Consolidated Financial Statements

September 2026 - Interim Condensed

2026

Translation of review report originally issued in Arabic

KPMG Hazem Hassan
Public Accountants & Consultants

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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 September 2026 and the related condensed consolidated interim statements of income, comprehensive income, cash flows and changes in shareholders' equity for the nine-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; 9 November 2026

Auditors

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

Hossam Mohamed Hilal
Financial Regulatory Authority Register Number "147"
Baker Tilly Mohamed Hilal - Wahid Abdel Ghaffar
Public Accountants & Consultants

KPMG Hazem Hassan
Public Accountants and Consultants
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Condensed Consolidated Interim Statement of Financial Position as at September 30, 2026

	Notes	Sep. 30, 2026	Dec. 31, 2025
Assets			
Cash and balances at the central bank	14	**100,683,255**	88,876,452
Due from banks	15	**276,032,791**	135,236,549
Loans and advances to banks, net	17	**51,133,049**	34,440,770
Loans and advances to customers, net	18	**621,932,771**	507,953,766
Derivative financial instruments		**36,516**	620,349
Financial investments			
- Financial Assets at Fair Value through OCI	19.1	**380,837,034**	376,397,929
- Financial Assets at Amortized cost	19.1	**329,696,032**	236,672,175
Investments in associates	20	**40,046**	45,210
Non-current assets held for sale	32	**186,801**	182,827
Other assets	21	**57,807,316**	54,040,912
Deferred tax assets		**1,292,214**	2,545,499
Property and equipment	22	**6,499,307**	5,481,682
Total assets		**1,826,177,132**	**1,442,494,120**
Liabilities and equity			
Liabilities			
Due to banks	23	**23,410,893**	3,353,746
Due to customers	24	**1,448,932,282**	1,110,395,693
Non-current liabilities held for sale	33	**3,971**	53,860
Derivative financial instruments		**282,234**	137,802
Current income tax liabilities		**16,107,190**	20,570,313
Other liabilities	25	**31,070,992**	25,595,390
Issued debt instruments	26	**-**	4,761,558
Other loans		**32,300,727**	30,471,499
Other provisions	27	**15,620,459**	15,640,041
Total liabilities		**1,567,728,748**	**1,210,979,902**
Equity			
Issued and paid capital		**34,051,391**	33,779,361
Reserves		**132,903,315**	105,849,176
Reserve for employee stock ownership plan (ESOP)		**2,718,833**	2,343,532
Retained earnings*		**88,734,176**	89,514,273
Total equity and net profit for the period / year		**258,407,715**	**231,486,342**
Non-Controlling Interest		**40,669**	27,876
Total NCI, equity and net profit for the period / year		**258,448,384**	**231,514,218**
Total liabilities and equity		**1,826,177,132**	**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

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

	Notes	Last 3 Months Sep. 30, 2026	Last 9 Months Sep. 30, 2026	Last 3 Months Sep. 30, 2025	Last 9 Months Sep. 30, 2025
Interest and similar income		**64,559,295**	**175,127,298**	53,239,262	158,400,209
Interest and similar expense		**(32,130,063)**	**(81,871,918)**	(25,921,145)	(79,746,672)
Net interest income		**32,429,232**	**93,255,380**	**27,318,117**	**78,653,537**
Fee and commission income		**5,560,380**	**15,602,836**	4,164,802	11,609,232
Fee and commission expense		**(2,265,547)**	**(6,480,082)**	(1,933,209)	(5,227,210)
Net fee and commission income		**3,294,833**	**9,122,754**	**2,231,593**	**6,382,022**
Dividend income		**419**	**186,512**	26,133	65,216
Net trading income	*9*	**1,322,520**	**2,777,904**	34,761	1,282,250
Profits (losses) on financial investments	*19.2*	**(184,820)**	**360,970**	71,511	694,076
Administrative expenses		**(5,617,689)**	**(15,973,729)**	(4,517,211)	(12,432,780)
Other operating income (expenses)	*10*	**39,991**	**(3,810,428)**	4,227,204	668,432
Release (charges) for ECL	*11*	**1,619,162**	**1,136,732**	7,634,526	7,968,084
Bank's share in the profits (losses) of associates		**530**	**7,127**	4,298	9,787
Profit before income tax		**32,904,178**	**87,063,222**	**37,030,932**	**83,290,624**
Income tax expense	*12*	**(8,596,587)**	**(23,091,927)**	(8,379,953)	(21,842,182)
Deferred tax assets (liabilities)	*12*	**(541,961)**	**(891,939)**	102,649	651,822
Net profit for the period		**23,765,630**	**63,079,356**	**28,753,628**	**62,100,264**
Non-Controlling Interest		**2,029**	**2,296**	**(377)**	569
Bank's shareholders		**23,763,601**	**63,077,060**	**28,754,005**	**62,099,695**
Earnings per share	*13*				
Basic		**6.25**	**16.66**	7.98	16.84
Diluted		**6.17**	**16.45**	7.88	16.64

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

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

	Last 3 Months Sep. 30, 2026	Last 9 Months Sep. 30, 2026	Last 3 Months Sep. 30, 2025	Last 9 Months Sep. 30, 2025
Net profit for the period	**23,765,630**	**63,079,356**	**28,753,628**	**62,100,264**
Transferred to RE from financial assets at fair value through OCI	**(50,973)**	**(50,973)**	(114,581)	(110,995)
Net change on financial assets at fair value through comprehensive income after tax	**(3,951,509)**	**(7,818,733)**	2,249,344	7,306,189
Cumulative foreign currencies translation differences	**41,116**	**424,371**	(58,939)	(274,766)
Effect of ECL on debt instruments measured at fair value through OCI	**(271,569)**	**(1,213,889)**	(540,164)	(397,890)
Total comprehensive income for the period	**19,532,695**	**54,420,132**	**30,289,288**	**68,622,802**
As follows:				
Bank's shareholders	**19,505,154**	**54,392,324**	30,257,774	68,508,336
Non-Controlling Interest	**27,541**	**27,808**	31,514	114,466
Total comprehensive income for the period	**19,532,695**	**54,420,132**	**30,289,288**	**68,622,802**

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

	Notes	Sep. 30, 2026	Sep. 30, 2025
Cash flow from operating activities			
Profit before income tax		**87,063,222**	**83,290,624**
Adjustments to reconcile profits to net cash provided by operating activities			
Fixed assets depreciation	22	**1,828,564**	1,680,325
Impairment release/charge for credit losses (loans and advances to customers and banks)	11	**(498,717)**	(7,969,627)
Net charge/release for other provisions	27	**705,385**	(4,072,083)
Impairment release/charge for credit losses (due from banks)	11	**10,906**	147,709
Impairment release/charge for credit losses (financial investments)	11	**(648,921)**	(146,166)
Impairment release/charge for other assets		**-**	105
Exchange revaluation differences for financial assets at fair value through OCI and AC		**(15,027,946)**	4,669,694
Revaluation differences impairment charge for Financial Assets at Fair value through OCI		**348,094**	(224,869)
Revaluation differences impairment charge for Financial Assets at Amortized cost		**37,339**	(16,709)
Revaluation differences impairment charge for due from banks		**12,061**	(7,894)
Net utilized/recovered for other provisions	27	**(1,205,250)**	(2,039)
Exchange revaluation differences of other provisions	27	**480,283**	(52,461)
Profits/losses from selling property and equipment		**(4,420)**	(8,006)
Profits/losses from selling financial investments at fair value through OCI	19.2	**(360,970)**	(416,668)
Profits/losses from selling investments in associates	19.2	**-**	(277,408)
Share based payments		**1,218,347**	990,324
Bank's share in the profits/losses of associates		**(7,127)**	(9,787)
Operating profits before changes in operating assets and liabilities		**73,950,850**	**77,575,064**
Net decrease / increase in assets and liabilities			
Due from banks		**(23,476,003)**	159,740,470
Financial assets at fair value through P&L		**-**	(2,203,869)
Derivative financial instruments		**370,892**	(306,569)
Loans and advances to banks and customers		**(130,170,746)**	(121,599,501)
Other assets		**(415,249)**	(2,747,423)
Non-current assets held for sale	32	**(3,974)**	-
Due to banks	23	**20,057,147**	5,417,359
Due to customers	24	**338,536,589**	74,868,032
Current income tax obligations paid		**(6,984,737)**	(5,984,364)
Non-current liabilities held for sale	33	**(49,889)**	(35)
Other liabilities		**(14,632,537)**	(12,910,605)
Net cash generated from (used in) operating activities		**257,182,343**	**171,848,559**
Cash flow from investing activities			
Proceeds from sale of investments in associates		**-**	339,920
Payments for purchases of property, equipment and branches construction		**(6,199,165)**	(6,216,697)
Proceeds from selling property and equipment	10	**4,420**	8,006
Proceeds from redemption of financial assets at amortized cost		**13,737,391**	21,382,288
Payments for purchases of financial assets at amortized cost		**(106,087,764)**	(84,177,641)
Payments for purchases of financial assets at fair value through OCI		**(156,447,793)**	(191,735,116)
Proceeds from selling financial assets at fair value through OCI		**158,659,118**	98,091,318
Net cash generated from (used in) investing activities		**(96,333,793)**	**(162,307,922)**

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

		Sep. 30, 2026	Sep. 30, 2025
Cash flow from financing activities			
Other loans		**1,829,228**	6,286,889
Dividends		**(29,052,828)**	(14,773,854)
Issued debt instruments		**(4,761,558)**	(288,320)
Capital increase		**272,030**	276,930
Net cash generated from (used in) financing activities		**(31,713,128)**	**(8,498,355)**
Net increase (decrease) in cash and cash equivalent during the period		**129,135,422**	1,042,282
Beginning balance of cash and cash equivalent		**140,542,556**	226,610,721
Cash and cash equivalent at the end of the period		**269,677,978**	**227,653,003**
Cash and cash equivalent comprise:			
Cash and balances at the central bank	*14*	**100,683,255**	21,886,031
Due from banks		**276,188,440**	227,553,557
Treasury bills and other governmental notes	*16*	**187,629,210**	141,529,607
Obligatory reserve balance with central bank		**(73,788,712)**	(2,865,828)
Due from banks with maturity more than three months		**(33,405,005)**	(19,202,757)
Treasury bills and other governmental notes with maturity more than three months		**(187,629,210)**	(141,247,607)
Total cash and cash equivalent		**269,677,978**	**227,653,003**

Condensed Consolidated Interim Statement of Changes in Shareholders' Equity

Sep. 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	-	-	-	-	-	-	-	-	-	62,099,695	-	-	**62,099,695**	569	**62,100,264**
Dividends paid	-	-	-	-	-	-	-	-	-	(14,714,434)	-	-	**(14,714,434)**	(59,420)	**(14,773,854)**
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	-	(110,995)	-	110,995	-	-	**-**	-	**-**
Transferred to general risk reserve	-	-	-	26,186	-	-	-	-	-	(26,186)	-	-	**-**	-	**-**
Transferred from net profit to special reserve	-	-	-	-	13,145,012	-	-	-	-	(13,145,012)	-	-	**-**	-	**-**
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	-	-	7,192,292	-	-	-	-	**7,192,292**	113,897	**7,306,189**
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-	-	(2,628)	2,628	-	-	**-**	-	**-**
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	-	(397,890)	-	-	-	-	**(397,890)**	-	**(397,890)**
Cost of employees' stock ownership plan (ESOP)	-	-	-	-	-	-	-	-	-	-	990,324	-	**990,324**	-	**990,324**
Cumulative foreign currencies translation differences	-	-	-	-	-	-	-	-	-	-	-	(274,766)	**(274,766)**	-	**(274,766)**
Ending balance	**30,708,510**	**8,979,958**	**82,181,402**	**1,577,092**	**13,145,012**	**(670,972)**	**25,064**	**(461,876)**	**15,296**	**69,374,741**	**2,071,247**	**862,954**	**207,808,428**	**238,090**	**208,046,518**

Sep. 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	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**63,077,060**	**-**	**-**	**63,077,060**	**2,296**	**63,079,356**
Transferred to RE from financial assets at fair value through OCI	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(25,461)**	**-**	**25,461**	**-**	**-**	**-**	**25,512**	**25,512**
Transferred to general risk reserve	**-**	**-**	**-**	**144,602**	**-**	**-**	**-**	**-**	**-**	**(144,602)**	**-**	**-**	**-**	**-**	**-**
Net change on financial assets at fair value through OCI after tax	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(7,818,733)**	**-**	**-**	**-**	**-**	**(7,818,733)**	**-**	**(7,818,733)**
Transferred (from) to banking risk reserve	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(8,804)**	**8,804**	**-**	**-**	**-**	**-**	**-**
Effect of ECL on debt instruments measured at fair value through OCI	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(1,213,889)**	**-**	**-**	**-**	**-**	**(1,213,889)**	**-**	**(1,213,889)**
Cost of employees' stock ownership plan (ESOP)	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,218,347**	**-**	**1,218,347**	**-**	**1,218,347**
Cumulative foreign currencies translation differences	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**424,371**	**424,371**	**-**	**424,371**
Ending balance	**34,051,391**	**13,069,790**	**110,559,767**	**1,721,694**	**13,145,012**	**(670,972)**	**38,069**	**(6,232,937)**	**6,492**	**88,734,176**	**2,718,833**	**1,266,400**	**258,407,715**	**40,669**	**258,448,384**

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

1. General information

Commercial International Bank-Egypt (CIB) S.A.E. provides retail, corporate and investment services in various parts of Egypt through 215 branches, and 11 units employing 8,909 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, Commercial International Africa Holding Company with a 100% stake and YOMO Holding LTD Company with a 100% stake.

The financial statements have been approved by the board of directors on the 9th of November, 2026.

2. Summary of accounting policies

The significant 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.

3. Loans and advances

Loans and advances balances are summarized as follows:

	Sep.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	**662,689,469**	**51,591,038**	**546,260,235**	**34,781,349**
Less:				
ECL	**35,988,420**	**144,222**	34,687,756	86,475
Unamortized bills & bank loans discount	**744,987**	**313,767**	82,363	254,104
Unamortized syndicated loans discount	**20,363**	**-**	40,820	-
Suspended credit account	**4,002,928**	**-**	3,495,530	-
Net	**621,932,771**	**51,133,049**	**507,953,766**	**34,440,770**

Expected credit losses for loans and advances totaled 36,132,642
During the period, the Bank's loans and advances portfolio increased by 22.93%.
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:

Sep.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Individuals	**105,519,803**	**4,789,906**	**1,123,279**	**111,432,988**
Corporate and Business Banking	**453,653,621**	**87,592,630**	**10,010,230**	**551,256,481**
Total	**559,173,424**	**92,382,536**	**11,133,509**	**662,689,469**

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

Sep.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	**3,706,387**	**111,184**	**941,918**	**4,759,489**
Corporate and Business Banking	**6,844,453**	**16,975,322**	**7,409,156**	**31,228,931**
Total	**10,550,840**	**17,086,506**	**8,351,074**	**35,988,420**

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

Sep.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Loans	**10,974,877**	**40,616,161**	**-**	**51,591,038**
Expected credit losses	**(274)**	**(143,948)**	**-**	**(144,222)**
Net of ECL	**10,974,603**	**40,472,213**	**-**	**51,446,816**

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

Sep.30, 2026

	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
Facilities and guarantees	**329,031,033**	**19,534,955**	**7,092,015**	**355,658,003**
Expected credit losses	**(3,086,194)**	**(3,214,360)**	**(7,092,015)**	**(13,392,569)**
Net of ECL	**325,944,839**	**16,320,595**	**-**	**342,265,434**

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**

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

Sep.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	10,906	-	-	10,906
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	12,061	-	-	12,061
Ending balance	155,649	-	-	155,649

Sep.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	184,345	5,218	184,263	373,826
Write off during the period	-	-	(215,180)	(215,180)
Recoveries	-	-	129,313	129,313
Cumulative foreign currencies translation differences	602	-	164	766
Ending balance	3,706,387	111,184	941,918	4,759,489

Sep.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	2,570,456	(2,940,405)	(556,451)	(926,400)
Transferred to stage 1	697,515	(697,515)	-	-
Transferred to stage 2	(141,789)	141,789	-	-
Transferred to stage 3	(15,424)	(613,957)	629,381	-
Recoveries	-	-	724,219	724,219
Write off during the period	-	-	(773,257)	(773,257)
Cumulative foreign currencies translation differences	23,328	1,393,454	570,595	1,987,377
Ending balance	6,844,453	16,975,322	7,409,156	31,228,931

Sep.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	(1,518,138)	(43,845)	-	(1,561,983)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(3,737)	3,737	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	337,515	10,579	-	348,094
Ending balance	2,465,622	85,564	-	2,551,186

Sep.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	912,123	939	-	913,062
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(3,213)	3,213	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	37,339	-	-	37,339
Ending balance	1,338,874	4,152	-	1,343,026

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**

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:

	Sep.30, 2026	Dec.31, 2025
Corporate		
- Loans and advances to customers	**25,293,531**	24,919,188
Total	**25,293,531**	**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:

Sep.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-	**329,580,893**	**115,139**	-	**329,696,032**
Not rated	-	-	-	-
Total	**329,580,893**	**115,139**	-	**329,696,032**

Sep.30, 2026

Fair value through OCI	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	**44,461,974**	-	-	**44,461,974**
AA to AA-	**2,079,921**	-	-	**2,079,921**
A+ to A-	**25,505,135**	-	-	**25,505,135**
Less than A-	**277,692,128**	**24,829,488**	-	**302,521,616**
Not rated	-	-	-	-
Total	**349,739,158**	**24,829,488**	-	**374,568,646**

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

Sep.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-	**122**	-	-	**122**
Less than A-	**3,804,371**	**89,716**	-	**3,894,087**
Not rated	-	-	-	-
Total	**3,804,496**	**89,716**	-	**3,894,212**

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**

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
Sep.30, 2026	**EGP**	**USD**	**EUR**	**GBP**	**Other**	**Total**
Financial assets						
Cash and balances at the central bank	85,882,794	8,770,997	3,876,131	313,334	1,839,999	100,683,255
Gross due from banks	93,544,080	145,586,269	33,713,116	2,819,852	525,123	276,188,440
Gross loans and advances to banks	35,258	48,453,784	3,101,996	-	-	51,591,038
Gross loans and advances to customers	535,629,238	111,962,860	11,878,618	7,924	3,210,829	662,689,469
Derivative financial instruments	36,516	-	-	-	-	36,516
Financial investments						
Gross financial investment securities	529,038,080	166,298,787	13,647,352	677,957	2,213,916	711,876,092
Investments in associates	40,046	-	-	-	-	40,046
Total financial assets	1,244,206,012	481,072,697	66,217,213	3,819,067	7,789,867	1,803,104,856
Financial liabilities						
Due to banks	21,976,443	1,408,185	21,291	4,974	-	23,410,893
Due to customers	962,121,238	422,473,979	51,447,663	4,455,769	8,433,633	1,448,932,282
Derivative financial instruments	21,311	260,923	-	-	-	282,234
Other loans	170,159	28,007,312	4,123,256	-	-	32,300,727
Total financial liabilities	984,289,151	452,150,399	55,592,210	4,460,743	8,433,633	1,504,926,136
Net financial position	259,916,861	28,922,298	10,625,003	(641,676)	(643,766)	298,178,720
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 September 2026 NSFR ratio record 187% (LCY 197% and FCY 168%), and LCR ratio record 950% (LCY 940% and FCY 534%).
For December 2025 NSFR ratio record 186% (LCY 186% and FCY 186%), and LCR ratio record 555% (LCY 549% and FCY 567%).
For September 2026 CAR ratio recorded 28.8%, and 27.3% for December 2025.
For September 2026 Leverage ratio recorded 11.7%, and 11.3% for December 2025.

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	
	Sep.30, 2026	Dec.31, 2025	Sep.30, 2026	Dec.31, 2025
Financial assets				
Gross due from banks	**276,188,440**	135,369,231	**276,730,251**	135,728,710
Gross loans and advances to banks	**51,591,038**	34,781,349	**51,935,561**	34,973,479
Gross loans and advances to customers	**662,689,469**	546,260,235	**668,452,118**	547,716,929
Financial investments:				
Financial Assets at Amortized cost	**331,039,058**	237,064,800	**324,374,407**	239,799,649
Total financial assets	**1,321,508,005**	**953,475,615**	**1,321,492,337**	**958,218,767**
Financial liabilities				
Due to banks	**23,410,893**	3,353,746	**23,452,802**	3,353,737
Due to customers	**1,448,932,282**	1,110,395,693	**1,452,576,090**	1,113,464,143
Issued debt instruments	-	4,761,558	-	4,770,103
Other loans	**32,300,727**	30,471,499	**32,939,605**	30,886,741
Total financial liabilities	**1,504,643,902**	**1,148,982,496**	**1,508,968,497**	**1,152,474,724**

Fair values of financial instruments

Quantitative disclosures fair value measurement hierarchy for assets as at 30 September 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			
Sep.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	**190,300,170**	**190,536,864**	-	**380,837,034**
Total	**190,300,170**	**190,536,864**	-	**380,837,034**
Derivative financial instruments:				
Financial assets	-	**36,516**	-	**36,516**
Financial liabilities	-	**282,234**	-	**282,234**
Assets for which fair values are disclosed:				
Due from banks	-	-	**276,730,251**	**276,730,251**
Financial Assets at Amortized cost	**324,374,407**	-	-	**324,374,407**
Loans and advances to banks	-	-	**51,935,561**	**51,935,561**
Loans and advances to customers	-	-	**668,452,118**	**668,452,118**
Total	**324,374,407**	-	**997,117,930**	**1,321,492,337**
Liabilities for which fair values are disclosed:				
Due to banks	-	-	**23,452,802**	**23,452,802**
Other loans	-	**32,939,605**	-	**32,939,605**
Due to customers	-	-	**1,452,576,090**	**1,452,576,090**
Total	-	**32,939,605**	**1,476,028,892**	**1,508,968,497**

	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**

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.

Sep.30, 2026	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment *	**42,609,522**	**11,086,456**	**16,638,430**	**27,845,193**	**8,667,778**	**106,847,379**
Expenses according to business segment	**(7,147,718)**	**(3,151,783)**	**(938,121)**	**(8,495,122)**	**(51,413)**	**(19,784,157)**
Profit before tax	**35,461,804**	**7,934,673**	**15,700,309**	**19,350,071**	**8,616,365**	**87,063,222**
Income tax	**(9,768,891)**	**(2,185,815)**	**(4,325,065)**	**(5,330,489)**	**(2,373,606)**	**(23,983,866)**
Profit for the period	**25,692,913**	**5,748,858**	**11,375,244**	**14,019,582**	**6,242,759**	**63,079,356**
Total assets	**626,291,382**	**19,496,348**	**721,486,691**	**108,056,571**	**350,846,140**	**1,826,177,132**
Total liabilities	**547,463,816**	**150,514,539**	**-**	**817,212,463**	**52,537,930**	**1,567,728,748**

* Represents the net interest income and other income.

Sep.30, 2025	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment	51,433,800	8,083,321	17,599,923	18,882,894	4,950,676	**100,950,614**
Expenses according to business segment	(8,152,659)	(2,427,478)	(616,065)	(6,279,244)	(185,113)	**(17,660,559)**
Profit before tax	**43,281,141**	**5,655,843**	**16,983,858**	**12,603,650**	**4,765,563**	**83,290,055**
Income tax	(11,039,055)	(1,441,378)	(4,277,545)	(3,217,890)	(1,214,492)	**(21,190,360)**
Profit for the period	**32,242,086**	**4,214,465**	**12,706,313**	**9,385,760**	**3,551,071**	**62,099,695**
Total assets	**460,098,812**	**13,493,168**	**565,343,009**	**85,622,634**	**231,021,211**	**1,355,578,834**
Total liabilities	**402,449,363**	**81,621,799**	**-**	**623,065,281**	**40,395,873**	**1,147,532,316**

8.2. Segment analysis by geographical segment

Sep.30, 2026	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Outside Egypt (CIB Kenya)	Total
Net revenue according to geographical segment	**89,609,748**	**12,949,682**	**3,071,768**	**1,216,181**	**106,847,379**
Expenses according to geographical segment	**(14,158,056)**	**(3,523,664)**	**(905,889)**	**(1,196,548)**	**(19,784,157)**
Profit before tax	**75,451,692**	**9,426,018**	**2,165,879**	**19,633**	**87,063,222**
Income tax	**(20,812,498)**	**(2,596,646)**	**(596,649)**	**21,927**	**(23,983,866)**
Profit for the period	**54,639,194**	**6,829,372**	**1,569,230**	**41,560**	**63,079,356**
Total assets	**1,703,546,401**	**90,291,984**	**23,036,153**	**9,302,594**	**1,826,177,132**
Total liabilities	**1,174,212,185**	**313,267,545**	**73,442,364**	**6,806,654**	**1,567,728,748**

Sep.30, 2025	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Outside Egypt (CIB Kenya)	Total
Net revenue according to geographical segment	84,332,090	12,645,576	3,430,218	542,730	**100,950,614**
Expenses according to geographical segment	(13,226,875)	(2,955,652)	(675,457)	(802,575)	**(17,660,559)**
Profit before tax	**71,105,215**	**9,689,924**	**2,754,761**	**(259,845)**	**83,290,055**
Income tax	(18,106,604)	(2,469,453)	(702,044)	87,741	**(21,190,360)**
Profit for the period	**52,998,611**	**7,220,471**	**2,052,717**	**(172,104)**	**62,099,695**
Total assets	**1,258,522,023**	**72,182,531**	**17,504,767**	**7,369,513**	**1,355,578,834**
Total liabilities	**840,510,545**	**243,099,184**	**58,210,400**	**5,712,187**	**1,147,532,316**

9 . Net trading income

	Last 3 Months Sep.30, 2026	Last 9 Months Sep.30, 2026	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025
Profit (Loss) from foreign exchange transactions	**863,690**	**2,457,430**	(303,016)	976,120
Profit (Loss) from forward foreign exchange deals revaluation	**64,332**	**75,801**	(16,817)	6,870
Profit (Loss) from interest rate swaps revaluation	**398,524**	**297,225**	87,649	382,785
Profit (Loss) from currency swap deals revaluation	**(11,500)**	**(70,108)**	187,739	(186,216)
Profit (Loss) from financial assets at fair value through P&L	**7,474**	**17,556**	79,206	102,691
Total	**1,322,520**	**2,777,904**	**34,761**	**1,282,250**

10 . Other operating income (expenses)

	Last 3 Months Sep.30, 2026	Last 9 Months Sep.30, 2026	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025
Profits (losses) from revaluation of non-trading assets and liabilities by FCY	**(85,674)**	**195,790**	790,377	1,266,361
Profits from selling property and equipment	**4,420**	**4,420**	2,000	8,006
Release (charges) of other provisions	**(116,025)**	**(705,385)**	5,100,838	4,072,083
Other income (expenses)	**237,270**	**(3,305,253)**	(1,666,011)	(4,678,018)
Total	**39,991**	**(3,810,428)**	**4,227,204**	**668,432**

11 . Release (charges) for ECL

	Last 3 Months Sep.30, 2026	Last 9 Months Sep.30, 2026	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025
Loans and advances to customers and banks	**1,283,596**	**498,717**	7,116,085	7,969,627
Due from banks	**3,065**	**(10,906)**	(4,363)	(147,709)
Financial securities	**332,501**	**648,921**	522,804	146,166
Total	**1,619,162**	**1,136,732**	**7,634,526**	**7,968,084**

12 . Adjustments to calculate the effective tax rate

	Last 3 Months Sep.30, 2026	Last 9 Months Sep.30, 2026	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025
Profit before tax	**32,904,178**	**87,063,222**	37,030,932	83,290,624
Tax rate	**22.50%**	**22.50%**	22.50%	22.50%
Income tax based on accounting profit	**7,403,440**	**19,589,225**	**8,331,960**	**18,740,390**
Add / (Deduct)				
Non-deductible expenses	**2,919,830**	**7,938,973**	1,036,421	5,794,473
Tax exemptions	**(6,251,292)**	**(17,090,568)**	(5,353,592)	(15,264,147)
Withholding tax	**5,066,570**	**13,546,236**	4,262,515	11,919,644
Income and Deferred tax	**9,138,548**	**23,983,866**	**8,277,304**	**21,190,360**
Effective tax rate	**27.77%**	**27.55%**	22.35%	25.44%

13 . Earnings per share

	Last 3 Months Sep.30, 2026	Last 9 Months Sep.30, 2026	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025
Net profit for the period	**23,738,430**	**62,973,508**	28,797,996	62,207,506
Board members' bonus*	**(160,100)**	**(160,100)**	(160,100)	(160,100)
Staff profit share*	**(2,373,843)**	**(6,297,351)**	(1,565,298)	(4,906,249)
Shareholders' share	**21,204,487**	**56,516,057**	**27,072,598**	**57,141,157**
Weighted average number of shares	**3,392,693**	**3,392,693**	**3,392,693**	**3,392,693**
Basic earnings per share**	**6.25**	**16.66**	**7.98**	**16.84**
By issuance of ESOP earning per share will be:				
Average number of shares including ESOP shares	**3,434,950**	**3,434,950**	**3,434,950**	**3,434,950**
Diluted earnings per share**	**6.17**	**16.45**	**7.88**	**16.64**

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

** The increase in the earnings per share in September 2025 was due to excluding the PD Recalibration impact from the available net profit for distribution.

Based on separate financial statement profits.

14 . Cash and balances at the central bank

	Sep.30, 2026	Dec.31, 2025
Cash	**26,894,543**	20,002,406
Obligatory reserve balance with central banks		
- Current accounts	**73,788,712**	68,874,046
Total	**100,683,255**	**88,876,452**
Non-interest bearing balances	**100,683,255**	88,876,452

15 . Due from banks

	Sep.30, 2026	Dec.31, 2025
Current accounts	**9,902,454**	9,128,504
Deposits	**266,285,986**	126,240,727
Expected credit losses (ECL)	**(155,649)**	(132,682)
Net	**276,032,791**	**135,236,549**
Central banks	**78,904,428**	44,251,480
Local banks	**101,329,384**	7,243,880
Foreign banks	**95,798,979**	83,741,189
Net	**276,032,791**	**135,236,549**
Non-interest bearing balances	**2,559,425**	3,725,761
Floating interest bearing balances	**55,032,449**	47,001,336
Fixed interest bearing balances	**218,440,917**	84,509,452
Net	**276,032,791**	**135,236,549**
Current balances	**276,032,791**	135,236,549
Total	**276,032,791**	**135,236,549**

16 . Treasury bills

	Sep.30, 2026	Dec.31, 2025
91 Days maturity	**-**	15,075
182 Days maturity	**11,881,250**	5,020,950
273 Days maturity	**94,385,475**	38,629,400
364 Days maturity	**100,048,704**	116,153,004
Unearned interest	**(18,686,219)**	(15,236,109)
Total Treasury bills	**187,629,210**	**144,582,320**
Repos - Treasury bills	**(493,447)**	(523,304)
Net	**187,135,763**	**144,059,016**

17 . Loans and advances to banks, net

	Sep.30, 2026	Dec.31, 2025
Loans	**51,591,038**	34,781,349
Unamortized discounted bank loans	**(313,767)**	(254,104)
Expected credit losses (ECL)	**(144,222)**	(86,475)
Net	**51,133,049**	**34,440,770**
Current balances	**27,725,719**	19,116,232
Non-current balances	**23,407,330**	15,324,538
Net	**51,133,049**	**34,440,770**

17.1 . Analysis for ECL of loans and advances to banks

	Sep.30, 2026	Dec.31, 2025
Beginning balance	**(86,475)**	(133,491)
Released (charged) during the period / year	**(53,857)**	43,266
Exchange revaluation difference	**(3,890)**	3,750
Ending balance of the period / year	**(144,222)**	**(86,475)**

18 . Loans and advances to customers, net

	Sep.30, 2026	Dec.31, 2025
Individual		
- Overdraft	**2,944,417**	3,174,190
- Credit cards	**22,640,139**	18,234,061
- Personal loans	**75,944,635**	63,053,375
- Mortgage loans	**9,903,797**	7,997,385
Total 1	**111,432,988**	**92,459,011**
Corporate and Business Banking		
- Overdraft	**112,461,572**	113,965,193
- Direct loans	**291,908,979**	259,575,740
- Syndicated loans	**145,517,940**	78,572,993
- Other loans	**1,367,990**	1,687,298
Total 2	**551,256,481**	**453,801,224**
Total Loans and advances to customers (1+2)	**662,689,469**	**546,260,235**
Less:		
Unamortized bills discount	**(744,987)**	(82,363)
Unamortized syndicated loans discount	**(20,363)**	(40,820)
Expected credit losses (ECL)	**(35,988,420)**	(34,687,756)
Suspended credit account	**(4,002,928)**	(3,495,530)
Net loans and advances to customers	**621,932,771**	**507,953,766**
Distributed to		
Current balances	**255,016,648**	243,096,939
Non-current balances	**366,916,123**	264,856,827
Total	**621,932,771**	**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:

	Sep.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	**(2,404)**	**(107,906)**	**(254,847)**	**(8,669)**	**(373,826)**
Written off during the period	**2,688**	**74,610**	**137,506**	**376**	**215,180**
Recoveries during the period	**(1,272)**	**(54,256)**	**(73,230)**	**(555)**	**(129,313)**
Foreign currencies translation differences	**(13)**	**-**	**(627)**	**(126)**	**(766)**
Ending balance	**(9,029)**	**(2,796,785)**	**(1,817,570)**	**(136,105)**	**(4,759,489)**

	Sep.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	**(174,178)**	**2,219,157**	**(1,113,010)**	**(5,569)**	**926,400**
Written off during the period	**-**	**773,257**	**-**	**-**	**773,257**
Recoveries during the period	**-**	**(724,219)**	**-**	**-**	**(724,219)**
Foreign currencies translation differences	**(80,373)**	**(1,030,585)**	**(875,912)**	**(507)**	**(1,987,377)**
Ending balance	**(3,393,647)**	**(16,152,726)**	**(11,660,888)**	**(21,670)**	**(31,228,931)**

	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)**

19 . Financial investments

19.1 Financial investments securities

	Sep.30, 2026		
	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
Investments listed in the market			
Governmental bonds	**143,053,006**	**327,246,781**	**470,299,787**
Securitized and other bonds	**34,571,229**	**944,027**	**35,515,256**
Equity instruments	**955,940**	**-**	**955,940**
Treasury bills	**1,403,651**	**507,696**	**1,911,347**
Sukuk	**10,316,344**	**997,528**	**11,313,872**
Investments not listed in the market			
Treasury bills	**185,224,416**	**-**	**185,224,416**
Equity instruments	**1,135,336**	**-**	**1,135,336**
Mutual funds	**4,177,112**	**-**	**4,177,112**
Total	**380,837,034**	**329,696,032**	**710,533,066**

	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**

19.2 . Profits (losses) on financial investments

	Last 3 Months Sep.30, 2026	Last 9 Months Sep.30, 2026	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025
Profit (Loss) from FVOCI financial instruments	**(184,820)**	**360,970**	71,511	416,668
Profit from selling shares of associates	-	-	-	277,408
Total	**(184,820)**	**360,970**	**71,511**	**694,076**

20 . Investments in associates

	Sep.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**	**121,201**	**35,410**	**86,322**	**21,936**	**40,046**	**39.33**
Total		**121,201**	**35,410**	**86,322**	**21,936**	**40,046**	

	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**	

21 . Other assets

	Sep.30, 2026	Dec.31, 2025
Accrued revenues	**37,449,729**	38,524,051
Prepaid expenses	**2,284,966**	2,397,727
Advances to purchase fixed assets	**12,964,337**	9,611,361
Accounts receivable (after deducting the provision)	**4,679,415**	3,111,683
Assets acquired as settlement of debts	**264,127**	265,948
Insurance	**164,742**	130,142
Total	**57,807,316**	**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

	Sep.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	**-**	**1,980**	**1,190,849**	**33,517**	**180,661**	**1,388,125**	**51,057**	**2,846,189**
Disposals during the period	**-**	**(3,185)**	**(78,904)**	**-**	**(34,826)**	**(3,915)**	**(3,187)**	**(124,017)**
Cost at end of the period (2)	**229,673**	**1,607,923**	**9,658,606**	**315,364**	**1,730,213**	**3,119,681**	**317,751**	**16,979,211**
Accumulated depreciation at Jan 01, 2026 (3)	**-**	**766,017**	**5,388,423**	**115,997**	**1,148,200**	**1,179,624**	**177,096**	**8,775,357**
Depreciation for the period	**-**	**52,971**	**1,282,276**	**14,564**	**190,126**	**264,666**	**23,961**	**1,828,564**
Disposals during the period	**-**	**(3,185)**	**(78,904)**	**-**	**(34,826)**	**(3,915)**	**(3,187)**	**(124,017)**
Accumulated depreciation at end of the period (4)	**-**	**815,803**	**6,591,795**	**130,561**	**1,303,500**	**1,440,375**	**197,870**	**10,479,904**
Ending net assets (2-4)	**229,673**	**792,120**	**3,066,811**	**184,803**	**426,713**	**1,679,306**	**119,881**	**6,499,307**
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 Jan 01, 2025 (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**

23 . Due to banks

	Sep.30, 2026	Dec.31, 2025
Current accounts	**3,704,689**	2,739,491
Deposits	**19,706,204**	614,255
Total	**23,410,893**	**3,353,746**
Central banks	**1,048,590**	814,800
Local banks	**20,958,505**	73,248
Foreign banks	**1,403,798**	2,465,698
Total	**23,410,893**	**3,353,746**
Non-interest bearing balances	**1,779,945**	2,739,491
Floating interest bearing balances	**2,299,063**	470,038
Fixed interest bearing balances	**19,331,885**	144,217
Total	**23,410,893**	**3,353,746**
Current balances	**23,410,893**	3,353,746
Total	**23,410,893**	**3,353,746**

24 . Due to customers

	Sep.30, 2026	Dec.31, 2025
Demand deposits	**633,318,697**	461,967,523
Time deposits	**228,510,237**	180,471,867
Certificates of deposit	**307,946,051**	248,483,791
Saving deposits	**265,433,520**	211,270,156
Other deposits	**13,723,777**	8,202,356
Total	**1,448,932,282**	**1,110,395,693**
Corporate deposits	**630,878,177**	460,225,755
Individual deposits	**818,054,105**	650,169,938
Total	**1,448,932,282**	**1,110,395,693**
Non-interest bearing balances	**253,883,879**	201,838,067
Floating interest bearing balances	**53,217,173**	26,136,289
Fixed interest bearing balances	**1,141,831,230**	882,421,337
Total	**1,448,932,282**	**1,110,395,693**
Current balances	**1,140,349,605**	860,771,051
Non-current balances	**308,582,677**	249,624,642
Total	**1,448,932,282**	**1,110,395,693**

Due to customers contained an amount of EGP 3,960 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

	Sep.30, 2026	Dec.31, 2025
Accrued interest payable	**4,020,657**	3,230,302
Accrued expenses	**5,322,389**	4,577,121
Accounts payable	**18,618,604**	16,302,827
Other credit balances	**3,109,342**	1,485,140
Total	**31,070,992**	**25,595,390**

26 . Issued debt instruments

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

27 . Other provisions

	Sep.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	446,378	6,834	-	472,353
Provision for contingent	12,556,890	366,056	470,077	(454)	13,392,569
Provision for other claim**	3,064,010	(107,049)	3,372	(1,204,796)	1,755,537
Total	15,640,041	705,385	480,283	(1,205,250)	15,620,459

	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 September 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:

	Sep.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.

29 . Legal claims

- There is a number of existing cases against the bank on September 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

	Sep.30, 2026	Dec.31, 2025
Loans, advances and other assets	**5,342,006**	4,940,177
Deposits and other liabilities	**1,335,170**	1,279,549
Contingent liabilities	**192,240**	273,359

30.2 . Other transactions with related parties

	Sep.30, 2026		Sep.30, 2025	
	Income	Expenses	Income	Expenses
C-venture	8	2,986	7	2,722
Commercial International Bank (CIB) Kenya	17,256	2,383	7,400	996
Damietta shipping & marine services	19	20	15	4,244
Commercial International Finance Company	486,888	6,336	216,599	5,912
Al Ahly computer	13	729	12	-

31 . Main currencies positions

	Equivalent in EGP	Equivalent in EGP
	Sep.30, 2026	Dec.31, 2025
Egyptian pound	**(5,723,108)**	(1,901,853)
US dollar	**5,354,045**	5,226,995
Sterling pound	**19,630**	7,535
Japanese yen	**(979)**	267
Swiss franc	**(2,041)**	2,083
Euro	**(13,736)**	(4,157,524)
Saudi Riyal	**(391,963)**	33,797

Based on separate financial statement.

32 . Non-current assets held for sale

	Sep.30, 2026	Dec.31, 2025
Cash	**65,128**	59,657
Financial Assets at Fair Value through OCI	**115,405**	115,405
Other assets	**3,170**	4,606
Deferred tax assets	**267**	164
Property and equipment	**2,831**	2,995
Total	**186,801**	182,827

33 . Non-current liabilities held for sale

	Sep.30, 2026	Dec.31, 2025
Other liabilities	**1,119**	1,242
Current income tax liabilities	**1,192**	50,973
Other provisions	**1,660**	1,645
Total	**3,971**	53,860

34 . Important events

- During the year, 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 year, 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.
- During the third quarter, the Bank obtained the preliminary approval of the Central Bank of Egypt to undertake the necessary procedures for establishing a digital bank in the Arab Republic of Egypt through YOMO Holding Limited, United Arab Emirates - Abu Dhabi, in accordance with the regulatory framework governing digital banks in Egypt. The Bank is currently in the process of completing all required procedures and regulatory requirements for the establishment of the digital bank and obtaining the related final approvals. CIB paid an amount of USD 162 million as an investment in subsidiary YOMO Holding Abu Dhabi whereas the estimated investment cost of the company amounts to approximately USD 300 million.

35 . Subsequent events

- In October 2026, Commercial International Bank (Egypt) S.A.E. (CIB) invested in the shares of MNT-Halan Financial Investments S.A.E. (“MNT-Halan”) by participating as a main investor in the company’s initial public offering (IPO) on the Egyptian Exchange (EGX), with an investment amount of EGP 1.9 billion, in accordance with the terms and conditions stipulated in the investment agreement executed with the company prior to the offering, as disclosed in MNT-Halan’s published offering documents.
- In October 2026, the bank increased the capital of Commercial International Finance Company (CIFC) by EGP 700 million following the receipt of the necessary internal and regulatory approvals.
- On the 29th of October 2026, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) decided to raise the CBE's overnight deposit rate, overnight lending rate, and the rate of the main operation by 100 basis points to 20 percent, 21 percent, and 20.50 percent, respectively. The Committee also decided to raise the discount rate by 100 basis points to 20.50 percent, which may affect the bank's policies in pricing current and future banking products.


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