KUWAIT FINANCE HOUSE BANK – EGYPT (S.A.E.)

Interim Condensed Consolidated Financial Statements

For the period ended 30 June 2026

& Limited Review Report

Allied for Accounting & Auditing EY
Public Accountants & Consultants

CHANGE Chartered Accountant
Public Accountants & Consultants

Translation From Orginally Issued In Arabic

Limited Review Report on Interim Condensed Consolidated Financial Statements

To : Kuwait Finance House Bank Egypt (SAE) Board of Directors

Introduction

We have performed a limited review on the accompanying interim condensed consolidated Financial Position of Kuwait Finance House Bank Egypt (SAE) the Bank and its subsidiary (collectively referred to hereinafter as the 'Group') as of 30 June 2026 and the related interim condensed consolidated statements of income, and comprehensive income for the three and six months period then ended and the interim condensed consolidated statements of cash flows and changes in shareholders' equity for the six months period then ended, and a summary of significant accounting policies and other explanatory notes. Management is responsible for the preparation and fair presentation of these interim condensed consolidated Financial Statements in accordance with the Central Bank of Egypt's rules issued on December 16, 2008 as amended by the regulation issued on February 26, 2019 and the prevailing Egyptian laws and regulations. Our responsibility is to express a conclusion on these interim condensed consolidated 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) "Limited Review of Interim Financial Statement Performed by the Independent Auditor of the Entity". A limited review of Interim condensed consolidated 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 interim condensed consolidated Financial Statements.

Conclusion

Based on our limited review , nothing has come to our attention that causes us to believe that accompanying interim condensed consolidated Financial Statements do not present fairly , in all material respects, the interim consolidated financial position of the Bank as of 30 June 2026 and its interim consolidated financial performance for the three and six months period then ended and its interim consolidated cash flows for the six months then ended in accordance with the bases of recognition and measurement issued by central bank of Egypt's rules issued on December 16,2008 as amended by the regulation issued on February 26, 2019 and the prevailing Egyptian laws and regulations, relevant to the preparation of these interim condensed consolidated Financial Statements.

Cairo: 27 July 2026

Auditors

Ashraf Ismail

Ashraf Mohamed Ismail
Egyptian Financial Supervisory Authority Register no.102
Central Bank of Egypt Register no.381
Registration of Accountants and Auditors No. 9380
Allied for Accounting & Auditing EY

Allied for Accounting & Auditing
A Member of
Ernst & Young Global
Cairo Festival City (CFC)
Podium 1 - Building No. P4

Ashraf Hafez

Ashraf Ali Hafez
Egyptian Financial Supervisory Authority Register no.222
Central Bank of Egypt Register no.632
Registration of Accountants and Auditors No. 12341
CHANGE Chartered Accountant

CHANGE
CHARTERED ACCOUNTANTS

KUWAIT FINANCE HOUSE BANK – EGYPT (S.A.E.)

INTERIM CONDENSED CONSOLIDATED FINANCIAL POSITION
As at 30 June 2026

	Note	***30 June 2026*** ***EGP Thousands***	*31 December 2025* *EGP Thousands*
ASSETS			
Cash and balances with the Central Bank of Egypt	(14)	**13,200,677**	17,434,823
Due from banks	(15)	**18,821,989**	17,961,742
Treasury bills	(16)	**15,457,791**	15,730,060
Financing receivables	(17)	**111,963,210**	97,224,671
Financial Investments at:			
- Fair value through other comprehensive income	(18)	**13,814,632**	12,829,133
- Amortized cost	(18)	**6,226,267**	5,320,610
- Fair value through profit and loss	(18)	**70,058**	63,970
Other assets	(19)	**4,868,353**	3,777,080
Property, plant and equipment	(20)	**1,755,636**	1,622,775
TOTAL ASSETS		**186,178,613**	171,964,864
LIABILITIES AND EQUITY			
LIABILITIES			
Due to banks	(21)	**7,271,588**	2,771,391
Customers' deposits	(22)	**149,907,556**	141,316,971
Term financing	(23)	**395,259**	414,862
Other liabilities	(24)	**4,579,755**	4,505,450
Other provisions	(25)	**680,220**	631,857
Deferred tax liability		**44,602**	42,352
TOTAL LIABILITIES		**162,878,980**	149,682,883
EQUITY			
Issued and paid-up-capital	(26)	**10,000,000**	10,000,000
Transferred under capital increase	(26)	**5,000,000**	5,000,000
Reserves		**402,655**	804,642
Retained earnings		**7,896,978**	6,477,339
TOTAL EQUITY		**23,299,633**	22,281,981
TOTAL LIABILITIES AND EQUITY		**186,178,613**	171,964,864

Hala Hatem Sadek

CEO & Board Member

The attached notes from (1) to (32) form an integral part of these interim condensed consolidated financial statements.
Limited review report attached

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KUWAIT FINANCE HOUSE BANK – EGYPT (S.A.E.)

INTERIM CONDENSED CONSOLIDATED INCOME STATEMENT
For the period ended 30 June 2026

	Note	***Six months ended 30 June 2026 EGP Thousands***	*Six months ended 30 June 2025 EGP Thousands*	***Three months ended 30 June 2026 EGP Thousands***	*Three months ended 30 June 2025 EGP Thousands*
Financing income and similar revenues	(5)	**13,780,326**	13,533,584	**6,996,194**	6,824,119
Cost of deposits and similar expenses	(5)	**(9,372,761)**	(9,843,030)	**(4,776,048)**	(5,023,290)
Net financing income		**4,407,565**	3,690,554	**2,220,146**	1,800,829
Fees and commission revenues	(6)	**703,945**	506,391	**363,226**	241,165
Fees and commission expenses	(6)	**(138,679)**	(99,461)	**(70,121)**	(52,663)
Net fees and commission income		**565,266**	406,930	**293,105**	188,502
Dividend income	(7)	**37,933**	27,384	**20,737**	26,420
Net trading income	(8)	**143,055**	74,632	**109,069**	41,465
Gain on financial investments	(18)	**86,952**	48,000	**27,008**	12,513
(Charge) / Release expected credit losses	(9)	**(690,474)**	258,179	**121,283**	242,080
Administrative expenses	(10)	**(1,736,680)**	(1,391,293)	**(910,581)**	(712,736)
Other operating income / (expenses)	(11)	**386,898**	(272,809)	**(869,767)**	(210,822)
Net profit before income tax		**3,200,515**	2,841,577	**1,011,000**	1,388,251
Income tax expenses	(12)	**(1,071,715)**	(1,034,190)	**(650,269)**	(536,706)
Net profit for the period		**2,128,800**	1,807,387	**360,731**	851,545
Earnings per share (EGP/Share)	(13)	**2.11**	1.77	**0.36**	0.84
Attributable to:					
Equity holders of the bank		**2,128,800**	1,807,387	**360,731**	851,545
Net profit of the period		**2,128,800**	1,807,387	**360,731**	851,545

The attached notes from (1) to (32) form an integral part of these interim condensed consolidated financial statements

INTERIM CONDENSED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
For the period ended 30 June 2026

	Six months ended 30 June 2026 EGP Thousands	*Six months ended 30 June 2025 EGP Thousands*	***Three months ended 30 June 2026 EGP Thousands***	*Three months ended 30 June 2025 EGP Thousands*
Net profit for the period	**2,128,800**	1,807,387	**360,731**	851,545
Items that will not be recycled to the Profit or Loss:				
Net change in fair value of equity instruments measured at fair value through other comprehensive income	**(520,468)**	7,996	**(424,575)**	3,623
Items that may be recycled to the profit or loss:				
Net change in fair value of debt instruments measured at fair value through other comprehensive income	**(92,982)**	222,740	**(27,364)**	(121,628)
Expected credit losses of debt instruments measured at fair value through other comprehensive income	**(3,491)**	934	**(3,543)**	(12,130)
Total other comprehensive (loss) / income for the period	**(616,941)**	231,670	**(455,482)**	(130,135)
Total comprehensive income / (loss) for the period	**1,511,859**	2,039,057	**(94,751)**	721,410

The attached notes from (1) to (32) form an integral part of these interim condensed consolidated financial statements.

KUWAIT FINANCE HOUSE BANK – EGYPT (S.A.E.)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CASH FLOWS
For the period ended 30 June 2026

	Note	*Six Months Ended 30 June 2026 EGP Thousands*	*Six Months Ended 30 June 2025 EGP Thousands*
OPERATING ACTIVITIES			
Net Profit for the period before income tax		**3,200,515**	2,841,577
Adjustments to reconcile net profit with cash flows from operating activities:			
Dividend income	(7)	**(37,933)**	(27,384)
Amortization of discount	(18)	**(12,942)**	(36,575)
Change in fair value of investments at FVTPL	(8)	**(6,088)**	(5,739)
Charge / (Release) expected credit losses	(9)	**690,474**	(258,179)
Depreciation and amortization	(10)	**153,389**	124,206
Foreign currencies valuation differences	(11)	**(293,189)**	221,320
Gain on disposals of property, plant and equipment	(11)	**-**	(5,151)
Other provisions charged	(25)	**47,638**	69,480
Operating income before changes in operating assets and liabilities		**3,741,864**	2,923,555
Net changes in operating assets and liabilities:			
Balances with the Central Bank of Egypt - mandatory reserve		**4,225,544**	1,336,171
Due from banks		**(1,247,741)**	(3,135,835)
Treasury bills		**223,818**	(2,397,911)
Financing receivables		**(16,122,968)**	(8,413,159)
Other assets		**(334,439)**	(500,889)
Due to banks		**4,500,197**	(859,802)
Customers' deposits		**9,339,064**	7,537,841
Other liabilities		**90,068**	482,001
Other provisions		**(451)**	(303)
Income tax paid		**(1,579,435)**	(934,131)
Net cash flows resulting from (used in) operating activities		**2,835,521**	(3,962,462)
INVESTING ACTIVITIES			
Purchases of financial investments at FVOCI	(18)	**(3,375,324)**	(1,696,732)
Proceeds from redemption / sale of financial investments at FVOCI	(18)	**1,901,884**	1,163,979
Purchases of financial investments at amortized cost	(18)	**(1,350,000)**	(1,300,000)
Proceeds from redemption / sale of financial investments at amortized cost	(18)	**460,000**	-
Purchases of property, plant and equipment		**(409,146)**	(307,986)
Proceeds from sale of property, plant and equipment		**-**	5,151
Dividend income received		**30,223**	6,384
Net cash flows used in investing activities		**(2,742,363)**	(2,129,204)
FINANCING ACTIVITIES			
Net charge in Term financing		**(10,699)**	(169,293)
Net cash flows used in financing activities		**(10,699)**	(169,293)
Net increase/(decrease) in cash and cash equivalents during the period		**82,459**	(6,260,959)
Cash and cash equivalents at the beginning of the period		**17,717,166**	15,669,418
Cash and cash equivalents at the end of the period	(27)	**17,799,625**	9,408,459
Cash and cash equivalents represented as follows:			
Cash and balances with the Central Bank of Egypt	(14)	**13,200,677**	14,233,046
Due from banks	(15)	**18,827,072**	21,144,718
Treasury bills	(16)	**15,490,344**	14,594,747
Balances with the Central Bank of Egypt - mandatory reserve	(14)	**(12,505,095)**	(13,164,277)
Due from with banks with original maturities more than 3 months		**(1,723,029)**	(12,805,028)
Treasury bills with original maturities more than 3 months		**(15,490,344)**	(14,594,747)
Cash and cash equivalents at the end of the period	(27)	**17,799,625**	9,408,459

The attached notes from (1) to (32) form an integral part of these interim condensed consolidated financial statements.

KUWAIT FINANCE HOUSE BANK – EGYPT (S.A.E.)

INTERIM CONDENSED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
For the period ended 30 June 2026

			Reserves						
	Issued and paid-up-capital	*Transferred under capital increase*	*Legal & capital reserve*	*General risk reserve*	*General banking risk reserve*	*Fair value reserve*	*Total Reserves*	*Retained earnings*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Balance as at 1 January 2025	10,000,000	-	895,553	11,884	6,722	(610,005)	304,154	8,272,849	18,577,003
Net profit for the period	-	-	-	-	-	-	-	1,807,387	1,807,387
Other comprehensive income	-	-	-	-	-	231,670	231,670	-	231,670
Employees profit share	-	-	-	-	-	-	-	(549,034)	(549,034)
Transferred under capital increase	-	5,000,000	-	-	-	-	-	(5,000,000)	-
Transferred to Legal and Capital reserve	-	-	274,742	-	-	-	274,742	(274,742)	-
Transferred to banking sector support fund	-	-	-	-	-	-	-	(54,686)	(54,686)
Balance as at 30 June 2025	10,000,000	5,000,000	1,170,295	11,884	6,722	(378,335)	810,566	4,201,774	20,012,340
Balance as at 1 January 2026	**10,000,000**	**5,000,000**	**1,170,295**	**11,884**	**20,818**	**(398,355)**	**804,642**	**6,477,339**	**22,281,981**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,128,800**	**2,128,800**
Other comprehensive loss	**-**	**-**	**-**	**-**	**-**	**(616,941)**	**(616,941)**	**-**	**(616,941)**
Employees profit share	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(453,583)**	**(453,583)**
Transferred to Legal and Capital reserve	**-**	**-**	**214,954**	**-**	**-**	**-**	**214,954**	**(214,954)**	**-**
Transferred to banking sector support fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(40,624)**	**(40,624)**
Balance as at 30 June 2026	**10,000,000**	**5,000,000**	**1,385,249**	**11,884**	**20,818**	**(1,015,296)**	**402,655**	**7,896,978**	**23,299,633**

The attached notes from (1) to (32) form a part of these interim condensed consolidated financial statements.

1 GENERAL INFORMATION

Kuwait Finance House Bank – Egypt (the Bank) provides institutional, retail banking and investment banking services within the Arab Republic of Egypt through its head office and 47 branches with 1,390 employees as of 30 June 2026. The bank's activities to be conducted in accordance with the Islamic Shari'a principles as approved by the Bank's Shari'a Supervisory Board.

The Bank's Head Office situated at 81, Ninety St., City Centre, the 5th Settlement New Cairo, and Governorate of Cairo. On 14 July 2010 the Bank's shares were voluntarily delisted from Egyptian Exchange.

The Bank was incorporated under the name Delta International Bank on 8 August 1978 in accordance with Law No.43 of 1974 and its executive Regulations within the Arab Republic of Egypt, and according to the Extraordinary General Assembly held on 21 November 2006, the name of the bank was changed to become Ahli United Bank - Egypt, then the name of the bank was changed to become Kuwait Finance House Bank - Egypt according to the Extraordinary General Assembly held on 30 September 2024; such change was registered in the commercial register on 26 January 2025.

These interim condensed consolidated financial statements were approved by the board of directors on 26 July 2026.

2 SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The significant accounting policies applied in the preparation of these interim condensed consolidated financial statements are set out below. These policies have been consistently applied to all the years and periods presented, unless otherwise stated:

2.1 BASIS OF PREPARATION

The interim condensed consolidated financial statements have been prepared in accordance with the Central Bank of Egypt (CBE) instructions approved by its Board of Directors on 16 December 2008 and the instructions for applying the International Financial Reporting Standard "9" (IFRS "9") issued on 26 February 2019, as well as, in accordance with the applicable Egyptian accounting standards and applicable laws of Egypt.

The bank has issued condensed consolidated financial statements based on the instructions of the Central Bank of Egypt issued on May 3, 2020, which allow the banks to issue quarterly condensed financial statements. For matters not covered by the instructions of the Central Bank of Egypt, reference is made to Egyptian accounting standards.

These interim condensed consolidated financial statements do not include all the information and disclosures required for the complete annual consolidated financial statements, which have been prepared in accordance with the instructions of the Central Bank. They should be read in conjunction with the bank's financial statements as of December 31, 2025.

In preparing these interim condensed consolidated financial statements, management has made significant judgments in applying the bank's accounting policy, and the main sources of estimation are the same as those applied in the financial statements for the year ended December 31, 2025.

3 FINANCIAL RISKS MANAGEMENT

3.1 Quality of Financial Assets

The bank's financial risk management objectives and policies are consisted with those disclosed in the consolidated financial statements for the year ended on 31 December 2025.

The following table provide information on the credit quality of the financial assets balances as at:

30 June 2026	***Stage (1) 12 months***	***Stage (2) Lifetime***	***Stage (3) Lifetime***	***Total***
	EGP Thousands	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***
Due from banks	**8,766,529**	**10,060,543**	**-**	**18,827,072**
Treasury bills	**14,925,832**	**534,569**	**-**	**15,460,401**
Financing receivables – Individuals	**13,156,349**	**2,461,882**	**554,718**	**16,172,949**
Financing receivables - Corporate	**86,386,485**	**14,908,533**	**3,369,453**	**104,664,471**
Debt instruments at fair value through other comprehensive income	**11,990,282**	**1,166,810**	**-**	**13,157,092**
Debt instruments at amortized cost	**6,226,267**	**-**	**-**	**6,226,267**
	141,451,744	**29,132,337**	**3,924,171**	**174,508,252**

31 December 2025	*Stage (1) 12 months*	*Stage (2) Lifetime*	*Stage (3) Lifetime*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Due from banks	7,013,271	10,953,135	-	17,966,406
Treasury bills	15,204,339	526,284	-	15,730,623
Financing receivables – Individuals	9,705,118	1,396,496	304,921	11,406,535
Financing receivables - Corporate	75,611,493	15,795,552	2,402,153	93,809,198
Debt instruments at fair value through other comprehensive income	9,046,600	2,618,260	-	11,664,860
Debt instruments at amortized cost	5,320,610	-	-	5,320,610
	121,901,431	31,289,727	2,707,074	155,898,232

3 FINANCIAL RISKS MANAGEMENT (CONTINUED)

3.1 Quality of Financial Assets (Continued)

The following table provide information on the expected credit losses balances as at:

30 June 2026	***Stage (1) 12 months***	***Stage (2) Lifetime***	***Stage (3) Lifetime***	***Total***
	EGP Thousands	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***
Due from banks	**1,625**	**3,458**	**-**	**5,083**
Treasury bills	**-**	**2,610**	**-**	**2,610**
Financing receivables – Individuals	**106,687**	**46,149**	**65,050**	**217,886**
Financing receivables - Corporate	**1,788,494**	**3,801,743**	**2,683,350**	**8,273,587**
Debt instruments at fair value through other comprehensive income	**561**	**13,377**	**-**	**13,938**
Commitments on financing and collaterals	**193,720**	**88,289**	**38,482**	**320,491**
	2,091,087	**3,955,626**	**2,786,882**	**8,833,595**

31 December 2025	*Stage (1) 12 months*	*Stage (2) Lifetime*	*Stage (3) Lifetime*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Due from banks	1,548	3,116	-	4,664
Treasury bills	-	563	-	563
Financing receivables – Individuals	88,802	26,013	55,556	170,371
Financing receivables - Corporate	1,307,625	4,237,584	1,922,192	7,467,401
Debt instruments at fair value through other comprehensive income	147	17,283	-	17,430
Commitments on financing and collaterals	173,276	74,236	49,096	296,608
	1,571,398	4,358,795	2,026,844	7,957,037

3.2 Capital risk management

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
According to Basel III		
Total Tier 1 (basic capital)	**23,291,393**	21,795,683
Total Tier 2 (subordinated capital)	**1,569,341**	1,428,259
Total Capital Base	**24,860,734**	23,223,942
Total weighted risk of contingent assets and liabilities	**161,371,717**	143,428,371
Capital Adequacy Ratio	**15.41%**	16.19%

3 FINANCIAL RISKS MANAGEMENT (CONTINUED)

3.3 Financial leverage risk management

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Tier 1 of the capital adequacy ratio	**23,291,393**	21,795,683
Total exposures in & off-Balance Sheet	**176,305,783**	181,497,352
Leverage ratio%	**13.21%**	12.01%

Capital adequacy Standard had been prepared based on (Basel III) requirements, which Central Bank of Egypt Board of Directors had approved in its meeting held on December 18, 2012 and had been issued on December 24, 2012 and in accordance with the instructions of the Central Bank of Egypt for the capital adequacy ratio (Basel III) issued during May 2019 And CBE instructions issued in January 2021 regarding the adoption of Standardized approach for measuring operational risk starting from period 2022 to replace basic indicator approach.

4 SEGMENTAL ANALYSIS

Activity segment analysis

The segment activity includes operational processes & assets that are used in providing banking services, manage their risk & linking return to this activity which may differ from those of other activities.

According to banking processes the segment analysis includes the following:

Large, medium & small institutions

It includes activities of current accounts, deposits, credit facilities, financing.

Investments & Treasury:

It includes activities of corporate mergers, investment purchase, financing corporate restructuring & financial instruments.

Retail:

It includes activities of current accounts, saving, deposits, credit cards, personal financing & real-estate financing

Other activities:

It includes other banking activities such as fund management. Transactions are applied within segment activities according to the Bank's activity cycle which include assets and liabilities; operational assets and liabilities that are presented in the Bank's balance sheet.

4 SEGMENT ANALYSIS (CONTINUED)

Activity segment analysis

	Large Institutions	*Medium & Small Institutions*	*Treasury & Investments*	*Retail*	*Other Activities*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Revenues & expenses according to segment activities for the period ended 30 June 2026						
Segment activity revenues	**6,888,206**	**222,843**	**1,355,328**	**5,378,991**	**1,341,379**	**15,186,747**
Segment activity expenses	**(5,510,064)**	**(142,711)**	**(916,301)**	**(4,688,467)**	**(728,689)**	**(11,986,232)**
Net profit for the period before income tax	**1,378,142**	**80,132**	**439,027**	**690,524**	**612,690**	**3,200,515**
Income tax expenses	**(319,384)**	**(19,334)**	**(249,891)**	**(163,810)**	**(319,296)**	**(1,071,715)**
Net profit for the period	**1,058,758**	**60,798**	**189,136**	**526,714**	**293,394**	**2,128,800**
Assets & liabilities according to segment activities as at 30 June 2026						
Total assets	**92,739,163**	**3,715,333**	**65,894,956**	**15,542,272**	**8,286,889**	**186,178,613**
Total liabilities	**75,812,811**	**1,976,755**	**9,534,078**	**70,263,709**	**5,291,627**	**162,878,980**
Other items for segment activity						
Depreciation and amortization	**(42,690)**	**(2,346)**	**(3,639)**	**(68,261)**	**(36,453)**	**(153,389)**
ECL (charge) / release	**(331,685)**	**(29,697)**	**-**	**2,652**	**(331,744)**	**(690,474)**

4. SEGMENT ANALYSIS (CONTINUED)

Activity segment analysis (Continued)

	Large institutions	*Small & medium institutions*	*Treasury & Investments*	*Retail*	*Other activities*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Revenues & expenses according to segment activities for the period ended 30 June 2025						
Segment activity revenues	7,047,614	130,491	730,990	5,334,590	964,297	14,207,982
Segment activity expenses	(5,916,624)	(89,769)	(550,057)	(4,714,858)	(95,097)	(11,366,405)
Net Profit before income tax	1,130,990	40,722	180,933	619,732	869,200	2,841,577
Income tax expenses	(250,130)	(10,253)	(171,341)	(138,355)	(464,111)	(1,034,190)
Net profit for the period after tax	880,860	30,469	9,592	481,377	405,089	1,807,387
Assets & liabilities according to segment activities as at 31 December 2025						
Total assets	83,009,964	3,355,481	66,895,078	11,096,887	7,607,454	171,964,864
Total liabilities	76,463,060	1,475,068	8,945,909	57,601,677	5,197,169	149,682,883
Other items for segment activity						
Depreciation and amortization	(43,849)	(2,844)	(13,868)	(45,746)	(17,899)	(124,206)
ECL (charge) / release	(121,561)	(24,233)	-	(175)	404,148	258,179

5 NET FINANCING INCOME

	Six Months Ended 30 June 2026	*Six Months Ended 30 June 2025*	***Three Months Ended 30 June 2026***	*Three Months Ended 30 June 2025*
	EGP Thousands	*EGP Thousands*	***EGP Thousands***	*EGP Thousands*
Financing income and similar revenues from:				
Financing receivables	**10,015,184**	9,856,182	**5,141,650**	4,965,849
Treasury bills, bonds and sukuk	**3,450,313**	3,211,666	**1,707,472**	1,651,206
Due from banks	**314,829**	465,736	**147,072**	207,064
Total	**13,780,326**	13,533,584	**6,996,194**	6,824,119
Cost of deposits and similar expenses on:				
Due to banks	**(560,914)**	(329,571)	**(347,608)**	(262,016)
Customers' deposits	**(8,787,821)**	(9,487,355)	**(4,417,101)**	(4,748,887)
	(9,348,735)	(9,816,926)	**(4,764,709)**	(5,010,903)
Term financing	**(24,026)**	(26,104)	**(11,339)**	(12,387)
Total	**(9,372,761)**	(9,843,030)	**(4,776,048)**	(5,023,290)
Net financing income	**4,407,565**	3,690,554	**2,220,146**	1,800,829

Financing income and cost of deposits include income earned and costs incurred on conventional portfolio of financial instruments.

6 NET FEES AND COMMISSION INCOME

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
Fees and commission revenues:				
Credit-related fees & commission	**580,321**	401,972	**300,054**	194,098
Custody fees	**54,492**	38,948	**29,311**	18,265
Other fees	**69,132**	65,471	**33,861**	28,802
Total	**703,945**	506,391	**363,226**	241,165
Fees and commission expenses:				
Other fees	**(138,679)**	(99,461)	**(70,121)**	(52,663)
Total	**(138,679)**	(99,461)	**(70,121)**	(52,663)
Net fees and commission income	**565,266**	406,930	**293,105**	188,502

7 DIVIDEND INCOME

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
Financial investments at fair value through other comprehensive income	**37,933**	27,384	**20,737**	26,420
Total	**37,933**	27,384	**20,737**	26,420

8 NET TRADING INCOME

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
Foreign exchange trading gains	**136,967**	68,893	**106,028**	38,455
Change in fair value of investments at FVTPL	**6,088**	5,739	**3,041**	3,010
Total	**143,055**	74,632	**109,069**	41,465

9 (CHARGE) / RELEASE EXPECTED CREDIT LOSSES

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
Financing receivables	**(692,105)**	261,664	**118,612**	229,314
Due from banks	**(331)**	(658)	**(241)**	(192)
Debt instruments at FVTOCI	**4,048**	(963)	**1,618**	12,103
Treasury bills	**(2,086)**	(1,864)	**1,294**	855
Total	**(690,474)**	258,179	**121,283**	242,080

10 ADMINISTRATIVE EXPENSES

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
Staff cost:				
Salaries and wages	**(633,635)**	(416,859)	**(346,770)**	(228,480)
Social insurance	**(20,338)**	(16,571)	**(10,254)**	(8,262)
	(653,973)	(433,430)	**(357,024)**	(236,742)
Depreciation and amortization	**(153,389)**	(124,206)	**(78,423)**	(62,713)
Other administrative expenses	**(929,318)**	(833,657)	**(475,134)**	(413,281)
Total	**(1,736,680)**	(1,391,293)	**(910,581)**	(712,736)

11 OTHER OPERATING INCOME / (EXPENSES)

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
FX revaluation gains / (loss) from monetary assets and liabilities other than carried at fair value through profit or loss	**293,189**	(221,320)	**(953,047)**	(173,844)
Gain on disposals of property, plant and equipment	**-**	5,151	**-**	150
Legal provision charged	**(1,181)**	(3,855)	**(771)**	(3,465)
Claims provision charged	**(23,750)**	(24,750)	**(12,231)**	(13,290)
Contingent provision charged	**(22,707)**	(40,875)	**(3,819)**	(31,219)
Other income	**141,347**	12,840	**100,101**	10,846
Total	**386,898**	(272,809)	**(869,767)**	(210,822)

12 INCOME TAX EXPENSES

	Six Months Ended 30 June 2026 EGP Thousands	*Six Months Ended 30 June 2025 EGP Thousands*	***Three Months Ended 30 June 2026 EGP Thousands***	*Three Months Ended 30 June 2025 EGP Thousands*
Current Tax	**(1,069,519)**	(1,051,994)	**(638,471)**	(541,799)
Deferred Tax	**(2,196)**	17,804	**(11,798)**	5,093
Total	**(1,071,715)**	(1,034,190)	**(650,269)**	(536,706)
Net profit before tax	**3,200,515**	2,841,577	**1,011,000**	1,388,251
Income tax (22.5%)	**(720,116)**	(639,355)	**(227,475)**	(312,357)
Tax effect on:				
Income not subject to tax	**8,100**	6,132	**3,932**	3,462
Provision	**(49,797)**	(9,949)	**(5,554)**	(4,731)
Depreciation differences	**1,337**	1,684	**3,765**	2,583
Others	**(309,043)**	(410,506)	**(413,139)**	(230,756)
Current income tax expenses	**(1,069,519)**	(1,051,994)	**(638,471)**	(541,799)
Effective Tax Rate	**33.4%**	37.0%	**63.2%**	39.0%

13 EARNINGS PER SHARE

	Six Months Ended 30 June 2026	*Six Months Ended 30 June 2025*	***Three Months Ended 30 June 2026***	*Three Months Ended 30 June 2025*
	EGP Thousands	*EGP Thousands*	***EGP Thousands***	*EGP Thousands*
Net profit for the period available for distribution*	**2,114,754**	1,774,864	**357,358**	837,087
Weighted average number of shares (shares thousands)	**1,000,000**	1,000,000	**1,000,000**	1,000,000
Earnings per share (EGP/Share)	**2.11**	1.77	**0.36**	0.84

* Based on separate financial statements.

14 CASH AND BALANCES WITH THE CENTRAL BANK OF EGYPT

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Cash	**695,582**	704,184
Balances with CBE (mandatory reserve)	**12,505,095**	16,730,639
Total	**13,200,677**	17,434,823
Non-profit bearing balances	**13,200,677**	17,434,823

15 DUE FROM BANKS

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Current accounts	**2,198,188**	1,482,906
Deposits	**16,628,884**	16,483,500
	18,827,072	17,966,406
Less: ECL Allowance	**(5,083)**	(4,664)
Total	**18,821,989**	17,961,742
Balances at CBE other than those under the mandatory reserve	**3,139,723**	2,701,428
Local banks	**543,318**	1,214,603
Foreign Banks	**15,144,031**	14,050,375
	18,827,072	17,966,406
Less: ECL Allowance	**(5,083)**	(4,664)
Total	**18,821,989**	17,961,742
Non-profit bearing balances	**2,198,188**	1,482,906
Profit bearing balances	**16,628,884**	16,483,500
	18,827,072	17,966,406
Less: ECL Allowance	**(5,083)**	(4,664)
Total	**18,821,989**	17,961,742

16 TREASURY BILLS

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Treasury Bills at Amortized Cost		
365 Days maturity	**546,446**	529,151
Less: Unearned profit	**(11,877)**	(2,867)
Less: ECL allowance	**(2,610)**	(563)
Total (1)	**531,959**	525,721
Treasury Bills at Fair value through OCI		
365 Days maturity	**16,478,950**	16,713,700
Less: Unearned profit	**(1,523,175)**	(1,525,822)
Change in fair value	**(29,943)**	16,461
Total (2)	**14,925,832**	15,204,339
Egyptian government T-Bills	**17,025,396**	17,242,851
Less: Unearned profit	**(1,535,052)**	(1,528,689)
Less: ECL allowance	**(2,610)**	(563)
Change in fair value	**(29,943)**	16,461
Total (1+2)	**15,457,791**	15,730,060

In accordance with the Central Bank of Egypt's rules issued on February 26, 2019, the debt instrument issued in a local currency by the Egyptian Government exempted from ECL measurement.

17 FINANCING RECEIVABLES

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Individuals:		
Overdrafts	**122,669**	179,788
Credit cards	**370,477**	281,201
Personal financing	**11,406,815**	7,968,364
Mortgage financing	**1,742,536**	1,530,665
Other Financing	**2,530,452**	1,446,517
Total (1)	**16,172,949**	11,406,535
Corporate		
Overdrafts	**18,782,732**	14,472,560
Direct financing	**75,709,481**	68,609,822
Syndication financing	**10,172,258**	10,726,816
Total (2)	**104,664,471**	93,809,198
Total Financing receivables (1+2)	**120,837,420**	105,215,733
Less :ECL allowance	**(8,491,473)**	(7,637,772)
Less: Profit in suspense	**(150,741)**	(149,593)
Less :Unearned discount	**(231,996)**	(203,697)
Net financing receivables	**111,963,210**	97,224,671

Financing receivables include balances under the conversion process to be complied with Islamic Shari'a principles.

Overdraft balances represent facilities provided to the customer on Murabaha basis.

17 FINANCING RECEIVABLES (CONTINUED)

Analysis of expected credit losses of financing receivables:

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Balance at the beginning of the period/year	**7,637,772**	8,211,273
ECL charge (release) (note 9)	**692,105**	(833,946)
Write-off	**(13)**	(89,604)
Recoveries from written-off amount	**55,669**	595,608
Foreign currency translation	**105,940**	(245,559)
Balance at the end of the period/year	**8,491,473**	7,637,772

Analysis of expected credit losses of financing receivables to customers and banks by type:

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Individuals		
Balance at the beginning of the period/year	**170,371**	201,957
ECL charge /(release)	**47,515**	(6,523)
Write-off	**-**	(25,063)
Balance at the end of the period/year (1)	**217,886**	170,371
Corporate		
Balance at the beginning of the period/year	**7,467,401**	8,009,316
ECL charge /(release)	**644,590**	(827,423)
Write-off	**(13)**	(64,541)
Recoveries from written-off debts	**55,669**	595,608
Foreign currency translation	**105,940**	(245,559)
Balance at the end of the period/year (2)	**8,273,587**	7,467,401
Total (1+2)	**8,491,473**	7,637,772

18 FINANCIAL INVESTMENTS

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Financial investments at fair value through Other Comprehensive Income:		
A) Debt instruments		
Treasury Bonds	**6,865,214**	7,255,427
Treasury sukuk	**4,337,427**	2,264,285
Non-government Bonds	**399,345**	583,694
Non-government Sukuk	**1,555,106**	1,561,454
B) Equity instruments		
Unlisted	**567,856**	1,090,401
C) Money Market Funds		
KFHE Mutual Fund THARWA	**30,460**	27,813
KFHE Mutual Fund ALPHA	**59,224**	46,059
Total financial investments at FVTOCI (1)	**13,814,632**	12,829,133
Financial investments at Amortized Cost:		
A) Debt instruments		
Treasury Bonds	**4,777,871**	4,819,226
Treasury sukuk	**1,448,396**	501,384
Total financial investments at Amortized Cost (2)	**6,226,267**	5,320,610
Financial investments at fair value through profit and loss:		
Money Market Funds		
KFHE Mutual Fund THARWA	**70,058**	63,970
Total financial investments at FVTPL (3)	**70,058**	63,970
Total financial investments (1+2+3)	**20,110,957**	18,213,713
Current balances	**2,494,931**	3,895,594
Non-current balances	**17,616,026**	14,318,119
Total financial investments	**20,110,957**	18,213,713
Debt instruments	**19,383,359**	16,985,470
Equity instruments	**567,856**	1,090,401
Mutual Funds	**159,742**	137,842
Total financial investments	**20,110,957**	18,213,713

In accordance with the Central Bank of Egypt's rules issued on February 26, 2019, the debt instrument (Treasury Bonds and Sukuk) issued in a local currency by the Egyptian Government exempted from ECL measurement.

18 FINANCIAL INVESTMENTS (CONTINUED)

30 June 2026	*Financial assets at Fair Value through OCI*	*Financial assets at Amortized Cost*	*Financial assets at Fair Value through P&L*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Balance at the beginning of the period	**12,829,133**	**5,320,610**	**63,970**	**18,213,713**
Additions	**3,375,324**	**1,350,000**	**-**	**4,725,324**
Disposals / Maturities	**(1,901,884)**	**(460,000)**	**-**	**(2,361,884)**
Amortization of (premium)/ discount	**(2,715)**	**15,657**	**-**	**12,942**
Change in fair value	**(567,045)**	**-**	**6,088**	**(560,957)**
Foreign currency revaluation	**81,819**	**-**	**-**	**81,819**
Balance at the end of the period	**13,814,632**	**6,226,267**	**70,058**	**20,110,957**
31 December 2025				
Balance at the beginning of the year	9,470,695	2,196,242	52,202	11,719,139
Additions	5,495,594	3,100,000	-	8,595,594
Disposals / Maturities	(2,112,549)	(73,680)	-	(2,186,229)
Amortization of (premium)/ discount	(9,228)	98,048	-	88,820
Change in fair value	176,292	-	11,768	188,060
Foreign currency revaluation	(191,671)	-	-	(191,671)
Balance at the ending of the year	12,829,133	5,320,610	63,970	18,213,713

Gains on Financial investments

	Six months ended 30 June 2026	*Six months ended 30 June 2025*	***Three months ended 30 June 2026***	*Three months ended 30 June 2025*
	EGP Thousands	*EGP Thousands*	***EGP Thousands***	*EGP Thousands*
Gain on sale of treasury bills	**81,031**	32,732	**24,466**	7,053
Gain on sale of financial investments –FVTOCI	**5,921**	15,268	**2,542**	5,460
Total	**86,952**	48,000	**27,008**	12,513

19 OTHER ASSETS

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Accrued revenues	**2,305,815**	1,478,263
Prepaid expenses	**207,056**	115,602
Advances for purchase of property, plant and equipment	**608,475**	485,579
Assets acquired as settlement of debts (net of impairment)	**878,950**	754,219
Deposits held with other custody	**16,274**	11,543
Other assets	**851,783**	931,874
Total	**4,868,353**	3,777,080

20 PROPERTY, PLANT AND EQUIPMENT (NET)

30 June 2026	***Lands and buildings***	***Leased assets improvements***	***Equipment and machinery***	***Others Fixed Assets***	***Total***
	EGP Thousands	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***
Net book value at the beginning of the period	**444,117**	**288,999**	**120,454**	**769,205**	**1,622,775**
Additions	**-**	**49,346**	**14,972**	**221,932**	**286,250**
Depreciation charge	**(5,480)**	**(20,725)**	**(10,563)**	**(116,621)**	**(153,389)**
Net book value at the end of the period	**438,637**	**317,620**	**124,863**	**874,516**	**1,755,636**
Balance at the end of current period represents in:					
Cost	**564,146**	**572,941**	**235,144**	**1,605,636**	**2,977,867**
Accumulated depreciation	**(125,509)**	**(255,321)**	**(110,281)**	**(731,120)**	**(1,222,231)**
Netbook value	**438,637**	**317,620**	**124,863**	**874,516**	**1,755,636**

31 December 2025	*Lands and buildings*	*Leased assets improvements*	*Equipment and machinery*	*Others Fixed Assets*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Net book value at the beginning of the year	455,053	176,074	124,548	702,785	1,458,460
Additions	-	142,559	15,913	264,838	423,310
Disposal	-	-	(157)	(510)	(667)
Depreciation charge	(10,936)	(29,634)	(19,850)	(197,908)	(258,328)
Net book value at the end of the year	444,117	288,999	120,454	769,205	1,622,775
Balance at the end of the year represents in:					
Cost	564,146	523,595	220,172	1,383,704	2,691,617
Accumulated depreciation	(120,029)	(234,596)	(99,718)	(614,499)	(1,068,842)
Netbook value	444,117	288,999	120,454	769,205	1,622,775

21 DUE TO BANKS

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Current accounts	**171,588**	135,109
Deposits	**7,100,000**	2,636,282
Total	**7,271,588**	2,771,391
Local banks	**7,100,000**	2,636,282
Foreign banks	**171,588**	135,109
Total	**7,271,588**	2,771,391

22 CUSTOMERS' DEPOSITS

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Demand deposits	**68,278,706**	66,890,397
Time deposits	**49,573,108**	48,069,365
Certificates of deposit	**22,494,095**	18,501,905
Saving deposits	**8,820,496**	6,879,593
Other deposits	**741,151**	975,711
Total	**149,907,556**	141,316,971
Corporate deposits	**101,657,957**	103,346,277
Individual deposits	**48,249,599**	37,970,694
Total	**149,907,556**	141,316,971
Non-profit bearing balances	**10,766,577**	9,866,388
Profit bearing balances	**139,140,979**	131,450,583
Total	**149,907,556**	141,316,971
Current balances	**129,214,842**	125,736,976
Non-current balances	**20,692,714**	15,579,995
Total	**149,907,556**	141,316,971

23 TERM FINANCING

	Rates	***30 June 2026*** ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Egyptian Mortgage Refinance company (EMRC)	1%	**266**	271
Egyptian Mortgage Refinance company (EMRC)	3%	**14,071**	14,466
Baraka Bank	Variable	**240,267**	127,718
European Bank for Reconstruction and Development (EBRD)	Variable	**140,655**	272,407
Total		**395,259**	414,862

- Under CBE financing initiatives (5% and 7%); KFH for Financing Company acquired financing from the Egyptian Mortgage Refinance Company (EMRC) with a limit of EGP 83.6 million guaranteed by the company's mortgage portfolio, and another credit facility with a limit of EGP 400 million from Baraka Bank of Egypt on 31 August 2025 guaranteed by the company's mortgage portfolio.
- The Bank signed five years facility agreement with the European Bank for Reconstruction and Development (EBRD) to support SMEs and green financing.

24 OTHER LIABILITIES

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Accrued finance costs	**813,802**	847,076
Clearing operations – CBE	**472,105**	258,863
Margin deposits	**790,749**	537,862
Accrued Taxes	**1,086,060**	1,583,747
Unearned revenue	**46,550**	39,616
Accrued expenses	**873,073**	880,682
Other credit balances	**497,416**	357,604
Total	**4,579,755**	4,505,450

25 OTHER PROVISIONS

30 June 2026	***Provision for legal claims***	***Claims provision***	***Contingent liabilities***	***Total***
	EGP Thousands	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***
Beginning balance	**44,906**	**290,343**	**296,608**	**631,857**
Utilized during the period	**(51)**	**(400)**	**-**	**(451)**
Charged during the period	**1,181**	**23,750**	**22,707**	**47,638**
Foreign currency revaluation	**-**	**-**	**1,176**	**1,176**
Ending balance	**46,036**	**313,693**	**320,491**	**680,220**
31 December 2025				
Beginning balance	41,188	230,915	237,254	509,357
Utilized during the year	(307)	(1,543)	-	(1,850)
Charge during the year	4,025	60,971	62,645	127,641
Foreign currency revaluation	-	-	(3,291)	(3,291)
Ending balance	44,906	290,343	296,608	631,857

26 CAPITAL

26.1 Authorized Capital

Authorized capital amounts to EGP 20 billion as at 30 June 2026 (31 December 2025: EGP 20 billion).

26.2 Issued and paid-up Capital

Issued and paid-up capital amounts to EGP 10 billion as at 30 June 2026 (31 December 2025: EGP 10 billion) represented by 1 billion Shares (31 December 2025: 1 billion Shares) at a par value 10 EGP for each.

On 20 March 2025, the Ordinary General Assembly approved to increase of the issued and paid-up capital to reach 15 billion Egyptian pounds, an increase of 5 billion Egyptian pounds, to be distributed in the form of bonus shares out of retained earnings based on the percentage of each shareholder's contribution and the same nominal value of the share at a value of 10 Egyptian pounds per share, and marking is underway in the Commercial Register.

27 CASH AND CASH EQUIVALENTS

For the purpose of cash-flow presentation, cash and cash equivalents include the following balances that have maturity dates not exceeding three months from their acquisition date.

	30 June 2026 EGP Thousands	*30 June 2025 EGP Thousands*
Cash	**695,582**	1,068,769
Due from banks with original maturities less than 3 months	**17,104,043**	8,339,690
Total	**17,799,625**	9,408,459

28 CONTINGENT LIABILITIES AND COMMITMENTS

28.1 Legal claims

There are some existing cases filed against the bank on 30 June 2026 without provision as the bank does not expect to incur losses from it.

28.2 Capital commitments

The capital commitments as of 30 June 2026 amounted to EGP 156,276 thousand (31 December 2025: EGP 174,430 thousand), which represents purchasing of fixed assets. Management has full confidence towards the availability of funds to cover such commitments.

28.3 Commitments under operating lease contracts

Total minimum rental payments for the irrevocable operating lease contracts are as follows:

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Not more than one year	**89,921**	66,997
More than one year and less than 5 years	**273,339**	145,203
More than 5 years	**6,582**	58,267
Total	**369,842**	270,467

28.4 Commitments for credit facilities and guarantees

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Acceptances	**456,443**	886,478
Letters of guarantee	**12,754,592**	11,864,755
Letters of credit	**841,217**	909,641
Total	**14,052,252**	13,660,874

29 RELATED PARTY TRANSACTIONS

The Bank is a subsidiary of Kuwait Finance House - Bahrain B.S.C. (closed) (The Parent) which owns 95.68% of the ordinary shares and the remaining stake of 4.32% owned by other shareholders.

The following are related party transactions:

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Interim Condensed Consolidated Balance Sheet		
Due from banks	**2,984,767**	3,838,219
Due to banks	**137,206**	114,732

	Six Months Ended 30 June 2026 ***EGP Thousands***	*Six Months Ended 30 June 2025* *EGP Thousands*
Interim Condensed Consolidated Income Statement		
Financing income and similar revenues	**60,418**	107,107
Fees and Commission income	**1,483**	613

The average monthly salaries inclusive of all other allowances, incentive or profit share for top 20 staff for the period ended 30 June 2026 is EGP 8,987 thousand (30 June 2025: EGP 7,698 thousand)

30 TAX POSITION

30.1 Kuwait Finance House Bank - Egypt

Income Tax

- The Bank calculates and pays the income tax liability in due date based on the bank's tax declaration report.
- Income Tax till 2022 has been assessed and Period from 2020:2022 currently being settled.
- The bank has taken into consideration the periods which have not been examined yet while estimating the tax provision.

Stamp Duty Tax

- All of the bank branches were inspected from operating date till 31 July 2006.
- From 1st August 2006, up to 31 December 2022 settled with the tax authority –inspection completed.

Salary Tax

- The bank calculates, deducts and pays the monthly salary tax on a regular basis.
- From the bank inception date till 2002 was assessed and the tax due was paid. Some periods are pending in the courts.
- 2003 and 2004 were inspected /settled and the bank dispute was transferred to the Interior Committee.
- The period from 2005 till 2023 settled with tax authority- inspection completed.
- The Bank has taken into consideration the status of the above assessments while estimating the tax provision.

Real Estate Tax

- All real estate tax claims are paid; overstated claims were objected.

30 TAX POSITION (CONTINUED)

30.2 KFH for Financing Co.

Income Tax

- The company submits its tax returns on the legal dates and pays taxes based on those returns.
- The company was examined from the beginning of activity until 2016, and the objection was made within the legal deadlines.
- It was examined by the internal committee and the tax due was matched with tax accruals and with regard for the period 2011/2012 it is currently being agreed upon and for the period from 2017 to 2024 has not been examined.

Stamp Duty Tax

- The company was inspected from the beginning of activity until 2023, and the tax was paid on it.
- The period for 2024 was not examined yet.

Salary Tax

- The company deducts the tax monthly and remits it to the Tax Authority on a regular basis.
- The company was inspected from the beginning of activity until 2020 and the tax was paid.
- The period from 2021 to 2024 was not examined yet.
- The company took into account the periods under examination or that had not been examined and created an allowance for expected taxes.

31 COMPARATIVE FIGURES

Certain comparative figures have been reclassified to conform to the presentation of financial statements for the period.

32 IMPORTANT EVENTS

The Monetary Policy Committee of the Central Bank of Egypt dated 12 February 2026 decided to reduce the overnight deposit and lending rates and the Central Bank's main operation rate by 100 basis points to 19%, 20%, and 19.5%, respectively. It also decided to reduce the discount rate by 100 basis points to 19.5%.

Some areas in the Middle East witnessed an escalation in geopolitical tensions, which had economic repercussions on the region's markets and the Egyptian market, resulting in an increase in the official exchange rate of foreign currencies against the Egyptian pound.

Management has assessed the potential impacts of these developments on the company's operations, financial position, and results. Based on the information currently available, including the continuation of core operating activities, and the bank's management believes that there is no potential material impact on financial statements.

Management has also considered the effect of these events on the Bank's ability to continue its operations and concluded that the use of the going-concerned basis in preparing the financial statements remains appropriate and suitable.