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Condensed Separate Interim Statement of Financial Position as at June 30, 2025

	<i>Notes</i>	Jun. 30, 2025	Dec. 31, 2024
Assets			
Cash and balances at the central bank	<i>9</i>	100,535,373	136,165,9
Due from banks	<i>10</i>	231,774,988	270,089,4
Loans and advances to banks, net	<i>12</i>	28,273,497	9,555,4
Loans and advances to customers, net	<i>13</i>	419,494,572	340,955,6
Derivative financial instruments		1,165,796	819,7
Financial investments			
- Financial Assets at Fair Value through OCI	<i>14</i>	262,186,573	233,029,9
- Financial Assets at Amortized cost	<i>14</i>	210,324,232	167,276,9
Investments in subsidiaries and associates	<i>15</i>	853,165	871,5
Non-current assets held for sale	<i>29</i>	159,828	159,8
Other assets	<i>16</i>	52,719,250	44,175,2
Deferred tax assets		2,558,253	2,337,3
Property and equipment	<i>17</i>	4,577,331	3,881,6
Total assets		1,314,622,858	1,209,318,5
Liabilities and equity			
Liabilities			
Due to banks	<i>18</i>	2,975,504	2,317,7
Due to customers	<i>19</i>	1,040,233,344	967,895,3
Derivative financial instruments		510,278	100,5
Current income tax liabilities		11,373,107	18,327,9
Other liabilities	<i>20</i>	27,329,336	21,347,4
Issued debt instruments	<i>21</i>	4,948,964	5,067,7
Other loans		31,250,581	23,962,3
Other provisions	<i>22</i>	19,927,608	18,613,0
Total liabilities		1,138,548,722	1,057,632,3
Equity			
Issued and paid capital		30,708,510	30,431,5
Reserves		90,421,708	63,125,9
Reserve for employee stock ownership plan (ESOP)		1,734,177	1,868,2
Retained earnings*		53,209,741	56,260,4
Total equity and net profit for the period / year		176,074,136	151,686,1
Total liabilities and equity		1,314,622,858	1,209,318,5

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 June 30, 2025

Interest and similar income

Interest and similar expense

Net interest income

Fee and commission income

Fee and commission expense

Net fee and commission income

Dividend income

Net trading income

Profits (Losses) on financial investments

Administrative expenses

Other operating income (expenses)

Impairment release (charges) for credit losses

Profit before income tax

Income tax expense

Deferred tax assets (Liabilities)

Net profit for the period

Earnings per share

Basic

Diluted

Condensed Separate Interim Statement of Comprehensive Income for the period ended June 30, 2025

Net profit for the period

Transferred to RE from financial assets at fair value through OCI

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 June 30, 2025

Cash flow from operating activities

Profit before income tax

Adjustments to reconcile profits to net cash provided by operating activities

Fixed assets depreciation

Impairment release/charge for credit losses (Loans and advances to customers and banks)

Net charged/released for other provisions

Impairment release/charge for credit losses (due from banks)

Impairment release/charge for credit losses (financial investments)

Impairment release/charge for other assets

Exchange revaluation differences for financial assets at fair value through OCI and AC

Revaluation differences impairment charge for Financial Assets at Fair value through OCI

Revaluation differences impairment charge for Financial Assets at Amortized cost

Revaluation differences impairment charge for due from banks

Net utilized/recovered for other provisions

Exchange revaluation differences of other provisions

Profits/losses from selling property and equipment

Profits/losses from selling financial investments at fair value through OCI

Profits/losses from selling investments in associates

Share based payments

Operating profits before changes in operating assets and liabilities

Net decrease / increase in assets and liabilities

Due from banks

Financial assets at fair value through P&L

Derivative financial instruments

Loans and advances to banks and customers

Other assets

Due to banks

Due to customers

Current income tax obligations paid

Other liabilities

Net cash generated from (used in) operating activities

Cash flow from investing activities

Proceeds from sale of investments in associates

Payments for investment in subsidiaries

Payments for purchases of property, equipment and branches construction

Proceeds from selling property and equipment

Proceeds from redemption of financial assets at amortized cost

Payments for purchases of financial assets at amortized cost

Payments for purchases of financial assets at fair value through OCI

Proceeds from selling financial assets at fair value through OCI

Net cash generated from (used in) investing activities

Condensed Separate Interim Cash Flows for the period ended June 30, 2025 (Cont.)

Cash flow from financing activities

Other loans

Dividends

Issued debt instruments

Capital increase

Net cash generated from (used in) financing activities

Net (decrease) increase in cash and cash equivalent during the period

Beginning balance of cash and cash equivalent

Cash and cash equivalent at the end of the period

Cash and cash equivalent comprise:

Cash and balances at the central bank

Due from banks

Treasury bills and other governmental notes

Obligatory reserve balance with CBE

Due from banks with maturity more than three months

Treasury bills and other governmental notes with maturity more than three months

Total cash and cash equivalent

Condensed Separate Interim statement of changes in shareholders' equity

	<u>Issued and paid capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Capital reserve</u>	<u>Reserve for financial assets at fair value through OCI</u>	<u>Banking risks reserve</u>	<u>Re</u>
Jun. 30, 2024								
Beginning Balance at 1 January 2024	30,195,010	4,770,354	39,840,707	1,549,445	21,155	(16,808,265)	15,230	
Capital increase	236,570	-	-	-	-	-	-	
Transferred to reserves	-	1,438,320	22,582,085	-	1,663	-	-	
Dividend paid	-	-	-	-	-	-	-	
Net profit for the period	-	-	-	-	-	-	-	
Transferred to RE from financial assets at fair value through OCI	-	-	-	-	-	-	-	
Net change on financial assets at fair value through OCI after tax	-	-	-	-	-	4,073,707	-	

Transferred (from) to banking risk reserve	-	-	-	-	-	-	2,694
Effect of ECL in fair value of debt instruments measured at fair value through OCI	-	-	-	-	-	751,734	-
Cost of employees stock ownership plan (ESOP)	-	-	-	-	-	-	-
Balance at 30 June 2024	30,431,580	6,208,674	62,422,792	1,549,445	22,818	(11,982,824)	17,924

Effect of ECL in fair value of debt instruments measured at fair value through OCI	-	-	-	-	-	140,134	-
Cost of employees stock ownership plan (ESOP)	-	-	-	-	-	-	-
Balance at 30 June 2025	30,708,510	8,979,958	82,181,402	1,549,445	25,064	(2,329,457)	15,296



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