463 567
Loans and advances - Retail	12 827 504	615 465	269 742	13 712 711
Contingent liabilities	31 899 210	2 219 046	70 413	34 188 669
Loan commitments and facilities	50 418 041	7 000	7 869	50 432 910
Total	**168 279 814**	**5 292 188**	**3 227 705**	**176 799 707**

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 2026	
In Thousands of Egyptian Pound	The first stage	The second stage	The third stage	Total
Due from banks	7 253	-	-	7 253
Financial investments	27 229	-	-	27 229
Loans and advances - Banks	20 058	-	-	20 058
Loans and advances - corporate	263 848	439 194	1 932 298	2 635 340
Loans and advances - Retail	17 290	14 865	273 130	305 285
Contingent liabilities	62 253	33 201	93 898	189 352
Loan commitments and facilities *	51 982	2 288	5 784	60 054
Total	**449 913**	**489 548**	**2 305 110**	**3 244 571**

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
In Thousands of Egyptian Pound	**30 September 2026**	**30 September 2026**	
Loans and advances Provision - Customer	2 940 625	3 503 507	(562 882)
Contingent liabilities Provision - Customer	175 236	610 615	(435 379)
	3 115 861	**4 114 122**	**(998 261)**

			31 December 2025	
In Thousands of Egyptian Pound	The first stage	The second stage	The third stage	Total
Due from banks	25 039	-	-	25 039
Financial investments	39 307	-	-	39 307
Loans and advances - Banks	8 931	-	-	8 931
Loans and advances - corporate	194 064	448 358	1 567 012	2 209 434
Loans and advances - Retail	24 646	53 812	170 485	248 943
Contingent liabilities	47 388	32 185	37 329	116 902
Loan commitments and facilities	50 444	699	5 244	56 387
Total	**389 819**	**535 054**	**1 780 070**	**2 704 943**

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
In Thousands of Egyptian Pound	**31 December 2025**	**31 December 2025**	
Loans and advances Provision - Customer	2 458 377	2 648 060	(189 683)
Contingent liabilities Provision - Customer	101 842	464 633	(362 791)
	2 560 219	**3 112 693**	**(552 474)**

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.

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In Thousands of Egyptian Pound	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)	25 039	-	-	-	2 519	(20 305)	7 253
Loans and advances - Banks	(8)	8 931	10 993	-	-	134	-	20 058
Loans and advances - corporate	(9)	2 209 434	625 217	17 780	(230 058)	12 967	-	2 635 340
Loans and advances - Retail	(9)	248 943	121 473	51 589	(116 720)	-	-	305 285
Total expected credit losses (1)		**2 492 347**	**757 683**	**69 369**	**(346 778)**	**15 620**	**(20 305)**	**2 967 936**

In Thousands of Egyptian Pound	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		39 307	-	-	-	1 468	(13 546)	27 229
Total expected credit losses (2)		**39 307**	**-**	**-**	**-**	**1 468**	**(13 546)**	**27 229**

In Thousands of Egyptian Pound	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)	116 902	82 501	-	(11 725)	1 674	-	189 352
Loans and advances commitments	(20)	56 387	3 667	-	-	-	-	60 054
Total expected credit losses (3)		**173 289**	**86 168**	**-**	**(11 725)**	**1 674**	**-**	**249 406**
Total expected credit losses (1 + 2 + 3)		**2 704 943**	**843 851**	**69 369**	**(358 503)**	**18 762**	**(33 851)**	**3 244 571**

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 A specific stress test involving potential events, including current geopolitical events affecting 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:

	30/09/2026		31/12/2025	
In thousand Egyptian pound	**Book value**	**Fair value**	**Book value**	**Fair value**
Financial assets				
Loans and advances to Banks	3 165 571	3 165 571	1 620 821	1 620 821
Loans and advances to customers				
-Retail	14 975 140	14 975 140	13 537 575	13 537 575
-Corporate and SME's	71 510 203	71 510 203	56 265 575	56 265 575
Financial liabilities				
Due to banks	981 942	981 942	460 843	460 843
Customer's deposits				
-Corporate	142 888 397	142 888 397	120 997 771	120 997 771
-Retail	35 125 948	35 125 948	29 491 845	29 491 845

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 2026.

Capital adequacy ratio as per Basel II requirements

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Capital		
Tier I Capital		
Core capital after deductions		
Capital (Includes amounts under capital increase) *	6 063 750	6 063 750
Reserves *	2 210 509	2 210 509
Retained earnings *	7 767 089	7 767 090
Total cumulative other comprehensive income after control adjustments	220 335	519 891
Additional Going Concern		
Net profit for the period	3 422 538	-
Deduct from Common Equity		
(-) Deduct 100% from net of Intangible assets(Other than goodwill)	(263 980)	(305 156)
Deferred tax Assets	(531 291)	(185 401)
Total Tier I	**18 888 950**	**16 070 683**
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	449 913	389 819
Total Tier 2 capital	**449 913**	**389 819**
Total capital based after deductions	**19 338 863**	**16 460 502**
Total credit risk	106 171 400	88 465 297
Capital requirements for operating risk	7 223 858	5 340 146
Total Assets and potential liabilities weighted by credit, market and operating risk	**113 395 258**	**93 805 443**
Capital adequacy ratio (%)	**17.05%**	**17.55%**

* Some comparative figures have been restated after taking into considration the Profits appropriation schedule for the fiscal period ending December 31, 2025 , which was approved by the Ordinary General Assembly held on March 5, 2026 , illustrate the items amended as follows:

	31 December 2025 Before profits distribution	31 December 2025 After profits distribution
Capital (Includes amounts under capital increase)		
Reserves	1 464 125	2 210 509
Retained earnings	5 148 210	7 767 090
Net profit	5 725 926	-

Leverage Ratio

	In Thousands of Egyptian Pound	30 September 2026	31 December 2025
First	**Tier 1 capital after Exclusions**	**18 888 950**	**16 070 683**
Second	**On-Off balance sheet exposures items**		
1	**Exposures on-balance sheet and financial derivatives and securities finance**		
	Cash and due from Central Bank of Egypt (CBE)	51 450 363	37 824 318
	Due from Banks	17 217 704	20 117 813
	Treasury bills and other Government securities	36 903 891	31 998 581
	REPO	(29 936)	(31 806)
	Financial investments Fair Value through OCI	18 341 120	12 263 046
	Loans and credit facilities to customers	86 485 344	69 803 150
	Fixed Assets (after deducting depreciation and impairment losses)	390 135	1 548 616
	Other assets	3 204 641	2 958 176
	Deducted amounts from exposures (after deducting Tier I Exclusions for capital base)	(3 239 562)	(2 805 680)
	Total on-balance sheet exposures items after deducting after Tier I Exclusions for capital base.	**210 723 700**	**173 676 214**
2	**Exposures off-balance sheet**		
	Contingent liabilities (1)		
	Letters of Credit - Import	128 187	115 790
	Letters of Credit - Export	6 752	3 514
	Letters of Guarantees	12 201 912	9 997 252
	Letters of Guarantees according to foreign banks	6 683 454	6 455 666
	Accepted papers	798 677	199 584
	Re-discounted Commercial paper		486 729
	Commitments (2)		
	Operating lease commitments	1 010 325	384 811
	Loan commitments to clients/banks (unutilized part) within original maturity	6 071 020	5 001 850
	Total Exposures off-balance sheet	**26 900 327**	**22 645 196**
	Total On-Off balance sheet exposures items (1) + (2)	**237 624 027**	**196 321 410**
	Leverage financial ratio	**7.95%**	**8.19%**

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 include 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 use 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 determine 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 are 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.

5- Cash and due from Central Bank of Egypt

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Cash on hand	1 627 457	811 853
Due from Central Bank of Egypt within reserve ratio	18 829 640	17 041 956
	20 457 097	**17 853 809**

6- Due from banks

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
The Central Bank of Egypt		
Current accounts	46 643	64 238
Time deposits	30 889 391	19 253 722
Other balances *	57 232	652 549
	30 993 266	**19 970 509**

Other balances are represented in the non-interest-bearing deposit held with the Central Bank, which is linked to the financing ratio of micro, small and medium enterprises, in accordance with Article 144 of Law No. 194 of 2020 issuing the Central Bank and Banking System Law. The balance at the date of the financial position is the outstanding balance after what was recovered from the original of that deposit as a result of achieving positive results in the aforementioned financing ratio.

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Local Banks		
Current accounts	133 862	173 204
Time Deposits	5 914 718	9 790 475
	6 048 580	**9 963 679**
Foreign Banks		
Current accounts	50 882	93 673
Time Deposits	7 952 672	8 439 640
	8 003 554	**8 533 313**
Total due from banks	**45 045 400**	**38 467 501**
Expect crdit loss provision	(7 253)	(25 039)
Net due from banks	**45 038 147**	**38 442 462**
Non-interest bearing balances	288 619	983 664
Interest bearing balances	44 756 781	37 483 837
Expect credit loss provision	(7 253)	(25 039)
	45 038 147	**38 442 462**

7- Treasury bills at fair value through other comprehensive income

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Treasury bills		
Treasury bills maturing to 91 days	2 146 950	1 036 200
Treasury bills maturing from 92 to 182 days	4 192 875	7 244 975
Treasury bills maturing grater than 182 to 364 days	34 359 696	27 457 517
	40 699 521	**35 738 692**
(Less):		
Unearned interest	(3 742 685)	(3 840 830)
Sales of treasury bills with repurchase obligation (REPO): *	(29 936)	(31 806)
Net change in fair value	(52 945)	100 719
Net of Treasury bills after change in fair value	**36 873 955**	**31 966 775**

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

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Against the the amount granted by the Central Bank of Egypt within the mortgage finance initiative for low-income people	29 936	31 806
	29 936	**31 806**

8- Loans and advances to Banks

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Banks Loans	3 165 571	1 620 821
	3 165 571	**1 620 821**
Expect credit loss provision	(20 058)	(8 931)
	3 145 513	**1 611 890**

9- Loans and advances to Customers

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Discounted commercial bills	1 773 824	1 375 914
Customers loans	84 711 519	68 427 236
	86 485 343	**69 803 150**
(Less):		
Prepaid Revenue	(46 591)	(14 117)
Expect credit loss provision	(2 940 625)	(2 458 377)
Interest in suspense	(9 942)	(9 943)
	(2 997 158)	**(2 482 437)**
	83 488 185	**67 320 713**

9-1 Loans and Advances to customers

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Retail		
Overdraft Accounts	20 178	78 522
Personal loans	13 755 957	12 377 328
Real Estate Finance loans	317 181	350 021
Credit cards	881 824	731 704
Total (2)	**14 975 140**	**13 537 575**
Corporate & SME's		
Overdraft Accounts	10 499 177	9 402 848
Syndicated loans	12 630 637	11 775 061
Direct loans	46 606 565	33 711 752
Discounted commercial bills	1 773 824	1 375 914
Total (3)	**71 510 203**	**56 265 575**
Total loans and Advances to customers (1+2+3)	**86 485 343**	**69 803 150**
(Deduct):		
Prepaid Revenue	(46 591)	(14 117)
Expect credit loss provision	(2 940 625)	(2 458 377)
Interest in suspense	(9 942)	(9 943)
Net	**83 488 185**	**67 320 713**

9-2 Expect credit loss provision

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Provision balance at the beginning of the period / year	**2 458 377**	**2 552 835**
Expect credit loss	746 690	393 553
Proceeds from loans previously written off	69 369	111 117
Foreign currencies revaluation differences	12 967	(11 217)
	3 287 403	**3 046 288**
Amounts written off during the period / year	(346 778)	(587 911)
ECL provisions at the end of the period / year	**2 940 625**	**2 458 377**

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

30 September 2026

Retail

In Thousands of Egyptian Pound	Credit cards	Personal loans	Real Estate Finance loans	Total
Balance at the beginning of the period	**38 212**	**208 722**	**2 009**	**248 943**
Expect credit loss	31 372	83 560	6 541	121 473
Proceeds from loans previously written off	5 337	45 054	1 198	51 589
Provisions used	(25 815)	(90 714)	(191)	(116 720)
Balance at the end of the period	**49 106**	**246 622**	**9 557**	**305 285**

Corporate

In Thousands of Egyptian Pound	Overdraft Accounts	Direct loans	Syndicated loans	Total
Balance at the beginning of the period	**1 603 461**	**263 095**	**342 878**	**2 209 434**
Expect credit loss	298 557	265 690	60 970	625 217
Proceeds from loans previously written off	17 780	-	-	17 780
Foreign currencies revaluation differences	1 904	8 773	2 290	12 967
Provisions used	(230 058)	-	-	(230 058)
Balance at the end of the period	**1 691 644**	**537 558**	**406 138**	**2 635 340**

31 December 2025

Retail

In Thousands of Egyptian Pound	Credit cards	Personal loans	Real Estate Finance loans	Total
Balance at the beginning of the year	**22 004**	**185 646**	**3 097**	**210 747**
Expect credit loss	41 697	124 084	2 614	168 395
Proceeds from loans previously written off	4 170	61 638	214	66 022
Provisions used	(29 659)	(162 646)	(3 916)	(196 221)
Balance at the end of the year	**38 212**	**208 722**	**2 009**	**248 943**

Corporate

In Thousands of Egyptian Pound	Overdraft Accounts	Direct loans	Syndicated loans	Total
Balance at the beginning of the year	**1 605 506**	**478 871**	**257 711**	**2 342 088**
Expect credit loss	352 239	(213 482)	86 401	225 158
Proceeds from loans previously written off	45 095	-	-	45 095
Foreign currencies revaluation differences	(7 689)	(2 294)	(1 234)	(11 217)
Provisions used	(391 690)	-	-	(391 690)
Balance at the end of the year	**1 603 461**	**263 095**	**342 878**	**2 209 434**

10- Financial derivatives:

In Thousands of Egyptian Pound	30 September 2026		
Derivatives by fair value through profit and loss	**Contractual amount**	**Assets**	**Liabilities**
Currencies derivatives			
Currency Forward contracts	-	-	-
Currency Forward contracts	-	-	-
	-	**-**	**-**

In Thousands of Egyptian Pound	31 December 2025		
Derivatives by fair value through profit and loss	**Contractual amount**	**Assets**	**Liabilities**
Currencies derivatives			
Currency Forward contracts	346 175	-	44 313
Currency Forward contracts	335 090	55 397	-
	-	**55 397**	**44 313**

11- Financial investments at fair value through other comprehensive income

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Governmental debt instruments	14 601 608	7 986 402
Non governmental debt instruments	3 648 044	4 185 176
Total debt instruments	**18 249 652**	**12 171 578**
Investments Fund *	15 694	-
Total Investments Fund	**15 694**	**-**
Unquoted equity instruments	91 468	91 468
Total Equity instruments	**91 468**	**91 468**
Financial investments at fair value through other comprehensive income	**18 356 814**	**12 263 046**
Current balances	18 249 652	12 171 578
Non-current balances	107 162	91 468
	18 356 814	**12 263 046**

Financial investments at fair value through other comprehensive income

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Balance at the beginning of the period / year	**12 263 046**	**9 818 552**
Net amortization(issuing discount & issuing premium)	2 468	39 497
Additions – Treasury Bonds , Financial Investments & Investments Fund	7 389 606	3 848 649
Retrieval – Treasury Bonds & Financial Investments	(1 261 928)	(1 618 004)
Net change in fair value	(133 815)	211 811
Foreign currencies revaluation differences	97 437	(37 459)
Balance at the end of the period / year	**18 356 814**	**12 263 046**

* The investment fund units classified under Financial Investments at Fair Value through Other Comprehensive Income (FVOCI) represent the Bank's investment in the units of ADCB Money Market Daily Accumulative Return Fund ("Zayed Kol Youm"). In accordance with the Fund's Prospectus, the Bank, as the founding entity of the Fund, maintains a minimum investment of EGP 15 million in the Fund's units.

Financial assets at fair value through profit or loss

12- Investments in associates

Egyptian Pound	30 September 2026	31 December 2025
Unquoted equity instrument *	100	100
Total Investments in associates	**100**	**100**

* Associates	30 September 2026	31 December 2025
EL Fouadeya Development Company	100	100
	100	**100**

In Thousands of Egyptian Pound

* Company Name	Contribution Percentage	Assets	Liabilities	Paid in Capital	Income	Net profit /(loss)	Last financial statement date	Headquarter country
EL Fouadeya Development Company	**25%**	**12 305**	**16 364**	**3 668**	**-**	**(114)**	**31-Dec-2024**	**Egypt**

13- Intangible assets

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Net balance at beginning of the period	**305 156**	**120 561**
Additions	64 723	264 916
Total	**369 879**	**385 477**
Amortization during the period	(105 898)	(80 321)
Net	**263 981**	**305 156**

14- Other assets

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Accrued revenue	1 404 320	1 164 201
Prepaid expenses	349 642	278 455
Down payments to purchase fixed and intangible assets	357 956	296 158
Assets reverted to the bank in settlement of debts	30 122	4 915
Deposits held with others and custody	9 775	9 763
Other debit balances *	607 920	714 127
	2 759 735	**2 467 619**

* The other debit balances include the following:

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Other Debit Balances Under Settlements - ATM,Digital wallet & IPN	501 303	620 245
Other Debits amounts	106 617	93 882
	607 920	**714 127**

15- Deferred Tax

	30 September 2026		
In Thousands of Egyptian Pound	**Assets**	**Liabilities**	**Total**
Deferred Tax Assets (Provisions)	531 290	-	531 290
Deferred Tax liabilities (Property, Plant, and Equipment)	-	(51 777)	(51 777)
Total Deferred Tax Assets (Liabilities)	**531 290**	**(51 777)**	**479 513**

	31 December 2025		
In Thousands of Egyptian Pound	**Assets**	**Liabilities**	**Total**
Deferred Tax Assets (Provisions)	185 401	-	185 401
Deferred Tax liabilities (Property, Plant, and Equipment)	-	(51 777)	(51 777)
Total Deferred Tax Assets (Liabilities)	**185 401**	**(51 777)**	**133 624**

15-A Income tax expenses

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Corporate Tax Expenses	889 304	737 550
Treasury bills and bonds revenues taxes	1 529 665	1 261 162
Dividend tax	171	97
Deferred tax (Income) Expenses	(345 890)	15 600
	2 073 250	**2 014 409**

16- **Property, Plant, and Equipment (after deduct the accumulated depreciation)** — **30 September 2026**

In Thousands of Egyptian Pound	Land	Buildings, Constructions and its fixtures	Integrated automated systems	Vehicles	Tools and equipment	Premises fixtures and Other fixtures	Furniture	Total
Cost at the beginning of January 2026	**316 147**	**832 827**	**577 523**	**1 376**	**132 539**	**427 085**	**68 092**	**2 355 589**
Additions during the period	**-**	9 409	3 632	-	4 017	475	52	17 585
Disposals *	(316 147)	(841 321)	-	-	-	(14 772)	-	(1 172 240)
Cost as at 30 September 2026	**-**	**915**	**581 155**	**1 376**	**136 556**	**412 788**	**68 144**	**1 200 934**
Accumulated depreciation at the beginning of January 2026	**-**	**123 986**	**320 899**	**446**	**86 263**	**245 959**	**29 420**	**806 973**
Depreciation for the period	**-**	69 835	70 976	288	13 353	39 602	8 833	202 887
Disposals accumulated depreciation	**-**	(192 906)	-	-	-	(6 155)	-	(199 061)
Accumulated depreciation as at 30 September 2026	**-**	**915**	**391 875**	**734**	**99 616**	**279 406**	**38 253**	**810 799**
Net book value as at 30 September 2026	**-**	**-**	**189 280**	**642**	**36 940**	**133 382**	**29 891**	**390 135**

* On June 25, 2026, the Bank entered into a sale agreement for its administrative building, with the handover procedures completed on July 9, 2026. Simultaneously, the Bank leased the building back from the purchaser for a one-year term, commencing on July 1, 2026, and ending on July 1, 2027. The Bank has committed that, in the event of any breach of the terms stipulated in the lease agreement, it shall repurchase the asset at its fair value—or at a value mutually agreed upon by both parties, not exceeding the fair value. The sale resulted in a gain of EGP 2,076,241,180. The Bank has recognized this gain over the term of the lease agreement; an amount of EGP 519,060,295 was charged to the income statement for the financial period ended September 30, 2026 (Note 31), while the remaining balance was recorded as deferred revenue under "miscellaneous credit balances" (Note 19).

Property, Plant, and Equipment (after deduct the accumulated depreciation) — **31 December 2025**

In Thousands of Egyptian Pound	Land	Buildings, Constructions and its fixtures *	Integrated automated systems	Vehicles	Tools and equipment	Premises fixtures and Other fixtures	Furniture	Total
Cost at the beginning of January 2025	**316 147**	**867 082**	**391 069**	**12 869**	**138 032**	**337 532**	**70 254**	**2 132 985**
Additions during the year	-	-	186 891	1 154	4 223	111 976	2 470	306 714
Disposals	-	(34 255)	(437)	(12 647)	(9 716)	(22 423)	(4 632)	(84 110)
Cost as at 31 December 2025	**316 147**	**832 827**	**577 523**	**1 376**	**132 539**	**427 085**	**68 092**	**2 355 589**
Accumulated depreciation at the beginning January 2025	-	17 889	225 604	1 808	77 894	227 613	20 694	**571 502**
Depreciation for the year	-	135 680	95 732	396	18 085	40 768	13 358	304 019
Disposals accumulated depreciation	-	(29 583)	(437)	(1 758)	(9 716)	(22 422)	(4 632)	(68 548)
Accumulated depreciation as at 31 December 2025	**-**	**123 986**	**320 899**	**446**	**86 263**	**245 959**	**29 420**	**806 973**
Net book value as at 31 December 2025	**316 147**	**708 841**	**256 624**	**930**	**46 276**	**181 126**	**38 672**	**1 548 616**

* The item for Buildings, Constructions, and its fixtures includes an amount of 504,908 Thousands of Egyptian Pound related to the fixtures of those buildings.
* The item for accumulated depreciation of Buildings, Constructions, and its fixtures includes an amount of 108,289 Thousands of Egyptian Pound related to the fixtures depreciation of those buildings.

17- Due to banks

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Local banks		
Current accounts	50 826	25
	50 826	**25**
Foreign banks		
Current accounts	931 116	460 818
	931 116	**460 818**
	981 942	**460 843**
Non-interest bearing balances	981 942	460 843
	981 942	**460 843**

18- Customers' deposits

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Demand deposits	56 551 363	42 951 020
Time and callable deposits	94 667 533	85 704 533
Saving and deposit certificates	17 402 237	15 418 450
Saving deposits	8 466 347	5 394 028
Other deposits	926 865	1 021 525
Total Customers' deposits	**178 014 345**	**150 489 556**
Corporate & SMEs deposits	142 888 397	120 997 711
Retail deposits	35 125 948	29 491 845
	178 014 345	**150 489 556**
Non-interest bearing balances	13 784 751	11 696 396
Interest bearing balances	164 229 594	138 793 160
	178 014 345	**150 489 556**

19- Other liabilities

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Accrued interest	7 145 289	1 153 033
Advanced revenues	-	2
Accrued expenses	440 452	387 337
Creditors	53 396	50 098
Other credit balances *	4 044 972	2 167 109
	11 684 109	**3 757 579**

***The other credit balances includes the following:**

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Taxes and insurance under settlement	1 587 825	1 435 786
Clearance cheques settled on the day following the closing of the period/year	695 475	600 385
Other Credit Balances - deferred gains from sale of fixed assets	1 557 181	-
Other Credit Amounts	204 491	130 938
	4 044 972	**2 167 109**

20- Other provisions

30 September 2026

In Thousands of Egyptian Pound	Balance at the beginning of the year	Charged during the period	Foreign currencies revaluation differences	Utilized during the period	Provisions no longer required	Balance at period ended
Provision for potential claims	**72 842**	20 924	-	(16 452)	-	**77 314**
Contingent liabilities provision	**116 902**	82 501	1 674	(11 725)	-	**189 352**
Other provisions	**5 491**	4 000	-	(187)	(40)	**9 264**
Loans commitment provisions	**56 387**	3 667	-	-		**60 054**
Total Other Provisions	**251 622**	**111 092**	**1 674**	**(28 364)**	**(40)**	**335 984**

31 December 2025

In Thousands of Egyptian Pound	Balance at the beginning of the year	Charged during the year	Foreign currencies revaluation differences	Utilized during the year	Provisions no longer required	Balance at year ended
Provision for potential claims	**165 652**	15 300	-	(38 110)	(70 000)	**72 842**
Contingent liabilities provision	**89 131**	28 168	(265)	(132)	-	**116 902**
Other provisions	**5 749**	-	-	(258)	-	**5 491**
Loans commitment provisions	**37 630**	18 757	-	-	-	**56 387**
Total Other Provisions	**298 162**	**62 225**	**(265)**	**(38 500)**	**(70 000)**	**251 622**

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 at 30 September 2026 amounted to An amount of six billion sixty-three million seven hundred fifty thousand Egyptian Pounds only as distributed among 1,082,812,500 shares with par value of LE 5.60.

The extra ordinary general assembly dated 23 February 2025 decided increasing 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 ,and after obtain the required approvals from relevant administrative bodies, obtained the approval of the Listing Committee of Misr for Clearing, Settlement, Depository and Central Registry (MCDR), which held on 14 October 2025that the bonus shares would be distributed starting from 22 October 2025. The announcement was published in the investment gazette dated 26 October 2025.

30 September 2026

In Thousands of Egyptian Pound	Number of shares	Ordinary shares value	Total
Balance at the beginning of the period	1 082 812 500	6 063 750	6 063 750
Balance at the end of the period	1 082 812 500	6 063 750	6 063 750

31 December 2025

In Thousands of Egyptian Pound	Number of shares	Ordinary shares value	Total
Balance at the beginning of the year	984 375 000	5 512 500	5 512 500
Changes during the year	98 437 500	551 250	551 250
Balance at the end of the year	1 082 812 500	6 063 750	6 063 750

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 2026 :-

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Legal reserve formed in accordance with the bank's article of association	1 594 247	1 040 965
General reserve to be used whenever in favor of the bank and the shareholders in accordance with the General Assembly approval	11 505	11 505
Capital reserve	604 758	411 655
General banking risk reserve	552 474	552 474
Fair value reserve – Investment through OCI	220 334	519 891
Balance at the end of the period \ year	**2 983 318**	**2 536 490**

The changes in the reserves are represented in the following:

A- Legal Reserve

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Balance at the beginning of the period / year	**1 040 965**	**614 021**
Changes during the period / year	553 282	426 944
Balance at the end of the period / year	**1 594 247**	**1 040 965**

B- Capital Reserve

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Balance at the beginning of the period / year	**411 655**	**409 485**
Changes during the period / year	193 103	2 170
Balance at the end of the period / year	**604 758**	**411 655**

C- General banking risk reserve

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Balance at the beginning of the period / year	**552 474**	**43 292**
Transferred from (to) Retained earnings	-	509 182
Balance at the end of the period / year	**552 474**	**552 474**

D- Fair value reserve – Investment through OCI

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Balance at the beginning of the period / year	**519 891**	**182 129**
Net change in the fair value	(287 479)	339 549
Expected Credit loss imapct	(13 546)	671
Expected Credit loss imapct Foreign currencies revaluation differences	1 468	(2 458)
Balance at the end of the period / year	**220 334**	**519 891**

F- Retained earnings

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Movement on retained earnings		
Balance at the beginning of the period / year	**10 364 954**	**6 655 586**
- Transferred to legal reserve	(553 282)	(426 944)
- Employees share in the profit	(572 593)	(463 193)
- Board of directors remuneration	(15 900)	(17 500)
- Transferred to Capital reserve	(193 103)	(2 170)
- Transferred to capital increase	(1 212 750)	(551 250)
- Transferred to the Banking Support and Development Fund	(50 236)	(46 319)
Retained earnings	**7 767 090**	**5 148 210**
Net profit for the period / year	3 422 538	5 725 926
Transferred From General Banking Risk reserve	-	(514 492)
Transferred To General Banking Risk reserve (Assets revert to the bank)	-	5 310
Disposal Loss financial Assets Fair value through OCI Equity	(1)	-
Balance at the end of the period / year	**11 189 627**	**10 364 954**

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.

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Cash and due from Central Bank of Egypt	1 627 457	957 951
Due from banks	38 528 567	23 679 309
Treasury bills maturity less than three months	2 146 950	8 258 200
	42 302 974	**32 895 460**

23- Contingent liabilities and commitments

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Loan Commitments – Irrevocable	4 454 344	3 813 793
Letter of guarantee	24 403 824	19 994 504
Letters of guarantees based on other banks requests	13 366 909	12 911 332
Letter of credit	1 473 371	1 282 832
Other contingent liabilities	1 001 432	384 812
	44 699 880	**38 387 273**

24- Net interest income

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Loans interest and similar revenues		
Loans, facilities and deposits at banks		
Deposits at banks	1 752 208	2 145 221
Loans and facilities to clients	11 619 852	11 507 205
Total loans & banks	**13 372 060**	**13 652 426**
Treasury bills	5 722 351	4 925 919
Investment measured at fair value through OCI debt instruments	2 691 319	2 199 421
Total Debt instruments	**8 413 670**	**7 125 340**
Total Loans interest and similar revenues	**21 785 730**	**20 777 766**
Interest expense and similar charges		
Deposits and current accounts:		
To banks	(19 633)	(668)
To clients	(14 378 354)	(13 094 750)
Other Loans & REPO	(518)	(562)
Total Interest expense and similar charges	**(14 398 505)**	**(13 095 980)**
Net interest income	**7 387 225**	**7 681 786**

25- Net fees and commissions income

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Fees and Commissions income		
Fees and Commissions related to facilities	662 002	559 665
Custody and Keeping Commissions	2 853	3 725
Other Commissions	668 065	531 821
Total Fees and Commissions income	**1 332 920**	**1 095 211**
Fees and Commissions expenses		
Other Commissions	(137 415)	(97 690)
Total Fees and Commissions expenses	**(137 415)**	**(97 690)**
Net fees and commissions income	**1 195 505**	**997 521**

26- Dividends income

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Financial securities through OCI	1 706	966
	1 706	**966**

27- Net trading income

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Revaluation of financial derivatives assets and liabilities in foreign currencies	-	11 085
	-	**11 085**

28- Gains from financial investments

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Gains on sale of treasury bills	26 664	16 241
Gain on Sale of debt instruments through OCI	2 033	17 104
	28 697	**33 345**

29- Expected credit losses charges

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Loans and advances Banks ECL charge	10 993	7 243
Loans and advances Customers ECL charge	746 690	200 241
Due From Banks ECL - (Reverse) / Charge	(20 305)	(21 951)
Financial investments at fair value through OCI - ECL Charge / (reverse)	(13 546)	4 622
	723 832	**190 155**

30- Administrative expenses

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Labor cost		
Wages and salaries	929 095	789 823
Social insurance	38 679	27 563
Total Labor cost	**967 774**	**817 386**
Other administrative expenses*	1 683 930	1 274 125
	2 651 704	**2 091 511**

* Other administrative expenses

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Depreciation and amortization	308 785	248 590
Subscriptions	246 810	156 708
Taxes and fees	273 879	195 850
Repair and maintenance	506 283	419 152
Others	348 173	253 825
	1 683 930	**1 274 125**

31- Other operating revenues (expenses)

In Thousands of Egyptian Pound	30 September 2026	30 September 2025
Gains from revaluation of assets and liabilities in foreign currencies and foreign exchange earnings	162 994	123 296
Gains from sale of fixed assets	519 060	24 397
Other provision formed	(111 053)	(50 145)
Assets rent expense	(329 964)	(145 364)
Net revenue from installment sale of some assets	17 154	5 304
	258 191	**(42 512)**

32- Basic 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.

	In Thousands of Egyptian Pound	30 September 2026	30 September 2025
	Net profit for the period	3 422 538	4 386 116
Deduct:	Employees share	(342 254)	(438 612)
Deduct:	B.O.D. remuneration	(15 000)	(15 000)
Deduct:	Banking Support and Development Fund	(30 203)	(43 672)
	distributed net profit	**3 035 081**	**3 888 832**
	Weighted average number of shares	**1 082 813**	**1 082 813**
	Earnings per share	**2.80**	**3.59**

As illistruated under disclousre (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

uncalled capital commitments related to the financial investments at the balance sheet date amount 1 001 432 In Thousands of EGP as follows:-

In Thousands of Egyptian Pound	Commitments
Obligations for leases	1 001 432
	1 001 432

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:-

In Thousands of Egyptian Pound	30 September 2026	31 December 2025
Nature of transactions		
Due from banks	63 130	77 881
Due to banks	426 933	247 581
Contingent liabilities and commitment	7 866 165	8 190 400

35- Tax status

First: Corporate tax:

From inception till Year 2019:

The Bank's accounts were tax-inspected and settled with respect to Tax except the delay penalties FY2019

Years 2020/2022:

The Bank's accounts were tax-inspected for those years and still not settled till date.

Years 2023/2024/2025:

The Bank submitted its tax return in the due date and books have not been inspected yet.

Second: Salaries tax:

From inception till FY 2020:

The Bank’s books have been inspected and settled.

FYs 2021/2022/2023:

The Bank’s books have been inspected and the due tax was paid.

FYs 2024/2025:

The Bank submitted its tax returns in the due date and books have not been inspected yet.

Third: Stamp Tax:

From inception till 31/07/2006: -

The Bank’s books have been inspected for all branches until July 31, 2006 and all due tax was paid except some disputes related to bank branches still in front of courts.

The period from 1/8/2006 till 31/12/2022:

The Bank’s books have been inspected and the due tax was paid and not settled till date.

Years 2023/2025:

The Bank submitted its tax returns and the du tax was paid in its legal dates and books have not been inspected yet.

36 - Investment Funds

Investment funds represent one of the banking activities licensed to the Bank in accordance with the provisions of the Egyptian Capital Market Law No. 95 of 1992 and its amendments, together with its Executive Regulations.

ADCB Money Market Fund – "Zayed Kol Youm"

The Bank established the ADCB Money Market Fund – "Zayed Kol Youm", a daily cumulative return money market fund.

The Fund is managed by Hermes Asset Management. As the founding entity, the Bank subscribed to 150000 units with a total nominal value of EGP 15000000 million to commence the Fund's operations.

As of 30 September 2026, the redemption value of each fund unit amounted to EGP 104,6716 while the total number of outstanding fund units amounted to 265863 units.

In accordance with the prospectus, the Bank receives fees and commissions for administrative services provided to the Fund. Total commissions collected from the Fund amounted to approximately EGP 74 thousand for the financial period ended September 30, 2026, which were included under 'Fee and commission income' in the income statement.