

http://www.ms-pdf.londonstockexchange.com/ms/3239S_1-2026-2-9.pdf

Consolidated Income Statement for the Year Ended December 31, 2025

	Notes	Dec. 31, 2025
Interest revenue calculated using the effective interest method other interest and similar income		211,600,177
Interest expense calculated using the effective interest method other interest and similar expense		(104,121,746)
Net interest income	3	107,478,431
Fee and commission income		16,036,009
Fee and commission expense		(6,816,966)
Net fee and commission income	4	9,219,043
Dividend income	5	216,273
Net trading income	6	1,523,649
Gain on investments	21	775,841
Administrative expenses	7	(24,692,107)
Other operating income (expenses)	8	(1,533,040)
Net impairment Released (charge)	9	11,804,786
Bank's share in the profit and (loss) of associates	12	10,512
Profit before income tax from continuing operations		104,803,388
Income tax expense	10	(29,323,206)
Net profit for the year		75,480,182
Attributable to:		-
Equity holders of the parent		75,460,219
Non-controlling interest		19,963
Net profit for the year		75,480,182

Earnings per share

Equity shareholders of the parent for the year:

	11	
Basic earnings per share		22.34
Diluted earnings per share		22.10

The accompanying notes from 1 to 46 form an integral part of these consolidated financial statements.
Refer note 45 for changes to comparative figures.

Islam Zekry
Group CFO & Executive Board Member
9-Feb-2026

Hisham Ezz Al-Ara
CEO & Executive Board I
9-Feb-2026

Consolidated Statement of Comprehensive Income for the Year Ended December 31, 2025

Profit for the year
Other comprehensive income that will not be reclassified to the income statement:
Change in fair value of equity instruments measured at fair value through comprehensive income
Deferred Tax impact for investments that will not be reclassified to P&L
Other comprehensive income that will be reclassified to the income statement:
Change in fair value of financial assets measured at fair value through comprehensive income
Reclassification to consolidated income statement
Cumulative foreign currencies translation differences
Deferred Tax impact for investments that may be reclassified to P&L
Effect of ECL in fair value of debt instruments measured at fair value through OCI
Total comprehensive income for the year, net of tax
Attributable to:
Equity holders of the parent
Non-controlling interest
Total comprehensive income for the year, net of tax

Consolidated Statement of Financial Position as at December 31, 2025

	Notes	Dec. 31, 2025	Dec. 31, 2024
Assets			
Cash and cash equivalents	13	20,002,406	21,752,997
Balances at the central bank	14	68,874,046	114,778,023
Due from banks	15	135,236,549	270,829,834
Loans and advances to banks, net	16	34,440,770	9,555,410
Loans and advances to customers, net	17	507,953,766	343,542,674
Financial Assets at fair value through profit or loss	20	3,173,539	380,769
Derivative financial instruments	18	620,349	819,711
Financial Assets at fair value through Other comprehensive income	20	373,747,694	234,694,966
Financial Assets at amortized cost	20	236,672,175	168,118,219
Right of use assets	24	2,469,076	1,301,850
Investments in associates	22	45,210	98,193
Non-current-assets held for sale	43	182,827	-
Other assets	23	54,040,912	44,282,773
Deferred tax assets	10.2	2,545,498	2,685,330
Property and equipment	24	5,481,682	3,997,929
Total assets		1,445,486,499	1,216,838,678

Liabilities and equity			
Liabilities			
Due to banks	25	3,353,746	2,034,885
Due to customers	26	1,110,395,693	972,595,958
Lease liabilities	24	2,526,481	1,425,604
Derivative financial instruments	18	137,802	100,571
Non-current-liabilities held for sale	44	53,860	1,397
Issued debt instruments	19	4,761,558	5,067,781
Other liabilities	28	33,144,838	27,725,569
Current Tax liability		20,570,313	18,327,968
Other loans	27	30,471,499	23,962,389
Provisions	29	15,644,651	18,623,634
Total liabilities		1,221,060,441	1,069,865,756
Equity attributable to equity holders of parent			
Issued and paid in capital	30	33,779,361	30,431,580
Reserves	31	105,020,603	62,899,966
Reserve for employee stock ownership plan (ESOP)	31.9	2,343,532	1,868,235
Retained earnings	31.8	83,254,686	51,590,097
Total equity attributable to equity holders of the parent		224,398,182	146,789,878
Total equity attributable to non-controlling interest	39	27,876	183,044
Total equity		224,426,058	146,972,922
Total liabilities and equity		1,445,486,499	1,216,838,678

The accompanying notes from 1 to 46 form an integral part of these consolidated financial statements.

Islam Zekry
Group CFO & Executive Board Member
9-Feb-2026

Hisham Ezz Al-Arab
CEO & Executive Board Member
9-Feb-2026

Consolidated statement of changes in equity for the year ended December 31, 202

Dec. 31, 2025	<u>Issued and paid-up capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Special reserve</u>	<u>Reserve for transactions u common control</u>
Beginning balance	30,431,580	6,208,674	62,422,792	1,550,906	-	(670,972)
Total comprehensive income net of tax:						
Net profit of the year	-	-	-	-	-	-
Transferred to general risk reserve	-	-	-	26,186	-	-
Net unrealised gain/(loss) on financial assets at fair value through OCI	-	-	-	-	-	-
Transferred (from) to banking risk reserve	-	-	-	-	-	-
Effect of ECL in fair value of debt instruments measured at fair value through OCI	-	-	-	-	-	-
Cumulative foreign currencies translation	-	-	-	-	-	-

currencies translation differences	-	-	-	-	-	-
Total comprehensive income	-	-	-	26,186	-	-
Transfer of investment revaluation reserve upon disposal of investments in equity instruments designated as at FVTOCI	-	-	-	-	-	-
Transferred to reserves	-	2,771,284	19,758,610	-	-	-
Transferred from net profit to special reserve	-	-	-	-	13,145,012	-
Dividend paid	-	-	-	-	-	-
Cost of employee's stock ownership plan (ESOP)	-	-	-	-	-	-
Capital increase	3,347,781	-	(3,070,851)	-	-	-
Balance at the end of the year	33,779,361	8,979,958	79,110,551	1,577,092	13,145,012	(670,972)

Consolidated statement of changes in equity for the year ended December 31, 2022

Dec. 31, 2024	<u>Issued and paid-up capital</u>	<u>Legal reserve</u>	<u>General reserve</u>	<u>General risk reserve</u>	<u>Special reserve</u>	<u>Reserve for transactions under common control</u>
Beginning balance	30,195,010	4,770,354	39,840,707	1,550,906	-	(670,972)
Total comprehensive income net of tax:						
Net profit of the year	-	-	-	-	-	-
Transfer of investment revaluation reserve upon disposal of investments in equity instruments designated as at FVTOCI	-	-	-	-	-	-
Net unrealised gain/(loss) on financial assets at fair value through OCI	-	-	-	-	-	-
Transferred (from) to banking risk reserve	-	-	-	-	-	-
Effect of ECL in fair value of debt instruments measured at fair value through OCI	-	-	-	-	-	-
Cumulative foreign currencies translation differences	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	-	-
Transfer of investment revaluation reserve upon disposal of investments in equity instruments designated as at FVTOCI	-	-	-	-	-	-
Transferred to reserves	-	1,438,320	22,582,085	-	-	-
Dividend paid	-	-	-	-	-	-
Cost of employee's stock ownership plan (ESOP)	-	-	-	-	-	-
Capital increase	236,570	-	-	-	-	-
Balance at the end of the year	30,431,580	6,208,674	62,422,792	1,550,906	-	(670,972)

Consolidated Statement of Cash Flow for the Year Ended December 31, 2025

	Notes	Dec. 31, 2025	Dec. 31, 2024
Cash flow from operating activities			
Profit before income tax		104,803,388	71,498,1
Adjustments to reconcile profits to net cash provided by operating			

activities

Fixed assets depreciation	2,307,297	1,414,9
Impairment charge for credit losses (Loans and advances to customers)	(9,101,206)	4,768,7
Net charge/release for other provisions	(2,893,591)	3,363,4
Impairment release/charge for credit losses (due from banks)	137,399	(3
Impairment release/charge for credit losses (financial investments)	146,649	(243,9
Impairment release/charge for other assets	-	37,9
Exchange revaluation differences for financial assets at fair value through OCI and AC	5,137,808	(21,026,0
Utilization of other provisions	(7,467)	(9,5
Revaluation differences impairment charge for due from banks	(8,542)	2,0
Exchange revaluation differences of other provisions	(77,925)	4,173,6
Revaluation differences impairment charge for Financial Assets at Amortized cost	(18,527)	119,4
Profits from selling property, plant and equipment	(13,005)	(2,2
Profits/losses from selling financial investments at fair value through OCI	(498,433)	(459,3
Revaluation differences impairment charge for Financial Assets at Fair value through OCI	(242,624)	1,329,9
Shares based payments	1,262,609	1,005,9
Profits/losses from selling investments in associates	(277,408)	
Net share of results of associates	(10,512)	17,7
	100,645,910	65,989,9

Change in:

Due from banks	98,091,341	(111,192,8
Financial assets at fair value through profit or loss	(2,792,770)	(74,3
Derivative financial instruments	(88,654)	490,4
Loans and advances to banks and customers	(180,420,385)	(122,049,5
Other assets	(5,289,420)	(22,078,2
Non-current assets held for sale	(182,827)	
Non-current liabilities held for sale	52,463	4
Due to banks	1,318,861	(10,423,1
Due to customers	137,799,735	295,358,9
Current income tax obligations paid	(27,080,861)	(5,220,9
Other liabilities	7,489,703	5,788,7
Net cash generated from operating activities	129,543,096	96,587,4

Cash flow from investing activities

Proceeds from sale of investments in associates	339,920	11,9
Payments for purchases of property, equipment and branches construction	(7,930,273)	(6,707,0
Proceeds from selling property and equipment	13,005	2,7
Proceeds from redemption of financial assets at amortized cost	21,689,390	2,028,7
Payments for purchases of financial assets at amortized cost	(90,488,312)	(129,153,1
Payments for purchases of financial assets at fair value through OCI	(263,771,830)	(113,445,5
Proceeds from selling financial assets at fair value through OCI	127,867,188	140,381,7
Net cash generated from (used in) investing activities	(212,280,912)	(106,882,1

Consolidated Statement of Cash Flow for the Year Ended December 31, 2025 (Con

	Notes	Dec. 31, 2025	Dec. 31, 2024
Cash flow from financing activities			
Other loans		6,509,110	11,478,;
Other loans - new loans obtained in the year		8,701,546	3,835,;
Other loans - loans repaid in the year		(789,099)	(243,0
Other loans - movement in foreign exchange rate		(1,403,337)	7,886,;
Dividends		(9,282,630)	(2,379,8
Issued debt instruments		(306,223)	1,994,;
Cash payments for lease (principal and interest)		(391,907)	(501,7
Capital increase		276,930	236,;
Net cash generated from (used in) financing activities		(3,194,720)	10,827,;
Net increase (decrease) in cash and cash equivalent during the year		(85,932,536)	533,;
Beginning balance of cash and cash equivalent		226,475,092	225,941,;
Cash and cash equivalent at the end of the year		140,542,556	226,475,;
Cash and cash equivalent at the end of the year			
Cash and cash equivalents	13	20,002,406	21,752,;
Due from banks with maturities of 3 months or less	15	120,525,563	203,103,;
Treasury bills and other governmental notes with maturities of three months or less		14,587	1,618,;
Total cash and cash equivalent	32	140,542,556	226,475,;

< >

This information is provided by RNS, the news service of the London Stock Exchange. RNS is approved by the Financial Conduct Authority to act as a Primary Information Provider in the United Kingdom. Terms and conditions relating to the use and distribution of this information may apply. For further information, please contact ms@seg.com or visit www.ms.com.

RNS may use your IP address to confirm compliance with the terms and conditions, to analyse how you engage with the information contained in this communication, and to share such analysis on an anonymised basis with others as part of our commercial services. For further information about how RNS and the London Stock Exchange use the personal data you provide us, please see our [Privacy Policy](#).

END

FR DBGDDXGGDGLC