



**QNB BOARD OF DIRECTORS' REPORT  
ON GROUP'S ACTIVITY & FINANCIAL POSITION  
FOR THE FINANCIAL PERIOD ENDED ON 30 SEPTEMBER 2025**

Consolidated financial statements have been prepared in accordance with the instructions of the Central Bank of Egypt (CBE) rules approved by its Board of Directors on December 16, 2008; and as per IFRS 9 "Financial Instruments" in accordance with the instructions of the Central Bank of Egypt (CBE) dated February 26, 2019.

**Financial Position and income statement:**

The Consolidated financial position and income statement as at 30 September 2025 were approved by the Board of Directors in Egyptian Pound.

The group's assets and liabilities in foreign currencies were evaluated in Egyptian Pound as per the exchange rates of foreign exchange prevailed on 30 September 2025.

**Results Summary:**

- Total assets reached roughly EGP 880,720 million at the end of September 2025 against approximately EGP 819,886 Million at the end of December 2024, with an increase rate of 7 %.
- The total balances of customer's deposits reached roughly EGP 739,009 million at the end of September 2025 against approximately EGP 679,887 million at the end of December 2024, with an increase rate of 9 %.
- The total balance of loans and credit facilities to customers (net of allowance) reached roughly EGP 417,806 million at the end of September 2025 against approximately EGP 341,001 million at the end of December 2024, with an increase rate of 23%.

**Income Statement for the financial period ended 30 September 2025:**

- The net profit before tax for the period ended September 2025 reached to EGP 31,382,688,264 against EGP 30,141,442,331 at the end of September 2024, with a increase rate of 4%.
- The net profit for the period ended September 2025 reached EGP 22,211,478,771 against EGP 20,106,492,278 at the end of September 2024, with an increase rate of 10 %.



**Chief Executive Officer and Board Member**