E-Finance For Digital and Financial Investments Company
(S.A.E)
Interim Condensed Consolidated Financial Statements
For The Financial Period Ended
from January 1, 2026 to June 30, 2026
And Review Report

Contents

KPMG

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Translation of review report originally issued in Arabic

Review Report on Interim Condensed Consolidated Financial Statements

To: Board of Directors of E-Finance for Digital and Financial Investment Company (S.A.E)

Introduction

We have reviewed the accompanying interim condensed consolidated financial statements of E-Finance for Digital and Financial Investments Company (S.A.E) and its subsidiaries ("the Group"), as of June 30, 2026, which comprise:

- Condensed consolidated statement of financial position as of June 30, 2026.
- Condensed consolidated statement of profit or loss for the three months and the six months ended June 30, 2026.
- Condensed consolidated statement of comprehensive income for the three months and the six months ended June 30, 2026.
- Condensed consolidated statement of changes in equity for the six months ended June 30, 2026.
- Condensed consolidated statement of cash flows for the six months ended June 30, 2026.
- Notes to the interim condensed consolidated financial statements.

The Group's management is responsible for the preparation and fair presentation of these interim condensed consolidated financial statements in accordance with Egyptian Accounting Standard No. (30) "Interim Financial Statements". Our responsibility is to draw a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of Review

We conducted our review in accordance with Egyptian Standard on Review Engagements 2410, "Review of Interim Financial Statements Performed by the Independent Auditor of the Entity". A review of interim financial statements consists of making inquiries, primarily of persons responsible for financial and accounting matters in the Group and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Egyptian Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion on these interim condensed consolidated financial statements.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed consolidated financial statements as of June 30, 2026 not prepared in all material aspects according to Egyptian Accounting Standard No. (30) "Interim Financial Reporting".

Hossam Al Koussi

Hossam Adel Abd EL Moety El Koussi
KPMG Hazem Hassan
Public Accountants and Consultants
Registered in Auditor's register of the
Financial Regulatory under No. (425)

Cairo, August 12, 2026

KPMG Hazem Hassan
Public Accountants and Consultants
(24)

E-finance for Digital and Financial Investments S.A.E
Interim Condesnsed Consolidated statement of Financial position as of

	Note No.	June 30, 2026 L.E.	December 31, 2025 L.E.
Assets			
Non-current assets			
Property, Plant and Equipment	(5)	513 508 920	496 783 524
Intangible assets	(6)	133 953 394	167 040 739
Projects under construction	(7)	654 063 634	610 703 964
Equity investment at FVTOCI	(8-1)	2 903 034 257	2 778 504 050
Equity accounted investees	(9)	818 050 470	761 598 364
Prepaid employees' benefits		79 865 989	66 013 342
Right of use assets		195 565 078	94 222 648
Deferred tax assets	(10-2)	80 938 601	67 572 915
Total non-current assets		**5 378 980 343**	**5 042 439 546**
Current assets			
Inventories	(11)	196 975 139	192 750 793
Work in progress	(12)	37 072 651	68 444 849
Trade and other receivables	(13)	4 313 393 310	3 385 559 350
Due from related parties	(26-1)	23 802 626	434 049 674
Equity-investment at FVTPL	(8-2)	1 760 099 669	1 465 847 990
Cash and cash equivalents	(14)	1 500 433 413	1 382 001 641
Total current assets		**7 831 776 808**	**6 928 654 297**
Total assets		**13 210 757 151**	**11 971 093 843**
Owners equity & Liabilities			
Owners equity			
Paid-up capital	(15)	1 733 333 334	1 733 333 334
Share premium		1 952 355 390	1 952 355 390
Legal reserve		927 196 792	895 325 203
Other reserves	(16)	1 816 328 407	1 779 567 613
Share based payment Reserve	(30)	601 166 509	308 668 336
Retained earnings		2 937 550 889	1 956 948 840
Equity attributable to owners of the company		**9 967 931 321**	**8 626 198 716**
Non controlling interest	(19)	130 828 286	156 666 060
Total owners equity		**10 098 759 607**	**8 782 864 776**
Liabilities			
Non- Current Liabilities			
Lease liability		127 898 374	42 991 267
Deferred tax libilities	(10-2)	594 635 329	564 533 405
Employee benefits liabililties		569 581 293	529 384 430
Total non current liabilities		**1 292 114 996**	**1 136 909 102**
Current liabilities			
Lease liability		79 494 397	66 091 869
Trade and other payables	(18)	1 177 749 502	1 282 544 351
Due to related parties	(26-2)	9 984 951	-
Borrowings	(17)	-	3 165 830
Income tax payable	(10-3)	552 653 698	699 517 915
Total current liabilities		**1 819 882 548**	**2 051 319 965**
Total Liabilities		**3 111 997 544**	**3 188 229 067**
Total owners equity and liabilities		**13 210 757 151**	**11 971 093 843**

The attached notes from (1) to (31) are an integral part of these interim condensed consolidated financial statements and to be read with them.

Audit report is "attached"

Chief Executive Financial Officer
Wael Salem

Chairman & Managing Director
Ibrahim Sarhan

M.G

E-finance for Digital and Financial Investments S.A.E

Interim Condensed Consolidated statement of Profit or Loss

	Note No.	From April 1 2026 to June 30 2026 L.E.	From April 1 2025 to June 30 2025 L.E.	From Jan 1 2026 to June 30 2026 L.E.	From Jan 1 2025 to June 30 2025 L.E.
Revenue	(20)	1 927 437 331	1 610 686 325	4 174 987 501	3 229 831 164
Cost of sales	(21)	(820 908 621)	(691 766 866)	(1 728 770 103)	(1 412 404 836)
Gross profit		**1 106 528 710**	**918 919 459**	**2 446 217 398**	**1 817 426 328**
Other revenue		9 193 949	4 957 959	20 850 125	7 419 899
General and administrative expenses	(22)	(164 315 393)	(134 611 220)	(338 628 757)	(277 531 038)
Marketing and selling expenses	(23)	(13 287 693)	(40 172 836)	(27 650 360)	(51,490,575)
Share based payment	(30)	(188 732 793)	(142 283 732)	(292 498 173)	(169 325 533)
Reserve of impairment in trade and other receivables		(22 152 104)	(157 546 957)	(66 730 305)	(176 157 522)
Other expenses		(3 245 697)	(2 638 900)	(6 442 497)	(5 397 963)
Operating profit		**723 988 979**	**446 623 773**	**1 735 117 431**	**1 144 943 596**
Finance cost	(24)	(14 002 024)	(8 739 730)	(45 527 713)	(17 713 152)
Share of profit from equity-accounted investees	(8)	50 141 816	40 363 915	148 791 296	66 672 990
Income from dividends FVTOCI		208 126 100	158 567 575	208 126 100	158 567 575
Finance income	(25)	275 317 569	97 199 431	428 940 150	241 912 260
Net profit for the year before tax		**1 243 572 440**	**734 014 964**	**2 475 447 264**	**1 594 383 269**
Income tax expense	(10-1)	(284 202 763)	(224 733 252)	(650 902 167)	(471 312 158)
Net Profit for the Period		**959 369 677**	**509 281 712**	**1 824 545 097**	**1 123 071 111**
profit attributable to:					
Owners of the company		949 295 996	495 884 522	1 806 163 912	1 098 143 813
Non controlling interest	(19)	10 073 681	13 397 190	18 381 185	24 927 298
Net Profit for the Period		**959 369 677**	**509 281 712**	**1 824 545 097**	**1 123 071 111**
Earning per share for the period	(31)	**0.21**	**0.10**	**0.37**	**0.24**

The attached notes from (1) to (31) are an integral part of these interim condensed consolidated financial statements and to be read with them.

Translation from Arabic

E-finance for Digital and Financial Investments S.A.E
Interim condensed consolidated statement of comperhensive income for the financial period ended

	Note No.	From April 1 2026 to June 30 2026	From April 1 2025 to June 30 2025	From January 1 2026 to June 30 2026	From January 1 2025 to June 30 2025
Net profit for the year		959 369 677	509 281 712	1 824 545 097	1 123 071 111
Other Comprehensive Income					
Actuarial gain from employee benefit		44 428 524	14 224 797	46 577 377	29 007 435
(Losses) / Gain from valuation of investment at FVTOCI		(4 822 025)	(6 878 097)	234 300	(46 332 150)
Share of profit from equity-accounted investees (OCI)	(9)	496 262	254 330	1 022 486	411 778
Income tax related to other comprehensive income	(10-1)	(8 911 462)	(1 653 008)	(10 532 627)	3 898 061
Total comprehensive Income/(Losses) After Taxes		**31 191 299**	**5 948 022**	**37 301 536**	**(13 014 876)**
Total comprehensive Income for the period		**990 560 976**	**515 229 734**	**1 861 846 633**	**1 110 056 235**
Attributable to:					
Owners of the company		979 946 553	501 661 038	1 842 924 706	1 084 785 909
Non controlling interest	(19)	10 614 423	13 568 696	18 921 927	25 270 326
Total comprehensive Income for the year		**990 560 976**	**515 229 734**	**1 861 846 633**	**1 110 056 235**

The attached notes from (1) to (31) are an integral part of these interim condensed consolidated financial statements and to be read with them.

Translation from Arabic

E-finance for Digital and Financial Investments S.A.E
Interim condensed consolidated statement of change in shareholders equity for the financial period ended

	Paid in Capital	Share premium	Legal Reserve	Other Reserves	Share based payment Reserve	Retained Earnings*	Equity attributable to owners of the company	Non-Controlling Interest	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Balance at the beginning of January 2026	1 733 333 334	1 952 355 390	895 325 203	1 779 567 613	308 668 336	1 956 948 840	**8 626 198 716**	156 666 060	**8 782 864 776**
Comprehensive income									
Net profit for the year	-	-	-	-	-	1 806 163 912	**1 806 163 912**	18 381 185	**1 824 545 097**
Comprehensive income items	-	-	-	36 760 794	-	-	**36 760 794**	540 742	**37 301 536**
Total comprehensive income	-	-	-	**36 760 794**	-	**1 806 163 912**	**1 842 924 706**	**18 921 927**	**1 861 846 633**
Transactions with shareholders									
Dividends to shareholders	-	-	-	-	-	(410,597,710)	**(410 597 710)**	(37 639 490)	**(448 237 200)**
Capital increase with free shares	-	-	-	-	292 498 173	-	**292 498 173**	-	**292 498 173**
Transfer to legal reserve	-	-	31 871 589	-	-	(31 871 589)	-	-	-
Dividends for BOD and employees	-	-	-	-	-	(383 092 564)	**(383 092 564)**	(7 120 211)	**(390 212 775)**
Total transaction with shareholders	-	-	**31 871 589**	-	**292 498 173**	**(825 561 863)**	**(501 192 101)**	**(44 759 701)**	**(545 951 802)**
Balance as of June 30, 2026	**1 733 333 334**	**1 952 355 390**	**927 196 792**	**1 816 328 407**	**601 166 509**	**2 937 550 889**	**9 967 931 321**	**130 828 286**	**10 098 759 607**

* The retained earnings include an amount of 69 million EGP transferred from the non-distributable spin off reserve

The attached notes from (1) to (31) are an integral part of these interim condensed consolidated financial statements and to be read with them.

Translation from Arabic

E-finance for Digital and Financial Investments S.A.E

Interim condensed consolidated statement of change in shareholders equity for the financial period ended

	Paid in Capital	Share Premium	Legal Reserve	Other Reserve	Share based payment Reserve	Retained Earnings*	Equity attributable to owners of the company	Non-Controlling Interest	Total equity
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Balance at the beginning of January 2025	1 155 555 556	1 956 462 107	699 185 622	903 289 458	573 671 063	1 399 544 939	6 687 708 745	149 016 821	6 836 725 566
Comprehensive income									-
Net profit for the year	-	-	-	-	-	1 098 143 813	1 098 143 813	24 927 298	1 123 071 111
Comprehensive income items	-	-	-	(13 357 904)	-	-	(13 357 904)	343 028	(13 014 876)
Total comprehensive income	-	-	-	(13 357 904)	-	1 098 143 813	1 084 785 909	25 270 326	1 110 056 235
Transactions with shareholders									
Dividends to shareholders	-	-	-	-	-	(391 945 340)	(391 945 340)	(35,932,371)	(427 877 711)
Capital Increase	577 777 778	(4 106 717)	-	-	(573 671 061)	-	-	-	-
Premium on Share based payment	-	-	-	-	142 283 732	-	142 283 732	-	142 283 732
Legal Reserve	-	-	75 280 946	-	-	(75 280 946)	-	-	-
Dividends to BOD and Employees	-	-	-	-	-	(312 859 265)	(312 859 265)	(7 804 537)	(320 663 802)
Total transaction with shareholders	577 777 778	(4 106 717)	75 280 946	-	(431 387 329)	(780 085 551)	(562 520 873)	(43 736 908)	(606 257 781)
Balance as of June 30 , 2025	1 733 333 334	1 952 355 390	774 466 568	889 931 554	142 283 734	1 717 603 201	7 209 973 781	130 550 239	7 340 524 020

* The retained earnings include an amount of 69 million EGP transferred from the non-distributable spin off reserve

The attached notes from (1) to (31) are an integral part of these interim condensed consolidated financial statements and to be read with them.

Translation from Arabic

E-finance for Digital and Financial Investments S.A.E

Interim condensed consolidated statement of cash flows for the financial period ended

	Note No.	From Jan 1 2026 to June 30 2026	From Jan 1 2025 to June 30 2025
Cash flow from operating activities			
Profit for the year before income tax		**2 475 447 264**	**1 594 383 269**
Adjusted as the follows:			
Fixed assets depreciation expenses		57 013 871	60 268 195
Amortization expenses of intangible assets		43 626 949	47 118 970
Amortization expenses of right of use asset		36 384 224	25 253 074
Amortization of prepaid employees benefits		11 323 898	3 709 282
Income from dividends FVTOCI		(208 126 100)	(158 567 575)
Share based payment		292 498 173	142 283 732
Debit interest		28 013 538	6 874 043
Credit interest		(120 957 208)	(93 403 731)
Income from financial investments at amortized cost		-	-
Income from dividends FVTPL		(309 804 877)	(141 287 861)
Finance Cost - Lease Liability		15 692 240	10 839 109
Foreign currencies translation differences (Gain)/Loss		1 821 935	(7 220 668)
income from Equity-Accounted investees		(148 791 296)	(66 672 990)
Capital Loss and lease contract termination		-	207 562
		2 174 142 611	**1 423 784 411**
Change in Inventory		(4 224 346)	44 006 693
Change in work in process		31 372 198	2 125 140
Change in prepaid employees benefits		(31 500 000)	(53 100 000)
Change in trade and other receivables		(860 851 286)	(74 970 517)
Change in due from related parties		410 247 048	(588 273 117)
Change in suppliers and other payable balances		(144 256 276)	77 586 548
Change in employee benefits liabilities		86 774 240	37 074 849
Change in amounts to related parties		9 984 951	(29 155 017)
Cash flow Resulted from operating activities		**1 671 689 140**	**839 078 990**
Debit interest paid		(28 013 538)	(10 028 193)
Credit interest collected		120 957 208	93 403 731
Dividends paid to employees and board members		(366 605 758)	(307 726 004)
Income taxes paid		(748 344 719)	(493 702 159)
Net cash flow Resulted from operating activities		**649 682 333**	**121 026 365**
Cash flow from investing activities			
Payment of fixed assets and projects under construction		(117 530 530)	(47 535 300)
Proceeds/(payments) from selling investment- at FVTPL		123 220	12 168 050
Payments from selling investment at equity (sister companies)		-	(25 000 000)
Payment of purchasing intangible assets		(10 108 011)	(5 818 388)
Payment for acquiring investment- at FVTOCI		(124 295 907)	(145 451 959)
Proceeds from pledged deposits and investment funds		-	60 642 645
Proceeds for acquiring investment- at FVTOCI		187 313 490	142 710 817
Proceeds from selling investment at equity (sister companies)		2 119 976	-
Proceeds from Financial investments at amortized cost		-	-
Net cash flow (used in) investing activities		**(62 377 762)**	**(8 284 135)**
Cash flow from financing activities			
Shareholder dividends		(410 597 710)	(391 945 340)
Payment of Lease contract		(55 109 259)	(35 771 794)
(Payment)/ Received from borrowing		(3 165 830)	(18 033 653)
Net cash flow used in from financing activities		**(468 872 799)**	**(445 750 787)**
Net change in cash & cash equivalent during the year		**118 431 772**	**(333 008 557)**
Cash & cash equivalent at beginning of the year		1 356 701 641	1 119 810 955
Cash & cash equivalent at end of the year	(14)	**1 475 133 413**	**786 802 398**

The attached notes from (1) to (31) are an integral part of these interim condensed consolidated financial statements and to be read with them.

1- Company's Background

1-1 Legal entity

E finance for Digital and Financial Investments

- The company was established in the name of Raya for Technology of Operating Financial Institutions Company, and the name has been modified to the Operating Technology of Financial Institutions E-Finance Company– S.A.E- an Egyptian joint stock company - Giza Commercial Registry No. 15026 on 08/06/2005 in accordance with the provisions of Law No. 8 of 1997 Law of Guarantees And investment incentives, as amended by Law No. 72 of 2017 and Law No. 159 of 1981 and its excutive regulations.
- The duration of the company is twenty-five years, starting from the date of registration in the commercial register.
- The company's headquarters: Building No. A3B 82 - Smart Village - Kilo 28 Cairo-Alexandria Desert Road - Giza.

Shareholders Structure

Shareholders	%	Country
Saudi Egyptian Investment Company	25.75%	Kingdom of Saudi Arabia
National Investment bank	21.81%	Egypt
Banque Misr	6.7%	Egypt
Egypt Bank Company for Technology Advancement L.L.C	6.7%	Egypt
Egyptian Company for Investment Projects (ECIP) L.L.C	6.7%	Egypt
National Bank of Egypt	6.7%	Egypt
Public Offering shares	25.65%	-
	100%	

1-2- Group's Purpose:

E-Finance for digital and financial investments company (S.A.E)

- Leading the digital transformation of financial transactions within the companies the company invests in.
- Providing consultancy services in the field of digital transformation.
- Providing financial and technical support to commercial companies that contribute to the company and that work in the field of digital transformation and supporting them in developing the volume of their business.

Khales for digital payments services

- Khales Company plays its role in contributing to the achievement of the state's strategy to enhance financial inclusion and digital transformation, in addition to expanding the range of services in the payments market for all customers, especially B2B2C customers, which is a business-to-business-to-consumer model. This involves facilitating commercial exchanges from companies to service providers to consumers. Moreover, Khalis Company is committed to providing new electronic payment channels optimally, contributing to the development of the digital payments market in Egypt.

Smart Card Operation Technology Company E-Novate:-

- Providing end-to-end (E2E) services, card management, and third-party operation services for several banks, including Banque Misr, Egyptian Agricultural Bank, Banque Nasser Social Bank, Egypt Post, and Al Baraka Bank. Additionally, offering non-financial services, "E-Cards" also provides third-party payment operations services for a group of bank customers to facilitate payment and acceptance operations.
- The company owns Egypt's largest card production facility, with a capacity of 30,000 cards per day, equipped with specialized machines for laser engraving and DOD printing technology. It produces a comprehensive range of smart cards and has successfully produced over 70 million cards for government entities and other institutions. "E-Cards" has been accredited by Visa, Mastercard, National Payment Council, and the Card Payment Industry Council as a manufacturer recognized by the Industrial Development Authority

Technology Company for Ecommerce Operations E-ASWAAQ MISR

- E-Aswaaq Misr is an Egyptian e-commerce company that offers various digital markets. Its primary goal is to efficiently connect buyers and sellers by providing smooth and diverse platforms for browsing, purchasing, and executing orders. The company operates these specialized markets by establishing, managing, operating, and digitizing workflows and operations to provide an integrated service including financial, marketing, commercial, supply chain, and technology services. E-Aswaaq Misr covers three different sectors: e-commerce, electronic lending, and electronic tourism.
- We have developed gateways to facilitate the buying and selling process through the agricultural system and markets for handmade products, as well as advanced tourism gateways to promote Egyptian tourism by providing unique digital experiences for tourists through reliable and user-friendly digital tools to explore Egypt's legendary heritage, tourist attractions, stunning beaches, exciting activities, and experiences.

E Nable for Outsourcing Services Company

- The information and communication technology industry, including its industrial activities, the core of electronics development, data centres, outsourcing activities, software development and technology education.
- Entering data on computers and by electronic means.
- Description and design of computer systems of various kinds.
- Description and design work for data transmission and circulation networks and Implementation and management of data transmission networks.
- Communications and Internet services
- Establishing voice, video and data transmission networks and providing value-added services after obtaining a license from the concerned authorities.
- Establishing, managing, operating and maintaining stations and networks of wired and wireless communication and satellites after obtaining a license from the concerned authorities, and this does not include radio and television.
- Activities related to the transformation of traditional content from sound, image and data to digital content, including the digitization of scientific, cultural and artistic content.
- Establishing, operating and managing call centres.
- The company may participate in any way with companies and others that carry out similar activities or that help it achieve its purpose in Egypt or abroad.

Technological operations for financial insittutions E-Finance Company (S.A.E)

- Information Technology and Communications, including industrial activities, electronics design and development, data centres, outsourcing activities, software development, and educational technology.
- Designing and producing software
- Designing and manufacturing computer equipment
- Telecommunications and internet services.
- Establishing networks for voice, image, and written information transmission, and providing value-added services.
- Establishing and managing training centers for researchers and technology transfer centers.
- Establishing and managing consulting and specialized studies centers in the fields of information and communications technology, and their development.
- Wholesale and retail trade of wired and wireless communication equipment and systems, integrated network systems, computers, ATMs, point-of-sale devices, equipment, and importing all types of them, their spare parts, and accessories.

2- Financial statement approval

The Interim Condensed Consolidated financial statements were approved for issuance by the Company' Board of Directors on August 11, 2026.

3- Roles for preparing statement of financial position condense consolidation

3-1 Compliance with the accounting standards and laws:

The Condensed Consolidated Interim financial statements have been prepared in accordance with the Egyptian Accounting Standards issued by the Minister of Investment's decree No. 110 of 2015, and applicable Egyptian laws and regulations.

These condensed consolidated interim financial statements have been prepared in accordance with the Egyptian Accounting standard No. "30" "Interim Financial Statements" and should be read in conjunction with the group last annual consolidated financial statements as at and for the year ended 31 December 2024, they do not include all if of the information required for a complete set of financial statements.

3-2 Basis of measurement:

The consolidated financial statements are prepared according to the going concern assumption and the historical cost principle, except for financial assets and liabilities that are measured at fair value which are financial derivatives, financial assets and liabilities classified at fair value through profit or loss, and financial assets classified at fair value through other comprehensive income, as well as financial assets and liabilities measured at amortized cost. Historical cost is generally based on the fair value of the consideration given to acquire the assets.

3-3 Presentation Currency: The financial statements were prepared and presented in Egyptian pound, and it is the functional currency, and all the financial data was presented in the Egyptian pound are rounded to the nearest Egyptian pound except for earnings per share, otherwise is stated in the financial statement or its disclosure.

3-4 Consolidation basis

The Interim Condensed Consolidated financial statements consist of the financial statements of the parent company and its subsidiaries at each financial position date. the parent company has control over the investee company if it has all the following:

- control over the investee (i.e., the existing rights that give it the current ability to direct the relevant activities of the investee).
- Exposure to variable returns resulting from the partnership in the investee, or its possession of rights to these returns.

- The ability to use its power over the investee to influence the amount of returns from it.

Generally, there is an assumption that owning the majority of voting rights leads to control. To support this assumption and when the group has less than the majority of voting rights or similar rights of the investee, the group considers all relevant facts and circumstances in assessing whether it has power over the investee, including:

- Contractual arrangements with other vote holders of the investee company
- Right arising from other contractual arrangements
- The group's voting rights and potential voting rights

The Group reassesses whether the company controls the investee or not, if facts and circumstances indicate that there are changes in one or more of the three elements of control. Grouping of a subsidiary begins when the group obtains control of the subsidiary and stops when the group loses control of the subsidiary. The assets, liabilities, revenues and expenses of the subsidiary that were acquired or disposed of during the period are included in the Interim Condensed Consolidated financial statements from the date of the group's control until the date the group ceases to control the subsidiary.

The balances, transactions, revenues and expenses exchanged between the group companies are completely eliminated.

The rights of non-controlling interest holders in the Interim Condensed Consolidated financial position are presented under equity in a separate clause from the equity holders of the parent company.

When the Group loses its ultimate or joint control over a subsidiary or joint venture that oblige to joint control and instead retains a significant influence over it, then it recognizes the remaining investment as an investment in an associate and measures it at its fair value on the date of losing the ultimate or joint control. The fair value of the investment remaining on the date of losing the ultimate or joint control, is considered a cost at initial recognition of the investment in an associate.

E-Finance for Digital and Financial Investments Company (the parent company) owns, directly and indirectly, the following rights in its subsidiaries:

Subsidiaries	Activity	Country of incorporation	Direct and indirect ownership percentage
Khales for Digital Payment Services	Digital payments services	Egypt	70%
E-novate for Operating and Managing Smart Solutions for Digital Payments (Formerly E-Cards)	Smart card operation	Egypt	89.7%
The Technology Company for E-commerce Operations (E Aswaaq Misr)	Operation of electronic markets	Egypt	61%
Enable for outsourcing services	Establishing and operating communications centres	Egypt	99.98%
Technological operation for financial institutions (E Finance)	Operating technology of financial institution	Egypt	99.99%

3-5 Equity accounted in Investees (Associates)

The associate Company is an entity for which the group has significant influence through sharing in the financial and operational decision for this firm but not to the extent of control or Joint control.

The associate Company business combination results, assets, and liabilities are shown in the financial statements of the group using the equity method, except for the investment held for trading which is accounted for according to the Egyptian accounting standard no

32 "Current assets held for sale and discontinued operations" which is measured using book value or fair value (less cost to sell) which is less.
Besides, Using equity method the investment in associate is shown using the adjusted cost in the groups statement of financial position with the share of the group in the subsequent changes following the acquisition date in the Company's net assets of the associate Company after deducting any impairment which may rise on the value of each investment individually, and any increase in the group share of the Company's net losses over the book value of the investment is not recognized except if this increase was in the limits of the legal or judgmental provision of the group towards the associate or the amounts that the group has settled on the behalf of this Company

On acquisition of the investment, any difference between the cost of the investment and the Group's share of the net fair value of the associate's identifiable assets, liabilities and contingent liabilities is accounted for in accordance with EAS 29 Business Combination, therefore:

Any excess of the cost of acquisition over the Group's share of the net fair value of the identifiable assets, liabilities and contingent liabilities of the associate recognized at the date of acquisition is recognized as goodwill. The goodwill is included within the carrying amount of the investment and is assessed for impairment as part of the investment. Any excess of the Group's share of the net fair value of the associate's identifiable assets, liabilities and contingent liabilities over the cost of acquisition is excluded from the carrying amount of the investment and is instead recognized immediately in profit or loss in the determination of the group's share of the associate's profit or loss in the period in which the investment was acquired. Where a group entity transacts with an associate of the Group, profits and losses are eliminated to the extent of the Group's interest in the relevant associate. Losses may provide evidence of an impairment of the asset transferred, in which case appropriate provision is made for impairment for that asset.

The following table provides a list of the Group's associates:

	Activity	**Country of incorporation**	**Direct and indirect ownership percentage**
Technological Operation for Tax Solutions (E-Tax)	Management, operation, and development of the electronic tax system	Egypt	35%
E-Health (Technological Operation for Health Insurance Services)	Management and operation of technological services for the Universal Health Insurance System	Egypt	35%
E-Comm Africa	Electronic Payment and Collection Services	Egypt	50%
Ahly Mmkn	Electronic Payment and Collection Services	Egypt	25%
Easy Cash	Electronic Payment and Collection Services	Egypt	12.96%

3-6 Use of professional judgment and estimates

Preparing these Interim Condensed Consolidated financial statements requires management to make judgments and estimates that affect the values of revenues, expenditures, assets and liabilities included in the Interim Condensed Consolidated financial statements and the accompanying disclosures, as well as disclosure of contingent liabilities at the date of the financial statements. The uncertainty surrounding these assumptions and estimates may result in results that require significant adjustments to the carrying value of the affected assets and liabilities in future periods.
Estimates and associated assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimates are revised.
The following are the main judgments and estimates that materially affect the company's Interim Condensed Consolidated financial statements:

4- Fair value measurement

Fair value is the price that would be obtained to sell an asset or that would be paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability either occurs

- In the primary market for the asset, liability, or
- In the absence of the primary market, in the most beneficial market for the asset or liability

The fair value of the asset or liability is measured using the assumptions that market participants will use when pricing the asset or liability on the assumption that market participants will act in their economic interest. The fair value measurement of a non-financial asset considers a market participant's ability to generate economic benefits through using the asset in its best and best use or selling it to another participant who will use the asset in its highest and best use.

The group uses valuation methods that are considered appropriate according to the circumstances and for which sufficient information is available to measure fair value, while maximizing the use of relevant observable inputs and limiting the use of unobservable inputs.

All assets and liabilities that are measured or disclosed in the financial statements are classified at fair value into categories of the fair value hierarchy. This is described, as follows, based on the lowest level input that is significant to the entire measurement on the fair value measurement as a whole:

- The first level: it is the quoted prices (unadjusted) in an active market for identical assets or liabilities.
- Second level: evaluation techniques in which the lowest level inputs that are important for the entire measurement are directly or indirectly observable.
- Third level: evaluation techniques in which the lowest level inputs that are important for the entire measurement are unnoticed.

5- **Property, Plant and Equipment**

	Lands & buildings	Computers	Leasehold improvement	Office Furniture & Tools & Electrical Equipment	Networks	POS	ATM	Vehicles	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Cost									
Cost as of 1/1/2026	156 402 336	598 624 360	49 943 050	130 039 873	63 706 858	141 331 562	62 496 611	2 696 105	**1 205 240 755**
Additions during the period	-	8 966 006	-	8 492 161	-	611 138	25 360 056	-	**43 429 361**
Tramsferred from PUC	-	1 525 101	6 835 098	-	17 567 715	4 381 992	-	-	**30 309 906**
Disposals during the period	-	-	-	-	-	(10 564)	-	-	**(10 564)**
Cost as of 30/06/2026	**156 402 336**	**609 115 467**	**56 778 148**	**138 532 034**	**81 274 573**	**146 314 128**	**87 856 667**	**2 696 105**	**1 278 969 458**
Accumulated Depreciation									
Accumulated depreciation as of 1/1/2026	25 841 274	378 115 715	39 827 241	74 876 727	31 749 395	123 586 627	32 585 107	1 875 145	**708 457 231**
Depreciation of the year	594 160	29 298 711	3 484 515	5 426 607	7 491 122	6 756 471	3 831 463	130 822	**57 013 871**
Disposals	-	-	-	-	-	(10 564)	-	-	**(10 564)**
Accumulated Decpreciation as of 30/06/2026	**26 435 434**	**407 414 426**	**43 311 756**	**80 303 334**	**39 240 517**	**130 332 534**	**36 416 570**	**2 005 967**	**765 460 538**
Net Book Value as of 30/06/2026	**129 966 902**	**201 701 041**	**13 466 392**	**58 228 700**	**42 034 056**	**15 981 594**	**51 440 097**	**690 138**	**513 508 920**
Net Book Value as of 31/12/2025	**130 561 062**	**220 508 645**	**10 115 809**	**55 163 146**	**31 957 463**	**17 744 935**	**29 911 504**	**820 960**	**496 783 524**

Depreciation charged to the following items

	From Jan 1 2026 to June 30 2026	From Jan 1 2025 to June 30 2025
	EGP	EGP
Cost of revenue (21)	49 371 294	52 119 703
General and administrative expenses (22)	7 642 577	8 148 492
	57 013 871	**60 268 195**

5- Property, Plant and Equipment (Continue)

	Lands & buildings	Computers	Leasehold improvement	Office Furniture & Tools & Electrical Equipment	Networks	POS	ATM	Vehicles	Total
	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.	L.E.
Cost									
Cost as of 1/1/2025	156 402 336	591 898 559	46 041 454	121 406 915	39 660 837	128 166 762	31 419 572	2 696 105	1 117 692 540
Additions during the period	-	3 181 368	1 692 047	1 493 668	272 728	3 568 675	6 925 136	-	17 133 622
Disposals during the period	-	-	-	(243 000)	-	-	-	-	(243 000)
Cost as of 30/06/2025	**156 402 336**	**595 079 927**	**47 733 501**	**122 657 583**	**39 933 565**	**131 735 437**	**38 344 708**	**2 696 105**	**1 134 583 162**
Accumulated Depreciation									
Accumulated depreciation as of 1/1/2025	23 849 243	307 119 896	31 374 732	65 952 463	28 748 310	109 457 094	29 237 547	1 591 684	597 330 969
Depreciation of the year	996 015	41 054 368	4 218 289	4 367 357	1 512 201	7 133 577	844 656	141 732	60 268 195
Depreciation Disposals	-	-	-	(35 438)	-	-	-	-	(35 438)
Accumulated Depreciation as of 30/06/2025	**24 845 258**	**348 174 264**	**35 593 021**	**70 284 382**	**30 260 511**	**116 590 671**	**30 082 203**	**1 733 416**	**657 563 726**
Net Book Value as of 30/06/2025	**131 557 078**	**246 905 663**	**12 140 480**	**52 373 201**	**9 673 054**	**15 144 766**	**8 262 505**	**962 689**	**477 019 436**

6- Intangible assets

	June 30, 2026 L.E	June 30, 2025 L.E
Balance as of 1 January	407 125 281	363 256 300
Additions During the Period	10 108 011	5 818 388
Transfer from Project under construction	431 593	2 606 598
Cost at 30 June	**417 664 885**	**371 681 286**
Deduct:		
Accumulated amortization as of 1 January	240 084 542	150 339 373
Amortization for the Period	43 626 949	47 118 970
Accumulated Amortization at 30 June	**283 711 491**	**197 458 343**
Net Book Value at 30 June	**133 953 394**	**174 222 943**

Amortization is charged within the following items:

	The financial period from 1 Jan 2026 to June 30, 2026 L.E	The financial period from 1 Jan 2025 to June 30, 2025 L.E
Cost of Sales (Note 21)	34 997 639	41 492 386
General and Administrative Expenses (Note 22)	8 629 310	5 626 584
Total	**43 626 949**	**47 18 970**

7- Projects under construction

	June 30, 2026 L.E	December 31, 2025 L.E
Computers	63 304 219	71 965 129
Company Headquarters Building Preparation Project	482 416 213	476 072 029
POS	40 387 782	22 105 059
Service Management Infrastructure	67 955 420	40 561 747
Total Project Under Construction	**654 063 634**	**610 703 964**

The movement of the project under construction as below:

	June 30, 2026 L.E	June 30, 2025 L.E
Beginning Balance	610 703 964	548 637 414
Additions during the period / year	74 101 169	30 401 677
Transfer to fixed assets	(30 309 906)	-
Transfer to intangible assets	(431 593)	(2 606 598)
Ending balance	**654 063 634**	**576 432 493**

8- Financial Investment at FVTOCI

8-1 Financial Investment at FVTOCI

The movement of equity investment at FVTOCI as below:

	June 30, 2026 L.E	June 30, 2025 L.E
Beginning balance	2 778 504 050	1 361 529 554
Additions during the period / year	124 295 907	145 451 959
Revaluation Gain / (Loss)	234 300	(46 332 150)
	2 903 034 257	**1 460 649 363**

The value of the investments is represented by the value of the contributions in the following companies:

1. E-Serve company
2. Egyptian Company for e-commerce technology MTS (S.A.E)
3. Delta Egypt for payments
4. El Alameya Co. for integrated systems (ASICS)
5. N-Clude
6. C3 Investment Fund
7. Wilzy Financial Holding

There was no change in the fair value hierarchy categories or transfer from one level to another (Level 1, Level 2, Level 3) during the Six months ended June 30, 2026.

8-2 Investment at FVTPL

- On June 20, 2023, the company's board of directors decided to allocate part of the company's available cash up to of invest in the stock market and will be assigned to three or four major companies of stock management of the market, with the loss stop point set at 20%. Accordingly, the company has already started investing.

	June 30, 2026 L.E	December 31, 2025 L.E
Investment at FVTPL	1 760 099 669	1 465 847 990
	1 760 099 669	**1 465 847 990**

Movement during the period as below:

	June 30, 2026 L.E	June 30, 2025 L.E
Beginning Balance at the period	1 465 847 990	1 079 529 959
Disposal	(123 220)	(12 168 050)
Sales Profit	170 868 338	63 610 804
Revaluation Gain / (Loss)	32 557 610	37 637 233
Dividends	12 867 581	15 389 353
Dividends Tax	(643 380)	(749 480)
Treasury bills	73 932 990	-
Treasury bills tax	(14 786 598)	-
Interests and Commissions	19 578 358	24 650 471
	1 760 099 669	**1 079 529 959**

The above balance includes cash liquidity amounts managed by portfolio management companies responsible for overseeing the Group's investment portfolios.

9- Equity-Accounted Investees

	Investment Value %	June 30, 2026 L.E	December 31, 2025 L.E
Technological Operation for Tax Solutions (E Tax)	35%	269 845 704	245 120 576
E Health (Technological Operation for Health Insurance Services)	35%	136 620 019	136 113 963
E-Comm Africa	30.9%	2 642 624	3 928 475
Al Ahly Momken	24%	284 926 845	261 436 972
Easy-Cash	12.96%	124 015 278	114 998 378
Total Equity-Accounted Investees		**818 050 470**	**761 598 364**

The following table shows the total investment movement for the period:

	June 30, 2026	June 30, 2025
	L.E	L.E
Beginning Balance at the period / year	761 598 364	574 889 883
Additions at the period / year	-	25 000 000
Dividend Distribution at the period / year	(103 216 899)	(51 834 231)
Investment increase	33 462 254	38 184 241
Group's share of sister companies' profit (P&L)	148 791 296	66 672 990
Group's share of sister companies' profit (OCI)	1 022 486	411 778
Group's share of employees and BOD dividends	(23 607 031)	(12 937 797)
Investment Value	**818 050 470**	**640 386 864**

10- Tax:

10-1 Income tax

	From 1 April 2026 to June 30, 2026	From 1 April 2025 to June 30, 2025	From 1 January 2026 to June 30, 2026	From 1 January 2025 to June 30 2025
	L.E	L.E	L.E	L.E
Current Income Tax Expenses	206 379 265	178 505 292	504 175 117	387 728 968
Treasury Bills Tax	9 274 596	-	14 786 598	-
Dividends Tax	6 975 466	1 364 999	104 280 852	69 869 586
Tax Dividends from Equity investment at FVTOCI	20 812 610	14 491 758	20 812 610	15 856 757
Deferred tax (expense)	40 117 448	29 688 009	6 203 611	(2 892 633)
Share Profit Tax (P&L)	643 378	683 194	643 379	749 480
Income Tax at Profit and Loss	**284 202 763**	**224 733 252**	**650 902 167**	**471 312 158**
Deferred income tax at other comprehensive income	**8 911 462**	**1 653 008**	**10 532 627**	**(3 898 061)**

10-2 Deferred tax

A) Recognized deferred tax assets

	June 30, 2026	June 30, 2025
	L.E	L.E
Depreciation of fixed assets	(11 411 092)	(17 277 443)
Obligations of the employee benefits	77 531 228	71 223 201
Undistributed dividends	15 847 724	14 962 633
Unrealized foreign currency exchange	(605 619)	(1 205 469)
Unrealized Revaluation Investment	(423 640)	(130 007)
	80 938 601	**67 572 915**

B) Recognized deferred tax Liability

	June 30, 2026	June 30, 2025
	L.E	L.E
Depreciation of fixed assets	(7 404 496)	(8 823 432)
Obligations of the employee benefits	70 022 746	67 973 658
Investments at Fair Value through OCI	(509 645 695)	(509 592 978)
Undistributed dividends	(132 853 121)	(104 469 992)
Unrealized foreign currency exchange	(653 036)	1 518 939
Unrealized Revaluation Investment	(14 101 727)	(11 139 600)
	(594 635 329)	**(564 533 405)**

C) Unrecognized Deferred Tax Assets

	June 30, 2026	December 31, 2025
	L.E	L.E
Impairment Loss on Trade Receivable and Other Debit Balances	90 289 019	74 771 665
	90 289 019	**74 771 665**

- The deferred tax assets for temporary differences were not recognized above due to the lack of an appropriate degree to ascertain the extent to which the company will benefit from these assets in the foreseeable future.

10-3 Income Tax payable

	June 30, 2026	December 31, 2025
	L.E	L.E
Balance at the beginning of the Period/ year	699 517 915	490 783 289
Formed During the Period/ year	504 175 117	387 728 968
Paid During the Period/ year	(675 632 736)	(493 702 159)
Dividends tax due	97 305 387	68 504 588
Income tax due for consultant service	-	59 225
Debit - Withholding Tax	(72 711 985)	(39 545 856)
Income Tax Payable	**552 653 698**	**413 828 055**

10-4 Tax position
E-finance for Digital and Financial investments

There is no significant change in the group's tax position on the disclosure of the Group's financial statements for the fiscal year ended 31 December 2025.

11- Inventory

	June 30, 2026	December 31, 2025
	L.E	L.E
Cards and Operating Supplies	175 399 985	175 108 133
Computers and Network	587 182	759 505
Spare Parts	13 654 875	8 139 980
Point of Sale Devices	11 572 821	12 183 958
Stationery and Supplies for Internal Use	1 071 529	1 818 555
Communication Services	46 362	31 777
Impairment Inventory	(5 357 615)	(5 291 115)
	196 975 139	**192 750 793**

12- Work in progress

	June 30, 2026	December 31, 2025
	L.E	L.E
Work in Progress	37 072 651	68 444 849
	37 072 651	**68 444 849**

This involves both the government and the private sector.

13- Trade and other receivables

	June 30, 2026	December 31, 2025
	L.E	L.E
Accounts Receivable	2 322 425 469	2 273 120 909
Impairment in Accounts Receivable	(376 355 734)	(284 889 017)
Net Trade	**1 946 069 735**	**1 988 231 892**
Other receivables		
Prepaid Expenses	268 540 747	106 897 687
Suppliers - Advance Payment	119 148 379	111 953 570
Accrued Revenue	1 487 035 476	876 217 502
Deposits With Others	20 564 759	16 747 683
Deposits With Others - Work Retention	144 047 116	143 510 279
Value-Added Tax	2 039 611	11 471 599
Letter of Guaranteed Margin	76 111 928	82 500 156
Withholding Tax	20 711 974	16 653 928
Prepaid Employees' Benefits	25 478 235	19 154 780
Notes Receivable	114 064 415	-
Advances to Billers	11 264 359	7 263 193
Receivables from Dividend Distributions	60 659 204	-
Other Debit Balances	29 667 804	26 055 756
Impairment in Other Debit Balances	(12 010 432)	(21 098 675)
Total other receivables	**2 367 323 575**	**1 397 327 458**
Total trade and other receivables	**4 313 393 310**	**3 385 559 350**

14- Cash and cash equivalents

	June 30, 2026	December 31, 2025
	L.E	L.E
Banks – Saving Accounts*	567 885 586	1 197 815 539
Banks - Time Deposits	70 757 777	95 697 984
Cash on Hand	137 760	-
Investment Funds* *	861 652 290	88 488 118
	1 500 433 413	**1 382 001 641**

* The bank balance in the savings accounts includes an amount of 53 million Egyptian pounds as of June 30 2026 (60.5 Million EGP as of December 31 2026), representing amounts under reconciliation related to the settlements of one of the group's companies, arising from its operations, and will be settled within two business days.

** **Investment Funds**

	June 30, 2026	December 31, 2025
	L.E	L.E
PFI Cash Fund	-	51 708 750
Beltone Fund for Fixed Income USD	39 483 101	36 779 368
Diamon Fund- AAIB	822 077 955	-
Granite Fund	91 234	-
Investment Funds Balance	**861 652 290**	**88 488 118**

For the purposes of preparing the statement of cash flows, cash and cash equivalents is represented in the following:

	June 30, 2026	June 30, 2025
	L.E	L.E
Cash and Its equivalents	**1 500 433 413**	**812 102 398**
Deduct:		
Deposit against loan	(25 300 000)	(25 300 000)
Cash and cash equivalents for the purpose of preparing the cash flow statement	**1 475 133 413**	**786 802 398**

15- Capital

15-1 The authorized capital

The company's authorized capital has been set at 4 billion Egyptian pounds (four billion Egyptian pounds) after increasing it from 3.5 billion Egyptian pounds (three billion five hundred thousand Egyptian pounds) to four billion Egyptian pounds, an increase of 500 million Egyptian pounds based on the decisions of the extraordinary general assembly meeting of the company held on 20 December 2020.

15-2 Paid up capital

The company's ordinary general assembly held on April 7, 2025 approved upon the use of an amount 577 777 778 Egyptian pounds from the reserves shown in the financial statements on 12/31/2024, in order to increase the issued and paid-up capital from 1 155 555 556 Egyptian pounds to the amount of 1 733 333 333.5 Egyptian pounds, an increase of 577 777 778 Egyptian pounds, the nominal value of the share is 0.5 EGP, distributed to the shareholders as free shares at the rate of Five share for every Ten shares, with the fractions being rectified for the benefit of the small shareholders, and on the date of May 7, 2025, the capital increase was noted in the commercial registry.

16- Reserves

	June 30, 2026 L.E	December 31, 2025 L.E
General Reserve	20 000 000	20 000 000
Fair Value Reserve for Investments through OCI	1 755 446 282	1 755 264 702
Other Reserve	40 882 125	4 302 911
	1 816 328 407	**1 779 567 613**

17- Borrowings

Bank	Authorized facility limit L.E or Its equivalents of Foreign Currency	Used L.E or Its equivalents of Foreign Currency	LGs & LCs L.E or Its equivalents of Foreign Currency	Nature of facility
AAIB	50 000 000	-	-	Existing debt limit
QNB	6 600 000	-	-	Existing debt limit
Ahli United Bank	500 000 000	-	28 373 935	Uncovered Letters of Guarantee
QNB	100 000 000	-	-	Overdraft Limit
QNB	150 000 000	-	113 387 036	Limit to issuing letters of credit
Al Mashreq Bank	500 000 000	-	-	Short Term Credit Limit
Al Mashreq Bank	500 000 000	-	-	Overdraft Limit
Al Mashreq Bank	100 000 000	-	-	Uncovered Letters of Guarantee
QNB	2 000 000	-	-	Credit Card Issuance Limit
Total	**1 908 600 000**	-	**141 760 971**	

18- Trade and Other Payables

	June 30, 2026 L.E	December 31, 2025 L.E
Accounts Payable	772 493 188	692 064 828
	772 493 188	**692 064 828**
Other payables		
Accrued Expenses	91 815 214	188 382 215
Payroll Tax	16 968 643	117 984 170
Value Added Tax (VAT)	23 002 733	349 378
Advance Payment from Customer	19 354 192	32 850 972
Withholding Tax	8 310 017	9 155 579
Insurance for Work Guarantee	3 943 845	4 195 215
Deferred Revenue	95 885 367	80 919 750
Dividends Payable	45 851 581	7 535 775
Social Insurance Authority	5 761 528	1 364 058
Due to Billers	55 695 043	60 520 136
Others	38 668 151	87 222 275
Total other payables	**405 256 314**	**590 479 523**
Total trade and other payables	**1 177 749 502**	**1 282 544 351**

19- Non-Controlling Interest

	E- Finance	E-novate	Khales	E-Aswaq	E-nable	Consolidated Settlements	Total
Balance on January 1, 2025	**123 929**	**(283 250)**	**43 440 862**	**105 367 654**	**3 729**	**363 897**	**149 016 821**
The share of Non-Controlling Interests in Comprehensive Income for the Period	161 553	4 643 840	9 409 431	37 767 720	5	(529 372)	**51 453 177**
The Share of Non-Controlling Interests in Dividends	(127 097)	-	(12 831 012)	(30 845 733)	(96)	-	**(43 803 938)**
Total Non-Controlling Interest as of December 31, 2025	**158 385**	**4 360 590**	**40 019 281**	**112 289 641**	**3 638**	**(165 475)**	**156 666 060**
The share of Non-Controlling Interests in Comprehensive Income	107 808	(1 369 603)	2 473 495	17 355 890	154	354 183	**18 921 927**
The Share of Non-Controlling Interests in Dividends	(84 728)	-	(8 815 146)	(35 859 827)	-	-	**(44 759 701)**
Total Non-Controlling Interests as of June 30, 2026	**181 465**	**2 990 987**	**33 677 630**	**93 785 704**	**3 792**	**188 708**	**130 828 286**

20- Revenues

	From April 1, 2026, to June 30, 2026	From April 1, 2025, to June 30, 2025	From Jan 1, 2026, to June 30, 2026	From Jan 1, 2025, to June 30, 2025
	L.E	L.E	L.E	L.E
Services and Operation of Cards	703 110 721	622 850 683	1 564 486 921	1 275 695 946
Cloud Service	691 400 496	544 147 192	1 518 568 038	1 152 675 193
Build & Operate Services	339 673 766	322 517 295	711 763 632	534 624 098
Others*	193 252 348	121 171 155	380 168 910	266 835 927
	1 927 437 331	**1 610 686 325**	**4 174 987 501**	**3 229 831 164**

*Revenue is recognized over time and all revenue are generated in Arab Republic of Egypt.

21- Cost of sales

	From April 1, 2026, to June 30, 2026 L.E	From April 1, 2025, to June 30, 2025 L.E	From Jan 1, 2026, to June 30, 2026 L.E	From Jan 1, 2025, to June 30, 2025 L.E
Salaries and Wages and Employee Benefits	351 599 504	275 627 938	726 038 718	583 918 865
Consultancy and Technical Support	104 994 444	88 943 399	175 433 770	157 062 708
Card Center	74 271 611	56 622 661	116 023 333	121 033 602
Programs License & Communications	96 159 866	107 844 384	170 094 113	212 787 315
Cost of Goods Sold	48 732 425	48 632 682	273 438 799	116 589 508
Depreciation of PP&E (Note 4)	28 188 725	29 526 591	49 371 294	52 119 703
Amortization of ROU Asset	13 122 872	6 055 069	22 362 823	12 317 179
Employee Benefits (Cars)	5 455 833	2 763 835	10 310 000	3 313 335
Cost of suppliers' services	35 314 010	26 468 734	73 039 910	60 796 763
Amortization of Intangible Assets (Note 5)	17 674 167	21 866 441	34 997 639	41 492 386
Rent	685 761	202 220	1 451 576	1 137 629
Outsourcing Service Costs	36 703 352	24 431 335	61 196 690	45 544 379
Other Costs	8 006 051	2 781 577	15 011 438	4 291 464
	820 908 621	**691 766 866**	**1 728 770 103**	**1 412 404 836**

22- General and Administrative Expenses

	From April 1, 2026, to June 30, 2026	From April 1, 2025, to June 30, 2025	From Jan 1, 2026, to June 30, 2026	From Jan 1, 2025, to June 30, 2025
	L.E	L.E	L.E	L.E
Wages and Salaries and Employee Benefit	56 335 129	53 101 674	118 635 902	103 590 399
Amortization of ROU Asset	7 040 701	6 495 425	14 021 401	12 935 895
Stamps and Deductions	35 959 212	17 355 303	47 935 087	19 670 720
PP&E Depreciation (Note 5)	927 484	4 059 171	7 642 577	8 148 492
Consulting and Legal Fees	19 079 041	21 707 612	43 199 407	44 951 676
Comprehensive Social Insurance	5 712 123	4 520 071	12 183 499	9 070 566
Donations	1 618 900	9 275 000	4 244 609	11 881 195
Rent	594 715	874 123	1 763 381	1 527 166
Maintenance Expenses	8 288 346	5 434 294	15 150 898	10 605 176
Employee Benefits (Cars)	624 559	279 224	1 013 898	395 947
Amortization of Intangible Assets (Note 6)	4 858 065	2 838 084	8 629 310	5 626 584
Cleaning Expenses	6 223 274	3 539 270	9 938 455	8 989 782
Training Fund (1%)	8 670	(13 456 829)	8 670	-
Share Acquisition Cost	1 049 455	181 171	3 385 701	3 154 150
Tax Differences – VAT	–	–	–	5 010 457
Other Expenses	15 995 721	18 407 627	50 875 960	31 972 833
	164 315 395	**134 611 220**	**338 628 755**	**277 531 038**

23- Selling and Marketing Expenses

	From April 1, 2026, to June 30, 2026	From April 1, 2025, to June 30, 2025	From Jan 1, 2026, to June 30, 2026	From Jan 1, 2025, to June 30, 2025
	L.E	L.E	L.E	L.E
Exhibitions	3 337 918	15 597 961	14 957 550	17 448 264
Public Relations	461 352	(1 905 472)	1 006 164	5 830 206
Advertisements	2 722 710	25 667 634	3 286 210	26 369 673
Others	6 765 713	812 713	8 400 436	1 842 432
	13 287 693	**40 172 836**	**27 650 360**	**51 490 575**

24- Finance Cost

	From April 1, 2026, to June 30, 2026	From April 1, 2025, to June 30, 2025	From Jan 1, 2026, to June 30, 2026	From Jan 1, 2025, to June 30, 2025
	L.E	L.E	L.E	L.E
Net foreign exchange translation	(16 712 707)	–	1 821 935	-
Bank Interest Expense and other	20 911 216	3 402 476	28 013 538	6 874 043
Finance Cost - Lease Contracts	9 803 515	5 337 254	15 692 240	10 839 109
	14 002 024	**8 739 730**	**45 527 713**	**17 713 152**

25- Finance income

	From April 1, 2026, to June 30, 2026 L.E	From April 1, 2025, to June 30, 2025 L.E	From Jan 1, 2026, to June 30, 2026 L.E	From Jan 1, 2025, to June 30, 2025 L.E
FVTPL	205 426 930	52 524 905	309 804 877	141 287 861
Revenues from Investment in Financial Investment Funds	42 473 198	1 567 749	42 473 198	3 270 885
Net foreign exchange translation	–	2 495 242	–	7 220 668
Bank Interest on Current Accounts	27 417 441	40 611 535	76 662 075	90 132 846
	275 317 569	**97 199 431**	**428 940 150**	**241 912 260**

26- Related parties

Related parties are represented in investee companies, major shareholders, and companies controlled by or jointly affected by these parties, pricing policies and the duration of these transactions are approved by the group's management and shareholders.

The following is a summary of the related party balances and the transactions that were executed during the year between the company and related parties.

26-1 Due from Related Parties	Relations Nature	Transaction Nature	Volume of Transactions 2026	Volume of Transactions 2025	Balance June 30, 2026 L.E	Balance December 31, 2025 L.E
E Health (Technological Operation for Health Insurance Services)	Associate	Sales and Service		1 304 559	23 983 584	22 307 130
		Payment and Collection		2 366 568		
		Purchases		(1 995 000)		
E-Comm Africa		Payment on behalf		(341 870)	18 801	183 110
E-Tax	Associate	Sales and Service		1 011 885 252		427 407 363
		Purchases and service		(45 890 775)		-
		Payment on behalf		(328 595 845)		
Al-Ahly Momken	Associate				-	
Expected credit loss					(199 759)	(15 847 929)
					23 802 626	**434 049 674**

26-2 Due to Related Parties				Balance June 30, 2026 L.E	Balance December 31, 2025 L.E
E-Tax	Associate	Sales and Service	678 552 880		
		Purchases and service	(112 896 712)		
		Payment and collection	(1 002 941 299)	9 984 951	-
				9 984 951	-

27- Segment reporting:

The company has (7) sectors that can be disclosed as shown below, which are the strategic business units of the company. Strategic business units offer different products and services, and they are managed separately because they require different strategies. For each of the strategic business units, the Company's senior management reviews internal management reports on at least a quarterly basis.

The following summary explains the operations in each of the reporting sectors of the company:

- Sector (A) - services and operation of cards
- Sector (B) - Cloud Service
- Sector (C) – Build & Operate Service
- Sector (D) – Others

Segment results that are disclosed to senior management (company chairman, CEO), chief investment officer (CIO), and chief financial officer (CFO) include items that are directly proportional to the sector in addition to those that can be allocated on an acceptable basis.

Information regarding the results of each of the segments to be disclosed is provided below. Performance is measured based on segment revenue, as included in internal management reports that are reviewed by senior management.

June 30,2026	Services and Operation of Cards	Cloud Service	Build & Operate Services	Others	Total
	L.E	L.E	L.E	L.E	L.E
Revenues	1 564 486 921	1 518 568 038	711 763 633	380 168 909	**4 174 987 501**
Cost of sales	(577 214 551)	(257 017 068)	(355 493 801)	(539 044 683)	**(1 728 770 103)**
Gross profit (loss)	**987 272 370**	**1 261 550 970**	**356 269 832**	**(158 875 774)**	**2 446 217 398**
%Gross profit (loss)	**63%**	**83%**	**50%**	**(42%)**	**59%**
Total Other expenses and revenues	(140 139 247)	(190 932 112)	(94 668 385)	454 969 610	**29 229 866**
Net profit / (loss) before tax	**847 133 123**	**1 070 618 858**	**261 601 447**	**296 093 836**	**2 475 447 264**
%Net profit/ (loss) before tax	**54%**	**71%**	**37%**	**78%**	**59%**

June 30 2025	Services and Operation of Cards	Cloud Service	Build & Operate Services	Others	Total
	L.E	L.E	L.E	L.E	L.E
Revenues	1 275 695 946	1 152 675 193	534 624 098	266 835 927	**3 229 831 164**
Cost of sales	(496 972 470)	(209 136 520)	(275 034 365)	(431 261 481)	**(1 412 404 836)**
Gross profit (loss)	**778 723 476**	**943 538 673**	**259 589 733**	**(164 425 554)**	**1 817 426 328**
%Gross profit (loss)	**61%**	**82%**	**49%**	**(62%)**	**56%**
Other expenses and revenues	(105 678 752)	(223 006 888)	(108 330 307)	213 972 887	**(223 043 059)**
Net profit / (loss) before tax	**673 044 724**	**720 531 785**	**151 259 426**	**49 547 333**	**1 594 383 269**
%Net profit/ (loss) before tax	**53%**	**63%**	**28%**	**19%**	**49%**

	June 30, 2026		December 31, 2025	
Assets and Liabilities	Assets	Liabilities	Assets	Liabilities
	L.E	L.E	L.E	L.E
Segmentation allocated	1 834 807 430	1 974 908 518	2 130 009 533	1 931 211 919
Unallocated for Segmentation (parent compan	11 375 949 721	1 137 089 026	9 841 084 310	1 257 017 148
Total	**13 210 757 151**	**3 111 997 544**	**11 971 093 843**	**3 188 229 067**

28- Objectives and policies of financial instruments risk management

The Company is exposed to the following risks arising from the use of financial instruments:

A) Credit risk

B) Market risk

C) Liquidity risk

This note provides information about the Group's exposure to each of the risks mentioned above, and the Company's objectives, policies and processes in relation to measuring and managing these risks.

The Group's board of directors is responsible for developing and supervising a framework for managing the risks that the Group's is exposed to. The top management of the Group's is responsible for setting and monitoring risk management policies and submitting reports to the Board of Directors dealing with its activities on a regular basis.

The current framework for managing financial risks in the Group's is a combination of formally documented risk management policies in specific areas and undocumented risk management policies used in other areas.

A) Credit risk

They are financial losses that the Group's incurs in the event that the client or the counterparty fails to fulfill its obligations that are regulated by the financial instrument contract, and then the Group's is exposed to credit risk mainly from clients, notes and other receipts, and due from related parties as well as from its financial activities, including balances with Banks.

Other financial assets and cash deposits

With respect to credit risk arising from the Group's other financial assets at amortized cost, the entity is exposed to credit risk as a result of default by the counterparty in payment to a maximum equivalent to the carrying value of these assets.
The financial sector manages credit risk arising from bank balances, and the company limits its exposure to credit risk by depositing balances with international banks only or with reputable local banks, and local banks are subject to the supervision of the Central Bank of Egypt, and thus the risk of exposure to credit risk is weak.
The maximum exposure to risk is limited to the balances shown in (Note 13)

Due from related parties

Balances due from related parties are considered to have a minimum credit risk where the maximum exposure is equivalent to the book value of these balances Investments

Trade and other receivables

Credit risk arises based on the Group's control policy, procedures and systems related to risk management. The credit strength of the customer is measured based on a credit score card for each individual customer and the credit limit is determined based on this evaluation. The company's revenues are due to a large company of clients with financial solvency and the outstanding balances of customers are constantly monitored, and the company conducts a study of impairment in every financial year.

The limit of the credit risk is represented in the books of financial assets, here below statement with these balances on the financial position date:

	June 30,2026 L.E	December 31, 2025 L.E
Trade and other receivables	3 902 952 599	3 138 582 566
Due from related parties	23 802 626	434 049 674
Cash and Cash equivalents	1 500 433 413	1 382 001 641

The Company determines the degree of credit risk based on data identified as expected loss risk (The historical collection for the customer, customer contract terms) and historical credit terms. Credit risk grades are determined using qualitative and quantitative factors that indicate the risk of default.

The expected credit loss is assessed as follows:
1- The customer list has been divided into two sectors.
2- Each sector is divided by the age of trade receivables debt.
3- Each sector was reviewed according to the historical events of each sector. According to the study conducted, the expected default rate is derived from each of the above period.
4- General economic conditions

The Company reviews its forward-looking estimates and general economic conditions to assess the expected credit loss, which will depend mainly on current and expected inflation rates.

B) Market risk

Market risk arises from the fluctuation of the fair value of future cash flows of a financial instrument as a result of changes in market prices. Examples are foreign exchange risk rate and interest risk rate, which are risks that affect the group's income. Financial instruments that are affected by market risks include interest-bearing loans and deposits, the objective of market risk management is to manage and control risk within acceptable limits while at the same time achieving profitable returns. The group does not hold or issue derivative financial instruments.

Exposure to interest rate risk

Interest rate risk arises from fluctuations in the fair value or future cash flows of a financial instrument as a result of changes in market interest rates. The Company's exposure to the risk of changes in market interest rates or not is mainly related to the company's obligations with a variable interest rate and interest-bearing deposits.

The general form of the interest rate of the company's financial instruments appears at the date of the financial statements as follows:

	June 30, 2026 L.E	December 31, 2025 L.E
Floating Interest Rate Financial Instruments		
Financial Assets	1 500 433 413	1 382 001 641
Borrowing	-	(3 165 830)
	1 500 433 413	**1 378 835 811**

C) Liquidity risk

The group's management monitors the group's cash flows, financing and liquidity requirements of the group. The group's goal is to achieve a balance between continuity of financing and flexibility by obtaining loans from banks. The group manages liquidity risk by maintaining adequate reserves and by obtaining borrowing facilities, whereby the parent company maintains credit limits of 2 Billion Egyptian pound by continuously monitoring expected and actual cash flows and matching the maturity of assets and financial liabilities.

The parent company has sufficient cash to pay the expected operating expenses, including the financial liabilities expenses.

29- Capital Management

For the purpose of managing the company's capital, it includes the capital, the issued capital, and all other equity reserves of the company's shareholders.
The parent company manages its capital structure and adjusts it in light of changes in business conditions as well as to meet future developments of the activity. No changes were made in the objectives, policies or processes during the year, and the Company is not subject to any external requirements imposed on its capital.

	June 30, 2026 L.E	December 31, 2025 L.E
Total Liability	3 111 997 544	3 188 229 067
Less: Cash & Equivalent	(1 500 433 413)	(1 382 001 641)
Net Liability	**1 611 564 131**	**1 806 227 426**
Total Equity	10 098 759 607	8 782 864 776
Net Liability: Total Equity Percentage	**15.96%**	**20.57%**

30- Share-based payments

a. On January 2026 profit or loss statement was charged with a portion of the share-based payment plan. This plan consists of free shares totaling 6.0 million shares valued at EGP 17.29 per share (after deducting the par value). Of this total, 2,224,401 shares were allocated to employees of parent company and 3,775,599 shares were allocated to employees of the subsidiary companies
b. On April 2026 profit or loss statement was charged with a portion of the share-based payment plan. This plan consists of free shares totaling 10,623,676 shares valued at EGP 17.77 per share (after deducting the par value). Of this total, 3,507,619 shares were allocated to employees of parent company and 7,116,057 shares were allocated to employees of the subsidiary companies

31- Earnings per share

Basic earnings per share is calculated by dividing the net profit distributable to common stockholders by the weighted average number of shares outstanding during the period.

	From Apr 1, 2026 to June 30, 2026	From Apr 1, 2025 to June 30, 2025	From Jan 1, 2026 to June 30, 2026	From Jan 1, 2025 to June 30, 2025
	L.E	L.E	L.E	L.E
Net profit for the Period for the Owners of the Company (EGP)	**949 295 996**	**495 884 522**	**1 806 163 912**	**1 098 143 813**
BOD and Employees Share Suggested / Actual (EGP)	(204 093 829)	(148 174 214)	(529 099 980)	(251 655 677)
Net Profit Available for Ordinary Shares (EGP)	**745 202 167**	**347 710 308**	**1 277 063 932**	**846 488 136**
Average Number of Shares Outstanding	3 466 666 667	3 466 666 667	3 466 666 667	3 466 666 667
Basic Share in Earnings for the Period (EGP/Share)	**0.21**	**0.10**	**0.37**	**0.24**