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Commercial International Bank (Egypt) S.A.E.

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	0	Notes	Mar. 31, 2025	Dec. 31, 2024
Assets				
Cash and balances at the central bank	9		67,709,656	136,165,920
Due from banks	10		314,144,761	270,089,441
Loans and advances to banks, net	12		16,109,873	9,555,410
Loans and advances to customers, net	13		361,830,507	340,955,698
Derivative financial instruments			930,893	819,711
Financial investments				
- Financial Assets at Fair Value through OCI	14		259,396,282	233,029,903
- Financial Assets at Amortized cost	14		188,018,472	167,276,956
Investments in subsidiaries and associates	15		853,165	871,525
Non-current assets held for sale	28		159,828	159,828
Other assets	16		40,366,933	44,175,232
Deferred tax assets			2,536,325	2,337,304
Property and equipment	17		4,597,989	3,881,620
Total assets			1,256,654,684	1,209,318,548
Liabilities and equity				
Liabilities				
Due to banks	18		4,051,736	2,317,715
Due to customers	19		996,119,565	967,895,387
Derivative financial instruments			78,314	100,571
Current income tax liabilities			5,565,862	18,327,968
Other liabilities	20		45,946,585	21,347,499
Issued debt instruments	21		5,044,951	5,067,781
Other loans			23,948,624	23,962,389
Other provisions	22		19,032,774	18,613,060
Total liabilities			1,099,788,411	1,057,632,370
Equity				
Issued and paid capital			30,431,580	30,431,580
Reserves			87,850,844	63,125,912
Reserve for employee stock ownership plan (ESOP)			2,184,420	1,868,235
Retained earnings*			36,399,429	56,260,451
Total equity and net profit for the period / year			156,866,273	151,686,178
Total liabilities and equity			1,256,654,684	1,209,318,548

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

(Review report attached)

*Including net profit for the period

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

Condensed Separate Interim Income Statement for the period ended March 31, 2025

		Last 9 Months Mar. 31, 2025	Last 9 M Mar. 31,
	Notes		
Interest and similar income		52,299,641	36,544,
Interest and similar expense		(27,003,143)	(17,784,
Net interest income		25,296,498	18,760,
Fee and commission income		3,510,324	2,684,2
Fee and commission expense		(1,586,144)	(1,118,5
Net fee and commission income		1,924,180	1,565,2
Dividend income		12,751	610
Net trading income	6	641,395	16,202,
Profits (Losses) on financial investments	14.1	376,684	224,2'
Administrative expenses		(3,748,977)	(2,840,4
Other operating income (expenses)	7	(1,735,421)	(14,923,
Impairment release (charges) for credit losses		(68,528)	(1,482,1
Profit before income tax		22,698,582	17,507,
Income tax expense	26	(6,514,216)	(5,722,4
Deferred tax assets (Liabilities)	26	411,246	161,8'
Net profit for the period		16,595,612	11,946,
Earnings per share	8		
Basic		4.83	3.47
Diluted		4.79	3.45

Islam Zekry
Group CFO & Executive Board Member

Hisham Ezz Al-Arab
CEO & Executive Board Member

Condensed Separate Interim Statement of Comprehensive Income for the period ended March 3

Net profit for the period

Net change on financial assets at fair value through comprehensive income after tax

Effect of ECL on fair value of debt instruments measured at fair value through comprehensive income

Total comprehensive income for the period

Condensed Separate Interim Cash Flows for the period ended March 31, 2025

	<i>Notes</i>	Mar. 31, 2025	Mar. 31, 2024
Cash flow from operating activities			
Profit before income tax		22,698,582	17,507,212
Adjustments to reconcile profits to net cash provided by operating activities			
Fixed assets depreciation	<i>17</i>	353,476	261,427
Impairment release/charge for credit losses (Loans and advances to customers and banks)		(1,099,420)	1,772,387

Other provisions release/charge	22	317,074	40,759
Impairment release/charge for credit losses (due from banks)		144,661	(53)
Impairment release/charge for credit losses (financial investments)		1,023,287	(290,147)
Impairment release/charge for other assets		-	(4,782)
Exchange revaluation differences for financial assets at fair value through OCI and AC		212,785	(17,328,576)
Revaluation differences impairment charge for Financial Assets at Fair value through OCI		(13,337)	1,130,412
Revaluation differences impairment charge for Financial Assets at Amortized cost		1,240	95,225
Revaluation differences impairment charge for due from banks		-	101
Net utilized / recovered of other provisions	22	(520)	(4,517)
Exchange revaluation differences of other provisions	22	103,160	3,574,794
Profits/losses from selling property and equipment		(6,006)	-
Profits/losses from selling financial investments at fair value through OCI	14.1	(195,124)	(224,271)
Profits/losses from selling investments in associates	14.1	(181,560)	-
Share based payments		316,185	300,000
Operating profits before changes in operating assets and liabilities		23,674,483	6,829,971
Net decrease / increase in assets and liabilities			
Due from banks		121,695,741	42,289,034
Financial assets at fair value through P&L		-	(974,297)
Derivative financial instruments		(142,036)	154,638
Loans and advances to banks and customers		(26,329,852)	(36,747,889)
Other assets		6,045,337	(5,850,432)
Due to banks	18	1,734,021	(6,855,319)
Due to customers	19	28,224,178	117,099,122
Current income tax obligations paid		(948,354)	(276,723)
Other liabilities		5,716,835	1,851,912
Net cash generated from (used in) operating activities		159,670,353	117,520,017
Cash flow from investing activities			
Proceeds from sale of investments in associates		226,698	4,782
Payments for investment in subsidiaries		(140,000)	-
Payments for purchases of property, equipment and branches construction		(3,193,660)	(366,618)
Proceeds from selling property and equipment		6,006	-
Proceeds from redemption of financial assets at amortized cost		2,537,401	285,507
Payments for purchases of financial assets at amortized cost		(23,457,385)	(53,240,480)
Payments for purchases of financial assets at fair value through OCI		(29,004,342)	(26,284,875)
Proceeds from selling financial assets at fair value through OCI		6,057,967	26,380,625
Net cash generated from (used in) investing activities		(46,967,315)	(53,221,059)
Cash flow from financing activities			
Other loans		(13,765)	6,700,881
Dividends paid		(14,160,152)	(5,078,792)
Issued debt instruments		(22,830)	1,626,167
Net cash generated from (used in) financing activities		(14,196,747)	3,248,256
		Mar. 31, 2025	Mar. 31, 2024
Cash and cash equivalent comprise:			
Cash and balances at the central bank	9	67,709,656	36,542,863
Due from banks		314,289,639	291,980,200
Treasury bills and other governmental notes	11	115,964,828	119,754,167
Other cash and cash equivalent		(42,716,388)	(10,202,813)
Net (decrease) increase in cash and cash equivalent during the period		98,506,291	67,547,214
Beginning balance of cash and cash equivalent		227,028,744	233,912,193
Cash and cash equivalent at the end of the period		325,535,035	301,459,407
Cash and cash equivalent comprise:			
Cash and balances at the central bank	9	67,709,656	36,542,863
Due from banks		314,289,639	291,980,200
Treasury bills and other governmental notes	11	115,964,828	119,754,167
Other cash and cash equivalent		(42,716,388)	(10,202,813)

Obligatory reserve balance with CBE	(43,718,598)	(19,583,018)
Due from banks with maturity more than three months	(14,867,792)	(7,554,480)
Treasury bills and other governmental notes with maturity more than three months	(113,842,898)	(119,880,325)
Total cash and cash equivalent	325,535,035	301,459,407

Condensed Separate Interim statement of changes in shareholders' equity

	<u>Issued and paid capital</u>	<u>Legal reserve</u> <u>Ge</u>
Mar. 31, 2024		
Beginning Balance at 1 January 2024	30,195,010	4,770,354
Transferred to reserves	-	1,438,320
Dividend paid	-	-
Net profit for the period	-	-
Net change on financial assets at fair value through OCI after tax	-	-
Transferred (from) to banking risk reserve	-	-
Effect of ECL in fair value of debt instruments measured at fair value through OCI	-	-
Cost of employees stock ownership plan (ESOP)	-	-
Balance at 31 March 2024	30,195,010	6,208,674

	<u>Issued and paid capital</u>	<u>Legal reserve</u> <u>Ge</u>
Mar. 31, 2025		

Beginning Balance at 1 January 2025	30,431,580	6,208,674
Transferred to reserves	-	2,771,284
Dividends paid	-	-
Net profit for the period	-	-
Net change on financial assets at fair value through OCI after tax	-	-
Transferred (from) to banking risk reserve	-	-
Effect of ECL in fair value of debt instruments measured at fair value through OCI	-	-
Cost of employees stock ownership plan (ESOP)	-	-
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Balance at 31 March 2025	30,431,580	8,979,958
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