Consolidated Financial Statements

June 2026 - Interim Condensed

2026

KPMG Hazem Hassan
Public Accountants & Consultants

Baker Tilly Mohamed Hilal - Wahid Abdel Ghaffar
Public Accountants & Consultants

Review Report on Condensed Consolidated Interim Financial Statements

To: The Board of Directors of Commercial International Bank – Egypt – CIB S.A.E

Introduction

We have reviewed the accompanying condensed consolidated interim financial position of Commercial International Bank – Egypt - CIB S.A.E as of 30 June 2026 and the related condensed consolidated interim statements of income, comprehensive income, cash flows and changes in shareholders' equity for the six-months period then ended. 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 the banks' financial statements and the basis of recognition and measurement approved by the Central Bank of Egypt board of directors On 16 December 2008 as amended by regulations issued on 26 February 2019 and Central Bank of Egypt board of directors' resolution on 3 May 2020 regarding issuing condensed interim financial statements for banks and with the requirements of applicable Egyptian laws and regulations, our responsibility is to express a conclusion on these condensed consolidated interim financial statements based on our review.

Scope of Review

We conducted our review in accordance with Egyptian Standard on review engagements (2410). "Review of interim financial statements performed by the Independent Auditor of the Entity". A review of condensed consolidated interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the bank, and applying analytical and other review procedures. A 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 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 the banks' financial statements and the basis of recognition and measurement approved by the Central Bank of Egypt board of directors on 16 December 2008 as amended by regulations issued on 26 February 2019 and Central Bank of Egypt board of directors' resolution on 3 May 2020 regarding issuing condensed interim financial statements for banks and with the requirements of applicable Egyptian laws and regulations.

Cairo; 20 July 2026

Auditors

Abd Hadi

Abdel Hadi Mohamed Ali Ibrahim
Financial Regulatory Authority Register Number "395"
KPMG Hazem Hassan
Public Accountants & Consultants

KPMG Hazem Hassan
Public Accountants and Consultants
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Hossam Mohamed Hilal
Financial Regulatory Authority Register Number "147"
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Public Accountants & Consultants

MOHAMED HILAL & WAHID ABDEL GHAFFAR
bakertilly

(All amounts are shown in EGP thousands)

Condensed Consolidated Interim Statement of Financial Position as at June 30, 2026

	Notes	Jun. 30, 2026	Dec. 31, 2025
Assets			
Cash and balances at the central bank	14	**144,083,579**	88,876,452
Due from banks	15	**213,509,638**	135,236,549
Loans and advances to banks, net	17	**48,462,194**	34,440,770
Loans and advances to customers, net	18	**597,785,831**	507,953,766
Derivative financial instruments		**399,402**	620,349
Financial investments			
- Financial Assets at Fair Value through OCI	19.1	**348,654,793**	376,397,929
- Financial Assets at Amortized cost	19.1	**269,977,831**	236,672,175
Investments in associates	20	**51,807**	45,210
Non-current assets held for sale	32	**190,054**	182,827
Other assets	21	**58,636,578**	54,040,912
Deferred tax assets		**2,437,842**	2,545,499
Property and equipment	22	**5,850,379**	5,481,682
Total assets		**1,690,039,928**	**1,442,494,120**
Liabilities and equity			
Liabilities			
Due to banks	23	**42,856,364**	3,353,746
Due to customers	24	**1,308,646,344**	1,110,395,693
Non-current liabilities held for sale	33	**54,956**	53,860
Derivative financial instruments		**227,032**	137,802
Current income tax liabilities		**12,351,399**	20,570,313
Other liabilities	25	**32,905,897**	25,595,390
Issued debt instruments	26	**4,922,120**	4,761,558
Other loans		**34,616,250**	30,471,499
Other provisions	27	**15,043,327**	15,640,041
Total liabilities		**1,451,623,689**	**1,210,979,902**
Equity			
Issued and paid capital		**34,051,391**	33,779,361
Reserves		**136,938,489**	105,849,176
Reserve for employee stock ownership plan (ESOP)		**2,295,868**	2,343,532
Retained earnings*		**65,117,363**	89,514,273
Total equity and net profit for the period / year		**238,403,111**	**231,486,342**
Non-Controlling Interest		**13,128**	27,876
Total NCI, equity and net profit for the period / year		**238,416,239**	**231,514,218**
Total liabilities and equity		**1,690,039,928**	**1,442,494,120**

The accompanying notes are an integral part of these financial statements.

(Review report attached)

* *Including net profit for the period*

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

(All amounts are shown in EGP thousands)

Condensed Consolidated Interim Income Statement for The Period Ended June 30, 2026

	Notes	Last 3 Months Jun. 30, 2026	Last 6 Months Jun. 30, 2026	Last 3 Months Jun. 30, 2025	Last 6 Months Jun. 30, 2025
Interest and similar income		57,262,458	110,568,003	52,625,791	105,160,947
Interest and similar expense		(26,135,890)	(49,741,855)	(26,686,255)	(53,825,527)
Net interest income		31,126,568	60,826,148	25,939,536	51,335,420
Fee and commission income		5,598,199	10,042,456	3,921,917	7,444,430
Fee and commission expense		(1,991,363)	(4,214,535)	(1,706,310)	(3,294,001)
Net fee and commission income		3,606,836	5,827,921	2,215,607	4,150,429
Dividend income		161,263	186,093	26,332	39,083
Net trading income	9	1,021,734	1,455,384	602,940	1,247,489
Profits (losses) on financial investments	19.2	377,628	545,790	150,033	622,565
Administrative expenses		(5,201,477)	(10,356,040)	(3,983,144)	(7,915,569)
Other operating income (expenses)	10	(1,541,294)	(3,850,419)	(1,816,542)	(3,558,772)
Release (charges) for ECL	11	(963,462)	(482,430)	417,590	333,558
Bank's share in the profits (losses) of associates		8,097	6,597	5,786	5,489
Profit before income tax		28,595,893	54,159,044	23,558,138	46,259,692
Income tax expense	12	(8,128,493)	(14,495,340)	(6,982,401)	(13,462,229)
Deferred tax assets (liabilities)	12	1,024,284	(349,978)	137,730	549,173
Net profit for the period		21,491,684	39,313,726	16,713,467	33,346,636
Non-Controlling Interest		310	267	(448)	946
Bank's shareholders		21,491,374	39,313,459	16,713,915	33,345,690
Earnings per share	13				
Basic		5.61	10.23	4.41	8.82
Diluted		5.54	10.11	4.36	8.71

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

(All amounts are shown in EGP thousands)

Condensed Consolidated Interim Statement of Comprehensive Income for The Period Ended June 30, 2026

	Last 3 Months Jun. 30, 2026	Last 6 Months Jun. 30, 2026	Last 3 Months Jun. 30, 2025	Last 6 Months Jun. 30, 2025
Net profit for the period	**21,491,684**	**39,313,726**	**16,713,467**	**33,346,636**
Transferred to RE from financial assets at fair value through OCI	**-**	**-**	3,586	3,586
Net change on financial assets at fair value through comprehensive income after tax	**1,015,103**	**(3,867,224)**	2,565,523	5,056,845
Cumulative foreign currencies translation differences	**(237,471)**	**383,255**	(46,119)	(215,827)
Effect of ECL on debt instruments measured at fair value through OCI	**(678,548)**	**(942,320)**	(699,413)	142,274
Total comprehensive income for the period	**21,590,768**	**34,887,437**	**18,537,044**	**38,333,514**

As follows:

	Last 3 Months Jun. 30, 2026	Last 6 Months Jun. 30, 2026	Last 3 Months Jun. 30, 2025	Last 6 Months Jun. 30, 2025
Bank's shareholders	**21,590,458**	**34,887,170**	18,537,492	38,250,562
Non-Controlling Interest	**310**	**267**	(448)	82,952
Total comprehensive income for the period	**21,590,768**	**34,887,437**	**18,537,044**	**38,333,514**

(All amounts are shown in EGP thousands)

Condensed Consolidated Interim Cash Flows for The Period Ended June 30, 2026

	Notes	Jun. 30, 2026	Jun. 30, 2025
Cash flow from operating activities			
Profit before income tax		**54,159,044**	**46,259,692**
Adjustments to reconcile profits to net cash provided by operating activities			
Fixed assets depreciation	22	**1,187,993**	1,199,285
Impairment release/charge for credit losses (loans and advances to customers and banks)	11	**784,879**	(853,542)
Net charge/release for other provisions	27	**589,360**	1,028,755
Impairment release/charge for credit losses (due from banks)	11	**13,971**	143,346
Impairment release/charge for credit losses (financial investments)	11	**(316,420)**	376,638
Exchange revaluation differences for financial assets at fair value through OCI and AC		**(7,418,211)**	1,489,447
Revaluation differences impairment charge for Financial Assets at Fair value through OCI		**193,153**	(92,993)
Revaluation differences impairment charge for Financial Assets at Amortized cost		**(28,515)**	1,638
Revaluation differences impairment charge for due from banks		**3,638**	(2,865)
Net utilized/recovered for other provisions	27	**(1,190,515)**	(1,053)
Exchange revaluation differences of other provisions	27	**4,441**	291,117
Profits/losses from selling property and equipment		**-**	(6,006)
Profits/losses from selling financial investments at fair value through OCI	19.2	**(545,790)**	(345,157)
Profits/losses from selling investments in associates	19.2	**-**	(277,408)
Share based payments		**795,382**	653,254
Bank's share in the profits/losses of associates		**(6,597)**	(5,489)
Operating profits before changes in operating assets and liabilities		**48,225,813**	**49,858,659**
Net decrease / increase in assets and liabilities			
Due from banks		**(47,677,179)**	77,313,672
Derivative financial instruments		**295,040**	24,358
Loans and advances to banks and customers		**(104,639,422)**	(96,538,045)
Other assets		**(3,252,185)**	(5,571,542)
Non-current assets held for sale	32	**(7,227)**	-
Due to banks	23	**39,502,618**	956,522
Due to customers	24	**198,250,651**	72,729,202
Current income tax obligations paid		**(2,143,941)**	(2,089,122)
Non-current liabilities held for sale	33	**1,096**	(35)
Other liabilities		**(12,876,550)**	(13,007,521)
Net cash generated from (used in) operating activities		**115,678,714**	**83,676,148**
Cash flow from investing activities			
Proceeds from sale of investments in associates		**-**	339,920
Payments for purchases of property, equipment and branches construction		**(2,899,117)**	(4,828,546)
Proceeds from selling property and equipment	10	**-**	6,006
Proceeds from redemption of financial assets at amortized cost		**11,995,898**	4,937,562
Payments for purchases of financial assets at amortized cost		**(45,916,509)**	(48,979,866)
Payments for purchases of financial assets at fair value through OCI		**(83,415,699)**	(91,406,698)
Proceeds from selling financial assets at fair value through OCI		**114,838,479**	65,127,965
Net cash generated from (used in) investing activities		**(5,396,948)**	**(74,803,657)**

(All amounts are shown in EGP thousands)

Condensed Consolidated Interim Cash Flows for The Period Ended June 30, 2026 (Cont.)

		Jun. 30, 2026	Jun. 30, 2025
Cash flow from financing activities			
Other loans		**4,144,751**	7,288,192
Dividends		**(29,052,828)**	(14,219,571)
Issued debt instruments		**160,562**	(118,817)
Capital increase		**272,030**	276,930
Net cash generated from (used in) financing activities		**(24,475,485)**	**(6,773,266)**
Net increase (decrease) in cash and cash equivalent during the period		**85,806,281**	2,099,225
Beginning balance of cash and cash equivalent		**140,542,556**	226,610,721
Cash and cash equivalent at the end of the period		**226,348,837**	**228,709,946**
Cash and cash equivalent comprise:			
Cash and balances at the central bank	*14*	**144,083,579**	101,492,185
Due from banks		**213,659,929**	231,671,573
Treasury bills and other governmental notes	*16*	**151,392,107**	124,383,524
Obligatory reserve balance with central bank		**(123,872,640)**	(76,444,950)
Due from banks with maturity more than three months		**(7,522,252)**	(28,050,433)
Treasury bills and other governmental notes with maturity more than three months		**(151,391,886)**	(124,341,953)
Total cash and cash equivalent		**226,348,837**	**228,709,946**

(All amounts are shown in EGP thousands)

Condensed Consolidated Interim Statement of Changes in Shareholders' Equity

Jun. 30, 2025	Issued and paid capital	Legal reserve	General reserve	General risk reserve	Special reserve	Reserve for transactions under common control	Capital reserve	Reserve for financial assets at fair value through OCI	Banking risks reserve	Retained earnings	Reserve for employee stock ownership plan	Cumulative foreign currencies translation differences	Total Shareholders' Equity	Non-Controlling Interest	Total
Beginning balance	30,431,580	6,208,674	62,422,792	1,550,906	-	(670,972)	22,818	(7,145,283)	17,924	56,791,883	1,868,235	1,137,720	**152,636,277**	183,044	**152,819,321**
Capital increase	276,930	-	-	-	-	-	-	-	-	-	-	-	**276,930**	-	**276,930**
Transferred to reserves	-	2,771,284	19,758,610	-	-	-	2,246	-	-	(21,744,828)	(787,312)	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	-	33,345,690	-	-	**33,345,690**	946	**33,346,636**
Dividends paid	-	-	-	-	-	-	-	-	-	(14,714,434)	-	-	**(14,714,434)**	(59,420)	**(14,773,854)**
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	-	3,586	-	(3,586)	-	-	-	-	-
Transferred to general risk reserve	-	-	-	26,186	-	-	-	-	-	(26,186)	-	-	-	-	-
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	-	-	4,974,839	-	-	-	-	**4,974,839**	82,006	**5,056,845**
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-	-	(2,628)	2,628	-	-	-	-	-
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	-	142,274	-	-	-	-	**142,274**	-	**142,274**
Cost of employees' stock ownership plan (ESOP)	-	-	-	-	-	-	-	-	-	-	653,254	-	**653,254**	-	**653,254**
Cumulative foreign currencies translation differences	-	-	-	-	-	-	-	-	-	-	-	(215,827)	**(215,827)**	-	**(215,827)**
Ending balance	**30,708,510**	**8,979,958**	**82,181,402**	**1,577,092**	**-**	**(670,972)**	**25,064**	**(2,024,584)**	**15,296**	**53,651,167**	**1,734,177**	**921,893**	**177,099,003**	**206,576**	**177,305,579**

Jun. 30, 2026	Issued and paid capital	Legal reserve	General reserve	General risk reserve	Special reserve	Reserve for transactions under common control	Capital reserve	Reserve for financial assets at fair value through OCI	Banking risks reserve	Retained earnings	Reserve for employee stock ownership plan	Cumulative foreign currencies translation differences	Total Shareholders' Equity	Non-Controlling Interest	Total
Beginning balance	**33,779,361**	**8,979,958**	**79,110,551**	**1,577,092**	**13,145,012**	**(670,972)**	**25,064**	**2,825,146**	**15,296**	**89,514,273**	**2,343,532**	**842,029**	**231,486,342**	**27,876**	**231,514,218**
Capital increase	**272,030**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**272,030**	**-**	**272,030**
Transferred to reserves	**-**	**4,089,832**	**31,449,216**	**-**	**-**	**-**	**13,005**	**-**	**-**	**(34,709,007)**	**(843,046)**	**-**	**-**	**-**	**-**
Dividends paid	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(29,037,813)**	**-**	**-**	**(29,037,813)**	**(15,015)**	**(29,052,828)**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**39,313,459**	**-**	**-**	**39,313,459**	**267**	**39,313,726**
Transferred to general risk reserve	**-**	**-**	**-**	**(27,647)**	**-**	**-**	**-**	**-**	**-**	**27,647**	**-**	**-**	**-**	**-**	**-**
Net change on financial assets at fair value through OCI after tax	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(3,867,224)**	**-**	**-**	**-**	**-**	**(3,867,224)**	**-**	**(3,867,224)**
Transferred (from) to banking risk reserve	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(8,804)**	**8,804**	**-**	**-**	**-**	**-**	**-**
Effect of ECL on debt instruments measured at fair value through OCI	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(942,320)**	**-**	**-**	**-**	**-**	**(942,320)**	**-**	**(942,320)**
Cost of employees' stock ownership plan (ESOP)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**795,382**	**-**	**795,382**	**-**	**795,382**
Cumulative foreign currencies translation differences	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**383,255**	**383,255**	**-**	**383,255**
Ending balance	**34,051,391**	**13,069,790**	**110,559,767**	**1,549,445**	**13,145,012**	**(670,972)**	**38,069**	**(1,984,398)**	**6,492**	**65,117,363**	**2,295,868**	**1,225,284**	**238,403,111**	**13,128**	**238,416,239**

Notes to the condensed consolidated interim financial statement for the period ended June 30, 2026

1. General information

Commercial International Bank-Egypt (CIB) S.A.E. provides retail, corporate and investment banking services in various parts of Egypt through 208 branches, and 11 units employing 8,691 employees on the statement of financial position date.

Commercial International Bank-Egypt (CIB) S.A.E. was formed as a commercial bank under the investment law no. 43 of 1974 amended by law no. 32/1977 and its amendments The address of its registered head office is as follows: Nile tower, 21/23 Charles de Gaulle Street-Giza. The Bank is listed in the Egyptian stock exchange.

The bank owns investments in subsidiaries as in Commercial International Bank (CIB) Kenya Limited with a stake of 100%, Commercial international for Finance Company with 99.98% stake and Commercial International Africa Holding Company with a 100% stake.

The financial statements have been approved by the board of directors on the 20th of July, 2026.

2. Summary of accounting policies

The accounting policies applied in the preparation of these financial statements are provided below. These policies have been consistently applied to all years presented, unless otherwise stated.

2.1. Basis of preparation

The financial statements have been prepared in accordance with the Central Bank of Egypt approved by the Board of Directors on December 16, 2008 consistent with the principles referred to.

In accordance to the instructions for applying the International Standard for Financial Reports (9) issued by the Central Bank of Egypt on February 26, 2019, the bank issued condensed financial statements complying with the Central Bank of Egypt instructions issued on May 3, 2020, which allow banks to issue condensed quarterly financial statements.

References are provided to unmentioned instructions from the 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 full annual consolidated financial statements prepared in accordance with CBE rules mentioned above and should be read in conjunction with the Bank’s financial statements for and at the year ended 31 December 2025.

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

2.2. Basis of consolidation

The basis of the consolidation is as follows:

- Eliminating all balances and transactions between the Bank and group companies.
- The cost of acquisition of subsidiary companies is dependent on the company’s share price, the fair value of assets acquired and the outstanding obligations on the acquisition date.
- Non-Controlling Interest shareholders represent the rights of others in subsidiary companies.

(All amounts are shown in EGP thousands)

3. Loans and advances

Loans and advances balances are summarized as follows:

	Jun.30, 2026		Dec.31, 2025	
	Loans and advances to customers	Loans and advances to banks	Loans and advances to customers	Loans and advances to banks
Gross Loans and advances	**638,366,662**	**49,119,435**	**546,260,235**	**34,781,349**
Less:				
ECL	**36,686,288**	**167,778**	34,687,756	86,475
Unamortized bills & bank loans discount	**127,475**	**489,463**	82,363	254,104
Unamortized syndicated loans discount	**26,129**	**-**	40,820	-
Suspended credit account	**3,740,939**	**-**	3,495,530	-
Net	**597,785,831**	**48,462,194**	**507,953,766**	**34,440,770**

Expected credit losses for loans and advances totaled 36,854,066.
During the period, the Bank's loans and advances portfolio increased by 18.32%.
In order to minimize probable exposure to credit risk, the Bank focuses on conducting business with large enterprises, banks, and retail customers with good credit ratings.

Total balances of loans and advances to customers divided by stages:

Jun.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Individuals	97,794,579	4,573,325	1,126,462	103,494,366
Corporate and Business Banking	425,883,994	99,217,853	9,770,449	534,872,296
Total	**523,678,573**	**103,791,178**	**10,896,911**	**638,366,662**

Expected credit losses for loans and advances to customers divided by stages:

Jun.30, 2026

	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
Individuals	3,526,062	98,141	938,055	4,562,258
Corporate and Business Banking	5,408,168	19,457,523	7,258,339	32,124,030
Total	**8,934,230**	**19,555,664**	**8,196,394**	**36,686,288**

Loans and advances, balances and expected credit losses to banks divided by stages:

Jun.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Loans	11,498,236	37,621,199	-	49,119,435
Expected credit losses	(541)	(167,237)	-	(167,778)
Net of ECL	**11,497,695**	**37,453,962**	**-**	**48,951,657**

Off balance sheet items exposed to credit risk and expected credit losses divided by stages:

Jun.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Facilities and guarantees	307,072,608	18,434,393	6,491,858	331,998,859
Expected credit losses	(2,435,483)	(3,943,972)	(6,491,858)	(12,871,313)
Net of ECL	**304,637,125**	**14,490,421**	**-**	**319,127,546**

(All amounts are shown in EGP thousands)

Total balances of loans and advances to customers divided by stages:

Dec.31, 2025

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Individuals	87,060,741	4,369,775	1,028,495	**92,459,011**
Corporate and Business Banking	340,459,147	104,437,082	8,904,995	**453,801,224**
Total	**427,519,888**	**108,806,857**	**9,933,490**	**546,260,235**

Expected credit losses for loans and advances to customers divided by stages:

Dec.31, 2025

	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
Individuals	3,521,440	105,966	843,358	**4,470,764**
Corporate and Business Banking	3,710,367	19,691,956	6,814,669	**30,216,992**
Total	**7,231,807**	**19,797,922**	**7,658,027**	**34,687,756**

Loans and advances, balances and expected credit losses to banks divided by stages:

Dec.31, 2025

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Loans	7,283,231	27,498,118	-	**34,781,349**
Expected credit losses	(443)	(86,032)	-	**(86,475)**
Net of ECL	**7,282,788**	**27,412,086**	**-**	**34,694,874**

Off balance sheet items exposed to credit risk and expected credit losses divided by stages:

Dec.31, 2025

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Facilities and guarantees	268,880,287	22,914,952	6,586,352	**298,381,591**
Expected credit losses	(1,902,699)	(4,067,839)	(6,586,352)	**(12,556,890)**
Net of ECL	**266,977,588**	**18,847,113**	**-**	**285,824,701**

(All amounts are shown in EGP thousands)

The following tables display changes in ECL between the beginning and end of the period as a result of the following factors:

Jun.30, 2026

Due from banks	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	132,682	-	-	132,682
Released/charged during the period	13,971	-	-	13,971
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	3,638	-	-	3,638
Ending balance	150,291	-	-	150,291

Jun.30, 2026

Individual Loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,521,440	105,966	843,358	4,470,764
Released/charged during the period	4,408	(7,825)	147,549	144,132
Write off during the period	-	-	(128,935)	(128,935)
Recoveries	-	-	76,025	76,025
Cumulative foreign currencies translation differences	214	-	58	272
Ending balance	3,526,062	98,141	938,055	4,562,258

Jun.30, 2026

Corporate and Business Banking Loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,710,367	19,691,956	6,814,669	30,216,992
Released/charged during the period	1,461,402	(426,780)	(480,648)	553,974
Transferred to stage 1	567,248	(567,248)	-	-
Transferred to stage 2	(318,461)	318,461	-	-
Transferred to stage 3	(12,670)	(84,388)	97,058	-
Recoveries	-	-	591,279	591,279
Write off during the period	-	-	(625)	(625)
Cumulative foreign currencies translation differences	282	525,522	236,606	762,410
Ending balance	5,408,168	19,457,523	7,258,339	32,124,030

Jun.30, 2026

Debt Instruments at Fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,649,982	115,093	-	3,765,075
Released/charged during the period	(1,126,382)	(9,091)	-	(1,135,473)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(3,737)	3,737	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	187,421	5,732	-	193,153
Ending balance	2,707,284	115,471	-	2,822,755

Jun.30, 2026

Debt Instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	392,625	-	-	392,625
Released/charged during the period	817,998	1,055	-	819,053
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(3,213)	3,213	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(28,515)	-	-	(28,515)
Ending balance	1,178,895	4,268	-	1,183,163

(All amounts are shown in EGP thousands)

The following tables display changes in ECL between the beginning and end of the year as a result of the following factors:

Dec.31, 2025

Due from banks	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,825	-	-	**3,825**
Released/charged during the year	137,399	-	-	**137,399**
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(8,542)	-	-	**(8,542)**
Ending balance	**132,682**	**-**	**-**	**132,682**

Dec.31, 2025

Individual Loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	2,901,607	165,037	758,625	**3,825,269**
Released/charged during the year	619,833	(59,071)	148,305	**709,067**
Write off during the year	-	-	(246,306)	**(246,306)**
Recoveries	-	-	182,734	**182,734**
Ending balance	**3,521,440**	**105,966**	**843,358**	**4,470,764**

Dec.31, 2025

Corporate and Business Banking loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	7,381,514	24,585,991	9,688,788	**41,656,293**
Released/charged during the year	1,311,166	(1,906,603)	(997,866)	**(1,593,303)**
Transferred to stage 1	795,499	(690,838)	(104,661)	**-**
Transferred to stage 2	(412,329)	1,785,660	(1,373,331)	**-**
Transferred to stage 3	(84,785)	(122,929)	207,714	**-**
PD Recalibration impact	(5,254,076)	(2,919,628)	-	**(8,173,704)**
Recoveries	-	-	1,001,554	**1,001,554**
Write off during the year	-	-	(1,265,403)	**(1,265,403)**
Cumulative foreign currencies translation differences	(26,622)	(1,039,697)	(342,126)	**(1,408,445)**
Ending balance	**3,710,367**	**19,691,956**	**6,814,669**	**30,216,992**

Dec.31, 2025

Debt Instruments at Fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,790,195	15,025	-	**3,805,220**
Released/charged during the year	100,487	101,992	-	**202,479**
Transferred to stage 1	833	(833)	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(241,533)	(1,091)	-	**(242,624)**
Ending balance	**3,649,982**	**115,093**	**-**	**3,765,075**

Dec.31, 2025

Debt Instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	466,982	-	-	**466,982**
Released/charged during the year	(55,830)	-	-	**(55,830)**
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(18,527)	-	-	**(18,527)**
Ending balance	**392,625**	**-**	**-**	**392,625**

(All amounts are shown in EGP thousands)

3.1. Restructured loans and advances

Restructuring activities include rescheduling arrangements, applying obligatory management programs, modifying and deferral of payments. The application of restructuring policies is based on indicators or criteria of credit performance of the borrower that is based on the judgment of the management, which indicate that payment will most likely continue. Restructuring is commonly applied to term loans, especially customer loans. Renegotiated loans totaled at the end of the period / year are as follows:

	Jun.30, 2026	Dec.31, 2025
Corporate		
- Loans and advances to customers	25,650,598	24,919,188
Total	**25,650,598**	**24,919,188**

4. Debt instruments, treasury bills and other governmental notes:

The following tables provide analysis of financial investment balances by rating agencies at the end of the period:

Jun.30, 2026

Amortized cost	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	269,830,574	147,257	-	269,977,831
Not rated	-	-	-	-
Total	**269,830,574**	**147,257**	**-**	**269,977,831**

Jun.30, 2026

Fair value through OCI	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	42,636,623	-	-	42,636,623
AA to AA-	2,037,768	-	-	2,037,768
A+ to A-	24,889,272	-	-	24,889,272
Less than A-	244,185,171	29,721,011	-	273,906,182
Not rated	-	-	-	-
Total	**313,748,834**	**29,721,011**	**-**	**343,469,845**

The following table displays analysis of expected credit losses on financial investments by rating agencies at the end of the period:

Jun.30, 2026

Fair value through OCI and amortized cost	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
AAA to AA+	3	-	-	3
AA to AA-	-	-	-	-
A+ to A-	119	-	-	119
Less than A-	3,886,057	119,739	-	4,005,796
Not rated	-	-	-	-
Total	**3,886,179**	**119,739**	**-**	**4,005,918**

(All amounts are shown in EGP thousands)

The following tables provide analysis of financial investment balances by rating agencies at the end of the year:

Dec.31, 2025

Amortized cost	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	236,672,175	-	-	236,672,175
Not rated	-	-	-	-
Total	**236,672,175**	-	-	**236,672,175**

Dec.31, 2025

Fair value through OCI	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	50,837,712	-	-	50,837,712
AA to AA-	3,264,973	-	-	3,264,973
A+ to A-	25,728,227	-	-	25,728,227
Less than A-	257,492,936	34,198,061	-	291,690,997
Not rated	-	-	-	-
Total	**337,323,848**	**34,198,061**	-	**371,521,909**

The following table displays analysis of expected credit losses on financial investments by rating agencies at the end of the year:

Dec.31, 2025

Fair value through OCI and amortized cost	Stage 1: Expected credit losses over 12 months	Stage 2: Expected credit losses over a lifetime that is not creditworthy	Stage 3: Expected credit losses over a lifetime credit default	Total
AAA to AA+	3	-	-	3
AA to AA-	-	-	-	-
A+ to A-	117	-	-	117
Less than A-	4,042,487	115,093	-	4,157,580
Not rated	-	-	-	-
Total	**4,042,607**	**115,093**	-	**4,157,700**

(All amounts are shown in EGP thousands)

5. Financial risks

5.1. Foreign exchange risk

The Bank's financial position and cash flows are exposed to fluctuations in foreign currency exchange rates. The Board sets limits on the level of exposure by currency and in aggregate, which are monitored daily. The table below summarizes the Bank's exposure to foreign exchange rate risk and financial instruments at carrying amounts, categorized by currency.

						Equivalent in EGP
Jun.30, 2026	**EGP**	**USD**	**EUR**	**GBP**	**Other**	**Total**
Financial assets						
Cash and balances at the central bank	132,627,046	7,744,026	1,763,654	188,047	1,760,806	144,083,579
Gross due from banks	35,921,349	138,320,428	35,798,408	3,165,292	454,452	213,659,929
Gross loans and advances to banks	39,660	46,889,378	2,190,397	-	-	49,119,435
Gross loans and advances to customers	519,840,932	104,485,279	11,275,196	4,598	2,760,657	638,366,662
Derivative financial instruments	45,141	354,261	-	-	-	399,402
Financial investments						
Gross financial investment securities	439,034,131	164,974,322	13,097,477	649,847	2,060,010	619,815,787
Investments in associates	51,807	-	-	-	-	51,807
Total financial assets	**1,127,560,066**	**462,767,694**	**64,125,132**	**4,007,784**	**7,035,925**	**1,665,496,601**
Financial liabilities						
Due to banks	41,219,592	1,605,707	26,373	4,692	-	42,856,364
Due to customers	852,436,348	396,082,977	48,453,609	3,955,277	7,718,133	1,308,646,344
Derivative financial instruments	82,768	144,264	-	-	-	227,032
Issued debt instruments	-	4,922,120	-	-	-	4,922,120
Other loans	234,748	30,490,342	3,891,160	-	-	34,616,250
Total financial liabilities	**893,973,456**	**433,245,410**	**52,371,142**	**3,959,969**	**7,718,133**	**1,391,268,110**
Net financial position	**233,586,610**	**29,522,284**	**11,753,990**	**47,815**	**(682,208)**	**274,228,491**
Total financial assets as of December 31, 2025	**928,439,895**	**427,510,033**	**53,299,680**	**2,751,717**	**7,414,230**	**1,419,415,555**
Total financial liabilities as of December 31, 2025	**679,622,150**	**413,740,161**	**45,320,499**	**3,310,617**	**7,126,871**	**1,149,120,298**
Net financial position as of December 31, 2025	**248,817,745**	**13,769,872**	**7,979,181**	**(558,900)**	**287,359**	**270,295,257**

5.2. Interest rate risk

The Bank addresses exposure to the effects of fluctuations in the prevailing levels of market interest rates that arises from the re-pricing maturity structure of interest-sensitive assets and liabilities. It is assessed for both the earnings and economic value perspectives. The Board sets limits on the interest rate repricing gaps that may be undertaken, which is monitored by the bank's Risk Management Department.

5.3. Liquidity risk

Liquidity risk specifies the Bank's inability to replace withdrawn funds and meet consequential payment obligations due to the fall of financial liabilities.
The consequences may be the failure to meet obligations to repay depositors and fulfill commitments to lend.

Liquidity Risk Management Organization and Measurement Tools

Liquidity Risk is governed by Asset and Liability Committee (ALCO) and Board Risk Committee (BRC) subject to provisions of Treasury Policy (TP).

Board Risk Committee (BRC): Provides oversight of risk management functions and assesses compliance to the set risk strategies and policies approved by the Board of Directors (BoD) through periodic reports submitted by the Risk Group. The committee makes recommendations to the BoD with regards to risk management strategies and policies (including those related to capital adequacy, liquidity management, various types of risks: credit, market, operation, compliance, reputation and any other risks the Bank may be exposed to).

Asset & Liability Committee (ALCO): Optimizes the allocation of assets and liabilities, taking into consideration expectations of the potential impact of future interest rate fluctuations, liquidity constraints, and foreign exchange exposures. ALCO monitors the Bank's liquidity and market risks, economic developments, market fluctuations, and risk profile to ensure ongoing activities are compatible with the risk/ reward guidelines approved by the BOD.

Treasury Policy (TP): The purpose of the TP is to document and communicate the policies that govern the activities performed by the Treasury Group and monitored by the Risk Group.

The main measures and monitoring tools used to assess the Bank's liquidity risk includes regulatory and internal ratios, gaps, Basel III liquidity ratios, asset and liability gapping mismatch, stress testing, and funding base concentration. More conservative internal targets and Risk Appetite indicators (RAI) against regulatory requirements are set for various measures of Liquidity and Funding Concentration Risks. At the end of period, the Basel III Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) maintained strong and well above regulatory requirements.

The Bank maintained a solid LCY & FCY Liquidity position with decent buffers to meet both the global and local increase in risk profile. CIB will continue with its robust Liability strategy with reliance on customer deposits (stable funding) as the main contributor of total liabilities, and low dependency on the Wholesale Funding. CIB has ample levels of High-Quality Liquid Assets (HQLA) based on its LCY & FCY Sovereign Portfolio investments, which positively reflects the Bank's solid Liquidity Ratios and Basel III LCR & NSFR ratios, with a large buffer maintained above the Regulatory ratios' requirements.

Liquidity Management

The Bank's approach is to maintain a prudent Liquidity position with a Liability driven strategy, as almost the entire funding base is customer based stable deposits rather than wholesale funding; which is a core component of the risk appetite. This is coupled with ample amounts of Liquid Assets. To limit potential Liquidity shocks, the Bank has a well-established Contingency Funding Plan (CFP), where Liquidity Risk is assessed in line with all Regulatory and Internal Liquidity Measurements, and Basel II and III requirements; including Liquidity Stress Testing; and Basel III Ratios; Net Stable Funding Ratio (NSFR) and Liquidity Coverage Ratio (LCR).

6. Capital Adequacy Ratio, Leverage Ratio, NSFR and LCR

For June 2026 NSFR ratio record 186% (LCY 191% and FCY 174%), and LCR ratio record 674% (LCY 449% and FCY 550%).
For December 2025 NSFR ratio record 186% (LCY 186% and FCY 186%), and LCR ratio record 555% (LCY 549% and FCY 567%).
For June 2026 CAR ratio recorded 28.4%, and 27.3% for December 2025.
For June 2026 Leverage ratio recorded 11.5%, and 11.3% for December 2025.

(All amounts are shown in EGP thousands)

7. Financial instruments not measured at fair value

The table below summarizes the book value and fair value of the financial assets and liabilities not presented on the Bank's financial position at their fair value.

	Book value		Fair value	
	Jun.30, 2026	Dec.31, 2025	Jun.30, 2026	Dec.31, 2025
Financial assets				
Gross due from banks	213,659,929	135,369,231	214,010,023	135,728,710
Gross loans and advances to banks	49,119,435	34,781,349	49,322,514	34,973,479
Gross loans and advances to customers	638,366,662	546,260,235	641,721,108	547,716,929
Financial investments:				
Financial Assets at Amortized cost	271,160,994	237,064,800	267,990,092	239,799,649
Total financial assets	1,172,307,020	953,475,615	1,173,043,737	958,218,767
Financial liabilities				
Due to banks	42,856,364	3,353,746	43,005,036	3,353,737
Due to customers	1,308,646,344	1,110,395,693	1,310,182,004	1,113,464,143
Issued debt instruments	4,922,120	4,761,558	4,930,494	4,770,103
Other loans	34,616,250	30,471,499	35,001,659	30,886,741
Total financial liabilities	1,391,041,078	1,148,982,496	1,393,119,193	1,152,474,724

Fair values of financial instruments

Quantitative disclosures fair value measurement hierarchy for assets as at 30 June 2026:

Level 1 - Quoted prices (unadjusted) in active markets for identical assets or liabilities that the bank can access at the measurement date.

Level 2 - Inputs other than quoted prices included within level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3 - Unobservable inputs for the asset or liability.

The following table provides the fair value measurement hierarchy of the assets and liabilities according to EAS.

	Fair value measurement using			
Jun.30, 2026	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	Total
Measured at fair value:				
Financial assets:				
Financial Assets at Fair Value through OCI	194,002,195	154,652,598	-	348,654,793
Total	194,002,195	154,652,598	-	348,654,793
Derivative financial instruments:				
Financial assets	-	399,402	-	399,402
Financial liabilities	-	227,032	-	227,032
Assets for which fair values are disclosed:				
Due from banks	-	-	214,010,023	214,010,023
Financial Assets at Amortized cost	267,990,092	-	-	267,990,092
Loans and advances to banks	-	-	49,322,514	49,322,514
Loans and advances to customers	-	-	641,721,108	641,721,108
Total	267,990,092	-	905,053,645	1,173,043,737
Liabilities for which fair values are disclosed:				
Due to banks	-	-	43,005,036	43,005,036
Issued debt instruments	-	4,930,494	-	4,930,494
Other loans	-	35,001,659	-	35,001,659
Due to customers	-	-	1,310,182,004	1,310,182,004
Total	-	39,932,153	1,353,187,040	1,393,119,193

	Fair value measurement using			
Dec.31, 2025	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	Total
Measured at fair value:				
Financial assets				
Financial Assets at Fair value through OCI	214,398,579	161,999,350	-	376,397,929
Total	214,398,579	161,999,350	-	376,397,929
Derivative financial instruments				
Financial assets	-	620,349	-	620,349
Financial liabilities	-	137,802	-	137,802
Assets for which fair values are disclosed:				
Due from banks	-	-	135,728,710	135,728,710
Financial Assets at Amortized cost	239,799,649	-	-	239,799,649
Loans and advances to banks	-	-	34,973,479	34,973,479
Loans and advances to customers	-	-	547,716,929	547,716,929
Total	239,799,649	-	718,419,118	958,218,767
Liabilities for which fair values are disclosed:				
Due to banks	-	-	3,353,737	3,353,737
Issued debt instruments	-	4,770,103	-	4,770,103
Other loans	-	30,886,741	-	30,886,741
Due to customers	-	-	1,113,464,143	1,113,464,143
Total	-	35,656,844	1,116,817,880	1,152,474,724

(All amounts are shown in EGP thousands)

8. Segment analysis

8.1. Segment analysis by business segment

The Bank is divided into the following business segments:

- Corporate banking & SME's: This includes current account activities, deposits, overdrafts, loans, credit facilities, and financial derivatives to large, medium, and small entities, currency and derivative products.
- Investment: Incorporating financial instruments, structured financing, corporate leasing, merger and acquisitions information.
- Retail banking: incorporating private banking services, private customer current accounts, savings, deposits, investment savings products, custody, credit and debit cards, consumer loans and mortgages.
- Assets and liabilities management –Including other banking business.

Inter-segment activities which are affected by the Bank's normal course of business. Assets and liabilities of each segment include operating assets and liabilities as displayed in the Financial Statements.

Jun.30, 2026	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment *	28,379,350	7,083,825	11,174,132	17,670,278	4,540,348	68,847,933
Expenses according to business segment	(6,572,495)	(2,081,513)	(617,317)	(5,376,866)	(40,698)	(14,688,889)
Profit before tax	21,806,855	5,002,312	10,556,815	12,293,412	4,499,650	54,159,044
Income tax	(5,977,389)	(1,371,164)	(2,893,686)	(3,369,698)	(1,233,381)	(14,845,318)
Profit for the period	15,829,466	3,631,148	7,663,129	8,923,714	3,266,269	39,313,726
Total assets	614,545,151	18,104,187	620,902,688	98,512,218	337,975,684	1,690,039,928
Total liabilities	494,752,471	133,754,765	-	743,065,629	80,050,824	1,451,623,689

* Represents the net interest income and other income.

Jun.30, 2025	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment	24,545,289	5,270,475	11,904,721	11,892,465	3,787,525	**57,400,475**
Expenses according to business segment	(3,911,848)	(2,019,583)	(894,470)	(4,147,018)	(168,810)	**(11,141,729)**
Profit before tax	**20,633,441**	**3,250,892**	**11,010,251**	**7,745,447**	**3,618,715**	**46,258,746**
Income tax	(5,778,878)	(910,029)	(3,038,100)	(2,173,055)	(1,012,994)	**(12,913,056)**
Profit for the period	**14,854,563**	**2,340,863**	**7,972,151**	**5,572,392**	**2,605,721**	**33,345,690**
Total assets	**443,118,373**	**12,828,276**	**476,297,618**	**79,133,291**	**309,718,258**	**1,321,095,816**
Total liabilities	**430,458,875**	**78,965,259**	**-**	**596,631,159**	**37,734,944**	**1,143,790,237**

8.2. Segment analysis by geographical segment

Jun.30, 2026	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Outside Egypt (CIB Kenya)	Total
Net revenue according to geographical segment	57,535,853	8,356,914	2,263,802	691,364	68,847,933
Expenses according to geographical segment	(11,303,072)	(2,104,908)	(599,147)	(681,762)	(14,688,889)
Profit before tax	46,232,781	6,252,006	1,664,655	9,602	54,159,044
Income tax	(12,695,167)	(1,713,712)	(456,292)	19,853	(14,845,318)
Profit for the period	33,537,614	4,538,294	1,208,363	29,455	39,313,726
Total assets	1,572,086,256	88,517,412	20,730,191	8,706,069	1,690,039,928
Total liabilities	1,094,115,645	283,215,884	67,943,105	6,349,055	1,451,623,689

Jun.30, 2025	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Outside Egypt (CIB Kenya)	Total
Net revenue according to geographical segment	49,616,973	6,194,171	1,221,440	367,891	**57,400,475**
Expenses according to geographical segment	(8,475,267)	(1,615,957)	(487,265)	(563,240)	**(11,141,729)**
Profit before tax	**41,141,706**	**4,578,214**	**734,175**	**(195,349)**	**46,258,746**
Income tax	(11,500,667)	(1,281,589)	(205,519)	74,719	**(12,913,056)**
Profit for the period	**29,641,039**	**3,296,625**	**528,656**	**(120,630)**	**33,345,690**
Total assets	**1,225,903,881**	**70,035,935**	**17,728,146**	**7,427,854**	**1,321,095,816**
Total liabilities	**850,134,272**	**231,160,349**	**56,434,709**	**6,060,907**	**1,143,790,237**

(All amounts are shown in EGP thousands)

9 . Net trading income

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profit (Loss) from foreign exchange transactions	1,146,336	1,593,740	812,253	1,279,136
Profit (Loss) from forward foreign exchange deals revaluation	(138,940)	11,469	13,498	23,687
Profit (Loss) from interest rate swaps revaluation	(2,575)	(101,299)	160,684	295,136
Profit (Loss) from currency swap deals revaluation	14,138	(58,608)	(395,631)	(373,955)
Profit (Loss) from financial assets at fair value through P&L	2,775	10,082	12,136	23,485
Total	1,021,734	1,455,384	602,940	1,247,489

10 . Other operating income (expenses)

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profits (losses) from revaluation of non-trading assets and liabilities by FCY	(227,720)	281,464	335,752	475,984
Profits from selling property and equipment	-	-	-	6,006
Release (charges) of other provisions	401,138	(589,360)	(708,166)	(1,028,755)
Other income (expenses)	(1,714,712)	(3,542,523)	(1,444,128)	(3,012,007)
Total	(1,541,294)	(3,850,419)	(1,816,542)	(3,558,772)

11 . Release (charges) for ECL

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Loans and advances to customers and banks	(1,063,122)	(784,879)	(227,064)	853,542
Due from banks	(6,264)	(13,971)	(2,275)	(143,346)
Financial securities	105,924	316,420	646,929	(376,638)
Total	(963,462)	(482,430)	417,590	333,558

12 . Adjustments to calculate the effective tax rate

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profit before tax	28,595,893	54,159,044	23,558,138	46,259,692
Tax rate	22.50%	22.50%	22.50%	22.50%
Income tax based on accounting profit	6,434,076	12,185,785	5,300,581	10,408,431
Add / (Deduct)				
Non-deductible expenses	1,859,389	5,019,143	2,674,552	4,758,051
Tax exemptions	(5,447,537)	(10,839,276)	(5,209,418)	(9,910,555)
Withholding tax	4,258,281	8,479,666	4,078,956	7,657,129
Income and Deferred tax	7,104,209	14,845,318	6,844,671	12,913,056
Effective tax rate	24.84%	27.41%	29.05%	27.91%

13 . Earnings per share

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Net profit for the period	21,496,731	39,235,078	16,813,898	33,409,510
Board members' bonus*	(322,451)	(588,526)	(160,100)	(160,100)
Staff profit share*	(2,149,673)	(3,923,508)	(1,681,390)	(3,340,951)
Shareholders' share	19,024,607	34,723,044	14,972,408	29,908,459
Weighted average number of shares	3,392,693	3,392,693	3,392,693	3,392,693
Basic earnings per share	5.61	10.23	4.41	8.82
By issuance of ESOP earning per share will be:				
Average number of shares including ESOP shares	3,434,416	3,434,416	3,434,416	3,434,416
Diluted earnings per share	5.54	10.11	4.36	8.71

* Proposed amounts are subject to change according to GAM decision.

Based on separate financial statement profits.

(All amounts are shown in EGP thousands)

14 . Cash and balances at the central bank

	Jun.30, 2026	Dec.31, 2025
Cash	20,210,939	20,002,406
Obligatory reserve balance with central banks		
- Current accounts	123,872,640	68,874,046
Total	144,083,579	88,876,452
Non-interest bearing balances	144,083,579	88,876,452

15 . Due from banks

	Jun.30, 2026	Dec.31, 2025
Current accounts	10,833,815	9,128,504
Deposits	202,826,114	126,240,727
Expected credit losses (ECL)	(150,291)	(132,682)
Net	213,509,638	135,236,549
Central banks	47,973,605	44,251,480
Local banks	72,933,824	7,243,880
Foreign banks	92,602,209	83,741,189
Net	213,509,638	135,236,549
Non-interest bearing balances	4,171,494	3,725,761
Floating interest bearing balances	51,585,780	47,001,336
Fixed interest bearing balances	157,752,364	84,509,452
Net	213,509,638	135,236,549
Current balances	213,509,638	135,236,549
Total	213,509,638	135,236,549

16 . Treasury bills

	Jun.30, 2026	Dec.31, 2025
91 Days maturity	225	15,075
182 Days maturity	25,454,200	5,020,950
273 Days maturity	33,022,225	38,629,400
364 Days maturity	104,558,145	116,153,004
Unearned interest	(11,642,688)	(15,236,109)
Total Treasury bills	151,392,107	144,582,320
Repos - Treasury bills	(503,399)	(523,304)
Net	150,888,708	144,059,016

17 . Loans and advances to banks, net

	Jun.30, 2026	Dec.31, 2025
Loans	49,119,435	34,781,349
Unamortized discounted bank loans	(489,463)	(254,104)
Expected credit losses (ECL)	(167,778)	(86,475)
Net	48,462,194	34,440,770
Current balances	26,053,221	19,116,232
Non-current balances	22,408,973	15,324,538
Net	48,462,194	34,440,770

17.1 . Analysis for ECL of loans and advances to banks

	Jun.30, 2026	Dec.31, 2025
Beginning balance	(86,475)	(133,491)
Released (charged) during the period / year	(86,773)	43,266
Exchange revaluation difference	5,470	3,750
Ending balance of the period / year	(167,778)	(86,475)

(All amounts are shown in EGP thousands)

18 . Loans and advances to customers, net

	Jun.30, 2026	Dec.31, 2025
Individual		
- Overdraft	**2,679,983**	3,174,190
- Credit cards	**20,743,695**	18,234,061
- Personal loans	**70,717,105**	63,053,375
- Mortgage loans	**9,353,583**	7,997,385
Total 1	**103,494,366**	**92,459,011**
Corporate and Business Banking		
- Overdraft	**115,820,866**	113,965,193
- Direct loans	**322,183,366**	259,575,740
- Syndicated loans	**95,509,345**	78,572,993
- Other loans	**1,358,719**	1,687,298
Total 2	**534,872,296**	**453,801,224**
Total Loans and advances to customers (1+2)	**638,366,662**	**546,260,235**
Less:		
Unamortized bills discount	**(127,475)**	(82,363)
Unamortized syndicated loans discount	**(26,129)**	(40,820)
Expected credit losses (ECL)	**(36,686,288)**	(34,687,756)
Suspended credit account	**(3,740,939)**	(3,495,530)
Net loans and advances to customers	**597,785,831**	**507,953,766**
Distributed to		
Current balances	**265,322,089**	243,096,939
Non-current balances	**332,463,742**	264,856,827
Total	**597,785,831**	**507,953,766**

18.1 . Analysis of the expected credit losses on loans and advances to customers by product during the period / year is as follows:

	Jun.30, 2026				
Individual Loans:	Overdraft	Credit cards	Personal loans	Mortgage loans	Total
Beginning balance	**(8,028)**	**(2,709,233)**	**(1,626,372)**	**(127,131)**	**(4,470,764)**
Released (charged) during the period	**(1,251)**	**(46,967)**	**(94,878)**	**(1,036)**	**(144,132)**
Written off during the period	**1,039**	**50,898**	**76,807**	**191**	**128,935**
Recoveries during the period	**(635)**	**(30,881)**	**(44,168)**	**(341)**	**(76,025)**
Foreign currencies translation differences	**(4)**	**-**	**(223)**	**(45)**	**(272)**
Ending balance	**(8,879)**	**(2,736,183)**	**(1,688,834)**	**(128,362)**	**(4,562,258)**

	Jun.30, 2026				
Corporate and Business Banking Loans:	Overdraft	Direct loans	Syndicated loans	Other loans	Total
Beginning balance	**(3,139,096)**	**(17,390,336)**	**(9,671,966)**	**(15,594)**	**(30,216,992)**
Released (charged) during the period	**(698,367)**	**864,438**	**(719,175)**	**(870)**	**(553,974)**
Written off during the period	**-**	**625**	**-**	**-**	**625**
Recoveries during the period	**-**	**(591,279)**	**-**	**-**	**(591,279)**
Foreign currencies translation differences	**(27,883)**	**(362,851)**	**(371,659)**	**(17)**	**(762,410)**
Ending balance	**(3,865,346)**	**(17,479,403)**	**(10,762,800)**	**(16,481)**	**(32,124,030)**

	Dec.31, 2025				
Individual Loans:	Overdraft	Credit cards	Personal loans	Mortgage loans	Total
Beginning balance	(10,787)	(2,028,966)	(1,699,512)	(86,004)	**(3,825,269)**
Released (charged) during the year	2,691	(670,504)	(540)	(40,714)	**(709,067)**
Written off during the year	2,073	71,626	172,364	243	**246,306**
Recoveries during the year	(2,005)	(81,389)	(98,684)	(656)	**(182,734)**
Ending balance	**(8,028)**	**(2,709,233)**	**(1,626,372)**	**(127,131)**	**(4,470,764)**

	Dec.31, 2025				
Corporate and Business Banking Loans:	Overdraft	Direct loans	Syndicated loans	Other loans	Total
Beginning balance	(5,818,838)	(23,716,012)	(12,086,636)	(34,807)	**(41,656,293)**
Released (charged) during the year	(70,285)	1,024,044	653,544	(14,000)	**1,593,303**
Written off during the year	31,507	1,233,896	-	-	**1,265,403**
Recoveries during the year	-	(1,001,554)	-	-	**(1,001,554)**
PD Recalibration impact	2,721,163	4,288,457	1,129,733	34,351	**8,173,704**
Foreign currencies translation differences	(2,643)	780,833	631,393	(1,138)	**1,408,445**
Ending balance	**(3,139,096)**	**(17,390,336)**	**(9,671,966)**	**(15,594)**	**(30,216,992)**

(All amounts are shown in EGP thousands)

19 . Financial investments

19.1 Financial investments securities

	Jun.30, 2026		
	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
Investments listed in the market			
Governmental bonds	145,799,009	267,559,742	413,358,751
Securitized and other bonds	36,173,701	1,134,583	37,308,284
Equity instruments	811,286	-	811,286
Treasury bills	1,129,177	333,888	1,463,065
Sukuk	10,089,022	949,618	11,038,640
Investments not listed in the market			
Treasury bills	149,425,643	-	149,425,643
Securitized and other bonds	853,293	-	853,293
Equity instruments	1,090,329	-	1,090,329
Mutual funds	3,283,333	-	3,283,333
Total	348,654,793	269,977,831	618,632,624

	Dec.31, 2025		
	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
Investments listed in the market			
Governmental bonds	177,975,844	233,738,536	411,714,380
Securitized and other bonds	24,421,313	1,742,739	26,164,052
Equity instruments	750,599	-	750,599
Treasury bills	-	1,190,900	1,190,900
Sukuk	11,250,823	-	11,250,823
Investments not listed in the market			
Treasury bills	142,868,116	-	142,868,116
Securitized and other bonds	15,005,813	-	15,005,813
Equity instruments	951,882	-	951,882
Mutual funds	3,173,539	-	3,173,539
Total	376,397,929	236,672,175	613,070,104

(All amounts are shown in EGP thousands)

19.2 . Profits (losses) on financial investments

	Last 3 Months Jun.30, 2026	Last 6 Months Jun.30, 2026	Last 3 Months Jun.30, 2025	Last 6 Months Jun.30, 2025
Profit (Loss) from FVOCI financial instruments	377,628	545,790	150,033	345,157
Profit from selling shares of associates	-	-	-	277,408
Total	**377,628**	**545,790**	**150,033**	**622,565**

20 . Investments in associates

	Jun.30, 2026						
	Company's country	Company's assets	Company's liabilities (without equity)	Company's revenues	Company's net profit (loss)	Investment book value	Stake %
- Al Ahly Computer	Egypt	131,363	45,904	48,592	20,588	51,807	39.33
Total		**131,363**	**45,904**	**48,592**	**20,588**	**51,807**	

	Dec.31, 2025						
	Company's country	Company's assets	Company's liabilities (without equity)	Company's revenues	Company's net profit (loss)	Investment book value	Stake %
- Al Ahly Computer	Egypt	102,296	33,611	155,952	37,232	45,210	39.33
Total		**102,296**	**33,611**	**155,952**	**37,232**	**45,210**	

(All amounts are shown in EGP thousands)

21 . Other assets

	Jun.30, 2026	Dec.31, 2025
Accrued revenues	41,821,654	38,524,051
Prepaid expenses	2,306,447	2,397,727
Advances to purchase fixed assets	10,953,788	9,611,361
Accounts receivable (after deducting the provision)	3,128,019	3,111,683
Assets acquired as settlement of debts	267,002	265,948
Insurance	159,668	130,142
Total	**58,636,578**	**54,040,912**

This item includes other assets that are not classified under specific items of balance sheet assets, such as: accrued income and prepaid expenses, custodies, debit accounts under settlement and any balance that has no place in any other asset category.

22 . Property and equipment

	Jun.30, 2026							
	Land	Premises	IT	Vehicles	Fitting-out	Machines and equipment	Furniture and furnishing	Total
Cost at Jan 01, 2026 (1)	229,673	1,609,128	8,546,661	281,847	1,584,378	1,735,471	269,881	14,257,039
Additions during the period	-	679	824,912	29,427	152,350	526,992	22,330	1,556,690
Disposals during the period	-	-	(77,151)	-	(20,967)	(901)	(2,887)	(101,906)
Cost at end of the period (2)	229,673	1,609,807	9,294,422	311,274	1,715,761	2,261,562	289,324	15,711,823
Accumulated depreciation at beginning of the period (3)	-	766,017	5,388,423	115,997	1,148,200	1,179,624	177,096	8,775,357
Depreciation for the period	-	30,044	843,809	12,393	123,326	163,458	14,963	1,187,993
Disposals during the period	-	-	(77,151)	-	(20,967)	(901)	(2,887)	(101,906)
Accumulated depreciation at end of the period (4)	-	796,061	6,155,081	128,390	1,250,559	1,342,181	189,172	9,861,444
Ending net assets (2-4)	229,673	813,746	3,139,341	182,884	465,202	919,381	100,152	5,850,379
Beginning net assets (1-3)	229,673	843,111	3,158,238	165,850	436,178	555,847	92,785	5,481,682

	Dec.31, 2025							
	Land	Premises	IT	Vehicles	Fitting-out	Machines and equipment	Furniture and furnishing	Total
Cost at Jan 01, 2025 (1)	229,673	1,418,518	5,968,065	245,012	1,274,421	1,279,716	197,350	**10,612,755**
Additions during the year	-	197,321	2,581,333	36,835	332,550	463,849	74,805	**3,686,693**
Disposals during the year	-	(6,711)	(2,737)	-	(22,593)	(8,094)	(2,274)	**(42,409)**
Cost at end of the year (2)	**229,673**	**1,609,128**	**8,546,661**	**281,847**	**1,584,378**	**1,735,471**	**269,881**	**14,257,039**
Accumulated depreciation at beginning of the year (3)	-	628,150	3,926,788	92,838	982,544	839,907	144,599	**6,614,826**
Depreciation for the year	-	144,578	1,464,372	23,159	188,249	347,811	34,771	**2,202,940**
Disposals during the year	-	(6,711)	(2,737)	-	(22,593)	(8,094)	(2,274)	**(42,409)**
Accumulated depreciation at end of the year (4)	-	**766,017**	**5,388,423**	**115,997**	**1,148,200**	**1,179,624**	**177,096**	**8,775,357**
Ending net assets (2-4)	**229,673**	**843,111**	**3,158,238**	**165,850**	**436,178**	**555,847**	**92,785**	**5,481,682**
Beginning net assets (1-3)	**229,673**	**790,368**	**2,041,277**	**152,174**	**291,877**	**439,809**	**52,751**	**3,997,929**

(All amounts are shown in EGP thousands)

23 . Due to banks

	Jun.30, 2026	Dec.31, 2025
Current accounts	3,454,586	2,739,491
Deposits	39,401,778	614,255
Total	**42,856,364**	**3,353,746**
Central banks	1,306,879	814,800
Local banks	39,816,614	73,248
Foreign banks	1,732,871	2,465,698
Total	**42,856,364**	**3,353,746**
Non-interest bearing balances	2,433,697	2,739,491
Floating interest bearing balances	1,385,678	470,038
Fixed interest bearing balances	39,036,989	144,217
Total	**42,856,364**	**3,353,746**
Current balances	42,856,364	3,353,746
Total	**42,856,364**	**3,353,746**

24 . Due to customers

	Jun.30, 2026	Dec.31, 2025
Demand deposits	554,043,991	461,967,523
Time deposits	215,014,198	180,471,867
Certificates of deposit	273,675,783	248,483,791
Saving deposits	257,277,289	211,270,156
Other deposits	8,635,083	8,202,356
Total	**1,308,646,344**	**1,110,395,693**
Corporate deposits	565,036,367	460,225,755
Individual deposits	743,609,977	650,169,938
Total	**1,308,646,344**	**1,110,395,693**
Non-interest bearing balances	235,620,875	201,838,067
Floating interest bearing balances	36,154,372	26,136,289
Fixed interest bearing balances	1,036,871,097	882,421,337
Total	**1,308,646,344**	**1,110,395,693**
Current balances	1,034,333,353	860,771,051
Non-current balances	274,312,991	249,624,642
Total	**1,308,646,344**	**1,110,395,693**

Due to customers contained an amount of EGP 1,487 million representing guarantees of irrevocable commitments for LC's - export compared to EGP 1,046 million in the comparative date. The fair value of these deposits is approximately their current value.

25 . Other liabilities

	Jun.30, 2026	Dec.31, 2025
Accrued interest payable	3,353,060	3,230,302
Accrued expenses	6,124,587	4,577,121
Accounts payable	21,666,699	16,302,827
Other credit balances	1,761,551	1,485,140
Total	**32,905,897**	**25,595,390**

26 . Issued debt instruments

	Jun.30, 2026	Dec.31, 2025
Fixed rate bonds with 5 years maturity		
Green bonds (USD) - Fixed Rate	4,922,120	4,761,558
Total	**4,922,120**	**4,761,558**
Current balances	4,922,120	4,761,558

27 . Other provisions

	Jun.30, 2026				
	Beginning balance	Net charged / released during the period	Exchange revaluation difference	Net utilized / recovered during the period	Ending balance
Provision for legal claims*	19,141	446,142	-	-	465,283
Provision for contingent	12,556,890	313,171	1,252	-	12,871,313
Provision for other claim**	3,064,010	(169,953)	3,189	(1,190,515)	1,706,731
Total	15,640,041	589,360	4,441	(1,190,515)	15,043,327

	Dec.31, 2025				
	Beginning balance	Net charged / released during the year	Exchange revaluation difference	Net utilized / recovered during the year	Ending balance
Provision for legal claims*	119,348	(97,965)	(1,916)	(326)	19,141
Provision for contingent	15,606,123	(2,987,628)	(61,605)	-	12,556,890
Provision for other claim**	2,896,351	192,002	(17,202)	(7,141)	3,064,010
Total	18,621,822	(2,893,591)	(80,723)	(7,467)	15,640,041

* There is a number of existing filed cases against the bank as of June 30, 2026 for which no provisions were made, since there is no expected possibility to incur losses.

** Provisions created for potential risk of banking operations.

28 . Share-based payments

According to the extraordinary general assembly meeting on June 26, 2006, the Bank launched new Employees Share Ownership Plan (ESOP) scheme and issued equity-settled share-based payments. Eligible employees must complete a term of 3 years of service in the bank to have the right in ordinary shares at face value (right to share) that will be issued on the vesting date. Equity-settled share-based payments are measured at fair value at the grant date, and expensed on a straight-line basis over the vesting year (3 years) with corresponding increase in equity based on estimated number of shares that will eventually vest. The fair value for such equity instruments is measured using the Black-Scholes pricing model.

Details of the rights to share outstanding during the period / year are as follows:

	Jun.30, 2026 No. of shares in thousand	Dec.31, 2025 No. of shares in thousand
Outstanding at the beginning of the period / year	78,658	75,874
Granted during the period / year	25,571	33,469
Forfeited during the period / year	(1,708)	(2,992)
Exercised during the period / year	(27,203)	(27,693)
Outstanding at the end of the period / year	75,318	78,658

Details of the outstanding tranches are as follows:

Maturity date	EGP Exercise price	EGP Fair value	No. of shares in thousand
2027	10	60.14	22,450
2028	10	60.44	27,297
2029	10	81.18	25,571
Total			75,318

The fair value of granted shares is calculated using Black-Scholes pricing model with the following:

	20th tranche	19th tranche
Exercise price	10	10
Current share price	103.0	78.5
Expected life (years)	3	3
Risk free rate %	21.14%	23.98%
Dividend yield %	5.80%	3.20%
Volatility %	37.39%	38.28%

Volatility is calculated based on the standard deviation of returns for the last five years.

(All amounts are shown in EGP thousands)

29 . Legal claims

- There is a number of existing cases against the bank on June 30, 2026 for which no provisions are made as the bank doesn't expect to incur losses from it.
- A provision for legal cases that are expected to generate losses has been created (Disclosure number 27)

30 . Transactions with related parties

- All banking transactions with related parties are conducted in accordance with the normal banking practices and regulations applied to all other customers without any discrimination.

30.1 . Loans, advances, deposits and contingent liabilities

	Jun.30, 2026	Dec.31, 2025
Loans, advances and other assets	**3,989,711**	4,940,177
Deposits and other liabilities	**1,061,507**	1,279,549
Contingent liabilities	**171,641**	273,359

30.2 . Other transactions with related parties

	Jun.30, 2026		Jun.30, 2025	
	Income	Expenses	Income	Expenses
C-venture	**5**	**1,872**	5	1,867
Commercial International Bank (CIB) Kenya	**11,804**	**2,065**	2,990	1,031
Damietta shipping & marine services	**13**	**12**	12	4,092
Commercial International Finance Company	**308,232**	**3,837**	126,970	4,792
Al Ahly computer	**8**	**349**	9	-

31 . Main currencies positions

	Equivalent in EGP Jun.30, 2026	Equivalent in EGP Dec.31, 2025
Egyptian pound	**1,338,505**	(1,901,853)
US dollar	**(1,752,730)**	5,226,995
Sterling pound	**16,822**	7,535
Japanese yen	**(235)**	267
Swiss franc	**4,175**	2,083
Euro	**123,410**	(4,157,524)
Saudi Riyal	**(511,750)**	33,797

Based on separate financial statement.

32 . Non-current assets held for sale

	Jun.30, 2026	Dec.31, 2025
Cash	**68,250**	59,657
Financial Assets at Fair Value through OCI	**115,405**	115,405
Other assets	**3,210**	4,606
Deferred tax assets	**267**	164
Property and equipment	**2,922**	2,995
Total	**190,054**	182,827

33 . Non-current liabilities held for sale

	Jun.30, 2026	Dec.31, 2025
Deferred tax liabilities	**50,973**	-
Other liabilities	**1,148**	1,242
Current income tax liabilities	**1,192**	50,973
Other provisions	**1,643**	1,645
Total	**54,956**	53,860

34 . Important events

- During the first quarter of 2026, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) 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 19.0 percent, 20.0 percent, and 19.5 percent, respectively. The discount rate was also cut to 19.5 percent, which may affect the bank's policies in pricing current and future banking products.
  In addition, the CBE Board of Directors reduced the required reserve ratio (RRR) for commercial banks from 18 percent to 16 percent.
- During the first quarter of 2026, the bank increased the capital of Commercial International Finance Company (CIFC) by EGP 100 million following the receipt of the necessary internal and regulatory approvals.
- On June 16, 2026, issued and Paid in Capital increased by an amount of EGP 272,030 thousand to reach EGP 34,051,391 thousand, according to Ordinary General Assembly Meeting decision on March 15, 2026, by issuance of 17th tranche for E.S.O.P program.

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