



# Consolidated Financial Statements

September 2025 - Interim Condensed





**Accountants & Auditors**

**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 2025 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 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 consolidated interim financial statements based on our review.

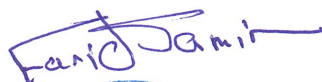
**Scope of Review**

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 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



**Farid Samir Farid**

Financial Regulatory Authority Register Number "210"  
**Saleh, Barsoum & Abdel Aziz - Grant Thornton**  
**Public Accountants & Consultants**



**Auditors**



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


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

	Notes	Sep. 30, 2025	Dec. 31, 2024
<b>Assets</b>			
Cash and balances at the central bank	10	21,886,031	136,531,020
Due from banks	11	227,409,917	270,829,834
Loans and advances to banks, net	13	26,914,884	9,555,410
Loans and advances to customers, net	14	455,719,759	343,542,674
Derivative financial instruments		1,222,908	819,711
<b>Financial investments</b>			
- Financial Assets at Fair Value through P&L	15	2,203,869	-
- Financial Assets at Fair Value through OCI	15	331,039,059	234,512,167
- Financial Assets at Amortized cost	15	230,685,849	168,118,219
Investments in associates	16	44,485	98,193
Other assets	17	50,063,317	44,282,773
Deferred tax assets		2,855,007	2,685,331
Property and equipment	18	5,533,749	3,997,929
<b>Total assets</b>		<b>1,355,578,834</b>	<b>1,214,973,261</b>
<b>Liabilities and equity</b>			
<b>Liabilities</b>			
Due to banks	19	7,452,244	2,034,885
Due to customers	20	1,047,463,990	972,595,958
Non-current liabilities held for sale		1,362	1,397
Derivative financial instruments		223,670	100,571
Current income tax liabilities		15,857,818	18,327,968
Other liabilities	21	27,009,254	21,441,169
Issued debt instruments	22	4,779,461	5,067,781
Other loans		30,249,278	23,962,389
Other provisions	23	14,495,239	18,621,822
<b>Total liabilities</b>		<b>1,147,532,316</b>	<b>1,062,153,940</b>
<b>Equity</b>			
Issued and paid capital		30,708,510	30,431,580
Reserves		105,653,930	63,544,579
Reserve for employee stock ownership plan (ESOP)		2,071,247	1,868,235
Retained earnings*		69,374,741	56,791,883
<b>Total equity and net profit for the period / year</b>		<b>207,808,428</b>	<b>152,636,277</b>
Non-Controlling Interest		238,090	183,044
<b>Total NCI, equity and net profit for the period / year</b>		<b>208,046,518</b>	<b>152,819,321</b>
<b>Total liabilities and equity</b>		<b>1,355,578,834</b>	<b>1,214,973,261</b>

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, 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		53,239,262	158,400,209	49,306,959	130,999,623
Interest and similar expense		(25,921,145)	(79,746,672)	(25,161,304)	(65,316,717)
<b>Net interest income</b>		<b>27,318,117</b>	<b>78,653,537</b>	<b>24,145,655</b>	<b>65,682,906</b>
Fee and commission income		4,164,802	11,609,232	3,359,536	9,274,284
Fee and commission expense		(1,933,209)	(5,227,210)	(1,543,465)	(4,049,111)
<b>Net fee and commission income</b>		<b>2,231,593</b>	<b>6,382,022</b>	<b>1,816,071</b>	<b>5,225,173</b>
Dividend income		26,133	65,216	24,833	70,934
Net trading income	6	34,761	1,282,250	803,883	18,194,491
Profits (Losses) on financial investments	15.1	71,511	694,076	80,784	377,992
Administrative expenses		(4,517,211)	(12,432,780)	(3,381,518)	(9,180,646)
Other operating income (expenses)	7	4,227,204	668,432	(1,572,466)	(17,995,808)
Impairment release (charges) for credit losses	9	7,634,526	7,968,084	(1,692,856)	(3,745,003)
Bank's share in the profits / losses of associates		4,298	9,787	(5,071)	(8,533)
<b>Profit before income tax</b>		<b>37,030,932</b>	<b>83,290,624</b>	<b>20,219,315</b>	<b>58,621,506</b>
Income tax expense	29	(8,379,953)	(21,842,182)	(5,709,393)	(17,207,903)
Deferred tax assets (Liabilities)	29	102,649	651,822	290,674	934,295
<b>Net profit for the period</b>		<b>28,753,628</b>	<b>62,100,264</b>	<b>14,800,596</b>	<b>42,347,898</b>
Non-Controlling Interest		(377)	569	(377)	(45)
<b>Bank's shareholders</b>		<b>28,754,005</b>	<b>62,099,695</b>	<b>14,800,973</b>	<b>42,347,943</b>
<b>Earnings per share</b>	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 Consolidated 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
<b>Net profit for the period</b>	<b>28,753,628</b>	<b>62,100,264</b>	<b>14,800,596</b>	<b>42,347,898</b>
Transferred to RE from financial assets at fair value through OCI	(114,581)	(110,995)	(370,224)	(370,224)
Net change on financial assets at fair value through comprehensive income after tax	2,249,344	7,306,189	4,078,429	8,272,930
Cumulative foreign currencies translation differences	(58,939)	(274,766)	5,803	883,684
Effect of ECL on debt instruments measured at fair value through OCI	(540,164)	(397,890)	(128,139)	623,199
<b>Total comprehensive income for the period</b>	<b>30,289,288</b>	<b>68,622,802</b>	<b>18,386,465</b>	<b>51,757,487</b>

### As follows:

Bank's shareholders	30,257,774	68,508,336	18,386,842	51,757,532
Non-Controlling Interest	31,514	114,466	(377)	(45)
<b>Total comprehensive income for the period</b>	<b>30,289,288</b>	<b>68,622,802</b>	<b>18,386,465</b>	<b>51,757,487</b>

## Condensed Consolidated Interim Cash flows for the period ended September 30, 2025

	Notes	Sep. 30, 2025	Sep. 30, 2024
<b>Cash flow from operating activities</b>			
Profit before income tax		83,290,624	58,621,506
<b>Adjustments to reconcile profits to net cash provided by operating activities</b>			
Fixed assets depreciation	18	1,680,325	763,079
Impairment release/charge for credit losses (Loans and advances to customers and banks)	9	(7,969,627)	4,224,251
Net charged/released for other provisions	23	(4,072,083)	430,005
Impairment release/charge for credit losses (due from banks)	9	147,709	829
Impairment release/charge for credit losses (financial investments)	9	(146,166)	(480,077)
Impairment release/charge for other assets		105	(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		(224,869)	1,193,810
Revaluation differences impairment charge for Financial Assets at Amortized cost		(16,709)	107,207
Revaluation differences impairment charge for due from banks		(7,894)	1,308
Net utilized/recovered for other provisions	23	(2,039)	(9,196)
Exchange revaluation differences of other provisions	23	(52,461)	3,962,591
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	(277,408)	-
Share based payments		990,324	804,345
Bank's share in the profits / losses of associates		(9,787)	8,533
<b>Operating profits before changes in operating assets and liabilities</b>		<b>77,575,064</b>	<b>50,699,806</b>
<b>Net decrease / increase in assets and liabilities</b>			
Due from banks		159,740,470	(14,547,420)
Financial assets at fair value through P&L		(2,203,869)	(2,066,889)
Derivative financial instruments		(306,569)	(225,875)
Loans and advances to banks and customers		(121,599,501)	(75,774,541)
Other assets		(2,747,423)	(14,094,581)
Due to banks	19	5,417,359	(8,658,023)
Due to customers	20	74,868,032	223,729,483
Current income tax obligations paid		(5,984,364)	(2,938,397)
Non-current liabilities held for sale		(35)	1,327
Other liabilities		(12,910,605)	(5,488,554)
<b>Net cash generated from (used in) operating activities</b>		<b>171,848,559</b>	<b>150,636,336</b>
<b>Cash flow from investing activities</b>			
Proceeds from sale of investments in associates		339,920	11,956
Payments for purchases of property, equipment and branches construction		(6,216,697)	(2,401,070)
Proceeds from selling property and equipment	7	8,006	2,254
Proceeds from redemption of financial assets at amortized cost		21,382,288	1,226,638
Payments for purchases of financial assets at amortized cost		(84,177,641)	(106,105,142)
Payments for purchases of financial assets at fair value through OCI		(191,735,116)	(22,138,419)
Proceeds from selling financial assets at fair value through OCI		98,091,318	55,475,567
<b>Net cash generated from (used in) investing activities</b>		<b>(162,307,922)</b>	<b>(73,928,216)</b>

## Condensed Consolidated Interim Cash flows for the period ended September 30, 2025 (Cont.)

	Sep. 30, 2025	Sep. 30, 2024
<b>Cash flow from financing activities</b>		
Other loans	6,286,889	7,840,786
Dividends	(14,773,854)	(5,116,159)
Issued debt instruments	(288,320)	1,738,393
Capital increase	276,930	236,570
<b>Net cash generated from (used in) financing activities</b>	<b>(8,498,355)</b>	<b>4,699,590</b>
Net (decrease) increase in cash and cash equivalent during the period	1,042,282	81,407,710
Beginning balance of cash and cash equivalent	226,610,721	234,317,913
<b>Cash and cash equivalent at the end of the period</b>	<b>227,653,003</b>	<b>315,725,623</b>
<b>Cash and cash equivalent comprise:</b>		
Cash and balances at the central bank 10	21,886,031	94,568,773
Due from banks	227,553,557	305,240,021
Treasury bills and other governmental notes 12	141,529,607	82,174,775
Obligatory reserve balance with central bank	(2,865,828)	(76,360,420)
Due from banks with maturity more than three months	(19,202,757)	(19,125,420)
Treasury bills and other governmental notes with maturity more than three months	(141,247,607)	(70,772,106)
<b>Total cash and cash equivalent</b>	<b>227,653,003</b>	<b>315,725,623</b>



## Condensed Consolidated Interim statement of changes in shareholders' equity

Sep. 30, 2024	<u>Issued and paid capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Special reserve</u>	<u>Reserve for transactions under common control</u>	<u>Capital reserve</u>	<u>Reserve for financial assets at fair value through OCI</u>	<u>Banking risks reserve</u>	<u>Retained earnings</u>	<u>Reserve for employee stock ownership plan</u>	<u>Cumulative foreign currencies translation differences</u>	<u>Total Shareholders' Equity</u>	<u>Non-Controlling Interest</u>	<u>Total</u>
Beginning balance	30,195,010	4,770,354	39,840,707	1,550,906	-	(670,972)	21,155	(16,868,691)	15,230	29,993,331	1,486,010	148,353	90,481,393	160,073	90,641,466
Capital increase	236,570	-	-	-	-	-	-	-	-	-	-	-	236,570	-	236,570
Transferred to reserves	-	1,438,320	22,582,085	-	-	-	1,663	-	-	(23,398,943)	(623,125)	-	-	-	-
Net profit for the period	-	-	-	-	-	-	-	-	-	42,347,943	-	-	42,347,943	(45)	42,347,898
Dividends paid	-	-	-	-	-	-	-	-	-	(5,366,429)	-	-	(5,366,429)	(37,367)	(5,403,796)
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	-	-	-	-	-	-	-	8,272,930	-	-	-	-	8,272,930	-	8,272,930
Transferred (from) to banking risk reserve	-	-	-	-	-	-	-	-	21,718	(21,718)	-	-	-	-	-
Effect of ECL on debt instruments measured at fair value through OCI	-	-	-	-	-	-	-	623,199	-	-	-	-	623,199	-	623,199
Cost of employees stock ownership plan (ESOP)	-	-	-	-	-	-	-	-	-	-	804,345	-	804,345	-	804,345
Cumulative foreign currencies translation differences	-	-	-	-	-	-	-	-	-	-	-	883,684	883,684	-	883,684
Ending balance	30,431,580	6,208,674	62,422,792	1,550,906	-	(670,972)	22,818	(8,342,786)	36,948	43,924,408	1,667,230	1,032,037	138,283,635	122,661	138,406,296

Sep. 30, 2025	<u>Issued and paid capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Special reserve</u>	<u>Reserve for transactions under common control</u>	<u>Capital reserve</u>	<u>Reserve for financial assets at fair value through OCI</u>	<u>Banking risks reserve</u>	<u>Retained earnings</u>	<u>Reserve for employee stock ownership plan</u>	<u>Cumulative foreign currencies translation differences</u>	<u>Total Shareholders' Equity</u>	<u>Non-Controlling Interest</u>	<u>Total</u>
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)	-	-	-	-
Dividends paid	-	-	-	-	-	-	-	-	-	(14,714,434)	-	-	(14,714,434)	(59,420)	(14,773,854)
Net profit for the period	-	-	-	-	-	-	-	-	-	62,099,695	-	-	62,099,695	569	62,100,264
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	-	(110,995)	-	110,995	-	-	-	-	-
Transferred from net profit to special reserve	-	-	-	-	13,145,012	-	-	-	-	(13,145,012)	-	-	-	-	-
Transferred to general risk reserve	-	-	-	26,186	-	-	-	-	-	(26,186)	-	-	-	-	-
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



Notes to the condensed consolidated 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 bank owns investments in subsidiaries “Commercial International Bank (CIB) Kenya Limited”, “Commercial international for finance”, “Damietta Shipping” and “Commercial International Africa Holding Company” in which the bank’s shares are 100%, 99.98%, 49.95% and 100% respectively.

The financial statements have been approved by the board of directors on the 3<sup>rd</sup> 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 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 2024.

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 2024.

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

3.1. Loans and advances balances are summarized as follows:

	Sep.30, 2025		Dec.31, 2024	
	<u>Loans and advances to customers</u>	<u>Loans and advances to banks</u>	<u>Loans and advances to customers</u>	<u>Loans and advances to banks</u>
Gross Loans and advances	495,288,376	27,300,014	392,383,044	9,863,221
Less:				
ECL	36,352,899	48,878	45,481,562	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	455,719,759	26,914,884	343,542,674	9,555,410

Total Expected credit losses of loans and advances is 36,401,777.  
During the period, the Bank’s total loans and advances increased by 29.92%.

In order to minimize the probable exposure to credit risk, the Bank focuses more on the business with large enterprises or banks or retail customers with good credit rating .

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

Sep.30, 2025

	<u>Stage 1: 12 months</u>	<u>Stage 2: Life time</u>	<u>Stage 3: Life time</u>	<u>Total</u>
Individuals	83,485,318	4,970,900	1,016,182	89,472,400
Corporate and Business Banking	278,851,158	114,803,436	12,161,382	405,815,976
Total	362,336,476	119,774,336	13,177,564	495,288,376

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

Sep.30, 2025

	<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>
Individuals	3,551,613	140,822	829,342	4,521,777
Corporate and Business Banking	3,997,699	18,422,911	9,410,512	31,831,122
Total	7,549,312	18,563,733	10,239,854	36,352,899

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

Sep.30, 2025

	<u>Stage 1: 12 months</u>	<u>Stage 2: Life time</u>	<u>Stage 3: 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: 12 months</u>	<u>Stage 2: Life time</u>	<u>Stage 3: Life time</u>	<u>Total</u>
Facilities and guarantees	263,858,064	28,336,367	6,427,403	298,621,834
Expected credit losses	(3,143,680)	(4,823,775)	(3,373,139)	(11,340,594)
Net of ECL	260,714,384	23,512,592	3,054,264	287,281,240

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	73,490,959	5,035,557	969,050	79,495,566
Corporate and Business Banking	191,684,590	108,916,985	12,285,903	312,887,478
<b>Total</b>	<b>265,175,549</b>	<b>113,952,542</b>	<b>13,254,953</b>	<b>392,383,044</b>

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

Dec.31, 2024

	<u>Stage 1: Expected credit</u> <u>losses over 12 months</u>	<u>Stage 2: Expected credit</u> <u>losses</u> <u>over a lifetime that is not</u> <u>creditworthy</u>	<u>Stage 3: Expected credit</u> <u>losses</u> <u>over a lifetime</u> <u>credit default</u>	<u>Total</u>
Individuals	2,901,607	165,037	758,625	3,825,269
Corporate and Business Banking	7,381,514	24,585,991	9,688,788	41,656,293
<b>Total</b>	<b>10,283,121</b>	<b>24,751,028</b>	<b>10,447,413</b>	<b>45,481,562</b>

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)
<b>Net of ECL</b>	<b>2,164,089</b>	<b>7,565,641</b>	<b>-</b>	<b>9,729,730</b>

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	252,395,002	29,789,216	6,921,704	289,105,922
Expected credit losses	(7,049,948)	(5,116,697)	(3,439,478)	(15,606,123)
<b>Net of ECL</b>	<b>245,345,054</b>	<b>24,672,519</b>	<b>3,482,226</b>	<b>273,499,799</b>

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	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	3,825	-	-	3,825
Released/charged during the period	140,573	7,136	-	147,709
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(7,894)	-	-	(7,894)
Ending balance	136,504	7,136	-	143,640

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 period	650,006	(24,215)	117,759	743,550
Write off during the period	-	-	(167,757)	(167,757)
Recoveries	-	-	120,715	120,715
Ending balance	3,551,613	140,822	829,342	4,521,777

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 period	1,958,805	(1,798,435)	(618,777)	(458,407)
Transferred to stage 1	596,064	(492,701)	(103,363)	-
Transferred to stage 2	(599,227)	599,227	-	-
Transferred to stage 3	(62,807)	(572,813)	635,620	-
PD Recalibration impact*	(5,254,076)	(2,919,628)	-	(8,173,704)
Recoveries	-	-	461,465	461,465
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	3,997,699	18,422,911	9,410,512	31,831,122

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

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 period	(247,545)	74,524	-	(173,021)
Transferred to stage 1	914	(914)	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(223,838)	(1,031)	-	(224,869)
Ending balance	3,319,726	87,604	-	3,407,330

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 period	26,855	-	-	26,855
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	(16,709)	-	-	(16,709)
Ending balance	477,128	-	-	477,128



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	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	2,158	-	-	2,158
Released/charged during the year	(341)	-	-	(341)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	-	-	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	2,008	-	-	2,008
Ending balance	3,825	-	-	3,825

Individual Loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	1,551,112	205,628	486,555	2,243,295
Released/charged during the year	1,350,495	(40,591)	378,579	1,688,483
Write off during the year	-	-	(264,191)	(264,191)
Recoveries	-	-	157,682	157,682
Ending balance	2,901,607	165,037	758,625	3,825,269

Corporate and Business Banking loans:	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	4,410,307	14,882,887	7,701,248	26,994,442
Released/charged during the year	2,863,662	960,600	(876,043)	2,948,219
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)	(875,843)	905,948	-
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	7,629,904	4,677,831	12,528,313
Ending balance	7,381,514	24,585,991	9,688,788	41,656,293

Debt Instruments at Fair value through OCI	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	2,868,271	-	-	2,868,271
Released/charged during the year	(407,135)	14,179	-	(392,956)
Transferred to stage 1	-	-	-	-
Transferred to stage 2	(846)	846	-	-
Transferred to stage 3	-	-	-	-
Cumulative foreign currencies translation differences	1,329,905	-	-	1,329,905
Ending balance	3,790,195	15,025	-	3,805,220

Debt Instruments at amortized cost	Stage 1 12 months	Stage 2 Life time	Stage 3 Life time	Total
Beginning balance	198,469	-	-	198,469
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	466,982	-	-	466,982

## 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
<b>Corporate</b>		
- Loans and advances to customers	27,823,416	24,528,840
<b>Total</b>	<b>27,823,416</b>	<b>24,528,840</b>

## 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

	<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-	230,685,849	-	-	230,685,849
Not rated	-	-	-	-
<b>Total</b>	<b>230,685,849</b>	<b>-</b>	<b>-</b>	<b>230,685,849</b>

Sep.30, 2025

### 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+	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-	243,063,486	26,657,797	-	269,721,283
Not rated	-	-	-	-
<b>Total</b>	<b>302,126,433</b>	<b>26,657,797</b>	<b>-</b>	<b>328,784,230</b>

Sep.30, 2025

### 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-	2,203,869	-	-	2,203,869
Not rated	-	-	-	-
<b>Total</b>	<b>2,203,869</b>	<b>-</b>	<b>-</b>	<b>2,203,869</b>

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

	<u>Stage 1: Expected credit losses</u> <u>over 12 months</u>	<u>Stage 2: Expected credit losses</u> <u>over a lifetime that is not</u> <u>creditworthy</u>	<u>Stage 3: Expected credit losses</u> <u>over a lifetime</u> <u>credit default</u>	<u>Total</u>
AAA to AA+	2	-	-	2
AA to AA-	-	-	-	-
A+ to A-	117	-	-	117
Less than A-	3,796,735	87,604	-	3,884,339
Not rated	-	-	-	-
<b>Total</b>	<b>3,796,854</b>	<b>87,604</b>	<b>-</b>	<b>3,884,458</b>

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	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-	168,118,219	-	-	168,118,219
Not rated	-	-	-	-
Total	168,118,219	-	-	168,118,219

Dec.31, 2024				
Fair value through OCI	Stage 1: 12 months	Stage 2: Life time	Stage 3: Life time	Total
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-	211,458,126	5,096,905	-	216,555,031
Not rated	-	-	-	-
Total	227,861,797	5,096,905	-	232,958,702

Dec.31, 2024				
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-	-	-	-	-
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	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+	-	-	-	-
AA to AA-	-	-	-	-
A+ to A-	-	-	-	-
Less than A-	4,257,177	15,025	-	4,272,202
Not rated	-	-	-	-
Total	4,257,177	15,025	-	4,272,202

### 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.

Sep.30, 2025						Equivalent in EGP
	EGP	USD	EUR	GBP	Other	Total
<b>Financial assets</b>						
Cash and balances at the central bank	8,737,066	8,206,739	3,173,414	221,658	1,547,154	21,886,031
Gross due from banks	70,003,012	129,740,199	24,733,450	2,769,675	307,221	227,553,557
Gross loans and advances to banks	-	26,176,019	1,123,995	-	-	27,300,014
Gross loans and advances to customers	389,669,768	95,955,290	7,724,747	38,635	1,899,936	495,288,376
Derivative financial instruments	29,041	1,193,867	-	-	-	1,222,908
<b>Financial investments</b>						
Gross financial investment securities	392,704,504	154,379,892	14,440,430	643,608	2,770,728	564,939,162
Investments in associates	44,485	-	-	-	-	44,485
<b>Total financial assets</b>	<b>861,187,876</b>	<b>415,652,006</b>	<b>51,196,036</b>	<b>3,673,576</b>	<b>6,525,039</b>	<b>1,338,234,533</b>
<b>Financial liabilities</b>						
Due to banks	4,889,489	2,512,924	23,545	4,782	21,504	7,452,244
Due to customers	623,802,104	369,805,207	43,133,295	3,635,727	7,087,657	1,047,463,990
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
<b>Total financial liabilities</b>	<b>629,101,281</b>	<b>405,845,587</b>	<b>44,472,105</b>	<b>3,640,509</b>	<b>7,109,161</b>	<b>1,090,168,643</b>
<b>Net on-balance sheet financial position</b>	<b>232,086,595</b>	<b>9,806,419</b>	<b>6,723,931</b>	<b>33,067</b>	<b>(584,122)</b>	<b>248,065,890</b>
<b>Total financial assets as of December 31, 2024</b>	<b>748,312,581</b>	<b>408,711,689</b>	<b>46,182,205</b>	<b>3,905,048</b>	<b>6,514,693</b>	<b>1,213,626,216</b>
<b>Total financial liabilities as of December 31, 2024</b>	<b>563,237,018</b>	<b>392,113,811</b>	<b>38,259,194</b>	<b>3,889,707</b>	<b>6,261,854</b>	<b>1,003,761,584</b>
<b>Net financial position as of December 31, 2024</b>	<b>185,075,563</b>	<b>16,597,878</b>	<b>7,923,011</b>	<b>15,341</b>	<b>252,839</b>	<b>209,864,632</b>

### 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
<b>Financial assets</b>				
Gross due from banks	227,553,557	270,833,659	228,004,004	271,686,961
Gross loans and advances to banks	27,300,014	9,863,221	27,386,834	9,697,155
Gross loans and advances to customers	495,288,376	392,383,044	496,317,431	393,639,159
<b>Financial investments:</b>				
Financial Assets at Amortized cost	231,162,977	168,585,201	231,208,994	167,909,234
<b>Total financial assets</b>	<b>981,304,924</b>	<b>841,665,125</b>	<b>982,917,263</b>	<b>842,932,509</b>
<b>Financial liabilities</b>				
Due to banks	7,452,244	2,034,885	7,454,600	2,034,931
Due to customers	1,047,463,990	972,595,958	1,050,492,488	976,291,471
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
<b>Total financial liabilities</b>	<b>1,089,944,973</b>	<b>1,003,661,013</b>	<b>1,093,580,440</b>	<b>1,007,645,579</b>

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			
	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	Total
<b>Measured at fair value:</b>				
<b>Financial assets:</b>				
Financial Assets at Fair Value through P&L	2,203,869	-	-	2,203,869
Financial Assets at Fair Value through OCI	188,021,436	143,017,623	-	331,039,059
<b>Total</b>	<b>190,225,305</b>	<b>143,017,623</b>	<b>-</b>	<b>333,242,928</b>
<b>Derivative financial instruments:</b>				
Financial assets	-	1,222,908	-	1,222,908
Financial liabilities	-	223,670	-	223,670
<b>Assets for which fair values are disclosed:</b>				
Due from banks	-	-	228,004,004	228,004,004
Financial Assets at Amortized cost	231,208,994	-	-	231,208,994
Loans and advances to banks	-	-	27,386,834	27,386,834
Loans and advances to customers	-	-	496,317,431	496,317,431
<b>Total</b>	<b>231,208,994</b>	<b>-</b>	<b>751,708,269</b>	<b>982,917,263</b>
<b>Liabilities for which fair values are disclosed:</b>				
Due to banks	-	-	7,454,600	7,454,600
Issued debt instruments	-	4,833,727	-	4,833,727
Other loans	-	30,799,625	-	30,799,625
Due to customers	-	-	1,050,492,488	1,050,492,488
<b>Total</b>	<b>-</b>	<b>35,633,352</b>	<b>1,057,947,088</b>	<b>1,093,580,440</b>

Dec.31, 2024	Fair value measurement using			
	Quoted prices in active markets (Level 1)	Significant observable inputs (level 2)	Valuation techniques (level 3)	Total
<b>Measured at fair value:</b>				
<b>Financial assets</b>				
Financial Assets at Fair value through P&L	-	-	-	-
Financial Assets at Fair value through OCI	143,379,940	91,132,227	-	234,512,167
<b>Total</b>	<b>143,379,940</b>	<b>91,132,227</b>	<b>-</b>	<b>234,512,167</b>
<b>Derivative financial instruments</b>				
Financial assets	-	819,711	-	819,711
Financial liabilities	-	100,571	-	100,571
<b>Assets for which fair values are disclosed:</b>				
Due from banks	-	-	271,686,961	271,686,961
Financial Assets at Amortized cost	167,909,234	-	-	167,909,234
Loans and advances to banks	-	-	9,697,155	9,697,155
Loans and advances to customers	-	-	393,639,159	393,639,159
<b>Total</b>	<b>167,909,234</b>	<b>-</b>	<b>675,023,275</b>	<b>842,932,509</b>
<b>Liabilities for which fair values are disclosed:</b>				
Due to banks	-	-	2,034,931	2,034,931
Issued debt instruments	-	5,076,291	-	5,076,291
Other loans	-	24,242,886	-	24,242,886
Due to customers	-	-	976,291,471	976,291,471
<b>Total</b>	<b>-</b>	<b>29,319,177</b>	<b>978,326,402</b>	<b>1,007,645,579</b>

## 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	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)
<b>Profit before tax</b>	<b>43,281,141</b>	<b>5,655,843</b>	<b>16,983,858</b>	<b>12,603,650</b>	<b>4,765,563</b>	<b>83,290,055</b>
Income tax	(11,039,055)	(1,441,378)	(4,277,545)	(3,217,890)	(1,214,492)	(21,190,360)
<b>Profit for the period</b>	<b>32,242,086</b>	<b>4,214,465</b>	<b>12,706,313</b>	<b>9,385,760</b>	<b>3,551,071</b>	<b>62,099,695</b>
<b>Total assets</b>	<b>460,098,812</b>	<b>13,493,168</b>	<b>565,343,009</b>	<b>85,622,634</b>	<b>231,021,211</b>	<b>1,355,578,834</b>
<b>Total liabilities</b>	<b>402,449,363</b>	<b>81,621,799</b>	<b>-</b>	<b>623,065,281</b>	<b>40,395,873</b>	<b>1,147,532,316</b>

\* Represents the net interest income and other income.

Sep.30, 2024	Corporate banking	SME's	Investments	Retail banking	Asset Liability Management	Total
Net revenue according to business segment	46,673,503	6,854,058	13,649,604	14,948,079	7,417,719	89,542,963
Expenses according to business segment	(23,589,962)	(1,824,974)	(552,714)	(4,937,583)	(16,179)	(30,921,412)
<b>Profit before tax</b>	<b>23,083,541</b>	<b>5,029,084</b>	<b>13,096,890</b>	<b>10,010,496</b>	<b>7,401,540</b>	<b>58,621,551</b>
Income tax	(6,369,181)	(1,393,818)	(3,666,691)	(2,792,570)	(2,051,348)	(16,273,608)
<b>Profit for the period</b>	<b>16,714,360</b>	<b>3,635,266</b>	<b>9,430,199</b>	<b>7,217,926</b>	<b>5,350,192</b>	<b>42,347,943</b>
<b>Total assets</b>	<b>288,465,776</b>	<b>10,593,117</b>	<b>370,467,816</b>	<b>70,261,380</b>	<b>380,169,928</b>	<b>1,119,958,017</b>
<b>Total liabilities</b>	<b>357,291,155</b>	<b>83,604,596</b>	<b>-</b>	<b>512,929,030</b>	<b>27,726,940</b>	<b>981,551,721</b>

## 5. Segment analysis by geographical segment

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)
<b>Profit before tax</b>	<b>71,105,215</b>	<b>9,689,924</b>	<b>2,754,761</b>	<b>(259,845)</b>	<b>83,290,055</b>
Income tax	(18,106,604)	(2,469,453)	(702,044)	87,741	(21,190,360)
<b>Profit for the period</b>	<b>52,998,611</b>	<b>7,220,471</b>	<b>2,052,717</b>	<b>(172,104)</b>	<b>62,099,695</b>
<b>Total assets</b>	<b>1,258,522,023</b>	<b>72,182,531</b>	<b>17,504,767</b>	<b>7,369,513</b>	<b>1,355,578,834</b>
<b>Total liabilities</b>	<b>840,510,545</b>	<b>243,099,184</b>	<b>58,210,400</b>	<b>5,712,187</b>	<b>1,147,532,316</b>

Sep.30, 2024	Greater Cairo	Alex, Delta & Sinai	Upper Egypt	Outside Egypt (CIB Kenya)	Total
Net revenue according to geographical segment	78,324,332	8,458,745	2,286,877	473,009	89,542,963
Expenses according to geographical segment	(27,569,189)	(2,174,396)	(468,985)	(708,842)	(30,921,412)
<b>Profit before tax</b>	<b>50,755,143</b>	<b>6,284,349</b>	<b>1,817,892</b>	<b>(235,833)</b>	<b>58,621,551</b>
Income tax	(14,079,740)	(1,741,717)	(503,832)	51,681	(16,273,608)
<b>Profit for the period</b>	<b>36,675,403</b>	<b>4,542,632</b>	<b>1,314,060</b>	<b>(184,152)</b>	<b>42,347,943</b>
<b>Total assets</b>	<b>1,044,584,714</b>	<b>55,234,838</b>	<b>13,996,719</b>	<b>6,141,746</b>	<b>1,119,958,017</b>
<b>Total liabilities</b>	<b>730,035,516</b>	<b>199,517,196</b>	<b>47,241,580</b>	<b>4,757,429</b>	<b>981,551,721</b>

### 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	(303,016)	976,120	1,142,935	18,518,831
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
<b>Total</b>	<b>34,761</b>	<b>1,282,250</b>	<b>803,883</b>	<b>18,194,491</b>

### 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	5,100,838	4,072,083	(231,880)	(418,276)
Other income (expenses)	(1,666,011)	(4,678,018)	(1,226,477)	(3,256,065)
<b>Total</b>	<b>4,227,204</b>	<b>668,432</b>	<b>(1,572,466)</b>	<b>(17,995,808)</b>

### 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)
<b>Shareholder's share</b>	<b>26,997,903</b>	<b>56,565,320</b>	<b>13,208,778</b>	<b>38,123,638</b>
Weighted average number of shares	3,050,981	3,050,981	3,050,981	3,050,981
<b>Basic earnings per share</b>	<b>8.85</b>	<b>18.54</b>	<b>4.33</b>	<b>12.50</b>
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
<b>Diluted earnings per share</b>	<b>8.76</b>	<b>18.36</b>	<b>4.29</b>	<b>12.38</b>

\* 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.  
Based on separate financial statement profits.

### 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	7,116,085	7,969,627	(1,840,878)	(4,224,251)
Due from banks impairment provision	(4,363)	(147,709)	(1,260)	(829)
Financial securities	522,804	146,166	149,282	480,077
<b>Total</b>	<b>7,634,526</b>	<b>7,968,084</b>	<b>(1,692,856)</b>	<b>(3,745,003)</b>

10 . Cash and balances at the central bank

	Sep.30, 2025	Dec.31, 2024
Cash	19,020,203	21,752,997
<b>Obligatory reserve balance with central banks</b>		
- Current accounts	2,865,828	114,778,023
<b>Total</b>	<b>21,886,031</b>	<b>136,531,020</b>
<b>Non-interest-bearing balances</b>	<b>21,886,031</b>	<b>136,531,020</b>

11 . Due from banks

	Sep.30, 2025	Dec.31, 2024
Current accounts	8,559,366	8,417,769
Deposits	218,994,191	262,415,890
Expected credit losses (ECL)	(143,640)	(3,825)
<b>Total</b>	<b>227,409,917</b>	<b>270,829,834</b>
Central banks	114,704,141	99,637,072
Local banks	96,825	101,775,461
Foreign banks	112,608,951	69,417,301
<b>Total</b>	<b>227,409,917</b>	<b>270,829,834</b>
Non-interest-bearing balances	3,800,123	2,156,451
Floating interest-bearing balances	46,553,642	44,712,342
Fixed interest-bearing balances	177,056,152	223,961,041
<b>Total</b>	<b>227,409,917</b>	<b>270,829,834</b>
Current balances	227,409,917	270,829,834
<b>Total</b>	<b>227,409,917</b>	<b>270,829,834</b>

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	82,719,088	72,763,665
Unearned interest	(12,745,506)	(8,916,960)
<b>Total Treasury bills</b>	<b>141,529,607</b>	<b>89,193,630</b>
Repos - Treasury bills	(533,257)	(563,568)
<b>Net</b>	<b>140,996,350</b>	<b>88,630,062</b>

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)
<b>Net</b>	<b>26,914,884</b>	<b>9,555,410</b>
Current balances	18,002,910	8,117,337
Non-current balances	8,911,974	1,438,073
<b>Net</b>	<b>26,914,884</b>	<b>9,555,410</b>

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)
<b>Ending balance of the period / year</b>	<b>(48,878)</b>	<b>(133,491)</b>



## 14 . Loans and advances to customers, net

	Sep.30, 2025	Dec.31, 2024
<b>Individual</b>		
- Overdraft	3,105,916	3,731,857
- Credit cards	17,480,594	15,027,813
- Personal loans	61,470,398	54,941,264
- Mortgage loans	7,415,492	5,794,632
<b>Total 1</b>	<b>89,472,400</b>	<b>79,495,566</b>
<b>Corporate and Business Banking</b>		
- Overdraft	105,550,056	87,461,400
- Direct loans	219,630,706	144,428,805
- Syndicated loans	79,067,319	79,963,890
- Other loans	1,567,895	1,033,383
<b>Total 2</b>	<b>405,815,976</b>	<b>312,887,478</b>
<b>Total Loans and advances to customers (1+2)</b>	<b>495,288,376</b>	<b>392,383,044</b>
<b>Less:</b>		
Unamortized bills discount	(102,836)	(238,286)
Unamortized syndicated loans discount	(50,657)	(84,093)
Expected credit losses (ECL)	(36,352,899)	(45,481,562)
Suspended credit account	(3,062,225)	(3,036,429)
<b>Net loans and advances to customers</b>	<b>455,719,759</b>	<b>343,542,674</b>
<b>Distributed to</b>		
Current balances	259,147,160	196,071,388
Non-current balances	196,572,599	147,471,286
<b>Total</b>	<b>455,719,759</b>	<b>343,542,674</b>

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

	Sep.30, 2025				
<b>Individual Loans:</b>	<b>Overdraft</b>	<b>Credit cards</b>	<b>Personal loans</b>	<b>Mortgage loans</b>	<b>Total</b>
Beginning balance	(10,787)	(2,028,966)	(1,699,512)	(86,004)	(3,825,269)
Released (charged) during the period	4,640	(658,865)	(74,441)	(14,884)	(743,550)
Written off during the period	1,587	47,292	118,758	120	167,757
Recoveries during the period	(1,547)	(50,402)	(68,274)	(492)	(120,715)
<b>Ending balance</b>	<b>(6,107)</b>	<b>(2,690,941)</b>	<b>(1,723,469)</b>	<b>(101,260)</b>	<b>(4,521,777)</b>

	Sep.30, 2025				
<b>Corporate and Business Banking Loans:</b>	<b>Overdraft</b>	<b>Direct loans</b>	<b>Syndicated loans</b>	<b>Other loans</b>	<b>Total</b>
Beginning balance	(5,818,838)	(23,716,012)	(12,086,636)	(34,807)	(41,656,293)
Released (charged) during the period	(1,723,887)	1,342,524	872,062	(32,292)	458,407
Written off during the period	-	345,452	-	1,418	346,870
Recoveries during the period	-	(461,465)	-	-	(461,465)
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
<b>Ending balance</b>	<b>(4,830,856)</b>	<b>(17,479,932)</b>	<b>(9,485,710)</b>	<b>(34,624)</b>	<b>(31,831,122)</b>

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

	Dec.31, 2024				
<b>Individual Loans:</b>	<b>Overdraft</b>	<b>Credit cards</b>	<b>Personal loans</b>	<b>Mortgage loans</b>	<b>Total</b>
Beginning balance	(5,517)	(723,524)	(1,428,802)	(85,452)	(2,243,295)
Released (charged) during the year	(6,713)	(1,304,974)	(375,154)	(1,642)	(1,688,483)
Written 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)
<b>Ending balance</b>	<b>(10,787)</b>	<b>(2,028,966)</b>	<b>(1,699,512)</b>	<b>(86,004)</b>	<b>(3,825,269)</b>

	Dec.31, 2024				
<b>Corporate and Business Banking Loans:</b>	<b>Overdraft</b>	<b>Direct loans</b>	<b>Syndicated loans</b>	<b>Other loans</b>	<b>Total</b>
Beginning balance	(2,814,547)	(18,367,660)	(5,792,815)	(19,420)	(26,994,442)
Released (charged) during the year	(2,166,672)	3,320,981	(4,085,932)	(16,596)	(2,948,219)
Written 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)	(8,195,864)	(3,484,329)	-	(12,528,313)
<b>Ending balance</b>	<b>(5,818,838)</b>	<b>(23,716,012)</b>	<b>(12,086,636)</b>	<b>(34,807)</b>	<b>(41,656,293)</b>

15
Financial investments securities

Sep.30, 2025				
	Financial Assets at Fair Value through P&L	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
<b>Investments listed in the market</b>				
Governmental bonds	2,203,869	158,402,435	227,631,728	388,238,032
Securitized and other bonds	-	22,841,147	2,071,354	24,912,501
Equity instruments	-	703,071	-	703,071
Treasury bills	-	-	982,767	982,767
Sukuk	-	6,074,783	-	6,074,783
<b>Investments not listed in the market</b>				
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
<b>Total</b>	<b>2,203,869</b>	<b>331,039,059</b>	<b>230,685,849</b>	<b>563,928,777</b>

Dec.31, 2024				
	Financial Assets at Fair Value through P&L	Financial Assets at Fair Value through OCI	Financial Assets at Amortized cost	Total
<b>Investments listed in the market</b>				
Governmental bonds	-	115,572,026	164,936,822	280,508,848
Securitized and other bonds	-	25,955,015	2,015,953	27,970,968
Equity instruments	-	159,066	-	159,066
Treasury bills	-	-	56,047	56,047
Sukuk	-	1,693,833	-	1,693,833
<b>Investments not listed in the market</b>				
Treasury bills	-	88,574,015	-	88,574,015
Securitized and other bonds	-	1,163,813	1,109,397	2,273,210
Equity instruments	-	922,707	-	922,707
Mutual funds	-	471,692	-	471,692
<b>Total</b>	<b>-</b>	<b>234,512,167</b>	<b>168,118,219</b>	<b>402,630,386</b>

## 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	-	277,408	-	-
<b>Total</b>	<b>71,511</b>	<b>694,076</b>	<b>80,784</b>	<b>377,992</b>

## 16 . Investments in associates

Investments in 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>
- TCA Properties*	Egypt	-	-	-	-	-	-
- Al Ahly Computer	Egypt	106,965	40,124	136,047	35,388	44,485	39.33
Total		106,965	40,124	136,047	35,388	44,485	

\* 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>
-TCA Properties	Egypt	1,531,763	1,458,913	68,725	(72,560)	62,512	37.00
- Al Ahly Computer	Egypt	87,825	47,861	124,562	10,502	35,681	39.33
<b>Total</b>		<b>1,619,588</b>	<b>1,506,774</b>	<b>193,287</b>	<b>(62,058)</b>	<b>98,193</b>	

## 17 . Other assets

	Sep.30, 2025	Dec.31, 2024
Accrued revenues	34,894,360	35,151,259
Prepaid expenses	2,456,938	1,469,209
Advances to purchase fixed assets	8,368,333	5,367,781
Accounts receivable (after deducting the provision)	4,156,163	2,150,743
Assets acquired as settlement of debts	73,378	40,809
Insurance	114,145	102,972
<b>Total</b>	<b>50,063,317</b>	<b>44,282,773</b>

## 18 . Property and equipment

Property and equipment	Sep.30, 2025							
	Land	Premises	IT	Vehicles	Fitting -out	Machines and equipment	Furniture and furnishing	Total
Cost at Jan 01, 2025 (1)	229,669	1,418,517	5,968,065	245,012	1,274,421	1,279,716	197,355	10,612,755
Additions during the period	-	213,228	2,255,512	34,330	274,946	375,043	63,086	3,216,145
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	1,625,034	8,220,840	279,342	1,534,340	1,652,914	258,789	13,800,928
Accumulated depreciation at beginning of the period (3)	-	628,150	3,926,788	92,838	982,544	839,907	144,599	6,614,826
Depreciation for the period	-	126,704	1,088,324	18,012	132,179	286,769	28,337	1,680,325
Disposals during the period *	-	(6,711)	(2,737)	-	(15,027)	(1,845)	(1,652)	(27,972)
Accumulated depreciation at end of the period (4)	-	748,143	5,012,375	110,850	1,099,696	1,124,831	171,284	8,267,179
Ending net assets (2-4)	229,669	876,891	3,208,465	168,492	434,644	528,083	87,505	5,533,749
Beginning net assets (1-3)	229,669	790,367	2,041,277	152,174	291,877	439,809	52,756	3,997,929

\* 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	1,232,387	4,574,069	225,188	1,018,249	940,061	162,568	8,382,191
Additions during the year	-	208,360	1,424,428	19,824	287,183	360,141	37,314	2,337,250
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	1,418,517	5,968,065	245,012	1,274,421	1,279,716	197,355	10,612,755
Accumulated depreciation at beginning of the year (3)	-	592,154	3,182,802	92,080	915,794	730,403	129,866	5,643,099
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)	-	628,150	3,926,788	92,838	982,544	839,907	144,599	6,614,826
Ending net assets (2-4)	229,669	790,367	2,041,277	152,174	291,877	439,809	52,756	3,997,929
Beginning net assets (1-3)	229,669	640,233	1,391,267	133,108	102,455	209,658	32,702	2,739,092

19 . Due to banks

	Sep.30, 2025	Dec.31, 2024
Current accounts	2,636,886	1,278,912
Deposits	4,815,358	755,973
<b>Total</b>	<b>7,452,244</b>	<b>2,034,885</b>
Central banks	1,177,792	714,368
Local banks	3,733,758	43,832
Foreign banks	2,540,694	1,276,685
<b>Total</b>	<b>7,452,244</b>	<b>2,034,885</b>
Non-interest-bearing balances	2,636,886	1,278,912
Floating bearing interest balances	426,084	679,715
Fixed interest bearing balances	4,389,274	76,258
<b>Total</b>	<b>7,452,244</b>	<b>2,034,885</b>
Current balances	7,452,244	2,034,885

20 . Due to customers

	Sep.30, 2025	Dec.31, 2024
Demand deposits	420,475,511	368,893,515
Time deposits	171,965,072	195,085,589
Certificates of deposit	250,060,032	234,726,375
Saving deposits	197,702,071	164,587,739
Other deposits	7,261,304	9,302,740
<b>Total</b>	<b>1,047,463,990</b>	<b>972,595,958</b>
Corporate deposits	431,191,542	432,276,949
Individual deposits	616,272,448	540,319,009
<b>Total</b>	<b>1,047,463,990</b>	<b>972,595,958</b>
Non-interest-bearing balances	192,678,931	162,580,633
Floating interest-bearing balances	22,952,320	9,714,973
Fixed interest-bearing balances	831,832,739	800,300,352
<b>Total</b>	<b>1,047,463,990</b>	<b>972,595,958</b>
Current balances	796,010,166	733,056,112
Non-current balances	251,453,824	239,539,846
<b>Total</b>	<b>1,047,463,990</b>	<b>972,595,958</b>

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	3,854,584
Accrued expenses	4,517,855	4,449,298
Accounts payable	17,230,481	12,829,483
Other credit balances	1,459,426	307,804
<b>Total</b>	<b>27,009,254</b>	<b>21,441,169</b>

22 . Issued debt instruments

	Interest rate	Sep.30, 2025	Dec.31, 2024
<b>Fixed rate bonds with 5 years maturity</b>			
Green bonds (USD)	Fixed rate	4,779,461	5,067,781
<b>Total</b>		<b>4,779,461</b>	<b>5,067,781</b>
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	15,606,123	(4,230,788)	(34,741)	-	11,340,594
Provision for other claim**	2,896,351	257,237	(15,804)	(1,713)	3,136,071
<b>Total</b>	<b>18,621,822</b>	<b>(4,072,083)</b>	<b>(52,461)</b>	<b>(2,039)</b>	<b>14,495,239</b>

	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	10,670,568	877,489	4,058,066	-	15,606,123
Provision for other claim**	417,275	2,377,298	111,132	(9,354)	2,896,351
<b>Total</b>	<b>11,095,089</b>	<b>3,363,525</b>	<b>4,172,794</b>	<b>(9,586)</b>	<b>18,621,822</b>

\* 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 No. of shares in thousand	Dec.31, 2024 No. of shares in thousand
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)
<b>Outstanding at the end of the period / year</b>	<b>73,416</b>	<b>75,874</b>

Details of the outstanding tranches are as follows:

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

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

	19th tranche	18th tranche
Exercise price	10	10
Current share price	78.5	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 generate 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	
	Income	Expenses	Income	Expenses
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 . 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).

28 . 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.

29 . 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	37,030,932	83,290,624	20,219,315	58,621,506
Tax rate	22.50%	22.50%	22.50%	22.50%
<b>Income tax based on accounting profit</b>	<b>8,331,960</b>	<b>18,740,390</b>	<b>4,549,346</b>	<b>13,189,839</b>
<b>Add / (Deduct)</b>				
Non-deductible expenses	1,036,421	5,794,473	1,837,005	5,724,075
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
<b>Income and Deferred tax</b>	<b>8,277,304</b>	<b>21,190,360</b>	<b>5,418,719</b>	<b>16,273,608</b>
<b>Effective tax rate</b>	<b>22.35%</b>	<b>25.44%</b>	<b>26.80%</b>	<b>27.76%</b>

30 . 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.

\* Based on separate financial statement.

