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

Interim Condensed Separate Financial Statements

For the period ended 30 June 2026

& Limited Review Report

Index	**Page**
Limited Review Report on Interim Condensed Separate Financial Statements	2
Interim Condensed Separate Financial Position	3
Interim Condensed Separate Income Statement	4
Interim Condensed Separate Statement of Comprehensive Income	5
Interim Condensed Separate Cash Flow Statement	6
Interim Condensed Separate Statement of Changes in Equity	7
Notes to the Interim Condensed Separate Financial Statements	8-27

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 Separate Financial Statements

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

Introduction

We have performed a limited review on the accompanying interim condensed separate financial position of Kuwait Finance House Bank Egypt (SAE) the "Bank" as of 30 June 2026 , and the related interim condensed separate statements of income, and comprehensive income for the three and six months period then ended and the interim condensed separate 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 separate 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 separate 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 separate 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 separate financial statements.

Conclusion

Based on our limited review , nothing has come to our attention that causes us to believe that accompanying interim condensed separate financial statements do not present fairly , in all material respects, the interim separate financial position of the Bank as of 30 June 2026 and its interim separate financial performance for the three and six months period then ended and its interim separate cash flows for the six months then ended in accordance with the bases of recognition and measurement issued by 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, relevant to the preparation of these interim condensed separate financial statements.

Cairo: 27 July 2026

Auditors

Ashraf Ismail	Ashraf Hafez
Ashraf Mohamed Ismail	**Ashraf Ali Hafez**
Egyptian Financial Supervisory Authority Register no.102	**Egyptian Financial Supervisory Authority Register no.222**
Central Bank of Egypt Register no.381	**Central Bank of Egypt Register no.632**
Registration of Accountants and Auditors No. 9380	**Registration of Accountants and Auditors No. 12341**
Allied for Accounting & Auditing EY	**CHANGE Chartered Accountant**
Allied For Accounting & Auditing A Member of Ernst & Young Global Cairo Festival City (CFC) Podium 1 - Building No. P4	CHANGE CHARTERED ACCOUNTANTS

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

INTERIM CONDENSED SEPARATE FINANCIAL POSITION
As at 30 June 2026

	Note	***30 June 2026***	*31 December 2025*
		EGP Thousands	*EGP Thousands*
ASSETS			
Cash and balances with Central Bank of Egypt	(14)	**13,200,677**	17,434,823
Due from banks	(15)	**18,812,565**	17,958,887
Treasury bills	(16)	**15,457,791**	15,730,060
Financing receivables	(17)	**111,438,755**	96,820,437
Financial investments at:			
- Fair value through other comprehensive income	(18)	**13,807,866**	12,822,367
- Amortized cost	(18)	**6,226,267**	5,320,610
- Fair value through profit and loss	(18)	**70,058**	63,970
Investments in subsidiaries	(19)	**313,439**	271,945
Investment properties	(20)	**937**	950
Other assets	(21)	**4,819,880**	3,759,558
Property, plant and equipment	(22)	**1,754,044**	1,621,445
TOTAL ASSETS		**185,902,279**	171,805,052
LIABILITIES AND EQUITY			
LIABILITIES			
Due to banks	(23)	**7,271,588**	2,771,391
Customers' deposits	(24)	**149,931,486**	141,350,782
Term financing	(25)	**140,655**	272,407
Other liabilities	(26)	**4,558,403**	4,470,946
Other provisions	(27)	**679,430**	631,067
Deferred tax Liability		**44,744**	42,568
TOTAL LIABILITIES		**162,626,306**	149,539,161
EQUITY			
Issued and paid-up-capital	(28)	**10,000,000**	10,000,000
Transferred under capital increase	(28)	**5,000,000**	5,000,000
Reserves		**388,776**	794,000
Retained earnings		**7,887,197**	6,471,891
TOTAL EQUITY		**23,275,973**	22,265,891
TOTAL LIABILITIES AND EQUITY		**185,902,279**	171,805,052

Hala Hatem Sadek
CEO & Board Member

The attached notes from (1) to (34) form a part of the interim condensed Separate financial statements and to be read therewith.
Limited Review Report attached.

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

	Note	***Six Months Ended 30 June 2026***	*Six Months Ended 30June 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	(5)	**13,693,683**	13,494,685	**6,939,726**	6,801,562
Cost of deposits and similar expenses	(5)	**(9,357,885)**	(9,846,135)	**(4,767,361)**	(5,024,872)
Net financing income		**4,335,798**	3,648,550	**2,172,365**	1,776,690
Fees and commission revenues	(6)	**693,222**	497,839	**358,780**	236,060
Fees and commission expenses	(6)	**(136,378)**	(97,664)	**(69,466)**	(51,564)
Net fees and commission income		**556,844**	400,175	**289,314**	184,496
Dividend income	(7)	**37,633**	27,384	**20,580**	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)	**(704,504)**	252,626	**120,439**	242,128
Administrative expenses	(10)	**(1,713,151)**	(1,374,998)	**(895,988)**	(701,971)
Other operating income (expenses)	(11)	**388,038**	(275,145)	**(868,327)**	(212,160)
Share of Subsidiaries' results		**41,494**	-	**25,709**	-
Net profit before income tax		**3,172,159**	2,801,224	**1,000,169**	1,369,581
Income tax expenses	(12)	**(1,057,405)**	(1,026,360)	**(642,811)**	(532,494)
Net profit for the period		**2,114,754**	1,774,864	**357,358**	837,087
Earnings per share (EGP/Share)	(13)	**2.11**	1.77	**0.36**	0.84

The attached notes from (1) to (34) form a part of the interim condensed Separate financial statements and to be read therewith.

INTERIM CONDENSED SEPARATE 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	**2,114,754**	1,774,864	**357,358**	837,087
Items that will not be reclassified to the profit and loss:				
Net change in fair value of equity instruments measured at fair value through other comprehensive income	**(520,468)**	7,996	**(424,573)**	3,623
Items that may be reclassified to the profit and loss:				
Net change in fair value of debt instruments measured at fair value through other comprehensive income	**(92,982)**	222,742	**(27,364)**	(121,626)
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)**	231,672	**(455,480)**	(130,133)
Total comprehensive income for the period	**1,497,813**	2,006,536	**(98,122)**	706,954

The attached notes from (1) to (34) form a part of the interim condensed Separate financial statements and to be read therewith.

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

INTERIM CONDENSED SEPARATE 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		**3,172,159**	2,801,224
Adjustments to reconcile net profit with cashflows from operating activities:			
Dividend income	(7)	**(37,633)**	(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)	**704,504**	(252,626)
Depreciation and amortization	(10)	**153,336**	124,108
Foreign currencies valuation differences	(11)	**(293,189)**	221,320
Gain on disposals of property, plant and equipment	(11)	**-**	(5,151)
Share of Subsidiaries' results	(19)	**(41,494)**	-
Other provisions charged	(27)	**47,638**	69,480
Operating income before changes in operating assets and liabilities		**3,686,291**	2,888,657
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		**223,817**	(2,397,911)
Financing and receivables		**(15,990,808)**	(8,395,991)
Other assets		**(329,458)**	(519,876)
Due to banks		**4,500,197**	(838,802)
Customers' deposits		**9,329,183**	7,538,949
Other liabilities		**111,816**	489,756
Other provision		**(450)**	(303)
Income tax paid		**(1,567,318)**	(927,622)
Net cash flows resulting from (used in) operating activities		**2,941,073**	(3,962,807)
INVESTING ACTIVITIES			
Purchases of financial investments at FVOCI	(18)	**(3,375,324)**	(1,696,732)
Proceeds from redemption / sale 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		**(408,818)**	(307,937)
Proceeds from sale of property, plant and equipment		**-**	5,151
Dividend income received		**29,923**	6,384
Net cash flows used in investing activities		**(2,742,335)**	(2,129,155)
FINANCING ACTIVITIES			
Net charge in Term financing		**(122,848)**	(168,996)
Net cash flows used in financing activities		**(122,848)**	(168,996)
Net increase (decrease) in cash and cash equivalents during the period		**75,890**	(6,260,958)
Cash and cash equivalent at the beginning of the period		**17,714,311**	15,669,223
Cash and cash equivalents at the end of the period	(29)	**17,790,201**	9,408,265
Cash and cash equivalents are represented as follows:			
Cash and balances with the Central Bank of Egypt	(14)	**13,200,677**	14,233,046
Due from banks	(15)	**18,817,648**	21,144,524
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	(29)	**17,790,201**	9,408,265

The attached notes from (1) to (34) form a part of the interim condensed Separate financial statements and to be read therewith.

			Reserves						
	Issued and paid-up-capital	*Transferred under capital increase*	*Legal Reserve & 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*
Balances as at 1 January 2025	10,000,000	-	887,729	11,884	6,720	(613,624)	292,709	8,117,737	18,410,446
Accumulated effect to apply new Equity method	-	-	-	-	-	1,893	1,893	159,083	160,976
Balances as at 1 January 2025 after Adjustment	10,000,000	-	887,729	11,884	6,720	(611,731)	294,602	8,276,820	18,571,422
Net profit for the period	-	-	-	-	-	-	-	1,774,864	1,774,864
Other comprehensive income	-	-	-	-	-	231,672	231,672	-	231,672
Transferred under capital increase	-	5,000,000	-	-	-	-	-	(5,000,000)	-
Employees profit share	-	-	-	-	-	-	-	(546,859)	(546,859)
Transferred to Legal & Capital reserves	-	-	273,649	-	-	-	273,649	(273,649)	-
Transferred to banking sector support fund	-	-	-	-	-	-	-	(54,686)	(54,686)
Balances as at 30 June 2025	10,000,000	5,000,000	1,161,378	11,884	6,720	(380,059)	799,923	4,176,490	19,976,413
Balances as at 1 January 2026	**10,000,000**	**5,000,000**	**1,161,378**	**11,884**	**20,818**	**(400,080)**	**794,000**	**6,471,891**	**22,265,891**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,114,754**	**2,114,754**
Other comprehensive loss	**-**	**-**	**-**	**-**	**-**	**(616,941)**	**(616,941)**	**-**	**(616,941)**
Employees profit share	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(447,107)**	**(447,107)**
Transferred to Legal & Capital reserves	**-**	**-**	**211,717**	**-**	**-**	**-**	**211,717**	**(211,717)**	**-**
Transferred to banking sector support fund	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**(40,624)**	**(40,624)**
Balances as at 30 June 2026	**10,000,000**	**5,000,000**	**1,373,095**	**11,884**	**20,818**	**(1,017,021)**	**388,776**	**7,887,197**	**23,275,973**

The attached notes from (1) to (34) form a part of the interim condensed Separate financial statements and to be read therewith.

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 Separate financial statements were approved by the board of directors on 26 July 2026

2 SUMMARY OF THE SIGNIFICANT ACCOUNTING POLICIES

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

2.1 BASIS OF PREPARATION

The interim condensed Separate 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 (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 Separate 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 Separate financial statements do not include all the information and disclosures required for the complete annual Separate 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 Separate 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.

The Bank also prepared the condensed consolidated interim financial statements for the Bank and its subsidiaries which are fully consolidated in the consolidated financial statements. These are the companies in which the Bank has directly or indirectly, more than half of the voting rights or has the ability to control the financial and operating policies of the subsidiary, regardless of the type of activity.

The Bank's interim condensed Separate financial statements should be read in conjunction with its consolidated financial statements, as of and for the financial period ending December 31, 2025, to obtain complete information about the Bank's financial position, results of operations, cash flows and changes in equity.

The Bank's interim condensed Separate financial statements have been prepared on the historical cost basis, adjusted for re-measurement to fair value of certain financial instruments and all derivative financial instruments.

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 Separate financial statements for the year ended on 31 December 2025.

The following table provides information on the credit quality of the financial assets 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	**8,757,105**	**10,060,543**	**-**	**18,817,648**
Treasury bills	**14,925,832**	**534,569**	**-**	**15,460,401**
Financing receivables - Individuals	**11,445,721**	**2,430,150**	**554,541**	**14,430,412**
Financing receivables - Corporate	**87,603,827**	**14,908,533**	**3,369,453**	**105,881,813**
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**
	140,949,034	**29,100,605**	**3,923,994**	**173,973,633**

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	7,010,416	10,953,135	-	17,963,551
Treasury bills	15,204,339	526,284	-	15,730,623
Financing receivables - Individuals	8,180,159	1,396,496	299,216	9,875,871
Financing receivables - Corporate	76,707,304	15,795,552	2,402,153	94,905,009
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
	121,469,428	31,289,727	2,701,369	155,460,524

The following table provides 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	**102,113**	**41,149**	**65,012**	**208,274**
Financing receivables - Corporate	**1,812,229**	**3,801,743**	**2,683,350**	**8,297,322**
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**
	2,110,248	**3,950,626**	**2,786,844**	**8,847,718**

3 FINANCIAL RISKS MANAGEMENT (CONTINUED)

3.1 Quality of Financial Assets (continued)

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	75,701	26,013	52,582	154,296
Financing receivables - Corporate	1,323,826	4,237,584	1,922,192	7,483,602
Debt Instruments at fair value through other comprehensive income	146	17,283	-	17,429
Commitments on financing and collaterals	173,275	74,236	49,096	296,607
	1,574,496	4,358,795	2,023,870	7,957,161

3.2 Capital risk management

	30 June 2026	*31 December 2025*
	EGP Thousands	*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%

3.3 Financial leverage risk management

	30 June 2026	*31 December 2025*
	EGP Thousands	*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 SEGMENT ANALYSIS

The segment activity includes operational processes & assets that are used in providing banking services, managing 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.

Treasury & Investments:

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.

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)

	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 2026						
Segment activity revenues	**6,888,206**	**222,843**	**1,355,328**	**5,323,959**	**1,341,379**	**15,131,715**
Segment activity expenses	**(5,510,064)**	**(142,711)**	**(916,301)**	**(4,661,791)**	**(728,689)**	**(11,959,556)**
Net Profit for the period before income tax	**1,378,142**	**80,132**	**439,027**	**662,168**	**612,690**	**3,172,159**
Income tax (expenses)	**(319,384)**	**(19,334)**	**(249,891)**	**(149,500)**	**(319,296)**	**(1,057,405)**
Net Profit for the period	**1,058,758**	**60,798**	**189,136**	**512,668**	**293,394**	**2,114,754**
Assets & liabilities according to segment activities as at 31 December 2025						
Total assets	**92,739,163**	**3,715,333**	**65,894,956**	**15,265,938**	**8,286,889**	**185,902,279**
Total liabilities	**75,812,811**	**1,976,755**	**9,534,078**	**70,011,035**	**5,291,627**	**162,626,306**
Other items for segment activity						
Depreciation and amortization	**(42,690)**	**(2,346)**	**(3,639)**	**(68,208)**	**(36,453)**	**(153,336)**
ECL Charge	**(331,685)**	**(29,697)**	**-**	**(11,378)**	**(331,744)**	**(704,504)**

4 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	5,284,803	964,297	14,158,195
Segment activity expenses	(5,916,624)	(89,769)	(550,057)	(4,705,424)	(95,097)	(11,356,971)
Net profit before income tax	1,130,990	40,722	180,933	579,379	869,200	2,801,224
Income tax (expenses)	(250,130)	(10,253)	(171,341)	(130,525)	(464,111)	(1,026,360)
Net profit for the period	880,860	30,469	9,592	448,854	405,089	1,774,864
Assets & liabilities according to segment activities as at 31 December 2025						
Total assets	83,009,963	3,355,481	66,895,078	10,937,076	7,607,454	171,805,052
Total liabilities	76,463,060	1,475,068	8,945,909	57,457,955	5,197,169	149,539,161
Other items for segment activity						
Depreciation and amortization	(43,849)	(2,844)	(13,868)	(45,648)	(17,899)	(124,108)
ECL (Charge) / Release	(126,947)	(24,233)	-	(342)	404,148	252,626

5 NET FINANCING 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*
Financing income and similar revenues from:				
Financing receivables	**9,928,541**	9,817,283	**5,085,182**	4,943,292
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	**13,693,683**	13,494,685	**6,939,726**	6,801,562
Cost of deposits and similar expenses on:				
Deposits and current accounts:				
Due to banks	**(563,280)**	(332,897)	**(348,613)**	(263,709)
Customers' deposits	**(8,787,821)**	(9,487,355)	**(4,417,101)**	(4,748,887)
	(9,351,101)	(9,820,252)	**(4,765,714)**	(5,012,596)
Term financing	**(6,784)**	(25,883)	**(1,647)**	(12,276)
Total	**(9,357,885)**	(9,846,135)	**(4,767,361)**	(5,024,872)
Net financing income	**4,335,798**	3,648,550	**2,172,365**	1,776,690

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 income:				
Fees and commissions for facility	**569,598**	393,420	**295,608**	188,993
Custody fees	**54,492**	38,948	**29,311**	18,265
Other fees	**69,132**	65,471	**33,861**	28,802
Total	**693,222**	497,839	**358,780**	236,060
Fees and commissions expenses:				
Other fees expenses	**(136,378)**	(97,664)	**(69,466)**	(51,564)
Total	**(136,378)**	(97,664)	**(69,466)**	(51,564)
Net income from fees and commissions	**556,844**	400,175	**289,314**	184,496

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	**37,633**	27,384	**20,580**	26,420
Total	**37,633**	27,384	**20,580**	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 EXPEXCTED 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	**(706,135)**	256,169	**117,768**	229,420
Due from banks	**(331)**	(658)	**(241)**	(192)
Debt instruments at FVTOCI	**4,048**	(963)	**1,618**	12,103
Treasury bills	**(2,086)**	(1,922)	**1,294**	797
Total	**(704,504)**	252,626	**120,439**	242,128

10 ADMINISTRATIVE EXPENSE

	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	**(615,665)**	(405,029)	**(335,720)**	(220,788)
Social insurance	**(20,338)**	(16,571)	**(10,254)**	(8,262)
	(636,003)	(421,600)	**(345,974)**	(229,050)
Depreciation and amortization	**(153,336)**	(124,108)	**(78,396)**	(62,650)
Other administrative expenses	**(923,812)**	(829,290)	**(471,618)**	(410,271)
Total	**(1,713,151)**	(1,374,998)	**(895,988)**	(701,971)

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	**(23,748)**	(24,750)	**(12,229)**	(13,290)
Contingent provision charged	**(22,709)**	(40,875)	**(3,821)**	(31,218)
Other income	**142,487**	10,504	**101,541**	9,507
Total	**388,038**	(275,145)	**(868,327)**	(212,160)

12 INCOME TAX EXPENSE

	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	**(1,055,228)**	(1,044,229)	**(630,967)**	(537,652)
Deferred Tax	**(2,177)**	17,869	**(11,844)**	5,158
Total	**(1,057,405)**	(1,026,360)	**(642,811)**	(532,494)

Net profit before tax	**3,172,159**	2,801,224	**1,000,169**	1,369,581
Income tax (22.5%)	**(713,736)**	(630,275)	**(225,038)**	(308,156)
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**	1,798	**3,764**	2,697
Others	**(301,132)**	(411,935)	**(408,071)**	(230,924)
Current income tax expense	**(1,055,228)**	(1,044,229)	**(630,967)**	(537,652)
Effective income tax rate	**33.3%**	37.3%	**63.1%**	39.3%

13 EARNINGS PER SHARE

	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 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

14 CASH AND BALANCES WITH 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	**2,188,764**	1,480,051
Deposits	**16,628,884**	16,483,500
	18,817,648	17,963,551
Less: ECL Allowance	**(5,083)**	(4,664)
Total	**18,812,565**	17,958,887
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	**15,134,607**	14,047,520
	18,817,648	17,963,551
Less: ECL Allowance	**(5,083)**	(4,664)
Total	**18,812,565**	17,958,887
Non-profit bearing balances	**2,188,764**	1,480,051
Profit bearing balances	**16,628,884**	16,483,500
	18,817,648	17,963,551
Less: ECL Allowance	**(5,083)**	(4,664)
Total	**18,812,565**	17,958,887

16 TREASURY BILLS

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Treasury Bills at Amortized Cost		
365 Days maturity	**546,446**	529,150
Less: Unearned profit	**(11,877)**	(2,867)
Less: ECL allowance	**(2,610)**	(563)
Total (1)	**531,959**	525,720
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)**	16,462
Total (2)	**14,925,832**	15,204,340
Total (1+2)	**15,457,791**	15,730,060
Egyptian government T-Bills	**17,025,396**	17,242,850
Less: Unearned profit	**(1,535,052)**	(1,528,689)
Less: ECL allowance	**(2,610)**	(563)
Change in fair value	**(29,943)**	16,462
Total	**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
Other financing	**2,530,451**	1,446,518
Total (1)	**14,430,412**	9,875,871
Corporate		
Overdrafts	**18,782,732**	14,472,560
Direct financing	**76,926,823**	69,705,633
Syndication financing	**10,172,258**	10,726,816
Total (2)	**105,881,813**	94,905,009
Total Financing receivables (1+2)	**120,312,225**	104,780,880
Less :ECL allowance	**(8,505,596)**	(7,637,898)
Less: Profit in suspense	**(150,741)**	(149,595)
Less :Unearned discount	**(217,133)**	(172,950)
Net financing receivables	**111,438,755**	96,820,437

17 FINANCING RECEIVABLES (CONTINUED)

Financing receivables include balances under the conversion process to be complied with Islamic Sharia principles,

Overdraft represents facilities provided to customers on Murabaha basis.

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	**7,637,898**	8,200,891
ECL charge (release) (note 9)	**706,135**	(823,438)
Write-off	**(13)**	(89,604)
Recoveries from written-off debts	**55,669**	595,608
Foreign currency translation	**105,907**	(245,559)
Balance at the end of the period / year	**8,505,596**	7,637,898

Analysis of expected credit losses of financing receivables by type:

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Retail		
Balance at the beginning of the period / year	**154,296**	185,883
ECL charge (release)	**53,978**	(6,524)
Write-off	**-**	(25,063)
Balance at the end of the period / year (1)	**208,274**	154,296
Corporate		
Balance at the beginning of the period / year	**7,483,602**	8,015,008
ECL charge (release)	**652,157**	(816,914)
Write-off	**(13)**	(64,541)
Recoveries from written-off debts	**55,669**	595,608
Foreign currency translation	**105,907**	(245,559)
Balance at the end of the period / year (2)	**8,297,322**	7,483,602
Total (1) + (2)	**8,505,596**	7,637,898

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	**561,090**	1,083,635
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)	**13,807,866**	12,822,367
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)	**20,104,191**	18,206,947
Current Balances	**2,488,165**	3,888,828
Non- current Balances	**17,616,026**	14,318,119
Total financial investments	**20,104,191**	18,206,947
Debt Instruments	**19,383,359**	16,985,470
Equity Instruments	**561,090**	1,083,635
Mutual Funds	**159,742**	137,842
Total financial investments	**20,104,191**	18,206,947

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

30 June 2026	**Financial assets at Fair Value through OCI**	**Financial assets at Amortized Cost**	**Financial assets Fair Value through P&L**	**Total**
	EGP Thousands	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***
Balance at the beginning of the period	**12,822,367**	**5,320,610**	**63,970**	**18,206,947**
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	**13,807,866**	**6,226,267**	**70,058**	**20,104,191**

18 FINANCIAL INVESTMENTS (CONTINUED)

31 December 2025	Financial assets at Fair Value through OCI	Financial assets at Amortized Cost	Financial assets Fair Value through P&L	Total
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Balance at the beginning of the year	9,464,076	2,196,242	52,202	11,712,520
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	176,146	-	11,768	187,914
Foreign currency revaluation	(191,672)	-	-	(191,672)
Balance at the end of the year	12,822,367	5,320,610	63,970	18,206,947

Gain 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 INVESTMENT IN SUBSIDIARIES

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
KFH Financing Company (Unlisted) - Owned100%	**313,439**	271,945
	313,439	271,945

20 INVESTMENT PROPERTIES

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Cost:		
Cost at the beginning of the period / year	**1,250**	1,250
Cost at the end of the period / year	**1,250**	1,250
Accumulated depreciation		
Accumulated depreciation at the beginning of the period / year	**(300)**	(275)
Depreciation charged during the period / year	**(13)**	(25)
Accumulated depreciation at the end of the period / year	**(313)**	(300)
Net book value at the end of the period / year	**937**	950

21 OTHER ASSETS

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Accrued revenue	**2,291,483**	1,462,015
Prepaid expenses	**203,952**	115,602
Advances for purchase of property, plant and equipment	**608,475**	485,579
Assets acquired as settlement of debts (net of impairment)	**853,014**	754,219
Deposits held with other custody	**16,274**	11,543
Other assets	**846,682**	930,600
Total	**4,819,880**	3,759,558

22 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***
Netbook value at the beginning of the period	**443,144**	**288,999**	**120,453**	**768,849**	**1,621,445**
Additions	**-**	**49,346**	**14,972**	**221,604**	**285,922**
Depreciation charge	**(5,467)**	**(20,725)**	**(10,563)**	**(116,568)**	**(153,323)**
Netbook value at the end of the period	**437,677**	**317,620**	**124,862**	**873,885**	**1,754,044**
Balance at the end of current period represents in:					
Cost	**562,896**	**572,942**	**235,144**	**1,604,231**	**2,975,213**
Accumulated depreciation	**(125,219)**	**(255,322)**	**(110,282)**	**(730,346)**	**(1,221,169)**
Netbook value at the end of the period	**437,677**	**317,620**	**124,862**	**873,885**	**1,754,044**

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	454,077	176,074	124,547	702,071	1,456,769
Additions	-	142,559	15,913	264,620	423,092
Transfer from investment property	-	-	(157)	(64)	(221)
Depreciation charge	(10,933)	(29,634)	(19,850)	(197,778)	(258,195)
Net book value at the end of the year	443,144	288,999	120,453	768,849	1,621,445
Balance at the end of the year represents in:					
Cost	562,896	523,596	220,172	1,382,627	2,689,291
Accumulated depreciation	(119,752)	(234,597)	(99,719)	(613,778)	(1,067,846)
Net book value at the end of the year	443,144	288,999	120,453	768,849	1,621,445

23 DUE TO BANKS

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Current accounts	**171,588**	135,109
Deposits from Banks	**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

24 CUSTOMERS' DEPOSITS

	30 June 2026 ***EGP Thousands***	*31 December 2025* *EGP Thousands*
Demand deposits	**68,302,636**	66,924,208
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	**149,931,486**	141,350,782
Corporate deposits	**101,681,887**	103,380,087
Individual deposits	**48,249,599**	37,970,695
Total	**149,931,486**	141,350,782
Non-profit bearing balances	**10,766,575**	9,866,388
Profit bearing balances	**139,164,911**	131,484,393
Total	**149,931,486**	141,350,782
Current balances	**129,238,772**	125,770,787
Non-current balances	**20,692,714**	15,579,995
Total	**149,931,486**	141,350,782

25 TERM FINANCING

	Rates	***30 June 2026*** ***EGP Thousands***	*31 December 2025* *EGP Thousands*
European Bank for Reconstruction and Development (EBRD)	Variable	**140,655**	272,407
		140,655	272,407

The Bank signed five years facility agreement with the European Bank for Reconstruction and Development (EBRD) to support SMEs and green financing.

26 OTHER LIABILITIES

	30 June 2026 EGP Thousands	*31 December 2025 EGP Thousands*
Accrued finance costs	**812,332**	841,961
Clearing operations – CBE	**472,105**	258,863
Margin deposits	**790,749**	537,862
Accrued tax	**1,073,942**	1,566,697
Unearned revenue	**46,550**	39,616
Accrued expenses	**873,072**	880,682
Other credit balances	**489,653**	345,265
Total	**4,558,403**	4,470,946

27 OTHER PROVISIONS

30 June 2026	***Provision for legal claims***	***Claims provision***	***Contingent liabilities***	***Total***
	EGP Thousands	***EGP Thousands***	***EGP Thousands***	***EGP Thousands***
Beginning balance	**44,905**	**289,555**	**296,607**	**631,067**
Foreign currency revaluation	**-**	**-**	**1,175**	**1,175**
Utilized during the period	**(50)**	**(400)**	**-**	**(450)**
Charged during the period	**1,181**	**23,748**	**22,709**	**47,638**
Ending balance	**46,036**	**312,903**	**320,491**	**679,430**

31 December 2025	*Provision for legal claims*	*Claims provision*	*Contingent liabilities*	*Total*
	EGP Thousands	*EGP Thousands*	*EGP Thousands*	*EGP Thousands*
Beginning balance	41,187	229,823	237,252	508,262
Foreign currency revaluation	-	-	(3,290)	(3,290)
Utilized during the year	(307)	(1,239)	-	(1,546)
Charged during the year	4,025	60,971	62,645	127,641
Ending balance	44,905	289,555	296,607	631,067

28 CAPITAL

28.1 Authorized Capital

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

28.2 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.

29 CASH AND CASH EQUIVALENTS

For the purpose of statement of cash-flow presentation; cash and cash equivalents include the following balances that have original maturities 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 6 months	**17,094,619**	8,339,496
Total	**17,790,201**	9,408,265

30 CONTINGENT LIABILITIES AND COMMITMENTS

30.1 Legal claims

There is a number of existing cases filed against the bank on 30 June 2026 without provision as the bank does not expect to incur losses from it.

30.2 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.

30.3 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

30.4 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

31 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. In addition, Bank owns 100% of the subsidiary company, KFH for Financing Co.

Following are related party transactions:

	30 June 2026	*31 December 2025*
	EGP Thousands	*EGP Thousands*
Interim Condensed Separate Balance Sheet		
Due from banks	**2,975,343**	3,838,219
Financing receivables	**1,217,342**	1,095,811
Due to banks	**137,206**	114,732
Customers' deposits	**23,931**	33,811

	30 June 2026 ***EGP Thousands***	*30 June 2025* *EGP Thousands*
Interim Condensed Separate Income Statement		
Financing income and similar revenues	**190,824**	222,452
Cost of deposits and similar expenses	**(2,249)**	(3,286)
Fees and commissions income	**1,512**	638
Other Income	**1,140**	1,140

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)

32 TAX POSITION

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 1 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.
- From 2003 till 2004 was inspected /settled and the bank dispute was transferred to the Interior Committee.
- The period from 2005 till 2023 was 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.

33 COMPARATIVE FIGURES

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

34 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, 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 concern basis in preparing the financial statements remains appropriate and suitable.