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Al Baraka Bank Egypt - S.A.E

Condensed Separate Interim Financial Statements

For the period ended 30 September 2026

Together with Limited Review Report

Condensed separate interim financial statements for the period ended 30 September 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 September 2026 and the related condensed separate interim statements of income, comprehensive income, changes in equity and cash flows for the nine-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 December 16, 2008 as amended by the regulation issued on February 26, 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 February 26, 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
Fellow of Egyptian Society of Accountants and Auditors
Fellow of Egyptian Society for Taxation
R.A.A. No. "39521"
F.R.A. No. "419"
C.B.E. No. "651"
PricewaterhouseCoopers Ezzeldeen, Diab & Co.
Public Accountants
One Ninety, Parcel A - Building A2, South 90th Street, New Cairo 11835, Egypt

Mohamed Ahmed Abul-Qasim
Fellow of Egyptian Society of Accountants and Auditors
Fellow of Egyptian Society for Taxation
R.A.A. No. "17553"
F.R.A. No. "359"
C.B.E. No. "468"
United for Auditing and Taxes
UHY- UNITED

Cairo 8 November 2026

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

	Note	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Assets			
Cash and due from Central Bank of Egypt	**13**	9,413,643	9,187,055
Due from banks, net	**14**	18,257,818	18,439,917
Financing and credit facilities to customers, net	**15**	76,888,444	66,251,839
Financial investments			
- Measured at FVTPL	**16/1**	203,086	160,807
- Measured at FVTOCI	**16/2**	18,705,535	12,470,264
- Measured at Amortized cost	**16/3**	29,283,143	34,718,258
Investment in subsidiaries	**17**	545,287	147,000
Intangible assets, net		139,636	80,166
Other assets, net	**18**	3,417,716	2,484,502
Property, plant and equipment, net	**19**	1,845,965	1,946,652
Total assets		**158,700,273**	**145,886,460**
Liabilities and Equity			
Liabilities			
Due to banks	**20**	454,970	280,341
Customers' deposits	**21**	133,337,544	122,719,399
Subordinated and other islamic financing	**22**	4,437,052	4,264,497
Other liabilities	**23**	1,726,723	1,414,886
Other provisions	**24**	244,562	278,346
Deferred tax liabilities		78,035	72,187
Current income tax liabilities		1,042,664	1,133,746
Defined benefits obligation		64,582	64,582
Total liabilities		**141,386,132**	**130,227,984**
Equity			
Issued and paid-up capital	**25**	5,089,974	5,089,974
Reserves	**26**	1,500,520	1,464,352
Retained earnings		10,723,647	9,104,150
Total equity		**17,314,141**	**15,658,476**
Total liabilities and equity		**158,700,273**	**145,886,460**

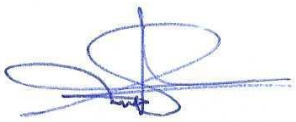
The accompanying notes are an integral part of these condensed separate interim financial statements.

(Limited review report attached)



Hisham Abdelsalam

Chief Financial Officer



Hazem Hegazy

Vice Chairman & CEO

Cairo: 08 November 2026

Condensed separate interim statement of income for the period ended 30 September 2026

	Note	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Income from Murabaha, Musharaka, Mudarabah and similar income	5	17,230,798	5,919,149	16,789,290	5,690,814
Cost of deposits and similar expenses	5	(11,059,455)	(3,711,230)	(11,275,549)	(3,814,676)
Net income from funds		**6,171,343**	**2,207,919**	**5,513,741**	**1,876,138**
Fees and commission income	6	1,016,312	357,632	884,146	291,884
Fees and commission expenses	6	(158,586)	(58,358)	(118,068)	(40,437)
Net fees and commission income		**857,726**	**299,274**	**766,078**	**251,447**
Dividends income		34,324	2,887	23,491	1,440
Net trading income	7	194,847	56,794	147,996	45,811
Gains on financial investments		43,420	14,762	62,433	23,400
Administrative expenses	8	(2,161,533)	(744,919)	(1,594,163)	(555,058)
Impairment charge of expected credit losses	9	(712,403)	(241,437)	(663,788)	(194,451)
Other operating expenses	10	(127,189)	(24,613)	(95,968)	(60,716)
Net profit for the period before tax		**4,300,535**	**1,570,667**	**4,159,820**	**1,388,011**
Income tax expense	11	(1,362,586)	(484,677)	(1,191,608)	(379,611)
Net profit for the period		**2,937,949**	**1,085,990**	**2,968,212**	**1,008,400**
Basic earning per share	12	**3.48**	**1.30**	**3.55**	**1.21**

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

Hisham Abdelsalam
Chief Financial Officer

Hazem Hegazy
Vice Chairman & CEO

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

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30-Sep-25 EGP Thousands
Net profit for the period	**2,937,949**	**1,085,990**	**2,968,212**	**1,008,400**
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	77,325	32,410	29,131	15,594
Tax impact related to other comprehensive income that will not be reclassified to the profit or loss	(17,398)	(7,292)	(6,554)	(3,508)
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	45	(16,924)	14,106	37,731
Expected credit loss for fair value of debt instruments measured at FVOCI	(23,794)	(334)	15,746	9,264
Tax impact related to other comprehensive income that will be reclassified to the profit or loss	(10)	3,808	(3,086)	(8,489)
Net other comprehensive income/(loss) for the period , After tax	**36,168**	**11,668**	**49,343**	**50,592**
Total comprehensive income for the period , After tax	**2,974,117**	**1,097,658**	**3,017,555**	**1,058,992**

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

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

	Note	30 September 2026 EGP Thousands	30 September 2025 EGP Thousands
Cash flows from operating activities			
Profit before tax		4,300,535	4,159,820
Adjusted by:			
Property and Equipment depreciation and Intangible assets amortization	8	226,720	126,404
Impairment of expected credit losses	9	712,403	663,788
Impairment charge (Released) of other provisions	24	299	40,495
Impairment charge (Released) of assets reverted to the bank	10	-	28,924
Provisions no longer required other than financing provision	24	(21,921)	(83,331)
Provisions used other than financing provision	24	(12,175)	(6,068)
Amortization of premium / discount for bonds	16/2	181,091	(17,506)
Exchange translation differences of impairment provisions		70,642	(48,325)
Exchange translation differences of financial investment measured at FVOCI	16/2	(34,743)	(18,551)
Exchange translation differences of financial investment measured at Amortized cost	16/3	(680,752)	386,717
Exchange translation differences of subordinated financing	22	367,333	(272,160)
FV revaluation differences of financial investment measured at FVPL	16/1	(42,279)	(24,941)
Loss (Gain) on sale of property and equipment	10	(30,426)	(5,328)
Loss (Gain) on sale of assets reverted to the bank	10	(11,285)	(38)
Dividend income		(34,324)	(23,491)
Operating profits before changes in operating assets and liabilities		**4,991,118**	**4,906,409**
Net decrease (increase) in assets and liabilities			
Balances with central banks within the required reserve ratio		(90,768)	(1,484,194)
Treasury bills with maturity more than 90 days		205,839	(5,134,649)
Financing and facilities to customers		(11,436,519)	(9,596,167)
Other assets		(935,370)	373,897
Due to banks		174,629	(47,944)
Customers' deposits		10,618,145	11,996,696
Other liabilities		271,896	(181,470)
Current income tax obligations paid		(1,465,228)	(1,043,431)
Net cash flows generated from (used in) operating activities		**2,333,743**	**(210,853)**
Cash flows from investing activities			
Acquisition of Property and Equipment	19	(83,635)	(433,581)
Proceeds from sale of Property and Equipment		30,508	6,764
Acquisition of Intangible assets		(101,950)	(23,132)
Acquisition of investment measured at FVOCI	16/2	(1,890,138)	(1,971,483)
Proceeds from sale of investment measured at FVOCI	16/2	1,440,874	619,138
Proceeds from sale of investment measured at Amortized cost	16/3	2,592,620	8,231,185
Acquisition of investment in subsidiaries		(398,287)	-
Proceeds from Dividend income		34,324	23,491
Net cash flows generated from investing activities		**1,624,316**	**5,956,814**
Cash flows from financing activities			
Proceeds from Subordinated and other financing	22	100,000	-
Paid from Subordinated and other financing	22	(294,778)	(275,245)
Cash dividends (Share of employees, remuneration of BOD members,shareholders)		(1,278,505)	(986,182)
Net cash flows (used in) financing activities		**(1,473,283)**	**(1,261,427)**
Net increase in cash and cash equivalents during the period		**2,484,776**	**4,484,534**
Beginning balance of cash and cash equivalents		31,580,529	21,323,836
Cash and cash equivalents at the end of the period	27	**34,065,305**	**25,808,370**

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

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

(EGP Thousands)

	Issued and paid-up capital	Reserves	Retained earnings	Total
30 September 2025				
Balance at 1 January 2025	**5,089,974**	**1,187,968**	**6,279,224**	**12,557,166**
Net change in other comprehensive income	-	49,343	-	**49,343**
Net profit for the period	-	-	2,968,212	**2,968,212**
Total	**5,089,974**	**1,237,311**	**9,247,436**	**15,574,721**
Transferred to reserves	-	179,119	(179,119)	-
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 September 2025	**5,089,974**	**1,416,430**	**8,052,317**	**14,558,721**
30 September 2026				
Balance at 1 January 2026	**5,089,974**	**1,464,352**	**9,104,150**	**15,658,476**
Net change in other comprehensive income	-	36,168	-	**36,168**
Net profit for the period	-	-	2,937,949	**2,937,949**
Total	**5,089,974**	**1,500,520**	**12,042,099**	**18,632,593**
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 September 2026	**5,089,974**	**1,500,520**	**10,723,647**	**17,314,141**

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

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

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 1414 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 September 2026 were approved by the Board of Directors on 8 November 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 interim 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 for the period ended 30 September 2026

3. Financial Risk Management - continuing

3.1.1 Maximum limit for credit risk before collaterals:

Financial position items exposed to credit risks	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Due from banks	18,257,818	18,439,917
Financing and credit facilities to customers, net		
Retail		
- Credit cards	571,006	463,694
- Personal financing	13,887,263	11,636,998
- Mortgages	23,371	47,050
Corporate		
- Credit cards	992	-
- Direct financing	47,273,727	42,890,470
- Syndicated financing	15,132,085	11,213,627
Financial investments		
Debt instruments measured at FVTOCI	17,822,720	11,791,204
Debt instruments measured at Amortized cost	29,283,143	34,718,258
Accrued revenues	1,629,947	1,271,117
Total	**143,882,072**	**132,472,335**
Off balance sheet items exposed to credit risk		
Letter of Credit (import and export)	80,530	190,246
Letter of Guarantee	6,423,360	6,130,700
Customers Acceptances	508,084	464,131
Total	**7,011,974**	**6,785,077**

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

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 September 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	18,260,586	-	-	**18,260,586**	18,442,504	-	-	**18,442,504**
Total	**18,260,586**	**-**	**-**	**18,260,586**	**18,442,504**	**-**	**-**	**18,442,504**
Deduct: Expected credit losses	(2,768)	-	-	**(2,768)**	(2,587)	-	-	**(2,587)**
Ending Balance	**18,257,818**	**-**	**-**	**18,257,818**	**18,439,917**	**-**	**-**	**18,439,917**

Retail	30 September 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	13,766,819	325,479	-	**14,092,298**	11,307,068	358,792	-	**11,665,860**
Regular watch list	10,904	239,660	-	**250,564**	-	396,889	-	**396,889**
Special watch list	6,193	140,407	-	**146,600**	-	95,184	-	**95,184**
Non-performing financing	-	-	226,813	**226,813**	-	-	122,676	**122,676**
Total	**13,783,916**	**705,546**	**226,813**	**14,716,275**	**11,307,068**	**850,865**	**122,676**	**12,280,609**
Deduct: Expected credit losses	(29,726)	(1,880)	(203,029)	**(234,635)**	(26,849)	(1,861)	(104,157)	**(132,867)**
Ending Balance	**13,754,190**	**703,666**	**23,784**	**14,481,640**	**11,280,219**	**849,004**	**18,519**	**12,147,742**

Corporate	30 September 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	48,556,286	1,842,314	-	**50,398,600**	36,718,725	6,505,310	-	**43,224,035**
Regular watch list	4,504,503	7,863,587	-	**12,368,090**	2,683,040	8,115,875	-	**10,798,915**
Special watch list	-	424,986	-	**424,986**	-	1,106,985	-	**1,106,985**
Non-performing financing	-	-	3,269,459	**3,269,459**	-	-	2,393,148	**2,393,148**
Total	**53,060,789**	**10,130,887**	**3,269,459**	**66,461,135**	**39,401,765**	**15,728,170**	**2,393,148**	**57,523,083**
Deduct: Expected credit losses	(106,595)	(1,133,416)	(2,814,320)	**(4,054,331)**	(73,138)	(1,337,857)	(2,007,991)	**(3,418,986)**
Ending Balance	**52,954,194**	**8,997,471**	**455,139**	**62,406,804**	**39,328,627**	**14,390,313**	**385,157**	**54,104,097**

Debt instruments measured at FVOCI	30 September 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	17,822,720	-	-	**17,822,720**	11,791,204	-	-	**11,791,204**
Total	**17,822,720**	**-**	**-**	**17,822,720**	**11,791,204**	**-**	**-**	**11,791,204**
Ending Balance	**17,822,720**	**-**	**-**	**17,822,720**	**11,791,204**	**-**	**-**	**11,791,204**

Debt instruments measured at Amortized cost	30 September 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	29,329,833	-	-	**29,329,833**	34,771,651	-	-	**34,771,651**
Total	**29,329,833**	**-**	**-**	**29,329,833**	**34,771,651**	**-**	**-**	**34,771,651**
Deduct: Expected credit losses	(46,690)	-	-	**(46,690)**	(53,393)	-	-	**(53,393)**
Ending Balance	**29,283,143**	**-**	**-**	**29,283,143**	**34,718,258**	**-**	**-**	**34,718,258**

3. Financial risk management – continuing

The following table presents the movements in customer financing balances during the period / year, including transfers between Stage 1, Stage 2, and Stage 3:

(EGP Thousands)

	30 September 2026				31 December 2025			
Retail	**Stage 1 12-Months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**	**Stage 1 12-Months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning Balance	**11,307,069**	**850,865**	**122,676**	**12,280,610**	**7,791,661**	**504,027**	**57,735**	**8,353,423**
Transferred (from) stage 1	(546,715)	442,912	103,803	**-**	(426,627)	376,658	49,969	**-**
Transferred (from) stage 2	276,025	(346,004)	69,979	**-**	165,638	(182,286)	16,648	**-**
Transferred (from) stage 3	3,534	326	(3,860)	**-**	3,871	1,760	(5,631)	**-**
New financial assets purchased or issued	6,935,837	129,217	8,531	**7,073,585**	7,132,788	463,725	10,140	**7,606,653**
Matured or disposed financial assets	(4,191,833)	(371,771)	(74,316)	**(4,637,920)**	(3,360,262)	(313,019)	(6,185)	**(3,679,466)**
Ending Balance	**13,783,917**	**705,545**	**226,813**	**14,716,275**	**11,307,069**	**850,865**	**122,676**	**12,280,610**

	30 September 2026				31 December 2025			
Corporate	**Stage 1 12-Months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**	**Stage 1 12-Months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning Balance	**39,401,764**	**15,728,170**	**2,393,148**	**57,523,082**	**34,300,879**	**11,105,551**	**2,273,093**	**47,679,523**
Transferred (from) stage 1	(895,746)	801,486	94,260	**-**	(9,631,705)	9,376,259	255,446	**-**
Transferred (from) stage 2	2,673,458	(3,542,871)	869,412	**-**	479,357	(630,751)	151,394	**-**
Transferred (from) stage 3	-	-	-	**-**	-	-	-	**-**
New financial assets purchased or issued	31,119,446	7,050,972	-	**38,170,418**	36,251,118	3,986,803	-	**40,237,922**
Matured or disposed financial assets	(19,862,317)	(10,036,047)	(140,107)	**(30,038,471)**	(21,904,177)	(8,053,665)	(249,238)	**(30,207,081)**
Foreign exchange translation differences	624,184	129,176	52,745	**806,105**	(93,708)	(56,027)	(37,547)	**(187,282)**
Ending Balance	**53,060,789**	**10,130,887**	**3,269,459**	**66,461,135**	**39,401,764**	**15,728,170**	**2,393,148**	**57,523,082**

The following table presents the movements in ECL balances during the period / year, including transfers between Stage 1, Stage 2, and Stage 3:

(EGP Thousands)

	30 September 2026				31 December 2025			
Retail	**Stage 1 12-Months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**	**Stage 1 12-Months**	**Stage 2 Life time**	**Stage 3 Life time**	**Total**
Beginning Balance	**26,849**	**1,861**	**104,157**	**132,867**	**35,063**	**1,792**	**38,390**	**75,245**
Transferred (from) stage 1	(1,781)	922	859	**-**	(2,008)	1,222	787	**-**
Transferred (from) stage 2	434	(1,578)	1,144	**-**	453	(1,000)	547	**-**
Transferred (from) stage 3	3,536	326	(3,861)	**-**	3,871	1,760	(5,632)	**-**
Net expected credit losses charged during the period	688	350	171,141	**172,179**	(10,530)	(1,913)	70,528	**58,085**
Written off during the period	-	-	(73,204)	**(73,204)**	-	-	(4,918)	**(4,918)**
Recoveries during the period	-	-	2,793	**2,793**	-	-	4,455	**4,455**
Ending Balance	**29,726**	**1,880**	**203,029**	**234,635**	**26,849**	**1,861**	**104,157**	**132,867**

	30 September 2026				31 December 2025			
Corporate	Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	**Total**	Stage 1 12-Months	Stage 2 Life time	Stage 3 Life time	**Total**
Beginning Balance	**73,138**	**1,337,857**	**2,007,991**	**3,418,986**	**110,295**	**868,757**	**1,978,940**	**2,957,992**
Transferred (from) stage 1	(2,415)	2,256	159	**-**	(333,401)	333,146	255	**-**
Transferred (from) stage 2	14,390	(563,313)	548,923	**-**	22,071	(26,311)	4,240	**-**
Transferred (from) stage 3	-	-	-	**-**	-	-	-	**-**
Net expected credit losses charged during the period	19,716	327,873	227,609	**575,198**	274,728	177,867	480,862	**933,457**
Written off during the period	-	-	(56,821)	**(56,821)**	-	-	(477,507)	**(477,507)**
Recoveries during the period	-	-	50,374	**50,374**	-	-	45,998	**45,998**
Foreign exchange translation differences	1,767	28,743	36,085	**66,594**	(555)	(15,602)	(24,797)	**(40,954)**
Ending Balance	**106,595**	**1,133,416**	**2,814,320**	**4,054,331**	**73,138**	**1,337,857**	**2,007,991**	**3,418,986**

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	9,260,798	133,778	19,067	**9,413,643**	-	-	**9,413,643**
Due from banks	14,002,978	-	-	**14,002,978**	2,105,231	2,152,377	**18,260,586**
Gross financing and credit facilities to customers							
Retail							
- Credit cards	511,362	68,359	14,915	**594,635**	-	-	**594,635**
- Personal financing	16,239,468	3,809,433	451,701	**20,500,602**	-	-	**20,500,602**
- Mortgages	28,743	1,266	-	**30,009**	-	-	**30,009**
Corporate							
- Credit cards	977	15	-	**992**	-	-	**992**
- Direct financing	41,715,278	8,323,391	333,027	**50,371,696**	-	-	**50,371,696**
- Syndicated financing	16,058,356	440,576	-	**16,498,932**	-	-	**16,498,932**
Financial investments							
- Debt instruments measured at FVOCI	17,822,720	-	-	**17,822,720**	-	-	**17,822,720**
- Debt instruments measured at Amortized cost	29,329,833	-	-	**29,329,833**	-	-	**29,329,833**
Balance at 30 September 2026	**144,970,512**	**12,776,818**	**818,710**	**158,566,040**	**2,105,231**	**2,152,377**	**162,823,648**
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**

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 exposures at their carrying amounts before expected credit losses, categorized according to 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	9,413,643	-	-	-	-	-	-	**9,413,643**
Due from banks	18,260,586	-	-	-	-	-	-	**18,260,586**
Gross financing and credit facilities to customers								
Retail								
- Credit cards	-	-	-	-	-	-	594,635	**594,635**
- Personal financing	-	-	-	-	-	-	20,500,602	**20,500,602**
- Mortgages	-	-	-	-	-	-	30,009	**30,009**
Corporate								
- Credit cards	-	-	-	-	-	992	-	**992**
- Direct financing	10,953,897	16,285,336	-	6,294,272	10,634,477	6,203,714	-	**50,371,696**
- Syndicated financing	-	1,776,305	-	1,285,862	7,913,305	5,523,461	-	**16,498,932**
Financial investments								
- Debt instruments measured at FVOCI	4,212,351	-	1,776,927	-	11,833,442	-	-	**17,822,720**
- Debt instruments measured at Amortized cost	-	-	-	-	29,329,833	-	-	**29,329,833**
Balance at 30 September 2026	**42,840,477**	**18,061,640**	**1,776,927**	**7,580,134**	**59,711,057**	**11,728,167**	**21,125,246**	**162,823,648**
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 September 2026	EGP	USD	GBP	EUR	Other	Total
Financial assets						
Cash and due from Central Bank of Egypt	9,190,409	165,401	6,563	49,533	1,737	**9,413,643**
Due from banks	6,301,216	10,271,612	87,658	1,499,414	97,918	**18,257,818**
Financing and credit facilities to customers	64,495,558	12,327,917	-	64,969	-	**76,888,444**
Financial Investments measured at FVTPL	203,086	-	-	-	-	**203,086**
Financial Investments measured at FVTOCI	18,634,829	-	-	-	70,706	**18,705,535**
Financial Investments measured at Amortized cost	15,660,039	13,623,104	-	-	-	**29,283,143**
Investment in subsidiaries	545,287	-	-	-	-	**545,287**
Other financial assets	1,477,339	151,241	263	1,024	81	**1,629,948**
Total financial assets	**116,507,763**	**36,539,275**	**94,484**	**1,614,940**	**170,442**	**154,926,904**
Financial liabilities						
Due to banks	-	424,913	84	22,756	7,217	**454,970**
Customers' deposits	100,013,126	31,531,364	92,730	1,592,347	107,977	**133,337,544**
Subordinated and other Islamic financing	100,348	4,336,704	-	-	-	**4,437,052**
Other financial liabilities	126,723	259,759	1,478	8,137	37,489	**433,586**
Total financial liabilities	**100,240,197**	**36,552,740**	**94,292**	**1,623,240**	**152,683**	**138,663,152**
Net on-balance sheet financial position - Surplus / (Deficit)	**16,267,566**	**(13,465)**	**192**	**(8,300)**	**17,759**	**16,263,752**
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**

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

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 September 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	14,323,016	3,259,328	-	-	-	-	**17,582,344**
Treasury bills	3,945,121	11,087,316	11,274,748	-	-	-	**26,307,185**
Gross financing and credit facilities to customers	61,193,697	1,669,677	5,030,142	6,213,902	7,069,992	-	**81,177,410**
Financial Investments measured at FVOCI & Amortized cost	6,760,308	2,596	4,645,307	9,246,262	190,895	-	**20,845,368**
Total assets not sensitive to profit rates and total held for trading investments	-	-	-	-	-	11,723,073	**11,723,073**
Total financial assets (1)	**86,222,142**	**16,018,917**	**20,950,197**	**15,460,164**	**7,260,887**	**11,723,073**	**157,635,380**
Financial liabilities							
Due to banks	422,610	-	-	-	-	-	**422,610**
Customers' deposits	63,424,327	7,111,877	11,937,909	40,822,725	245,779	-	**123,542,617**
Subordinated and other Islamic financing	99,580	-	3,297,698	-	1,039,774	-	**4,437,052**
Total non-interest-rate-sensitive liabilities	-	-	-	-	-	9,827,287	**9,827,287**
Total financial liabilities (2)	**63,946,517**	**7,111,877**	**15,235,607**	**40,822,725**	**1,285,553**	**9,827,287**	**138,229,566**
Net current gap (1) - (2)	**22,275,625**	**8,907,040**	**5,714,590**	**(25,362,561)**	**5,975,334**	**-**	**17,510,028**
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 September 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	456,516	-	33,500	66,500	-	**556,516**
Customers' deposits	16,840,278	13,388,756	39,572,428	76,675,309	198,697	**146,675,467**
Subordinated and other Islamic financing	-	-	3,052,628	382,395	1,717,216	**5,152,239**
Total financial liabilities (contractual and non contractual	**17,296,794**	**13,388,756**	**42,658,555**	**77,124,204**	**1,915,913**	**152,384,222**
Total financial assets (contractual and non contractual	**46,493,400**	**24,469,884**	**37,975,767**	**34,305,586**	**30,805,878**	**174,050,515**
31 December 2025						
Total financial liabilities (contractual and non contractual	**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	**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.

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 September 2026			
Financial Assets	**Level 1**	**Level 2**	**Level 3**	**Total**
Debt instruments	-	17,822,720	-	**17,822,720**
Equity Instruments	240,443	203,086	642,372	**1,085,901**

	31 December 2025			
Financial Assets	**Level 1**	**Level 2**	**Level 3**	**Total**
Debt instruments	-	11,791,204	-	**11,791,204**
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 September 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	763,857	748,984
General risk reserve	214,926	214,926
Retained earnings	7,703,787	9,067,162
Interim profit	2,945,830	-
Other comprehensive income	441,751	383,349
Total disposal of additional basic capital	(146,760)	(111,310)
Total basic going concern capital after deduction	**17,013,365**	**15,393,085**
Additional basic capital		
Non-Controlling interest	7,478	2,266
Add: Additional going concern	**7,478**	**2,266**
Total qualifying tier 1 capital	**17,020,843**	**15,395,351**
Tier 2 capital		
Subordinated financing	831,819	953,424
Impairment provision for Financing, debt instruments and contingent liabilities in stage one*	212,328	210,035
Total qualifying tier 2 capital	**1,044,148**	**1,163,459**
Total capital base after deduction	**18,064,990**	**16,558,810**
Risk weighted assets and contingent liabilities		
Total credit risk	84,686,611	76,973,006
The overriding value of top 50 clients over the prescribed limits	1,075,877	5,696,034
Total market risk	506,023	397,513
Total operational risk	6,668,046	5,081,818
Total risk weighted assets and contingent liabilities	**92,936,558**	**88,148,372**
***Capital adequacy ratio (%)**	**19.44%**	**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 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Total qualifying tier 1 capital	**17,020,843**	**15,395,351**
Total on-balance sheet exposures	159,754,148	148,603,663
Total off-balance sheet exposures	12,248,320	9,351,354
Total exposures on-balance sheet and off-balance sheet	**172,002,468**	**157,955,017**
Leverage financial ratio % (1/2)	**9.90%**	**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 September 2026** NSFR% recorded 184.74%, **December 2025:** NSFR% recorded 191.46% (Regulatory Minimum: 100%).
- **For September 2026** LCR% recorded 744.35%, **December 2025:** LCR% recorded 757.39% (Regulatory Minimum: 100%).

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 September 2026	Cairo branches	Giza branches	Alex branches	Other branches	Total
Total revenues and expenses according to segmental activities					
Total revenues according to segmental activities	12,425,803	2,819,520	1,818,732	1,455,113	**18,519,168**
Total expenses according to segmental activities	(9,134,945)	(2,258,138)	(1,611,326)	(1,214,224)	**(14,218,633)**
Net profit for the period before tax	**3,290,858**	**561,382**	**207,406**	**240,889**	**4,300,535**
Income tax expense	(1,362,586)	-	-	-	**(1,362,586)**
Net profit for the period	**1,928,272**	**561,382**	**207,406**	**240,889**	**2,937,949**
Total assets and liabilities according to segmental activities					
Total assets	**90,485,468**	**31,512,658**	**21,685,850**	**15,016,297**	**158,700,273**
Total liabilities	**74,181,004**	**30,951,276**	**21,478,444**	**14,775,408**	**141,386,132**

30 September 2025	Cairo branches	Giza branches	Alex branches	Other branches	Total
Total revenues and expenses according to segmental activities					
Total revenues according to segmental activities	12,022,609	2,855,834	1,806,643	1,205,891	**17,890,977**
Total expenses according to segmental activities	(8,907,428)	(2,268,979)	(1,548,866)	(1,005,884)	**(13,731,157)**
Net profit for the period before tax	**3,115,181**	**586,855**	**257,777**	**200,007**	**4,159,820**
Income tax expense	(1,191,608)	-	-	-	**(1,191,608)**
Net profit for the period	**1,923,573**	**586,855**	**257,777**	**200,007**	**2,968,212**
Total assets and liabilities according to segmental activities					
Total assets	**78,929,511**	**30,278,650**	**19,695,003**	**12,244,952**	**141,148,116**
Total liabilities	**65,415,432**	**29,691,794**	**19,437,225**	**12,044,944**	**126,589,395**

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

4. Segments Reporting - continuing

4.2 Segmental analysis by geographic area

(EGP Thousands)

	Arab Republic of Egypt			
30 September 2026	**Great Cairo**	**Alex and Delta**	**Upper Egypt**	**Total**
Total revenues and expenses according to geographical segment				
Total revenues according to geographical segment	15,245,323	3,194,559	79,286	**18,519,168**
Total expenses according to geographical segment	(11,393,083)	(2,707,262)	(118,288)	**(14,218,633)**
Net profit for the period before tax	**3,852,240**	**487,297**	**(39,002)**	**4,300,535**
Income tax expense	(1,362,586)	-	-	**(1,362,586)**
Net profit for the period	**2,489,654**	**487,297**	**(39,002)**	**2,937,949**
Total assets and liabilities according to geographical segment				
Total assets	**121,998,126**	**35,671,353**	**1,030,794**	**158,700,273**
Total liabilities	**105,132,280**	**35,184,056**	**1,069,796**	**141,386,132**

(EGP Thousands)

	Arab Republic of Egypt			
30 September 2025	**Great Cairo**	**Alex and Delta**	**Upper Egypt**	**Total**
Total revenues and expenses according to geographical segment				
Total revenues according to geographical segment	14,878,441	2,990,377	22,159	**17,890,977**
Total expenses according to geographical segment	(11,176,406)	(2,493,555)	(61,196)	**(13,731,157)**
Net profit for the period before tax	**3,702,035**	**496,822**	**(39,037)**	**4,159,820**
Income tax expense	(1,191,608)	-	-	**(1,191,608)**
Net profit for the period	**2,510,427**	**496,822**	**(39,037)**	**2,968,212**
Total assets and liabilities according to geographical segment				
Total assets	**109,208,161**	**31,272,964**	**666,991**	**141,148,116**
Total liabilities	**95,107,225**	**30,776,142**	**706,028**	**126,589,395**

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

5. Net income from funds

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Income from Murabaha, Musharaka, Mudaraba and other similar income:				
Financing and credit facilities				
- Customers	9,782,742	3,468,589	9,656,924	3,216,229
Total	**9,782,742**	**3,468,589**	**9,656,924**	**3,216,229**
Debt instruments at fair value through OCI and AC	5,954,334	1,963,515	4,930,911	1,757,558
Deposits and current accounts	1,493,722	487,045	2,201,455	717,027
Total	**17,230,798**	**5,919,149**	**16,789,290**	**5,690,814**
Cost of deposits and similar expenses:				
Deposits and current accounts				
- Banks	(9,223)	(3,791)	(27,487)	(7,195)
- Customers	(10,849,857)	(3,639,127)	(11,025,680)	(3,736,461)
Total	**(10,859,080)**	**(3,642,918)**	**(11,053,167)**	**(3,743,656)**
Other financings	(200,375)	(68,312)	(222,382)	(71,020)
Total	**(11,059,455)**	**(3,711,230)**	**(11,275,549)**	**(3,814,676)**
Net income from funds	**6,171,343**	**2,207,919**	**5,513,741**	**1,876,138**

6. Net fees and commission income

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Fees and commission income:				
Fees and commissions related to credit	339,760	113,102	399,532	119,693
Investment commission	138,251	36,059	81,985	22,864
Custody fees	3,732	2,184	2,503	1,406
Other fees	534,569	206,287	400,126	147,921
Total	**1,016,312**	**357,632**	**884,146**	**291,884**
Fees and commission expenses:				
Other fees paid	(158,586)	(58,358)	(118,068)	(40,437)
Total	**(158,586)**	**(58,358)**	**(118,068)**	**(40,437)**
Net fees and commission income	**857,726**	**299,274**	**766,078**	**251,447**

7. Net trading income

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Gain from foreign exchange transactions	152,567	46,583	123,055	39,375
Mutual funds measured at FVPL	42,280	10,211	24,941	6,436
Total	**194,847**	**56,794**	**147,996**	**45,811**

8. Administrative expenses

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Staff cost:				
Salaries and wages	(848,161)	(282,939)	(663,794)	(228,453)
Social insurance	(27,649)	(9,544)	(24,143)	(8,161)
Pension cost:				
Defined contribution scheme	(60,666)	(21,309)	(51,422)	(18,153)
Zakah and charity fund	(69,000)	(24,000)	(40,500)	(13,500)
Depreciation and amortization	(226,720)	(80,358)	(126,404)	(48,480)
Other administrative expenses	(929,337)	(326,769)	(687,900)	(238,311)
Total	**(2,161,533)**	**(744,919)**	**(1,594,163)**	**(555,058)**

9. Impairment charge of expected credit losses

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Financing and credit facilities to customers	(747,377)	(251,607)	(844,914)	(217,056)
Due from banks	46	17	8,841	84
Debt instruments at fair value through other comprehensive income	23,645	335	(15,726)	(9,333)
Debt instruments at amortized cost	10,406	10,156	184,116	30,491
Accrued revenues	877	(338)	3,895	1,363
Total	**(712,403)**	**(241,437)**	**(663,788)**	**(194,451)**

10. Other operating expenses

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 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	(3,090)	182	(7,196)	(2,969)
Gain (loss) on sale of assets reverted to the bank	11,285	-	38	-
Gain on sale of property and equipment	30,426	3,700	5,328	1,314
Operating lease rental expense	(63,904)	(23,087)	(48,429)	(15,435)
Impairment release (charges) of assets reverted to the bank	-	-	(28,924)	(8,515)
Other provisions (net of reversed amounts)*	21,622	38,545	42,836	(11,914)
Other	(123,528)	(43,953)	(59,621)	(23,197)
Total	**(127,189)**	**(24,613)**	**(95,968)**	**(60,716)**

Other provisions (net of reversed amounts)*	30 September 2026 EGP Thousands	30 September 2026 EGP Thousands	30 September 2025 EGP Thousands	30 September 2025 EGP Thousands
Legal claims provision	(47)	(61)	(613)	-
Contingent liabilities provision	21,669	38,606	54,099	(6,764)
Other provisions	-	-	(6,650)	(1,150)
Total	**21,622**	**38,545**	**42,836**	**(11,914)**

11. Income tax expense

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Current tax	(1,374,146)	(483,918)	(1,191,396)	(381,454)
Deferred tax revenue /(expense)	11,560	(759)	(212)	1,843
Total	**(1,362,586)**	**(484,677)**	**(1,191,608)**	**(379,611)**

12. Basic earnings per share

	Last 9 Months 30 September 2026 EGP Thousands	Last 3 Months 30 September 2026 EGP Thousands	Last 9 Months 30 September 2025 EGP Thousands	Last 3 Months 30 September 2025 EGP Thousands
Net profit for the Period (from seperate income statement)	**2,937,949**	**1,085,990**	**2,968,212**	1,008,400
Add/(Deduct) : Profits of sale fixed assets	(30,426)	(3,700)	(5,328)	(1,314)
Net profit for the Period, available for distribution	**2,907,523**	**1,082,290**	**2,962,884**	**1,007,086**
Employees' profit share	(290,752)	(108,229)	(296,288)	(100,709)
Remuneration for board members	(58,150)	(21,646)	(59,258)	(20,142)
Banking system support and development fund	(29,075)	(10,823)	(29,629)	(10,071)
Profit available to shareholders	**2,529,546**	**941,592**	**2,577,709**	**876,164**
Weighted average number of the shares outstanding during the Period	**727,139**	**727,139**	**727,139**	**727,139**
Basic earning per share	**3.48**	**1.30**	**3.55**	**1.21**

13. Cash and due from Central Bank of Egypt

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Cash	755,301	619,481
Mandatory reserve balances with CBE	8,658,342	8,567,574
Total	**9,413,643**	**9,187,055**
Non-profit bearing balances	9,413,643	9,187,055
Total	**9,413,643**	**9,187,055**

14. Due from banks, net

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Current accounts	678,242	784,617
Deposits	17,582,344	17,657,887
	18,260,586	**18,442,504**
Deduct: Expected Credit Losses*	(2,768)	(2,587)
Total	**18,257,818**	**18,439,917**
Balances at CBE other than those under the mandatory reserve	4,776,060	5,591,931
Local banks	9,226,918	9,075,014
Foreign Banks	4,257,608	3,775,559
Deduct: Expected Credit Losses*	(2,768)	(2,587)
Total	**18,257,818**	**18,439,917**
Non-profit bearing balances	678,242	784,617
Fixed profit bearing balances	17,582,344	17,657,887
Deduct: Expected Credit Losses*	(2,768)	(2,587)
Total	**18,257,818**	**18,439,917**
Expected Credit Losses Movement*		
Beginning balance	**2,587**	**12,763**
Net expected credit losses charged during the period	(46)	(9,893)
Foreign currencies translation differences	227	(283)
Ending balance	**2,768**	**2,587**

- **Due from banks** on September 30, 2026, includes an amount of EGP 207,955 thousand representing balances due from Al Baraka Group – ABG. (Compared to EGP 190,685 thousand at 31 December 2025).
- **Due from banks** on September 30, 2026, includes an amount of EGP 245,628 thousand representing balances due from Al Baraka Group's subsidiaries. (Compared to EGP 193,717 thousand at 31 December 2025).

15. Financing and credit facilities to customers, net

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Retail		
Credit cards	594,635	468,519
Personal financing	20,500,602	17,557,080
Mortgages	30,009	59,154
Total (1)	**21,125,246**	**18,084,753**
Corporate including (SMEs)		
Credit cards	992	-
Direct financing	50,371,696	45,840,290
Syndicated financing	16,498,932	11,976,403
Total (2)	**66,871,620**	**57,816,693**
Gross financing and credit facilities (1+2)	**87,996,866**	**75,901,446**
Deduct:		
Expected Credit Losses*	(4,288,966)	(3,551,853)
Deferred profit	(6,819,456)	(6,097,754)
Net financing and credit facilities	**76,888,444**	**66,251,839**
Financing and credit facilities-ECL provision analysis		
Beginning balance	**3,551,853**	**3,033,237**
Net expected credit losses charged during the period	747,377	991,542
Recoveries during the period	53,167	50,453
Written off during the period	(130,025)	(482,425)
Foreign currencies translation differences	66,594	(40,954)
Ending balance	**4,288,966**	**3,551,853**

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

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)

Retail	30 September 2026				31 December 2025			
	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 expected credit losses charged during the period	27,831	144,444	(96)	**172,179**	8,118	50,934	(967)	**58,085**
Recoveries during the period	231	2,562	-	**2,793**	438	4,017	-	**4,455**
Written off during the period	(9,257)	(63,947)	-	**(73,204)**	(4,726)	(192)	-	**(4,918)**
Ending balance (1)	**23,630**	**210,760**	**245**	**234,635**	**4,825**	**127,701**	**341**	**132,867**

Corporate	30 September 2026				31 December 2025			
	Credit cards	Direct financing	Syndicated financing	Total	Credit cards	Direct financing	Syndicated financing	Total
Beginning balance	**-**	**2,656,210**	**762,776**	**3,418,986**	**-**	**2,227,066**	**730,926**	**2,957,992**
Net expected credit losses charged during the period	-	89,480	485,718	**575,198**	**-**	874,806	58,651	**933,457**
Recoveries during the period	-	50,374	-	**50,374**	**-**	45,998	-	**45,998**
Written off during the period	-	(56,821)	-	**(56,821)**	**-**	(477,507)	-	**(477,507)**
Foreign currencies translation differences	-	31,697	34,897	**66,594**	**-**	(14,153)	(26,801)	**(40,954)**
Ending balance (2)	**-**	**2,770,940**	**1,283,391**	**4,054,331**	**-**	**2,656,210**	**762,776**	**3,418,986**
Ending balance (1+2)	**23,630**	**2,981,700**	**1,283,636**	**4,288,966**	**4,825**	**2,783,911**	**763,117**	**3,551,853**

16. Financial investments

16.1 Measured at FVPL

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
A) Mutual Funds		
Unlisted in stock exchange market	203,086	160,807
Total financial instruments measured at FVPL (1)	**203,086**	**160,807**
Beginning balance	**160,807**	**119,889**
FV revaluation differences of financial investment measured at FVPL	42,279	40,918
Total financial instruments measured at FVPL (1)	**203,086**	**160,807**

16.2 Measured at FVOCI

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
A) Treasury bonds at fair value		
Listed in stock exchange market	44,576	401,204
Total	**44,576**	**401,204**
B) Treasury bills at fair value		
EGP TBills - 91 Days maturity	175	14,421
EGP TBills - 182 Days maturity	7,164,153	1,305,763
EGP TBills - 273 Days maturity	4,024,934	3,124,437
EGP TBills - 364 Days maturity	4,484	414,279
Total	**11,193,746**	**4,858,900**
Deduct: Unearned interest	(909,107)	(416,215)
Total	**10,284,639**	**4,442,685**
C) Local sovereign Sukuk at fair value		
Unlisted in stock exchange market	1,504,227	1,004,380
Total	**1,504,227**	**1,004,380**
D) Sharia-compliant Sukuk – at fair value		
Unlisted in stock exchange market	1,776,927	1,847,678
Total	**1,776,927**	**1,847,678**
E) Securitization bonds at fair value		
Unlisted in stock exchange market	4,212,351	4,095,257
Total	**4,212,351**	**4,095,257**
F) Equity instruments at fair value		
Listed in stock exchange market	240,443	184,355
Unlisted in stock exchange market	642,372	494,705
Total	**882,815**	**679,060**
Total financial instruments measured at FVOCI (2)	**18,705,535**	**12,470,264**

16. Financial investments - continuing

16.3 Measured at Amortized Cost

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
A) Treasury bonds		
Listed in stock exchange market	13,307,287	15,215,206
Deduct: Expected Credit Losses*	(30,562)	(33,746)
Total	**13,276,725**	**15,181,460**
C) Treasury bills		
EGP TBills - 182 Days maturity	-	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	6,358,218	6,545,256
EUR TBills - 364 Days maturity	-	335,547
Total	**16,358,218**	**20,446,329**
Deduct: Unearned interest	(335,672)	(889,884)
Deduct: Expected Credit Losses*	(16,128)	(19,647)
Net	**16,006,418**	**19,536,798**
Total financial instruments measured at Amortized cost (3)	**29,283,143**	**34,718,258**
Total financial investment (1+2+3)	**48,191,765**	**47,349,329**
Non-profit bearing balances	1,085,902	839,867
Floating profit bearing balances	5,204,565	4,967,407
Fixed profit bearing balances	41,947,988	41,595,448
Deduct: Expected Credit Losses	(46,690)	(53,393)
Total financial investment (1+2+3)	**48,191,765**	**47,349,329**
Expected Credit Losses Movement*		
Beginning balance	**53,393**	**296,762**
Net expected credit losses charged during the period	(10,406)	(233,097)
Foreign currencies translation differences	3,703	(10,272)
Ending balance	**46,690**	**53,393**

- Financial investments in government debt instruments reached EGP 42,408,054 thousand (for the bank and its subsidiaries) on September 30, 2026. These investments are used to help finance national and strategic state projects as well as development projects (compared to EGP 41,943,368 thousand on December 31, 2025).
- Financial assets at FVTOCI on September 30, 2026, includes the amount of EGP 70,706 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 September 30, 2026, includes the amount of EGP 169,736 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 September 30, 2026, includes the amount of EGP 31,932 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).

16. Financial investments – continuing

The following table analyzes the movements on financial investments:

(EGP Thousands)

30 September 2026	Fair value through OCI	Amortized cost	Total
Beginning balance	**12,470,264**	**34,718,258**	**47,188,522**
Additions	15,685,676	13,803,777	**29,489,453**
Amortization of premium / discount	1,171,669	2,316,219	**3,487,888**
Disposals (sale/redemption)	(10,734,187)	(22,535,172)	**(33,269,359)**
Foreign currencies translation differences	34,743	973,358	**1,008,101**
Changes in fair value reserve during the period	77,370	-	**77,370**
Expected credit losses charged during the period	-	6,703	**6,703**
Ending balance	**18,705,535**	**29,283,143**	**47,988,678**

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 during the year	107,501	-	**107,501**
Expected credit losses charged during the year	-	243,369	**243,369**
Ending balance	**12,470,264**	**34,718,258**	**47,188,522**

17. Investment in subsidiaries

	30 September 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 September 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 Company	**Egypt**	150,246	67,171	2,700	(30,535)	98%
Amlak Finance Egypt Company	**Egypt**	3,835,748	3,447,080	350,837	42,241	99%
Total		**3,985,994**	**3,514,251**	**353,536**	**11,706**	

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 Company	Egypt	115,399	2,008	6,265	(19,246)	98%
Total		**115,399**	**2,008**	**6,265**	**(19,246)**	

- 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.

18. Other assets, net

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Accrued revenues	1,629,947	1,272,313
Pre-paid expenses	156,392	145,059
Project under constraction	461,181	225,043
Assets reverted to the bank in settlement of debts,net	179,167	182,093
Deposits held with others and custody	51,558	47,448
Others debit balances	939,895	613,742
Total	**3,418,140**	**2,485,698**
Deduct:		
Expected Credit Losses*	(424)	(1,196)
Net	**3,417,716**	**2,484,502**
Expected Credit Losses Movement*		
Beginning balance	**1,196**	**5,236**
Net expected credit losses charged during the period	(877)	(3,941)
Foreign currencies translation differences	105	(99)
Ending balance	**424**	**1,196**

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

19. Property, plant and Equipment, net

(EGP Thousands)

30 September 2026	Lands and Premises	Machines and Equipment	Information Technology	Furniture and Renovations	Motor Vehicles	Total
Cost	962,111	440,707	407,562	975,258	25,290	**2,810,928**
Accumulated depreciation	(228,867)	(207,558)	(262,901)	(249,328)	(16,309)	**(964,963)**
Net book value	**733,244**	**233,149**	**144,661**	**725,930**	**8,981**	**1,845,965**
Net book value at the beginning of the period	**751,766**	**247,653**	**168,084**	**767,586**	**11,563**	**1,946,652**
Additions	-	45,288	18,838	19,509	-	**83,635**
Disposals	(1,691)	-	-	-	(3,615)	**(5,306)**
Depreciation for the period	(18,440)	(59,792)	(42,261)	(61,165)	(2,582)	**(184,240)**
Disposals' accumulated depreciation	1,609	-	-	-	3,615	**5,224**
Net book value	**733,244**	**233,149**	**144,661**	**725,930**	**8,981**	**1,845,965**

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 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Current accounts	32,360	27,967
Deposits	422,610	252,374
Total	**454,970**	**280,341**
Foreign banks	454,970	280,341
Total	**454,970**	**280,341**
Non-profit bearing balances	32,360	27,968
Floating profit bearing balances	422,610	252,373
Total	**454,970**	**280,341**

- **Due to banks** on September 30, 2026, includes an amount of EGP 447,891 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 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Demand deposits	28,069,648	24,938,295
Time deposits and call accounts	22,114,558	21,913,994
Term saving certificates	50,906,452	45,841,684
Saving deposits	30,691,423	28,482,423
Other deposits	1,555,463	1,543,003
Total	**133,337,544**	**122,719,399**
Corporate deposits	39,059,934	39,838,962
Retail deposits	94,277,610	82,880,437
Total	**133,337,544**	**122,719,399**
Non-profit bearing balances	9,794,927	8,681,830
Floating profit bearing balances	123,542,617	114,037,569
Total	**133,337,544**	**122,719,399**

22. Subordinated and other Islamic financing

	30 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Small and Medium Enterprise Development Agency (MSMEDA)	100,348	706
Islamic Foundation for Private Sector Development (ICD)	697,496	926,807
International Finance Corporation (IFC)	2,599,435	2,383,560
Subordinated Financing, Major Shareholders	1,039,773	953,424
Total	**4,437,052**	**4,264,497**
Movement analysis:		
Beginning balance	**4,264,497**	**4,830,249**
Additions during the period	100,000	-
Amounts paid during the period	(294,778)	(275,417)
Foreign currencies translation differences	367,333	(290,335)
Ending balance	**4,437,052**	**4,264,497**

- **Small and Medium Enterprise Development Agency (MSMEDA)**

  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).

- **Islamic Foundation for Private Sector Development (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.

- **International Finance Corporation (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 Financing, Major 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 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Accrued interest	431,615	405,797
Deferred revenues	36,032	33,609
Accrued expenses	334,603	268,885
Accounts under settlements	496,280	328,568
Other credit balances	428,193	378,027
Total	**1,726,723**	**1,414,886**

24. Other provisions

(EGP Thousands)

30 September 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	299	-	-	-	**299**
Provisions no longer required during the period*	(252)	-	(21,669)	-	**(21,921)**
Used during the period	(1,036)	(11,140)	-	-	**(12,175)**
Foreign currencies translation differences	-	-	13	-	**13**
Ending balance	**5,636**	**129,823**	**68,560**	**40,543**	**244,562**

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 2021/2025, a provision liability should be retained at the end of 30 September 2026 amounting EGP 112.54 million 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 the year 2022, the provision liability should be retained at the end of 30 September 2026 amounting EGP 8.28 million to cover the expected tax dues for the years 2023 Till 2025.

Salary tax provision: According to the last tax inspection and Salary tax payment of all dues until the end of the year 2022, the provision liability should be retained at the end of 30 September 2026 amounting EGP 5.29 million to cover the expected tax dues for the years 2024 Till 2025.

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 September 2026 with the delay penalties amounting EGP 3.71 million to cover the expected tax dues.

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 September 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 September 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 September 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	419,511	383,343
Total	**1,500,520**	**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.

27. Cash and cash equivalent

	30 September 2026 EGP Thousands	30 September 2025 EGP Thousands
Cash and balances at the central bank	755,301	710,700
Balances with banks with a maturity of less than 3 months	18,260,586	18,428,298
Treasury bills have a maturity of 91 days	15,049,418	6,669,372
Total	**34,065,305**	**25,808,370**

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 September 30, 2026, amount of EGP 5,636 thousand (December 31, 2025: EGP 6,625 thousand). Note no.24

B) Capital Commitments

(EGP Thousands)

30 September 2026	Less than one year	More than one year and less than 5 years	More than 5 years	Total
Operating lease commitments	49,097	312,581	48,223	**409,901**
Capital commitments resulting from acquisition of property and equipment	-	252,668	-	**252,668**

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 September 2026 EGP Thousands	31 December 2025 EGP Thousands
Letter of Credit (import and export)	80,530	190,246
Letter of Guarantee	6,423,360	6,130,700
Accepted notes for suppliers facilities	508,084	464,131
Total	**7,011,974**	**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 September 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 September 30, 2026, amounted to 1,814,368 certificates.
- The total number of certificates invested by the bank on September 30, 2026, amounted to 147,630 with a market value per certificate of EGP 614.40 and the total redemption value on September 30, 2026, to EGP 91,442 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 September 30, 2026, amounted to 25,134,170 certificates.
- The total number of certificates invested by the bank on September 30, 2026, amounted to 45,403 with a market value per certificate of EGP 386.34 and the total redemption value on September 30, 2026, to EGP 17,541 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 September 30, 2026, amounted to 301,412 certificates.
- The total number of certificates invested by the bank on September 30, 2026, amounted to 52,700 with a market value per certificate of EGP 305.62, and the total redemption value on September 30, 2026, to EGP 16,106 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 September 30, 2026, amounted to 2,761,346 certificates.
- The total number of certificates invested by the bank on September 30, 2026, amounted to 124,255 with a market value per certificate of EGP 265.93 and the total redemption value on September 30, 2026, to EGP 33,043 thousand (December 31, 2025: EGP 28,858 thousand).

Notes to the condensed separate interim financial statements for the period ended 30 September 2026

31. Related Parties Transactions

(EGP Thousands)

Related parties outstating balances can be analyzed below:	30 September 2026			31 December 2025		
	Main Shareholders	Directors and other key management	Subsidiaries	Main Shareholders	Directors and other key management	Subsidiaries
Due from banks	453,583	-	-	384,401	-	-
Financing and credit facilities to customers	1,188,389	1,919	1,043,234	1,132,851	2,952	428,173
Debt instruments measured at FVOCI	31,932	-	-	168,919	-	-
Equity instruments measured at FVOCI	240,443	-	-	184,355	-	-
Subordinated finance from Other Shareholders	1,039,774	-	-	953,424	-	-
Customers' deposits	608,517	47,850	87,927	554,957	58,552	85,412
Due to banks	447,891	-	-	273,263	-	-

Related parties transactions can be analyzed below:	30 September 2026			30 September 2025		
	Main Shareholders	Directors and other key management	Subsidiaries	Main Shareholders	Directors and other key management	Subsidiaries
Profit received from financing and credit facilities	232,570	277	92,507	4,465	237	82,865
Profit received from financial instruments at fair value through OCI and AC	14,545	-	-	54,904	-	-
Profit received from placements and current accounts	11,520	-	-	4,142	-	-
Dividends income	14,100	-	-	11,393	-	-
Profit paid on deposits and current accounts to customers	(19,776)	(5,412)	(4,514)	(50,113)	(7,458)	(4,475)
Profit paid on deposits and current accounts to banks	-	-	-	(2,086)	-	-
Profit paid on subordinated finance	(47,224)	-	-	(46,976)	-	-

32. Important Events

The Financial Regulatory Authority (FRA) approved a mandatory tender offer submitted by Al Baraka Bank Egypt to acquire the shares of Al Tawfeek Leasing Company S.A.E. (the "Target Company") through a share-swap transaction without a cash option, based on an exchange ratio of 0.1919 Al Baraka Bank Egypt share for each share of Al Tawfeek Leasing Company.

In connection with the proposed transaction, 273,722,117 shares owned by Arab International Investment Company have been registered as restricted shares in favor of Al Baraka Bank Egypt, in accordance with the report issued by Misr for Central Clearing, Depository and Registry (MCDR). These shares will remain restricted until the completion of a share-swap transaction procedure.