



Separate Financial Statements

September 2025 - Interim Condensed



Accountants & Auditors

Public Accountants & Consultants

Review Report on Condensed Separate Interim Financial Statements

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

Introduction

We have reviewed the accompanying condensed separate interim financial position of Commercial International Bank – Egypt - CIB S.A.E as of 30 September 2025 and the related condensed separate 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 separate interim financial statements in accordance with the rules of preparation and presentation of the bank's 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 its subsequent interpretive instructions 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 separate 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 separate 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 separate interim financial statements.

Conclusion


Based on our review, nothing has come to our attention that causes us to believe that the accompanying condensed separate interim financial statements are not prepared in all material respects in accordance with the rules of preparation and presentation of the bank's 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 its subsequent interpretive instructions 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; 3 November 2025


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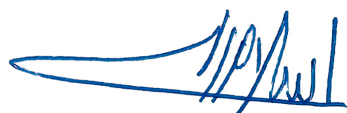
Condensed Separate Interim Statement of Financial Position as at September 30, 2025

	Notes	Sep. 30, 2025	Dec. 31, 2024
Assets			
Cash and balances at the central bank	10	20,916,631	136,165,920
Due from banks	11	228,152,325	270,089,441
Loans and advances to banks, net	13	26,914,884	9,555,410
Loans and advances to customers, net	14	452,110,898	340,955,698
Derivative financial instruments		1,222,908	819,711
Financial investments			
- Financial Assets at Fair Value through P&L	15	2,203,869	-
- Financial Assets at Fair Value through OCI	15	329,796,707	233,029,903
- Financial Assets at Amortized cost	15	228,915,634	167,276,956
Investments in subsidiaries and associates	16	1,255,421	871,525
Non-current assets held for sale	30	159,828	159,828
Other assets	17	49,915,056	44,175,232
Deferred tax assets		2,457,493	2,337,304
Property and equipment	18	5,470,642	3,881,620
Total assets		1,349,492,296	1,209,318,548
Liabilities and equity			
Liabilities			
Due to banks	19	7,043,881	2,317,715
Due to customers	20	1,043,204,762	967,895,387
Derivative financial instruments		223,670	100,571
Current income tax liabilities		15,857,818	18,327,968
Other liabilities	21	26,802,780	21,347,499
Issued debt instruments	22	4,779,461	5,067,781
Other loans		30,249,278	23,962,389
Other provisions	23	14,478,190	18,613,060
Total liabilities		1,142,639,840	1,057,632,370
Equity			
Issued and paid capital		30,708,510	30,431,580
Reserves		105,209,974	63,125,912
Reserve for employee stock ownership plan (ESOP)		2,071,247	1,868,235
Retained earnings*		68,862,725	56,260,451
Total equity and net profit for the period / year		206,852,456	151,686,178
Total liabilities and equity		1,349,492,296	1,209,318,548

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

(Review report attached)

* Including net profit for the period



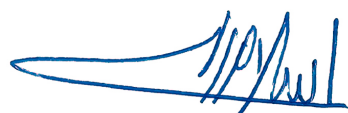
Islam Zekry
Group CFO & Executive Board Member



Hisham Ezz Al-Arab
CEO & Executive Board Member

Condensed Separate Interim Income Statement for the period ended September 30, 2025

	Notes	Last 3 Months Sep. 30, 2025	Last 9 Months Sep. 30, 2025	Last 3 Months Sep. 30, 2024	Last 9 Months Sep. 30, 2024
Interest and similar income		53,034,343	157,761,416	49,116,668	130,537,149
Interest and similar expense		(25,827,476)	(79,403,286)	(25,030,577)	(65,010,779)
Net interest income		27,206,867	78,358,130	24,086,091	65,526,370
Fee and commission income		4,148,813	11,565,784	3,351,992	9,257,495
Fee and commission expense		(1,932,188)	(5,224,939)	(1,543,282)	(4,048,928)
Net fee and commission income		2,216,625	6,340,845	1,808,710	5,208,567
Dividend income		26,133	125,185	24,833	100,858
Net trading income	6	35,344	1,276,502	792,224	18,177,630
Profits (Losses) on financial investments	15.1	71,511	598,228	80,784	377,992
Administrative expenses		(4,335,965)	(11,880,346)	(3,227,216)	(8,795,429)
Other operating income (expenses)	7	4,233,527	687,384	(1,569,283)	(17,980,232)
Impairment release (charges) for credit losses	9	7,631,166	7,976,997	(1,681,433)	(3,741,208)
Profit before income tax		37,085,208	83,482,925	20,314,710	58,874,548
Income tax expense	27	(8,390,048)	(21,867,730)	(5,709,108)	(16,964,163)
Deferred tax assets (Liabilities)	27	102,836	592,311	268,596	646,991
Net profit for the period		28,797,996	62,207,506	14,874,198	42,557,376
Earnings per share	8				
Basic		8.85	18.54	4.33	12.50
Diluted		8.76	18.36	4.29	12.38



Islam Zekry
Group CFO & Executive Board Member



Hisham Ezz Al-Arab
CEO & Executive Board Member

Condensed Separate Interim Statement of Comprehensive Income for the period ended September 30, 2025

	Last 3 Months Sep. 30, 2025	Last 9 Months Sep. 30, 2025	Last 3 Months Sep. 30, 2024	Last 9 Months Sep. 30, 2024
Net profit for the period	28,797,996	62,207,506	14,874,198	42,557,376
Transferred to RE from financial assets at fair value through OCI	-	3,586	(370,224)	(370,224)
Net change on financial assets at fair value through comprehensive income after tax	2,183,272	6,805,836	4,210,403	8,284,110
Effect of ECL on fair value of debt instruments measured at fair value through comprehensive income	(540,018)	(399,884)	(127,210)	624,524
Total comprehensive income for the period	30,441,250	68,617,044	18,587,167	51,095,786

Condensed Separate Interim Cash Flows for the period ended September 30, 2025

	Notes	Sep. 30, 2025	Sep. 30, 2024
Cash flow from operating activities			
Profit before income tax		83,482,925	58,874,548
Adjustments to reconcile profits to net cash provided by operating activities			
Fixed assets depreciation	18	1,244,370	763,079
Impairment release/charge for credit losses (Loans and advances to customers and banks)	9	(7,980,073)	4,226,051
Net charged/released for other provisions	23	(4,080,370)	429,182
Impairment release/charge for credit losses (due from banks)	9	151,236	(5)
Impairment release/charge for credit losses (financial investments)	9	(148,160)	(484,838)
Impairment release/charge for other assets		-	(11,956)
Exchange revaluation differences for financial assets at fair value through OCI and AC		4,669,694	(18,536,183)
Revaluation differences impairment charge for Financial Assets at Fair value through OCI		(225,004)	1,199,896
Revaluation differences impairment charge for Financial Assets at Amortized cost		(16,709)	107,207
Revaluation differences impairment charge for due from banks		(7,813)	107
Net utilized/recovered for other provisions	23	(2,039)	(9,196)
Exchange revaluation differences of other provisions	23	(52,461)	3,963,023
Profits/losses from selling property and equipment		(8,006)	(2,254)
Profits/losses from selling financial investments at fair value through OCI	15.1	(416,668)	(377,992)
Profits/losses from selling investments in associates	15.1	(181,560)	-
Share based payments		990,324	804,345
Operating profits before changes in operating assets and liabilities		77,419,686	50,945,014
Net decrease / increase in assets and liabilities			
Due from banks		158,353,929	(24,748,544)
Financial assets at fair value through P&L		(2,203,869)	(2,066,889)
Derivative financial instruments		(306,569)	(229,127)
Loans and advances to banks and customers		(120,567,170)	(74,803,105)
Other assets		(2,706,703)	(14,036,648)
Due to banks	19	4,726,166	(8,606,431)
Due to customers	20	75,309,375	221,382,197
Current income tax obligations paid		(6,009,912)	(2,694,657)
Other liabilities		(12,872,687)	(6,305,033)
Net cash generated from (used in) operating activities		171,142,246	138,836,777
Cash flow from investing activities			
Proceeds from sale of investments in associates		339,920	11,956
Payments for investment in subsidiaries		(542,256)	(200,000)
Payments for purchases of property, equipment and branches construction		(5,833,944)	(2,284,236)
Proceeds from selling property and equipment	7	8,006	2,254
Proceeds from redemption of financial assets at amortized cost		21,249,023	1,093,724
Payments for purchases of financial assets at amortized cost		(83,115,289)	(105,723,312)
Payments for purchases of financial assets at fair value through OCI		(192,334,673)	(21,646,713)
Proceeds from selling financial assets at fair value through OCI		98,063,752	67,015,091
Net cash generated from (used in) investing activities		(162,165,461)	(61,731,236)

Condensed Separate Interim Cash Flows for the period ended September 30, 2025 (Cont.)

	Sep. 30, 2025	Sep. 30, 2024
Cash flow from financing activities		
Other loans	6,286,889	7,840,786
Dividends	(14,714,434)	(5,078,792)
Issued debt instruments	(288,320)	1,738,393
Capital increase	276,930	236,570
Net cash generated from (used in) financing activities	(8,438,935)	4,736,957
Net (decrease) increase in cash and cash equivalent during the period	537,850	81,842,498
Beginning balance of cash and cash equivalent	227,028,744	233,912,193
Cash and cash equivalent at the end of the period	227,566,594	315,754,691
Cash and cash equivalent comprise:		
Cash and balances at the central bank 10	20,916,631	94,285,689
Due from banks	228,295,965	304,041,410
Treasury bills and other governmental notes 12	140,546,840	82,174,775
Obligatory reserve balance with CBE	(2,725,245)	(76,128,521)
Due from banks with maturity more than three months	(19,202,757)	(17,846,556)
Treasury bills and other governmental notes with maturity more than three months	(140,264,840)	(70,772,106)
Total cash and cash equivalent	227,566,594	315,754,691

Condensed Separate Interim statement of changes in shareholders' equity

	Issued and paid capital	Legal reserve	General reserve	General risk reserve	Special reserve	Capital reserve	Reserve for financial assets at fair value through OCI	Banking risks reserve	Retained earnings	Reserve for employee stock ownership plan	Total
Sep. 30, 2024											
Beginning Balance at 1 January 2024	30,195,010	4,770,354	39,840,707	1,549,445	-	21,155	(16,808,265)	15,230	29,230,360	1,486,010	90,300,006
Capital increase	236,570	-	-	-	-	-	-	-	-	-	236,570
Transferred to reserves	-	1,438,320	22,582,085	-	-	1,663	-	-	(23,398,943)	(623,125)	-
Dividend paid	-	-	-	-	-	-	-	-	(5,366,429)	-	(5,366,429)
Net profit for the period	-	-	-	-	-	-	-	-	42,557,376	-	42,557,376
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	(370,224)	-	370,224	-	-
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	-	8,284,110	-	-	-	8,284,110
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-	2,694	(2,694)	-	-
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	624,524	-	-	-	624,524
Cost of employees stock ownership plan (ESOP)	-	-	-	-	-	-	-	-	-	804,345	804,345
Balance at 30 September 2024	30,431,580	6,208,674	62,422,792	1,549,445	-	22,818	(8,269,855)	17,924	43,389,894	1,667,230	137,440,502

	Issued and paid capital	Legal reserve	General reserve	General risk reserve	Special reserve	Capital reserve	Reserve for financial assets at fair value through OCI	Banking risks reserve	Retained earnings	Reserve for employee stock ownership plan	Total
Sep. 30, 2025											
Beginning Balance at 1 January 2025	30,431,580	6,208,674	62,422,792	1,549,445	-	22,818	(7,095,741)	17,924	56,260,451	1,868,235	151,686,178
Capital increase	276,930	-	-	-	-	-	-	-	-	-	276,930
Transferred to reserves	-	2,771,284	19,758,610	-	-	2,246	-	-	(21,744,828)	(787,312)	-
Dividends paid	-	-	-	-	-	-	-	-	(14,714,434)	-	(14,714,434)
Net profit for the period	-	-	-	-	-	-	-	-	62,207,506	-	62,207,506
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	3,586	-	(3,586)	-	-
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	-	-	-	-	-	-	6,805,836	-	-	-	6,805,836
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-	(2,628)	2,628	-	-
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	(399,884)	-	-	-	(399,884)
Cost of employees stock ownership plan (ESOP)	-	-	-	-	-	-	-	-	-	990,324	990,324
Balance at 30 September 2025	30,708,510	8,979,958	82,181,402	1,549,445	13,145,012	25,064	(686,203)	15,296	68,862,725	2,071,247	206,852,456

Notes to the condensed separate interim financial statement for the period ended September 30, 2025

1. General information

Commercial International Bank-Egypt (CIB) S.A.E. provides retail, corporate and investment banking services in various parts of Egypt through 203 branches, and 11 units employing 8,532 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 financial statements have been approved by the board of directors on the 3rd of November, 2025.

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 regulations approved by the Board of Directors on December 16, 2008.

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. Reference is made to what was not mentioned in the instructions of the Central Bank of Egypt to the Egyptian Accounting Standards.

The separate and consolidated financial statements of the Bank and its subsidiaries have been prepared in accordance with the Central Bank of Egypt regulations approved by the Board of Directors on December 16, 2008, also according to the instructions for applying the International Standard for Financial Reports (9) issued by the Central Bank of Egypt on February 26, 2019, references are provided to unmentioned instructions from the Central Bank of Egypt to the Egyptian Accounting Standards, the affiliated companies are entirely included in the consolidated financial statements and these companies are the companies that the Bank - directly or indirectly - has more than half of the voting rights or has the ability to control the financial and operating policies, regardless of the type of activity, the Bank's consolidated financial statements can be obtained from the Bank's management. The Bank accounts for investments in subsidiaries and associate companies in the separate financial statements at cost minus impairment loss.

The separate financial statements of the Bank should be read with its consolidated financial statements, for the period ended on September 30, 2025 to get complete information on the Bank's financial position, results of operations, cash flows and changes in ownership rights.

These condensed separate interim financial statements do not include all the information and disclosures required for full annual separate financial statements prepared in accordance with CBE rules mentioned above and should be read in conjunction with the Bank's financial statements for and at the year ended 31 December 2024.

In preparing the condensed separate 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 that were applied to the separate financial statements for and at the year ended 31 December 2024.

3. Loans and advances

3.1. Loans and advances balances are summarized as follows:

	Sep.30, 2025		Dec.31, 2024	
	Loans and advances to customers	Loans and advances to banks	Loans and advances to customers	Loans and advances to banks
Gross Loans and advances	491,483,215	27,300,014	389,574,961	9,863,221
Less:				
ECL	36,156,599	48,878	45,260,455	133,491
Unamortized bills & bank loans discount	102,836	336,252	238,286	174,320
Unamortized syndicated loans discount	50,657	-	84,093	-
Suspended credit account	3,062,225	-	3,036,429	-
Net	452,110,898	26,914,884	340,955,698	9,555,410

Total Expected credit losses of loans and advances is 36,205,477

During the period, the Bank's total loans and advances increased by 29.88%. In order to minimize the probable exposure to credit risk, the Bank focuses more on conducting business with large enterprises, banks and retail customers with good credit rating .

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

Sep.30, 2025

	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
Individuals	83,388,256	4,970,900	1,010,119	89,369,275
Corporate and Business Banking	275,454,644	114,803,436	11,855,860	402,113,940
Total	358,842,900	119,774,336	12,865,979	491,483,215

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

Sep.30, 2025

	<u>Stage 1: Expected</u> <u>credit losses over 12</u> <u>months</u>	<u>Stage 2: Expected</u> <u>credit losses</u> <u>over a lifetime that is</u> <u>not creditworthy</u>	<u>Stage 3: Expected</u> <u>credit losses</u> <u>over a lifetime</u> <u>credit default</u>	<u>Total</u>
Individuals	3,544,515	140,822	826,964	4,512,301
Corporate and Business Banking	3,943,012	18,422,911	9,278,375	31,644,298
Total	7,487,527	18,563,733	10,105,339	36,156,599

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

Sep.30, 2025

	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
Loans	5,266,183	22,033,831	-	27,300,014
Expected credit losses	(431)	(48,447)	-	(48,878)
Net of ECL	5,265,752	21,985,384	-	27,251,136

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

Sep.30, 2025

	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
Facilities and guarantees	262,562,457	28,336,367	6,427,403	297,326,227
Expected credit losses	(3,126,631)	(4,823,775)	(3,373,139)	(11,323,545)
Net of ECL	259,435,826	23,512,592	3,054,264	286,002,682

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

Dec.31, 2024

	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
Individuals	73,378,917	5,031,965	959,438	79,370,320
Corporate and Business Banking	189,365,906	108,859,617	11,979,118	310,204,641
Total	262,744,823	113,891,582	12,938,556	389,574,961

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

Dec.31, 2024

	<u>Stage 1: Expected</u> <u>credit losses over 12</u> <u>months</u>	<u>Stage 2: Expected</u> <u>credit losses</u> <u>over a lifetime that is</u> <u>not creditworthy</u>	<u>Stage 3: Expected</u> <u>credit losses</u> <u>over a lifetime</u> <u>credit default</u>	<u>Total</u>
Individuals	2,894,845	164,833	750,659	3,810,337
Corporate and Business Banking	7,338,556	24,577,096	9,534,466	41,450,118
Total	10,233,401	24,741,929	10,285,125	45,260,455

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

Dec.31, 2024

	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
Loans	2,164,119	7,699,102	-	9,863,221
Expected credit losses	(30)	(133,461)	-	(133,491)
Net of ECL	2,164,089	7,565,641	-	9,729,730

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

Dec.31, 2024

	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
Facilities and guarantees	251,374,096	29,789,216	6,921,704	288,085,016
Expected credit losses	(7,041,186)	(5,116,697)	(3,439,478)	(15,597,361)
Net of ECL	244,332,910	24,672,519	3,482,226	272,487,655

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

Sep.30, 2025

Due from banks

	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	217	-	-	217
Released/charged during the period	144,100	7,136	-	151,236
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(7,813)	-	-	(7,813)
Ending balance	136,504	7,136	-	143,640

Individual Loans:

	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	2,894,845	164,833	750,659	3,810,337
Released/charged during the period	649,670	(24,011)	122,476	748,135
Write off during the period	-	-	(166,886)	(166,886)
Recoveries	-	-	120,715	120,715
Ending balance	3,544,515	140,822	826,964	4,512,301

Corporate and Business Banking Loans:

	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	7,338,556	24,577,096	9,534,466	41,450,118
Released/charged during the period	2,057,846	(1,798,108)	(733,176)	(473,438)
Transferred to stage 1	484,133	(484,133)	-	-
Transferred to stage 2	(599,227)	599,227	-	-
Transferred to stage 3	(61,646)	(572,813)	634,459	-
PD Recalibration impact*	(5,254,076)	(2,919,628)	-	(8,173,704)
Recoveries	-	-	495,847	495,847
Write off during the period	-	-	(346,870)	(346,870)
Cumulative foreign currencies translation differences	(22,574)	(978,730)	(306,351)	(1,307,655)
Ending balance	3,943,012	18,422,911	9,278,375	31,644,298

* Represents released ECL to the income statement and has been transferred to a special reserve.

Debt Instruments at Fair value through OCI

	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	3,786,502	15,025	-	3,801,527
Released/charged during the period	(249,404)	74,524	-	(174,880)
Transferred to stage 1	914	(914)	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(223,973)	(1,031)	-	(225,004)
Ending balance	3,314,039	87,604	-	3,401,643

Debt Instruments at amortized cost

	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	459,049	-	-	459,049
Released/charged during the period	26,720	-	-	26,720
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(16,709)	-	-	(16,709)
Ending balance	469,060	-	-	469,060

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

Dec.31, 2024

Due from banks	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	192	-	-	192
Released/charged during the year	(93)	-	-	(93)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	118	-	-	118
Ending balance	217	-	-	217

Individual Loans:	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	1,547,894	205,268	477,297	2,230,459
Released/charged during the year	1,346,951	(40,435)	379,871	1,686,387
Write off during the year	-	-	(264,191)	(264,191)
Recoveries	-	-	157,682	157,682
Ending balance	2,894,845	164,833	750,659	3,810,337

Corporate and Business Banking loans:	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	4,398,818	14,876,507	7,621,420	26,896,745
Released/charged during the year	2,832,193	1,014,784	(945,343)	2,901,634
Transferred to stage 1	197,123	(197,123)	-	-
Transferred to stage 2	(280,051)	2,185,566	(1,905,515)	-
Transferred to stage 3	(30,105)	(870,649)	900,754	-
ECL Transfer to Other provisions	-	-	(1,276,440)	(1,276,440)
Recoveries	-	-	710,589	710,589
Write off during the year	-	-	(248,830)	(248,830)
Cumulative foreign currencies translation differences	220,578	7,568,011	4,677,831	12,466,420
Ending balance	7,338,556	24,577,096	9,534,466	41,450,118

Debt Instruments at Fair value through OCI	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	2,864,298	-	-	2,864,298
Released/charged during the year	(414,285)	14,179	-	(400,106)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(846)	846	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	1,337,335	-	-	1,337,335
Ending balance	3,786,502	15,025	-	3,801,527

Debt Instruments at amortized cost	<u>Stage 1</u> <u>12 months</u>	<u>Stage 2</u> <u>Life time</u>	<u>Stage 3</u> <u>Life time</u>	<u>Total</u>
Beginning balance	190,536	-	-	190,536
Released/charged during the year	149,009	-	-	149,009
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	119,504	-	-	119,504
Ending balance	459,049	-	-	459,049

Loans and advances restructured

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, 2025	Dec.31, 2024
Corporate		
- Loans and advances to customers	27,772,971	24,514,749
Total	27,772,971	24,514,749

3.2. Financial investments:

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

Sep.30, 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-	228,915,634	-	-	228,915,634
Not rated	-	-	-	-
Total	228,915,634	-	-	228,915,634

Sep.30, 2025

Fair value through OCI	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
AAA to AA+	37,556,495	-	-	37,556,495
AA to AA-	3,277,713	-	-	3,277,713
A+ to A-	18,228,739	-	-	18,228,739
Less than A-	241,821,134	26,657,797	-	268,478,931
Not rated	-	-	-	-
Total	300,884,081	26,657,797	-	327,541,878

Sep.30, 2025

Fair Value through P&L	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-	2,203,869	-	-	2,203,869
Not rated	-	-	-	-
Total	2,203,869	-	-	2,203,869

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

Sep.30, 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+	2	-	-	2
AA to AA-	-	-	-	-
A+ to A-	117	-	-	117
Less than A-	3,782,980	87,604	-	3,870,584
Not rated	-	-	-	-
Total	3,783,099	87,604	-	3,870,703

3.2. Financial investments:

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

Dec.31, 2024

Amortized cost	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	167,276,956	-	-	167,276,956
Not rated	-	-	-	-
Total	167,276,956	-	-	167,276,956

Dec.31, 2024

Fair value through OCI	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
AAA to AA+	13,289,883	-	-	13,289,883
AA to AA-	1,898,512	-	-	1,898,512
A+ to A-	1,215,276	-	-	1,215,276
Less than A-	210,209,073	5,096,905	-	215,305,978
Not rated	-	-	-	-
Total	226,612,744	5,096,905	-	231,709,649

Dec.31, 2024

Fair Value through P&L	<u>Stage 1:</u> <u>12 months</u>	<u>Stage 2:</u> <u>Life time</u>	<u>Stage 3:</u> <u>Life time</u>	<u>Total</u>
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	-	-	-	-
Not rated	-	-	-	-
Total	-	-	-	-

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

Dec.31, 2024

Fair value through OCI & Amortized cost	<u>Stage 1: Expected credit losses over 12 months</u>	<u>Stage 2: Expected credit losses over a lifetime that is not creditworthy</u>	<u>Stage 3: Expected credit losses over a lifetime credit default</u>	<u>Total</u>
AAA to AA+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	4,245,551	15,025	-	4,260,576
Not rated	-	-	-	-
Total	4,245,551	15,025	-	4,260,576

3.3. 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, 2025	EGP	USD	EUR	GBP	Other	Total
Financial assets						
Cash and balances at the central bank	8,219,639	8,161,947	3,163,925	218,991	1,152,129	20,916,631
Gross due from banks	70,003,012	130,359,974	24,857,823	2,768,253	306,903	228,295,965
Gross loans and advances to banks	-	26,176,019	1,123,995	-	-	27,300,014
Gross loans and advances to customers	388,889,096	94,856,666	7,596,743	38,635	102,075	491,483,215
Derivative financial instruments	29,041	1,193,867	-	-	-	1,222,908
Financial investments						
Gross financial investment securities	392,727,340	154,107,149	14,440,430	643,608	-	561,918,527
Investments in associates and subsidiaries	497,891	-	-	-	757,530	1,255,421
Total financial assets	860,366,019	414,855,622	51,182,916	3,669,487	2,318,637	1,332,392,681
Financial liabilities						
Due to banks	4,557,161	2,438,830	21,671	4,715	21,504	7,043,881
Due to customers	623,830,520	369,469,101	43,121,863	3,631,490	3,151,788	1,043,204,762
Derivative financial instruments	223,670	-	-	-	-	223,670
Issued debt instruments	-	4,779,461	-	-	-	4,779,461
Other loans	186,018	28,747,995	1,315,265	-	-	30,249,278
Total financial liabilities	628,797,369	405,435,387	44,458,799	3,636,205	3,173,292	1,085,501,052
Net on-balance sheet financial position	231,568,650	9,420,235	6,724,117	33,282	(854,655)	246,891,629
Total financial assets as of December 31, 2024	748,213,905	407,632,753	46,174,083	3,898,007	2,232,156	1,208,150,904
Total financial liabilities as of December 31, 2024	563,368,349	391,813,253	38,250,780	3,882,290	2,029,171	999,343,843
Net financial position as of December 31, 2024	184,845,556	15,819,500	7,923,303	15,717	202,985	208,807,061

3.4. 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.

3.5. 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 include 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).

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

For September 2025 NSFR ratio recorded 201% (LCY 210% and FCY 185%), and LCR ratio record 680% (LCY 534% and FCY 518%).
For December 2024 NSFR ratio record 238% (LCY 239% and FCY 236%), and LCR ratio record 1037% (LCY 1709% and FCY 403%).
For September 2025 CAR ratio recorded 30.2%, and 24.1% for December 2024.
For September 2025 Leverage ratio recorded 12.2%, and 9.6% for December 2024.

3.7. 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, 2025	Dec.31, 2024	Sep.30, 2025	Dec.31, 2024
Financial assets				
Gross due from banks	228,295,965	270,089,658	228,746,412	270,942,963
Gross loans and advances to banks	27,300,014	9,863,221	27,386,834	9,697,155
Gross loans and advances to customers	491,483,215	389,574,961	492,512,270	391,039,366
Financial investments:				
Financial Assets at Amortized cost	229,384,694	167,736,005	229,425,972	167,104,571
Total financial assets	976,463,888	837,263,845	978,071,488	838,784,055
Financial liabilities				
Due to banks	7,043,881	2,317,715	7,046,237	2,317,761
Due to customers	1,043,204,762	967,895,387	1,046,233,260	971,590,917
Issued debt instruments	4,779,461	5,067,781	4,833,727	5,076,291
Other loans	30,249,278	23,962,389	30,799,625	24,242,886
Total financial liabilities	1,085,277,382	999,243,272	1,088,912,849	1,003,227,855

Fair values of financial instruments

Quantitative disclosures fair value measurement hierarchy for assets as at 30 September 2025:

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.

Sep.30, 2025	Fair value measurement using			Total
	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	
Measured at fair value:				
Financial assets:				
Financial Assets at Fair Value through P&L	2,203,869	-	-	2,203,869
Financial Assets at Fair Value through OCI	186,779,084	143,017,623	-	329,796,707
Total	188,982,953	143,017,623	-	332,000,576
Derivative financial instruments:				
Financial assets	-	1,222,908	-	1,222,908
Financial liabilities	-	223,670	-	223,670
Assets for which fair values are disclosed:				
Due from banks	-	-	228,746,412	228,746,412
Financial Assets at Amortized cost	229,425,972	-	-	229,425,972
Loans and advances to banks	-	-	27,386,834	27,386,834
Loans and advances to customers	-	-	492,512,270	492,512,270
Total	229,425,972	-	748,645,516	978,071,488
Liabilities for which fair values are disclosed:				
Due to banks	-	-	7,046,237	7,046,237
Issued debt instruments	-	4,833,727	-	4,833,727
Other loans	-	30,799,625	-	30,799,625
Due to customers	-	-	1,046,233,260	1,046,233,260
Total	-	35,633,352	1,053,279,497	1,088,912,849

Dec.31, 2024	Fair value measurement using			Total
	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	
Measured at fair value:				
Financial assets:				
Financial Assets at Fair value through P&L	-	-	-	-
Financial Assets at Fair value through OCI	142,130,887	90,899,016	-	233,029,903
Total	142,130,887	90,899,016	-	233,029,903
Derivative financial instruments:				
Financial assets	-	819,711	-	819,711
Financial liabilities	-	100,571	-	100,571
Assets for which fair values are disclosed:				
Due from banks	-	-	270,942,963	270,942,963
Financial Assets at Amortized cost	167,104,571	-	-	167,104,571
Loans and advances to banks	-	-	9,697,155	9,697,155
Loans and advances to customers	-	-	391,039,366	391,039,366
Total	167,104,571	-	671,679,484	838,784,055
Liabilities for which fair values are disclosed:				
Due to banks	-	-	2,317,761	2,317,761
Issued debt instruments	-	5,076,291	-	5,076,291
Other loans	-	24,242,886	-	24,242,886
Due to customers	-	-	971,590,917	971,590,917
Total	-	29,319,177	973,908,678	1,003,227,855

4. 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, 2025	<u>Corporate banking</u>	<u>SME's</u>	<u>Investments</u>	<u>Retail banking</u>	<u>Asset Liability Management</u>	<u>Total</u>
Net revenue according to business segment *	51,377,305	8,083,321	17,342,418	18,834,490	4,950,676	100,588,210
Expenses according to business segment	(8,049,102)	(2,427,478)	(235,826)	(6,207,766)	(185,113)	(17,105,285)
Profit before tax	43,328,203	5,655,843	17,106,592	12,626,724	4,765,563	83,482,925
Income tax	(11,042,086)	(1,441,378)	(4,359,573)	(3,217,890)	(1,214,492)	(21,275,419)
Profit for the period	32,286,117	4,214,465	12,747,019	9,408,834	3,551,071	62,207,506
Total assets	459,393,252	13,493,168	562,640,690	82,943,975	231,021,211	1,349,492,296
Total liabilities	400,235,546	81,621,799	-	620,386,622	40,395,873	1,142,639,840

* Represents the net interest income and other income.

Sep.30, 2024	<u>Corporate banking</u>	<u>SME's</u>	<u>Investments</u>	<u>Retail banking</u>	<u>Asset Liability Management</u>	<u>Total</u>
Net revenue according to business segment	46,561,712	6,854,058	13,647,793	14,910,135	7,417,719	89,391,417
Expenses according to business segment	(23,561,915)	(1,824,974)	(282,613)	(4,831,188)	(16,179)	(30,516,869)
Profit before tax	22,999,797	5,029,084	13,365,180	10,078,947	7,401,540	58,874,548
Income tax	(6,374,430)	(1,393,818)	(3,704,180)	(2,793,396)	(2,051,348)	(16,317,172)
Profit for the period	16,625,367	3,635,266	9,661,000	7,285,551	5,350,192	42,557,376
Total assets	283,163,423	10,593,117	370,467,816	70,261,380	380,169,928	1,114,655,664
Total liabilities	356,168,446	83,604,596	-	509,715,180	27,726,940	977,215,162

5. Segment analysis by geographical segment

Sep.30, 2025	<u>Greater Cairo</u>	<u>Alex, Delta & Sinai</u>	<u>Upper Egypt</u>	<u>Total</u>
Net revenue according to geographical segment	84,512,416	12,645,576	3,430,218	100,588,210
Expenses according to geographical segment	(13,474,176)	(2,955,652)	(675,457)	(17,105,285)
Profit before tax	71,038,240	9,689,924	2,754,761	83,482,925
Income tax	(18,103,922)	(2,469,453)	(702,044)	(21,275,419)
Profit for the period	52,934,318	7,220,471	2,052,717	62,207,506
Total assets	1,259,804,998	72,182,531	17,504,767	1,349,492,296
Total liabilities	841,330,256	243,099,184	58,210,400	1,142,639,840

Sep.30, 2024	<u>Greater Cairo</u>	<u>Alex, Delta & Sinai</u>	<u>Upper Egypt</u>	<u>Total</u>
Net revenue according to geographical segment	78,645,795	8,458,745	2,286,877	89,391,417
Expenses according to geographical segment	(27,873,488)	(2,174,396)	(468,985)	(30,516,869)
Profit before tax	50,772,307	6,284,349	1,817,892	58,874,548
Income tax	(14,071,623)	(1,741,717)	(503,832)	(16,317,172)
Profit for the period	36,700,684	4,542,632	1,314,060	42,557,376
Total assets	1,045,424,107	55,234,838	13,996,719	1,114,655,664
Total liabilities	730,456,386	199,517,196	47,241,580	977,215,162

6 . Net trading income

	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025	Last 3 Months Sep.30, 2024	Last 9 Months Sep.30, 2024
Profit (Loss) from foreign exchange transactions	(302,433)	970,372	1,131,276	18,501,970
Profit (Loss) from forward foreign exchange deals revaluation	(16,817)	6,870	(414,166)	(416,251)
Profit (Loss) from interest rate swaps revaluation	87,649	382,785	(63,800)	(23,172)
Profit (Loss) from currency swap deals revaluation	187,739	(186,216)	15,071	(109,798)
Profit (Loss) from financial assets at fair value through P&L	79,206	102,691	123,843	224,881
Total	35,344	1,276,502	792,224	18,177,630

7 . Other operating income (expenses)

	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025	Last 3 Months Sep.30, 2024	Last 9 Months Sep.30, 2024
Profits (losses) from revaluation of non-trading assets and liabilities by FCY	790,377	1,266,361	(114,179)	(14,323,721)
Profits from selling property and equipment	2,000	8,006	70	2,254
Release (charges) of other provisions	5,104,854	4,080,370	(231,659)	(417,227)
Other income (expenses)	(1,663,704)	(4,667,353)	(1,223,515)	(3,241,538)
Total	4,233,527	687,384	(1,569,283)	(17,980,232)

8 . Earnings per share

	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025	Last 3 Months Sep.30, 2024	Last 9 Months Sep.30, 2024
Net profit for the period	28,797,996	62,207,506	14,874,198	42,557,376
Board members' bonus*	(234,795)	(735,937)	(178,000)	(178,000)
Staff profit share*	(1,565,298)	(4,906,249)	(1,487,420)	(4,255,738)
Shareholder's share	26,997,903	56,565,320	13,208,778	38,123,638
Weighted average number of shares	3,050,981	3,050,981	3,050,981	3,050,981
Basic earnings per share	8.85	18.54	4.33	12.50
By issuance of ESOP earning per share will be:				
Average number of shares including ESOP shares	3,080,362	3,080,362	3,080,362	3,080,362
Diluted earnings per share	8.76	18.36	4.29	12.38

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

* The effect of historical PD recalibration has been excluded when calculating board of directors and staff profit share.

9 . Impairment release (charges) for credit losses

	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025	Last 3 Months Sep.30, 2024	Last 9 Months Sep.30, 2024
Loans and advances to customers and banks	7,113,390	7,980,073	(1,838,917)	(4,226,051)
Due from banks	(4,882)	(151,236)	(30)	5
Financial securities	522,658	148,160	157,514	484,838
Total	7,631,166	7,976,997	(1,681,433)	(3,741,208)

10 . Cash and balances at the central bank

	Sep.30, 2025	Dec.31, 2024
Cash	18,191,386	21,637,856
Obligatory reserve balance with central banks		
- Current accounts	2,725,245	114,528,064
Total	20,916,631	136,165,920
Non-interest-bearing balances	20,916,631	136,165,920

11 . Due from banks

	Sep.30, 2025	Dec.31, 2024
Current accounts	8,459,186	8,403,491
Deposits	219,836,779	261,686,167
Expected credit losses (ECL)	(143,640)	(217)
Total	228,152,325	270,089,441
Central banks	114,704,141	99,637,072
Local banks	96,825	101,775,461
Foreign banks	113,351,359	68,676,908
Total	228,152,325	270,089,441
Non-interest-bearing balances	3,701,103	2,123,705
Floating interest-bearing balances	46,553,642	44,712,342
Fixed interest-bearing balances	177,897,580	223,253,394
Total	228,152,325	270,089,441
Current balances	228,152,325	270,089,441
Total	228,152,325	270,089,441

12 . Treasury bills and Other Governmental notes

	Sep.30, 2025	Dec.31, 2024
91 Days maturity	299,350	1,096,750
182 Days maturity	15,781,900	14,747,975
273 Days maturity	55,474,775	9,502,200
364 Days maturity	81,736,321	72,707,618
Unearned interest	(12,745,506)	(8,916,960)
Total Treasury bills	140,546,840	89,137,583
Repos - Treasury bills	(533,257)	(563,568)
Net	140,013,583	88,574,015

13 . Loans and advances to banks, net

	Sep.30, 2025	Dec.31, 2024
Loans	27,300,014	9,863,221
Unamortized discounted bank loans	(336,252)	(174,320)
Expected credit losses (ECL)	(48,878)	(133,491)
Net	26,914,884	9,555,410
Current balances	18,002,910	8,117,337
Non-current balances	8,911,974	1,438,073
Net	26,914,884	9,555,410

Analysis for ECL of loans and advances to banks

	Sep.30, 2025	Dec.31, 2024
Beginning balance	(133,491)	(1,291)
Released (charged) during the period/year	81,066	(131,405)
Exchange revaluation difference	3,547	(795)
Ending balance of the period / year	(48,878)	(133,491)

14 . Loans and advances to customers, net

	Sep.30, 2025	Dec.31, 2024
Individual		
- Overdraft	3,092,074	3,691,074
- Credit cards	17,480,594	15,027,813
- Personal loans	61,402,650	54,878,117
- Mortgage loans	7,393,957	5,773,316
Total 1	89,369,275	79,370,320
Corporate and Business Banking		
- Overdraft	106,706,363	86,877,125
- Direct loans	214,772,363	142,330,243
- Syndicated loans	79,067,319	79,963,890
- Other loans	1,567,895	1,033,383
Total 2	402,113,940	310,204,641
Total Loans and advances to customers (1+2)	491,483,215	389,574,961
Less:		
Unamortized bills discount	(102,836)	(238,286)
Unamortized syndicated loans discount	(50,657)	(84,093)
Expected credit losses (ECL)	(36,156,599)	(45,260,455)
Suspended credit account	(3,062,225)	(3,036,429)
Net loans and advances to customers	452,110,898	340,955,698
Distributed to		
Current balances	258,408,111	195,793,447
Non-current balances	193,702,787	145,162,251
Total	452,110,898	340,955,698

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

	Sep.30, 2025				
Individual Loans:	<u>Overdraft</u>	<u>Credit cards</u>	<u>Personal loans</u>	<u>Mortgage loans</u>	<u>Total</u>
Beginning balance	(9,425)	(2,016,167)	(1,699,098)	(85,647)	(3,810,337)
Released (charged) during the period	27	(658,865)	(74,402)	(14,895)	(748,135)
Written off during the period	1,587	47,292	117,887	120	166,886
Recoveries during the period	(1,547)	(50,402)	(68,274)	(492)	(120,715)
Ending balance	(9,358)	(2,678,142)	(1,723,887)	(100,914)	(4,512,301)

	Sep.30, 2025				
Corporate and Business Banking Loans:	<u>Overdraft</u>	<u>Direct loans</u>	<u>Syndicated loans</u>	<u>Other loans</u>	<u>Total</u>
Beginning balance	(5,828,414)	(23,500,263)	(12,086,634)	(34,807)	(41,450,118)
Released (charged) during the period	(1,733,102)	1,366,770	872,062	(32,292)	473,438
Written off during the period	-	345,452	-	1,418	346,870
Recoveries during the period	-	(495,847)	-	-	(495,847)
PD Recalibration impact*	2,721,164	4,291,750	1,129,733	31,057	8,173,704
Foreign currencies translation differences	(9,295)	717,819	599,131	-	1,307,655
Ending balance	(4,849,647)	(17,274,319)	(9,485,708)	(34,624)	(31,644,298)

* Represents released ECL to the income statement and has been transferred to a special reserve.

	Dec.31, 2024				
Individual Loans:	<u>Overdraft</u>	<u>Credit cards</u>	<u>Personal loans</u>	<u>Mortgage loans</u>	<u>Total</u>
Beginning balance	(4,355)	(723,525)	(1,418,318)	(84,261)	(2,230,459)
Released (charged) released during the year	(6,513)	(1,292,174)	(385,224)	(2,476)	(1,686,387)
Write off during the year	3,038	69,410	190,105	1,638	264,191
Recoveries during the year	(1,595)	(69,878)	(85,661)	(548)	(157,682)
Ending balance	(9,425)	(2,016,167)	(1,699,098)	(85,647)	(3,810,337)

	Dec.31, 2024				
Corporate and Business Banking Loans:	<u>Overdraft</u>	<u>Direct loans</u>	<u>Syndicated loans</u>	<u>Other loans</u>	<u>Total</u>
Beginning balance	(2,797,194)	(18,287,318)	(5,792,813)	(19,420)	(26,896,745)
Released (charged) released during the year	(2,193,601)	3,394,495	(4,085,932)	(16,596)	(2,901,634)
Write off during the year	11,501	236,120	-	1,209	248,830
Recoveries during the year	(1,000)	(709,589)	-	-	(710,589)
ECL transfer to other provisions	-	-	1,276,440	-	1,276,440
Foreign currencies translation differences	(848,120)	(8,133,971)	(3,484,329)	-	(12,466,420)
Ending balance	(5,828,414)	(23,500,263)	(12,086,634)	(34,807)	(41,450,118)

15. Financial investments securities

	Sep.30, 2025			
	<u>Financial Assets at Fair Value through P&L</u>	<u>Financial Assets at Fair Value through OCI</u>	<u>Financial Assets at Amortized cost</u>	<u>Total</u>
Investments listed in the market				
Governmental bonds	2,203,869	157,160,083	226,844,280	386,208,232
Securitized and other bonds	-	22,841,147	2,071,354	24,912,501
Equity instruments	-	703,071	-	703,071
Sukuk	-	6,074,783	-	6,074,783
Investments not listed in the market				
Treasury bills	-	140,013,583	-	140,013,583
Securitized and other bonds	-	1,452,282	-	1,452,282
Equity instruments	-	875,084	-	875,084
Mutual funds	-	676,674	-	676,674
Total	2,203,869	329,796,707	228,915,634	560,916,210

	Dec.31, 2024			
	<u>Financial Assets at Fair Value through P&L</u>	<u>Financial Assets at Fair Value through OCI</u>	<u>Financial Assets at Amortized cost</u>	<u>Total</u>
Investments listed in the market				
Governmental bonds	-	114,322,973	164,151,606	278,474,579
Securitized and other bonds	-	25,955,015	2,015,953	27,970,968
Equity instruments	-	159,066	-	159,066
Sukuk	-	1,693,833	-	1,693,833
Investments not listed in the market				
Treasury bills	-	88,574,015	-	88,574,015
Securitized and other bonds	-	1,163,813	1,109,397	2,273,210
Equity instruments	-	689,496	-	689,496
Mutual funds	-	471,692	-	471,692
Total	-	233,029,903	167,276,956	400,306,859

15.1 . Profits (Losses) on financial investments

	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025	Last 3 Months Sep.30, 2024	Last 9 Months Sep.30, 2024
Profit (Loss) from FVOCI financial instruments	71,511	416,668	80,784	377,992
Profit from selling shares of associates	-	181,560	-	-
Total	71,511	598,228	80,784	377,992

16 . Investments in subsidiaries and associates

. Investments in subsidiaries and associates	Sep.30, 2025						
	<u>Company's country</u>	<u>Company's assets</u>	<u>Company's liabilities (without equity)</u>	<u>Company's revenues</u>	<u>Company's net profit (loss)</u>	<u>Investment book value</u>	<u>Stake %</u>
Subsidiaries							
- Damietta Shipping & Marine Services	Egypt	529,290	53,806	5,247	1,128	97,991	49.95
- Commercial International Bank (CIB) Kenya*	Kenya	7,369,513	5,712,187	632,887	(172,104)	757,530	100.00
- Commercial International for Finance Company	Egypt	2,876,108	2,479,924	359,759	17,749	399,900	99.98
-Commercial International Africa Holding Company	Mauritius	-	-	-	-	-	100.00
Associates							
- TCA Properties**	Egypt	-	-	-	-	-	-
- Al Ahly Computer	Egypt	106,965	40,124	136,047	35,388	-	39.33
Total		10,881,876	8,286,041	1,133,940	(117,839)	1,255,421	

* For more information, please refer to the important events.

** During the first quarter of 2025, the bank sold total owned shares in TCA Properties.

	Dec.31, 2024						
	<u>Company's country</u>	<u>Company's assets</u>	<u>Company's liabilities (without equity)</u>	<u>Company's revenues</u>	<u>Company's net profit (loss)</u>	<u>Investment book value</u>	<u>Stake %</u>
Subsidiaries							
- Damietta Shipping & Marine Services	Egypt	650,183	120,823	126,487	118,720	97,991	49.95
- Commercial International Bank (CIB) Kenya	Kenya	6,721,152	5,300,024	784,212	(254,412)	355,274	100.00
- Commercial International for Finance Company	Egypt	1,129,119	890,684	94,866	12,426	259,900	99.96
-Commercial International Africa Holding Company	Mauritius	-	-	-	-	-	100.00
Associates							
- TCA Properties	Egypt	1,531,763	1,458,913	68,725	(72,560)	158,360	37.00
- Al Ahly Computer	Egypt	87,825	47,861	124,562	10,502	-	39.33
Total		10,120,042	7,818,305	1,198,852	(185,324)	871,525	

17 . Other assets

	Sep.30, 2025	Dec.31, 2024
Accrued revenues	34,894,360	35,151,259
Prepaid expenses	2,416,038	1,434,589
Advances to purchase fixed assets	8,368,333	5,367,781
Accounts receivable (after deducting the provision)	4,048,802	2,077,822
Assets acquired as settlement of debts	73,378	40,809
Insurance	114,145	102,972
Total	49,915,056	44,175,232

18 . Property and equipment

	Sep.30, 2025							
	<u>Land</u>	<u>Premises</u>	<u>IT</u>	<u>Vehicles</u>	<u>Fitting -out</u>	<u>Machines and equipment</u>	<u>Furniture and furnishing</u>	<u>Total</u>
Cost at Jan 01, 2025 (1)	229,669	1,301,923	5,967,932	244,572	1,274,421	1,278,051	197,066	10,493,634
Additions during the period	-	211,254	2,058,008	8,042	273,635	241,053	41,400	2,833,392
Disposals during the period *	-	(6,711)	(2,737)	-	(15,027)	(1,845)	(1,652)	(27,972)
Cost at end of the period (2)	229,669	1,506,466	8,023,203	252,614	1,533,029	1,517,259	236,814	13,299,054
Accumulated depreciation at beginning of the period (3)	-	627,344	3,926,757	92,453	982,544	838,617	144,299	6,612,014
Depreciation for the period	-	47,124	891,014	3,120	132,171	155,280	15,661	1,244,370
Disposals during the period *	-	(6,711)	(2,737)	-	(15,027)	(1,845)	(1,652)	(27,972)
Accumulated depreciation at end of the period (4)	-	667,757	4,815,034	95,573	1,099,688	992,052	158,308	7,828,412
Ending net assets (2-4)	229,669	838,709	3,208,169	157,041	433,341	525,207	78,506	5,470,642
Beginning net assets (1-3)	229,669	674,579	2,041,175	152,119	291,877	439,434	52,767	3,881,620

* Disposals include sale of fixed assets (Disclosure number 7), no fixed assets was salvaged during the period.

	Dec.31, 2024							
	<u>Land</u>	<u>Premises</u>	<u>IT</u>	<u>Vehicles</u>	<u>Fitting -out</u>	<u>Machines and equipment</u>	<u>Furniture and furnishing</u>	<u>Total</u>
Cost at Jan 01, 2024 (1)	229,669	1,230,946	4,573,936	224,748	1,018,249	938,396	162,279	8,378,223
Additions during the year	-	93,207	1,424,428	19,824	287,183	360,141	37,314	2,222,097
Disposals during the year	-	(22,230)	(30,432)	-	(31,011)	(20,486)	(2,527)	(106,686)
Cost at end of the year (2)	229,669	1,301,923	5,967,932	244,572	1,274,421	1,278,051	197,066	10,493,634
Accumulated depreciation at beginning of the year (3)	-	591,348	3,182,771	91,695	915,794	729,113	129,566	5,640,287
Depreciation for the year	-	58,226	774,418	758	97,761	129,990	17,260	1,078,413
Disposals during the year	-	(22,230)	(30,432)	-	(31,011)	(20,486)	(2,527)	(106,686)
Accumulated depreciation at end of the year (4)	-	627,344	3,926,757	92,453	982,544	838,617	144,299	6,612,014
Ending net assets (2-4)	229,669	674,579	2,041,175	152,119	291,877	439,434	52,767	3,881,620
Beginning net assets (1-3)	229,669	639,598	1,391,165	133,053	102,455	209,283	32,713	2,737,936

19 . Due to banks

	Sep.30, 2025	Dec.31, 2024
Current accounts	2,303,398	1,297,380
Deposits	4,740,483	1,020,335
Total	7,043,881	2,317,715
Central banks	1,177,792	714,368
Local banks	3,401,430	43,832
Foreign banks	2,464,659	1,559,515
Total	7,043,881	2,317,715
Non-interest-bearing balances	2,303,398	1,297,380
Floating bearing interest balances	1,268,672	679,715
Fixed interest bearing balances	3,471,811	340,620
Total	7,043,881	2,317,715
Current balances	7,043,881	2,317,715

20 . Due to customers

	Sep.30, 2025	Dec.31, 2024
Demand deposits	419,826,535	368,583,912
Time deposits	169,653,119	191,512,601
Certificates of deposit	250,060,032	234,726,375
Saving deposits	196,779,514	164,067,251
Other deposits	6,885,562	9,005,248
Total	1,043,204,762	967,895,387
Corporate deposits	429,627,253	430,570,338
Individual deposits	613,577,509	537,325,049
Total	1,043,204,762	967,895,387
Non-interest-bearing balances	192,029,955	162,273,902
Floating interest-bearing balances	22,029,763	9,194,485
Fixed interest-bearing balances	829,145,044	796,427,000
Total	1,043,204,762	967,895,387
Current balances	791,860,655	728,355,541
Non-current balances	251,344,107	239,539,846
Total	1,043,204,762	967,895,387

Due to customers contained an amount of EGP 774 million representing guarantees of irrevocable commitments for LC's - export compared to EGP 2,465 million in the comparative date. The fair value of these deposits is approximately their current value.

21 . Other liabilities

	Sep.30, 2025	Dec.31, 2024
Accrued interest payable	3,801,492	3,831,275
Accrued expenses	4,494,731	4,427,099
Accounts payable	17,164,230	12,813,436
Other credit balances	1,342,327	275,689
Total	26,802,780	21,347,499

22 . Issued debt instruments

	Interest rate	Sep.30, 2025	Dec.31, 2024
Fixed rate bonds with 5 years maturity			
Green bonds (USD)	Fixed rate	4,779,461	5,067,781
Total		4,779,461	5,067,781
Current balances		4,779,461	5,067,781

23 . Other provisions

	Sep.30, 2025				
	Beginning balance	Net charged / released during the period	Exchange revaluation difference	Net utilized / recovered during the period	Ending balance
Provision for legal claims*	119,348	(98,532)	(1,916)	(326)	18,574
Provision for contingent	15,597,361	(4,239,075)	(34,741)	-	11,323,545
Provision for other claim**	2,896,351	257,237	(15,804)	(1,713)	3,136,071
Total	18,613,060	(4,080,370)	(52,461)	(2,039)	14,478,190

	Dec.31, 2024				
	Beginning balance	Net charged / released during the year	Exchange revaluation difference	Net utilized / recovered during the year	Ending balance
Provision for legal claims*	7,246	108,738	3,596	(232)	119,348
Provision for contingent	10,663,851	875,012	4,058,498	-	15,597,361
Provision for other claim**	417,275	2,377,298	111,132	(9,354)	2,896,351
Total	11,088,372	3,361,048	4,173,226	(9,586)	18,613,060

* There is a number of existing filed cases against the bank on September 30, 2025 for which no provisions are made as the bank doesn't expect to incur losses.

** Provisions created for potential risk of banking operations.

24 . 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, 2025	Dec.31, 2024
	<u>No. of shares in thousand</u>	<u>No. of shares in thousand</u>
Outstanding at the beginning of the period / year	75,874	80,013
Granted during the period / year	26,127	22,869
Forfeited during the period / year	(892)	(3,351)
Exercised during the period / year	(27,693)	(23,657)
Outstanding at the end of the period / year	73,416	75,874

Details of the outstanding tranches are as follows:

Maturity date	EGP <u>Exercise price</u>	EGP <u>Fair value</u>	<u>No. of shares in thousand</u>
2026	10.00	34.09	25,586
2027	10.00	66.15	21,703
2028	10.00	66.48	26,127
Total			73,416

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

	<u>19th tranche</u>	<u>18th tranche</u>
Exercise price	10	10
Current share price	78.50	72.65
Expected life (years)	3	3
Risk free rate %	23.98%	23.99%
Dividend yield%	3.20%	0.80%
Volatility%	38.28%	36.79%

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

25 . Legal claims

- There is a number of existing cases against the bank on September 30, 2025 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 incur losses has been created (Disclosure number 23)

26 . 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.

26.1 . Loans, advances, deposits and contingent liabilities

	Sep.30, 2025	Dec.31, 2024
Loans, advances and other assets	2,891,691	1,613,758
Deposits and other liabilities	717,156	1,040,021
Contingent liabilities	295,352	61,007

26.2 . Other transactions with related parties

	Sep.30, 2025		Sep.30, 2024	
	<u>Income</u>	<u>Expenses</u>	<u>Income</u>	<u>Expenses</u>
C-venture	7	2,722	9	2,728
Commercial International Bank (CIB) Kenya	7,400	996	264	2,120
Damietta shipping & marine services	15	4,244	13	1,772
Commercial International Finance Company	216,599	5,912	4,989	11,383
Al Ahly computer	12	-	24	4
TCA Properties	-	-	109,406	-

27 . Adjustments to calculate the effective tax rate

	Last 3 Months Sep.30, 2025	Last 9 Months Sep.30, 2025	Last 3 Months Sep.30, 2024	Last 9 Months Sep.30, 2024
Profit before tax	37,085,208	83,482,925	20,314,710	58,874,548
Tax rate	22.50%	22.50%	22.50%	22.50%
Income tax based on accounting profit	8,344,172	18,783,658	4,570,810	13,246,773
Add / (Deduct)				
Non-deductible expenses	1,034,117	5,836,264	1,837,334	5,710,705
Tax exemptions	(5,353,592)	(15,264,147)	(3,382,755)	(8,906,224)
Withholding tax	4,262,515	11,919,644	2,415,123	6,265,918
Income and Deferred tax	8,287,212	21,275,419	5,440,512	16,317,172
Effective tax rate	22.35%	25.48%	26.78%	27.72%

28 . Important events

- On the 17th of April 2025, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) decided to cut the CBE's overnight deposit rate, overnight lending rate, and the rate of the main operation by 225 basis points to 25 percent, 26 percent, and 25.50 percent, respectively. The Committee also decided to cut the discount rate by 225 basis points to 25.50 percent, which may affect the bank's policies in pricing current and future banking products.
- During the month of April 2025, CIB obtained Subordinated Debt of USD 150 million from the International Finance Corporation (IFC).
- On the 22nd of May 2025, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) decided to cut the CBE's overnight deposit rate, overnight lending rate, and the rate of the main operation by 100 basis points to 24 percent, 25 percent, and 24.50 percent, respectively. The Committee also decided to cut the discount rate by 100 basis points to 24.50 percent, which may affect the bank's policies in pricing current and future banking products.
- On June 1, 2025, The capital increased by an amount of EGP 276,930 thousand to reach EGP 30,708,510 thousand, according to BOD & GAM Meeting decisions, by issuance of 16th tranche for E.S.O.P program.
- On the 28th of August 2025, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) decided to cut the CBE's overnight deposit rate, overnight lending rate, and the rate of the main operation by 200 basis points to 22 percent, 23 percent, and 22.50 percent, respectively. The Committee also decided to cut the discount rate by 200 basis points to 22.50 percent, which may affect the bank's policies in pricing current and future banking products.
- In September 2025, the bank increased the capital of Commercial International Bank (CIB) Kenya by USD 8.2 Million following the receipt of the necessary internal and regulatory approvals.
- During the third quarter of 2025, the Bank obtained the required approvals for the recalibration of its Through-the-Cycle Probability of Default (TTC PD) model. The recalibrated model complies with the instructions of applying the IFRS (9) issued by the Central Bank of Egypt in February, 2019. The recalibrated model incorporates an additional judgmental risk margin that is reviewed periodically to address the inherent risk associated with the model limitations. The recalibration resulted in a variance of approximately EGP 13.1 billion, which has been allocated to a special reserve. This reserve is non-distributable and shall not be utilized without prior reference to the Central Bank of Egypt. Furthermore, it will be excluded from the Bank's Capital Adequacy Ratio (CAR) calculation (Kindly refer to notes 7 & 9).

29 . Subsequent events

- The issued and paid-up capital will be increased by EGP 3,070,851 thousand to reach EGP 33,779,361 thousand financing from the general reserve. The increase will be distributed as bonus shares, one share for every ten shares held upon completion of the necessary approvals noting that the General Assembly has approved the increase on the 25th of September 2025.
- On the 2nd of October 2025, the Monetary Policy Committee (MPC) of the Central Bank of Egypt (CBE) decided to cut the CBE's overnight deposit rate, overnight lending rate, and the rate of the main operation by 100 basis points to 21 percent, 22 percent, and 21.50 percent, respectively. The Committee also decided to cut the discount rate by 100 basis points to 21.50 percent, which may affect the bank's policies in pricing current and future banking products.

30 . Non-current assets held for sale

	Sep.30, 2025	Dec.31, 2024
- C-venture	159,828	159,828

31 . Main currencies positions

	Equivalent in EGP Sep.30, 2025	Equivalent in EGP Dec.31, 2024
Egyptian pound	(7,092,210)	(14,226,881)
US dollar	5,491,110	13,411,452
Sterling pound	28,649	21,656
Japanese yen	385	(2,178)
Swiss franc	1,726	672
Euro	892,078	725,040

The main currencies position above reflects the figures presented in the balance sheet currency position report submitted to the Central Bank of Egypt.

