

Forvis Mazars Mostafa Shawki

PricewaterhouseCoopers EzzEldeen, Diab& CO.

Public Accountants

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

**Limited Review Report on Condensed Interim Separate Financial Statements**

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

**Introduction**

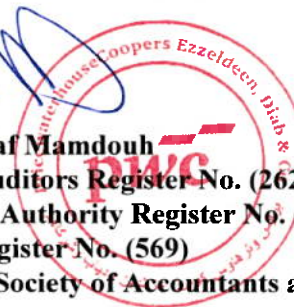

We have performed a limited review on the accompanying condensed interim separate statement of financial position of Abu Dhabi Islamic Bank - Egypt "S.A.E" (the "Bank") as of 31 March 2026 and the related condensed interim separate statements of income, comprehensive income, cash flows and changes in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

**Scope of Limited Review**

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

**Conclusion**



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



**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**

**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**

Cairo, 4 May 2026

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

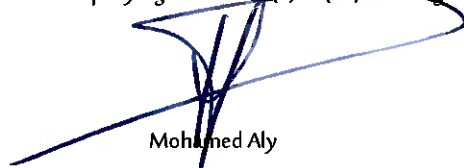
Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Financial Position as at 31 March 2025

	Note No	31 March 2025 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>Assets</b>			
Cash and due from Central Bank	13	22,607,583	19,086,556
Due from banks	14	48,020,367	57,425,430
Financing and facilities to banks (after deducting expected credit losses)	15	5,962,016	4,802,479
Financing and facilities to customers (after deducting expected credit losses)	16	170,813,413	147,476,095
Pre-Promised forward exchange contracts		161,448	13,981
<b>Financial investments</b>			
- Fair value through profits and losses	17/1	3,936	-
- Financial investments at FVOCI	17/2	40,057,356	22,619,066
- Financial investments at amortized cost	17/3	89,028,982	80,350,465
Investments in subsidiaries and associates (net)	18	808,193	808,193
Intangible assets (net of accumulated amortization)		47,175	22,657
Other assets		13,300,800	10,288,959
Fixed assets (net of accumulated depreciation)	19	991,833	912,649
Deferred tax assets		347,188	343,148
<b>Total assets</b>		<b>392,150,290</b>	<b>344,149,678</b>
<b>Liabilities and equity</b>			
<b>Liabilities</b>			
Due to banks	20	5,283,742	5,921,757
Customers' deposits	21	321,312,077	278,093,184
Pre-Promised forward exchange contracts		19,326	140,892
Subordinated Financing	22	9,992,357	8,714,146
Other liabilities		11,876,740	11,202,551
Current income tax liability		5,222,259	4,181,307
Other provisions	23	2,206,930	1,792,957
Defined benefits obligations		468,125	453,161
<b>Total liabilities</b>		<b>356,381,556</b>	<b>310,499,955</b>
<b>Equity</b>			
Issued & Paid up Capital	24	12,000,000	12,000,000
Reserves	25	2,157,959	1,537,431
Difference between face value and present value for non-interest subordinated financing		17,893	19,323
Retained earnings		21,592,882	20,092,969
<b>Total equity</b>		<b>35,768,734</b>	<b>33,649,723</b>
<b>Total liabilities and equity</b>		<b>392,150,290</b>	<b>344,149,678</b>

The Limited Review Report is attached

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

  
Mohamed Aly

Chief Executive Officer and Managing Director

  
Mahmoud El Semein

Financial Controller

Cairo on May 04, 2026

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

Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Income Statement for The Period Ended 31 March 2026

	Note	Three months ended 31 March 2026	Three months ended 31 March 2025
	No	EGP (in thousands)	EGP (in thousands)
Income from Murabaha, Musharaka, Mudaraba and other similar income		13,721,371	11,509,037
Cost of deposits and similar costs		(7,922,452)	(6,905,266)
<b>Net Revenues from funds</b>	<b>6</b>	<b>5,798,919</b>	<b>4,603,771</b>
Fees and commissions income		939,620	783,230
Fees and commissions expenses		(234,315)	(148,976)
<b>Net fees and commission income</b>	<b>7</b>	<b>705,305</b>	<b>634,254</b>
Dividends Income		1,527	1,393
Net trading income	<b>8</b>	579,638	170,461
Administrative expenses	<b>9</b>	(989,586)	(697,549)
Other operating expenses	<b>10</b>	(972,827)	(318,979)
Expected credit losses	<b>11</b>	(62,120)	(408,047)
Gain From financial investments		786	-
<b>profit for the period before tax</b>		<b>5,061,642</b>	<b>3,985,304</b>
Income tax expense	<b>12</b>	(1,473,275)	(1,048,161)
<b>Net profit for the period</b>		<b>3,588,367</b>	<b>2,937,143</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 (28) are integral part of these financial statements.

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

Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Statement of Comprehensive Income for Period Ended 31 March 2026

	Three months ended 31 March 2026 EGP (in thousands)	Three months ended 31 March 2025 EGP (in thousands)
Net profit for the period	3,588,367	2,937,143
<u>Items that are not reclassified to the profit and losses:</u>		
Change in fair value reserve of equity instruments at fair value through other comprehensive income	19,648	2,084
Deferred tax related to items that are not reclassified to the profit or loss	(4,421)	(469)
<u>Items that are reclassified to profits and losses:</u>		
Change in fair value reserve of debt instruments at fair value through other comprehensive income	(95,005)	1,907
Expected credit loss for fair value of debt Instruments measured at fair value through other comprehensive income	(1,222)	236
Deffered tax related to items that are reclassified to the profits and losses	21,376	(430)
<b>Total other comprehensive income for the period , net of tax</b>	<b>(59,624)</b>	<b>3,328</b>
<b>Total comprehensive income for the period , net of tax</b>	<b>3,528,743</b>	<b>2,940,471</b>

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

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

## Translation of Financial Statements originally issued in Arabic

### Condensed Interim Separate Statement of Cash Flows for Period Ended 31 March 2026

	Note No.	31 March 2026 EGP (in thousands)	31 March 2025 EGP (in thousands)
<b>Cash flows from operating activities</b>			
profit for the period before tax		5,061,642	3,985,304
<b>Adjustments to reconcile profits with cash flows from operating activities</b>			
Depreciation and Amortization of fixed and intangible assets		52,751	36,983
Charge impairment loss of financing and facilities to customers	11	61,255	382,940
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	23	349,277	44,805
Provisions no longer required other than financing provision	23	(269)	(463)
Provisions used other than financing provision	23	(434)	-
Bonds' premium / 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	23	65,399	2,211
Foreign currency revaluation of due from banks provisions	14	1,370	(3)
Foreign currency valuation differences of financial investments at FVOCI in foreign currencies		(49,288)	1,628
Foreign currency valuation differences for financial instruments balances in foreign currencies at AC		(2,351,694)	55,322
Foreign currency valuation differences of financial instrument at AC's provisions		21,611	(490)
Foreign currency valuation differences of subordinated financing - With coupon		1,017,221	(37,378)
Foreign currency valuation differences of subordinated financing - Zero coupon	22	248,354	(8,894)
Foreign currency valuation differences of subordinated financing - Zero coupon - Equity		11,207	10,017
Gain / (Losses) from valuation of Pre-Promised forward exchange contracts		(146,410)	6,393
(Release) / Charge impairment loss of due from banks	11	1,927	5,294
(Release) / Charge impairment losses of financial investments at FVOCI	11	(1,638)	242
Charge /(release) of impairment losses of financial investments at AC	11	1,638	18,555
Charge Impairment Loss of other assets	10	286	109
(Losses) / Gains on sale of debt instruments at FVOCI		(786)	-
Gain on sale of fixed assets	10	(5,409)	-
Dividends income from equity instruments at FVOCI		(1,527)	(1,393)
Amortization of subordinated financing using EIR method	22	12,637	11,410
<b>Operating profits before changes in assets and liabilities resulting from operating activities</b>		<b>4,311,764</b>	<b>4,358,943</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)
Financing and facilities to customers and banks	16	(24,990,667)	(14,723,636)
Other assets		(3,014,654)	(1,265,954)
Due to banks	20	(638,016)	1,448,648
Customers' deposits	21	43,218,894	17,872,282
Pre-Promised forward exchange contracts		(122,622)	20,848
Other liabilities		674,189	963,017
Employees' Benefits obligations		14,964	20,927
Income tax paid		(419,408)	(147,941)
<b>Net Cash Flow generated from Operating Activities</b>		<b>24,655,870</b>	<b>12,072,411</b>

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

Translation of Financial Statements originally issued in Arabic

Condensed Interim Separate Statement of Cash Flows for Period Ended 31 March 2026 - Continued

	Note	31 March 2026	31 March 2025
	No.	EGP (in thousands)	EGP (in thousands)
<b><u>Cash flows from investing activities</u></b>			
Payments for purchase of fixed assets and branches fixtures	19	(126,151)	(12,151)
Proceeds from sale of fixed assets		8,632	-
Payments for purchase of intangible assets		(33,525)	-
Payments for purchase of financial investments at FVOCI		(10,429,359)	(962,567)
Proceeds from recovery of financial investments at FVOCI		7,564,237	1,019,000
Payments to purchase of financial investments at amortized cost		(9,385,923)	(2,973,956)
Proceeds from recovery of financial investments at amortized cost		1,903,761	280,000
Proceeds from dividends income		1,527	1,393
<b>Net Cash flows (used in) generated from Investing activities</b>		<b>(10,496,801)</b>	<b>(2,648,281)</b>
<b><u>Cash flows from financing activities</u></b>			
Dividends paid		(1,420,939)	(1,032,193)
<b>Net cash flows (used in) generated from financing activities</b>		<b>(1,420,939)</b>	<b>(1,032,193)</b>
<b>Net increase in cash and cash equivalent during the period</b>		<b>12,738,130</b>	<b>8,391,937</b>
Cash and cash equivalents at the beginning of the period		39,367,855	80,081,510
<b>Cash and cash equivalents at the end of the period</b>		<b>52,105,985</b>	<b>88,473,447</b>
<b><u>Cash and cash equivalents comprise</u></b>			
Cash and due from Central Bank of Egypt	13	22,607,583	15,426,239
Due from banks	14	48,033,251	97,164,971
Treasury bills		30,514,029	12,415,924
Central Bank of Egypt Reserve	13	(20,878,188)	(14,152,257)
Due from banks with maturity more than three months from date of acquisition		(941,961)	(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>52,105,985</b>	<b>88,473,447</b>

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

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

Translation of Financial Statements originally issued in Arabic

## Condensed Interim Separate Statement of Changes in Equity for Period Ended 31 March 2026

	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 non-interest subordinated financing	EGP (in thousands) Retained earnings	Total
<b>31 March 2025</b>											
<b>Balance at 1 January 2025</b>	6,000,000	-	46,304	477,942	54,955	17,165	158,088	285,091	24,950	15,308,370	22,372,865
Transferred to reserve accounts	-	-	10,890	440,806	-	-	-	-	-	(451,696)	-
Dividends distributions to employees, board members and the banking system development fund	-	-	-	-	-	-	-	-	-	(1,032,193)	(1,032,193)
Net change in other comprehensive income items	-	-	-	-	-	-	-	3,328	-	-	3,328
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	-	(1,393)	11,410	10,017
Shareholders distributions (bonus Issue)	-	6,000,000	-	-	-	-	-	-	-	(6,000,000)	-
Net profit for the period	-	-	-	-	-	-	-	-	-	2,937,143	2,937,143
<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>17,165</b>	<b>158,088</b>	<b>288,419</b>	<b>23,557</b>	<b>10,773,034</b>	<b>24,291,160</b>
<b>31 March 2026</b>											
<b>Balance at 1 January 2026</b>	12,000,000	-	57,194	918,748	54,955	17,165	158,088	331,281	19,323	20,092,969	33,649,723
Transferred to reserve accounts	-	-	72,585	607,567	-	-	-	-	-	(680,152)	-
Dividends distributions to employees, board members and the banking system development fund	-	-	-	-	-	-	-	-	-	(1,420,939)	(1,420,939)
Net change in other comprehensive income items	-	-	-	-	-	-	-	(59,624)	-	-	(59,624)
Amortization of the difference between face value and present value of subordinated financing	-	-	-	-	-	-	-	-	(1,430)	12,637	11,207
Net profit for the period	-	-	-	-	-	-	-	-	-	3,588,367	3,588,367
<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>17,165</b>	<b>158,088</b>	<b>271,657</b>	<b>17,893</b>	<b>21,592,882</b>	<b>35,768,734</b>

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

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

Translation of Financial Statements originally issued in Arabic

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

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

These condensed interim separate financial statements for the period ended March 31, 2026 were approved by the Board of Directors on May 04, 2026.

## 2. PRINCIPLES OF PREPARING SEPARATE FINANCIAL STATEMENTS

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

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

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

## 3. FINANCIAL RISK MANAGEMENT

The objectives and policies of the bank's financial risk management align with those disclosed in the separate financial statements for the fiscal year ended December 31, 2025.

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

Translation of Financial Statements originally issued in Arabic

Notes to Condensed Interim Separate Financial Statements for The Period Ended 31 March 2026

### 3. FINANCIAL RISK MANAGEMENT – CONTINUED

#### 3/1 Credit Risk

##### 3/1/1 Loans and Financing

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

Financing and facilities	EGP (in thousands)					
	31 March 2026			31 December 2025		
	Financing and facilities to customers	Financing and facilities for banks	Total financing and facilities for banks and customers	Financing and facilities to customers	Financing and facilities for banks	Total financing and facilities for banks and customers
Stage 1	169,683,131	5,968,787	175,651,918	147,505,232	4,809,319	152,314,551
Stage 2	4,706,061	-	4,706,061	3,353,986	-	3,353,986
Stage 3	4,273,592	-	4,273,592	4,007,942	-	4,007,942
<b>Total</b>	<b>178,662,784</b>	<b>5,968,787</b>	<b>184,631,571</b>	<b>154,867,160</b>	<b>4,809,319</b>	<b>159,676,479</b>
<b>Less:</b>						
Expected Credit Losses	(7,849,371)	(6,771)	(7,856,142)	(7,391,065)	(6,840)	(7,397,905)
<b>Net</b>	<b>170,813,413</b>	<b>5,962,016</b>	<b>176,775,429</b>	<b>147,476,095</b>	<b>4,802,479</b>	<b>152,278,574</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

Translation of Financial Statements originally issued in Arabic

Notes to Condensed Interim Separate Financial Statements for The Period Ended 31 March 2026

## 3.FINANCIAL RISK MANAGEMENT- CONTINUED

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

The following table shows the changes in the balances of financing and facilities between the three stages:

Retail	31 March 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	12 Month	Life time	Life time		12 Month	Life time	Life time	
Balance at 1 January	47,193,925	628,684	506,480	48,329,089	26,845,095	505,142	305,736	27,655,973
Transferred from stage 1	(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	(3,678,888)	(33,972)	(6,768)	(3,719,628)	(5,391,417)	(115,799)	(21,986)	(5,529,201)
New Financial assets purchased during the year	9,094,384	10,865	-	9,105,249	30,242,009	213,612	-	30,455,621
Financial assets disposed of/ paid during the year	(414,126)	(124,121)	-	(538,247)	(3,899,522)	(238,309)	-	(4,137,831)
Used provisions during the period/year	-	-	(25,959)	(25,959)	-	-	(115,472)	(115,472)
<b>Balance of Financing and Facilities</b>	<b>51,756,525</b>	<b>896,037</b>	<b>497,942</b>	<b>53,150,504</b>	<b>47,193,925</b>	<b>628,684</b>	<b>506,480</b>	<b>48,329,089</b>

Corporate	31 March 2026				31 December 2025			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
	12 Month	Life time	Life time		12 Month	Life time	Life time	
Balance at 1 January	100,311,306	2,725,302	3,501,463	106,538,071	68,223,713	4,935,583	1,924,436	75,083,732
Transferred from stage 1	(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	(13,469,005)	(225,749)	(14,544)	(13,709,298)	(2,743,551)	(249,889)	280,558	(2,712,882)
Foreign exchange translation differences	4,417,067	36,871	276,859	4,730,797	(988,647)	(49,179)	(98,024)	(1,135,850)
New Financial assets purchased during the year	45,190,400	735,435	-	45,925,835	72,474,930	1,252,467	-	73,727,397
Financial assets disposed of/ paid during the year	(17,753,676)	(209,834)	-	(17,963,510)	(37,131,049)	(878,376)	-	(38,009,425)
Used provisions during the period/year	-	-	(9,615)	(9,615)	-	-	(414,901)	(414,901)
<b>Balance of Financing and Facilities</b>	<b>117,926,606</b>	<b>3,810,024</b>	<b>3,775,650</b>	<b>125,512,280</b>	<b>100,311,306</b>	<b>2,725,302</b>	<b>3,501,463</b>	<b>106,538,071</b>



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## 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.

	<u>Arab Republic of Egypt</u>				<u>EGP (in thousands)</u>		<u>Total</u>
	<u>Great Cairo</u>	<u>Alexandria, Delta &amp; Sinai</u>	<u>Upper Egypt</u>	<u>Total</u>	<u>Gulf Countries</u>	<u>Other Countries</u>	
Due from Banks	39,952,824	-	-	39,952,824	993,208	7,074,335	48,020,367
<u>Debt instruments at FVPL</u>							
Egyptian treasury Bonds	3,936	-	-	3,936	-	-	3,936
<u>Debt instruments at FVOCI</u>							
- Egyptian treasury Bonds	12,864,440	-	-	12,864,440	-	-	12,864,440
- Egyptian Islamic Sukuk	6,989,091	-	-	6,989,091	269,698	-	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	5,157,585	-	-	5,157,585	2,633,785	-	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>Facilities to Customers</u>							
<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	40,675,709	8,619,092	1,497,497	50,792,298	-	-	50,792,298
- Mortgage financings	438,348	8,467	-	446,815	-	-	446,815
<u>Corporate Financings</u>							
- Debit current accounts	15,076,286	2,021	118	15,078,425	-	-	15,078,425
- Credit cards	444	-	-	444	-	-	444
- Direct financings	105,153,265	499,206	463,101	106,115,572	-	-	106,115,572
- Syndicated financings	4,317,839	-	-	4,317,839	-	-	4,317,839
Less : expected credit losses	(7,737,592)	(88,916)	(22,863)	(7,849,371)	-	-	(7,849,371)
<b>Balance at 31 March 2026</b>	<b>331,468,054</b>	<b>9,041,268</b>	<b>1,938,094</b>	<b>342,447,416</b>	<b>3,896,691</b>	<b>7,074,335</b>	<b>353,418,442</b>
<b>Balance at 31 December 2025</b>	<b>289,985,999</b>	<b>8,400,807</b>	<b>1,920,271</b>	<b>300,307,077</b>	<b>6,228,499</b>	<b>5,703,960</b>	<b>312,239,536</b>

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## 4. FINANCIAL RISK MANAGEMENT- CONTINUED

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

#### (B) Activity sectors

The following table represents an analysis of the bank's most important credit risk limits at book value, distributed according to the activity practiced by the bank's clients.

	EGP (in thousands)							
	Financial institution	Manufacturing institution	Services	Wholesale and Retail	Government sector	Retail	Other activities	Total
Due From Banks	48,020,367	-	-	-	-	-	-	48,020,367
<u>Debt instruments at FVPL</u>								
Egyptian treasury Bonds	-	-	-	-	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>Facilities to Customers</u>								
<u>Retail Financings</u>								
- Debit current accounts	-	-	-	-	-	7,965	-	7,965
- Credit cards	-	-	-	-	-	1,903,426	-	1,903,426
- Personal financings	-	-	-	-	-	50,792,298	-	50,792,298
- Mortgage financings	-	-	-	-	-	446,815	-	446,815
<u>Corporate Financings</u>								
- Debit current accounts	-	5,385,349	1,192,212	249,183	8,210,017	-	41,664	15,078,425
- Credit cards	-	143	301	-	-	-	-	444
- Direct financings	1,585,985	51,100,010	14,937,434	11,915,946	24,308,721	-	2,267,476	106,115,572
- Syndicated financings	-	1,479,092	249,890	-	2,588,857	-	-	4,317,839
Less : expected credit losses	(48,615)	(2,909,068)	(1,560,402)	(232,086)	(2,105,582)	(975,912)	(17,706)	(7,849,371)
<b>Balance at 31 March 2026</b>	<b>55,789,451</b>	<b>57,689,311</b>	<b>14,819,435</b>	<b>11,933,043</b>	<b>158,721,176</b>	<b>52,174,592</b>	<b>2,291,434</b>	<b>353,418,442</b>
<b>Balance at 31 December 2025</b>	<b>63,951,392</b>	<b>50,126,787</b>	<b>14,323,169</b>	<b>10,594,935</b>	<b>124,624,605</b>	<b>47,429,235</b>	<b>1,189,413</b>	<b>312,239,536</b>

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## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/2 Market Risk

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

The market risk management is monitored by two separate teams. Market risk reports are reported to the Risk Committee of the Board of Directors and heads of operating units on a regular basis.

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

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

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

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	22,067,523	386,435	9,250	53,731	-	90,644	22,607,583
Due from banks	20,471	39,495,318	470,124	7,492,635	3,588	538,231	48,020,367
Treasury bills	-	-	-	-	-	-	-
Financings and facilities to banks	-	5,962,016	-	-	-	-	5,962,016
Financings and facilities to customers	132,362,190	30,858,618	44,892	7,547,713	-	-	170,813,413
Pre-Promised forward exchange contracts	161,448	-	-	-	-	-	161,448
Financial investments at FVPLAssets	3,936	-	-	-	-	-	3,936
Financial investments at FVOCI	39,539,730	511,411	-	6,215	-	-	40,057,356
Financial investments at amortized cost	62,220,793	26,469,476	-	338,713	-	-	89,028,982
Investments in subsidiaries and associates	-	-	-	-	-	-	-
Accrued Revenues	7,490,586	342,140	1,069	25,789	-	772	7,860,356
<b>Total Financial assets</b>	<b>263,866,677</b>	<b>104,025,414</b>	<b>525,335</b>	<b>15,464,796</b>	<b>3,588</b>	<b>629,647</b>	<b>384,515,457</b>
<b>Financial Liabilities</b>							
Due to banks	252,977	4,939,492	-	30,143	-	61,130	5,283,742
Customers' deposits	212,330,796	90,921,505	464,500	15,515,109	27,864	2,052,303	321,312,077
Pre-Promised forward exchange contracts	18,346	842	-	138	-	-	19,326
Subordinated financings	-	9,992,357	-	-	-	-	9,992,357
Accrued Revenues	710,420	471,696	373	18,744	-	169	1,201,402
<b>Total Financial Liabilities</b>	<b>213,312,539</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>337,808,904</b>
<b>Net financial position</b>	<b>50,554,138</b>	<b>(2,300,478)</b>	<b>60,462</b>	<b>(99,338)</b>	<b>(24,276)</b>	<b>(1,483,955)</b>	<b>46,706,553</b>
<b>31 December 2025</b>							
<b>Total Financial assets</b>	<b>240,907,973</b>	<b>86,186,375</b>	<b>562,366</b>	<b>8,662,307</b>	<b>4,398</b>	<b>471,138</b>	<b>336,794,557</b>
<b>Total Financial Liabilities</b>	<b>197,284,435</b>	<b>85,083,985</b>	<b>555,349</b>	<b>10,044,259</b>	<b>4,501</b>	<b>920,976</b>	<b>293,893,505</b>
<b>Net financial position</b>	<b>43,623,538</b>	<b>1,102,390</b>	<b>7,017</b>	<b>(1,381,952)</b>	<b>(103)</b>	<b>(449,838)</b>	<b>42,901,052</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 management department.

### 3/3 Liquidity Risk

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

### 3/4 Capital Management

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

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

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

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

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<b>According to Basel II</b>	<b>31 March 2026</b>	<b>31 December 2025</b>
	<b>EGP (in thousands)</b>	<b>EGP (in thousands)</b>
<b>Capital</b>		
<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 funds)	(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 balance of required provisions against debt instruments / financing and credit facilities and contingent liability classified under Stage 1	3,008,904	2,571,472
Subordinated financing	7,702,588	5,565,217
45 % of the increase in fair value over the 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>
Total 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	0
Capital requirements for market risks	474,795	83,776
Capital requirements for 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 of tier 1</b>	<b>13.87%</b>	<b>15.63%</b>
<b>Capital adequacy ratio</b>	<b>18.04%</b>	<b>19.44%</b>

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## 3. FINANCIAL RISK MANAGEMENT- CONTINUED

### 3/5 Leverage Ratio

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

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

The following table summarizes the Leverage ratios.

	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 assets designated initially at FVPL	0	0
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>349,472,078</b>
Replacement cost	161,448	13,981
Expected future value	45,630	44,487
<b>Pre-promised Islamic Contracts exposures</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>349,530,547</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 and similar collaterals	183,132	155,076
Bank acceptance	9,364,389	7,441,436
<b>Total contingent liabilities</b>	<b>40,895,507</b>	<b>33,515,603</b>
Capital commitments	239,103	330,738
Operating lease commitments	722,312	748,964
financing commitments to clients /banks (unutilized part) original maturity period	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>51,177,748</b>	<b>43,584,513</b>
<b>Total exposures on-balance sheet and off-balance sheet (2)</b>	<b>448,618,299</b>	<b>393,115,059</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 period ended on 31 March 2026 shall be appeared in the following notes:

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

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## 5. SEGMENTS ANALYSIS

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

### Corporates / SMEs

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

### Investment

Including corporate mergers, investment purchasing, financing of corporate restructuring and financial instruments and financial derivatives.

### Retail

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

### Other activities

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

	EGP (in thousands)				
	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)	2,679	(1,644,187)
<b>Net profit for the period before tax</b>	<b>842,760</b>	<b>1,681,126</b>	<b>1,286,672</b>	<b>1,251,083</b>	<b>5,061,642</b>
Tax	(189,621)	(378,253)	(293,411)	(611,989)	(1,473,275)
<b>Net profit for the period</b>	<b>653,139</b>	<b>1,302,873</b>	<b>993,261</b>	<b>639,094</b>	<b>3,588,367</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	-	-	-	2,706,029	2,706,029
<b>Total assets</b>	<b>139,033,006</b>	<b>183,944,090</b>	<b>66,467,165</b>	<b>2,706,029</b>	<b>392,150,290</b>
Liabilities of activity segment	174,368,526	17,209,759	159,812,292	-	351,390,578
Un-classified liabilities	-	-	-	4,990,978	4,990,978
<b>Total liabilities</b>	<b>174,368,526</b>	<b>17,209,759</b>	<b>159,812,292</b>	<b>4,990,978</b>	<b>356,381,556</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	780,466	5,340,580
Expenses of activity segment	(570,861)	(47,738)	(459,547)	(277,130)	(1,355,276)
<b>profit for the period before tax</b>	<b>972,723</b>	<b>1,449,796</b>	<b>1,059,449</b>	<b>503,336</b>	<b>3,985,304</b>
Tax	(218,862)	(329,179)	(240,820)	(259,300)	(1,048,161)
<b>Net profit for the period</b>	<b>753,861</b>	<b>1,120,617</b>	<b>818,629</b>	<b>244,036</b>	<b>2,937,143</b>
<b>Assets and liabilities by activity segment 31 December 2024</b>					
Assets of activity segment	119,615,280	162,226,462	59,977,058	-	341,818,800
Un-classified assets	-	-	-	2,330,878	2,330,878
<b>Total assets</b>	<b>119,615,280</b>	<b>162,226,462</b>	<b>59,977,058</b>	<b>2,330,878</b>	<b>344,149,678</b>
Liabilities of activity sectors	147,197,591	15,851,433	142,396,377	-	305,445,401
Un-classified liabilities	-	-	-	5,054,554	5,054,554
<b>Total liabilities</b>	<b>147,197,591</b>	<b>15,851,433</b>	<b>142,396,377</b>	<b>5,054,554</b>	<b>310,499,955</b>

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## 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	7,271,223	5,780,250
<b>Total</b>	<b>7,336,936</b>	<b>5,815,197</b>
Financial investments in debt instruments at AC and FVOCI*	452,246	31,148
Deposits and current accounts*	5,932,189	5,662,692
<b>Total</b>	<b>13,721,371</b>	<b>11,509,037</b>
<b>Cost of deposits and similar costs</b>		
<b>Deposits and current accounts:</b>		
To banks	(110,717)	(239,930)
To customers	(7,621,048)	(6,464,053)
other financings	(190,687)	(201,275)
Financing financial instruments and sales transactions of financial instruments with a repurchase commitment	-	(8)
<b>Total</b>	<b>(7,922,452)</b>	<b>(6,905,266)</b>
<b>Net Revenues from Funds</b>	<b>5,798,919</b>	<b>4,603,771</b>

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

## 7. NET FEES AND COMMISSION INCOME

	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	302,533	220,140
<b>Total</b>	<b>939,620</b>	<b>783,230</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	(73,365)	(39,832)
<b>Total</b>	<b>(234,315)</b>	<b>(148,976)</b>
<b>Net fees and commission income</b>	<b>705,305</b>	<b>634,254</b>

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### 8. NET TRADING INCOME

	Three months ended 31 March 2026 EGP (in thousands)	Three months ended 31 March 2025 EGP (in thousands)
<b>Foreign exchange operations:</b>		
Gain from fx deals	436,249	183,386
Gain of Islamic forward contracts revaluation	146,410	(6,393)
Gain / (Loss) of revaluation of islamic currency swap contracts	(3,836)	(8,274)
Gain of currency option contracts revaluation	815	1,742
<b>Total</b>	<b>579,638</b>	<b>170,461</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	(390,020)	(294,443)
Social insurance	(22,505)	(17,736)
<b>Pension cost</b>		
Defined contribution plans	(13,063)	(10,325)
Defined benefit plans	(34,905)	(34,328)
Depreciation and amortization	(52,751)	(36,983)
Other administrative expenses	(476,342)	(303,734)
<b>Total</b>	<b>(989,586)</b>	<b>(697,549)</b>

### 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	(385,768)	(75,489)
Gain on sale of fixed assets	5,409	-
Cost of Programs	(93,052)	(96,652)
operating lease expense	(82,258)	(55,570)
Early Retirement Costs	(6,200)	-
(Charge) of impairment other assets	(286)	(109)
Other provisions	(349,008)	(44,342)
Other (expense)	(61,664)	(46,817)
<b>Total</b>	<b>(972,827)</b>	<b>(318,979)</b>

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### 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	(61,255)	(382,941)
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)
<b>Total</b>	<b>(62,120)</b>	<b>(408,047)</b>

### 12. INCOME TAX EXPENSES

	Three months ended 31 March 2026 EGP (in thousands)	Three months ended 31 March 2025 EGP (in thousands)
Current tax	(1,460,360)	(1,138,577)
Deferred tax	(12,915)	90,416
<b>Total</b>	<b>(1,473,275)</b>	<b>(1,048,161)</b>

### 13. CASH AND DUE FROM CENTRAL BANK

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Cash	1,729,395	1,301,111
Balances with central bank within mandatory reserve ratio	20,878,188	17,785,445
<b>Total</b>	<b>22,607,583</b>	<b>19,086,556</b>
Non-Profit bearing balances	22,607,583	19,086,556
<b>Total</b>	<b>22,607,583</b>	<b>19,086,556</b>

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## 14. DUE FROM BANKS

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Current accounts	417,418	553,973
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>48,033,251</b>	<b>57,435,017</b>
(less) Expected Credit Losses	(12,884)	(9,587)
<b>Total</b>	<b>48,020,367</b>	<b>57,425,430</b>
Balances with CB other than mandatory reserve ratio	9,380,152	8,320,711
Local banks	30,957,774	41,589,274
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>48,020,367</b>	<b>57,425,430</b>
Non-Profit bearing balances	417,418	553,973
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>48,020,367</b>	<b>57,425,430</b>
<b>Due from banks' Expected Credit Losses movement</b>		
Balance at beginning of the year	9,587	22,697
Net expected credit loss during the 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 structure, under which Abu Dhabi Islamic Bank – Egypt invests its excess liquidity by conducting international commodity Murabaha transactions with a local bank and entering into an investment agency contract. Through this contract, the local bank appoints Abu Dhabi Islamic Bank – Egypt as a restricted investment agent to purchase treasury bills and bonds on behalf of the Muwakkil. Accordingly, as mentioned, the bank's return consists of the profit from the international commodity Murabaha and the interest from the treasury bills and bonds in Favor of the contracting local bank.

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

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Direct Financing	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>Financings and Facilities to banks' Expected Credit Losses movement</b>		
Balance at beginning of the year	6,840	2,825
Net expected credit loss during the 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 (AFTER DEDUCTING EXPECTED CREDIT LOSSES)

	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	50,792,298	45,951,730
Mortgage Financing	446,815	466,430
<b>Total</b>	<b>53,150,504</b>	<b>48,329,089</b>
<b>Corporate (including SMEs)</b>		
Debit current accounts	15,078,425	13,861,890
Direct financing	106,115,572	89,361,597
Syndicated financing	4,317,839	3,313,838
Credit cards	444	746
<b>Total</b>	<b>125,512,280</b>	<b>106,538,071</b>
<b>Total financing and facilities to customers</b>	<b>178,662,784</b>	<b>154,867,160</b>
<b>Deduct:</b>		
Expected Credit Losses	(7,849,371)	(7,391,065)
<b>Total</b>	<b>(7,849,371)</b>	<b>(7,391,065)</b>
<b>Net</b>	<b>170,813,413</b>	<b>147,476,095</b>
<b>Classified in balance sheet as follow</b>		
Islamic Financing to customers (After deducting expected credit loss)	170,813,413	147,476,095
<b>Net</b>	<b>170,813,413</b>	<b>147,476,095</b>
Variable-profit bearing balances	96,343,601	79,012,389
Fixed-profit bearing balances	74,469,812	68,463,706
<b>Total</b>	<b>170,813,413</b>	<b>147,476,095</b>
<b>Financing and facilities to customers Expected Credit Losses movement</b>		
Balance at beginning of the year	7,391,065	6,631,706
Net expected credit loss during the year	61,255	1,439,902
Recoveries from written off loans	15,698	44,643
Used provisions during the year	(35,574)	(530,373)
Foreign exchange translation differences	416,927	(194,813)
<b>Total</b>	<b>7,849,371</b>	<b>7,391,065</b>

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## 16. FINANCINGS AND FACILITIES TO CUSTOMERS (AFTER DEDUCTING EXPECTED CREDIT LOSSES) - CONTINUED

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

EGP (in thousands)

31 March 2026	Retail				Total
	Debit current accounts	Covered Cards	Personal financing	Mortgage Financing	
Balance at beginning of the period	-	192,405	689,987	17,463	899,854
Expected credit losses during the period	-	15,175	80,411	(973)	94,613
Recoveries from written off loans	-	2,403	5,001	-	7,404
Used provisions during the period	-	(7,875)	(18,084)	-	(25,959)
<b>Balance at 31 March 2026</b>	<b>-</b>	<b>202,108</b>	<b>757,315</b>	<b>16,490</b>	<b>975,912</b>

31 March 2026	Corporate				Total
	Debit current accounts	Direct financing	Syndicated financing	Covered Cards	
Balance at beginning of the period	427,812	4,586,209	1,477,190	-	6,491,211
Expected credit losses during the period	(1,841)	(74,707)	43,190	-	(33,358)
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>455,910</b>	<b>4,774,172</b>	<b>1,643,377</b>	<b>-</b>	<b>6,873,459</b>

EGP (in thousands)

31 December 2025	Retail				Total
	Debit current accounts	Covered Cards	Personal financing	Mortgage Financing	
Balance at beginning of the year	-	151,863	408,785	10,713	571,361
Expected credit losses during the year	-	58,982	342,537	6,750	408,269
Recoveries from written off loans	-	9,409	26,288	-	35,697
Used provisions during the year	-	(27,849)	(87,623)	-	(115,472)
<b>Balance at 31 December 2025</b>	<b>-</b>	<b>192,405</b>	<b>689,987</b>	<b>17,463</b>	<b>899,854</b>

31 December 2025	Corporate				Total
	Debit current accounts	Direct financing	Syndicated financing	Covered Cards	
Balance at beginning of the year	705,237	4,097,502	1,257,606	-	6,060,345
Expected credit losses during the year	(262,424)	1,024,245	269,812	-	1,031,633
Recoveries from written off loans	-	8,946	-	-	8,946
Used provisions during the year	-	(414,901)	-	-	(414,901)
Foreign exchange translation differences	(15,001)	(129,584)	(50,228)	-	(194,813)
<b>Balance at 31 December 2025</b>	<b>427,812</b>	<b>4,586,209</b>	<b>1,477,190</b>	<b>-</b>	<b>6,491,211</b>

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## 17. FINANCIAL INVESTMENTS

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

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
<b>A) Treasury Bills - at Fair Value</b>		
Listed in stock exchange market	3,936	-
<b>Total financial investments at FVPL (1)</b>	<b>3,936</b>	<b>0</b>

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

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
<b>A) Treasury bonds - at Fair Value</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 Fair Value</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 Fair Value</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 Within 91 days to maturity	3,000,300	30,700
Treasury bills Within 182 days to maturity	272,975	192,025
Treasury bills Within 273 days to maturity	96,150	366,025
Treasury bills Within 364 days to 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 Fair Value	(76,436)	3,408
<b>Net</b>	<b>19,466,499</b>	<b>5,299,244</b>
<b>D) Equity instruments at Fair Value</b>		
Un-Listed in stock exchange market	417,410	386,296
<b>Total equity instruments</b>	<b>417,410</b>	<b>386,296</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>40,057,356</b>	<b>22,619,066</b>

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## 17. FINANCIAL INVESTMENTS – CONTINUED

### 17/3 Financial investments at amortized cost

	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 - at AC</b>		
Listed in stock exchange market	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>B) 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 Within 91 days to maturity	285,000	-
Treasury bills Within 182 days to maturity	65,000	450,000
Treasury bills Within 273 days to maturity	2,020,000	1,875,000
Treasury bills Within 364 days to 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>129,090,274</b>	<b>102,969,531</b>
Non-profit bearing balances	467,628	433,998
Variable-profit bearing balances	2,957,324	2,956,916
Fixed-profit bearing balances	125,665,322	99,578,617
<b>Total financial investments</b>	<b>129,090,274</b>	<b>102,969,531</b>

### Debt Instruments Expected Credit Losses movement

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b>Balance at the beginning of the year</b>	149,112	104,060
Net Expected Credit Losses during the year	1,638	50,459
Foreign exchange translation differences	21,611	(5,407)
<b>Total</b>	<b>172,361</b>	<b>149,112</b>

#### 17. FINANCIAL INVESTMENTS – CONTINUED

##### 17/3 Fair value measurement

- The Bank determines fair value as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between Market participants at the measurement date, taking into account when measuring the fair value the characteristics of the asset or liability in the event that market participants take into account the characteristics of the asset or liability These characteristics are taken into account when pricing the asset and/or liability at the measurement date. These characteristics include the condition and location of the asset and the limitations on Selling or using the asset to view market participants.
- The bank uses the market approach to determine the fair value of financial assets and liabilities, considering that this approach uses prices and other relevant information Relevancy arising from market transactions involving assets or liabilities or a group of assets and liabilities, and that is identical or comparable. So may The Bank uses valuation techniques consistent with the market approach such as market multiples derived from comparable groups. And then it is necessary to choose The appropriate multiplier is within the scope of the use of subjective judgment, taking into account the quantitative and qualitative factors of the measurement.
- When it is not possible to rely on the market approach in determining the fair value of a financial asset or a financial liability, the bank uses the income approach to determine the value. fair value according to which future amounts such as cash flows or income and expenses are converted to a current (discounted) amount so that it reflects the Fair Value Current market expectations about future amounts.
- When it is not possible to rely on the market approach or the income approach in determining the fair value of a financial asset or a financial liability, the bank uses the cost approach in To replace the asset in its current condition (the current replacement cost), so that it reflects Determine the fair value so that the amount currently being demanded reflects the value The fair cost to a market participant as a buyer of acquiring an alternative asset with a similar benefit that a market participant as a buyer would not pay in The asset is more than the amount at which the benefit is exchanged for the asset.

-**Level 1** - Level 1 inputs are quoted (unadjusted) prices in active markets for identical assets or liabilities that the bank can accessed in the measurement date.

-**Level 2** - Level 2 inputs are all inputs other than the prices announced within level 1, that are directly or indirectly observable to the asset or liability.

-**Level 3** - Level 3 inputs are the unobservable inputs of the asset or liability.

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

	EGP (in thousands)			
	Level One	Level Two	Level Three	Total
<b>31 March 2026</b>				
Financial investments in debt instruments	20,123,229	19,466,499	-	39,589,728
Mutual funds certificates	-	-	50,218	50,218
Equity instruments	-	-	417,410	417,410
<b>31 December 2025</b>				
Financial investments in debt instruments	20,123,229	19,470,415	-	39,593,644
Mutual funds certificates	-	-	50,216	50,216
Equity instruments	-	-	417,410	417,410

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### 18. INVESTMENTS IN SUBSIDIARIES AND ASSOCIATES (NET)

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
<b><u>Investments in subsidiaries</u></b>		
Cairo National Company for Investment	76,797	76,797
National Company for Trading and Development (Entad)	19,207	19,207
ADI Holding	4,980	4,980
ADI Capital	11,575	11,575
ADI Properties	13	13
ADI Finance	254,315	254,315
ADI MicroFinance	122,500	122,500
ADI Consumer Finance	294,000	294,000
ADI Taskeek	9,800	9,800
<b>Total</b>	<b>793,187</b>	<b>793,187</b>
<b><u>Investments in associates</u></b>		
Orient Takaful Insurance Company - Egypt	20,000	20,000
<b>Total</b>	<b>20,000</b>	<b>20,000</b>
<b>Total financial investments in subsidiaries and associates</b>	<b>813,187</b>	<b>813,187</b>
Impairment losses in financial investments in subsidiaries and associates	(4,994)	(4,994)
<b>Net financial investments in subsidiaries and associates</b>	<b>808,193</b>	<b>808,193</b>

- Financial investments in subsidiaries have been determined according to a study carried out by the bank to identify companies in which the bank has, directly and indirectly, the ability to control their financial and operational policies.
- The impairment loss for financial investments in subsidiaries and affiliated companies includes an amount of 4,994 thousand Egyptian pounds, mainly represented by the following:

-The impairment of Abu Dhabi Holding for Financial Investments amounted to 4,980 thousand Egyptian pounds according to the latest fair value study.

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

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Notes to Condensed Separate Interim Financial Statements for The Period Ended 31 March 2026

## 19. FIXED ASSETS (Net of accumulated depreciation)

					EGP (in thousands)
	Lands & Premises	Machinery & Equipment	Renovations	Other Assets	Total
<b>31 March 2026</b>					
Cost	470,761	12,805	442,579	1,163,287	2,089,432
Accumulated Depreciation	(62,245)	(12,518)	(178,947)	(843,889)	(1,097,599)
<b>Net Book Value</b>	<b>408,516</b>	<b>287</b>	<b>263,632</b>	<b>319,398</b>	<b>991,833</b>
Net Book Value at the beginning of the period	417,021	718	199,701	295,209	912,649
Additions	-	-	68,722	57,429	126,151
Disposals	(3,262)	-	-	-	(3,262)
Depreciation charge for the period	(5,282)	(431)	(4,791)	(33,240)	(43,744)
Disposals' Accumulated Depreciation	39	-	-	-	39
<b>Net Book Value</b>	<b>408,516</b>	<b>287</b>	<b>263,632</b>	<b>319,398</b>	<b>991,833</b>

					EGP (in thousands)
	Lands & Premises	Machinery & Equipment	Renovations	Other Assets	Total
<b>31 December 2025</b>					
Cost	474,023	12,805	373,857	1,105,858	1,966,543
Accumulated Depreciation	(57,002)	(12,087)	(174,156)	(810,649)	(1,053,894)
<b>Net Book Value</b>	<b>417,021</b>	<b>718</b>	<b>199,701</b>	<b>295,209</b>	<b>912,649</b>
Net Book Value at the beginning of the year	97,815	4,752	218,331	372,536	693,434
Additions	350,000	3,030	6,502	31,437	390,969
Disposals	(37,236)	(1,922)	(11,721)	(1,536)	(52,415)
Depreciation charge for the year	(9,411)	(6,982)	(22,560)	(109,077)	(148,030)
Disposals' Accumulated Depreciation	15,853	1,840	9,149	1,849	28,691
<b>Net Book Value</b>	<b>417,021</b>	<b>718</b>	<b>199,701</b>	<b>295,209</b>	<b>912,649</b>

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### 20. 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>

### 21. CUSTOMERS' DEPOSITS

	31 March 2026	31 December 2025
	EGP (in thousands)	EGP (in thousands)
Demand deposits	114,950,607	95,596,529
Time and call deposits	92,670,594	82,547,908
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>321,312,077</b>	<b>278,093,184</b>
Corporate deposits	176,578,243	143,520,240
Retail deposits	144,733,834	134,572,944
<b>Total</b>	<b>321,312,077</b>	<b>278,093,184</b>
Non-profit bearing balances	35,328,211	28,740,457
Variable profit bearing balances	8,313,816	7,293,337
Fixed profit bearing balances	277,670,050	242,059,390
<b>Total</b>	<b>321,312,077</b>	<b>278,093,184</b>

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## 22. Subordinated financing

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Subordinated Financing at reduced cost*	1,971,046	1,710,055
Subordinated Financing with coupon**	8,021,311	7,004,091
<b>Total</b>	<b>9,992,357</b>	<b>8,714,146</b>
<b>Subordinated Financing reduced cost*</b>		
Balance at the beginning of the financial 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 equal 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 additional subordinated financing facility of USD 66.925Mn, from Abu Dhabi Islamic Bank-UAE pursuant to which it was agreed that the investment period would be 7 years, and the expected profit for the Muwakkil would be SOFR rate (SOFR three months + 3%), with the SOFR rate being updated every three months.

#### International Finance Corporation

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

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## 23. OTHER PROVISIONS

	EGP (in thousands)			
	Provisions for Potential Claims	Tax Provision	Provision for Contingent Liabilities	Total
<b>31 March 2026</b>				
Balance at beginning of the period	69,615	45,986	1,677,356	1,792,957
Charged during the period	221	-	349,056	349,277
Provisions no longer required	(269)	-	-	(269)
Used provision during the period	(434)	-	-	(434)
Foreign exchange translation differences	-	-	65,399	65,399
<b>Balance at 31 March 2026</b>	<b>69,133</b>	<b>45,986</b>	<b>2,091,811</b>	<b>2,206,930</b>
<b>31 December 2025</b>				
Balance at beginning of the year	68,950	46,908	1,420,629	1,536,487
Charged during the year	3,998	-	272,921	276,919
Provisions no longer required	(1,843)	-	-	(1,843)
Used provision during the year	(1,490)	(922)	-	(2,412)
Foreign exchange translation differences	-	-	(16,194)	(16,194)
<b>Balance at 31 December 2025</b>	<b>69,615</b>	<b>45,986</b>	<b>1,677,356</b>	<b>1,792,957</b>

## 24. CAPITAL

### 24.1 The Authorized Capital

- The authorized capital amounted to 20 billion Egyptian pounds (December 31, 2025: 20 billion Egyptian pounds)

### 24.2 Issued and paid-up capital

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

Shareholder name	31 March 2026			31 December 2025		
	Number of Shares	Nominal Value	Contribution Ratio	Number of Shares	Nominal Value	Contribution Ratio
Abu Dhabi Islamic Bank	638,450,068	6,384,500,680	53.2%	638,450,068	6,384,500,680	53.2%
Emirates International Investment co.	161,296,000	1,612,960,000	13.4%	161,296,000	1,612,960,000	13.4%
Respond Investment	36,730,264	367,302,640	3.1%	49,033,216	490,332,160	4.1%
<b>Total</b>	<b>836,476,332</b>	<b>8,364,763,320</b>	<b>69.7%</b>	<b>848,779,284</b>	<b>8,487,792,840</b>	<b>70.7%</b>

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## 25. RESERVES

	31 March 2026 EGP (in thousands)	31 December 2025 EGP (in thousands)
Legal Reserve	1,526,315	918,748
General Reserve	54,955	54,955
Special Reserve	17,165	17,165
Capital Reserve	129,779	57,194
General Risk Reserve	158,088	158,088
Fair value reserve	271,657	331,281
<b>Total reserves at the end of the period</b>	<b>2,157,959</b>	<b>1,537,431</b>

## 26. Contingent Liabilities and Commitments

	31 March 2026 EGP (in thousands)	31 December 2025 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 guarantees	3,245,394	3,208,615
<b>Total</b>	<b>80,466,600</b>	<b>66,255,762</b>

## 27. RELATED PARTIES TRANSACTIONS

Relationship Nature	Account Nature	Transaction Nature	31 March 2026 EGP (in thousands)	31 December 2025 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	Subordinated financing	7,262,627	6,330,586
Major Shareholders	Liabilities	Due to banks	295,311	289,465
Major Shareholders	Liabilities	Management fees	202,225	189,035
Major Shareholders	Liabilities	Other Liabilities	299,919	285,322
Major Shareholders	Shareholders equity	Difference between face value and present value for subordinated financing	17,893	19,323
Subsidiaries Companies	Assets	Other Assets	230,712	166,050
Subsidiaries Companies	Liabilities	provision for impairment of other assets	5,778	5,492
Subsidiaries Companies	Assets	Financing and facilities to customers	1,118,589	964,497
Subsidiaries Companies	Assets	Expected Credit Losses	41,836	31,488
Subsidiaries Companies	Liabilities	Customers deposits	320,638	227,362
Associates Companies	Liabilities	Customers deposits	880,052	929,163

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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)
Subsidiaries Companies	Revenues	Other operating income	31	10
Subsidiaries Companies	Revenues	Income from Murabaha, Musharaka, Mudaraba given to customers	68,523	61,782
Subsidiaries Companies	Expenses	Cost of deposits given to customers	(9,518)	(13,218)
Subsidiaries Companies	Expenses	Expected Credit Losses Charge/(Release)	(10,347)	771
Associates Companies	Expenses	Cost of deposits given to customers	(24,223)	(11,390)

Wages, salaries and in-kind benefits on March 31, 2026 includes an amount of 28,517 thousand Egyptian pounds which represents the total amount of the largest twenty employees' remuneration, salaries and benefits in the bank combined.

## 28. SIGNIFICANT EVENTS

### Economic factors

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

### 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.