Banque du Caire S.A.E., a joint stock company operating under law 159 with limited liability and reg. no. 80058
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The separate financial statements showed a 15% increase in net profit to EGP 8.6 billion and a 9% increase in operating income to EGP 22 billion.

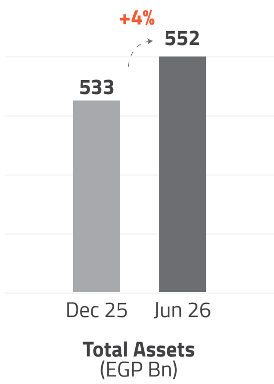
Financial Performance and results

Net Profit	Gross Loans	Total Assets	Customers Deposits
EGP 8.6Bn YoY growth of 15%	EGP 280Bn YTD growth of 9%	EGP 552Bn YTD growth of 4%	EGP 440Bn YTD growth of 10%

JUNE 2026

Financial Position Performance

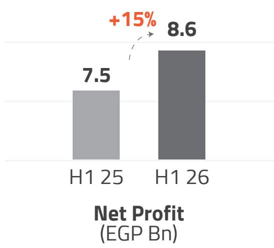
- Total Assets of **EGP 552Bn [+4%]**
- Total Liabilities of **EGP 487Bn [+3%]**
- Total Equity of **EGP 65Bn [+7%]**
- Capital Adequacy Ratio (CAR) of **22.1%**

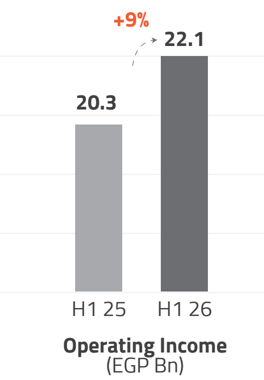


H1 2026

Income Statement Results

- Net Profit of **EGP 8.6Bn [+15%].**
- Total Operating Income of **22.1Bn [+9%].**
- Net Interest Margin **"NIM%" of 7.4%**
- Net Interest Income **EGP 18.3Bn [+11%].**
- Net Fees and Commissions Income **EGP 3.3Bn [+14%].**
- Administrative Expenses of **EGP 7.8Bn [+17%].**
- Expected Credit Losses **"ECL" of EGP 1Bn [-68%].**
- ROAA% "annually" of **3.2%**
- ROAE% "annually" of **27.2%**





*Based on Standalone Financial Statements

BDC achieved positive performance during H1-2026, recording a 15% growth in net profits compared to H1 of the previous year.

Net Interest Income
Net interest income grew by 11% to reach EGP 18.3 billion, up from EGP 16.5 billion in H1-2025.

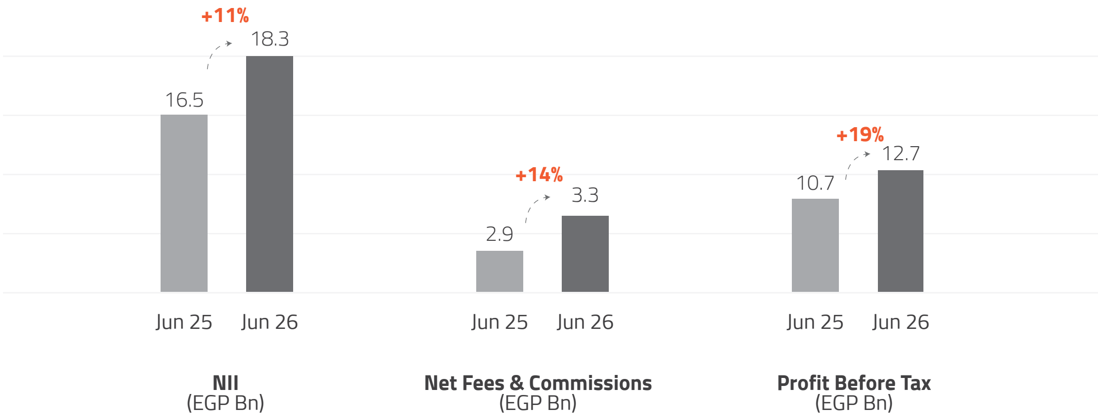
Net Fees and Commissions Income
Net fees and commissions income grew by 14% reaching EGP 3.3 billion, up from EGP 2.9 billion in H1-2025.

Operating Income
Total operating income increased by 9% to reach EGP 22.1 billion, up from EGP 20.3 billion in H1-2025.

Administrative Expenses
Administrative expenses increased by EGP 1.1 billion or 17%, compared to H1-2025.

Profit Before Tax
Profit before tax increased by 19% at end of H1-2026, supported by strong performance across key business segments, including retail, treasury, corporate, and SMEs.

Net Profit After Tax
Net profit after tax reached EGP 8.6 billion, reflecting 15% increase compared to EGP 7.5 billion in H1-2025.



Total assets increased by 4% to reach EGP 552 billion at end of H1-2026, compared to EGP 533 billion at end of previous year.

GROSS LOANS

The gross loans portfolio reached EGP 280.3 billion, reflecting 9% growth at end of H1-2026. This growth was driven by increases across all business sectors.

Customer DEPOSITS

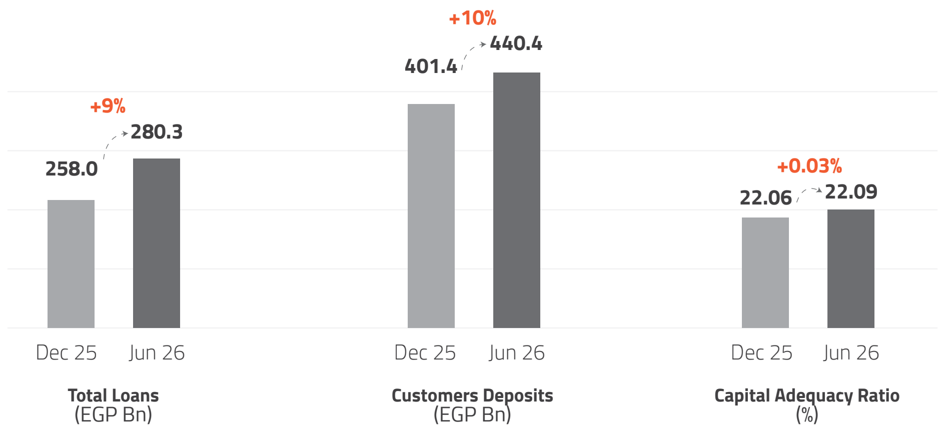
Customer deposits increased by EGP 39 billion to reach EGP 440.4 billion, representing a 10% increase at the end H1-2026, up from EGP 401.4 billion in 2025. Out of the total deposits portfolio, Retail deposits accounted for 60% of total deposits, while institutional deposits represented 40%.

ASSET QUALITY

Non-performing loans represent 3.6% of the gross loan portfolio with a coverage ratio of 176%. This is supported by loan loss provision of EGP 18 billion at end of H1-2026.

CAPITAL ADEQUACY RATIO

The bank's Tier I ratio recorded 18.7% of risk-weighted assets, and CAR stood at 22.1% at end of H1-2026.



Income Statement Synopsis

Income Statement EGP Mn	Jun-2026	Jun-2025	YOY%	Q2-2026	Q2-2025	QoQ%
Total Operating Income	**22,110**	**20,301**	**9%**	**11,054**	**10,494**	**5%**
Net Interest Income	18,318	16,549	11%	9,228	8,277	11%
Net Fees and Commissions Income	3,337	2,919	14%	1,801	1,535	17%
Dividends income	175	668	(74%)	64	600	(89%)
Trading income	25	49	(50%)	10	24	(58%)
Gain/(Loss) on Investments	256	117	119%	(49)	57	(185%)
Expected Credit Losses 'ECL'	(1,003)	(3,116)	(68%)	(474)	(1,577)	(70%)
Administrative Expenses	(7,764)	(6,631)	17%	(3,919)	(3,308)	18%
Other income/(expense)	(612)	173	(454%)	112	187	(40%)
Profit before Tax	**12,731**	**10,726**	**19%**	**6,774**	**5,795**	**17%**
Tax	**(4,144)**	**(3,266)**	**27%**	**(2,165)**	**(1,779)**	**22%**
Profit After Tax	**8,587**	**7,460**	**15%**	**4,609**	**4,016**	**15%**

Financial Position Synopsis

Financial Position EGP Mn	Jun-26	Dec-25	YTD%
Gross loans_customers & banks	280,329	258,016	9%
Debt Investments	174,513	144,363	23%
Total Assets	552,497	532,562	4%
Deposits to customers	440,419	401,360	10%
Total Equity	65,234	61,047	7%

Corporate Social Responsibility – H1 2026:

Banque du Caire continued its efforts during the first half of 2026 to support impactful social and humanitarian initiatives through active contributions across various sectors, reflecting the Bank's commitment to supporting vulnerable groups and contributing to addressing the needs of the community. Key initiatives included:

- Donating to Children's Cancer Hospital Egypt 57357 to support the treatment of critical pediatric cases, settle medication debts for underprivileged children, and contribute to the CyberKnife project for 2026.
- Donating to Tahya Misr Fund to provide food boxes under the "Abwab El Kheir" 2026 initiative.
- Donating to Sonaa El Kheir Foundation for Development to purchase Ramadan food boxes for distribution among the most vulnerable communities, as well as the Bank's outsourced workers.
- Donating to the Emergency Medical Fund to contribute to efforts aimed at eliminating patient waiting lists.
- Donating to El Orman Association to support the treatment of urgent medical cases.
- Donating to Tahya Misr Fund to support the distribution of Eid Al-Adha meat under the "Bel Hana Wel Shefa" initiative, supporting families most in need across Egypt.
- Donating to the Ministry of Awqaf to contribute to the Eid Al-Adha sacrificial certificates initiative.
- Donating to the Fund for Honoring the Martyrs, Victims, Missing Persons and Injured of War, Terrorist and Security Operations and their Families, in support of the Fund's efforts to provide care and assistance to eligible families.

Awards – H1 2026

- **Brand Finance**
  - Banque du Caire ranked among the Top 200 Strongest Brands in Africa for 2026.
- **Global Excellence Chronicle Magazine Awards**
  - Best Foreign Exchange Bank – Egypt.
  - Most Innovative Banking Ad Campaign – Egypt 2026.
- **World Business Outlook Awards**
  - Most Trusted Retail Bank – Egypt 2026.
- **Global Business & Finance Magazine**
  - Corporate Social Responsibility Excellence Award – Egypt 2026.
  - Sustainable Development Leadership Award – Egypt 2026.
- **World Economic Magazine**
  - Best Corporate Social Responsibility Initiative – Egypt 2026.
  - Best Environmental Responsibility Initiative – Egypt 2026.
  - Best Global Transaction Bank – Egypt 2026.
- **International Finance Awards**
  - Best Foreign Exchange Bank – Egypt 2026.
- **Global Brands Magazine Awards**
  - Best Marketing Campaign – Egypt 2026.
  - Most Trusted Banking Brand – Egypt 2026.
  - Excellence in CSR & Community Impact – Egypt 2026.
- **Global Banking & Finance Review Awards**
  - Fastest Growing SME Bank – Egypt 2026.

Thank you