2Q 2026 Earnings Release

1H26 Revenues EGP 65.6bn (+20% YoY)	1H26 Net Income EGP 39.3bn (+18% YoY)	1H26 EPS EGP 10.2	1H26 ROAE 33.5%	LDR 52.2%	CAR 28.4%

#1 Private-Sector Bank in Egypt in terms of Revenues, Net Income, Deposits, Loans, and Total Assets

CIB REPORTS FIRST-HALF 2026 CONSOLIDATED REVENUE OF EGP 65.6 BILLION AND NET INCOME OF EGP 39.3 BILLION

CAIRO - Commercial International Bank (EGX: COMI) today reported first-half 2026 consolidated net income of EGP 39.3 billion, or EGP 10.2 per share, up by 18% from first-half 2025.

Following a first-quarter that was packed with geopolitical tensions and global uncertainties, and which transmitted thereafter, CIB reinforced its resilient financial performance in the second quarter of 2026, echoing the well-maintained composure of the Egyptian Economy, which came evident in tamed inflation and a stronger currency, with the Egyptian Pound appreciating by EGP 5.37 against the USD. In tandem, CIB delivered strong top- and bottom-line growth in the second quarter of 2026, recording a bottom line of EGP 21.5 billion, growing by an impressive 21% from the first quarter and by an even further impressive 29% from last year, mainly driven by strong growth in top line by 10% and 23%, respectively. Cumulatively, CIB recorded first-half 2026 bottom line of EGP 39.3 billion, growing by 18% from first-half 2025, and by 19% in USD terms, backed by 20% growth in top line.

Such notable performance was largely backed by accelerated balance sheet growth during the quarter, primarily in local currency, with local currency deposits growing by a remarkable 20% or EGP 141 billion from last quarter, of which 75% or EGP 106 billion came in Current Accounts and Saving Accounts (CASA), marking the highest local currency deposit quarterly net sales in the Bank's history. Achieving this despite the increasingly-competitive environment within and beyond the Egyptian Banking Sector further reinstates the earlier-highlighted focus placed by Management on building a solid and stable funding base, necessary to ensure balance sheet resilience and meet growing credit demand. This robust balance sheet growth transpired while holding onto margins, which expectedly came down, yet by a confined 35 basis points (bps) from last year, against the steep local policy-rate cuts by 500bps through the year, as largely safeguarded by the retained CASA share, representing 63% of total deposits, up from 62% last quarter and from 59% last year.

Meanwhile, CIB pursued its role in funding to businesses and individuals, growing local currency loans, including securitization deals, by a robust 9% or EGP 45 billion, and foreign currency loans by a decent 6% or USD 188 million. Loan growth in the quarter came primarily in corporate loans, which grew by 8% or EGP 46 billion in real terms, upon excluding the EGP Appreciation impact, inclusive of EGP 37 billion growth in CAPEX. This came while continuing to extend funding to Small-and-Medium-Sized-Enterprises (SMEs), to surpass 30% of the Bank's portfolio, compared to the 25% required minimum by the Central Bank of Egypt (CBE). With that, the local currency loan-to-deposit ratio recorded a healthy 65%, while the foreign currency loan-to-deposit ratio recorded 36%, up from 34% last quarter and from 32% by end of 2025, heading gradually towards the strategic target emphasized by Management to scale-up profitable foreign currency lending. This fed into remarkable growth in the sustainable stream of non-interest income, with net fee and commission income recording EGP 3.6 billion in the second quarter of 2026, growing by 62% from last quarter, and EGP 5.8 billion in the first half, growing by 40% from last year.

The entirety of that contributed to a healthy Return on Average Equity (ROAE) of 33.5% in the first half, which materialized while simultaneously upholding a comfortable Capital Adequacy Ratio (CAR) of 28.4%, and with a Common Equity Tier I (CET1) Capital Ratio of 24.4%. In that, strong profitability came sufficiently accommodating for lending momentum, reaffirming Management focus on sustainable growth in commercial activities, yet while staying mindful of the associated economic cost of capital therein.

MANAGEMENT COMMENTED:

"The strong balance sheet growth achieved this quarter comes as a further testament to the Bank's brand equity and Management focus on enhancing the journey, and uplifting the overall experience, of customers, with such unprecedented growth in local currency deposits coming to pass despite the challenging environment, and despite CIB not offering the highest-in-market deposit rates across products.

Yet, CIB managed to increase the number of New-to-Bank (NTB) Customers by 26% from 100 thousand in first-quarter 2026 to 127 thousand in second-quarter 2026, and by 35% from 169 thousand in first-half 2025 to 227 thousand in first-half 2026. This was undeniably supported by a sound digital infrastructure, which allowed CIB to continue to pioneer in Digital Banking, as exemplified in the launch of "CIB Business", marking the first – in the Egyptian Market - Mobile Application exclusively designed for Business Banking Customers. Evidently, the volume and value of digital transactions increased by 15% and 55%, respectively, from last year, with CIB serving 2.2 million users of Online Banking Digital Platforms by end of first-half 2026, coupled with a 21% increase in the NTB Digital Registration Rate to record 83% of NTB Customers in first-half 2026.

Further, the Bank continued to expand its strategic partnerships, with new collaborations and ecosystem initiatives strengthening the customer value proposition for CIB. This granted strong momentum to the Bank's card business, as clearly reflected in a 25% increase in the number of Credit Cards issued from last year, to record 104 thousand cards in first-half 2026.

Product innovation continued, with enhanced saving and deposit propositions alongside enriched financing solutions designed to better meet evolving customer needs and support sustainable portfolio growth. This came clearly exemplified in CIB taking the lead in offering Floating-Rate Certificates of Deposits (CDs) with a high-yet-variable return, catering to the needs of customers in having a high-yield saving haven, alternative to customary fixed-rate deposits, while simultaneously safeguarding the Bank's margins and spreads.

Moving forward, CIB remains committed to its earlier-cited prioritization of balance sheet resilience and operational efficiency, with continued Management focus on healthy and sustainable balance sheet growth, customer centricity and shareholder return maximization."

KEY HIGHLIGHTS

Profitability and Efficiency

Second-Quarter 2026 Consolidated Financial Results

- Net Income of EGP 21.5 billion, up 29% Year-on-Year (YoY)
- Revenues of EGP 34.4 billion, up 23% YoY
- Return on Average Equity (ROAE) of 37.8%
- Return on Average Assets (ROAA) of 5.28%
- Efficiency Ratio of 15.1%
- Net Interest Margin (NIM)[1] of 8.36%

First-Half 2026 Consolidated Financial Results

- Net Income of EGP 39.3 billion, up 18% YoY
- Revenues of EGP 65.6 billion, up 20% YoY
- ROAE of 33.5%
- ROAA of 5.02%
- Efficiency Ratio of 15.8%
- NIM[1] of 8.61%

Balance Sheet Performance

- Gross Loans recorded EGP 680 billion, with a Loan Market Share of 5.56%[2].
- Deposits recorded EGP 1.30 trillion, with a Deposit Market Share of 7.17%[2].
- High quality of funding, with Customer Deposits comprising 90% of Total Liabilities
- Loan-to-Deposit Ratio recorded 52.2% by end of first-half 2026.
- Total Tier Capital recorded EGP 257 billion, or 28.4% of Risk-Weighted Assets.
- Common Equity Tier I Capital recorded EGP 220 billion, or 86% of Total Tier Capital.

Liquidity and Funding

- Liquidity Ratio of 46.4% in local currency and 56.3% in foreign currency, compared to CBE requirements of 20% and 25%, respectively
- Liquidity Coverage Ratio (LCR) of 449% in local currency and 550% in foreign currency, compared to Basel III requirement of 100%
- Net Stable Funding Ratio (NSFR) of 191% in local currency and 174% in foreign currency, compared to Basel III requirement of 100%

Asset Quality

- Loan Loss Provision Balance of EGP 36.4 billion
- Non-Performing Loans (NPLs)-to-Gross Loans of 1.49%
- NPL Coverage Ratio of 358%
- Total Gross Loan Coverage Ratio of 5.34%
- Unsecured Gross Loan Coverage Ratio of 7.65%

Committed to our Community

- CIB Foundation funded 100 open-heart surgeries and 200 catheterizations for children at Magdi Yacoub Heart Foundation's Hospital.
- CIB Foundation covered the operating costs of 3 medical departments at Ain Shams University Hospital.
- CIB Foundation covered the operating expenses of several departments for 57357 Children Cancer Hospital.
- CIB Foundation started funding 4,000 medical convoys for children in 22 governorates, in collaboration with Raie Masr Foundation.
- CIB Foundation funded 150 heart surgeries and 150 gastric surgeries for children at Al Nas Hospital.
- CIB Foundation equipped the Neurology Department at Nile of Hope Hospital in Alexandria.
- CIB Foundation funded 1,800 eye surgeries for children at Maghrabi Hospital.

Awards & Recognitions

- **Global Finance:**
  - Best Private Bank in Egypt
  - Best Bank in Egypt
  - Best SME Bank in Egypt
  - Top Financial Innovations in Africa
  - Egypt's Best Trade Finance Provider
  - Best Bank for Sustainable Finance in Egypt
  - Best Cash Management Bank in Egypt
  - Best Bank for Collections in Africa
  - Best Sub-Custodian Bank in Egypt
- **The Egyptian Exchange:**
  - Best Bank in Sustainable Finance-Africa 2025
- **MEED:**
  - Best Payment Ecosystem Integration
  - Best SME Bank in Egypt
- **Euromoney:**
  - Egypt's Best Bank
  - Egypt's Best Digital Bank
  - Egypt's Best for ESG
- **Athar Award:**
  - Best Practices in Sustainability and CSR
- **Recognitions by Forbes Middle East**
  - Ranked 1st among Egypt's 50 Most Valuable Companies 2026
  - Ranked 53rd among Middle East's 100 Most Valuable Companies 2026

[1] Based on standalone managerial accounts
[2] As of March 2026; latest available CBE data at time of publishing

P&L AND KPIS

CONSOLIDATED P&L AND KPIs

Income Statement	2Q26 EGP million	1Q26 EGP million	QoQ Change (2Q26 vs. 1Q26)	2Q25 EGP million	YoY Change (2Q26 vs. 2Q25)	1H26 EGP million	1H25 EGP million	YoY Change (1H26 vs. 1H25)
Net Interest Income	31,127	29,700	5%	25,940	20%	60,826	51,335	18%
Non-Interest Income	3,233	1,528	112%	1,892	71%	4,761	3,535	35%
Net Operating Income	**34,360**	**31,227**	**10%**	**27,832**	**23%**	**65,587**	**54,870**	**20%**
Non-Interest Expense	(5,201)	(5,155)	1%	(3,983)	31%	(10,356)	(7,916)	31%
Total Provisions[3]	(562)	(509)	10%	(291)	94%	(1,072)	(695)	54%
Net Profit before Tax	**28,596**	**25,563**	**12%**	**23,558**	**21%**	**54,159**	**46,260**	**17%**
Income Tax	(8,128)	(6,367)	28%	(6,982)	16%	(14,495)	(13,462)	8%
Deferred Tax	1,024	(1,374)	NM	138	NM	(350)	549	NM
Net Profit	**21,492**	**17,822**	**21%**	**16,713**	**29%**	**39,314**	**33,347**	**18%**
Non-Controlling Interest	0.31	(0.04)	NM	(0.45)	NM	0.27	0.95	-72%
Bank's Shareholders	**21,491**	**17,822**	**21%**	**16,714**	**29%**	**39,313**	**33,346**	**18%**

Financial Indicators	2Q26	1Q26	QoQ Change (2Q26 vs. 1Q26)	2Q25	YoY Change (2Q26 vs. 2Q25)	1H26	1H25	YoY Change (1H26 vs. 1H25)
ROAE	37.8%	31.9%	19%	39.9%	-5%	33.5%	40.5%	-17%
ROAA	5.28%	4.74%	11%	5.17%	2%	5.02%	5.26%	-5%
Cost-to-Income	15.1%	16.5%	-8%	14.3%	6%	15.8%	14.4%	9%
Gross Loans-to-Deposits	52.5%	53.4%	-2%	47.7%	10%	52.5%	47.7%	10%
NPLs-to-Gross Loans	1.59%	1.73%	-8%	2.68%	-41%	1.59%	2.68%	-41%
Capital Adequacy Ratio	28.4%	26.9%	5%	28.4%	0%	28.4%	28.4%	0%

STANDALONE P&L AND KPIs

Income Statement	2Q26 EGP million	1Q26 EGP million	QoQ Change (2Q26 vs. 1Q26)	2Q25 EGP million	YoY Change (2Q26 vs. 2Q25)	1H26 EGP million	1H25 EGP million	YoY Change (1H26 vs. 1H25)
Net Interest Income	30,947	29,529	5%	25,855	20%	60,476	51,151	18%
Non-Interest Income	3,084	1,361	127%	1,933	60%	4,444	3,469	28%
Net Operating Income	**34,031**	**30,890**	**10%**	**27,788**	**22%**	**64,921**	**54,621**	**19%**
Non-Interest Expense	(5,010)	(4,972)	1%	(3,795)	32%	(9,981)	(7,544)	32%
Total Provisions[3]	(401)	(458)	-12%	(293)	37%	(859)	(679)	27%
Net Profit before Tax	**28,620**	**25,461**	**12%**	**23,699**	**21%**	**54,081**	**46,398**	**17%**
Income Tax	(8,159)	(6,305)	29%	(6,963)	17%	(14,464)	(13,478)	7%
Deferred Tax	1,036	(1,418)	NM	78	NM	(382)	489	NM
Net Profit	**21,497**	**17,738**	**21%**	**16,814**	**28%**	**39,235**	**33,410**	**17%**

Financial Indicators	2Q26	1Q26	QoQ Change (2Q26 vs. 1Q26)	2Q25	YoY Change (2Q26 vs. 2Q25)	1H26	1H25	YoY Change (1H26 vs. 1H25)
ROAE	38.1%	31.9%	19%	40.4%	-6%	33.6%	40.8%	-18%
ROAA	5.30%	4.74%	12%	5.23%	1%	5.03%	5.29%	-5%
NIM[4]	8.36%	8.88%	-6%	8.80%	-5%	8.61%	8.96%	-4%
Cost-to-Income	14.7%	16.1%	-9%	13.7%	8%	15.4%	13.8%	11%
Gross Loans-to-Deposits	52.2%	53.1%	-2%	47.7%	10%	52.2%	47.7%	10%
NPLs-to-Gross Loans	1.49%	1.70%	-12%	2.63%	-43%	1.49%	2.63%	-43%
Direct Coverage Ratio	358%	344%	4%	338%	6%	358%	338%	6%

SECOND-QUARTER 2026 KEY P&L HIGHLIGHTS

REVENUES

Second-Quarter 2026 Standalone Revenues were EGP 34.0 billion, up 22% from second-quarter 2025. First-Half 2026 Standalone Revenues were EGP 64.9 billion, up 19% from first-half 2025, on the back of 18% increase in Net Interest Income, coupled with 28% increase in Non-Interest Income.

NET INTEREST INCOME

First-Half 2026 Standalone Net Interest Income recorded EGP 60.5 billion, increasing by 18% YoY, generated at 8.61% Total NIM[4], with Local Currency NIM[4] recording 12.3%, coming 75bps lower YoY, and Foreign Currency NIM[4] recording 2.17%, decreasing by 53bps YoY.

NON-INTEREST INCOME

First-Half 2026 Standalone Non-Interest Income recorded EGP 4.44 billion, coming 28% higher YoY. Trade Service Fees recorded EGP 1.86 billion, higher by 8% YoY, with outstanding balance of EGP 331 billion[5].

OPERATING EXPENSE

First-Half 2026 Standalone Operating Expense recorded EGP 9.98 billion, up 32% YoY, largely on technology-related expenses and contract renewals, impacted by global inflationary pressures. Cost-to-Income reported 15.4%, coming 156bps higher YoY, yet remaining comfortably below the desirable level of 30%.

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[3] Total Provisions include "Release (charges) for ECL" and "Release (charges) of other provisions", reported under "Other operating income (expenses)".
[4] NIM based on managerial accounts
[5] Net of Collateral, Gross of Provisions

BALANCE SHEET

BALANCE SHEET	CONSOLIDATED BALANCE SHEET Jun-26 EGP million	Dec-25 EGP million	YtD Change (Jun-26 vs. Dec-25)	STANDALONE BALANCE SHEET Jun-26 EGP million	Dec-25 EGP million	YtD Change (Jun-26 vs. Dec-25)
Cash and Balances at The Central Bank	144,084	88,876	62%	143,486	88,095	63%
Due from Banks	213,510	135,237	58%	214,114	136,582	57%
Net Loans and Advances	646,248	542,395	19%	639,807	537,802	19%
Derivative Financial Instruments	399	620	-36%	399	620	-36%
Financial Investments	618,633	613,070	1%	616,239	609,866	1%
Investments in Associates and Subsidiaries	52	45	15%	1,257	1,157	9%
Other Assets	67,115	62,251	8%	66,857	62,031	8%
Total Assets	**1,690,040**	**1,442,494**	**17%**	**1,682,159**	**1,436,153**	**17%**
Due to Banks	42,856	3,354	NM	42,028	3,797	NM
Customer Deposits	1,308,646	1,110,396	18%	1,303,791	1,105,356	18%
Other Liabilities	100,121	97,230	3%	99,540	96,986	3%
Total Liabilities	**1,451,624**	**1,210,980**	**20%**	**1,445,358**	**1,206,138**	**20%**
Shareholders' Equity & Net Profit	**238,403**	**231,486**	**3%**	**236,800**	**230,015**	**3%**
Non-Controlling Interest	13	28	-53%	0	0	NM
Total Liabilities & Shareholders' Equity	**1,690,040**	**1,442,494**	**17%**	**1,682,159**	**1,436,153**	**17%**

SECOND-QUARTER 2026 KEY BALANCE SHEET HIGHLIGHTS

LOANS

Gross Loan Portfolio recorded EGP 680 billion, growing by 18% throughout first-half 2026, with real growth of 17% or EGP 99.8 billion net of the EGP Devaluation impact, with Local Currency Loans increasing by 18% or EGP 79.3 billion, together with Foreign Currency Loans increasing by 14% or USD 416 million. CIB's Loan Market Share recorded 5.56% as of March 2026.

DEPOSITS

Deposits recorded EGP 1.30 trillion, growing by 18% throughout first-half 2026, with real growth of 16% or EGP 184 billion net of the EGP Devaluation impact, with Local Currency Deposits increasing by 26% or EGP 175 billion, together with Foreign Currency Deposits adding 2% or USD 201 million. CIB's Deposit Market Share recorded 7.17% as of March 2026.

KEY BUSINESS UPDATES[6]

INSTITUTIONAL BANKING

- Gross Loans recorded EGP 559 billion, with Year-to-Date (YtD) real growth of 18% or EGP 85 billion net of the EGP Devaluation impact, of which EGP 63 billion came in CAPEX lending.
- Lending growth was primarily driven by Transportation, Natural Gas and Real Estate.
- CIB Corporate Loan Market Share stood at 4.98% as of February 2026, with Private Corporate Loan Market Share recording 10.5%.
- Deposits recorded EGP 430 billion, with YtD real growth of 23% or EGP 81 billion net of the EGP Devaluation impact.
- CIB Corporate Deposit Market Share stood at 6.67% as of February 2026.
- Gross Outstanding Contingent Business recorded EGP 340 billion.

BUSINESS BANKING

- Gross Loans recorded EGP 20 billion, with YtD real growth of 21% or EGP 3.3 billion net of the EGP Devaluation impact.
- Funding to Small-and-Medium-Sized-Enterprises (SMEs) of 30.4%; exceeding the 25% required minimum stipulated by CBE
- Deposits recorded EGP 133 billion, with YtD real growth of 14% or EGP 16 billion net of the EGP Devaluation impact and of portfolio upgrades.
- Clients upgraded through first-half 2026 from Business Banking to Institutional Banking recorded a net of 117 Clients, with EGP 5.64 billion worth of Deposits.
- Gross Outstanding Contingent Business recorded EGP 7.17 billion.
- Second-Quarter 2026 Major Milestones:
  - Launch of "She's Next - 2026 Edition" in collaboration with VISA and Shark Tank to support female entrepreneurs through grants, training, and exposure, affirming CIB's commitment towards women in business inclusivity
  - Signed a Memorandum of Understanding (MoU) with OtroVato, a subsidiary of Orascom Investment Holding, establishing a strategic collaboration which designates CIB as the preferred banking partner for OtroVato's network to deliver integrated trade finance and cross-border solutions across Africa

[6] 1) Loan, Deposit, and Outstanding Contingent Balances are based on managerial accounts. 2) Outstanding Contingent Balances are gross of collateral and provisions. 3) Market Share Data for Business Lines as of February 2026, the latest published CBE Monthly Statistical Bulletin at time of publishing.

RETAIL INDIVIDUALS BANKING

- Gross Loans recorded EGP 101 billion, with YtD real growth of 12% or EGP 10.6 billion net of the EGP Devaluation impact, primarily driven by Personal Loans and Credit Cards.
- CIB Household Loan Market Share stood at 6.56% as of February 2026.
- Deposits recorded EGP 741 billion, with YtD real growth of 13% or EGP 88 billion net of the EGP Devaluation impact, driven mainly by CASA and CDs with strong contribution from the Private and Wealth Segments.
- CIB Household Deposit Market Share stood at 7.12% as of February 2026.
- CIB continued to expand and strengthen its nationwide presence, reaching 208 branches and 11 units across Egypt, supported by a network of 1,494 ATMs, reinforcing the Bank's commitment to scalable growth, accessibility, and customer experience excellence.
- Second-Quarter 2026 Major Milestones:
  - Credit Card Business continued to deliver strong momentum, with the "Explore Credit Card" gaining further market traction and strengthening CIB's premium travel proposition, and with development of the "Talabat Co-branded Card" remaining on track, supported by a strong pipeline of strategic co-branded partnerships planned for the coming months.
  - Mastercard Partnership continued to expand through the delivery of strategic initiatives that enhance payments, strengthen digital capabilities, and reinforce CIB's leadership in innovation and customer experience.
  - Digital Transformation accelerated through automation and process optimization initiatives, enhancing customer journeys, improving operational efficiency, and supporting scalable growth.
  - Strategic Partnerships continued to expand, with new collaborations and ecosystem initiatives strengthening CIB's customer value proposition and creating new opportunities for engagement across key customer segments.
  - Digital Banking capabilities were further enhanced through the introduction of new customer-centric features, delivering a more seamless and intuitive banking experience while reinforcing CIB's digital leadership.

DIGITAL BANKING

- Online Digital Banking Platforms served more than 2.2 million users by end of first-half 2026, up by 15% YoY.
- Online Digital Banking Transaction Value recorded c. EGP 3.6 trillion across all of the Bank's Digital Platforms, up by 55% YoY.
- Digital Acquisition Rate for CDs through the Bank's Online Channels recorded 90.2%.
- Number of New-to-Bank (NTB) Customers recorded c. 227 thousand during first-half 2026, up by 35% YoY, supported by the Bank's Digital Infrastructure, with an increase in NTB Digital Registration Rate by 21% YoY.