PricewaterhouseCoopers Ezzeldeen, Diab & Co.
Public Accountants

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Al Baraka Bank Egypt - S.A.E

Condensed Separate Interim Financial Statements

For the period ended 30 June 2026

Together with Limited Review Report

Condensed separate interim financial statements for the period ended 30 June 2026

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Limited Review Report on Condensed Separate Interim Financial Statements

To the Board of Directors of Al Baraka Bank Egypt S.A.E.

Introduction

We have performed a limited review on the accompanying condensed separate interim statement of financial position of Al Baraka Bank Egypt S.A.E. (the Bank) as at 30 June 2026 and the related condensed separate interim statements of income, comprehensive income, changes in equity and cash flows for the six-month period then ended, and other explanatory notes. 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 banks' financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on 16 December 2008 as amended by the regulation issued on 26 February 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed separate interim financial statements for banks and with the requirements of applicable Egyptian laws and regulations. Our responsibility is limited to expressing a conclusion on these condensed separate interim financial statements based on our limited review.

Scope of Limited Review

We conducted our limited review in accordance with the Egyptian standard on review engagements (2410) "Review of interim financial information performed by the independent auditor of the entity". A limited review of condensed 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 limited review procedures. A limited review is substantially less in scope than an audit conducted in accordance with Egyptian Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these condensed separate interim financial statements.

Conclusion

Based on our limited 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 Banks' financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on December 16, 2008 as amended by the regulation issued on 26 February 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed separate interim financial statements for Banks and with the requirements of applicable Egyptian laws and regulations.

Auditors

Mohamed Elsawaf
Member of Egyptian Society of Accountants and Auditors
R.A.A. 39521
F.R.A. 419
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United for Auditing and Taxes
UHY- UNITED

Cairo 10 August 2026

Condensed separate interim statement of financial position as of 30 June 2026

	Note	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Assets			
Cash and due from Central Bank of Egypt	13	9,398,504	9,187,055
Due from banks, net	14	15,239,231	18,439,917
Financing and credit facilities to customers, net	15	72,439,184	66,251,839
Financial investments			
- Measured at FVPL	16/1	192,876	160,807
- Measured at FVOCI	16/2	18,549,296	12,470,264
- Measured at Amortized cost	16/3	30,124,147	34,718,258
Investment in subsidiaries	17	545,287	147,000
Intangible assets, net		146,503	80,166
Other assets, net	18	3,082,596	2,484,502
Property, plant and equipment, net	19	1,884,797	1,946,652
Total assets		**151,602,421**	**145,886,460**
Liabilities and Equity			
Liabilities			
Due to banks	20	494,739	280,341
Customers' deposits	21	127,475,865	122,719,399
Subordinated and other islamic financing	22	4,358,295	4,264,497
Other liabilities	23	1,903,832	1,414,886
Other provisions	24	283,140	278,346
Deferred tax liabilities		73,792	72,187
Current income tax liabilities		731,688	1,133,746
Defined benefits obligation		64,582	64,582
Total liabilities		**135,385,933**	**130,227,984**
Equity			
Issued and paid-up capital	25	5,089,974	5,089,974
Reserves	26	1,488,857	1,464,352
Retained earnings		9,637,657	9,104,150
Total equity		**16,216,488**	**15,658,476**
Total liabilities and equity		**151,602,421**	**145,886,460**

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

(Limited review report attached)

Hisham Abdelsalam
Chief Financial Officer

Hazem Hegazy
Vice Chairman & CEO

Cairo: 10 August 2026

Condensed separate interim income statement for the period ended 30 June 2026

	Note	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Income from Murabaha, Musharaka, Mudarabah and similar income	5	11,311,649	5,731,339	11,098,476	5,593,632
Cost of deposits and similar expenses	5	(7,348,225)	(3,653,026)	(7,460,873)	(3,765,914)
Net income from funds		**3,963,424**	**2,078,313**	**3,637,603**	**1,827,718**
Fees and commission income	6	658,680	349,927	592,262	293,383
Fees and commission expenses	6	(100,228)	(54,761)	(77,631)	(38,264)
Net fees and commission income		**558,452**	**295,166**	**514,631**	**255,119**
Dividends income		31,437	6,479	22,051	20,893
Net trading income	7	138,053	87,436	102,185	61,262
Gains on financial investments		28,658	14,047	39,033	24,592
Administrative expenses	8	(1,416,614)	(731,291)	(1,039,105)	(519,449)
Impairment charge of expected credit losses	9	(470,966)	(173,932)	(469,337)	(250,870)
Other operating expenses	10	(102,576)	(53,843)	(35,252)	(12,756)
Net profit for the period before tax		**2,729,868**	**1,522,375**	**2,771,809**	**1,406,509**
Income tax expense	11	(877,909)	(486,415)	(811,997)	(405,644)
Net profit for the period		**1,851,959**	**1,035,960**	**1,959,812**	**1,000,865**
Basic earning per share	12	**2.18**	**1.23**	**2.34**	**1.19**

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

Hisham Abdelsalam
Chief Financial Officer

Hazem Hegazy
Vice Chairman & CEO

Condensed separate interim statement of comprehensive Income for the period ended 30 June 2026

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30-Jun-25 EGP Thousands
Net profit for the period	**1,851,959**	**1,035,960**	**1,959,812**	**1,000,865**
Comprehensive (loss)/income items that will not be reclassified to the profit or loss:				
Net change in fair value of equity instruments measured at FVOCI	44,915	20,023	13,537	(12,213)
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	(10,106)	(4,505)	(3,046)	2,747
Comprehensive income/(loss) items that is or may be reclassified to the profit or loss:				
Net change in fair value of debt instruments measured at FVOCI	16,969	(2,617)	(23,625)	16,263
Expected credit loss for fair value of debt instruments measured at FVOCI	(23,460)	(7,750)	6,482	8,030
Tax impact related to other comprehensive income that will be reclassified to the profit or loss	(3,813)	589	5,403	(3,659)
Net other comprehensive income/(loss) for the period , After tax	**24,505**	**5,740**	**(1,249)**	**11,168**
Total comprehensive income for the period , After tax	**1,876,464**	**1,041,700**	**1,958,563**	**1,012,033**

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

Condensed separate interim statement of changes in cash flow for the period ended 30 June 2026

	Note	30 June 2026 EGP Thousands	30 June 2025 EGP Thousands
Cash flows from operating activities			
Profit before tax		2,729,868	2,771,809
Adjusted by:			
Property and Equipment depreciation and Intangible assets amortization	8	146,362	77,924
Impairment credit losses	9	470,966	469,337
Impairment charge (Released) of other provisions	24	17,175	16,233
Impairment charge (Released) of assets reverted to the bank	10	-	20,409
Provisions no longer required other than financing provision	24	(252)	(70,983)
Provisions used other than financing provision	24	(11,414)	(5,889)
Amortization of premium / discount for bonds	16/2	188,594	4,580
Exchange translation differences of impairment provisions		25,450	(20,139)
Exchange translation differences of financial investment measured at FVOCI	16/2	(33,737)	(29,633)
Exchange translation differences of financial investment measured at Amortized cost	16/3	(285,426)	120,421
Exchange translation differences of subordinated financing	22	132,732	(115,254)
FV revaluation differences of financial investment measured at FVPL	16/1	(32,069)	(18,505)
Loss (Gain) on sale of property and equipment	10	(26,726)	(4,014)
Loss (Gain) on sale of assets reverted to the bank	10	(11,285)	(38)
Dividend income		(31,437)	(22,051)
Operating profits before changes in operating assets and liabilities		**3,278,801**	**3,194,207**
Net decrease (increase) in assets and liabilities			
Balances with central banks within the required reserve ratio		(36,997)	(966,590)
Treasury bills with maturity more than 90 days		(10,736,734)	(5,178,129)
Financing and facilities to customers		(6,694,356)	(3,868,975)
Other assets		(599,907)	474,642
Due to banks		214,398	(330,600)
Customers' deposits		4,756,466	8,206,780
Other liabilities		449,004	40,559
Current income tax obligations paid		(1,292,286)	(939,796)
Net cash flows (used in) generated from operating activities		**(10,661,611)**	**632,098**
Cash flows from investing activities			
Acquisition of Property and Equipment	19	(59,207)	(225,132)
Proceeds from sale of Property and Equipment		26,812	5,451
Acquisition of Intangible assets		(91,719)	(13,576)
Acquisition of investment measured at FVOCI	16/2	(1,511,145)	(996,466)
Proceeds from sale of investment measured at FVOCI	16/2	873,307	461,592
Proceeds from sale of investment measured at Amortized cost	16/3	1,747,123	7,581,185
Acquisition of investment in subsidiaries		(398,287)	-
Proceeds from Dividend income		31,437	22,051
Net cash flows generated from investing activities		**618,321**	**6,835,105**
Cash flows from financing activities			
Proceeds from Subordinated and other financing	22	100,000	-
Paid from Subordinated and other financing	22	(138,934)	(137,357)
Cash dividends (Share of employees, remuneration of BOD members,shareholders)		(1,278,505)	(986,182)
Net cash flows (used in) financing activities		**(1,317,439)**	**(1,123,539)**
Net increase in cash and cash equivalents during the period		**(11,360,729)**	**6,343,664**
Beginning balance of cash and cash equivalents		31,580,529	21,323,836
Cash and cash equivalents at the end of the period	27	**20,219,800**	**27,667,500**

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

Condensed separate interim statement of shareholders' equity for the period ended 30 June 2026

(EGP Thousands)

	Issued and paid-up capital	Reserves	Retained earnings	Total
30 June 2025				
Balance at 1 January 2025	**5,089,974**	**1,187,968**	**6,279,224**	**12,557,166**
Net change in other comprehensive income	-	(1,249)	-	**(1,249)**
Net profit for the period	-	-	1,959,812	**1,959,812**
Total	**5,089,974**	**1,186,719**	**8,239,036**	**14,515,729**
Cash dividends (Share of employees, remuneration of Board members and Shareholders)	-	-	(986,182)	**(986,182)**
Banking system development fund	-	-	(29,818)	**(29,818)**
Balance at 30 June 2025	**5,089,974**	**1,186,719**	**7,223,036**	**13,499,729**
30 June 2026				
Balance at 1 January 2026	**5,089,974**	**1,464,352**	**9,104,150**	**15,658,476**
Net change in other comprehensive income	-	24,505	-	**24,505**
Net profit for the period	-	-	1,851,959	**1,851,959**
Total	**5,089,974**	**1,488,857**	**10,956,109**	**17,534,940**
Cash dividends (Share of employees, remuneration of Board members and Shareholders)	-	-	(1,278,505)	**(1,278,505)**
Banking system support and development fund	-	-	(39,947)	**(39,947)**
Balance at 30 June 2026	**5,089,974**	**1,488,857**	**9,637,657**	**16,216,488**

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

Notes to the condensed separate interim financial statements

1. General Information

Al-Ahram Bank (an Egyptian joint stock company) was established as a commercial bank on March 19, 1980, in accordance with the provisions of the Investment Law no 43 of 1974 and its executive regulations and the amendments thereon. In accordance with the extraordinary general assembly resolution of 21 September 1988, the name of the bank was amended to become “Saudi Egyptian Finance Bank”, and according to the resolution of the “Extraordinary General Meeting” held on 30 April 2009, the Bank’s name was changed to become Al Baraka Bank Egypt – S.A.E.

The Bank provides corporate and retail banking and investments services, which complies with the provisions of Islamic Sharia in Egypt, through its 43 branches in addition to 2 digital branches served by 1420 staff at the date of the financial statements. The Head Office is in the southern 90th Street, City Centre, the first sector in the Fifth Settlement, New Cairo, Egypt. The Bank is listed on the Egyptian Stock Exchange.

These Condensed interim separate financial statements for the period ending 30 June 2026 were approved by the Board of Directors on 10 August 2026.

2. Summary of Significant Accounting Policies

The following are the principal accounting policies applied in the preparation of these condensed interim separate financial statements. These policies have been applied consistently throughout all the periods presented unless otherwise disclosed.

2.1 Basis of preparation of the separate financial statements

These condensed separate interim financial statements have been prepared in accordance with the rules of preparation and presentation of Banks’ financial statements and basis of recognition and measurement issued by the Central Bank of Egypt on 16 December 2008 as amended by the regulation issued on 26 February 2019 and its subsequent interpretive instructions and Central Bank of Egypt board of directors resolution on 3 May 2020 regarding issuing condensed interim financial statements for Banks and with the requirements of applicable Egyptian laws and regulations. For matters not specifically addressed in the Central Bank of Egypt's instructions, reference is made to the Egyptian Accounting Standards.

These condensed interim separate financial statements do not include all the information and disclosures required for a complete set of annual separate financial statements prepared in accordance with the Central Bank of Egypt instructions. Accordingly, they should be read in conjunction with the Bank's annual separate financial statements at December 31, 2025.

In preparing these condensed interim separate financial statements, management has exercised significant judgments in applying the Bank's accounting policies, and the key sources of estimation uncertainty were the same as those applied in the annual financial statements for the year ended December 31, 2025.

3. Financial Risk Management

The Bank is exposed to various financial risks, primarily stemming from its core activities and those of some of its subsidiaries. Given that risk is fundamental to financial activity, and that financial activities are based on the principle of risk acceptance, analysis, and management - whether individually or as part of a combination of risks - the bank aims to achieve an appropriate balance between risk and associated benefits, and to minimize potential negative impacts on its financial performance. Among the most significant risks the Bank faces are credit risk, market risk, liquidity risk, and other operational risks. Market risk includes foreign exchange rate risk, profit rate risk, and other rate risks.

Risk management policies are established to identify and analyze risks, set limits, and control them. These policies ensure compliance with limits through reliable methods and regularly updated information systems. The bank periodically reviews and adjusts its risk management policies and systems to reflect changes in markets, products, services, and best practices.

Risk management is carried out by the Risk Committee and the Market Risk and Credit Risk Departments, in accordance with policies approved by the Board of Directors. The risk management departments identify, assess, and manage financial risks in close collaboration with the bank's various operating units. The Board of Directors provides written principles for overall risk management, as well as written policies covering specific risk areas such as credit risk, foreign exchange risk, profit rate risk, the use of derivative and non-derivative financial instruments, and liquidity risk. Furthermore, the Risk Committee is responsible for the periodic review of risk management and the control environment, operating independently.

3.1 Credit Risk

Credit risk represents the potential losses resulting from the possibility that borrowers or counterparties will fail to meet their contractual obligations. Credit risk arises primarily from bank balances, financing, and facilities extended to banks, individuals, micro, small, and medium enterprises (MSMEs), and institutions, as well as related commitments. It can also arise from collateral/credit guarantees such as financial guarantee contracts, letters of credit, and letters of guarantee.

The bank is also exposed to credit risk from investment activities in debt instruments and outstanding positions from trading activities.

Credit risk is considered the most significant risk to the bank's operations. Therefore, the bank carefully manages its credit risk exposure. The management and control of credit risk within the bank's Retail and Corporate Banking Credit Risk Management Team, under the Risk Management Department, reports regularly to the Risk Committee, senior management, heads of business units, and the Board of Directors.

Notes to the condensed separate interim financial statements

3. Financial Risk Management - continuing

3.1.1 Maximum limit for credit risk before collaterals.

Financial position items exposed to credit risks	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Due from banks	15,239,231	18,439,917
Financing and credit facilities to customers, net		
Retail		
- Credit cards	513,736	463,695
- Personal financing	12,958,848	11,636,998
- Mortgages	28,288	47,050
Corporate		
- Direct financing	44,317,370	42,890,470
- Syndicated financing	14,620,942	11,213,626
Financial investments		
Debt instruments measured at FVOCI	17,842,861	11,791,204
Debt instruments measured at Amortized cost	30,124,147	34,718,258
Accrued revenues	1,498,482	1,272,313
Total	**137,143,905**	**132,473,531**
Off balance sheet items exposed to credit risk		
Letter of Credit (import and export)	261,115	190,246
Letter of Guarantee	5,998,669	6,130,700
Customers Acceptances	992,026	464,131
Total	**7,251,810**	**6,785,077**

Notes to the condensed separate interim financial statements

3. Financial risk management - continuing

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

(EGP Thousands)

Due from banks	30 June 2026 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total	31 December 2025 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total
Credit rating as per CBE classification								
Good debts	15,241,868	-	-	15,241,868	18,442,504	-	-	18,442,504
Total	15,241,868	-	-	15,241,868	18,442,504	-	-	18,442,504
Deduct: Expected credit losses	(2,637)	-	-	(2,637)	(2,587)	-	-	(2,587)
Ending Balance	15,239,231	-	-	15,239,231	18,439,917	-	-	18,439,917

Retail	30 June 2026 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total	31 December 2025 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total
Credit rating as per CBE classification								
Good financing	12,672,025	445,424	-	13,117,449	11,307,068	358,792	-	11,665,860
Regular watch list	-	279,476	-	279,476	-	396,889	-	396,889
Special watch list	-	113,790	-	113,790	-	95,184	-	95,184
Non-performing financing	-	-	189,288	189,288	-	-	122,676	122,676
Total	12,672,025	838,690	189,288	13,700,003	11,307,068	850,865	122,676	12,280,609
Deduct: Expected credit losses	(29,142)	(2,127)	(167,862)	(199,131)	(26,849)	(1,861)	(104,157)	(132,867)
Ending Balance	12,642,883	836,563	21,426	13,500,872	11,280,219	849,004	18,519	12,147,742

Corporate	30 June 2026 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total	31 December 2025 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total
Credit rating as per CBE classification								
Good financing	44,637,468	2,774,427	-	47,411,895	36,718,725	6,505,310	-	43,224,035
Regular watch list	4,016,706	7,754,641	-	11,771,347	2,683,040	8,115,875	-	10,798,915
Special watch list	-	379,441	-	379,441	-	1,106,985	-	1,106,985
Non-performing financing	-	-	3,226,757	3,226,757	-	-	2,393,148	2,393,148
Total	48,654,174	10,908,509	3,226,757	62,789,440	39,401,765	15,728,170	2,393,148	57,523,083
Deduct: Expected credit losses	(102,139)	(991,682)	(2,757,307)	(3,851,128)	(73,138)	(1,337,857)	(2,007,991)	(3,418,986)
Ending Balance	48,552,035	9,916,827	469,450	58,938,312	39,328,627	14,390,313	385,157	54,104,097

Debt instruments measured at FVOCI	30 June 2026 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total	31 December 2025 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total
Credit rating as per CBE classification								
Good debts	17,842,861	-	-	17,842,861	11,791,204	-	-	11,791,204
Total	17,842,861	-	-	17,842,861	11,791,204	-	-	11,791,204
Ending Balance	17,842,861	-	-	17,842,861	11,791,204	-	-	11,791,204

Debt instruments measured at Amortized cost	30 June 2026 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total	31 December 2025 Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	Total
Credit rating as per CBE classification								
Good debts	30,177,977	-	-	30,177,977	34,771,651	-	-	34,771,651
Total	30,177,977	-	-	30,177,977	34,771,651	-	-	34,771,651
Deduct: Expected credit losses	(53,830)	-	-	(53,830)	(53,393)	-	-	(53,393)
Ending Balance	30,124,147	-	-	30,124,147	34,718,258	-	-	34,718,258

Notes to the condensed separate interim financial statements

3. Financial risk management - continuing

The following table shows changes in customer financing balances during the Period between the three stages:

(EGP Thousands)

Retail	30 June 2026 Stage 1 12-Months	30 June 2026 Stage 2 Life time	30 June 2026 Stage 3 Life time	30 June 2026 Total	31 December 2025 Stage 1 12-Months	31 December 2025 Stage 2 Life time	31 December 2025 Stage 3 Life time	31 December 2025 Total
Balance at 1 January 2026	**11,307,068**	**850,865**	**122,676**	**12,280,609**	**7,791,661**	**504,027**	**57,735**	**8,353,423**
Transferred to (from) stage 1	(337,496)	280,935	56,561	-	(426,627)	376,658	49,969	-
Transferred to (from) stage 2	326,680	(380,076)	53,396	-	165,638	(182,286)	16,648	-
Transferred to (from) stage 3	3,580	1,809	(5,389)	-	3,871	1,760	(5,631)	-
New financial assets purchased or issued	4,530,717	320,525	3,890	**4,855,132**	7,132,788	463,725	10,140	**7,606,653**
Matured or disposed financial assets	(3,158,524)	(235,368)	(41,846)	**(3,435,738)**	(3,360,263)	(313,019)	(6,185)	**(3,679,467)**
Ending Balance	**12,672,025**	**838,690**	**189,288**	**13,700,003**	**11,307,068**	**850,865**	**122,676**	**12,280,609**

Corporate	30 June 2026 Stage 1 12-Months	30 June 2026 Stage 2 Life time	30 June 2026 Stage 3 Life time	30 June 2026 Total	31 December 2025 Stage 1 12-Months	31 December 2025 Stage 2 Life time	31 December 2025 Stage 3 Life time	31 December 2025 Total
Balance at 1 January 2026	**39,401,765**	**15,728,170**	**2,393,148**	**57,523,083**	**34,300,879**	**11,105,551**	**2,273,093**	**47,679,523**
Transferred to (from) stage 1	(951,664)	933,381	18,283	-	(9,631,705)	9,376,259	255,446	-
Transferred to (from) stage 2	2,704,361	(3,534,824)	830,463	-	479,357	(630,751)	151,394	-
Transferred to (from) stage 3	-	-	-	-	-	-	-	-
New financial assets purchased or issued	24,775,188	6,115,115	-	**30,890,303**	36,251,118	3,986,803	-	**40,237,922**
Matured or disposed financial assets	(17,346,095)	(8,419,113)	(34,173)	**(25,799,381)**	(21,904,177)	(8,053,665)	(249,238)	**(30,207,081)**
Foreign exchange translation differences	70,619	85,780	19,036	**175,435**	(93,707)	(56,027)	(37,547)	**(187,281)**
Ending Balance	**48,654,174**	**10,908,509**	**3,226,757**	**62,789,440**	**39,401,765**	**15,728,170**	**2,393,148**	**57,523,083**

The following table shows changes in ECL balances during the financial Period between the three stages:

(EGP Thousands)

Retail	30 June 2026 Stage 1 12-Months	30 June 2026 Stage 2 Life time	30 June 2026 Stage 3 Life time	30 June 2026 Total	31 December 2025 Stage 1 12-Months	31 December 2025 Stage 2 Life time	31 December 2025 Stage 3 Life time	31 December 2025 Total
Balance at 1 January 2026	**26,849**	**1,861**	**104,157**	**132,867**	**35,063**	**1,792**	**38,390**	**75,245**
Transferred to (from) stage 1	(1,279)	827	452	-	(2,008)	1,222	787	-
Transferred to (from) stage 2	499	(1,366)	867	-	453	(1,000)	547	-
Transferred to (from) stage 3	3,580	1,809	(5,389)	-	3,871	1,760	(5,632)	-
Charged/(Released) during the Period	(507)	(1,004)	107,776	**106,265**	(10,530)	(1,913)	70,528	**58,085**
Written off during the Period	-	-	(41,239)	**(41,239)**	-	-	(4,918)	**(4,918)**
Recoveries during the Period	-	-	1,238	**1,238**	-	-	4,455	**4,455**
Ending Balance	**29,142**	**2,127**	**167,862**	**199,131**	**26,849**	**1,861**	**104,157**	**132,867**

Corporate	30 June 2026 Stage 1 12-Months	30 June 2026 Stage 2 Life time	30 June 2026 Stage 3 Life time	30 June 2026 Total	31 December 2025 Stage 1 12-Months	31 December 2025 Stage 2 Life time	31 December 2025 Stage 3 Life time	31 December 2025 Total
Balance at 1 January 2026	**73,138**	**1,337,857**	**2,007,991**	**3,418,986**	**110,295**	**868,757**	**1,978,940**	**2,957,992**
Transferred to (from) stage 1	(2,362)	2,316	46	-	(333,401)	333,146	255	-
Transferred to (from) stage 2	11,331	(560,088)	548,757	-	22,071	(26,311)	4,240	-
Transferred to (from) stage 3	-	-	-	-	-	-	-	-
Charged/(Released) during the Period	19,821	201,138	168,546	**389,505**	274,728	177,867	480,862	**933,457**
Written off during the Period	-	-	(9,918)	**(9,918)**	-	-	(477,507)	**(477,507)**
Recoveries during the Period	-	-	27,259	**27,259**	-	-	45,998	**45,998**
Foreign exchange translation differences	211	10,459	14,626	**25,296**	(555)	(15,602)	(24,797)	**(40,954)**
Ending Balance	**102,139**	**991,682**	**2,757,307**	**3,851,128**	**73,138**	**1,337,857**	**2,007,991**	**3,418,986**

Notes to the condensed separate interim financial statements

3. Financial risk management - continuing

3.1.2 Concentration of the risks of financial assets exposed to the credit risk.

Geographical Segments:

The following table provides a breakdown of the gross amount of the most significant credit risk limits to which the bank is exposed at the end of the current reporting Period, the gross amount of all financial assets including financing and credit facilities is segmented into the geographical regions of the bank's clients:

(EGP Thousands)

	Arab Republic of Egypt			Total	Gulf	Other	Total
	Great Cairo	Alex and Delta	Upper Egypt			Countries	
Cash and due from Central Bank of Egypt	9,244,906	127,636	25,962	**9,398,504**	-	-	**9,398,504**
Due from banks	11,936,704	-	-	**11,936,704**	1,990,550	1,314,614	**15,241,868**
Gross financing and credit facilities to customers							
Retail							
- Credit cards	457,435	64,441	10,511	**532,387**	-	-	**532,387**
- Personal financing	15,467,450	3,574,173	334,193	**19,375,816**	-	-	**19,375,816**
- Mortgages	33,998	1,611	-	**35,609**	-	-	**35,609**
Corporate							
- Direct financing	38,189,858	8,787,100	268,924	**47,245,882**	-	-	**47,245,882**
- Syndicated financing	15,938,464	-	-	**15,938,464**	-	-	**15,938,464**
Financial investments							
- Debt instruments measured at FVOCI	17,842,861	-	-	**17,842,861**	-	-	**17,842,861**
- Debt instruments measured at Amortized cost	30,177,977	-	-	**30,177,977**	-	-	**30,177,977**
Balance at 30 June 2026	**139,289,653**	**12,554,961**	**639,590**	**152,484,204**	**1,990,550**	**1,314,614**	**155,789,368**
Balance at 31 December 2025	**133,515,186**	**12,084,651**	**718,464**	**146,318,301**	**2,549,621**	**1,225,938**	**150,093,860**

Notes to the condensed separate interim financial statements

3. Financial risk management - continuing

3.1.2 Concentration of the risks of financial assets exposed to the credit risk - continue

Activity Segments

The following table analyses the Group's main credit exposure at their book value categorized by the Bank's customers activities.:

(EGP Thousands)

	Financial institutions	Manufacturing	Real estate	Wholesale and retail trade	Governmental	Other activities	Individuals	Total
Cash and due from Central Bank of Egypt	9,398,504	-	-	-	-	-	-	**9,398,504**
Due from banks	15,241,868	-	-	-	-	-	-	**15,241,868**
Gross financing and credit facilities to customers								
Retail								
- Credit cards	-	-	-	-	-	-	532,387	**532,387**
- Personal financing	-	-	-	-	-	-	19,375,816	**19,375,816**
- Mortgages	-	-	-	-	-	-	35,609	**35,609**
Corporate								
- Direct financing	9,505,101	17,068,581	-	6,973,008	7,451,345	6,247,847	-	**47,245,882**
- Syndicated financing	-	2,041,124	-	1,292,586	7,882,264	4,722,490	-	**15,938,464**
Financial investments								
- Debt instruments measured at FVOCI	4,488,799	-	1,812,062	-	11,542,000	-	-	**17,842,861**
- Debt instruments measured at Amortized cost	-	-	-	-	30,177,977	-	-	**30,177,977**
Balance at 30 June 2026	**38,634,272**	**19,109,705**	**1,812,062**	**8,265,594**	**57,053,586**	**10,970,337**	**19,943,812**	**155,789,368**
Balance at 31 December 2025	**40,895,292**	**25,754,151**	**1,847,678**	**7,462,383**	**41,618,569**	**14,431,034**	**18,084,753**	**150,093,860**

3. Financial risk management - continuing

3.2 Market Risk

Market Risks represent the potential losses resulting from unfavorable movements in market prices that may negatively affect the values of the bank's investment positions. Market risk results from open positions of the rate of return, currencies, and equity products, as each of them is exposed to general and specific risks in the market and changes in the level of sensitivity to market rates or to prices such as Profits rates, exchange rates and prices of equity instruments. The bank distinguishes between the trading portfolio and the non-trading portfolio in measuring market risks.

The management of market risk arising from trading or non-trading activities is concentrated in the Bank's risk management and is monitored by two separate teams. Periodic reports on market risks are submitted to the Board of Directors and the members of the Assets and Liabilities Committee (ALCO).

The portfolios of financial investments at fair value through profit or loss include those positions resulting from the Bank's direct dealing with customers or with the market, while non-trading portfolios arise primarily from managing the interest rate on assets and liabilities. These portfolios include foreign exchange risk and equity instruments arising from financial investments at amortized cost and financial investments at fair value through other comprehensive income.

3.2.1 Risk of Fluctuation of Foreign Currencies Exchange Rates

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 for both overnight and intra-day positions, 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 EGP Thousands)

30 June 2026	EGP	USD	GBP	EUR	Other	Total
Financial assets						
Cash and due from Central Bank of Egypt	9,132,208	207,768	4,571	31,510	22,448	**9,398,504**
Due from banks	4,601,598	9,732,022	89,112	727,656	88,842	**15,239,231**
Financing and credit facilities to customers	60,960,273	11,428,999	-	49,912	-	**72,439,184**
Financial Investments measured at FVPL	192,876	-	-	-	-	**192,876**
Financial Investments measured at FVOCI	18,486,797	-	-	-	62,499	**18,549,296**
Financial Investments measured at Amortized cost	16,962,924	12,826,476	-	334,746	-	**30,124,147**
Investment in subsidiaries	545,287	-	-	-	-	**545,287**
Other financial assets	1,254,547	243,764	87	224	58	**1,498,680**
Total financial assets	**112,136,509**	**34,439,030**	**93,770**	**1,144,049**	**173,847**	**147,987,205**
Financial liabilities						
Due to banks	-	471,473	79	15,934	7,253	**494,739**
Customers' deposits	96,591,646	29,587,360	93,296	1,103,190	100,372	**127,475,865**
Subordinated and other Islamic financing	100,368	4,257,927	-	-	-	**4,358,295**
Other financial liabilities	259,036	133,163	578	22,837	49,766	**465,381**
Total financial liabilities	**96,951,051**	**34,449,924**	**93,954**	**1,141,961**	**157,391**	**132,794,280**
Net on-balance sheet financial position - Surplus / (Deficit)	**15,185,459**	**(10,894)**	**(184)**	**2,088**	**16,456**	**15,192,925**
31 December 2025						
Total financial assets	105,770,967	35,320,318	84,768	1,457,191	384,932	**143,018,176**
Total financial liabilities	90,830,753	35,316,663	86,056	1,457,123	361,983	**128,052,578**
Net on-balance sheet financial position - Surplus / (Deficit)	**14,940,214**	**3,655**	**(1,288)**	**68**	**22,949**	**14,965,598**

3. Financial risk management – continuing

3.2.2 Profit Rate Risk

The Bank is exposed to the effects of volatility in the prevailing market interest rate levels on both fair value and cash flow risks, profit margin may increase because of those changes, but profits may decrease due to unexpected changes in the market. The Board set limits on the gaps of profit rate repricing that may be undertaken, which is monitored by the bank's Risk Management Department.

The table below summarizes the Bank's exposure to profit rate risks. It includes the Bank's financial instruments at carrying amounts, categorized by the earlier of repricing or contractual maturity dates.

(EGP Thousands)

30 June 2026	Up to one month	More than one month up to 3 months	More than 3 months up to one year	More than one year up to 3 years	More than 3 years	Non-Profit Bearing	Total
Financial assets							
Due from banks	11,529,975	3,134,387	-	-	-	-	**14,664,362**
Treasury bills	3,042,579	1,135,706	22,217,319	-	-	-	**26,395,604**
Gross financing and credit facilities to customers	57,227,421	1,093,761	5,298,008	5,637,749	7,232,504	-	**76,489,443**
Financial Investments measured at FVOCI & Amortized cost	6,264,408	-	6,057,213	9,097,502	206,111	-	**21,625,234**
Total assets not sensitive to profit rates and total held for trading	-	-	-	-	-	11,420,608	**11,420,608**
Total financial assets (1)	**78,064,383**	**5,363,854**	**33,572,540**	**14,735,251**	**7,438,615**	**11,420,608**	**150,595,251**
Financial liabilities							
Due to banks	339,317	98,690	-	-	-	-	**438,007**
Customers' deposits	60,324,705	6,348,659	13,880,941	36,575,346	265,932	-	**117,395,583**
Subordinated and other Islamic financing	2,561,838	811,869	-	-	984,588	-	**4,358,295**
Total non-interest-rate-sensitive liabilities	-	-	-	-	-	10,137,014	**10,137,014**
Total financial liabilities (2)	**63,225,860**	**7,259,218**	**13,880,941**	**36,575,346**	**1,250,520**	**10,137,014**	**132,328,899**
Net current gap (1) - (2)	**14,838,523**	**(1,895,364)**	**19,691,599**	**(21,840,095)**	**6,188,095**	**-**	**16,982,758**
31 December 2025							
Total financial assets (1)	30,763,358	58,555,513	21,084,254	16,119,625	7,501,684	10,958,539	**144,982,973**
Total financial liabilities (2)	20,696,994	49,937,060	19,417,958	27,199,437	1,302,990	8,709,798	**127,264,237**
Net current gap (1) - (2)	**10,066,364**	**8,618,453**	**1,666,296**	**(11,079,812)**	**6,198,694**	-	**15,469,995**

3. Financial risk management - continuing

3.3 Liquidity Risk

Liquidity risk is defined as the risk of the Bank's inability to meet cash flows or collateral requirements associated with its financial obligations. This could result in a failure to meet obligations to pay depositors and meet funding commitments.

Non-derivative cash flows

All balances shown in the table below represent the undiscounted cash flows of the bank's financial liabilities based on the remaining contractual maturities and based on the behavioral study of non-contractual products, at the date of balance sheet.

(EGP Thousands)

30 June 2026	Up to one month	More than one month up to 3 months	More than 3 months up to one year	More than one year up to 3 years	More than 3 years	Total
Financial liabilities						
Due to banks	397,342	98,948	16,750	67,000	16,250	**596,290**
Customers' deposits	14,867,729	12,684,798	40,503,940	72,220,802	251,075	**140,528,344**
Subordinated and other Islamic financing	2,524,750	181,050	181,050	543,150	1,626,074	**5,056,074**
Total financial liabilities (contractual and non contractual maturity dates)	**17,789,821**	**12,964,796**	**40,701,740**	**72,830,952**	**1,893,399**	**146,180,708**
Total financial assets (contractual and non contractual maturity dates)	**38,552,890**	**14,804,015**	**49,669,032**	**32,646,912**	**30,760,037**	**166,432,886**
31 December 2025						
Total financial liabilities (contractual and non contractual maturity dates)	**39,091,655**	**13,228,073**	**34,631,644**	**43,194,305**	**7,432,439**	**137,578,116**
Total financial assets (contractual and non contractual maturity dates)	**33,862,592**	**53,779,186**	**22,982,417**	**19,393,416**	**28,423,901**	**158,441,512**

All financial assets are available to meet all liabilities and to cover the outstanding financing commitments include Cash and due from CBE, Due from banks, T-bills and other government notes, financing and advances to customers in the normal course of business, a proportion of customer financing contractually matured within one year, will be extended. In addition, debt instruments and treasury bills and other governmental notes have been pledged to secure liabilities. Also, The Bank would be able to meet the unexpected net cash outflows by selling securities and accessing additional funding sources.

3. Financial risk management - continuing

3.4 Fair Value of Financial Assets & Liabilities

3.4.1 Fair value measurement

- The Bank determines the fair value on the basis that it is the price to be obtained for the sale of an asset or to be paid for the transfer of an obligation in an organized transaction between market participants on the date of measurement, taking into account when measuring the fair value, the asset's characteristics or obligation if market participants take those characteristics into account when pricing the asset and/or obligation on the date of measurement.

- The Bank uses the market approach to determine the fair value of financial assets and liabilities as it uses prices and other relevant information arising from market transactions involving assets, liabilities or a range of assets and liabilities, which are identical or comparable. The Bank may therefore use valuation methods consistent with the market approach such as market multipliers derived from comparable groups. The selection of an appropriate multiplier from within the scope requires the use of a personal judgement considering the quantitative and qualitative factors of measurement.

- When the market input cannot be relied upon to determine the fair value of a financial asset or liability, the Bank uses the income method to determine the fair value under which future amounts such as cash flows or income and expenses are converted into a current amount (discounted) so that the fair value measure reflects current market expectations about future amounts.

- When the Bank cannot rely on the market approach or income method to determine the fair value of its' financial asset or financial liability, the bank uses the cost method to determine fair value in order to reflect the amount currently claimed to replace the asset in its current state (the current replacement cost) so that the fair value reflects the cost incurred by the participant in the market as a buyer of acquiring an alternative asset of similar benefits since the participant in the market as a buyer will not pay for an asset more than the amount that replaces benefit of the asset.

Notes to the condensed separate interim financial statements

3. Financial risk management - continuing

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

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.

(EGP Thousands)

	30 June 2026			
Financial Assets	**Level 1**	**Level 2**	**Level 3**	**Total**
Debt instruments	-	18,771,215	-	**18,771,215**
Equity Instruments	224,909	192,876	481,526	**899,311**

	31 December 2025			
Financial Assets	**Level 1**	**Level 2**	**Level 3**	**Total**
Debt instruments	-	12,207,419	-	**12,207,419**
Equity Instruments	184,355	160,807	494,705	**839,867**

3.5 Capital Management

For capital management purposes, the bank's capital includes total equity as reported in the balance sheet plus some other elements that are managed as capital. The Bank manages its capital to ensure that the following objectives are achieved:

- Complying with the legal capital requirements in the Arab Republic of Egypt and other countries in which bank's branches operate.
- Protecting the Bank's ability to continue as a going concern and enabling the generation of yield for shareholders and other parties dealing with the bank.
- Maintaining a strong capital base to enhance growth of the Bank's operations .

Capital adequacy and the use of regulatory capital are monitored daily by the Bank's management, employing techniques based on the guidelines developed by the Basel Committee as implemented by the banking supervision unit in the Central Bank of Egypt.

The required data is submitted to the Central Bank of Egypt monthly.

Central Bank of Egypt requires the following:

- Maintaining EGP 5 billion as a minimum requirement for the issued and paid-in capital, noting that at the reporting date the issued and paid-up capital has reached EGP 5,090 million.
- Maintaining a ratio between the capital base and the total credit and market and operating risks and the excess value of the top 50 customers over the regulatory limits and the excess value of the regulatory limits for the recruitment of countries equal to or greater than 10%.

The numerator in capital adequacy comprises the following two tiers:

Tier One: Comprises of paid-in capital, retained earnings and reserves resulting from the distribution of profits and interim profits except the general banking risk reserve and deducting previously recognized goodwill and any retained losses.

Tier Two :Represents the going concern capital which is composed of general risk provision according to stage one ECL to the maximum of 1.25% risk weighted assets and contingent liabilities, subordinated financing with more than five years to maturity (amortizing 20% of it carrying amount in each year of the remaining five years to maturity).

When calculating the numerator of capital adequacy ratio, the rules set limits of total Tier 2 to no more than Tier 1 capital and limits the subordinated to no more than 50% of Tier 1.

The bank has complied with all local capital requirements during the past two years.

3. Financial risk management - continuing

A) Capital Adequacy Ratio (CAR%)

The tables below summarize the compositions of **Tier 1**, **Tier 2**, the capital adequacy ratio and leverage ratio.

According to Basel II	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Tier 1 capital		
Basic going concern capital		
Issued and paid up capital	5,089,974	5,089,974
Other reserves	763,809	748,984
General risk reserve	214,926	214,926
Retained earnings	7,703,347	9,067,162
Interim profit	1,830,173	-
Other comprehensive income	414,877	383,349
Total disposal of additional basic capital	(57,203)	(111,310)
Total basic going concern capital after deduction	**15,959,902**	**15,393,085**
Additional basic capital		
Non-Controlling interest	2,134	2,266
Add: Additional going concern	**2,134**	**2,266**
Total qualifying tier 1 capital	**15,962,036**	**15,395,351**
Tier 2 capital		
Subordinated financing	984,588	953,424
Impairment provision for Financing, debt instruments and contingent liabilities in stage one*	223,526	210,035
Total qualifying tier 2 capital	**1,208,114**	**1,163,459**
Total capital base after deduction	**17,170,150**	**16,558,810**
Risk weighted assets and contingent liabilities		
Total credit risk	78,743,674	76,973,006
The overriding value of top 50 clients over the prescribed limits	-	5,696,034
Total market risk	482,310	397,513
Total operational risk	6,668,049	5,081,818
Total risk weighted assets and contingent liabilities	**85,894,033**	**88,148,372**
***Capital adequacy ratio (%)**	**19.99%**	**18.79%**

The “capital adequacy ratio” has been added pursuant to the instructions dispatched to the Central Bank of Egypt.

* Based on consolidated financial statement figures and in accordance with Central Bank of Egypt regulation issued on 24 December 2012.

3. Financial risk management - continuing

B) Leverage Ratio%

Within the framework of its endeavour to apply the best international practices in the field of banking supervisory regulations, the Central Bank of Egypt issued its instructions for the measurement of the adequacy of "Tier 1" of the capital base, in comparison to the total risk-weighted assets (the financial leverage), committing banks to the minimum ratio of 3% on Monthly basis, as follows:

The tables below summarizes the leverage financial ratio:	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Total qualifying tier 1 capital	**15,962,036**	**15,395,351**
Total on-balance sheet exposures	153,235,677	148,603,663
Total off-balance sheet exposures	13,191,622	9,351,354
Total exposures on-balance sheet and off-balance sheet	**166,427,300**	**157,955,017**
Leverage financial ratio % (1/2)	**9.59%**	**9.75%**

* Based on the Bank's Consolidated financial statements and in accordance with the instructions issued by the Central Bank of Egypt on 14 July 2015.

- **For June 2026** NSFR% recorded 178.52%, **December 2025:** NSFR% recorded 191.46% (Regulatory Minimum: 100%).
- **For June 2026** LCR% recorded 680.51%, **December 2025:** LCR% recorded 757.39% (Regulatory Minimum: 100%).

Notes to the condensed separate interim financial statements

4. Segments Reporting

4.1 Segmental analysis by activity

Segment activity includes operational processes, assets used in offering banking services, management of surrounding risks and related yield. Such activities may be different from other activities. Segmentation analysis of operations according to banking activities includes:

- Cairo Branches
- Giza Branches
- Alexandria Branches
- Other Branches

(EGP Thousands)

30 June 2026	Cairo branches	Giza branches	Alex branches	Other branches	Total
Total revenues and expenses according to segmental activities					
Total revenues according to segmental activities	8,209,692	1,839,532	1,178,017	947,212	**12,174,453**
Total expenses according to segmental activities	(6,079,937)	(1,491,696)	(1,064,091)	(808,861)	**(9,444,585)**
Net profit for the period before tax	**2,129,755**	**347,836**	**113,926**	**138,351**	**2,729,868**
Income tax expense	(877,909)	-	-	-	**(877,909)**
Net profit for the period	**1,251,846**	**347,836**	**113,926**	**138,351**	**1,851,959**
Total assets and liabilities according to segmental activities					
Total assets	**85,325,126**	**30,426,468**	**21,637,657**	**14,213,170**	**151,602,421**
Total liabilities	**69,708,752**	**30,078,632**	**21,523,731**	**14,074,818**	**135,385,933**

30 June 2025	Cairo branches	Giza branches	Alex branches	Other branches	Total
Total revenues and expenses according to segmental activities					
Total revenues according to segmental activities	8,034,939	1,865,294	1,165,687	776,829	**11,842,749**
Total expenses according to segmental activities	(5,960,635)	(1,483,103)	(985,116)	(642,086)	**(9,070,940)**
Net profit for the period before tax	**2,074,304**	**382,191**	**180,571**	**134,743**	**2,771,809**
Income tax expense	(811,997)	-	-	-	**(811,997)**
Net profit for the period	**1,262,307**	**382,191**	**180,571**	**134,743**	**1,959,812**
Total assets and liabilities according to segmental activities					
Total assets	**78,189,914**	**28,777,319**	**18,454,165**	**10,812,198**	**136,233,596**
Total liabilities	**65,387,691**	**28,395,128**	**18,273,594**	**10,677,454**	**122,733,867**

Notes to the condensed separate interim financial statements

4. Segments Reporting - continuing

4.2 Segmental analysis by geographic area

(EGP Thousands)

	Arab Republic of Egypt			
30 June 2026	**Great Cairo**	**Alex and Delta**	**Upper Egypt**	**Total**
Total revenues and expenses according to geographical segment				
Total revenues according to geographical segment	10,049,224	50,611	2,074,618	**12,174,453**
Total expenses according to geographical segment	(7,571,634)	(77,013)	(1,795,938)	**(9,444,585)**
Net profit for the period before tax	**2,477,590**	**(26,402)**	**278,680**	**2,729,868**
Income tax expense	(877,909)	-	-	**(877,909)**
Net profit for the period	**1,599,681**	**(26,402)**	**278,680**	**1,851,959**
Total assets and liabilities according to geographical segment				
Total assets	**115,751,594**	**916,814**	**34,934,013**	**151,602,421**
Total liabilities	**99,787,384**	**943,216**	**34,655,333**	**135,385,933**

(EGP Thousands)

	Arab Republic of Egypt			
30 June 2025	**Great Cairo**	**Alex and Delta**	**Upper Egypt**	**Total**
Total revenues and expenses according to geographical segment				
Total revenues according to geographical segment	9,900,232	1,933,764	8,753	**11,842,749**
Total expenses according to geographical segment	(7,443,738)	(1,597,044)	(30,158)	**(9,070,940)**
Net profit for the period before tax	**2,456,494**	**336,720**	**(21,405)**	**2,771,809**
Income tax expense	(811,997)	-	-	**(811,997)**
Net profit for the period	**1,644,497**	**336,720**	**(21,405)**	**1,959,812**
Total assets and liabilities according to geographical segment				
Total assets	**106,967,233**	**28,844,979**	**421,384**	**136,233,596**
Total liabilities	**93,782,819**	**28,508,259**	**442,789**	**122,733,867**

Notes to the condensed separate interim financial statements

5. Net income from funds

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Income from Murabaha, Musharaka, Mudaraba and other similar income:				
Financing and credit facilities				
- Customers	6,314,153	3,238,776	6,440,695	3,279,531
Total	**6,314,153**	**3,238,776**	**6,440,695**	**3,279,531**
Debt instruments at fair value through OCI and AC	3,990,819	2,030,356	3,173,353	1,627,522
Deposits and current accounts	1,006,677	462,207	1,484,428	686,579
Total	**11,311,649**	**5,731,339**	**11,098,476**	**5,593,632**
Cost of deposits and similar expenses:				
Deposits and current accounts				
- Banks	(5,432)	(2,812)	(20,292)	(13,391)
- Customers	(7,210,730)	(3,580,353)	(7,289,219)	(3,678,252)
Total	**(7,216,162)**	**(3,583,165)**	**(7,309,511)**	**(3,691,643)**
Other financings	(132,063)	(69,861)	(151,362)	(74,271)
Total	**(7,348,225)**	**(3,653,026)**	**(7,460,873)**	**(3,765,914)**
Net income from funds	**3,963,424**	**2,078,313**	**3,637,603**	**1,827,718**

6. Net fees and commission income

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Fees and commission income:				
Fees and commissions related to credit	226,658	119,237	279,839	135,837
Investment commission	102,192	59,054	59,121	27,340
Custody fees	1,548	849	1,097	696
Other fees	328,282	170,787	252,205	129,510
Total	**658,680**	**349,927**	**592,262**	**293,383**
Fees and commission expenses:				
Other fees paid	(100,228)	(54,761)	(77,631)	(38,264)
Total	**(100,228)**	**(54,761)**	**(77,631)**	**(38,264)**
Net fees and commission income	**558,452**	**295,166**	**514,631**	**255,119**

Notes to the condensed separate interim financial statements

7. Net trading income

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Gain from foreign exchange transactions	105,984	66,938	83,681	52,150
Mutual funds measured at FVPL	32,069	20,498	18,504	9,112
Total	**138,053**	**87,436**	**102,185**	**61,262**

8. Administrative expenses

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Staff cost:				
Salaries and wages	(565,222)	(286,709)	(435,341)	(216,751)
Social insurance	(18,105)	(9,683)	(15,982)	(8,088)
Pension cost:				
Defined contribution scheme	(39,357)	(21,350)	(33,269)	(17,907)
Zakah and charity fund	(45,000)	(24,000)	(27,000)	(13,500)
Depreciation and amortization	(146,362)	(77,756)	(77,924)	(41,641)
Other administrative expenses	(602,568)	(311,793)	(449,589)	(221,562)
Total	**(1,416,614)**	**(731,291)**	**(1,039,105)**	**(519,449)**

9. Impairment charge of expected credit losses

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Financing and credit facilities to customers	(495,770)	(192,751)	(627,858)	(312,266)
Due from banks	29	86	8,757	2,766
Debt instruments at fair value through other comprehensive income	23,310	6,898	(6,393)	(7,941)
Debt instruments at amortized cost	250	10,324	153,625	67,330
Other assets	1,215	1,511	2,532	(759)
Total	**(470,966)**	**(173,932)**	**(469,337)**	**(250,870)**

Notes to the condensed separate interim financial statements

10. Other operating expenses

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Gain (Loss) from Foreign exchange differences from translation of foreign currency monetary assets and liabilities other than held for trading items and those classified as at FVPL at initial recognition	(3,272)	(7,014)	(4,227)	(3,289)
Gain (loss) on sale of assets reverted to the bank	11,285	2,674	38	38
Gain on sale of property and equipment	26,726	8,630	4,014	4,014
Operating lease rental expense	(40,817)	(20,824)	(32,994)	(18,583)
Impairment release (charges) of assets reverted to the bank	-	-	(20,409)	(8,256)
Other provisions (net of reversed amounts)*	(16,923)	(1,578)	54,750	38,837
Other	(79,575)	(35,731)	(36,424)	(25,517)
Total	**(102,576)**	**(53,843)**	**(35,252)**	**(12,756)**

Other provisions (net of reversed amounts)*	30 June 2026 EGP Thousands	30 June 2026 EGP Thousands	30 June 2025 EGP Thousands	30 June 2025 EGP Thousands
Legal claims provision	14	(70)	(613)	-
Contingent liabilities provision	(16,937)	(1,508)	60,863	41,787
Other provisions	-	-	(5,500)	(2,950)
Total	**(16,923)**	**(1,578)**	**54,750**	**38,837**

11. Income tax expense

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Current tax	(890,228)	(491,595)	(809,942)	(410,015)
Deferred tax revenue / (expense)	12,319	5,180	(2,055)	4,371
Total	**(877,909)**	**(486,415)**	**(811,997)**	**(405,644)**

12. Basic earnings per share

	Last 6 Months 30 June 2026 EGP Thousands	Last 3 Months 30 June 2026 EGP Thousands	Last 6 Months 30 June 2025 EGP Thousands	Last 3 Months 30 June 2025 EGP Thousands
Net profit for the Period (from seperate income statement)	**1,851,959**	**1,035,960**	**1,959,812**	1,000,865
Add/(Deduct) : Profits of sale fixed assets	(26,726)	(8,630)	(4,014)	(4,014)
Net profit for the Period, available for distribution	**1,825,233**	**1,027,330**	**1,955,798**	**996,851**
Employees' profit share	(185,196)	(102,733)	(195,981)	(99,685)
Remuneration for board members	(36,505)	(20,547)	(39,116)	(19,937)
Banking system support and development fund	(18,252)	(10,273)	(19,558)	(9,969)
Profit available to shareholders	**1,585,280**	**893,777**	**1,701,143**	**867,260**
Weighted average number of the shares outstanding during the Period	**727,139**	**727,139**	**727,139**	**727,139**
Basic earning per share	**2.18**	**1.23**	**2.34**	**1.19**

Notes to the condensed separate interim financial statements

13. Cash and due from Central Bank of Egypt

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Cash	793,933	619,481
Mandatory reserve balances with CBE	8,604,571	8,567,574
Total	**9,398,504**	**9,187,055**
Non-profit bearing balances	9,398,504	9,187,055
Total	**9,398,504**	**9,187,055**

14. Due from banks, net

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Current accounts	577,506	784,617
Deposits	14,664,362	17,657,887
	15,241,868	**18,442,504**
Deduct: Expected Credit Losses*	(2,637)	(2,587)
Total	**15,239,231**	**18,439,917**
Balances at CBE other than those under the mandatory reserve	3,144,283	5,591,931
Local banks	8,792,421	9,075,014
Foreign Banks	3,305,164	3,775,559
Deduct: Expected Credit Losses*	(2,637)	(2,587)
Total	**15,239,231**	**18,439,917**
Non-profit bearing balances	577,506	784,617
Fixed profit bearing balances	14,664,362	17,657,887
Deduct: Expected Credit Losses*	(2,637)	(2,587)
Total	**15,239,231**	**18,439,917**
Due from banks-ECL provision analysis*		
Beginning balance	2,587	12,763
Net impairment loss recognized during the Period	(29)	(9,893)
Foreign currencies translation differences	79	(283)
Ending balance	**2,637**	**2,587**

- **Due from banks** on June 30, 2026, includes an amount of EGP 196,918 thousand representing balances due from Al Baraka Group – ABG. (Compared to EGP 190,685 thousand at 31 December 2025).
- **Due from banks** on June 30, 2026, includes an amount of EGP 214,856 thousand representing balances due from Al Baraka Group's subsidiaries. (Compared to EGP 193,717 thousand at 31 December 2025).

Notes to the condensed separate interim financial statements

15. Financing and credit facilities to customers, net

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Retail		
Credit cards	532,387	468,519
Personal financing	19,375,816	17,557,080
Mortgages	35,609	59,154
Total (1)	**19,943,812**	**18,084,753**
Corporate including (SMEs)		
Direct financing	47,245,882	45,840,290
Syndicated financing	15,938,464	11,976,403
Total (2)	**63,184,346**	**57,816,693**
Gross financing and credit facilities (1+2)	**83,128,158**	**75,901,446**
Deduct:		
Expected Credit Losses*	(4,050,259)	(3,551,853)
Deferred profit	(6,638,715)	(6,097,754)
Net financing and credit facilities	**72,439,184**	**66,251,839**
Financing and credit facilities-ECL provision analysis		
Beginning balance	**3,551,853**	**3,033,237**
Net impairment loss recognized during the Period	495,770	991,542
Recoveries during the Period	28,497	50,453
Written off during the Period	(51,157)	(482,425)
Foreign currencies translation differences	25,296	(40,954)
Ending balance	**4,050,259**	**3,551,853**

Notes to the condensed separate interim financial statements

15. Financing and credit facilities to customers, net - continuing.

Analysis of the expected credit losses on financing and advances to customers by type was as follows.

(EGP Thousands)

	30 June 2026				31 December 2025			
Retail	**Credit cards**	**Personal financing**	**Mortgages**	**Total**	**Credit cards**	**Personal financing**	**Mortgages**	**Total**
Beginning balance	**4,825**	**127,701**	**341**	**132,867**	**995**	**72,942**	**1,308**	**75,245**
Net impairment loss recognized during the Period	17,747	88,608	(90)	**106,265**	8,118	50,934	(967)	**58,085**
Recoveries during the Period	231	1,007	-	**1,238**	438	4,017	-	**4,455**
Written off during the Period	(4,151)	(37,088)	-	**(41,239)**	(4,726)	(192)	-	**(4,918)**
Ending balance (1)	**18,652**	**180,228**	**251**	**199,131**	**4,825**	**127,701**	**341**	**132,867**

	30 June 2026				31 December 2025			
Corporate	**Direct financing**	**Syndicated financing**	**Other financing**	**Total**	**Direct financing**	**Syndicated financing**	**Other financing**	**Total**
Beginning balance	**2,656,210**	**762,776**	**-**	**3,418,986**	**2,227,066**	**730,926**	**-**	**2,957,992**
Net impairment loss recognized during the Period	(69,318)	458,823	-	**389,505**	874,806	58,651	-	**933,457**
Recoveries during the Period	27,259	-	-	**27,259**	45,998	-	-	**45,998**
Written off during the Period	(9,918)	-	-	**(9,918)**	(477,507)	-	-	**(477,507)**
Foreign currencies translation differences	12,829	12,467	-	**25,296**	(14,153)	(26,801)	-	**(40,954)**
Ending balance (2)	**2,617,062**	**1,234,066**	**-**	**3,851,128**	**2,656,210**	**762,776**	**-**	**3,418,986**
Ending balance (1+2)	**2,635,714**	**1,414,294**	**251**	**4,050,259**	**2,661,035**	**890,477**	**341**	**3,551,853**

Notes to the condensed separate interim financial statements

16. Financial investments

16.1 Measured at FVPL

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
A) Mutual Funds		
Unlisted in stock exchange market	192,876	160,807
Total financial instruments measured at FVPL (1)	**192,876**	**160,807**
Beginning balance	160,807	119,889
FV revaluation differences of financial investment measured at FVPL	32,069	40,918
Total financial instruments measured at FVPL (1)	**192,876**	**160,807**

16.2 Measured at FVOCI

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
A) Treasury bonds at fair value		
Listed in stock exchange market	66,043	401,204
Total	**66,043**	**401,204**
B) Treasury bills at fair value		
EGP TBills - 91 Days maturity	-	14,421
EGP TBills - 182 Days maturity	6,487,967	1,305,763
EGP TBills - 273 Days maturity	4,403,392	3,124,437
EGP TBills - 364 Days maturity	4,476	414,279
Total	**10,895,835**	**4,858,900**
Deduct: Unearned interest	(928,354)	(416,215)
Total	**9,967,481**	**4,442,685**
C) Local sovereign Sukuk at fair value		
Unlisted in stock exchange market	1,508,476	1,004,380
Total	**1,508,476**	**1,004,380**
D) Sharia-compliant Sukuk – at fair value		
Unlisted in stock exchange market	1,812,062	1,847,678
Total	**1,812,062**	**1,847,678**
E) Securitization bonds at fair value		
Unlisted in stock exchange market	4,488,799	4,095,257
Total	**4,488,799**	**4,095,257**
F) Equity instruments at fair value		
Listed in stock exchange market	224,909	184,355
Unlisted in stock exchange market	481,526	494,705
Total	**706,435**	**679,060**
Total financial instruments measured at FVOCI (2)	**18,549,296**	**12,470,264**

- Financial assets at FVTOCI on June 30, 2026, includes the amount of EGP 62,499 thousand represents investments in shares of Islamic Bank of Jordan, a subsidiary of Al Baraka Group – the bank's main shareholder. (Compared to EGP 58,579 thousand on 31 December 2025).
- Financial assets at FVTOCI on June 30, 2026, includes the amount of EGP 162,410 thousand representing investments in shares of Altawfeek Company for financial lease, a subsidiary of Al Baraka Group – the bank's main shareholder. (Compared to EGP 125,776 thousand on 31 December 2025).
- Financial assets at FVTOCI on June 30, 2025, includes the amount of EGP 72,223 thousand representing investments in Securitization of Altawfeek Company for financial lease, a subsidiary of Al Baraka Group – the bank's main shareholder. (Compared to EGP 168,919 thousand on 31 December 2025).

Notes to the condensed separate interim financial statements

16. Financial investments - continuing

16.3 Measured at Amortized Cost

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
A) Treasury bonds		
Listed in stock exchange market	13,749,854	15,215,206
Deduct: Expected Credit Losses*	(28,079)	(33,746)
Total	**13,721,775**	**15,181,460**
C) Treasury bills		
EGP TBills - 182 Days maturity	1,000,000	3,720,700
EGP TBills - 273 Days maturity	8,000,000	2,500,000
EGP TBills - 364 Days maturity	2,000,000	7,344,826
USD TBills - 364 Days maturity	6,020,756	6,545,256
EUR TBills - 364 Days maturity	336,662	335,547
Total	**17,357,418**	**20,446,329**
Deduct: Unearned interest	(929,295)	(889,884)
Deduct: Expected Credit Losses*	(25,751)	(19,647)
Net	**16,402,372**	**19,536,798**
Total financial instruments measured at Amortized cost (3)	**30,124,147**	**34,718,258**
Total financial investment (1+2+3)	**48,866,319**	**47,349,329**
Non-profit bearing balances	899,311	839,867
Floating profit bearing balances	5,396,660	4,967,407
Fixed profit bearing balances	42,624,178	41,595,448
Deduct: Expected Credit Losses	(53,830)	(53,393)
Total financial investment (1+2+3)	**48,866,319**	**47,349,329**
Debt instruments-ECL provision analysis*		
Beginning balance	**53,393**	**296,762**
Net impairment loss recognized during the Period	(250)	(233,097)
Foreign currencies translation differences	687	(10,272)
Ending balance	**53,830**	**53,393**

- The value of financial investments in government debt instruments reached 43,577,626 thousand Egyptian pounds (for the bank and its subsidiaries) on June 30, 2026. These investments are used to help finance national and strategic state projects as well as development projects (compared to 41,943,368 thousand Egyptian pounds on December 31, 2025).

Notes to the condensed separate interim financial statements

16. Financial investments - continuing

The following table analyzes the movements on financial investments:

(EGP Thousands)

30 June 2026	Fair value through OCI	Amortized cost	Total
Beginning balance	**12,470,264**	**34,718,258**	**47,188,522**
Additions	10,687,114	13,803,777	**24,490,891**
Amortization of premium / discount	556,966	1,702,907	**2,259,873**
Disposals (sale/redemption)	(5,260,670)	(20,353,014)	**(25,613,684)**
Foreign currencies translation differences	33,738	252,656	**286,394**
Changes in fair value reserve	61,884	-	**61,884**
Net impairment loss recognized during the Period	-	(437)	**(437)**
Ending balance	**18,549,296**	**30,124,147**	**48,673,443**

31 December 2025	Fair value through OCI	Amortized cost	Total
Beginning balance	**6,043,869**	**35,340,900**	**41,384,769**
Additions	14,260,110	22,057,813	**36,317,923**
Amortization of premium / discount	1,030,841	2,616,611	**3,647,452**
Disposals (sale/redemption)	(8,989,321)	(24,703,692)	**(33,693,013)**
Foreign currencies translation differences	17,264	(836,743)	**(819,479)**
Changes in fair value reserve	107,501	-	**107,501**
Net impairment loss recognized during the Period	-	243,369	**243,369**
Ending balance	**12,470,264**	**34,718,258**	**47,188,522**

Notes to the condensed separate interim financial statements

17. Investment in subsidiaries

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Al Baraka Capital for financial investments Co.	147,000	147,000
Amlak Finance Egypt Company	398,287	-
Total	**545,287**	**147,000**

The following table summarizes the Bank's holdings in its subsidiaries.

(EGP Thousands)

30 June 2026	Country of residence	Total assets	Total liabilities (without equity)	Total revenues	Net profit (loss)	The Bank's stake(%)
Subsidiaries:						
Al Baraka Capital for financial investments Co.	Egypt	103,505	5,476	1,669	(15,497)	98%
Amlak Finance Egypt Company	Egypt	3,260,536	2,919,147	122,605	(5,037)	99%
Total		**103,505**	**5,476**	**1,669**	**(15,497)**	**98%**

31 December 2025	Country of residence	Total assets	Total liabilities (without equity)	Total revenues	Net profit (loss)	The Bank's stake(%)
Subsidiaries:						
Al Baraka Capital for financial investments Co.	Egypt	115,309	1,991,279	2,844	(19,319)	98%
Total		**115,309**	**1,991,279**	**2,844**	**(19,319)**	**98%**

- During the year ended December 31, 2018, the Bank established Al Baraka capital company for financial investments (it was entered in the commercial register on 17th October 2018) with a capital of 200 million Egyptian pounds and the contribution rate was 98% of the company's capital on 16th Aug 2021. In the commercial register of the company, it was noted that the capital would be reduced to 100 million Egyptian pounds.
- During the year ended December 31, 2022, Al Baraka capital company for financial investments has established Tanfezz Company for Real Estate investment (Date of registration in the commercial register 10 November 2022), the value of the authorized capital of EGP 50 million and issued capital of EGP 5 million. and paid-up capital of EGP 1.25 million, Al Baraka Capital's contribution to the company's capital amounted to 98% of the total paid-up capital.
- The Extraordinary General Assembly of Al Baraka capital company for financial investment held on August 20, 2023, decided to increase the issued and paid-up capital from 100 million Egyptian pounds to 150 million Egyptian pounds. This increase was noted in the commercial register on January 11, 2024.
- During the second quarter of 2026, Al Baraka Bank acquired 99% of the total share capital of Amlak Finance Company – Egypt S.A.E. through the acquisition of 12,424,500 shares, with a total consideration of EGP 398.287 thousand and a nominal value of EGP 10 per share. This acquisition is in line with the Bank's strategy to strengthen its presence in the non-banking financial services sector and expand its mortgage finance activities in the Arab Republic of Egypt, supporting the Bank's future growth plans and contributing to the diversification of its business activities.
- On 16 June 2026, an Extraordinary General Assembly of Amlak Finance Egypt S.A.E. was held to consider amendments to Article 7 of the Company's Articles of Association relating to the shareholding structure, reflecting the ownership of Al Baraka Bank and its affiliated companies. The Assembly also approved changing the Company's name from Amlak Finance Egypt S.A.E. to Al Baraka Finance S.A.E. These amendments are currently pending approval by the Financial Regulatory Authority (FRA) and the other relevant regulatory authorities.

Notes to the condensed separate interim financial statements

18. Other assets, net

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Accrued revenues	1,498,482	1,272,313
Pre-paid expenses	221,167	145,059
Project under constraction	367,266	225,043
Assets reverted to the bank in settlement of debts,net	179,167	182,093
Deposits held with others and custody	48,988	47,448
Others debit balances	767,610	613,742
Total	**3,082,680**	**2,485,698**
Deduct:		
Expected Credit Losses - Accrued revenues	(84)	(1,196)
Net	**3,082,596**	**2,484,502**
Accrued revenues-ECL provision analysis*		
Beginning balance	**1,196**	**5,236**
Net impairment loss recognized during the Period	(1,215)	(3,941)
Foreign currencies translation differences	103	(99)
Ending balance	**84**	**1,196**

Notes to the condensed separate interim financial statements

19. Property, plant and Equipment, net

(EGP Thousands)

30 June 2026	Lands and Premises	Machines and Equipment	Information Technology	Furniture and Renovations	Motor Vehicles	Total
Cost	962,111	437,098	398,913	963,088	27,663	**2,788,873**
Accumulated depreciation	(222,723)	(186,282)	(248,366)	(228,884)	(17,821)	**(904,076)**
Net book value	**739,388**	**250,816**	**150,547**	**734,204**	**9,842**	**1,884,797**
Net book value at the beginning of the period	**751,766**	**247,653**	**168,084**	**767,586**	**11,563**	**1,946,652**
Additions	-	41,679	10,189	7,339	-	**59,207**
Disposals	(1,691)	-	-	-	(1,242)	**(2,933)**
Depreciation for the period	(12,292)	(38,516)	(27,726)	(40,721)	(1,721)	**(120,976)**
Disposals' accumulated depreciation	1,605	-	-	-	1,242	**2,847**
Net book value	**739,388**	**250,816**	**150,547**	**734,204**	**9,842**	**1,884,797**

31 December 2025	Lands and Premises	Machines and Equipment	Information Technology	Furniture and Renovations	Motor Vehicles	Total
Cost	963,802	395,419	388,724	955,749	28,905	**2,732,599**
Accumulated depreciation	(212,036)	(147,766)	(220,640)	(188,163)	(17,342)	**(785,947)**
Net book value	**751,766**	**247,653**	**168,084**	**767,586**	**11,563**	**1,946,652**
Net book value at the beginning of the year	**389,216**	**98,661**	**141,463**	**350,329**	**4,395**	**984,064**
Additions	385,000	190,109	77,103	472,192	9,500	**1,133,904**
Disposals	(3,368)	(5)	-	(980)	(790)	**(5,143)**
Depreciation for the year	(21,372)	(41,117)	(50,482)	(54,375)	(2,229)	**(169,575)**
Disposals' accumulated depreciation	2,290	5	-	420	687	**3,402**
Net book value	**751,766**	**247,653**	**168,084**	**767,586**	**11,563**	**1,946,652**

20. Due to banks

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Current accounts	56,733	27,969
Deposits	438,006	252,372
Total	**494,739**	**280,341**
Foreign banks	494,739	280,341
Total	**494,739**	**280,341**
Non-profit bearing balances	56,732	27,968
Floating profit bearing balances	438,007	252,373
Total	**494,739**	**280,341**

- **Due to banks** on June 30, 2026, includes an amount of EGP 487,618 thousand representing balances due to Al Baraka Group – ABG and its subsidiaries (Compared to EGP 273,263 thousand at 31 December 2025).

21. Customers' deposits

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Demand deposits	26,388,129	24,938,295
Time deposits and call accounts	20,791,593	21,913,994
Term saving certificates	47,836,140	45,841,684
Saving deposits	30,929,834	28,482,423
Other deposits	1,530,169	1,543,003
Total	**127,475,865**	**122,719,399**
Corporate deposits	37,851,932	39,838,962
Retail deposits	89,623,933	82,880,437
Total	**127,475,865**	**122,719,399**
Non-profit bearing balances	10,080,282	8,681,830
Floating profit bearing balances	117,395,583	114,037,569
Total	**127,475,865**	**122,719,399**

22. Subordinated and other Islamic financing

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Small and Medium Enterprise Development Agency (MSMEDA)	100,368	706
Islamic Foundation for Private Sector Development (ICD)	811,869	926,807
International Finance Corporation (IFC)	2,461,470	2,383,560
Subordinated Finance_Other Shareholders	984,588	953,424
Total	**4,358,295**	**4,264,497**
Movement analysis:		
Beginning balance	**4,264,497**	**4,830,249**
Additions during the Period	100,000	-
Amounts paid during the period	(138,934)	(275,417)
Foreign currencies translation differences	132,732	(290,335)
Ending balance	**4,358,295**	**4,264,497**

- **Long-Term Financing _Social fund**

  On 2 October 2025, an Investment Agency (Wakala) Financing Agreement, compliant with the principles of Islamic Sharia, was executed with the Micro, Small and Medium Enterprise Development Agency (MSMEDA) for an amount of EGP 100 million (representing the first tranche of the total approved financing of EGP 200 million). The financing has a tenor of three years and three months and was granted to Al Baraka Bank Egypt for the purpose of on-lending to refinance micro, small, and medium-sized enterprises (MSMEs).

- **Long-Term Financing_ICD**

  On August 16, 2023, a long-term financing contract concluded with the Islamic Foundation for Private Sector Development (ICD) and in accordance with the principles of Islamic sharia was concluded for an amount of $30 million for five years for the benefit of Al-Baraka Bank - Egypt to support and finance green projects to achieve the sustainable development goals of the Egyptian economy.

- **Short-Term Financing_IFC**

  On January 10, 2024, a Short-term financing contract concluded with the International Finance Corporation (IFC) and in accordance with the principles of Islamic sharia was concluded for an amount of $50 million for one year renewable twice for the benefit of Al-Baraka Bank - Egypt for supporting the bank's expansion plans to finance sustainable projects and small and medium-sized companies, and to strengthen the bank's liquidity position in foreign currency.

- **Subordinated Finance Other Shareholders**

  On February 5, 2017, an (Investment Mudaraba Deposit Contract) has been concluded with (Misr Insurance Company) (one of the largest shareholders of our Bank) to support the Bank's subordinated capital in the amount of USD 25 million. The contract commences on February 23, 2017, for seven years. and the deposit is entitled to a return of 6.75% approximately with quarterly disbursement, On February 23, 2024, the bank paid the entire supporting financing to Misr Insurance Company.

  On July 2, 2017, a financing contract was concluded in the form of Mudaraba with Misr Insurance Company (one of the largest shareholders of our bank and in accordance with the principles of Islamic sharia was concluded for an amount of 20 million US Dollars, over eight years. The deposit is entitled to a return of about 6.25% disbursed quarterly to support the Bank's subordinated capital.

  On February 24, 2025, an extension contract was concluded in the form of Mudaraba with Misr Insurance Company (one of the largest shareholders of our bank and in accordance with the principles of Islamic sharia was concluded for an amount of 20 million US Dollars, over five years. The deposit is entitled to a return of about 6.35% disbursed quarterly to support the Bank's subordinated capital.

23. Other liabilities

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Accrued interest	434,680	405,797
Deferred revenues	28,802	33,609
Accrued expenses	316,534	268,885
Accounts under settlements	592,932	328,568
Other credit balances	530,884	378,027
Total	**1,903,832**	**1,414,886**

24. Other provisions

(EGP Thousands)

30 June 2026	Provision for legal claims	Provision for tax claims*	Provision for Contingents	Other provisions	Total
Beginning balance	**6,625**	**140,963**	**90,215**	**40,543**	**278,346**
Formed during the period	238	-	16,937	-	**17,175**
Provisions no longer required during the period*	(252)	-	-	-	**(252)**
Used during the period	(290)	(11,124)	-	-	**(11,414)**
Foreign currencies translation differences	-	-	(715)	-	**(715)**
Ending balance	**6,321**	**129,839**	**106,437**	**40,543**	**283,140**

31 December 2025	Provision for legal claims	Provision for tax claims	Provision for Contingents	Other provisions	Total
Beginning balance	**10,175**	**116,954**	**142,474**	**33,893**	**303,496**
Formed during the year	3,465	29,000	31,586	6,650	**70,701**
Provisions no longer required during the year*	(1,852)	-	(83,803)	-	**(85,655)**
Used during the year	(5,163)	(4,991)	-	-	**(10,154)**
Foreign currencies translation differences	-	-	(42)	-	**(42)**
Ending balance	**6,625**	**140,963**	**90,215**	**40,543**	**278,346**

***Corporate tax provision:** According to the tax provision study required to cover the tax inspection for the years 2020/2025, a provision liability should be retained at the end of 30 June 2026 amounting 112.54 million EGP to cover the expected tax dues.

Stamp Duty tax Provision: According to the last tax inspection and Stamp duty tax payment of all dues until the end of year 2022, the provision liability should be retained at the end of 30 June 2026 amounting EGP 8.28 million to cover the expected tax dues.

Salary tax provision: According to the last tax inspection and Salary tax payment of all dues until the end of 2022, the provision liability should be retained at the end of 30 June 2026 amounting EGP 5.29 million to cover the expected tax dues.

Real estate tax provision: According to the current position of fixed assets and assets reverted to the bank, the expected tax liability for real estate tax provision at the end of 30 June 2026 with the delay penalties amounting EGP 3.73 million to cover the expected tax dues.

Notes to the condensed separate interim financial statements

25. Capital

25.1 Authorized Capital

The authorized capital amounted to EGP 10 billion (31 December 2025: EGP 10 billion).

25.2 Issued and paid-up Capital

The Issued and Paid-up Capital amounted to EGP 5,089,974 thousand on June 30, 2026, with a nominal value of EGP 7 each, the shares were paid in Egyptian pound (31 December 2025: EGP 5,089,974 thousand).

EGP Thousands

Shareholder Name	30 June 2026			31 December 2025		
	Total number of common shares	Nominal value of common shares	Ownership %	Total number of common shares	Nominal value of common shares	Ownership %
Al Baraka Banking Group	535,767,667	3,750,374	73.68%	535,767,667	3,750,374	73.68%
Misr Life Insurance Company	52,870,683	370,095	7.27%	52,870,683	370,095	7.27%
Misr Insurance Company	32,754,339	229,280	4.50%	32,754,339	229,280	4.50%
Almaza Real Estate Development Company	27,675,873	193,731	3.81%	27,675,873	193,731	3.81%
Other shareholders	78,070,568	546,494	10.74%	78,070,568	546,494	10.74%
Total	**727,139,130**	**5,089,974**	**100.00%**	**727,139,130**	**5,089,974**	**100.00%**

- On April 15, 2021, Al Baraka Bank's OGM approved to increase the paid-up capital with a total amount of EGP 1,113,442 thousand, This amount was recognized under amounts paid under capital increase line, until the completion of the procedures for registering this increase to reach EGP 1,422,732 thousand, On April 14, 2022, the capital increase was approved with a total amount of EGP 2,120,795 thousand through the distribution of bonus shares, which were funded by: the shareholders' share in the profits of the year 2021 of EGP 742,295 thousand; and using the balances of the legal and general reserve of EGP 1,378,501 thousand; On December 7, 2022, the bonus shares were distributed in accordance with the decision of the extraordinary general assembly dated September 29, 2022. Accordingly, the issued and paid-up capital became EGP 5,089,974 thousand.

26. Reserves

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Legal reserve	671,844	671,844
General banking risk reserve	118,566	118,566
Capital reserve	75,673	75,673
General risk reserve	214,926	214,926
Fair value reserve	407,848	383,343
Total	**1,488,857**	**1,464,352**

- According to the instructions of the Central Bank of Egypt issued in Circular No. 42 issued on February 26, 2019, the balance of the general risk reserve can't be deducted after obtaining approval.

Notes to the condensed separate interim financial statements

27. Cash and cash equivalent

	30 June 2026 EGP Thousands	30 June 2025 EGP Thousands
Cash and balances at the central bank	793,933	636,027
Balances with banks with a maturity of less than 3 months	15,241,868	26,422,308
Treasury bills have a maturity of 91 days	4,183,999	609,165
Total	**20,219,800**	**27,667,500**

28. Contingent Liabilities and other Commitments

A) Legal Claims (litigation)

Several lawsuits have been filed against the bank, so the legal provision has been formed till June 30, 2026, amount of EGP 6,321 thousand (December 31, 2025: EGP 6,625 thousand). Note no.24

B) Capital Commitments

(EGP Thousands)

30 June 2026	Less than one year	More than one year and less than 5 years	More than 5 years	Total
Operating lease commitments	47,949	310,262	63,185	**421,396**
Capital commitments resulting from acquisition of property and equipment		119,715		**119,715**

31 December 2025	Less than one year	More than one year and less than 5 years	More than 5 years	Total
Operating lease commitments	45,779	303,974	142,197	**491,950**
Capital commitments resulting from acquisition of property and equipment	-	18,574	-	**18,574**

C) Contingent liabilities

	30 June 2026 EGP Thousands	31 December 2025 EGP Thousands
Letter of Credit (import and export)	261,115	190,246
Letter of Guarantee	5,998,669	6,130,700
Accepted notes for suppliers facilities	992,026	464,131
Total	**7,251,810**	**6,785,077**

29. Tax Position

A) Corporate Income Tax:

- **Years from commencement of the activity till end of 31 December 2017**

  The mentioned period has been inspected and settled.

- **Years from 1 January 2018 till end of 31 December 2019**

  The mentioned period has been inspected as per estimated basics, and Form 19 was issued on April 29, 2024, under number 410, the bank appealed on the form on legally due date, and the internal committee decided on August 12, 2024, to reinspect those years and it is in progress at the settlement department.

- **Years from 1 January 2020 till end of 31 December 2020**

  The mentioned period is being examined, and Form 9A is being extracted

- **Years from 1 January 2021 till end of 31 December 2025**

  Tax returns have been submitted in accordance with Law No. 91 of 2005 within the legal deadlines to the tax authority via the official electronic portal of the Egyptian Tax Authority, no examination notice has been received for this period to date.

B) Salaries Tax:

- **Years from commencement of the activity till end of 31 December 2023**

  The mentioned period has been inspected and settled.

- **Years from 1 January 2024 till end of 31 December 2025**

  The bank deducts the payroll tax on a monthly basis and submitted to the Tax Authority within the legal deadlines through the official electronic portal of the Egyptian Tax Authority, and no forms have been received for this period yet, and the final settlement is submitted annually on a regular basis, and we didn`t notice about any inspection for the related period.

C) Stamp duty Tax:

- **Years from commencement of the activity till end of 31 December 2022**

  The mentioned period has been inspected and settled.

- **Years from 1 January 2023 till end of 30 June 2026**

  The bank pays the stamp duty tax on a monthly and quarterly basis to the Tax Authority within the legal deadlines, through the official electronic portal of the Egyptian Tax Authority and fulfills all tax obligations within the deadlines specified by law; as well as when we receive any examination notice for this period.

30. Mutual Funds

Al Baraka Bank Egypt Mutual Fund (Al Baraka)

- The Bank established Al Baraka Bank Egypt Investment Fund (Al Baraka) with periodic return and in compliance with the principles of Islamic Sharia under License No. 246 dated March 30, 2006, issued by the Financial Regulatory Authority. The EFG Hermes for Portfolio and Investment Fund Management manages the Fund. The total number of Fund certificates issued as of June 30, 2026, amounted to 1,500,770 certificates.

- The total number of certificates invested by the bank on June 30, 2026, amounted to 147,630 with a market value per certificate of EGP 586.91 and the total redemption value on June 30, 2026, to EGP 86,646 thousand (December 31, 2025: EGP 69,141 thousand).

Al Baraka Bank Egypt Mutual Fund in partnership with the National Bank of Egypt (Bashaer)

- The Bank established "Al Baraka Bank Egypt Investment Fund in partnership with the National Bank of Egypt (Beshaer) "with an accumulated periodic return and in compliance with the principles of Islamic Sharia under License No. 432 dated March 31, 2009, issued by the Financial Regulatory Authority. Al Ahli Investment Fund Management Company manages the Fund. The total number of Fund certificates issued as of June 30, 2026, amounted to 20,883,217 certificates.

- The total number of certificates invested by the bank on June 30, 2026, amounted to 45,403 with a market value per certificate of EGP 322.41 and the total redemption value on June 30, 2026, to EGP 14,638 thousand (December 31, 2025: EGP 13,479 thousand).

Al Baraka Bank Egypt Mutual Fund (Motawazen)

- The Bank established "Al Baraka Bank Egypt Mutual Fund (Motawazen) "with an accumulated periodic return and in compliance with the principles of Islamic Sharia under License No. 580 dated May 10, 2010, issued by the Financial Regulatory Authority. Al Naeem Financial Investments Company manages the Fund. The total number of Fund certificates issued as of June 30, 2026, amounted to 304,119 certificates.

- The total number of certificates invested in by the bank on June 30, 2026, amounted to 52,700 with a market value per certificate of EGP 299.77, and the total redemption value on June 30, 2026, to EGP 15,798 thousand (December 31, 2025: EGP 12,743 thousand).

Al Baraka Bank Egypt Money Market Fund (Al Barakat)

- The Bank established "Al Baraka Bank Egypt Money Market Fund (Al Barakat) "with an accumulated periodic return and in compliance with the principles of Islamic Sharia under License No. 778 dated June 24, 2019, issued by the Financial Regulatory Authority. The EFG Hermes for Portfolio and Investment Fund Management manages the Fund. The total number of Fund certificates issued as of June 30, 2026, amounted to 2,850,313 certificates.

- The total number of certificates invested by the bank on June 30, 2026, amounted to 124,255 with a market value per certificate of EGP 254.19 and the total redemption value on June 30, 2026, to EGP 31,584 thousand (December 31, 2025: EGP 28,858 thousand).

Notes to the condensed separate interim financial statements

31. Related Parties Transactions

Related parties outstating balances can be analyzed below:	30 June 2026 Main Shareholders	30 June 2026 Directors and other key management	30 June 2026 Subsidiaries	31 December 2025 Main Shareholders	31 December 2025 Directors and other key management	31 December 2025 Subsidiaries
Due from banks	411,773	-	-	384,401	-	-
Financing and credit facilities to customers	1,291,937	2,066	763,774	1,132,851	2,952	428,173
Debt instruments measured at FVOCI	72,223	-	-	168,919	-	-
Equity instruments measured at FVOCI	224,909	-	-	184,355	-	-
Subordinated finance from Other Shareholders	984,588	-	-	953,424	-	-
Customers' deposits	567,382	54,773	149,922	554,957	58,552	85,412
Due to banks	487,617	-	-	273,263	-	-

Related parties transactions can be analyzed below:	30 June 2026 Main Shareholders	30 June 2026 Directors and other key management	30 June 2026 Subsidiaries	30 June 2025 Main Shareholders	30 June 2025 Directors and other key management	30 June 2025 Subsidiaries
Profit received from financing and credit facilities	167,102	184	46,474	1,729	200	57,064
Profit received from financial instruments at fair value through OCI and AC	12,068	-	-	5,997	-	-
Profit received from placements and current accounts	7,879	-	-	4,942	-	-
Dividends income	14,100	-	-	11,393	-	-
Profit paid on deposits and current accounts to customers	(13,180)	(3,649)	(1,902)	(43,132)	(4,920)	(2,178)
Profit paid on deposits and current accounts to banks	-	-	-	(5,048)	-	-
Profit paid on subordinated finance	(31,118)	-	-	(31,529)	-	-