

Forvis Mazars Mostafa Shawki

PricewaterhouseCoopers EzzEldeen, Diab& CO.

Public Accountants

**Abu Dhabi Islamic Bank - Egypt" S.A.E"**  
**condensed interim consolidated financial statements**  
**for the financial period ending on March 31, 2026**  
**and the limited review report**

**Limited Review Report of Condensed Interim Consolidated Financial Statements**

**To: Board of Directors of Abu Dhabi Islamic Bank - Egypt "S.A.E"**

**Introduction**

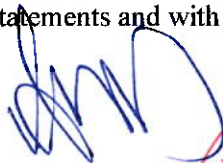
We have performed a limited review on the accompanying condensed interim consolidated statement of financial position of Abu Dhabi Islamic Bank - Egypt "S.A.E" and its subsidiaries (together the "Group") as of 31 March 2026 and the related condensed interim consolidated statements of income, comprehensive income, cash flows and changes in equity for the three months period then ended, and other explanatory notes. Management is responsible for the preparation and fair presentation of these condensed interim consolidated financial statements in accordance with the rules of preparation and presentation of banks' financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on 16 December 2008 as amended by the regulation issued on 26 February 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed interim financial statements and with the requirements of applicable Egyptian laws and regulations. Our responsibility is limited to expressing a conclusion on these condensed interim consolidated financial statements based on our limited review.

**Scope of Limited Review**

We conducted our limited review in accordance with the Egyptian standard on review engagements No. (2410) "Review of interim financial information performed by the independent auditor of the entity". A limited review of condensed interim consolidated financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other limited review procedures. A limited review is substantially less in scope than an audit conducted in accordance with Egyptian Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed interim consolidated financial statements.

**Conclusion**

In light of our limited review, nothing has come to our attention that causes us to believe that the accompanying condensed interim consolidated financial statements are not prepared, in all material respects, in accordance with the rules of preparation and presentation of banks' financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on 16 December 2008 as amended by the regulation issued on 26 February 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed interim financial statements and with the requirements of applicable Egyptian laws and regulations.



**Ashraf Mamdouh**

**Accountants And Auditors Register No. (26231)  
Financial Regulatory Authority Register No. (383)  
CBE Register No. (569)**

**Fellow of Egyptian Society of Accountants and  
Auditors**

**Member of American Institute of Certified Public  
Accountants**

**PricewaterhouseCoopers Ezzeldeen, Diab & Co.  
Public Accountants**

**Plot No 211, Second Sector, City Center New  
Cairo 11835, Egypt**

Cairo, 4 May 2026

**Auditors**

**Dr. Ahmed Mostafa Shawki**

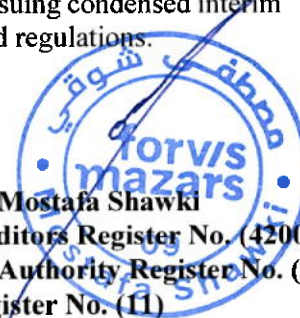
**Accountants And Auditors Register No. (4200)  
Financial Regulatory Authority Register No. (5)  
CBE Register No. (11)**

**Fellow of the Egyptian Society of Accountants  
and Auditors**

**Fellow of the Institute of Chartered Accountants  
in England and Wales**

**Fellow of the Egyptian Tax Society  
Forvis Mazars Mostafa Shawki**

**153 Mohamed Farid St., Bank Misr Tower,  
Cairo 11518, Egypt**



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

## Translation of Financial statements originally issued in Arabic Condensed interim consolidated statement of financial position as at 31 March 2026

	Note No	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>Assets</b>			
Cash and due from Central Bank	13	22,607,638	19,086,612
Due from banks	14	48,031,667	57,433,131
Financing and facilities to banks (net of expected credit losses)	15	5,962,016	4,802,479
Financing and facilities to customers (net of expected credit losses)	16	170,532,131	147,226,062
Financial leased assets to others		2,595,332	2,683,563
Non Current Assets Held for Sale		-	1,187
Islamic Pre promised exchange contracts		161,448	13,981
<b>Financial investments</b>			
- Fair value through profits and losses	1/17	275,159	143,461
- Financial investments at FVOCI	2/17	40,058,930	22,620,348
- Financial investments at amortized cost	3/17	89,028,982	80,350,465
Investments in associates		638,479	648,093
Intangible assets (net of accumulated amortization)		74,648	50,435
Other assets		13,123,603	10,356,822
Fixed assets (net of accumulated depreciation)	18	1,041,942	953,087
Investments properties		3,324	3,594
Deferred tax assets		341,706	337,885
<b>Total assets</b>		<b>394,477,005</b>	<b>346,711,205</b>
<b>Liabilities and equity</b>			
<b>Liabilities</b>			
Due to banks	19	5,283,742	5,921,757
Customers' deposits	20	320,990,184	277,864,370
Islamic Pre promised exchange contracts		19,326	140,892
Subordinated Financing / Other Islamic Financings	21	11,528,619	10,232,006
Other liabilities		11,825,894	11,407,931
Current income tax liability		5,300,325	4,230,538
Other provisions	22	2,239,790	1,825,694
Defined benefits obligations		468,125	453,161
<b>Total liabilities</b>		<b>357,656,005</b>	<b>312,076,349</b>
<b>Equity</b>			
Issued & Paid up Capital	2/23	12,000,000	12,000,000
Reserves	24	2,232,177	1,613,793
Difference between face value and present value for Reduced cost subordinated financing		17,893	19,323
Retained earnings		22,530,300	20,963,164
<b>Total equity attributable to equity holders' of the bank</b>		<b>36,780,370</b>	<b>34,596,280</b>
Non-controlling interests		40,630	38,576
<b>Total equity</b>		<b>36,821,000</b>	<b>34,634,856</b>
<b>Total liabilities and equity</b>		<b>394,477,005</b>	<b>346,711,205</b>

The Limited Review Report is attached

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

Mohamed Aly

Chief Executive Officer and Managing Director

Mahamoud El Semin

Financial Controller

Cairo on May 4, 2026

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

### Condensed interim consolidated income statement for the period ended 31 March 2026

	Note	Three Months ended	Three Months ended
	No	31 March 2026	31 March 2025
		EGP (in thousands)	EGP (in thousands)
Income from Murabaha, Musharaka, Mudaraba and similar income		13,946,859	11,691,906
Cost of deposits and similar costs		(7,994,560)	(6,985,654)
<b>Net income from funds</b>	<b>6</b>	<b>5,952,299</b>	<b>4,706,252</b>
Fees and commissions income		952,365	790,155
Fees and commissions expenses		(237,397)	(148,976)
<b>Net fees and commission income</b>	<b>7</b>	<b>714,968</b>	<b>641,179</b>
Dividend income		2,021	2,083
Net trading income	<b>8</b>	591,663	175,578
Administrative expenses	<b>9</b>	(1,087,833)	(736,183)
Other operating expenses	<b>10</b>	(969,291)	(326,985)
Expected credit losses	<b>11</b>	(80,318)	(417,932)
Gain/Loss on financial investments		4,284	-
Share Of Associates Results		32,292	51,266
<b>profit for the Period before tax</b>		<b>5,160,085</b>	<b>4,095,258</b>
Income tax expense	<b>12</b>	(1,503,237)	(1,064,814)
<b>Net profit for the Period</b>		<b>3,656,848</b>	<b>3,030,444</b>
<b>Attributable to:</b>			
Shareholder's equity of the bank		3,654,968	3,032,890
Non-controlling interests		1,880	(2,446)
<b>Net profit for the Period</b>		<b>3,656,848</b>	<b>3,030,444</b>
<b>Basic earning per share in net profit for the Period (EGP)</b>		<b>2.64</b>	<b>4.31</b>

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

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

Condensed interim consolidated statement of comprehensive income for the period ended 31 March 2026

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
<b>Net profit for the Period</b>	3,656,848	3,030,444
<b><u>Items that will not be reclassified to the Profit and Loss:</u></b>		
Change in fair value reserve of equity instruments at fair value through other comprehensive income	17,505	3,280
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	(4,421)	(469)
<b><u>Items that will be reclassified to the Profit and Loss:</u></b>		
Change in fair value reserve of debt instruments at fair value through other comprehensive income	(95,006)	1,907
Expected credit loss for fair value of debt Instruments measured at fair value through other comprehensive income	(1,222)	236
Deffered Income tax related to items that are reclassified to the profits and losses	21,376	(430)
<b>Other comprehensive income/(loss) for the Period ,net of tax</b>	<b>(61,768)</b>	<b>4,524</b>
<b>Comprehensive income for the Period net of tax</b>	<b>3,595,080</b>	<b>3,034,968</b>
<b><u>Attributable to:</u></b>		
Shareholder's equity of the bank	3,593,200	3,037,414
Non-controlling interests	1,880	(2,446)
<b>Comprehensive income for the Period net of tax</b>	<b>3,595,080</b>	<b>3,034,968</b>

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

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

## Condensed interim consolidated statement of cash flows for the period ended 31 March 2026

	Note	31 March 2026	31 March 2025
	No.	EGP (in thousands)	EGP (in thousands)
<b>Cash flows from operating activities</b>			
profit for the year before tax		5,160,085	4,095,258
<b>Adjustments to reconcile profits with cash flows from operating activities</b>			
Depreciation and Amortization of fixed and intangible assets	9	57,686	39,873
Depreciation of investment property	9	270	292
Charge impairment loss of financing and facilities to customers	11	79,453	392,826
Charge impairment loss of financing and facilities to banks	11	(1,062)	1,015
Collections of loans previously written off	16	15,698	12,935
Charge other provisions	22	349,400	54,018
Provisions no longer required other than financing provision	22	(269)	(462)
Provisions used other than financing provision	22	(434)	-
Bonds' premium and discount amortization		(468,919)	(152,563)
Foreign currency valuation differences of financing provisions in foreign currencies	16	416,927	(15,036)
Foreign currency valuation differences of provisions in foreign currencies other than financing provisions	22	65,399	2,211
Foreign currency valuation differences of due from banks provisions in foreign currencies	14	1,370	(3)
Foreign currency valuation differences of financial investments at FVOCI in foreign currencies		(49,289)	1,628
Foreign currency valuation differences of financial assets at AC in foreign currencies		(2,351,694)	55,322
Foreign currency valuation differences provisions in foreign currencies for financial instruments at AC		21,611	(490)
Foreign currency valuation differences of subordinated financing - With coupon		1,017,221	(37,378)
Foreign currency valuation differences of subordinated financing - at reduced cost	21	248,354	(8,894)
Foreign currency valuation differences of subordinated financing - at reduced cost - Equity		11,207	10,017
(Gains) valuation of financial investments at FVPL		(8,392)	(1,583)
(losses) / Gains from revaluation of Pre promised Forward contracts	8	(146,410)	6,393
(Release) / charge impairment loss of due from banks	11	1,927	5,294
(Release) / charge impairment loss provisions of FVOCI instruments	11	(1,638)	242
Charge /(release) impairment loss of financial investments at amortized cost	11	1,638	18,555
Charge /(release) Impairment loss of other assets	10	556	(101)
(Gains) sale of equity instruments at FVPL		(3,633)	(3,534)
(Losses) / Gains on sale of debt instruments at FVOCI		(786)	-
Gains / (Losses) from sale of investments in subsidiaries & associates		(4,284)	-
(Gains) on sale of fixed assets	10	(5,409)	-
(Gains) on sale of Investment Property	10	(4,148)	-
Bank's Share of Associates' results		(32,292)	(51,266)
Dividends income from equity instruments at FVOCI		(2,021)	(2,083)
Amortization of subordinated financing using EIR method	21	12,637	11,410
<b>Operating profits before changes in assets and liabilities resulting from operating activities</b>		<b>4,380,759</b>	<b>4,433,896</b>
<b>Net change in assets &amp; liabilities</b>			
Due from banks with maturity more than 90 days		15,364,268	7,756,116
Treasury bills with maturity more than 90 days		(9,742,842)	(4,230,839)
Financial investments at FVPL		(115,737)	16,383
Financing and facilities to customers and banks		(24,979,290)	(14,832,402)
Other assets		(2,791,839)	(952,334)
Financial leased assets to others		89,906	(202,733)
Due to banks	19	(638,015)	1,448,648
Customers' deposits	20	43,125,814	17,661,232
Financial Pre promised Contracts		(122,622)	20,848
Other liabilities		800,318	957,571
Employees' Benefits obligations		14,964	20,927
Income tax paid		(419,447)	(147,998)
<b>Net Cash flows generated from Operating activities</b>		<b>24,966,237</b>	<b>11,949,315</b>

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

## Condensed interim consolidated statement of cash flows for the period ended 31 March 2026

	Note	31 March 2026	31 March 2025
	No.	EGP (in thousands)	EGP (in thousands)
<b>Cash flows from investing activities</b>			
Payments to purchase of fixed assets & Branches fixtures	18	(138,372)	(17,289)
Proceeds from sale of fixed assets		8,632	-
Payments to purchase of intangible assets		(35,646)	(4,489)
Proceeds from Sale of Investment Property		3,279	-
Proceeds from sale of assets held for sale		1,187	-
Payments to purchase financial investments at FVOCI		(10,429,409)	(962,567)
Proceeds from recovery of financial investments at FVOCI		7,563,287	1,019,000
Payments to purchase financial investments at AC		(9,385,923)	(2,973,956)
Proceeds from recovery of financial investments at AC		1,903,761	280,000
Payments to purchase investment in subsidiaries and associates		9,825	(11)
Proceeds from sale of investments in subsidiaries and associates		(9,826)	-
Proceeds from dividends income		2,021	2,083
<b>Net Cash flows (used in) generated from Investing activities</b>		<b>(10,507,184)</b>	<b>(2,657,229)</b>
<b>Cash flows from financing activities</b>			
Paid under Capital Increase		-	100,000
Proceeds from other long term loans		(230,358)	85,790
Dividends income paid		(1,420,939)	(1,032,193)
<b>Net Cash flows (used in) generated from financing activities</b>		<b>(1,651,297)</b>	<b>(846,403)</b>
<b>Net Increase in cash and cash equivalents during the Period</b>		<b>12,807,756</b>	<b>8,445,683</b>
Cash and Cash Equivalents at the beginning of the Period		39,307,523	80,089,766
<b>Cash and cash equivalents at the end of the Period</b>		<b>52,115,279</b>	<b>88,535,449</b>
<b>Cash and cash equivalents are represented in</b>			
Cash and due from Central Bank of Egypt	13	22,607,638	15,426,257
Due from banks	14	48,044,551	97,226,953
Treasury bills		30,514,029	12,415,926
Central Bank of Egypt Reserves		(20,878,188)	(14,152,257)
Due from banks with maturity more than three months from date of acquisition		(944,022)	(9,965,531)
Treasury bills with maturity more than three months from date of acquisition		(27,228,729)	(12,415,899)
<b>Cash and cash equivalents at the end of the Period</b>		<b>52,115,279</b>	<b>88,535,449</b>

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

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

## Condensed interim consolidated statement of changes in equity for the period ended 31 March 2026

EGP (in thousands)

	Issued & Paid up capital	Paid up capital under registration	Capital Reserve	Legal reserve	General reserve	Special reserve	General risk reserve	Fair value reserve	Difference between face value and present value for Reduced cost subordinated financing	Retained earnings	Total	Non-controlling interests	Total
<b>31 March 2025</b>													
Balance at 1 January 2025	6,000,000	-	46,304	477,942	54,955	34,634	219,979	284,561	24,950	15,815,345	22,958,670	28,038	22,986,708
Transferred to reserves	-	-	10,890	440,806	-	-	-	-	-	(451,696)	-	-	-
Dividends distributions to employees, board members and the banking system development fund	-	-	-	-	-	-	-	-	-	(1,032,193)	(1,032,193)	-	(1,032,193)
Net change in other comprehensive income items	-	-	-	-	-	-	-	4,524	-	-	4,524	-	4,524
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	-	(1,393)	11,410	10,017	-	10,017
Shareholders' distributions (Free Shares)	-	6,000,000	-	-	-	-	-	-	-	(6,000,000)	-	-	-
Prior periods impact of subsidiaries & associates adjustments	-	-	-	-	-	(5,347)	-	-	-	3,427	(1,920)	(2,264)	(4,184)
Net profit for the period	-	-	-	-	-	-	-	-	-	3,032,890	3,032,890	(2,446)	3,030,444
<b>Balance at 31 March 2025</b>	<b>6,000,000</b>	<b>6,000,000</b>	<b>57,194</b>	<b>918,748</b>	<b>54,955</b>	<b>29,287</b>	<b>219,979</b>	<b>289,085</b>	<b>23,557</b>	<b>11,379,183</b>	<b>24,971,988</b>	<b>23,328</b>	<b>24,995,316</b>
<b>31 March 2026</b>													
Balance at 1 January 2026	12,000,000	-	57,194	918,748	54,955	29,287	219,979	333,630	19,323	20,963,164	34,596,280	38,576	34,634,856
Transferred to reserves	-	-	72,585	607,567	-	-	-	-	-	(680,152)	-	-	-
Dividends distributions to employees, board members and the banking system development fund	-	-	-	-	-	-	-	-	-	(1,420,939)	(1,420,939)	-	(1,420,939)
Net change in other comprehensive income items	-	-	-	-	-	-	-	(61,768)	-	-	(61,768)	-	(61,768)
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	-	(1,430)	12,637	11,207	-	11,207
Prior periods impact of subsidiaries & associates adjustments	-	-	-	-	-	-	-	-	-	622	622	174	796
Net profit for the period	-	-	-	-	-	-	-	-	-	3,654,968	3,654,968	1,880	3,656,848
<b>Balance at 31 March 2026</b>	<b>12,000,000</b>	<b>-</b>	<b>129,779</b>	<b>1,526,315</b>	<b>54,955</b>	<b>29,287</b>	<b>219,979</b>	<b>271,862</b>	<b>17,893</b>	<b>22,530,300</b>	<b>36,780,370</b>	<b>40,630</b>	<b>36,821,000</b>

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

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

## Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 1. GENERAL INFORMATION

Abu Dhabi Islamic Bank - Egypt (formerly National Development Bank - a joint stock company) was incorporated as an Egyptian joint stock company under Law No. 43/1974 and its executive regulations in the Arab Republic of Egypt. The main office of the Bank is located at 9 Rustom Street - Garden City, Cairo. The bank is listed on the Egyptian Stock Exchange.

ADIB was registered in the Commercial Register on April 3, 2013 by changing the bank's name from National Development Bank to Abu Dhabi Islamic Bank (ADIB) - Egypt.

ADIB provides corporates, retail banking, investment and custody services in the Arab Republic of Egypt through 79 branches and delegates employing 2,779 employees on the date of the financial statements.

These condensed consolidated interim financial statements for the period ended March 31, 2026 were approved by the Board of Directors on May 4, 2026.

### 2. BASIS OF PREPARATION OF THE CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

The separate condensed interim financial statements are prepared in accordance with the rules for preparing and presenting the financial statements of banks issued by the Central Bank of Egypt, which were approved by its Board of Directors on December 16, 2008, regarding Egyptian banks issuing interim financial statements in accordance with the rules for preparing and presenting the financial statements of banks and the principles of recognition and measurement issued by the Central Bank of Egypt on that date after its impact by applying the requirements of International Financial Reporting Standard (9) "Financial Instruments" in light of the instructions issued on February 26, 2019, as well as in light of the amended Egyptian Accounting Standards issued during the year 2015 and their amendments and the provisions of the relevant local laws and in light of the Egyptian laws and regulations related to the preparation of these Consolidated financial statements. The bank has issued condensed financial statements based on the instructions of the Central Bank of Egypt issued on May 3, 2020. Anything not specifically provided for in the instructions of the Central Bank of Egypt shall be referred to the Egyptian Accounting Standards, which permit banks to issue condensed quarterly financial statements.

These condensed interim Consolidated financial statements do not include all information and disclosures required for full annual Consolidated financial statements prepared in accordance with CBE rules mentioned above and should be read in conjunction with the bank's financial statements as at year ended December 31, 2025.

In preparing these condensed interim Consolidated financial statements, significant judgements made by the management in applying the bank's accounting policies and the key sources of estimation were the same as those were applied to the Consolidated financial statements as at year ended December 31, 2025.

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT

### 3/1 Credit Risk

#### 3/1/1 Financing and facilities

The balances of financing and facilities in terms of credit worthiness are as follows:

	EGP (in thousands)					
	31 March 2026			31 December 2025		
	Financing and facilities to customers	Financing and facilities to banks	Total Financing and facilities	Financing and facilities to customers	Financing and facilities to banks	Total Financing and facilities
<b>Financing and facilities</b>						
Stage 1	169,273,628	5,968,787	175,242,415	147,146,299	4,809,319	151,955,618
Stage 2	4,752,108	-	4,752,108	3,397,803	-	3,397,803
Stage 3	4,414,737	-	4,414,737	4,125,649	-	4,125,649
<b>Total</b>	<b>178,440,473</b>	<b>5,968,787</b>	<b>184,409,260</b>	<b>154,669,751</b>	<b>4,809,319</b>	<b>159,479,070</b>
Less:						
Expected Credit Losses	(7,908,342)	(6,771)	(7,915,113)	(7,443,689)	(6,840)	(7,450,529)
<b>Net</b>	<b>170,532,131</b>	<b>5,962,016</b>	<b>176,494,147</b>	<b>147,226,062</b>	<b>4,802,479</b>	<b>152,028,541</b>

- During the period ended March 31, 2026, the Bank's portfolio of financing and facilities increased by 15.63% (December 31, 2025, an increase of 52.78%).

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

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

The table below shows the movement between stages for Financing and facilities:

	EGP (in thousands)							
	31 March 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
<b>Retail</b>	12 Month	Life time	Life time		12 Month	Life time	Life time	
Financing and facilities at Beginning of Period/Year	47,774,488	672,501	624,187	49,071,176	27,136,519	534,976	344,494	28,015,989
Transferred from stage 1	(643,252)	622,293	20,959	-	(680,475)	429,442	251,033	-
Transferred from stage 2	137,958	(208,373)	70,415	-	70,039	(166,791)	96,752	-
Transferred from stage 3	66,524	661	(67,185)	-	8,196	1,387	(9,583)	-
Re-Measurement impact	(3,550,366)	(31,742)	30,196	(3,551,912)	(5,391,417)	(115,799)	57,538	(5,449,678)
Financial assets Originated	9,094,384	10,865	-	9,105,249	30,531,148	227,595	-	30,758,743
Financial assets disposed of/ paid	(414,126)	(124,121)	-	(538,247)	(3,899,522)	(238,309)	-	(4,137,831)
Used provisions	-	-	(39,485)	(39,485)	-	-	(116,047)	(116,047)
<b>Balance of Financing and facilities</b>	<b>52,465,610</b>	<b>942,084</b>	<b>639,087</b>	<b>54,046,782</b>	<b>47,774,488</b>	<b>672,501</b>	<b>624,187</b>	<b>49,071,176</b>

	EGP (in thousands)							
	31 March 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
<b>Corporate</b>	12 Month	Life time	Life time		12 Month	Life time	Life time	
Financing and facilities at Beginning of Period/Year	99,371,811	2,725,302	3,501,462	105,598,575	67,477,162	4,935,583	1,924,436	74,337,181
Transferred from stage 1	(847,866)	846,387	1,479	-	(443,329)	388,370	54,959	-
Transferred from stage 2	75,042	(98,388)	23,346	-	749,691	(2,682,955)	1,933,264	-
Transferred from stage 3	3,338	-	(3,338)	-	169,548	9,281	(178,829)	-
Re-Measurement impact	(13,648,099)	(225,749)	(14,543)	(13,888,391)	(2,936,495)	(249,889)	280,557	(2,905,827)
Foreign exchange translation differences	4,417,067	36,871	276,859	4,730,797	(988,647)	(49,179)	(98,024)	(1,135,850)
Financial assets Originated	45,190,400	735,435	-	45,925,835	72,474,930	1,252,467	-	73,727,397
Financial assets disposed of/ paid	(17,753,676)	(209,834)	-	(17,963,510)	(37,131,049)	(878,376)	-	(38,009,425)
Used provisions	-	-	(9,615)	(9,615)	-	-	(414,901)	(414,901)
<b>Balance of Financing and facilities</b>	<b>116,808,017</b>	<b>3,810,024</b>	<b>3,775,650</b>	<b>124,393,691</b>	<b>99,371,811</b>	<b>2,725,302</b>	<b>3,501,462</b>	<b>105,598,575</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

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

The table below shows the movement between stages for Expected Credit Losses:

	EGP (in thousands)							
	31 March 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
<b>Retail</b>	12 Month	Life time	Life time		12 Month	Life time	Life time	
Expected credit losses at beginning of the Period/Year	383,512	117,961	483,973	985,446	222,131	114,545	276,025	612,701
Transferred from stage 1	(4,038)	3,792	246	-	(6,324)	3,014	3,310	-
Transferred from stage 2	12,576	(42,104)	29,528	-	17,307	(57,071)	39,764	-
Transferred from stage 3	28,343	176	(28,519)	-	6,988	164	(7,152)	-
Re-Measurement impact	(49,134)	82,214	77,074	110,154	70,451	39,187	288,073	397,711
Financial assets Originated	25,923	1,029	-	26,952	81,868	38,919	-	120,787
Financial assets disposed of/ paid	(1,216)	(4,397)	-	(5,613)	(8,909)	(20,797)	-	(29,706)
Used provisions	-	-	(39,485)	(39,485)	-	-	(116,047)	(116,047)
<b>Balance of Expected Credit Losses</b>	<b>395,966</b>	<b>158,671</b>	<b>522,817</b>	<b>1,077,454</b>	<b>383,512</b>	<b>117,961</b>	<b>483,973</b>	<b>985,446</b>

	EGP (in thousands)							
	31 March 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
<b>Corporate</b>	12 Month	Life time	Life time		12 Month	Life time	Life time	
Expected credit losses at beginning of the Period/Year	2,231,606	814,754	3,411,883	6,458,243	1,546,012	2,641,419	1,861,967	6,049,398
Transferred from stage 1	(75,204)	75,181	23	-	(2,769)	1,579	1,190	-
Transferred from stage 2	1,387	(6,935)	5,548	-	369,070	(1,713,407)	1,344,337	-
Transferred from stage 3	1,179	-	(1,179)	-	169,547	9,281	(178,828)	-
Re-Measurement impact	(264,646)	(142,695)	(2,812)	(410,153)	(509,154)	163,751	891,835	546,432
Foreign exchange translation differences	135,831	4,285	276,811	416,927	26,793	(127,889)	(93,717)	(194,813)
Financial assets Originated	525,856	53,978	-	579,834	1,064,254	89,082	-	1,153,336
Financial assets disposed of/ paid	(186,624)	(17,724)	-	(204,348)	(432,147)	(249,062)	-	(681,209)
Used provisions	-	-	(9,615)	(9,615)	-	-	(414,901)	(414,901)
<b>Balance of Expected Credit Losses</b>	<b>2,369,385</b>	<b>780,844</b>	<b>3,680,659</b>	<b>6,830,888</b>	<b>2,231,606</b>	<b>814,754</b>	<b>3,411,883</b>	<b>6,458,243</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/1/3 Concentration risk of financial assets exposed to credit risk

#### (A) Geographical sectors

The following table represents an analysis of the Bank's most significant credit risk limits at book value, distributed by geographical sector at the end of the current period. When preparing this table, risk is allocated to the geographical sector according to the regions associated with the Bank's customers.

	EGP (in thousands)						Total
	Arab Republic of Egypt			Total	Gulf Countries	Other Countries	
	Great Cairo	Alexandria, Delta & Sinai	Upper Egypt				
Due from Banks	39,964,124	-	-	39,964,124	993,208	7,074,335	48,031,667
<u>Debt instruments at FVPL</u>							
- Egyptian treasury bills	3,936	-	-	3,936	-	-	3,936
<u>Debt instruments at FVOCI</u>							
- Egyptian treasury Bonds	12,864,440	-	-	12,864,440	-	-	12,864,440
- Islamic Sukuk	7,258,789	-	-	7,258,789	-	-	7,258,789
- Egyptian treasury bills	19,466,499	-	-	19,466,499	-	-	19,466,499
<u>Debt instruments at amortized cost</u>							
- Egyptian treasury Bonds	70,316,220	-	-	70,316,220	-	-	70,316,220
- Islamic Sukuk	7,791,370	-	-	7,791,370	-	-	7,791,370
- Egyptian treasury bills	10,921,392	-	-	10,921,392	-	-	10,921,392
<u>Facilities to banks</u>	5,962,016	-	-	5,962,016	-	-	5,962,016
<u>Retail Financings</u>							
- Debit current accounts	6,326	1,398	241	7,965	-	-	7,965
- Credit cards	1,903,426	-	-	1,903,426	-	-	1,903,426
- Personal financings	41,571,987	8,619,092	1,497,497	51,688,576	-	-	51,688,576
- Mortgage financings	438,348	8,467	-	446,815	-	-	446,815
<u>Corporate Financings</u>							
- Debit current accounts	14,549,254	2,021	118	14,551,393	-	-	14,551,393
- Credit cards	444	-	-	444	-	-	444
- Direct financings	104,561,708	499,206	463,101	105,524,015	-	-	105,524,015
- Syndicated financings	4,317,839	-	-	4,317,839	-	-	4,317,839
Less Expected Credit Losses for customer financings	(7,796,563)	(88,916)	(22,863)	(7,908,342)	-	-	(7,908,342)
<b>Balance at 31 March 2026</b>	<b>334,101,555</b>	<b>9,041,268</b>	<b>1,938,094</b>	<b>345,080,917</b>	<b>993,208</b>	<b>7,074,335</b>	<b>353,148,460</b>
<b>Balance at 31 December 2025</b>	<b>293,673,867</b>	<b>8,400,807</b>	<b>1,920,271</b>	<b>303,994,945</b>	<b>2,298,300</b>	<b>5,703,960</b>	<b>311,997,205</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/1/3 Concentration risk of financial assets exposed to credit risk

#### (B) Activity sectors

The following table represents an analysis of the Bank's most significant credit risk limits at book value, distributed by activity sector.

	EGP (in thousands)							
	Financial institution	Manufacturing institution	Services	Wholesale and Retail	Governmental sector	Retail	Other activities	Total
Due from Banks	48,031,667	-	-	-	-	-	-	48,031,667
<u>Debt instruments at FVPL</u>								
- Egyptian treasury bills	-	-	-	-	3,936	-	-	3,936
<u>Debt instruments at FVOCI</u>								
- Egyptian treasury Bonds	-	-	-	-	12,864,440	-	-	12,864,440
- Islamic Sukuk	269,698	-	-	-	6,989,091	-	-	7,258,789
- Egyptian treasury bills	-	-	-	-	19,466,499	-	-	19,466,499
<u>Debt instruments at amortized cost</u>								
- Egyptian treasury Bonds	-	-	-	-	70,316,220	-	-	70,316,220
- Islamic Sukuk	-	2,633,785	-	-	5,157,585	-	-	7,791,370
- Egyptian treasury bills	-	-	-	-	10,921,392	-	-	10,921,392
<u>Facilities to banks</u>	5,962,016	-	-	-	-	-	-	5,962,016
<u>Retail Financings</u>								
- Debit current accounts	-	-	-	-	-	7,965	-	7,965
- Credit cards	-	-	-	-	-	1,903,426	-	1,903,426
- Personal financings	-	-	-	-	-	51,688,576	-	51,688,576
- Mortgage financings	-	-	-	-	-	446,815	-	446,815
<u>Corporate Financings</u>								
- Debit current accounts	-	4,858,317	1,192,212	249,183	8,210,017	-	41,664	14,551,393
- Credit cards	-	143	301	-	-	-	-	444
- Direct financings	994,428	51,100,010	14,937,434	11,915,946	24,308,721	-	2,267,476	105,524,015
- Syndicated financings	-	1,479,092	249,890	-	2,588,857	-	-	4,317,839
Less Expected Credit Losses for customer financings	(6,045)	(2,909,068)	(1,560,402)	(232,086)	(2,105,582)	(1,077,453)	(17,706)	(7,908,342)
<b>Balance at 31 March 2026</b>	<b>55,251,764</b>	<b>57,162,279</b>	<b>14,819,435</b>	<b>11,933,043</b>	<b>158,721,176</b>	<b>52,969,329</b>	<b>2,291,434</b>	<b>353,148,460</b>
<b>Balance at 31 December 2025</b>	<b>63,402,385</b>	<b>49,776,967</b>	<b>14,323,169</b>	<b>10,594,935</b>	<b>124,624,605</b>	<b>48,085,731</b>	<b>1,189,413</b>	<b>311,997,205</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/2 Market Risk

The Bank is exposed to market risk represented in fluctuations in fair value or future cash flows arising from changes in market prices. The market risk arises from the open positions of the yield rates and foreign currencies, as each is exposed to general and private movements in the market and changes in the level of sensitivity to market rates or prices such as rates of yield and exchange rates. The Bank splits its exposure to market risk into trading and non-trading portfolios.

The market risk management Focused on Trading and no-Trading Activities and is monitored by two separate teams. Market risk reports are reported to the Risk Committee of the Board of Directors and heads of operating units on a regular basis.

The portfolios of financial investments at fair value through profit or loss include those positions resulting from the Bank's direct dealing with customers or with the market, while non-trading portfolios arise primarily from managing the yield rate on assets and liabilities. These portfolios include foreign exchange risk and equity instruments arising from financial investments at amortized cost and financial investments at fair value through other comprehensive income.

### 3/2/1 Risk of fluctuations in foreign exchange rates

- The Bank is exposed to risk of fluctuations in foreign exchange rates on its financial position and cash flows. The Board of Directors has set limits on foreign exchange at the total value of each of the positions at the end of the day as well as during the day. The following table summarizes the Bank's exposure to foreign exchange risk at the end of the financial Period. The following table presents the book value of financial instruments distributed in their respective currencies:

	EGP (in thousands)						
31 March 2026	EGP	USD	Sterling Pound	Euro	Japanese Yen	Other currencies	Total
<b>Financial Assets</b>							
Cash and due from Central Bank of Egypt	22,067,578	386,435	9,250	53,731	-	90,644	22,607,638
Due from banks	31,771	39,495,318	470,124	7,492,635	3,588	538,231	48,031,667
Financings and facilities to banks	-	5,962,016	-	-	-	-	5,962,016
Financings and facilities to customers	132,080,908	30,858,618	44,892	7,547,713	-	-	170,532,131
Islamic Pre promised exchange contracts	161,448	-	-	-	-	-	161,448
Financial investments at FVPL	275,159	-	-	-	-	-	275,159
Financial investments at FVOCI	39,541,304	511,411	-	6,215	-	-	40,058,930
Financial investments at amortized cost	62,220,793	26,469,476	-	338,713	-	-	89,028,982
Leased Assets	2,595,332	-	-	-	-	-	2,595,332
Other Financial assets	7,490,716	342,140	1,069	25,789	-	772	7,860,486
<b>Total Financial assets</b>	<b>266,465,009</b>	<b>104,025,414</b>	<b>525,335</b>	<b>15,464,796</b>	<b>3,588</b>	<b>629,647</b>	<b>387,113,789</b>
<b>Financial Liabilities</b>							
Due to banks	252,977	4,939,492	-	30,143	-	61,130	5,283,742
Customers' deposits	212,008,903	90,921,505	464,500	15,515,109	27,864	2,052,303	320,990,184
Islamic Pre promised exchange contracts	18,346	842	-	138	-	-	19,326
Subordinated financings	1,536,262	9,992,357	-	-	-	-	11,528,619
Other Financial liabilities	710,420	471,696	373	18,744	-	169	1,201,402
<b>Total Financial Liabilities</b>	<b>214,526,908</b>	<b>106,325,892</b>	<b>464,873</b>	<b>15,564,134</b>	<b>27,864</b>	<b>2,113,602</b>	<b>339,023,273</b>
<b>Net financial position</b>	<b>51,938,101</b>	<b>(2,300,478)</b>	<b>60,462</b>	<b>(99,338)</b>	<b>(24,276)</b>	<b>(1,483,955)</b>	<b>48,090,516</b>
<b>31 December 2025</b>							
<b>Total Financial assets</b>	<b>243,494,140</b>	<b>86,186,375</b>	<b>562,366</b>	<b>8,662,307</b>	<b>4,398</b>	<b>471,138</b>	<b>339,380,724</b>
<b>Total Financial Liabilities</b>	<b>198,573,481</b>	<b>85,083,985</b>	<b>555,349</b>	<b>10,044,259</b>	<b>4,501</b>	<b>920,976</b>	<b>295,182,551</b>
<b>Net financial position</b>	<b>44,920,659</b>	<b>1,102,390</b>	<b>7,017</b>	<b>(1,381,952)</b>	<b>(103)</b>	<b>(449,838)</b>	<b>44,198,173</b>

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/2/2 Profit Rate Risk

- The Bank is exposed to the effects of fluctuations in the prevailing market yield rates, which is the risk of the cash flows of the yield rate of the future cash flows of a financial instrument due to changes in the instrument's yield rate and the risk of the fair value of the rate of yield , which is the risk of fluctuations in the value of the instrument due to changes in market yield rates , The margin of yield may increase as a result of those changes, but profits may fall in the event of unexpected movements. The Asset-Liability Committee (ALCO) sets limits on the level of variation in the re-pricing of the yield that the Bank may hold, and this is monitored daily by the Bank's risk Department.

### 3/3 Liquidity Risk

Liquidity risk is the risk that the Bank will encounter difficulties in meeting its obligations associated with its financial obligations at due date and replacing amounts being withdrawn. This could result in failure to meet the repayment obligations of depositors and to meet financing commitments.

### 3/4 Capital Management

The objectives of the Bank in managing capital, in addition to the apparent equity in the financial position, are as follows:

- Compliance with the legal requirements of capital in the Arab Republic of Egypt and in the countries in which the Bank's branches operate.
- To protect the Bank's ability to continue and enable it to continue to generate yield for shareholders and other parties dealing with the Bank.
- Maintain a strong capital base that supports growth in activity.

Capital adequacy and capital uses are reviewed in accordance with the requirements of the regulatory body (the Central Bank of Egypt in the Arab Republic of Egypt or the supervisory bodies in which the foreign branches of the Bank operate) daily through the Bank's management, through models based on Basel Committee guidelines for banking supervision. The required data are provided to the Central Bank of Egypt on a quarterly basis.

The following table summarizes the basic and supporting capital components and capital adequacy ratios.

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

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	31 March 2026	31 December 2025
According to Basel II	EGP (in thousands)	EGP (in thousands)
<b>Tier 1 after disposals</b>		
<b>Basic going concern capital</b>		
Issued and paid up capital	12,000,000	12,000,000
Reserves	1,928,213	1,248,062
Fair value reserve	271,849	333,616
Retained earnings	22,508,915	20,942,457
Less: The bank's investments in financial companies (banks or companies) and insurance companies (shares and investment	(319,227)	(324,034)
Deferred tax	(341,709)	(337,900)
Intangible assets	(74,648)	(50,435)
<b>Total basic going concern capital after disposal</b>	<b>35,973,393</b>	<b>33,811,766</b>
<b>Additional basic capital</b>		
Difference between FV and PV for subordinated financing	17,893	19,323
<b>Total additional basic capital</b>	<b>17,893</b>	<b>19,323</b>
<b>Total Tier 1 after disposal (basic capital)</b>	<b>35,991,286</b>	<b>33,831,089</b>
<b>Tier 2 after disposals</b>		
Equivalent of required provisions balances against debt instruments / loans and credit facilities And Contingent Liabilities incorporated in stage 1	3,008,904	2,571,472
Subordinated financing	7,702,588	5,565,217
45 % of the increase in fair value compared to carrying amount of investments in Subsidiaries and associates	106,273	106,273
45% of special reserve	13,179	13,179
<b>Total Tier 2 after disposal</b>	<b>10,830,944</b>	<b>8,256,141</b>
<b>Total capital base after disposal</b>	<b>46,822,230</b>	<b>42,087,230</b>
Credit risks	240,898,037	205,748,880
The value of overriding the top 50 clients over the prescribed limits is weighted by risk weights	7,496,044	-
Market risks	474,795	83,776
Operating risks	10,621,925	10,621,925
<b>Total assets and contingent liabilities weighted by credit, market, operational risks</b>	<b>259,490,801</b>	<b>216,454,581</b>
<b>Capital Adequacy Ratio</b>	<b>18.04%</b>	<b>19.44%</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/5 Leverage Ratio

The Board of Directors of the Central Bank of Egypt (CBE) at its meeting dated 7 July 2015 issued a resolution approving the supervisory instructions for the financial leverage, with the banks' commitment to the minimum rate of 3% on a quarterly basis as a binding control ratio starting from 2019.

In preparation for consideration of the first support of the Basel (Minimum Capital Adequacy) in order to preserve the strength and integrity of the Egyptian banking system and to comply with the best international supervisory practices in this regard. The leverage reflects the relationship between the first tier of capital used in the standard Capital adequacy (after disposals), and bank assets (both on and off the balance sheet) are not weighted by risk weights.

The following table summarizes the banks leverage ratio.

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>Tier 1 capital after disposals (1)</b>	<b>35,991,286</b>	<b>33,831,089</b>
Cash and due from CBE	31,987,742	27,407,270
Due from Banks	44,633,186	53,930,895
Treasury bills and other government securities	30,518,029	17,516,588
Financial investments at FVPL	153,925	32,205
Financial investments at FVOCI	20,592,431	17,321,104
Financial investments at amortized cost	78,230,248	68,278,825
Investments in subsidiaries and associates	725,762	735,376
Total financings and credit facilities to customers	171,218,240	148,012,554
Fixed assets (net of impairment loss provision & accumulated depreciation)	1,037,356	948,385
Other assets	18,872,138	16,001,244
Deducted amounts from exposures (some of tier 1 exclusions for capital base)	(735,584)	(712,369)
<b>Total on-balance sheet exposures items after deducting tier 1 disposals</b>	<b>397,233,473</b>	<b>349,472,077</b>
Replacement cost	161,448	13,981
Expected future value	45,630	44,487
<b>Pre-Promised Islamic Contracts</b>	<b>207,078</b>	<b>58,468</b>
<b>Total on-balance sheet exposures, pre-promised islamic contracts and financing financial securities</b>	<b>397,440,551</b>	<b>349,530,545</b>
Letters of credit -import	2,682,225	2,198,744
Letters of credit -export	33,331	43,508
letters of guarantee	27,021,205	22,093,122
letters of guarantee requested or guaranteed by external banks	1,611,224	1,583,716
Contingent liabilities for general collaterals for financing facilities	183,132	155,076
Bank acceptance	9,364,389	7,441,436
<b>Total contingent liabilities</b>	<b>40,895,506</b>	<b>33,515,602</b>
Capital commitments	239,103	330,738
Operating lease commitments	722,312	748,964
Financing commitments to clients /banks (unutilized part) original	9,320,826	8,989,208
<b>Total commitments</b>	<b>10,282,241</b>	<b>10,068,910</b>
<b>Total exposures off-balance sheet</b>	<b>51,177,747</b>	<b>43,584,512</b>
<b>Total exposures on-balance sheet and off-balance sheet (2)</b>	<b>448,618,298</b>	<b>393,115,057</b>
<b>Financial leverage ratio (1/2)</b>	<b>8.02%</b>	<b>8.61%</b>

### 4. SIGNIFICANT ACCOUNTING ESTIMATES AND ASSUMPTIONS

The Bank shall use estimates and assumptions that affect the amounts of assets and liabilities disclosed during the next fiscal period / year. Estimates and assumptions shall be continually assessed based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances and information available.

#### A. Estimates:

Information on estimates used in applying accounting policies that have a material impact on the amounts recognized in the financial statements:

- **Classification of financial assets:** assessment of the business model in which the asset shall be retained and evaluated whether contractual terms of the financial asset shall result in the generating of cash flows in the form of payment of profit and installments on the outstanding balances of those assets.

#### B. Uncertainty Related with Assumptions and Estimates

Uncertainties related with assumptions and estimates of significant risks that may result in material adjustments in the financial period ended on 31 March 2026 shall appear in the following notes:

- **Impairment of financial instruments:** An assessment of whether there has been a significant increase in credit risk on financial assets since the initial recognition, taking into account, the impact of future looking factors upon measuring the expected credit losses.
- **Valuation of the fair value of financial instruments:** using unobservable inputs upon measuring.
- **Measurement of defined benefit liabilities:** Key actuarial assumptions.
- **Recognition of deferred tax assets:** the existence of future taxable profits that may be benefited from deferred tax losses.

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

## Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 5. SEGMENTS ANALYSIS

The activity segments shall include the operations, assets used in the rendering of banking services, the management of the risks surrounding them, and the profit related with this activity, which may differ from other activities. The segment analysis of operations in accordance with the banking business shall include:

#### Corporates

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

#### Investment

Including corporate mergers, investment purchasing, financing of corporate restructuring and financial instruments and pre-promised Islamic contracts.

#### Retail

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

#### Other activities

Including other banking activities as the management of funds and transactions between activity segments in accordance with the normal course of business of the Bank; assets and liabilities shall include operating assets and liabilities as presented in the Bank's financial position.

	EGP (in thousands)				
	corporate	Investment	Retail	Other activities	Total
<b>31 March 2026</b>					
<b>Revenues and expenses by activity segment</b>					
Revenues of activity segment	1,788,643	1,712,778	1,956,003	1,248,404	6,705,829
Expenses of activity segment	(945,882)	(31,652)	(669,331)	101,122	(1,545,744)
<b>profit for the Period before tax</b>	<b>842,760</b>	<b>1,681,126</b>	<b>1,286,672</b>	<b>1,349,526</b>	<b>5,160,085</b>
Tax	(189,621)	(378,253)	(293,411)	(641,951)	(1,503,237)
<b>Net profit for the Period</b>	<b>653,139</b>	<b>1,302,873</b>	<b>993,261</b>	<b>707,575</b>	<b>3,656,848</b>
<b>Assets and liabilities by activity segment</b>					
Assets of activity segment	139,033,006	183,944,090	66,467,165	-	389,444,261
Un-classified assets	-	-	-	5,032,744	5,032,744
<b>Total assets</b>	<b>139,033,006</b>	<b>183,944,090</b>	<b>66,467,165</b>	<b>5,032,744</b>	<b>394,477,005</b>
Liabilities of activity segment	174,368,526	17,209,759	159,812,292	-	351,390,578
Un-classified liabilities	-	-	-	6,265,427	6,265,427
<b>Total liabilities</b>	<b>174,368,526</b>	<b>17,209,759</b>	<b>159,812,292</b>	<b>6,265,427</b>	<b>357,656,005</b>

	EGP (in thousands)				
	corporate	Investment	Retail	Other activities	Total
<b>Revenues and expenses by activity segment 31 March 2025</b>					
Revenues of activity segment	1,543,584	1,497,534	1,518,996	1,016,244	5,576,358
Expenses of activity sectors	(570,861)	(47,738)	(459,547)	(402,954)	(1,481,100)
<b>profit for the Period before tax</b>	<b>972,723</b>	<b>1,449,796</b>	<b>1,059,449</b>	<b>613,290</b>	<b>4,095,258</b>
Tax	(218,862)	(329,179)	(240,820)	(275,953)	(1,064,814)
<b>Net profit for the Period</b>	<b>753,861</b>	<b>1,120,617</b>	<b>818,629</b>	<b>337,337</b>	<b>3,030,444</b>
<b>Assets and liabilities by activity segment 31 December 2025</b>					
Assets of activity sectors	119,615,280	162,226,462	59,977,059	-	341,818,801
Non-Classified assets	-	-	-	4,892,404	4,892,404
<b>Total assets</b>	<b>119,615,280</b>	<b>162,226,462</b>	<b>59,977,059</b>	<b>4,892,404</b>	<b>346,711,205</b>
Liabilities of activity sectors	147,197,591	15,851,433	142,396,377	-	305,445,401
Non-classified liabilities	-	-	-	6,630,948	6,630,948
<b>Total liabilities</b>	<b>147,197,591</b>	<b>15,851,433</b>	<b>142,396,377</b>	<b>6,630,948</b>	<b>312,076,349</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 6.NET REVENUES FROM FUNDS

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
<b>Income from Murabaha, Musharaka, Mudaraba and other similar income</b>		
<b>Financing and facilities</b>		
Banks	65,713	34,947
customers	7,288,427	5,763,737
<b>Total</b>	<b>7,354,140</b>	<b>5,798,684</b>
Financial investments in debt instruments at AC and FVOCI	452,246	31,148
Deposits and current accounts*	5,932,263	5,665,971
Income from Leased assets	208,210	196,103
<b>Total</b>	<b>13,946,859</b>	<b>11,691,906</b>
<b>Cost of deposits and similar costs</b>		
<b>Deposits and current accounts:</b>		
To banks	(110,717)	(239,930)
To customers	(7,611,604)	(6,450,835)
other financings	(272,239)	(294,881)
Financing financial instruments and sales transactions of financial instruments with a repurchase commitment	-	(8)
<b>Total</b>	<b>(7,994,560)</b>	<b>(6,985,654)</b>
<b>Net Revenues from funds</b>	<b>5,952,299</b>	<b>4,706,252</b>

\* The Income from deposits and current accounts with banks includes the return resulting from the Murabaha contract with a local bank, and the returns, profits and losses resulting from financial investments in government debt instruments belong to this bank in accordance with the investment restricted Wakala which requires investing these amounts in government debt instruments within the limits of the expected and agreed return.

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 7. NET FEES AND COMMISSION INCOME

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
<b>Fees and commissions income:</b>		
Credit related fees and commissions	517,296	476,548
Fees of corporate financing	6,009	17,694
Cards related fees and commissions	110,556	67,833
Custody fees	3,226	1,015
Other fees	315,278	227,065
<b>Total</b>	<b>952,365</b>	<b>790,155</b>
<b>Fees and commissions expenses:</b>		
Paid brokerage fees	(5,211)	-
Miscellaneous banking commission	(10,411)	(4,733)
Credit cards paid commissions	(145,328)	(104,411)
Other fees and commissions paid	(76,447)	(39,832)
<b>Total</b>	<b>(237,397)</b>	<b>(148,976)</b>
<b>Net fees and commission income</b>	<b>714,968</b>	<b>641,179</b>

## 8. NET TRADING INCOME

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
<b>Foreign currencies operations:</b>		
Gain from fx deals	436,249	183,386
Gain / (Loss) of Islamic forward contracts revaluation	146,410	(6,393)
Gain / (Loss) of revaluation of forward Foreign exchange contracts	(3,836)	(8,274)
Gain of currency option contracts revaluation	815	1,742
Equity Instruments at FVPL	2,196	(465)
Mutual funds at FVPL	9,829	5,582
<b>Total</b>	<b>591,663</b>	<b>175,578</b>

## 9. ADMINISTRATIVE EXPENSES

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
<b>Employees' cost</b>		
Salaries, wages and benefits	(425,736)	(326,450)
Social insurance	(22,942)	(17,960)
<b>Pension cost</b>		
Defined contribution plans	(13,063)	(10,325)
Defined benefit plans	(34,905)	(34,328)
Depreciation and amortization	(57,956)	(40,165)
Other administrative expenses	(533,231)	(306,955)
<b>Total</b>	<b>(1,087,833)</b>	<b>(736,183)</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 10. OTHER OPERATING EXPENSES

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
Gain / (Loss) on translation of monetary assets and liabilities denominated in foreign currencies other than those held for trading or initially designated at FVPL	(386,373)	(73,045)
Gain on sale of fixed assets	5,409	-
Gain on sale of investment properties	4,148	-
Cost Of Program	(93,052)	(96,652)
operating lease expense	(82,258)	(55,570)
Early Retirement Costs	(6,200)	-
Other assets Impairment	(556)	101
Other provisions	(349,131)	(53,556)
Other expense	(61,278)	(48,263)
<b>Total</b>	<b>(969,291)</b>	<b>(326,985)</b>

### 11. EXPECTED CREDIT LOSSES

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
Financing and facilities to customers	(81,128)	(386,964)
Financing and facilities to banks	1,062	(1,015)
Due from banks	(1,927)	(5,294)
Financial investments at FVOCI	1,638	(242)
Financial investments at amortized cost	(1,638)	(18,555)
Leased Assets	1,675	(5,862)
<b>Total</b>	<b>(80,318)</b>	<b>(417,932)</b>

### 12. INCOME TAX EXPENSE

	Three Months ended 31 March 2026 EGP (in thousands)	Three Months ended 31 March 2025 EGP (in thousands)
Current tax	(1,490,103)	(1,154,059)
Deferred tax	(13,134)	89,245
<b>Total</b>	<b>(1,503,237)</b>	<b>(1,064,814)</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 13.CASH AND DUE FROM CENTRAL BANK

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Cash	1,729,450	1,301,167
Balances with central bank within mandatory reserve ratio	20,878,188	17,785,445
<b>Total</b>	<b>22,607,638</b>	<b>19,086,612</b>
Non-Profit bearing balances	22,607,638	19,086,612
<b>Total</b>	<b>22,607,638</b>	<b>19,086,612</b>

### 14.DUE FROM BANKS

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Current accounts	428,718	561,674
Placements with other banks	47,615,833	56,881,044
Murabaha due from local banks*	133,249,445	108,590,288
Restricted wakala due to local banks*	(133,249,445)	(108,590,288)
	<b>48,044,551</b>	<b>57,442,718</b>
(less) Expected Credit Losses	(12,884)	(9,587)
<b>Total</b>	<b>48,031,667</b>	<b>57,433,131</b>
Balances with CBE other than mandatory reserve ratio	9,380,152	8,320,711
Local banks	30,969,074	41,596,975
Murabaha due from local banks*	133,249,445	108,590,288
Restricted wakala due to local banks*	(133,249,445)	(108,590,288)
Foreign Banks	7,695,325	7,525,032
(less) Expected Credit Losses	(12,884)	(9,587)
<b>Total</b>	<b>48,031,667</b>	<b>57,433,131</b>
Non-Profit bearing balances	428,718	561,674
Variable profit bearing balances	37,864,634	48,090,211
Fixed profit bearing balances	9,751,199	8,790,833
(less) Expected Credit Losses	(12,884)	(9,587)
<b>Total</b>	<b>48,031,667</b>	<b>57,433,131</b>
<b>Due from banks' expected credit losses movement</b>		
Balance at beginning of the Period/Year	9,587	22,697
Net Expected credit losses recognized during the Period/Year	1,927	(11,644)
Foreign exchange translation differences	1,370	(1,466)
<b>Total</b>	<b>12,884</b>	<b>9,587</b>

\*Due from banks include an amount of EGP 133,249,445 representing a Murabaha with a local bank corresponding to an investment-restricted Wakala due to the same bank for the same amount to invest the amount of the restricted Wakala in government debt instruments, An offset was conducted between them as they fulfil the requirements of offsetting between the assets and liabilities mentioned in the rules of preparing and presenting the financial statements issued by the Central Bank of Egypt on 16 December 2008.

- In 2020, the Sharia Board of the bank approved this restructuring, through which Abu Dhabi Islamic Bank Egypt invests its surplus liquidity by entering into an international Murabaha transaction with a local bank, and signing an investment agency agreement. In this agreement, the local bank appoints Abu Dhabi Islamic Bank Egypt as a restricted investment agent for purchasing treasury bills and bonds on behalf of the Muwakkil. Accordingly, as stated, the bank's return consists of the profit from the international Murabaha transaction and the interest from the treasury bills and bonds in favor of the contracting local bank

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 15.FINANCING AND FACILITIES TO BANKS - (NET OF EXPECTED CREDIT LOSS)

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Direct Facilities	5,968,787	4,809,319
<b>Total</b>	<b>5,968,787</b>	<b>4,809,319</b>
<b>less:</b>		
Expected Credit Losses	(6,771)	(6,840)
<b>Total</b>	<b>(6,771)</b>	<b>(6,840)</b>
<b>Net</b>	<b>5,962,016</b>	<b>4,802,479</b>
<b>Financing and Facilities to banks' Credit loss analysis</b>		
Balance at beginning of the Period/Year	6,840	2,825
Net Expected credit losses recognized during the Period/Year	(1,062)	4,897
Foreign exchange translation differences	993	(882)
<b>Total</b>	<b>6,771</b>	<b>6,840</b>

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

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>Retail</b>		
Debit current accounts	7,965	7,290
Credit cards	1,903,426	1,903,639
Personal financing	51,688,576	46,693,817
Mortgage Financing	446,815	466,430
<b>Total</b>	<b>54,046,782</b>	<b>49,071,176</b>
<b>Corporate (including SMEs)</b>		
Debit current accounts	14,551,393	13,511,634
Direct financing	105,524,015	88,772,357
Syndicated financing	4,317,839	3,313,838
Credit cards	444	746
<b>Total</b>	<b>124,393,691</b>	<b>105,598,575</b>
<b>Total financing and facilities to customers</b>	<b>178,440,473</b>	<b>154,669,751</b>
<b>Deduct:</b>		
Expected Credit Losses	(7,908,342)	(7,443,689)
<b>Total</b>	<b>(7,908,342)</b>	<b>(7,443,689)</b>
<b>Net</b>	<b>170,532,131</b>	<b>147,226,062</b>
<b>Classified in balance sheet as follow</b>		
Islamic financings to Customers( net of ECL)	170,532,131	147,226,062
<b>Net</b>	<b>170,532,131</b>	<b>147,226,062</b>
Variable-profit bearing balances	96,343,601	79,012,389
Fixed-profit bearing balances	74,188,530	68,213,673
<b>Total</b>	<b>170,532,131</b>	<b>147,226,062</b>
<b>Financing and Facilities to customers' Expected Credit Losses movement</b>		
Balance at beginning of the Period/Year	7,443,689	6,662,099
Net Expected credit losses recognized during the Period/Year	81,128	1,462,708
Recoveries from previously written-off financings	15,698	44,643
Used from provision during the Period/Year	(49,100)	(530,948)
Foreign exchange translation differences	416,927	(194,813)
<b>Total</b>	<b>7,908,342</b>	<b>7,443,689</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

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

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

EGP (in thousands)

#### Retail

31 March 2026	Debit current accounts	Covered cards	Personal financing	Mortgage Financing	Total
Balance at beginning of the Period/Year	-	191,829	776,154	17,463	985,446
Expected Credit Losses During the Period	-	15,175	109,887	(973)	124,089
Recoveries from Written off loans	-	2,403	5,001	-	7,404
Used provisions during the Period	-	(7,875)	(31,610)	-	(39,485)
<b>Balance at 31 March 2026</b>	<b>-</b>	<b>201,532</b>	<b>859,432</b>	<b>16,490</b>	<b>1,077,454</b>

#### Corporate

31 March 2026	Debit current accounts	Direct financing	Syndicated financing	Covered cards	Total
Balance at beginning of the Period/Year	427,813	4,553,240	1,477,190	-	6,458,243
Expected Credit Losses During the Period	(1,841)	(84,310)	43,190	-	(42,961)
Recoveries from Written off loans	-	8,294	-	-	8,294
Used provisions during the Period	-	(9,615)	-	-	(9,615)
Foreign exchange translation differences	29,939	263,991	122,997	-	416,927
<b>Balance at 31 March 2026</b>	<b>455,911</b>	<b>4,731,600</b>	<b>1,643,377</b>	<b>-</b>	<b>6,830,888</b>

EGP (in thousands)

#### Retail

31 December 2025	Debit current accounts	Covered cards	Personal financing	Mortgage Financing	Total
Balance at beginning of the year	-	151,862	450,126	10,713	612,701
Expected Credit Losses During the year	-	58,982	387,363	6,750	453,095
Recoveries from Written off loans	-	9,409	26,288	-	35,697
Used from provision during the year	-	(28,424)	(87,623)	-	(116,047)
<b>Balance at 31 December 2025</b>	<b>-</b>	<b>191,829</b>	<b>776,154</b>	<b>17,463</b>	<b>985,446</b>

#### Corporate

31 December 2025	Debit current accounts	Direct financing	Syndicated financing	Covered cards	Total
Balance at beginning of the year	705,238	4,086,554	1,257,606	-	6,049,398
Expected Credit Losses During the year	(262,424)	1,002,225	269,812	-	1,009,613
Recoveries from Written off loans	-	8,946	-	-	8,946
Used from provision during the year	-	(414,901)	-	-	(414,901)
Foreign exchange translation differences	(15,001)	(129,584)	(50,228)	-	(194,813)
<b>Balance at 31 December 2025</b>	<b>427,813</b>	<b>4,553,240</b>	<b>1,477,190</b>	<b>-</b>	<b>6,458,243</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 17. FINANCIAL INVESTMENTS

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

<b>Financial investments at FVPL</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>EGP (in thousands)</b>	<b>EGP (in thousands)</b>
<b>A) Government treasury bills</b>		
Governmental Bonds	3,936	-
<b>Total Government treasury bills</b>	<b>3,936</b>	<b>-</b>
<b>B) Listed equity instruments</b>		
Local corporate shares	15,096	16,067
<b>Total equity instruments</b>	<b>15,096</b>	<b>16,067</b>
<b>C) Mutual funds certificates</b>		
Un-Listed in stock exchange market	256,127	127,394
<b>Total mutual funds certificates</b>	<b>256,127</b>	<b>127,394</b>
<b>Total financial investments at FVPL (1)</b>	<b>275,159</b>	<b>143,461</b>

### 17/2 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

<b>Financial investments at FVOCI</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>EGP (in thousands)</b>	<b>EGP (in thousands)</b>
<b>A) Treasury bonds - at FV</b>		
Listed in stock exchange market	12,864,440	12,462,411
<b>Total Treasury bonds</b>	<b>12,864,440</b>	<b>12,462,411</b>
<b>B) Islamic Sukuk - at FV</b>		
Listed in stock exchange market	7,258,789	4,423,413
<b>Total Islamic Sukuk</b>	<b>7,258,789</b>	<b>4,423,413</b>
<b>C) Government treasury bills - at FV</b>		
Un-Listed in stock exchange market	19,466,499	5,299,244
<b>Total Government treasury bills</b>	<b>19,466,499</b>	<b>5,299,244</b>
<b>Detailed T-bills maturities as the following:</b>		
Treasury bills of 91 days maturity	3,000,300	30,700
Treasury bills of 182 days maturity	272,975	192,025
Treasury bills of 273 days maturity	96,150	366,025
Treasury bills of 364 days maturity	19,143,900	5,611,275
<b>Total</b>	<b>22,513,325</b>	<b>6,200,025</b>
Unearned revenues	(2,970,390)	(904,189)
Valuation differences of treasury bills at FV	(76,436)	3,408
<b>Net</b>	<b>19,466,499</b>	<b>5,299,244</b>
<b>D) Equity instruments at FV</b>		
Un-Listed in stock exchange market	418,984	387,578
<b>Total equity instruments</b>	<b>418,984</b>	<b>387,578</b>
<b>E) Mutual funds certificates at FV</b>		
Un-Listed in stock exchange market	50,218	47,702
<b>Total mutual funds certificates</b>	<b>50,218</b>	<b>47,702</b>
<b>Total financial investments at FVOCI (2)</b>	<b>40,058,930</b>	<b>22,620,348</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

## 17. FINANCIAL INVESTMENTS - CONTINUED

### 17/3 FINANCIAL INVESTMENTS AT AMORTIZED COST

Financial investments at AC	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>A) Government treasury bonds</b>		
Listed in stock exchange market	70,400,619	62,510,460
Less: Expected Credit Losses	(84,399)	(73,696)
<b>Total government treasury bonds</b>	<b>70,316,220</b>	<b>62,436,764</b>
<b>B) Islamic Sukuk</b>		
Listed in stock market exchange	7,829,630	5,768,366
(Deduct) Impairment loss provision	(38,260)	(31,978)
<b>Total Islamic Sukuk</b>	<b>7,791,370</b>	<b>5,736,388</b>
<b>C) Government treasury bills</b>		
Un-Listed in stock exchange market	10,971,094	12,220,751
Less: Expected Credit Losses	(49,702)	(43,438)
<b>Total government treasury bills</b>	<b>10,921,392</b>	<b>12,177,313</b>
<b>Detailed T-bills maturities as the following:</b>		
Treasury bills of 91 days maturity	285,000	-
Treasury bills of 182 days maturity	65,000	450,000
Treasury bills of 273 days maturity	2,020,000	1,875,000
Treasury bills of 364 days maturity	9,047,591	10,288,735
<b>Total</b>	<b>11,417,591</b>	<b>12,613,735</b>
Unearned revenues	(446,497)	(392,984)
Less: Expected Credit Losses	(49,702)	(43,438)
<b>Net (1)</b>	<b>10,921,392</b>	<b>12,177,313</b>
<b>Total financial investments at AC (3)</b>	<b>89,028,982</b>	<b>80,350,465</b>
<b>Total financial investments (1+2+3)</b>	<b>129,363,071</b>	<b>103,114,274</b>
Non-profit bearing balances	469,202	435,280
Fixed-profit bearing balances	125,936,545	99,722,078
Variable-profit bearing balances	2,957,324	2,956,916
<b>Total financial investments</b>	<b>129,363,071</b>	<b>103,114,274</b>
<b>Debt instruments Expected Credit Losses movement</b>		
	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>Balance at the beginning of the Period/Year</b>	149,112	104,060
Net Expected Credit Losses during the Period/Year	1,638	50,459
Foreign exchange translation differences	21,611	(5,407)
<b>Total</b>	<b>172,361</b>	<b>149,112</b>

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

## Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 17.FINANCIAL INVESTMENTS - CONTINUED

#### 17/4 Fair value Measurements

- The bank determines the fair value on the basis that it is the price that will be obtained to sell an asset or that will be paid to transfer a liability in an orderly transaction between market participants at the measurement date, taking into account when measuring fair value, the characteristics of the asset or liability in the event that market participants take those characteristics. Characteristics that are taken into account when pricing the asset and/or liability at the measurement date. These characteristics include the condition and location of the asset, restrictions on selling or using the asset and how market participants view it.
  - The Bank uses the market approach to determine the fair value of financial assets and liabilities, considering that this approach uses prices and other relevant information resulting from market transactions that include assets or liabilities or a group of assets and liabilities, and are identical or comparable. Thus, the bank may use valuation techniques consistent with the market approach such as market multiples derived from comparable groups. And then the selection of the appropriate multiplier from within the scope requires the use of personal judgment, taking into account the quantitative and qualitative factors of the measurement.
  - When the market approach cannot be relied upon in determining the fair value of a financial asset or a financial liability, the bank uses the income approach to determine the fair value, according to which future amounts such as cash flows or income and expenses are transferred to a current (discounted) amount so that the fair value measurement reflects current market expectations about future amounts.
  - When it is not possible to rely on the market approach or the income approach in determining the fair value of a financial asset or a financial liability, the bank uses the cost approach in determining the fair value so that it reflects the amount that is currently requested to replace the asset in its current condition (the current replacement cost), so that the fair value reflects the cost incurred by a market participant as a buyer from acquiring a substitute asset that has a similar benefit since the market participant as a buyer will not initially pay more than the amount by which the benefit is exchanged for the asset.
- **Level 1** - Level 1 inputs are quoted (unadjusted) prices in active markets for identical assets or liabilities that the bank can access in the measurement Date.
  - **Level 2** - Level 2 inputs are all inputs other than the prices announced within level 1, that are directly or indirectly observable to the asset or liability.
  - **Level 3** - Level 3 inputs are the unobservable inputs of the asset or liability.

The following table shows the change in the methods for measuring the fair value of financial assets through OCI on March 31, 2026, from the comparative figures on December 31, 2025

	<u>EGP (in thousands)</u>			
<b>31 March 2026</b>	<b>Level One</b>	<b>Level Two</b>	<b>Level Three</b>	<b>Total</b>
Financial investments in debt instruments	20,123,229	19,470,435	-	39,593,664
Mutual funds certificates	-	-	306,345	306,345
Equity instruments	15,096	-	418,984	434,080
<b>31 December 2025</b>	<b>Level One</b>	<b>Level Two</b>	<b>Level Three</b>	<b>Total</b>
Financial investments in debt instruments	16,885,824	5,299,244	-	22,185,068
Mutual funds certificates	-	-	175,096	175,096
Equity instruments	16,067	-	387,578	403,645



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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 19. DUE TO BANKS

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Current Accounts	1,433,023	1,154,637
Deposits	3,850,719	4,767,120
<b>Total</b>	<b>5,283,742</b>	<b>5,921,757</b>
Local Banks	29,277	2,598
Foreign Banks	5,254,465	5,919,159
<b>Total</b>	<b>5,283,742</b>	<b>5,921,757</b>
Non-profit bearing balances	1,433,023	1,154,637
Variable profit bearing balances	3,850,719	4,767,120
<b>Total</b>	<b>5,283,742</b>	<b>5,921,757</b>

### 20. CUSTOMERS' DEPOSITS

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Demand Deposits	114,647,412	95,384,602
Time and call deposits	92,651,896	82,531,021
Saving and deposit certificates	71,764,548	64,401,661
Saving Deposits	35,848,549	31,995,770
Other Deposits	6,077,779	3,551,316
<b>Total</b>	<b>320,990,184</b>	<b>277,864,370</b>
Corporate deposits	176,256,350	143,291,426
Retail deposits	144,733,834	134,572,944
<b>Total</b>	<b>320,990,184</b>	<b>277,864,370</b>
Non-profit bearing balances	35,025,016	28,528,530
Variable profit bearing balances	8,313,816	7,293,337
Fixed profit bearing balances	277,651,352	242,042,503
<b>Total</b>	<b>320,990,184</b>	<b>277,864,370</b>

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

Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 21. SUBORDINATED FINANCING / OTHER ISLAMIC FINANCING

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Subordinated Financing at reduced cost*	1,971,046	1,710,055
Subordinated Financing with coupon**	8,021,311	7,029,091
Other Financings	1,536,262	1,492,860
<b>Total</b>	<b>11,528,619</b>	<b>10,232,006</b>
<b>Subordinated Financing at reduced cost*</b>		
Balance at the beginning of the Period/Year	1,710,055	1,777,365
Subordinated financing cost using effective interest rate method	12,637	44,571
Foreign currency translation differences	248,354	(111,881)
<b>Total</b>	<b>1,971,046</b>	<b>1,710,055</b>

#### \*Subordinated Financing at Reduced cost

The non-interest bearing subordinated financing represents an amount of USD 39Mn granted by Abu Dhabi Islamic Bank- UAE under a six-year investment Wakala agreement starting from December 27, 2012. In 2016, a supplementary agreement was concluded to the subordinated financing contract, extending the contract term to December 27, 2023. On March 30, 2022, another supplementary agreement was concluded to the subordinated financing contract, extending the contract term to expire on March 29, 2029 instead of December 27, 2023. The bank recorded the subordinated financing at its present value using a discount rate of 3.25%. These supplementary agreements resulted in a net charge to equity of EGP 12.465K which represents the difference between the nominal value and the present value of the financing on the date of the extension agreement.

This agreement also entails an expected profit for the Muwakill of 6.25% of the investment amount.

#### \*\*Subordinated Financing with coupon

##### Abu Dhabi Islamic Bank – UAE

\*\* On 29 December 2016 the bank was granted an additional subordinated financing of USD 9Mn from Abu Dhabi Islamic Bank-UAE under Wakala investment agreement for 7 years starting from 29 December 2016 with a profit rate equals to 6.5% from the investment amount, which is not significantly different from the market discount rate.

\*\*On 28 March 2019, the bank was granted an additional subordinated financing of USD 30Mn from Abu Dhabi Islamic Bank-UAE under Wakala investment agreement for 7 years starting from 28 March 2019 with a profit rate equals 9.88% from the investment amount, which is not significantly different from the market discount rate.

\*\*On 17 December 2024, the bank obtained an addition subordinated financing facility of USD 66.925Mn, from Abu Dhabi Islamic Bank-UAE pursuant to which it was agreed that the investment period would be 7 years, and the expected profit for the principal would be (SOFR three months + 3%), with the SOFR rate being updated every three months.

##### International Finance Corporation

\*\*On 7 July 2023, the bank obtained subordinated financing, compatible with the principles of the Islamic Shariaa, in the amount of USD 50Mn from the International Finance Corporation using Murabaha for a period of 5 years to start on 7 July 2023, with an expected profit rate equals 9.433% of the investment amount, which is not significantly different from the market discount rate

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

## Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 22. OTHER PROVISIONS

31 March 2026	EGP (in thousands)				
	Provisions for Potential Claims	Tax Provision	Provision for Contingent Liabilities	Other Provisions	Total
Balance at beginning of the Period	87,315	50,455	1,687,092	832	1,825,694
Impairment charged during the Period	344	-	349,056	-	349,400
Used provision during the Period	(434)	-	-	-	(434)
Provision No longer Required	(269)	-	-	-	(269)
Foreign exchange translation differences	-	-	65,399	-	65,399
<b>Balance at 31 March 2026</b>	<b>86,956</b>	<b>50,455</b>	<b>2,101,547</b>	<b>832</b>	<b>2,239,790</b>

31 December 2025	EGP (in thousands)				
	Provisions for Potential Claims	Tax Provision	Provision for Contingent Liabilities	Other Provisions	Total
Balance at beginning of the year	83,707	50,922	1,421,073	2,010	1,557,712
Impairment charged during the year	6,941	1,000	282,313	(1,178)	289,076
Used provision during the year	(1,490)	(922)	(100)	-	(2,512)
Provision No longer Required	(1,843)	(545)	-	-	(2,388)
Foreign exchange translation differences	-	-	(16,194)	-	(16,194)
<b>Balance at 31 December 2025</b>	<b>87,315</b>	<b>50,455</b>	<b>1,687,092</b>	<b>832</b>	<b>1,825,694</b>

### 23. CAPITAL

#### 23.1 The Authorized Capital

- The authorized capital amounted to EGP 20 billion (31 December 2025: EGP 20 billion).

#### 23.2 Issued and paid up capital

- The issued and paid-up capital amounted to EGP 12 billion (represented by 1.2 billion shares with a nominal value of EGP 10 per share) (December 31, 2025: 12 billion Egyptian pounds).

### 24. RESERVES

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Legal Reserve	1,526,315	918,748
General Reserve	54,955	54,955
Special Reserve	29,287	29,287
Capital Reserve	129,779	57,194
General Risk Reserve	219,979	219,979
Fair value reserve	271,862	333,630
<b>Total reserves</b>	<b>2,232,177</b>	<b>1,613,793</b>

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

## Notes to condensed interim consolidated financial statements for the period ended 31 March 2026

### 25. Contingent Liabilities

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Letters of Credit (import / export)	13,581,162	11,211,401
Letters of guarantee	54,278,459	44,394,310
Acceptance Letter	9,361,586	7,441,436
Financial Bank guarantees	3,245,394	3,208,615
<b>Total</b>	<b>80,466,601</b>	<b>66,255,762</b>

### 26. RELATED PARTIES TRANSACTIONS

Transactions balances from/To related parties included through the period are as follows:

Relationship Nature	Account Nature	Transaction Nature	31 March 2026	31 December 2025
			EGP (in thousands)	EGP (in thousands)
Major Shareholders	Assets	Due from banks	38,589	591,393
Major Shareholders	Assets	Other Assets	153,883	134,713
Major Shareholders	Liabilities	Due to banks	295,311	289,465
Major Shareholders	Liabilities	Subordinated financing	7,262,627	6,330,586
Major Shareholders	Liabilities	Other Liabilities	299,919	285,322
Major Shareholders	Liabilities	Management fees	202,225	189,035
Major Shareholders	Shareholders equity	Difference between face and present value for subordinated financing at Reduced Cost	17,893	19,323
Associates Companies	Liabilities	Customers deposits	880,052	929,163

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

Relationship Nature	Account Nature	Transaction Nature	31 March 2026	31 March 2025
			EGP (in thousands)	EGP (in thousands)
Major Shareholders	Revenues	Income from Murabaha, Musharaka, Mudaraba and other similar income	262	-
Major Shareholders	Expenses	Cost of subordinated financing At Reduced Cost using EIR method	(103,243)	(110,918)
Major Shareholders	Expenses	Cost of subordinated financing with coupon	(29,794)	(30,786)
Associates Companies	Expenses	Cost of Deposits Paid To Customers	(24,223)	(11,390)

\*Wages, salaries and in kind benefits on March 31, 2026 shall include an amount of 28,517 thousand Egyptian pounds which shall represent the total amount of the largest twenty employees' remuneration, salaries and benefits in the bank combined.

### 27. SIGNIFICANT EVENTS

#### Economic factors

- The Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) on 12 February 2026 decided to cut key policy rates by 100 basis points. Accordingly, the overnight deposit rate, overnight lending rate, and the rate of the main operation were reduced to 19%, 20% and 19.5 % respectively. The discount rate was also cut to 19.5%. In addition, the CBE Board of Directors reduced the required reserve ratio (RRR) for commercial banks from 18 % to 16 %. These decisions reflect the Committee's assessment of current inflation dynamics and the evolving outlook since the previous MPC meeting.

#### Subsequent Events

- The Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) on 2 April 2026 decided to keep the key policy rates unchanged. The overnight deposit rate, overnight lending rate, and the rate of the main operation remain at 19 %, 20%, and 19.5 %, respectively. The discount rate was also maintained at 19.5 %, This decision reflects the Committee's assessment of prevailing inflation dynamics and the evolving outlook since the previous MPC meeting
- S&P credit rating agency announced on 10 April 2026 to Keep of Egypt's credit rating on B/B with stable outlook.