

**Financial Statements**  
**For the Period Ended**  
**31 March 2026**  
**CAE & EHFC Consolidated**

**WORKING EVERY DAY  
IN YOUR INTEREST**



**AND  
FOR SOCIETY**

**CREDIT AGRICOLE - EGYPT**  
**Egyptian Joint Stock Company**  
**Condensed Consolidated Financial Statements**  
**And Auditors' Limited Review Report**  
**For the Period Ended 31 March 2026**

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

**To: Board of Directors of Credit Agricole - Egypt (SAE)**

**Introduction**

We have performed a limited review on the accompanying condensed consolidated interim statement of financial position of Credit Agricole Egypt (SAE) (the Bank) and its subsidiaries (together "the Group") as at 31 March 2026 and the related condensed consolidated interim statements of income, comprehensive income, changes in equity and cash flows for the three month period then ended, and other explanatory notes. Management is responsible for the preparation and fair presentation of these condensed consolidated interim 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 consolidated interim financial statements for Banks and with the requirements of applicable Egyptian laws and regulations. Our responsibility is limited to expressing a conclusion on these condensed consolidated interim financial statements based on our limited review.

**Scope of Limited Review**

We conducted our limited review in accordance with the Egyptian standard on review engagements (2410) "Review of interim financial information performed by the independent auditor of the entity". A limited review of condensed consolidated interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the Group 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 consolidated interim financial statements.

**Conclusion**

Based on our limited review, nothing has come to our attention that causes us to believe that the accompanying condensed consolidated interim 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 consolidated interim financial statements for Banks and with the requirements of applicable Egyptian laws and regulations.



**Mohamed El Sawaf**  
**Member of Egyptian Society of Accountants  
and Auditors**  
**Registry of Accountants and Auditors No.  
39521**  
**Financial Regulatory Authority No. 419**  
**CBE Register No.651**  
**PricewaterhouseCoopers Ezzeldeen, Diab &  
Co.**  
**Public Accountants**  
**One Ninety, Parcel A - Building A2, South  
90<sup>th</sup> Street, New Cairo 11835, Egypt**

**Auditors**




**Khaled Alrabat**  
**Fellow of Egyptian Society of Accountants  
and Auditors**  
**Registry of Accountants and Auditors no.  
8173**  
**Fellow of Egyptian Tax Society**  
**Egyptian Financial Supervisory Authority**  
**Register no.258**  
**CBE Register No 573**  
**Accountability State Authority No 1802**  
**Forvis Mazars Mostafa Shawki**  
**153 Mohamed Farid St., Bank Misr  
Tower, Cairo**


**Condensed Consolidated Interim Statement of Financial Position – As of 31 March 2026**

(All amounts are in thousand Egyptian pounds)

	Notes	31 March 2026	31 December 2025
<b>Assets</b>			
Cash and balances with Central Bank of Egypt	13	6,528,771	5,131,425
Due from banks	14	46,519,451	43,747,634
Loans and advances to banks		622,128	524,395
Loans and advances to customers	15	65,305,896	64,727,786
Derivative financial assets	16	341,026	84,498
<b>Financial Investments:</b>			
Fair value through other comprehensive income	17	26,308,857	23,972,157
Amortized cost	17	1,999,803	2,004,563
Fair value through profit or loss	17	3,455,870	931,937
Goodwill		61,917	61,917
Intangible assets	18	436,795	403,551
Other assets	19	3,613,075	3,272,076
Fixed assets	20	1,013,696	1,030,466
<b>Total assets</b>		<b>156,207,285</b>	<b>145,892,405</b>
<b>Liabilities and Owners' Equity</b>			
<b>Liabilities</b>			
Due to banks	21	1,195,195	2,336,759
Treasury bills Sold with repurchase agreements		3,508	3,564
Customers' deposits	22	119,603,985	110,179,347
Derivative financial instruments	16	281,621	75,622
Other Loans	23	2,056,577	1,596,146
Other liabilities	24	9,511,602	4,867,231
Current income tax liability		1,778,070	1,797,664
Other provisions	25	904,314	903,995
Deferred tax Liability	12	32,938	82,621
Retirement benefit obligations		419,051	419,051
<b>Total liabilities</b>		<b>135,786,861</b>	<b>122,262,000</b>
<b>Owners' Equity</b>			
Paid-up Capital	26	5,000,000	5,000,000
Reserves	27	2,839,474	2,544,796
Retained earnings	27	12,580,930	16,085,589
		<b>20,420,404</b>	<b>23,630,385</b>
Minority interest		20	20
<b>Total owners' equity</b>		<b>20,420,424</b>	<b>23,630,405</b>
<b>Total liabilities and owners' equity</b>		<b>156,207,285</b>	<b>145,892,405</b>

Approved for issue and signed on behalf of the Board of directors on 29 April 2026.

  
Ravinarayan Iyer  
Chief Financial Officer

  
Jean-Pierre Trinelle  
Managing Director

- The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated financial statements.  
- Limited Review report attached.

**Condensed Consolidated Interim Income Statement for The Period Ended 31 March 2026**

(All amounts are in thousand Egyptian pounds)

	Notes	For period ended	
		31/3/2026	31/3/2025
Interest on loans and similar income	4	4,755,899	4,928,934
Interest expenses and similar charges	4	(1,878,342)	(2,119,279)
<b>Net interest income</b>		<b>2,877,557</b>	<b>2,809,655</b>
Fees and commission income	5	661,144	650,352
Fees and commission expense	5	(256,143)	(243,310)
<b>Net fee and commission income</b>		<b>405,001</b>	<b>407,042</b>
Dividend income	6	-	7,854
Net trading income	7	172,219	133,270
Gains from financial investments	8	65,211	54,600
Impairment charge for credit losses	9	(207,552)	(109,051)
Administrative expenses	10	(984,892)	(851,300)
Other net operating income / (expenses)	11	133,968	(21,530)
<b>Profit before income tax</b>		<b>2,461,512</b>	<b>2,430,540</b>
Income tax expense	12	(675,658)	(562,206)
<b>Profit for the period</b>		<b>1,785,854</b>	<b>1,868,334</b>
Parent company share		1,785,854	1,868,334
Minority share		-	-
		<b>1,785,854</b>	<b>1,868,334</b>
Earnings per share in EGP		<b>1.27</b>	<b>1.33</b>

- The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated financial statements.

**Condensed Consolidated Interim Statement of Comprehensive Income for The Period Ended 31 March 2026**

(All amounts are in thousand Egyptian pounds)	<b>For period ended</b>	
	<b>31/3/2026</b>	<b>31/3/2025</b>
<b>Net profit for the period</b>	<b>1,785,854</b>	<b>1,868,334</b>
<b>Items that will not be reclassified to the Profit or Loss:</b>		
Net change in fair value of investments in equity instruments measured at fair value through other comprehensive income	-	-
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	-	-
Net change in fair value of equity instruments measured at fair value through other comprehensive income to retained earnings (Net after deduction)	-	-
<b>Items that is or may be reclassified to the profit or loss:</b>		
Net change in fair value of investment measured at fair value through other comprehensive income	(148,121)	65,346
Expected credit loss for fair value of debt instruments measured at fair value through other comprehensive income	(2,001)	(2,339)
Tax impact related to other comprehensive income that will be reclassified to the profit or Loss	71,783	(18,294)
<b>Total other comprehensive income items for the period</b>	<u><b>(78,339)</b></u>	<u><b>44,713</b></u>
<b>Total other comprehensive income for the Period</b>	<u><b>1,707,515</b></u>	<u><b>1,913,047</b></u>

- The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated financial statements

**Condensed Consolidated Interim Statement of changes in Owners' Equity for The Period Ended 31 March 2026**
**31 March 2025**

(All amounts are in thousand Egyptian pounds)

	Paid up capital	Reserves	Retained earnings	Parent company share	Minority Interest	Total
<b>Balance at 1 January 2025</b>	<b>5,000,000</b>	<b>1,979,450</b>	<b>14,466,648</b>	<b>21,446,098</b>	<b>19</b>	<b>21,446,117</b>
Dividends relating to 2024	-	-	(4,799,392)	(4,799,392)	-	(4,799,392)
Transfer to Capital reserve	-	27,601	(27,601)	-	-	-
Transfer to Legal reserve	-	397,637	(397,637)	-	-	-
Transfer to General banking risks reserve	-	4,860	(4,860)	-	-	-
Transfer to Banking Sector Support & Development Fund	-	-	(79,685)	(79,685)	-	(79,685)
<b>Balances after profit distribution</b>	<b>5,000,000</b>	<b>2,409,548</b>	<b>9,157,473</b>	<b>16,567,021</b>	<b>19</b>	<b>16,567,040</b>
Net change in other comprehensive income	-	44,713	-	44,713	-	44,713
Net profit for the period	-	-	1,868,334	1,868,334	-	1,868,334
<b>Balance as at 31 March 2025</b>	<b>5,000,000</b>	<b>2,454,261</b>	<b>11,025,807</b>	<b>18,480,068</b>	<b>19</b>	<b>18,480,087</b>

**31 March 2026**

	Paid up capital	Reserves	Retained earnings	Parent company share	Minority Interest	Total EGP,000
<b>Balance at 1 January 2026</b>	<b>5,000,000</b>	<b>2,544,796</b>	<b>16,085,589</b>	<b>23,630,385</b>	<b>20</b>	<b>23,630,405</b>
Dividends relating to 2025	-	-	(4,848,260)	(4,848,260)	-	(4,848,260)
Transfer to Capital reserve	-	21,239	(21,239)	-	-	-
Transfer to Legal reserve	-	347,078	(347,078)	-	-	-
Transfer to General banking risks reserve	-	4,700	(4,700)	-	-	-
Transfer to Banking Sector Support & Development Fund	-	-	(69,236)	(69,236)	-	(69,236)
<b>Balances as 1 January 2026 after profit distribution</b>	<b>5,000,000</b>	<b>2,917,813</b>	<b>10,795,076</b>	<b>18,712,869</b>	<b>20</b>	<b>18,712,909</b>
Net change in other comprehensive income	-	(78,339)	-	(78,339)	-	(78,339)
Net profit for the period	-	-	1,785,854	1,785,854	-	1,785,854
<b>Balance as at 31 March 2026</b>	<b>5,000,000</b>	<b>2,839,474</b>	<b>12,580,930</b>	<b>20,420,404</b>	<b>20</b>	<b>20,420,424</b>

•The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated financial statements

**Condensed Consolidated Interim Statement of Cash Flows for The Period Ended 31 March 2026**

(All amounts are in thousand Egyptian pounds)

	Notes	For the period ended	
		31 March 2026	31 March 2025
<b><u>Cash flows from operating activities</u></b>			
Net profit before income tax		2,461,512	2,430,540
<b>Adjustments to reconcile net profit to cash flow from operating activities:</b>			
Depreciation and amortization		89,596	56,451
Impairment charge for credit losses	9	207,552	109,051
Other provision release	25	(21,502)	16,242
Amortization of discount on investments through OCI		(1,866,872)	(669,713)
Foreign currencies revaluation of provisions other than LLP		30,080	(1,752)
Foreign currencies revaluation of investments other than through P&L		555,136	30,772
Revaluation of investments at fair value through profit / Loss		2,463	443
Profit on sale of fixed assets		(18)	(10)
Foreign currencies revaluation of other loans		480,675	(7,632)
Gain on sale of assets reverted to the Bank in settlement of debts			-
<b>Operating profit before changes in operating assets &amp; liabilities</b>		<b>1,938,622</b>	<b>1,964,392</b>
<b><u>Net decrease (increase) in assets and liabilities</u></b>			
Due from Central Bank of Egypt		(1,673,765)	(2,429,092)
Due from banks		1,073,450	(463,370)
Loans and advances		(885,941)	(3,011,848)
Derivative financial instruments (net)		(50,529)	2,956
Other assets		(340,999)	(342,859)
Due to banks		(1,141,564)	(326,996)
Customers' deposits		9,424,638	(618,989)
Other liabilities		420,908	23,535
Income taxes paid		(695,286)	(371,988)
<b>Net cash generated (used in) from operating activities</b>		<b>8,069,534</b>	<b>(5,574,259)</b>
<b><u>Cash flows from investing activities</u></b>			
Purchase of assets & branches leasehold improvements		(106,076)	(97,483)
Proceeds from sale of fixed assets & Intangible assets		24	13
Proceeds from sale redemption of financial investments other than through P&L other investments		69,901,470	58,435,568
Purchases of securities other than through P&L other investments		(71,529,239)	(59,189,147)
<b>Net cash (used in) generated from investing activities</b>		<b>(1,733,821)</b>	<b>(851,049)</b>

**Cash flows from financing activities**

Other Loans	(20,244)	(31,721)
Dividends paid	(694,089)	(799,392)
<b>Net cash (used in) financing activities</b>	<b>(714,333)</b>	<b>(831,113)</b>

<b>Net change in cash and cash equivalents during the period</b>	<b>5,621,380</b>	<b>(7,256,421)</b>
Cash and cash equivalents at beginning of the Period	41,985,712	41,017,046
<b>Cash and cash equivalents at the end of the period</b>	<b>47,607,092</b>	<b>33,760,625</b>

**Cash and cash equivalents are represented in:**

Cash and due from Central Bank of Egypt	13	6,528,771	7,930,131
Due from banks	14	46,528,041	34,395,868
Treasury bills	17	20,687,842	15,194,098
Balances with Central Bank of Egypt (Reserve ratio)		(3,213,108)	(4,607,953)
Deposits with banks (Maturity more than three months)		(5,297,150)	(4,554,830)
Treasury bills (Maturity more than three months)		(17,627,304)	(14,596,689)
<b>Cash and cash equivalents at the end of the period</b>	<b>29</b>	<b>47,607,092</b>	<b>33,760,625</b>

•The accompanying notes from note 1 to 34 are an integral part of these condensed consolidated financial statements

## **Notes to the condensed consolidated financial statements for the period ended 30 September 2025**

### **1. General Information**

Credit Agricole - Egypt Bank (S.A.E.) provides corporate banking, retail, and Investment banking & others services inside and outside the Arab Republic of Egypt and foreign countries through its head office at 5<sup>th</sup> Settlement and **86** branches that employs over **2,554** people at the balance sheet date.

The bank is an Egyptian Joint Stock Company incorporated in accordance with law 159 of 1981 in the Arab Republic of Egypt. The head office of the bank is at the Touristic Area, land piece (9/10/11/12/13) A- 5th Settlement, Cairo Governance, Egypt. The bank is listed in Egyptian Stock Exchanges.

The Egyptian Housing Finance Company (EHFC) is an Egyptian Joint Stock Company established pursuant to the provisions of the law No. 159 of 1981 and its executive regulations as amended by law No 3 of 1998, taking into consideration the provisions of law No. 95 of 1992 and its executive regulations and the Real Estate Finance Law No. 148 of 2001 and its executive regulations and the company specializes in real estate financing activity.

The bank owns a number of 31,096,890 Shares in which the bank share is 99.99% from the company's capital, the consolidated financial statements is comprised of the bank's financial statement and its subsidiary (both grouped and called consolidated).

EHFC acquired Just Finance, a licensed consumer finance company operating under the supervision of the Financial Regulatory Authority (FRA) in Egypt. This acquisition provides EHFC with immediate and direct access to the consumer finance market.

<u>Company</u>	<u>Investment Value</u>	<u>Owners' Equity</u>	<u>Goodwill</u>
Just Finance Co.	136,000,000	74,082,504	61,917,496

This financial statement has been approved for issuance by the board of directors on **29 April 2026**.

### **2. Basis of preparation**

The condensed consolidated financial statements have been prepared in accordance with the Central Bank of Egypt instructions, approved by the Board of Directors on 16 December 2008, Also according to the instructions for applying IFRS 9 issued by the Central Bank of Egypt on February 2019. The bank issued condensed consolidated financial statements based on the Central Bank of Egypt instructions on 3 May 2020, which allows banks to issue condensed Interim financial statements.

References is made to what not mentioned in the instructions of Central Bank of Egypt to the Egyptian accounting standards.

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

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

These interim condensed Consolidated financial statements are not indicative of the financial results of the bank for Interim 31 March 2026.

## Credit Risk

The Bank takes on exposure to credit risk, which is the risk that the counterparty will cause a financial loss for the Bank by failing to discharge an obligation. Management therefore carefully manages its exposure to credit risk. Credit exposures arise principally in financing and advances, debt securities and other bills. There is also credit risk in off-balance sheet financial arrangements such as loan commitments. The credit risk management and control are centralized in a credit risk management team and reported to the Board of Directors and head of each business unit regularly. The bank is also exposed to credit risk from investment activities in debt instruments and positions outstanding from trading activities.

Credit risk is the most important risk to the bank's activity and therefore it manages the credit risk exposures carefully. Management and control of the Bank's credit risk shall focus on the retail banking credit risk management group and the institutions at the Risk Department, which reports to the Risk Committee, Senior Management, Heads of Operation Department and BOD on interim basis

### A. Credit risk exposure before guarantees

(All amounts are in thousand Egyptian pounds)

	<u>31 March</u> <u>2026</u>	<u>31 December</u> <u>2025</u>
<b>Credit risk exposures relating to on-balance sheet items:</b>		
Cash and balances with central bank of Egypt	3,213,108	1,539,343
Due from Banks	46,528,041	43,755,686
Loans and advances to banks	622,128	524,395
<u>Loans to customers</u>		
Loans to Individuals:		
- Overdrafts	45,870	48,869
- Credit cards	2,033,311	1,923,569
- Personal Loans	13,636,116	13,275,190
- mortgage Loans	2,585,589	2,620,037
Loans To corporate entities:		
- Overdrafts	11,037,625	10,824,850
- Direct Loans	35,819,842	35,698,732
- Syndicated loans	2,712,467	2,679,107
- Other Loans	76,271	131,401
Derivative financial instruments	341,026	84,498
<u>Investment securities</u>		
- Fair value through other comprehensive income	24,976,329	22,668,899
- Amortized cost	1,999,803	2,004,563
- Fair value through profit or loss	3,455,870	931,937
Other Assets	2,062,197	1,839,120
<b>Total</b>	<b>151,145,593</b>	<b>140,550,196</b>
	<u>31 March</u> <u>2026</u>	<u>31 December</u> <u>2025</u>
<b>Credit risk exposures relating to off-balance sheet items:</b>		
Customer Liabilities Under Acceptances	1,673,296	1,780,465
Commitments (Loans and liabilities – irrevocable)	4,474,659	4,301,357
Letter of credit	7,914,262	5,812,440
Letters of guarantee	26,875,271	26,024,976
<b>Total</b>	<b>40,937,488</b>	<b>37,919,238</b>

The above table represents the maximum exposure as of March 31, 2026, and December 31, 2025, without taking into account any guarantees related to the financial statements items.

The following table provides information on the quality of financial assets during the period:

**Due from banks**

<b>31 March 2026</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	30,575,387	4,984,882	-	<b>35,560,269</b>
Normal watch-list	10,967,772	-	-	<b>10,967,772</b>
Special watch-list	-	-	-	-
Non-performing loan	-	-	-	-
Allowance for impairment losses	(154)	(8,436)	-	<b>(8,590)</b>
<b>Net</b>	<b>41,543,005</b>	<b>4,976,446</b>	-	<b>46,519,451</b>

<b>31 December 2025</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	32,606,939	4,984,882	-	37,591,821
Normal watch-list	6,163,865	-	-	6,163,865
Special watch-list	-	-	-	-
Non-performing loan	-	-	-	-
Allowance for impairment losses	(134)	(7,918)	-	(8,052)
<b>Net</b>	<b>38,770,670</b>	<b>4,976,964</b>	-	<b>43,747,634</b>

**Retail loans**

<b>31 March 2026</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	45,288	-	-	<b>45,288</b>
Normal watch-list	16,650,770	349,709	-	<b>17,000,479</b>
Special watch-list	-	842,524	-	<b>842,524</b>
Non-performing loan	-	-	412,595	<b>412,595</b>
Allowance for impairment losses	(155,189)	(148,152)	(304,686)	<b>(608,027)</b>
<b>Net</b>	<b>16,540,869</b>	<b>1,044,081</b>	<b>107,909</b>	<b>17,692,859</b>

<b>31 December 2025</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	48,285	-	-	<b>48,285</b>
Normal watch-list	16,409,064	336,262	-	<b>16,745,326</b>
Special watch-list	-	724,964	-	<b>724,964</b>
Non-performing loan	-	-	348,122	<b>348,122</b>
Allowance for impairment losses	(151,220)	(136,029)	(234,382)	<b>(521,631)</b>
<b>Net</b>	<b>16,306,129</b>	<b>925,197</b>	<b>113,740</b>	<b>17,345,066</b>

**Corporate loans**

<b>31 March 2026</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	40,561,632	915,777	-	41,477,409
Normal watch-list	6,318,786	680,453	-	6,999,239
Special watch-list	-	2,635	-	2,635
Non-performing loan	-	-	1,166,922	1,166,922
Allowance for impairment losses	(970,442)	(85,297)	(977,214)	(2,032,953)
<b>Net`</b>	<b>45,909,976</b>	<b>1,513,568</b>	<b>189,708</b>	<b>47,613,252</b>

<b>31 December 2025</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	41,465,697	485,380	-	41,951,077
Standard Monitoring	5,626,067	607,824	-	6,233,891
Special Monitoring	-	1,316	-	1,316
Non-performing loan	-	-	1,147,807	1,147,807
Allowance for impairment losses	(932,162)	(40,730)	(973,784)	(1,946,676)
<b>Net</b>	<b>46,159,602</b>	<b>1,053,790</b>	<b>174,023</b>	<b>47,387,415</b>

**Debt instruments at fair value through other comprehensive income**

<b>31 March 2026</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	-	-	-	-
Normal watch-list	18,737,891	6,238,438	-	24,976,329
Special watch-list	-	-	-	-
Non-performing loan	-	-	-	-
Allowance for impairment losses	-	(50,091)	-	(50,091)
<b>Total - fair value</b>	<b>18,737,891</b>	<b>6,182,347</b>	<b>-</b>	<b>24,920,238</b>

<b>31 December 2025</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
<b>Credit rating</b>	<b>Months-12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
Good debts	-	-	-	-
Normal watch-list	16,963,451	5,705,448	-	22,668,899
Special watch-list	-	-	-	-
Non-performing loan	-	-	-	-
Allowance for impairment losses	-	(50,916)	-	(50,916)
<b>Total - fair value</b>	<b>16,963,451</b>	<b>5,654,532</b>	<b>-</b>	<b>22,617,983</b>

The following table shows changes in impairment credit losses between the beginning and ending of the period as a result of these factors:

**Due from banks**

	Stage 1	Stage 2	Stage 3	Total
31 March 2026	Months 12	Life time	Life time	EGP,000
<b>Balance at the beginning of the period</b>	<b>134</b>	<b>7,918</b>	-	<b>8,052</b>
New financial assets purchased or issued	154	7,353	-	7,507
Financial assets have been matured or derecognized	(134)	(7,918)	-	(8,052)
Foreign exchange translation differences	-	1,083	-	1,083
<b>Balance at the period end</b>	<b>154</b>	<b>8,436</b>	-	<b>8,590</b>

	Stage 1	Stage 2	Stage 3	Total
31 December 2025	Months 12	Life time	Life time	EGP,000
<b>Balance at the beginning of the year</b>	<b>110</b>	<b>10,227</b>	-	<b>10,337</b>
New financial assets purchased or issued	134	8,642	-	8,776
Financial assets have been matured or derecognized	(110)	(10,227)	-	(10,337)
Foreign exchange translation differences	-	(724)	-	(724)
<b>Balance at the year end</b>	<b>134</b>	<b>7,918</b>	-	<b>8,052</b>

**Retail loans**

	Stage 1	Stage 2	Stage 3	Total
31 March 2026	Months 12	Life time	Life time	EGP,000
<b>Balance at the beginning of the year</b>	<b>151,220</b>	<b>136,029</b>	<b>234,382</b>	<b>521,631</b>
Transfer to Stage 1	17,280	(17,280)	-	-
Transfer to Stage 2	(15,013)	15,673	(660)	-
Transfer to Stage 3	(179)	(46,639)	46,818	-
Changes	(9,136)	62,066	125,890	178,820
New financial assets purchased or issued	14,690	-	-	14,690
Financial assets have been matured or derecognized	(3,673)	(1,697)	(3,208)	(8,578)
Collections of loans previously written-off	-	-	22,070	22,070
Loans written-off during the year	-	-	(120,606)	(120,606)
<b>Balance at the Period end</b>	<b>155,189</b>	<b>148,152</b>	<b>304,686</b>	<b>608,027</b>

<b>31 December 2025</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
	<b>Months 12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
<b>Balance at the beginning of the year</b>	132,358	76,428	123,994	<b>332,780</b>
Transfer to Stage 1	53,647	(53,637)	(10)	-
Transfer to Stage 2	(42,530)	46,866	(4,336)	-
Transfer to Stage 3	(1,024)	(110,593)	111,617	-
Changes in PDs/LGDs/EADs	(28,383)	189,471	285,711	<b>446,799</b>
New financial assets purchased or issued	50,769	-	-	<b>50,769</b>
Financial assets have been matured or derecognized	(13,617)	(12,506)	(8,527)	<b>(34,650)</b>
Collections of loans previously written-off	-	-	72,387	<b>72,387</b>
Loans written-off during the year	-	-	(346,454)	<b>(346,454)</b>
<b>Balance at the year end</b>	<b>151,220</b>	<b>136,029</b>	<b>234,382</b>	<b>521,631</b>

**Corporate loans**

<b>31 March 2026</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
	<b>Months 12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
<b>Balance at the beginning of the year</b>	932,162	40,730	973,784	<b>1,946,676</b>
Transfer to Stage 1	2,291	(2,291)	-	-
Transfer to Stage 2	(29,491)	29,491	-	-
Transfer to Stage 3	-	(3,264)	3,264	-
Changes in PDs/LGDs/EADs	(271,141)	(30,423)	(22,519)	<b>(324,083)</b>
New financial assets purchased or issued	304,609	47,111	-	<b>351,720</b>
Financial assets have been matured or derecognized	(1,046)	(364)	-	<b>(1,410)</b>
Collections of loans previously written-off	-	-	25,910	<b>25,910</b>
Loans written-off during the year	-	-	(3,225)	<b>(3,225)</b>
Foreign exchange translation differences	33,058	4,307	-	<b>37,365</b>
<b>Balance at the Period end</b>	<b>970,442</b>	<b>85,297</b>	<b>977,214</b>	<b>2,032,953</b>

<b>31 December 2025</b>	<b>Stage 1</b>	<b>Stage 2</b>	<b>Stage 3</b>	<b>Total</b>
	<b>Months 12</b>	<b>Life time</b>	<b>Life time</b>	<b>EGP,000</b>
<b>Balance at the beginning of the year</b>	675,562	300,592	898,083	<b>1,874,237</b>
Transfer to Stage 1	77,884	(77,884)	-	-
Transfer to Stage 2	(68,639)	68,639	-	-
Transfer to Stage 3	-	(45,789)	45,789	-
Changes in PDs/LGDs/EADs	(624,734)	(494,582)	(12,706)	<b>(1,132,022)</b>
New financial assets purchased or issued	768,081	430,938	-	<b>1,199,019</b>
Financial assets have been matured or derecognized	(6,839)	(2)	(1,522)	<b>(8,363)</b>
Collections of loans previously written-off	-	-	18,460	<b>18,460</b>
Loans written-off during the year	-	-	(5,336)	<b>(5,336)</b>
Foreign exchange translation differences	(10,903)	(422)	(1,177)	<b>(12,502)</b>
<b>Balance at the year end</b>	<b>810,412</b>	<b>181,490</b>	<b>941,591</b>	<b>1,933,493</b>

**Debt instruments at fair value through other comprehensive income**

	Stage 1	Stage 2	Stage 3	Total
	Months 12	Life time	Life time	EGP,000
<b>31 March 2026</b>				
<b>Balance at the beginning of the year</b>	-	50,916	-	<b>50,916</b>
Net change in PD	-	24,023	-	<b>24,023</b>
New financial assets purchased or issued	-	56,092	-	<b>56,092</b>
Financial assets have been matured or derecognized	-	(82,116)	-	<b>(82,116)</b>
Foreign exchange translation differences	-	7,176	-	<b>7,176</b>
<b>Balance at the Period end</b>	-	<b>56,091</b>	-	<b>56,091</b>
<b>31 December 2025</b>				
<b>Balance at the beginning of the year</b>	-	<b>84,610</b>	-	<b>84,610</b>
Net change in PD	-	(6,017)	-	<b>(6,017)</b>
New financial assets purchased or issued	-	82,116	-	<b>82,116</b>
Financial assets have been matured or derecognized	-	(104,741)	-	<b>(104,741)</b>
Foreign exchange translation differences	-	(5,052)	-	<b>(5,052)</b>
<b>Balance at the year end</b>	-	<b>50,916</b>	-	<b>50,916</b>

**B. Market risk**

The bank takes on exposure to market risks, which is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risks arise from open positions in interest rate, currency and equity products all of which to expect are exposed to general and specific market movements and changes in the level of volatility of market rates or prices such as interest rates, credit spreads foreign exchange rates and equity prices The bank separates exposures to market risk into either trading or non-trading portfolios.

The market risks arising from trading and non-trading activities are concentrated in bank treasury and monitored by two teams separately. Regular reports are submitted to the Board of Directors and heads of each business unit regularly.

Trading portfolios include those positions arising from market-making transactions where the bank acts as principal with clients or with the market.

Non-trading portfolios primarily arise from the interest rate management of the entity's retail and commercial banking assets and liabilities. Non-trading portfolios also consist of foreign exchange, equity risks and Debt instruments arising from the bank's held-to-maturity and available-for-sale investments.

### **B. Interest rate risk**

- Interest rate risk is the risk to income or capital arising from fluctuating interest rates. Interest rate risk is a vital part of the Bank's business activity as taking on excessive interest rate risk exposure can potentially threaten earnings and the Bank's equity.
- Accordingly, interest rate risk is measured to manage the level of exposure to adverse movements of interest rates and limit the potential risk that can be derived.

### **C. Liquidity risk**

- Liquidity risk management is the ability to accurately identify and quantify the main sources of the bank's liquidity risk in a timely manner.
- Liquidity risk arises from either the bank's inability to meet its obligations as they fall due or to fund increases in assets without incurring undesirable cost or losses.
- Liquidity risks are categorized into two risk types:
  - o Funding liquidity risk when the Bank cannot fulfill its payment obligations because of an inability to obtain funding.
  - o Market liquidity risk when the Bank is unable to sell or transform its Liquidity buffer into cash without significant losses.

#### **B.1 Foreign exchange risk**

The bank takes on exposure to the effects of fluctuations in the prevailing foreign currency exchange rates on its financial position and cash flows. The Board sets limits on the level of exposure by level of currency and in aggregate for both overnight and intra-day positions which are monitored daily. The table below summarises the bank's exposure to foreign currency exchange rate risk at.

Included in the table are the bank's financial instruments at carrying amounts, categorised by currency:

**Foreign currency risk concentration on financial instruments**

(All amounts are in thousand Egyptian pounds)

31 March 2026	EGP	USD	EUR	GBP	CHF	Other	Total in EGP,000
<b>Assets</b>							
Cash and balances with central banks	4,936,732	1,162,974	358,962	23,093	8,037	38,973	<b>6,528,771</b>
Due from banks	10,936,680	24,278,724	9,680,885	1,394,153	124,454	104,555	<b>46,519,451</b>
Loans to Banks	-	603,458	18,670	-	-	-	<b>622,128</b>
Loans to customers	55,137,970	8,767,180	1,386,368	770	3,344	10,264	<b>65,305,896</b>
Financial derivatives	303,594	33,599	3,833	-	-	-	<b>341,026</b>
Investments Fair value through other comprehensive income	20,068,957	6,238,438	1,462	-	-	-	<b>26,308,857</b>
Investments Amortized cost	1,999,803	-	-	-	-	-	<b>1,999,803</b>
Investments Fair value through profit or loss	3,455,870	-	-	-	-	-	<b>3,455,870</b>
Other financial assets	1,933,556	113,529	13,438	1650	4	20	<b>2,062,197</b>
<b>Total financial assets</b>	<b>98,773,162</b>	<b>41,197,902</b>	<b>11,463,618</b>	<b>1,419,666</b>	<b>135,839</b>	<b>153,812</b>	<b>153,143,999</b>
<b>Financial liabilities</b>							
due to banks	135,197	812,314	244,109	-	-	3,575	<b>1,195,195</b>
Treasury bills Sold with repurchase agreements	3,508	-	-	-	-	-	<b>3,508</b>
Customers' deposits	68,277,852	38,484,179	11,114,739	1,399,464	140,266	187,485	<b>119,603,985</b>
Derivative financial instruments	277,788	-	3,833	-	-	-	<b>281,621</b>
Other Loans	145,766	1,910,811	-	-	-	-	<b>2,056,577</b>
Other financial liabilities	1,441,768	132,600	202,857	2,658	-	-	<b>1,779,883</b>
<b>Total financial liabilities</b>	<b>70,281,879</b>	<b>41,339,904</b>	<b>11,565,538</b>	<b>1,402,122</b>	<b>140,266</b>	<b>191,060</b>	<b>124,920,769</b>
<b>Net on balance sheet financial position</b>	<b>28,491,283</b>	<b>(142,002)</b>	<b>(101,920)</b>	<b>17,544</b>	<b>(4,427)</b>	<b>(37,248)</b>	<b>28,223,230</b>
<b>Credit commitments</b>	<b>13,545,273</b>	<b>10,492,743</b>	<b>14,977,467</b>	<b>999</b>	<b>85,792</b>	<b>1,835,214</b>	<b>40,937,488</b>
<b>Net on balance sheet financial position 31 December 2025</b>	<b>25,314,606</b>	<b>1,569,526</b>	<b>51,112</b>	<b>17,129</b>	<b>(10,080)</b>	<b>23,080</b>	<b>26,965,373</b>

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**Capital Adequacy Ratio:**

Capital adequacy and the use of regulatory capital are monitored daily by the bank's management, employing techniques based on the guidelines developed by the Basel Committee and the European Community Directives, as implemented by the Central Bank of Egypt (CBE) or supervisory purposes, the required information is filed with the Authority on a quarterly basis.

The CBE requires the bank to:

The bank maintains a ratio of 10% or more of total regulatory capital to its risk-weighted assets and liabilities, Minimum level of capital adequacy ratio reached 12.5%.

**The capital adequacy ratio numerator comprises two tiers:**

**Tier 1 capital:**

Consists of two parts, going concern capital and additional going concern.

**Tier 2 capital:**

Gone concern capital, qualifying subordinated loan capital, consists of:

- 45% of the value of the special reserve.
- 45% of the increase in the fair value of the book value of financial investments in subsidiaries and affiliates.
- Other financial convoluted instruments.
- Subordinated loans (Deposits) with amortization of 20% per year in the last 5 years of maturity.
- Loan loss provision "General" by not more than 1.25% of total assets and contingent liabilities weighted risk weights.

**Type of Risk:**

- Credit Risk.
- Market Risk.
- Operations Risk.

Operational risk has been measured based on the "Standardized Approach" to replace the "Basic Indicator Approach" in accordance with the circular dated on 4 January 2021, regarding the "regulatory instructions for operational risk management". Which stated that banks should comply with the implementation of the operational risk model using the "Standardized Approach" to replace the "Basic Indicator Approach" within the application of the final steps for implementing Basel III regulations.

The risk weighted assets are between zero and 200% classified according to the nature of the debit party for each asset which reflect the assets related credit risk taking into consideration the cash guarantees. The same treatment is used for the off-balance sheet amounts after performing the adjustments to reflect the contingent nature and the expected losses for these amounts.

The bank complied with local capital requirements and with the countries requirements where outside branches (based on Basel II) were operating in the last two years.

	<b><u>31 March 2026</u></b>	<b><u>31 December 2025</u></b>
	<b><u>EGP,000</u></b>	<b><u>EGP,000</u></b>
<b>Tier I</b> Going Concern Capital	17,263,302	16,949,237
<b>Tier II</b> Gone Concern Capital	1,708,913	1,615,064
<b>Total Capital</b>	<b>18,972,215</b>	<b>18,564,301</b>
Credit Risk	85,015,178	83,624,802
Market Risk	186,730	58,291
Operation Risk	10,069,737	8,188,926
Top 50 Effect	3,787,141	3,325,494
<b>Total Risks</b>	<b>99,058,786</b>	<b>95,197,513</b>
<b>Capital Adequacy Ratio %</b>	<b>19.15%</b>	<b>19.50%</b>

**Leverage Ratio:**

	<b><u>31 March 2026</u></b>	<b><u>31 December 2025</u></b>
	<b><u>EGP,000</u></b>	<b><u>EGP,000</u></b>
<b>Tier I</b> Going Concern Capital	<b>17,263,302</b>	<b>16,949,237</b>
On Balance Sheet Risk	155,961,042	145,912,382
Derivatives Risk	1,335,116	267,886
Off Balance Sheet Risk	20,148,006	19,084,270
<b>Total Risks</b>	<b>177,444,164</b>	<b>165,264,538</b>
<b>Leverage Ratio %</b>	<b>9.73%</b>	<b>10.26%</b>

### 3. Segment analysis

Segment activity involves operating activities, assets used in providing banking services, and risk and return management associated with this activity, which might differ from other activities. Segment analysis for the banking operations involves the following:

#### Large, medium, and small enterprises:

Including current account, deposit, overdraft account, loan, credit facilities, and financial derivative activities.

#### Investment:

Providing corporate advisory services, executing trades on behalf of clients, offering securities custody solutions, managing long-term investment portfolios, and handling other financial operations.

#### Retail:

Encompasses current account, saving account, deposit, credit card, personal loans, and real estate loans activities,

#### Treasury:

Operations include interbank transactions, trading in short-term investment instruments, foreign exchange market activities, and managing market risk exposure.

#### a. Segment reporting analysis

(All amounts are in thousand Egyptian pounds)

<b>31 March 2026</b>	<b>Corporate banking</b>	<b>SMEs</b>	<b>Investment banking &amp; others</b>	<b>Retail</b>	<b>Treasury</b>	<b>Total EGP,000</b>
<b>Revenues and expenses according to the sector activity</b>						
Revenues of the sector activity	998,302	336,679	233,329	967,629	984,049	<b>3,519,988</b>
Expenses of the sector	(365,156)	(125,606)	(21,938)	(711,973)	166,197	<b>(1,058,476)</b>
Result of the sector operations	<b>633,146</b>	<b>211,073</b>	<b>211,391</b>	<b>255,656</b>	<b>1,150,246</b>	<b>2,461,512</b>
Profit before tax	633,146	211,073	211,391	255,656	1,150,246	<b>2,461,512</b>
Taxes	(172,738)	(57,447)	(57,412)	(74,773)	(313,288)	<b>(675,658)</b>
<b>Net profit</b>	<b>460,408</b>	<b>153,626</b>	<b>153,979</b>	<b>180,883</b>	<b>836,958</b>	<b>1,785,854</b>
<b>Assets and Liabilities according to the sector activity</b>						
Assets of the sector activity	46,084,785	2,695,555	8,802,649	17,689,745	80,934,551	<b>156,207,285</b>
<b>Total assets</b>	<b>46,084,785</b>	<b>2,695,555</b>	<b>8,802,649</b>	<b>17,689,745</b>	<b>80,934,551</b>	<b>156,207,285</b>
Liabilities of the sector activity	59,455,235	15,890,335	12,386,011	44,793,533	3,261,747	<b>135,786,861</b>
<b>Total Liabilities</b>	<b>59,455,235</b>	<b>15,890,335</b>	<b>12,386,011</b>	<b>44,793,533</b>	<b>3,261,747</b>	<b>135,786,861</b>
<b>31 December 2025</b>	<b>Corporate banking</b>	<b>SMEs</b>	<b>Investment banking &amp; others</b>	<b>Retail</b>	<b>Treasury</b>	<b>Total EGP,000</b>
<b>Revenues and expenses according to the sector activity</b>						
Revenues of the sector activity	4,203,457	1,363,262	520,226	3,730,485	3,330,742	13,148,172
Expenses of the sector	(1,149,244)	(457,678)	(83,319)	(2,298,188)	(6,342)	(3,994,771)
Result of the sector operations	<b>3,054,213</b>	<b>905,584</b>	<b>436,907</b>	<b>1,432,297</b>	<b>3,324,400</b>	<b>9,153,401</b>
Profit before tax	3,054,213	905,584	436,907	1,432,297	3,324,400	<b>9,153,401</b>
Taxes	(736,151)	(217,746)	(100,750)	(342,023)	(796,690)	<b>(2,193,360)</b>
<b>Net profit</b>	<b>2,318,062</b>	<b>687,838</b>	<b>336,157</b>	<b>1,090,274</b>	<b>2,527,710</b>	<b>6,960,041</b>
<b>Assets and Liabilities according to the sector activity</b>						
Assets of the sector activity	45,547,023	2,940,903	5,594,251	16,552,179	75,005,639	145,639,995
<b>Total assets</b>	<b>45,547,023</b>	<b>2,940,903</b>	<b>5,594,251</b>	<b>16,552,179</b>	<b>75,005,639</b>	<b>145,639,995</b>
Liabilities of the sector activity	59,422,218	12,622,499	7,643,647	38,803,177	3,770,459	122,262,000
<b>Total Liabilities</b>	<b>59,422,218</b>	<b>12,622,499</b>	<b>7,643,647</b>	<b>38,803,177</b>	<b>3,770,459</b>	<b>122,262,000</b>

\* Revenues of the sector activity includes Net interest income, Net fee and commission income, Dividend income, Net trading income and Gains from financial investments

**b. Geographical sector analysis**

	(All amounts are in thousand Egyptian pounds)			
<b>31 March 2026</b>	<b>Cairo</b>	<b>Alex, Delta &amp; Sinai</b>	<b>Upper Egypt</b>	<b>Total EGP,000</b>
<b>Revenues &amp; Expenses according to the geographical sectors</b>				
Revenues of the Geographical sectors	5,149,411	382,674	122,388	<b>5,654,473</b>
Expenses of the Geographical sectors	(2,793,972)	(324,374)	(74,615)	<b>(3,192,961)</b>
Result of sector operations	<b>2,355,439</b>	<b>58,300</b>	<b>47,773</b>	<b>2,461,512</b>
Profit before tax	2,355,439	58,300	47,773	<b>2,461,512</b>
Tax	(651,579)	(13,330)	(10,749)	<b>(675,658)</b>
<b>Profit of the Period</b>	<b>1,703,860</b>	<b>44,970</b>	<b>37,024</b>	<b>1,785,854</b>
<b>31 December 2025</b>				
<b>31 December 2025</b>	<b>Cairo</b>	<b>Alex, Delta &amp; Sinai</b>	<b>Upper Egypt</b>	<b>Total EGP,000</b>
<b>Revenues &amp; Expenses according to the geographical sectors</b>				
Revenues of the Geographical sectors	19,913,592	1,647,348	471,700	22,032,640
Expenses of the Geographical sectors	(11,295,985)	(1,305,185)	(278,069)	(12,879,239)
Result of sector operations	<b>8,617,607</b>	<b>342,163</b>	<b>193,631</b>	<b>9,153,401</b>
Profit before tax	8,617,607	342,163	193,631	<b>9,153,401</b>
Tax	(2,072,780)	(77,013)	(43,567)	<b>(2,193,360)</b>
<b>Profit of the Period</b>	<b>6,544,827</b>	<b>265,150</b>	<b>150,064</b>	<b>6,960,041</b>

<b>4. <u>Net interest income</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 March 2025 EGP,000</b>
<b>Interest on loans and similar income</b>		
<b>Loans and advances:</b>		
To customers	2,843,044	3,075,208
	<b>2,843,044</b>	<b>3,075,208</b>
<b>Similar income:</b>		
Treasury bills	778,830	751,480
Balances with banks	652,550	726,241
Investments in debt instruments at fair value through OCI	481,475	376,005
	<b>1,912,855</b>	<b>1,853,726</b>
	<b>4,755,899</b>	<b>4,928,934</b>
<b>Interest on deposits and similar expenses</b>		
<b>Deposits and current accounts:</b>		
- To banks	(7,855)	(257,021)
- To customers	(1,838,199)	(1,822,189)
- Other Loans	(32,195)	(40,028)
- Others	(93)	(41)
	<b>(1,878,342)</b>	<b>(2,119,279)</b>
<b>Net interest income</b>	<b>2,877,557</b>	<b>2,809,655</b>
<b>5. <u>Net fee and commission income</u></b>		
<b>Fee and Commission income :</b>		
Credit related fees and commissions	474,337	482,433
Trust and other custody fees	13,787	10,669
Other fees	173,020	157,250
<b>Total</b>	<b>661,144</b>	<b>650,352</b>
<b>Fee and Commission expense:</b>		
Other fees and commissions paid	(256,143)	(243,310)
	<b>(256,143)</b>	<b>(243,310)</b>
<b>Net fee and Commission</b>	<b>405,001</b>	<b>407,042</b>
<b>6. <u>Dividend Income</u></b>		
Investment at Fair value through OCI	-	7,854
Mutual Funds	-	-
Other	-	-
<b>Total</b>	<b>-</b>	<b>7,854</b>

	<b>31 March 2026 EGP,000</b>	<b>31 March 2025 LE,000</b>
<b>7. <u>Net trading income</u></b>		
<b>Foreign exchange:</b>		
Gains from foreign currencies transactions	132,134	100,627
Gain on revaluation of currency forward contracts	324	-
Gain on revaluation of currency swap contracts	13,453	808
Gain on revaluation of option deals	-	1,824
Net changes in fair value through profit / Loss	(2,463)	(442)
Interest Income from investment at fair value through profit / Loss	14,966	19,909
Gain on investment at fair value through profit / Loss	13,805	10,544
<b>Total</b>	<b>172,219</b>	<b>133,270</b>
	<b>31 March 2026 LE,000</b>	<b>31 March 2025 LE,000</b>
<b>8. <u>Gains from financial investments</u></b>		
Gain on sale of financial investments	65,211	54,600
	<b>65,211</b>	<b>54,600</b>
	<b>31 March 2026 LE,000</b>	<b>31 March 2025 LE,000</b>
<b>9. <u>Impairment charge for credit losses (Expected credit losses)</u></b>		
Loans and advances to customers	(210,098)	(110,234)
Due from banks	545	(1,156)
Debt instruments at fair value through other comprehensive income	2,001	2,339
	<b>(207,552)</b>	<b>(109,051)</b>
	<b>31 March 2026 LE,000</b>	<b>31 March 2025 LE,000</b>
<b>10. <u>Administrative expenses</u></b>		
<b>Staff costs</b>		
Wages and salaries	(368,492)	(309,296)
Social insurance costs	(71,056)	(56,744)
	<b>(439,548)</b>	<b>(366,040)</b>
Other Administrative expenses	<b>(545,344)</b>	<b>(485,260)</b>
	<b>(984,892)</b>	<b>(851,300)</b>
	<b>31 March 2026 LE,000</b>	<b>31 March 2025 LE,000</b>
<b>11. <u>Other net operating expense / (income)</u></b>		
Other provisions	21,502	(16,242)
Revaluation on foreign currencies assets & Liabilities rather than those held for trading	109,991	(8,388)
Gain on sale of assets reverted to the Bank in settlement of debts	-	-
Profit on sale of fixed assets	18	10
Others	2,457	3,090
	<b>133,968</b>	<b>(21,530)</b>

<u>Earnings per share</u>	<b>31 March 2026 EGP,000</b>	<b>31 March 2025 EGP,000</b>
Net profit for the period	1,785,854	1,868,334
Employees share in profit	(178,584)	(186,832)
Banking Sector Support & Development Fund	(18,012)	(18,692)
<b>Profit attributable to shareholders of the bank (1)</b>	<b>1,589,258</b>	<b>1,662,810</b>
Weighted average number of ordinary shares in issue (In thousands) (2)	1,250,000	1,250,000
<b>Basic earnings per share (Egyptian pound) (1:2)</b>	<b>1.27</b>	<b>1.33</b>

<b>12. <u>Income tax expense</u></b>		
	<b>31 March 2026 LE,000</b>	<b>31 March 2025 LE,000</b>
Current tax	(819,736)	(671,981)
Deferred tax	144,078	109,775
	<b>(675,658)</b>	<b>(562,206)</b>

	<b>31 March 2026 LE,000</b>	<b>31 March 2025 LE,000</b>
<b>Profit before tax</b>	<b>2,461,512</b>	<b>2,430,540</b>
Tax calculated at applied tax rate	(553,840)	(546,872)
Nondeductible expenses including deferred tax	(282,871)	(142,223)
Tax on interest from T-bills and Governmental bonds	(255,520)	(225,076)
Tax exempted income	416,573	317,465
Prior years Adjustment	-	34,500
<b>Income tax expense</b>	<b>(675,658)</b>	<b>(562,206)</b>
Effective tax rate	<b>27.45%</b>	<b>23.1%</b>

### **Deferred income tax recognition**

Deferred income taxes have been fully recognized on temporary differences in accordance with the liability method, using an effective tax rate of 22.5% for the current fiscal year.

**Deferred tax assets and liabilities balances**

	<b><u>Deferred tax assets</u></b>		<b><u>Deferred tax Liability</u></b>	
	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Fixed assets (depreciation)	-	-	(114,879)	(117,292)
Other	-	5,899	(24,682)	(526)
Fair value differences	-	-	(219,561)	(291,308)
Other Provisions	326,184	320,606	-	-
<b>Total deferred tax assets (Liabilities)</b>	<b>326,184</b>	<b>326,505</b>	<b>(359,122)</b>	<b>(409,126)</b>
<b>Net deferred tax assets (Liabilities)</b>	<b>(32,938)</b>	<b>(82,621)</b>		

**Deferred tax assets and liabilities Movements**

	<b><u>Deferred tax assets</u></b>		<b><u>Deferred tax Liability</u></b>	
	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>
<b>Balance at the beginning of the period/ year</b>	<b>326,505</b>	<b>183,774</b>	<b>(409,126)</b>	<b>(318,537)</b>
Additions through profit and loss	(321)	142,731	-	-
Derecognition through profit and loss	-	-	(21,743)	1,114
Derecognition (additions) through Equity	-	-	71,747	(91,703)
<b>Total deferred tax assets (Liabilities)</b>	<b>326,184</b>	<b>326 505</b>	<b>(359,122)</b>	<b>(409,126)</b>
<b>Net deferred tax assets (Liabilities)</b>	<b>(32,938)</b>	<b>(82,621)</b>		

<b>13. <u>Cash and balances with Central Bank of Egypt</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Cash on hand	3,315,663	3,592,082
Balances with the Central Bank of Egypt -reserve ratio	3,213,108	1,539,343
	<b>6,528,771</b>	<b>5,131,425</b>
Non-interest-bearing balances	6,528,771	5,131,425
	<b>6,528,771</b>	<b>5,131,425</b>
<b>14. <u>Due from banks</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Current accounts	1,316,837	7,543,210
Placements with other banks	45,211,204	36,212,476
	<b>46,528,041</b>	<b>43,755,686</b>
Expected credit loss	(8,590)	(8,052)
<b>Balance</b>	<b>46,519,451</b>	<b>43,747,634</b>
Central bank of Egypt*	10,187,250	8,754,686
Local banks	12,639,639	8,595,263
Foreign banks	23,701,152	26,405,737
	<b>46,528,041</b>	<b>43,755,686</b>
Expected credit loss	(8,590)	(8,052)
<b>Balance</b>	<b>46,519,451</b>	<b>43,747,634</b>
Non-interest-bearing balances	1,316,837	7,543,210
Interest bearing balances	45,211,204	36,212,476
	<b>46,528,041</b>	<b>43,755,686</b>
Expected credit loss	(8,590)	(8,052)
<b>Balance</b>	<b>46,519,451</b>	<b>43,747,634</b>
<b><u>The movement in provision - Due from banks</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>
<b>Balance at 1 January-2026</b>	<b>8,052</b>	<b>10,337</b>
Impairment release	(545)	(1,561)
Exchange differences	1,083	(724)
<b>Balance at the Period end</b>	<b>8,590</b>	<b>8,052</b>

<b>15. <u>Loans and advances to customers (net)</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>
<b>Individual</b>		
Overdrafts	45,870	48,869
Credit cards	2,033,311	1,923,569
Personal Loans	13,636,116	13,274,224
Mortgage Loans	2,585,589	2,620,035
<b>Total (1)</b>	<b>18,300,886</b>	<b>17,866,697</b>
<b>Corporate entities</b>		
Overdrafts	11,037,625	10,824,850
Direct Loans	35,819,842	35,698,733
Syndicated loans	2,712,467	2,679,107
Other Loans	76,271	131,401
<b>Total (2)</b>	<b>49,646,205</b>	<b>49,334,091</b>
<b>Total Loans and advances to customers (1+2)</b>	<b>67,947,091</b>	<b>67,200,788</b>
Less :		
Unearned Income	(215)	(4,695)
Allowance for impairment	(2,640,980)	(2,468,307)
<b>Net</b>	<b>65,305,896</b>	<b>64,727,786</b>
Current Balances	42,997,778	43,138,181
Non-Current Balances	24,949,313	24,062,607
	<b>67,947,091</b>	<b>67,200,788</b>

**Impairment Loss Allowance: Analysis of the movement in the impairment loss allowance for loans and customer facilities, categorized by type.**
**31 March 2026**

Retail	Overdrafts	Credit cards	Personal loans	Mortgage loans	Total EGP,000
<b>Balance at 1 January 2026</b>	<b>584</b>	<b>80,807</b>	<b>405,626</b>	<b>34,614</b>	<b>521,631</b>
Impairment charge	(2)	16,433	168,376	31	184,838
Loans written off during the period	-	(9,241)	(111,365)	-	(120,606)
Amount recovered during the period	-	2,924	19,146	-	22,070
Foreign exchange differences +/-	-	-	94	-	94
<b>Balance at the period end</b>	<b>582</b>	<b>90,923</b>	<b>481,877</b>	<b>34,645</b>	<b>608,027</b>

Corporate entities	Overdrafts	Direct Loans	Syndicated loans	Other Loans	Total EGP,000
<b>Balance at 1 January 2026</b>	<b>871,787</b>	<b>1,011,093</b>	<b>61,950</b>	<b>1,846</b>	<b>1,946,676</b>
Impairment release / charge	(13,844)	44,015	(3,657)	(1,254)	25,260
Loans written off during the period	(3,225)	-	-	-	(3,225)
Amount recovered during the period	26,877	-	-	-	26,877
Foreign exchange differences +/-	2,703	27,068	7,594	-	37,365
<b>Balance at the period end</b>	<b>884,298</b>	<b>1,082,176</b>	<b>65,887</b>	<b>592</b>	<b>2,032,953</b>
<b>Total</b>					<b>2,640,980</b>

**31 December 2025**

Individuals	Overdrafts	Credit cards	Personal loans	Mortgage loans	Total EGP,000
<b>Balance at 1 January 2025</b>	365	72,164	227,012	33,239	332,780
Impairment charge / release	219	23,721	437,621	1,375	462,936
Loans written off during the year	-	(27,116)	(319,338)	-	(346,454)
Amount recovered during the year	-	12,038	60,349	-	72,387
Foreign exchange differences +/-	-	-	(18)	-	(18)
<b>Balance at the year end</b>	<b>584</b>	<b>80,807</b>	<b>405,626</b>	<b>34,614</b>	<b>521,631</b>

Corporate entities	Overdrafts	Direct Loans	Syndicated loans	Other Loans	Total EGP,000
<b>Balance at 1 January 2025</b>	1,082,494	686,234	104,674	835	1,874,237
Impairment release / charge	(218,585)	334,177	(40,410)	1,011	76,193
Loans written off during the year	(11,091)	-	-	-	(11,091)
Amount recovered during the year	20,554	-	-	-	20,554
Foreign exchange differences +/-	(1,585)	(9,318)	(2,314)	-	(13,217)
<b>Balance at the year end</b>	<b>871,787</b>	<b>1,011,093</b>	<b>61,950</b>	<b>1,846</b>	<b>1,946,676</b>
<b>Total</b>					<b>2,468,307</b>

**16. Derivatives:**

<b>31 March 2026</b>	<b>Notional</b>	<b>Assets</b>	<b>Liabilities</b>
<b>EGP,000</b>	<b>amount</b>		
<b>Currency Derivatives</b>			
Currency forwards	60,748,671	337,119	261,110
Currency swaps	325,537	74	16,678
Currency option held or trading	760,524	3,833	3,833
	<b>61,834,732</b>	<b>341,026</b>	<b>281,621</b>
<b>Total derivatives</b>	<b>61,834,732</b>	<b>341,026</b>	<b>281,621</b>
<b>31 December 2025</b>	<b>Notional</b>	<b>Assets</b>	<b>Liabilities</b>
<b>EGP,000</b>	<b>amount</b>		
<b>Derivatives</b>			
Currency forwards	1,211,150	18,853	93
Currency swaps	772,150	7,094	16,978
Currency options	671,229	1,223	1,223
	<b>2,654,529</b>	<b>27,170</b>	<b>18,294</b>
<b>Interest rate derivatives</b>			
Interest rate swaps	19,068,480	57,328	57,328
	19,068,480	57,328	57,328
<b>Total derivatives</b>	<b>21,723,009</b>	<b>84,498</b>	<b>75,622</b>

	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>17. <u>Financial Investments</u></b>		
<b>Fair value through other comprehensive income</b>		
Debt instruments at fair value listed - Treasury bills / Governmental Bonds	17,418,346 7,557,983	16,038,955 6,629,944
Equity instruments at fair value unlisted	903,863	903,706
Mutual fund Certificates - according to law requirements	428,665	399,552
<b>Total investment measured at fair value through other comprehensive income</b>	<b>26,308,857</b>	<b>23,972,157</b>
<b>Amortized cost</b>		
Governmental Bonds	1,999,803	2,004,563
<b>Total investment at Amortized cost</b>	<b>1,999,803</b>	<b>2,004,563</b>
<b><u>Fair value through other profit or loss</u></b>		
Treasury bills at fair value - listed	3,053,007	931,425
Governmental Bonds	402,863	512
<b>Total investment measured at fair value through profit or loss</b>	<b>3,455,870</b>	<b>931,937</b>
<b>Total Financial investments</b>	<b>31,764,530</b>	<b>26,908,657</b>
Current Balances	23,500,572	20,559,333
Non-current balances	8,263,958	6,349,324
	<b>31,764,530</b>	<b>26,908,657</b>
Debt instruments with fixed interest rates	30,432,002	25,605,399
	<b>30,432,002</b>	<b>25,605,399</b>
<b><u>Treasury bills according to the following maturities:</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Treasury bills, maturity 91 days	3,001,378	1,037,952
Treasury bills, maturity 182 days	3,593,036	3,465,370
Treasury bills, maturity 273 days	4,797,901	5,245,724
Treasury bills, maturity 364 days	10,471,048	8,357,478
Unearned interest	(1,392,010)	(1,136,144)
	<b>20,471,353</b>	<b>16,970,380</b>

<b>18. <u>Intangible assets</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b><u>Software</u></b>		
Cost	950,026	702,853
Accumulated amortization	(546,475)	(446,312)
<b>Net book value</b>	<b>403,551</b>	<b>256,541</b>
<b>Balance for the current period</b>		
Net Book value at the beginning of the period	403,551	256,541
Additions	65,281	247,173
Amortization expense	(32,037)	(100,163)
<b>Net Book Value at the end of the current period</b>	<b>436,795</b>	<b>403,551</b>
<b>Balance at the end of the current period</b>		
Cost	1,015,307	950,026
Accumulated amortization	(578,512)	(546,475)
<b>Net book value</b>	<b>436,795</b>	<b>403,551</b>
<b>19. <u>Other assets</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Accrued revenues	2,062,197	1,839,120
Prepaid expenses	376,796	242,999
Advances to purchase fixed assets	314,142	263,391
Assets acquired as settlement of debts	48,722	48,722
Deposits with others and imprest fund	28,415	56,059
Other	782,803	821,785
<b>Total</b>	<b>3,613,075</b>	<b>3,272,076</b>

**20. Fixed Assets**

	Land	Buildings	Computer systems	Vehicles	Fixtures	Machinery and equipment	Furniture	Other	Total EGP,000
<b>Balance as of 1 January 2025</b>									
Cost	56,822	420,744	503,214	48,376	399,554	53,909	44,479	221,243	<b>1,748,341</b>
Accumulated Depreciation	-	(196,795)	(334,328)	(22,768)	(299,223)	(36,487)	(35,225)	(96,708)	<b>(1,021,534)</b>
<b>Net book value as of 1 January 2025</b>	<b>56,822</b>	<b>209,842</b>	<b>391,052</b>	<b>60,746</b>	<b>144,709</b>	<b>15,661</b>	<b>10,785</b>	<b>140,849</b>	<b>726,807</b>
Additions	-	38	306,574	48,810	78,658	2,634	3,516	36,636	<b>476,866</b>
Disposals – Cost	-	-	(26,954)	(8,519)	(1,419)	(8,272)	(701)	(5,428)	<b>(51,293)</b>
Depreciation expense	-	(14,145)	(84,332)	(13,672)	(34,280)	(4,328)	(1,964)	(20,192)	<b>(172,913)</b>
Disposals – Accumulated Depreciation	-	-	26,878	8,519	1,419	8,205	680	5,298	<b>50,999</b>
<b>Net book value as of 31 December 2025</b>	<b>56,822</b>	<b>209,842</b>	<b>391,052</b>	<b>60,746</b>	<b>144,709</b>	<b>15,661</b>	<b>10,785</b>	<b>140,849</b>	<b>1,030,466</b>
<b>Balance as of 1 January 2026</b>									
Cost	56,822	420,782	782,834	88,667	476,793	48,271	47,294	252,451	<b>2,173,914</b>
Accumulated Depreciation	-	(210,940)	(391,782)	(27,921)	(332,084)	(32,610)	(36,509)	(111,602)	<b>(1,143,448)</b>
<b>Net Book value as of 1 January 2026</b>	<b>56,822</b>	<b>209,842</b>	<b>391,052</b>	<b>60,746</b>	<b>144,709</b>	<b>15,661</b>	<b>10,785</b>	<b>140,849</b>	<b>1,030,466</b>
Additions	-	-	12,668	-	8,960	120	872	18,175	<b>40,795</b>
Disposals – Cost	-	-	(31)	-	-	(10)	-	-	<b>(41)</b>
Depreciation expense	-	(3,551)	(32,476)	(3,982)	(10,688)	(898)	(495)	(5,469)	<b>(57,559)</b>
Disposals – Accumulated Depreciation	-	-	31	-	-	4	-	-	<b>35</b>
<b>Net book value as of 31 March 2026</b>	<b>56,822</b>	<b>206,291</b>	<b>371,244</b>	<b>56,764</b>	<b>142,981</b>	<b>14,877</b>	<b>11,162</b>	<b>153,555</b>	<b>1,013,696</b>
<b>Balance as of 31 March 2026</b>									
Cost	56,822	420,782	795,471	88,667	485,753	48,381	48,166	270,626	<b>2,214,668</b>
Accumulated Depreciation	-	(214,491)	(424,227)	(31,903)	(342,772)	(33,504)	(37,004)	(117,071)	<b>(1,200,972)</b>
<b>Net book value as of 31 March 2026</b>	<b>56,822</b>	<b>206,291</b>	<b>371,244</b>	<b>56,764</b>	<b>142,981</b>	<b>14,877</b>	<b>11,162</b>	<b>153,555</b>	<b>1,013,696</b>

<b>21. <u>Due to banks</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>
Current accounts	1,195,195	2,336,759
	<b>1,195,195</b>	<b>2,336,759</b>
Local banks	1,752	1,971
Foreign banks	1,193,443	2,334,788
	<b>1,195,195</b>	<b>2,336,759</b>
Non-interest bearing	1,195,195	2,336,759
	<b>1,195,195</b>	<b>2,336,759</b>
Current Balances	1,195,195	2,336,759
	<b>1,195,195</b>	<b>2,336,759</b>

<b>22. <u>Customers' deposits</u></b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 EGP,000</b>
Demand deposits	56,259,662	52,843,071
Time and call deposits	38,641,033	34,681,461
Certificates of deposits	14,670,596	13,991,469
Saving accounts	8,635,162	7,323,116
Other deposits	1,397,532	1,340,230
<b>Total</b>	<b>119,603,985</b>	<b>110,179,347</b>
Corporate Deposits	74,810,452	70,184,092
Individual Deposits	44,793,533	39,995,255
	<b>119,603,985</b>	<b>110,179,347</b>
Current Balances	93,483,724	59,351,233
Non-current balances	26,120,261	36,132,935
	<b>119,603,985</b>	<b>95,484,168</b>
Non-interest-bearing balances	26,068,939	21,250,938
Fixed interest rate balances	67,179,918	56,794,840
Variable interest rate balances	26,355,128	17,438,390
	<b>119,603,985</b>	<b>95,484,168</b>

<b>23. <u>Other Loans</u></b>	<b>Interest Rates</b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
National Bank of Egypt		73,437	108,063
Egyptian Co. for Housing Refinance		72,329	57,947
Credit Agricole Paris (13/6/2027)	2.97%+SOFR	545,946	476,712
Credit Agricole Paris (11/5/2028)	2.955%+SOFR	545,946	476,712
Credit Agricole Paris (13/4/2029) (EBRD)	3.407%+SOFR	545,946	476,712
		272,973	-
		<b>2,056,577</b>	<b>1,596,146</b>
		<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>24. <u>Other Liabilities</u></b>			
Accrued interest		524,977	602,994
Unearned revenue		88,180	92,745
Accrued expenses		1,254,906	1,203,710
Other credit balances		4,154,171	2,967,782
Others		3,489,368	-
<b>Balance</b>		<b>9,511,602</b>	<b>4,867,231</b>
		<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>25. <u>Other provisions</u></b>			
<b>Balances At 1 January</b>		<b>903,995</b>	<b>882,414</b>
Exchange differences		21,821	(14,859)
release \Charged provisions		(21,502)	36,440
Utilized during Period		-	-
<b>balance at the end of the period</b>		<b>904,314</b>	<b>903,995</b>
<b>Other provisions represent the following:</b>		<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Provision for claims		411,843	454,273
Provision for contingent liabilities		492,471	449,722
<b>Balance</b>		<b>904,314</b>	<b>903,995</b>

## 26. Paid-up capital

- The bank authorized share capital with LE 6,000,000 thousand the issued and paid up capital is LE 5,000,000 thousand divided into 1,250,000 thousand ordinary shares with par value LE 4 each and there is no treasury stock, the following is a list of the shareholders of the bank as of 31 March 2026

### 31 March 2026

Shareholder	No. of shares	% of ownership	Amount EGP,000
Credit Agricole SA	652,318,110	52.19%	2,609,272
Credit Agricole Corporate and Investment RolaCo. EGP For Investment owned by Ali Ben Hassan Ben Ali Daykh	163,327,560	13.07%	653,310
Social Insurance Fund for Government Sector Employees	124,585,543	9.97%	498,342
Others	101,019,427	8.08%	404,078
<b>Total</b>	<b>1,250,000,000</b>	<b>100.00%</b>	<b>5,000,000</b>

## 27. Reserves and retained earning

	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>A. Reserves</b>		
General Banking Risk Reserve	18,801	14,101
Legal reserve	1,827,626	1,480,548
Capital reserve	110,086	88,847
Fair value reserve	772,205	850,544
General Risk Reserve	110,756	110,756
<b>Total reserves</b>	<b>2,839,474</b>	<b>2,544,796</b>

Movements in reserves were as follows:

	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>a. General Banking Risk Reserve</b>		
<b>Balance at the beginning of the year</b>	<b>14,101</b>	10,200
Transferred from the Net profit	4,700	4,860
Transfer to retained earning	-	(959)
<b>Balance</b>	<b>18,801</b>	<b>14,101</b>
<b>b. Legal reserve</b>		
<b>Balance at the beginning of the year</b>	<b>1,480,548</b>	1,082,911
Transferred from the Net profit	347,078	397,637
<b>Balance</b>	<b>1,827,626</b>	<b>1,480,548</b>

According to the Statute of the Bank is statutes a sum equal to 5% of the annual net profit is appropriated to a legal reserve and to be stopped when the legal reserve balance reaches 20% of the capital and in accordance with the instructions of the Central Bank shall act in the special reserve of the Bank only after consulting The Egyptian Central Bank. The Statute was amended in accordance with the extraordinary General Assembly held in 30/3/2017 modified the legal reserve of up to 50% of the issued capital.

	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>c. Capital Reserve</b>		
<b>Balance at the beginning of the year</b>	<b>88,847</b>	61,246
Transferred from Net profit	21,239	27,601
<b>Balance</b>	<b>110,086</b>	<b>88,847</b>
<b>d. Fair value reserve</b>		
<b>Balance at the beginning of the year</b>	<b>850,544</b>	714,337
Net Gain from change in fair value	(78,339)	136,207
<b>Balance</b>	<b>772,205</b>	<b>850,544</b>

	31 March 2026 EGP,000	31 December 2025 LE,000
<b>e. General Risk Reserve</b>		
Balance at the beginning of the year	<b>110,756</b>	110,756
Balance	<b>110,756</b>	110,756
<b>B. Retained earnings</b>	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Balance at the beginning of the year	<b>16,085,589</b>	<b>14,466,648</b>
Dividend	(4,848,260)	(4,799,392)
Transferred to Legal reserve	(347,078)	(397,637)
Transferred to Capital Reserve	(21,239)	(27,601)
Transferred to General Banking Risk Reserve	(4,700)	(4,860)
Transferred to Banking Sector Support & Development Fund	(69,236)	(79,685)
Profit Distribution for 2024	-	(32,884)
Transfer from General Banking Risk Reserve (Sold Asset Acquired)	-	959
Other changes	-	-
Profit of the period/year	1,785,854	6,960,041
<b>Balance at the end of period</b>	<b>12,580,930</b>	<b>16,085,589</b>

## 28. Contingent liabilities and commitments

	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
<b>A. Loans, advances and Guarantees Commitments</b>		
Letters of guarantee	26,875,271	26,024,976
Commercial letters of credit (import and export)	7,914,262	5,812,440
Acceptances	1,673,296	1,780,465
Other contingent liability	4,474,659	4,301,357
<b>Total</b>	<b>40,937,488</b>	<b>37,919,238</b>

### B. Operational Lease:

There is no commitment for operational lease at the financial statement date.

### C. Legal Claims

There were a number of legal proceedings outstanding against the bank with provision amounted 51,097 thousand Egyptian pounds.

### D. Capital Commitments

The bank had capital commitments of 162,143 thousand Egyptian pounds in respect of fixed assets purchases and branches fixtures and have not been implemented yet till the balance sheet date.

## 29. Cash and cash equivalents

For the purposes of the cash flow statement presentation, cash and cash equivalents comprise the following balances with less than three months maturity from the date of acquisition.

	<b>31 March 2026 EGP,000</b>	<b>31 December 2025 LE,000</b>
Cash and balances with central banks	3,315,663	3,322,178
Due from banks	41,230,891	29,841,038
Treasury bills	3,060,538	597,409
	<b>47,607,092</b>	<b>33,760,625</b>

### **30. Mutual funds**

The fund is one of the banking activities licensed by the capital law no. 95 for 1992 and its executive rules. The first, second and third funds are managed by EFG Hermes Investment Fund Management, while the fourth fund is managed by HC Investment Fund Management.

#### **Credit Agricole Bank mutual fund no. (1)**

The number of investment certificates in the fund have reached 3,000,000 certificates and their value 300,000,000 EGP. The bank owned 150 000-investment certificates (par value 15,000,000 EGP) Credit Agricole 1st fund managed by EFG Hermes, the redeemable price per IC amounted to EGP 1,628.99 at balance sheet date and the total value is 244,348,500 EGP.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 700,812 EGP as of 31 March 2026 that was classified as fees and commission in the income statement.

#### **Credit Agricole Bank mutual fund no. (2)**

The mutual fund owns about 3,000,000 certificates (amounted 300,000,000 EGP) of which the bank owns 150,000 certificates (par value 15,000,000) for managing the mutual fund activity, their redemption value at the balance sheet date is 105,909,000EGP with a redeemable price of 706.06EGP per IC.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 320,913 EGP as of 31 March 2026 that was classified as fees and commission income in the income statement.

#### **Credit Agricole Bank mutual fund no. (3)**

The mutual fund owns about 4,000,000 certificates (amounted 4,000,000,000 EGP) of which the bank owns 39,000 Certificates (par value 39,000,000EGP) for managing the mutual fund activity, their redemption value at the balance sheet date is 40,882,920EGP and a redeemable price of 1,048.28EGP per IC.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 1,209,890 EGP as of 31 March 2026 that was classified as fees and commission income n in the income statement.

#### **Credit Agricole Bank mutual fund no. (4)**

The mutual fund owns about 1,000,000 certificates (amounted 100,000,000 EGP) of which the bank owns 50,000 certificates (par value 5,000,000) for managing the mutual fund activity, their redemption value at the balance sheet date is 37,524,500 EGP with a redeemable price of 750.49 EGP per IC.

According to the mutual fund management contract and prospects, CA obtains management fees and commission for monitoring and other managerial services, the total commissions amounted 65,173EGP as of 31 March 2026 that was classified as fees and commission income in the income statement

### 31. Related party transactions

The Bank's parent company is Credit Agricole (France) which holds 52.19% of the common stock and the remaining portion of 47.81% is held by other shareholders presented in the capital disclosure.

The Bank had transactions with its related parties on an arm's length basis. The nature of such transactions and related balances as presented at the balance sheet date are as follows:

	<u>Credit Agricole Group</u>	
	<u>31 March</u>	<u>31 December</u>
	<u>2026</u>	<u>2025</u>
	<u>LE,000</u>	<u>LE,000</u>
<b>Due from banks</b>		
Outstanding at 1 January	2,651,398	698,442
Received / Collected during the year	(2,603,776)	1,952,956
<b>Ending balance</b>	<u>47,622</u>	<u>2,651,398</u>
	<u>Credit Agricole Group</u>	
	<u>31 March</u>	<u>31 December</u>
	<u>2026</u>	<u>2025</u>
	<u>LE,000</u>	<u>LE,000</u>
<b>Due to banks</b>		
Outstanding at 1 January	338,195	132,171
Received / Collected during the year	170,712	206,024
<b>Ending balance</b>	<u>508,907</u>	<u>338,195</u>
	<u>Credit Agricole Group</u>	
	<u>31 March</u>	<u>31 December</u>
	<u>2026</u>	<u>2025</u>
	<u>LE,000</u>	<u>LE,000</u>
General and Administrative expenses	28,841	184,766
Other Loans	1,637,838	1,430,136
Interest and commission income	28,598	26,364
Interest and commission expense	18,389	146,888

### 32. Short term wages and benefits

The monthly average of net total annual income of the banks' twenty employees with the largest wages and salaries collectively during the period amounted to 15,161 thousand EGP compared to 15,823 thousand for the comparative period, and the total outstanding loans for the top management during the period amounted to 8,697 thousand EGP compared to 9,941 thousand for the previous year.

### 33. Tax position

- **Corporate Income Tax**

Period from start-up date to 2023

Tax examination was done, internal committees, and appeal committees have been completed, and the taxes due for these periods have been paid.

Period 2024/2025

The tax return report was submitted within the legal deadlines, and the due taxes were paid.

- **Salaries Tax**

Period from start-up date to 2023

Tax examination was done; and the tax differences resulting from these periods have been paid and settled.

- **Stamp Duty**

According to Law no. 143/2006

committees have been completed up to December 31, 2024, Tax Examination was done, and the due taxes have been paid.

### 34. Translation

These financial statements are a translation into English from the original Arabic statements. The original Arabic statements are the official financial statements.

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