



EFG Holding

2Q2023/1H2023 Results Presentation



Group Overview

Group Performance Highlights

- ≡ Another buoyant quarter for EFG Holding Group, with the Investment Bank (EFG Hermes), EFG Finance and aiBANK, all posting Y-o-Y revenue growth. Group revenues rose 51% Y-o-Y to reach EGP3.1 billion in 2Q23; steered by strong unrealized gains on seed capital, higher Brokerage, Asset Management and Private Equity revenues; together with higher revenues delivered by valU and aiBANK;
- ≡ Group operating expenses, (including employee expenses, other G&A and Provisions& ECL) rose 53% Y-o-Y to come at EGP2.1 billion in 2Q23. Employee expenses moved up 40% Y-o-Y to EGP1.1 billion, other G&A expenses rose 62% Y-o-Y to EGP649 million and provisions & ECL gained 93% Y-o-Y to EGP320 million, mainly on the back of higher salaries, operating expenses and provisions & ECL reported by all three verticals to reflect inflation and USD denominated expenses in Egypt, and the impact of a weaker EGP on the translation of the non-EGP denominated salaries at EFG Hermes. Employee expenses/revenues came at 37% in 2Q23 and 41% in 1H23;

- ≡ EFG Holding Group net operating profit and net profit before tax, rose 46% and 37% Y-o-Y to EGP988 million and EGP842 million, respectively, in 2Q23. Taxes, which rose 76% Y-o-Y to EGP288 million in 2Q23, and was driven mainly by higher deferred taxes booked by the Investment Bank, weighed down on the magnitude of the increase in profitability; thus, EFG Holding Group net profit after tax and minority interest came at EGP405 million, up 20% Y-o-Y, in 2Q23;
- ≡ EFG Hermes (the Investment Bank) revenues grew 61% Y-o-Y to EGP1.6 billion in 2Q23, lifted by higher revenues posted by the different platforms: the sell-side, buy-side and Holding & Treasury. This was powered by strong unrealized gains on seed capital, higher brokerage executions in Egypt, Egypt Asset Management's incentive fees, higher Private Equity AuMs, and generally the impact on revenues generated by operations outside Egypt and translated to EGP, post the EGP devaluation Y-o-Y;

- ≡ EFG Hermes operating expenses rose 67% Y-o-Y to EGP1.1 billion in 2Q23, driven largely by higher employee expenses, followed by higher other G&A and ECL booked during the quarter. This was driven by higher salaries and operating expenses Y-o-Y to reflect the impact of the non-Egypt operations/offices expenses, the USD denominated expenses in Egypt and the high inflation levels in Egypt Y-o-Y;
- ≡ EFG Hermes reported decent profitability from its operations in 2Q23, as the Investment Bank net operating profit and net profit before tax, rose 47% Y-o-Y and 45% Y-o-Y to EGP443 million and EGP405 million, respectively. Higher taxes from operations and higher deferred taxes dented profitability; thus, EFG Hermes net profit after tax and minority inched up only 3% Y-o-Y to EGP212 million;

- ≡ EFG Finance revenues added 23% Y-o-Y to EGP620 million in 2Q23, underpinned by higher revenues recorded by all lines of business except Tanmeyah, and predominately on higher revenues posted by valU, which included EGP75 million of securitization gains;
- ≡ EFG Finance operating expenses rose 30% Y-o-Y to EGP477 million, mainly on other G&A expenses to reflect inflation and the impact of the devaluation on USD denominated expenses, and higher provisions & ECL required as the loan portfolio continued to grow; meanwhile, employee expenses was largely unchanged;
- ≡ EFG Finance net profit before tax and minority interest declined 24% Y-o-Y, as the quarter included EGP34 million of goodwill amortization related to Fatura's PPA, which in a requirement within the first anniversary from the acquisition date. However, net profit after tax and minority reached EGP54 million, down only 5% Y-o-Y, on Tanmeyah's lower tax charge and minority interest compared to 2Q22;

- ≡ aiBANK reported revenues of EGP888 million in 2Q23, up 58% Y-o-Y; driven by stronger net interest income on the back of the growth in interest earning assets, jointly with higher fees & commissions as trade finance volumes increased Y-o-Y;
- ≡ aiBANK operating expenses including provisions & ECL rose 49% Y-o-Y to EGP487 million in 2Q23, on higher salaries on the back of promotions, inflation, and new hirings during 2Q; higher other G&A expenses to reflect high inflation levels in Egypt and the devaluation impact on USD denominated expenses; together with an increase in provisions & ECL as the bank continues to enhance its coverage ratios, in addition to ECL required for investments such as securitization that entail higher provisions;
- ≡ The Bank's net profit after tax rose 86% Y-o-Y to EGP271 million (of which EFG Hermes' share is EGP138 million) in 2Q23, as revenues growth outpaced the growth in expenses.

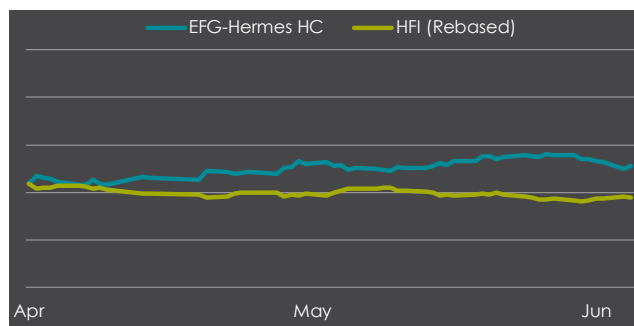
Group Overview

Share Information

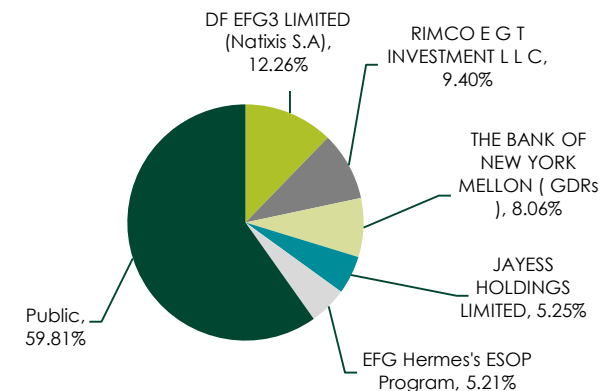
Stock Performance 2Q23



Stock Price Performance



Shareholders structure



*Shareholders structure as of 30th of June, 2023

Analyst Recommendations Analysis

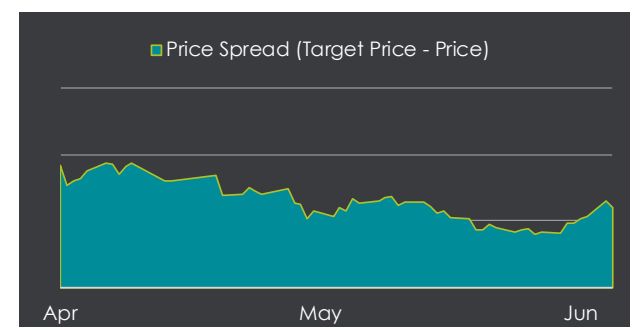
Institution	Recommendation	Target Price	Date
Arqaam	Buy	22.4	Jun-23
CI Capital	Buy	23.0	Apr-23
Beltone	Buy	21.3	Mar-23
Al Ahly Pharos	Buy	22.9	Mar-23

Consensus Recommendation



* Based on 30th of June, 2023 closing price

Price Spread

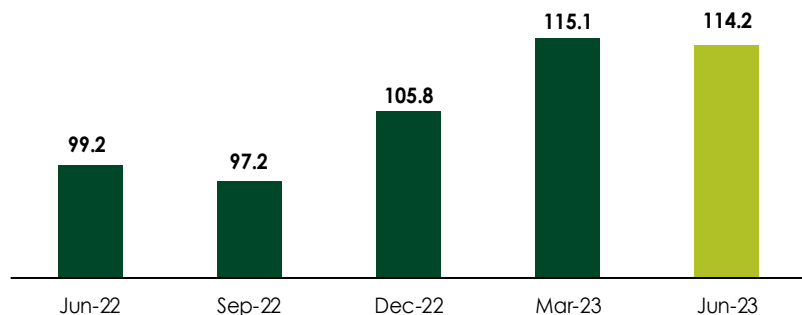


Group Overview

Balance Sheet

Total Assets, down 1% Q-o-Q

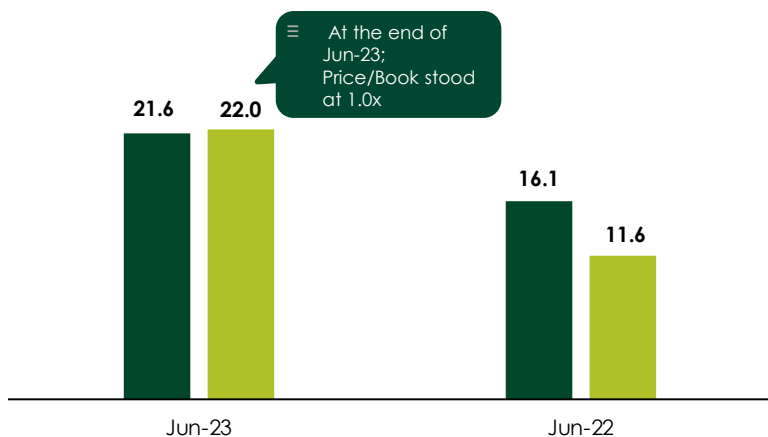
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Shareholders' Equity* ■ Market Capitalization



* Equity Attributable to Shareholders

EFG Holding Balance Sheet as at 30th of June 2023

Assets - Liabilities	In EGP million
Cash and Cash Equivalents	19,032
EFG Finance Loans Receivable	12,341
Commercial Bank Loans	21,912
Investment in Associates	650
Merchant Banking Loans	299
Asset Management Seed Capital	4,836
Private Equity Seed Capital	2,069
Fixed Assets and Real Estate	2,426
Clients Investments at FVTPL (Structured Products)	852
Payables to Clients at FVTPL (Structured Products)	(852)
(Receivables - Payables)	(5,090)
(Other Assets - Other Liabilities)	(2,700)
Goodwill and Other Intangible Assets	1,877
Trading and AFS Investments	5,881
Investments at Amortized Cost	16,721
Customer Deposits	(48,607)
Short Term Bonds	(750)
Short & Long term Loans*	(5,613)
Minority	(3,709)
Total	21,576

*Predominantly includes EFG Finance borrowings.



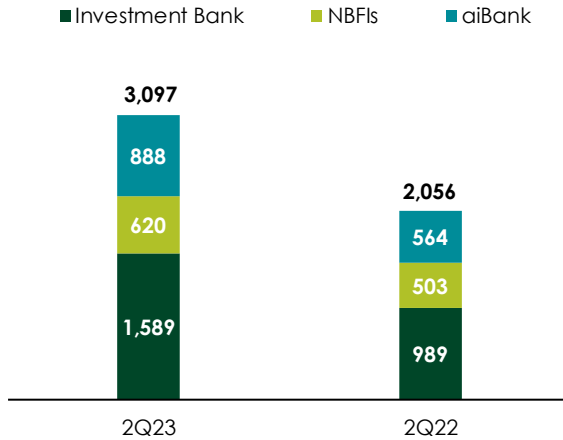
I. Second Quarter Results Review – 2Q2023

Group Overview

Group Financial Highlights – 2Q2023

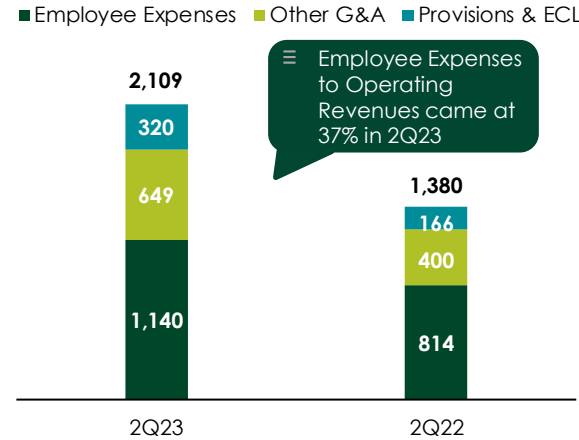
EFG Holding Net Operating Revenue, up 51% Y-o-Y

In EGP mn



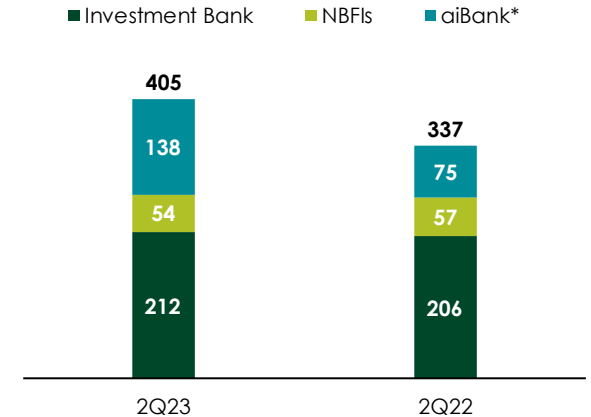
EFG Holding Operating Expenses, up 53% Y-o-Y

In EGP mn

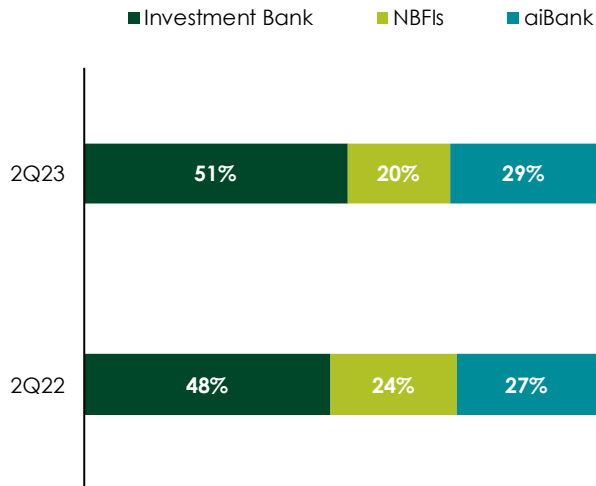


EFG Holding Net Profit After Tax and Minority Interest, up 20% Y-o-Y

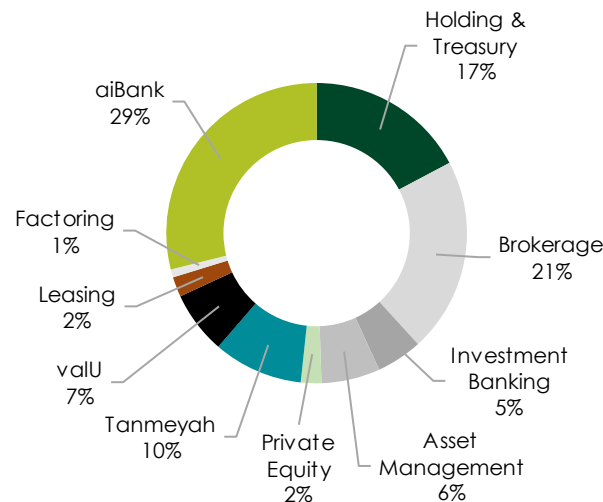
In EGP mn



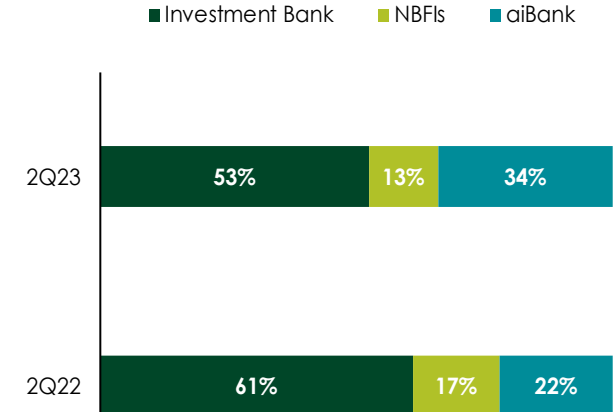
EFG Holding Revenues Contribution by Platform



Revenue Breakdown By Line of Business



NPAT Contribution by Platform



EFG Hermes Overview

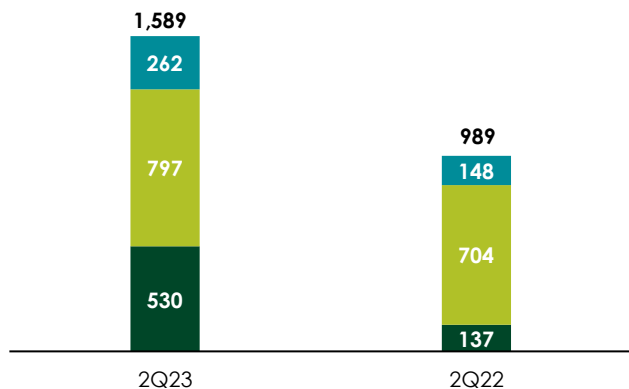
EFG Hermes Highlights – 2Q2023

EFG Hermes Revenues, up 61% Y-o-Y

up 61% Y-o-Y

In EGP mn

■ Holding & Treasury ■ Sell-side ■ Buy-side

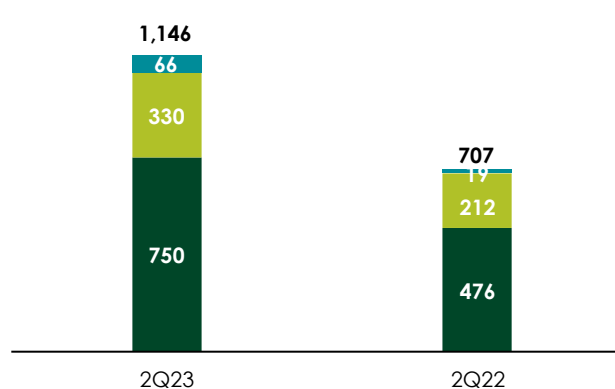


EFG Hermes Expenses, up 62% Y-o-Y

up 62% Y-o-Y

In EGP mn

■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Finance Operational Highlights

USD **18.6** bn

Brokerage Executions
-25% Y-o-Y, -6% Q-o-Q

351

companies

Research Coverage

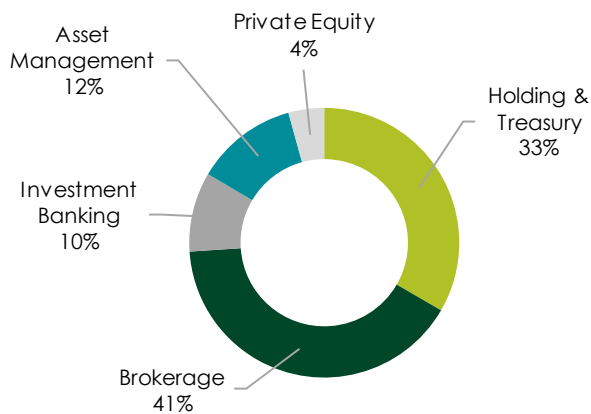
USD **1.1** bn

Investment Banking
Deals Size

USD **4.7** bn

Buy-Side AuMs
6% Q-o-Q, 13% Y-o-Y

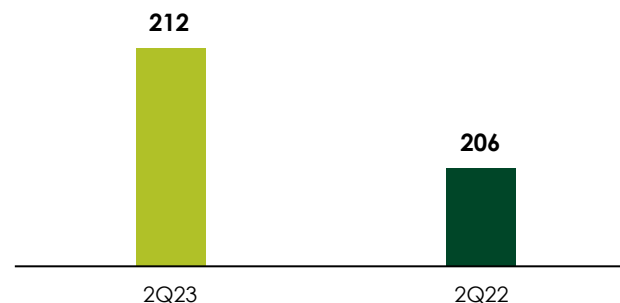
EFG Hermes Revenues Contribution



EFG Hermes Net Profit After Tax and Minority Interest, up 3% Y-o-Y

up 3% Y-o-Y

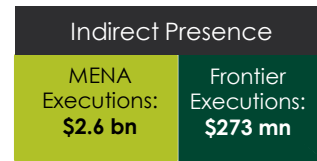
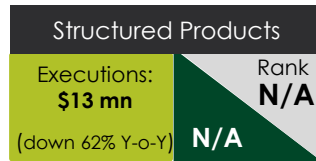
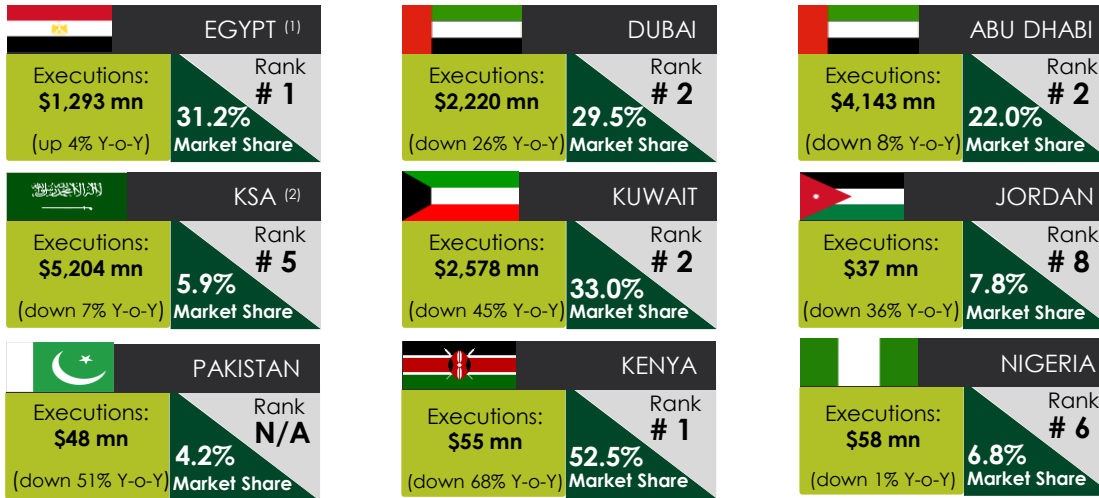
In EGP mn



EFG Hermes Overview

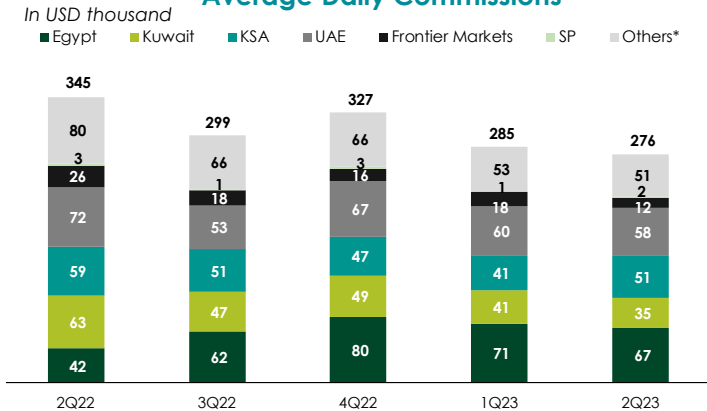
Brokerage Overview – 2Q2023

Executions and Market Shares

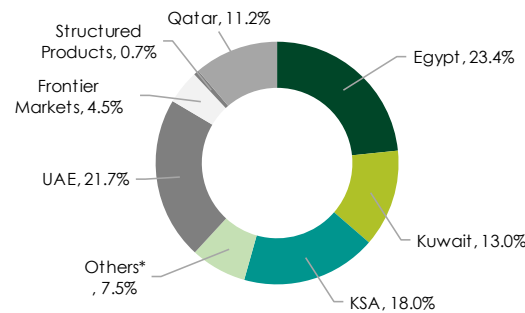


(1) Excluding special transactions
(2) Over brokers only

Average Daily Commissions

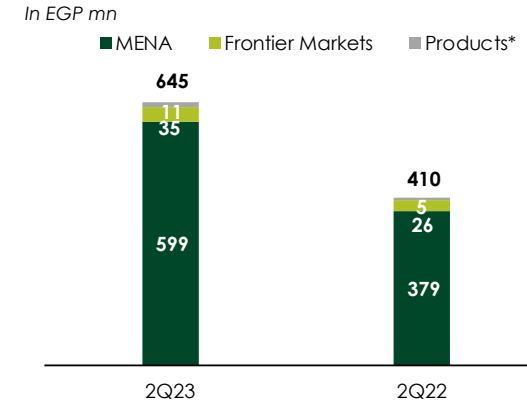


Fees Contribution by Market/Product



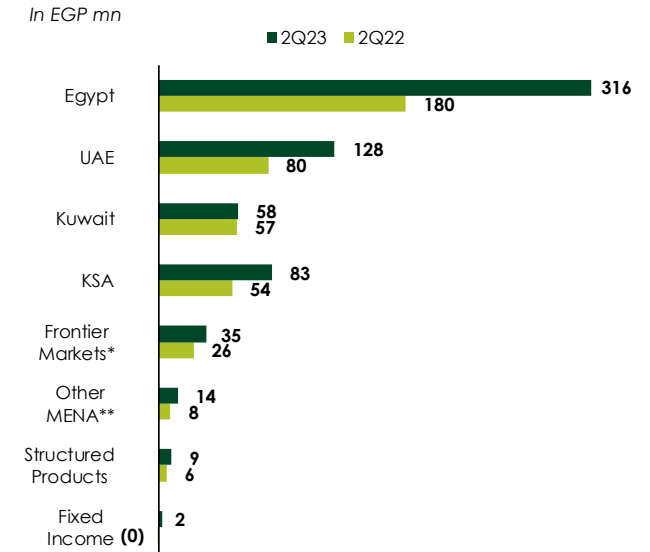
*Others including: Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One
**Based on 2Q23 figures

Brokerage Revenue by Region



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)



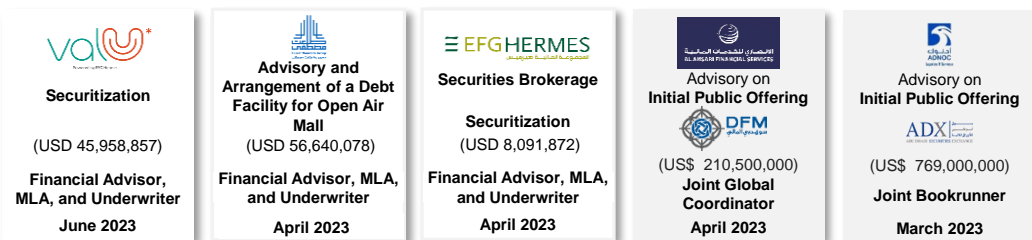
* Frontier Markets includes Pakistan, Nigeria, Kenya, and Other Frontier markets
**Other MENA includes: Oman, Jordan, and Bahrain

*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One

EFG Hermes Overview

Investment Banking and Research Overview – 2Q2023

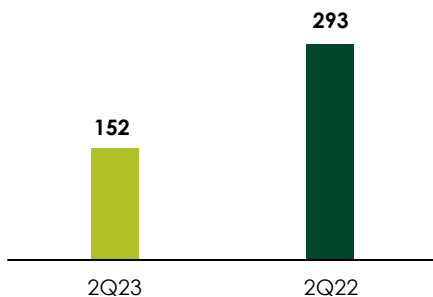
Investment Banking



- On the debt front, the team successfully advised HSB on the issuance of its senior unsecured short-term note in a transaction worth USD8 million. Additionally, the team advised Talaat Mostafa Group (TMG), on an EGP1.75 billion financing for its flagship retail project "Open Air Mall". Finally, the firm concluded the advisory on valU's fifth securitized bond issuance of its EGP4.0 billion program, in a transaction worth USD46 million.
- In the equity space, the team successfully acted as a Joint Global Coordinator (JGC) on the IPO of Al Ansari Financial Services on the Dubai Financial Market (DFM) in a USD210.5 million transaction. Building on the successful partnership and series of IPOs completed for UAE integrated energy giant ADNOC, the team also acted as a Joint Bookrunner on the IPO of its marine logistics unit, ADNOC L&S, on the ADX in a USD769 million transaction.

Investment Banking Revenue

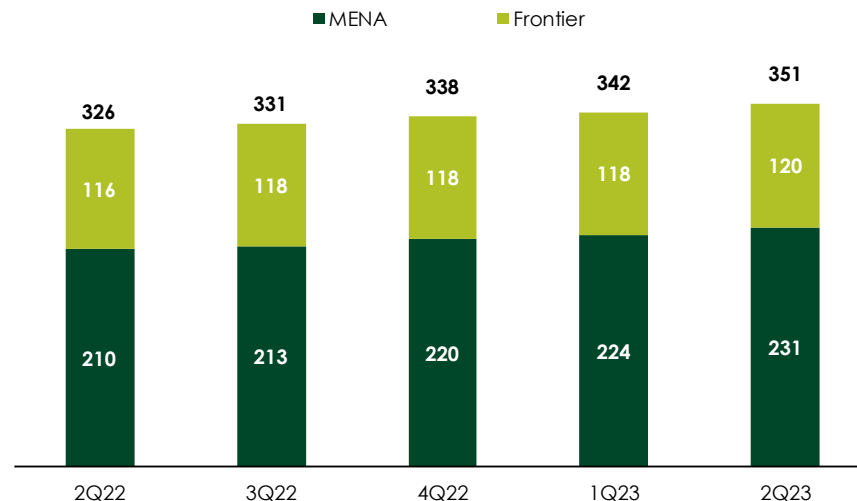
In EGP mn



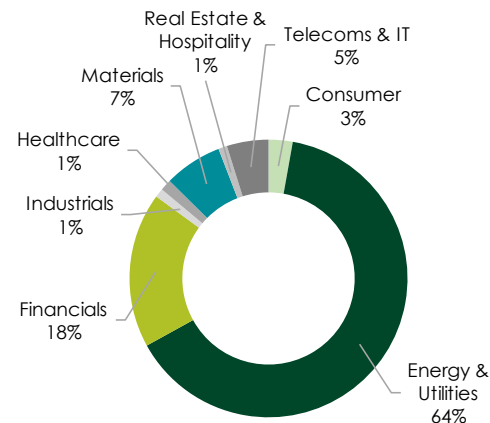
Research

Research Coverage Universe

Number of Companies



Research coverage by Sector



- In 2Q23, EFG Hermes's Research team initiated coverage on nine new stocks, which included Al Ansari Financial Services, Alamar Foods, Aldawaa Medical, Nahdi Medical, Mughal Iron, Amreli Steels, Dukhan Bank, ADNOC Gas, and Abraj Energy Services bringing the stocks covered to 351 stocks in 25 countries.

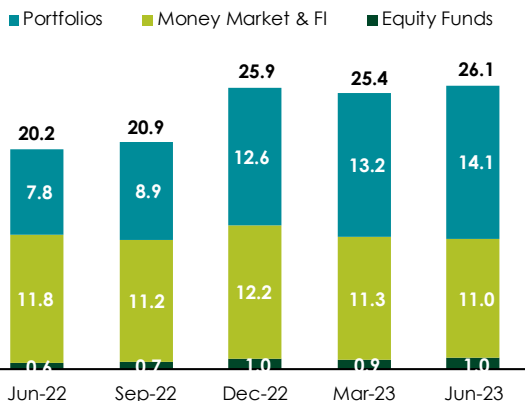
EFG Hermes Overview

Asset Management Overview – 2Q2023

Egypt Asset Management

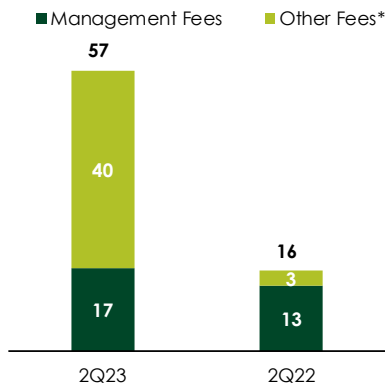
Assets Under Management

In EGP bn



Revenue Breakdown

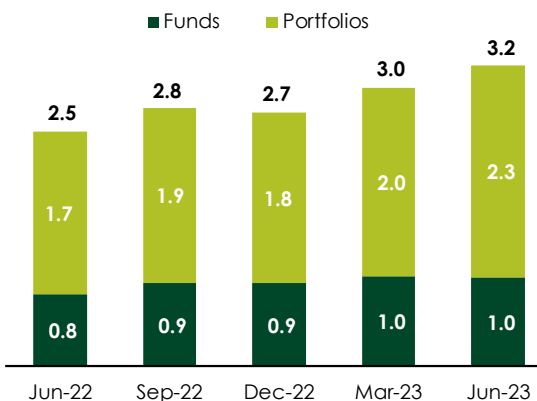
In EGP mn



Regional Asset Management “FIM”

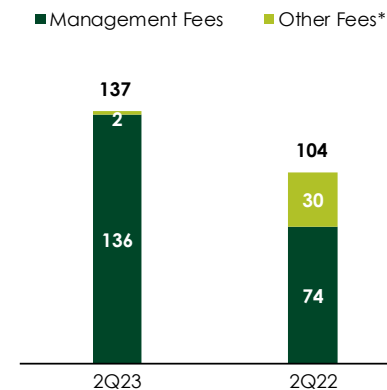
Assets Under Management

In USD bn



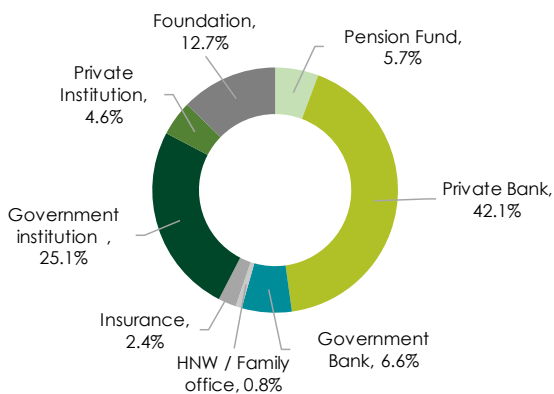
Revenue Breakdown

In EGP mn



* Other Fees include incentive fees and other net revenues

AuMs Breakdown by Investor Type

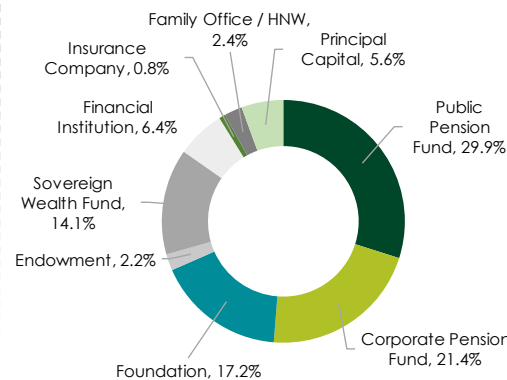


AuMs Breakdown by Region

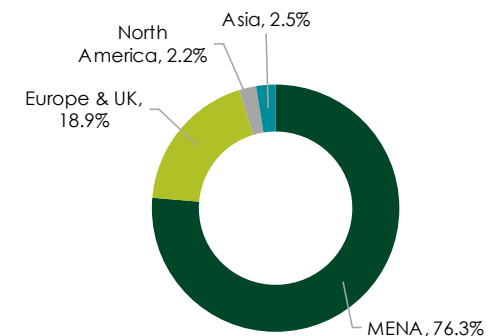
MENA, 100%



AuMs Breakdown by Investor Type



AuMs Breakdown by Region



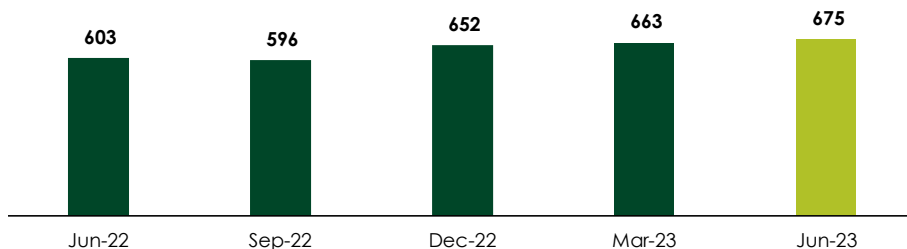
EFG Hermes Overview

Private Equity Overview – 2Q2023

Private Equity

Private Equity AUMs Evolution

In USD mn

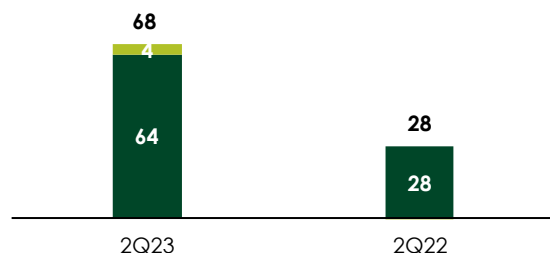


- Vortex Energy IV currently manages two companies, Ignis Energy and EO Charging and spans across two verticals within the energy transition sector, renewable energy and e-mobility, respectively. Vortex Energy has been progressing its fundraising for the Vortex Energy IV, LP while looking to deploy further capital across the Energy Transition landscape.
- Egypt Education Platform has continued expanding its market leading position after completing the acquisition of a majority stake in Egypt's leading education content developer, Selah El Telmeez ("SET"), and is currently negotiating the addition of 2 more schools to expand its footprint by an additional c.3k students.
- UpH has continued to be the number 1 supplier to the market's IV solutions in 2Q23. UpH increased its total sales of LVP and SVP products, despite substantial raw material shortages in the market and continued currency devaluation outlook. UpH continues to focus on the development of its products portfolio, with new products currently in its R&D pipeline planned for launches between 2023 and 2024.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

Awards/Rankings

- Forbes**
Ranked 13th
Forbes Middle East – Top 50 companies in Egypt
- gbm**
Best Customer Centric Investment Banking Brand, Egypt 2023
Global Brand Awards
- AFRICAN BANKER AWARDS 2023**
Best Fintech Startup in North Africa: BNPL Service
Africa Bank 4.0 Awards (North Africa 2023)
- AFCM**
Best Broker in Egypt & Dubai
AFCM
- Investment Achievement Awards**
Best M&A House in MENA
Best M&A Deal in MENA
Best IPO in Middle East, MENA, EMEA
Best Equity Deal in Middle East, MENA, EMEA
EMEA Finance - Middle East Banking Awards 2022
- EUROMONEY**
Best Investment Bank in Egypt
Euromoney – Awards for Excellence
- EGX** The Egyptian Exchange
Best Performing Brokerage Firm
EGX Awards 2023
- THE GLOBAL ECONOMICS**
Best Financial Intermediary in Egypt
Global Economics

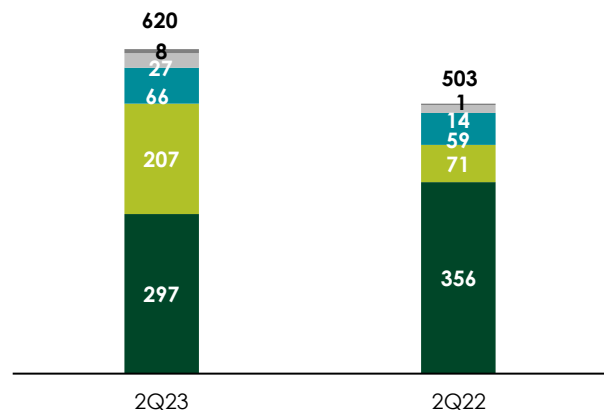
EFG Finance Overview

EFG Finance Highlights – 2Q2023

EFG Finance Revenues, up 23% Y-o-Y

In EGP mn

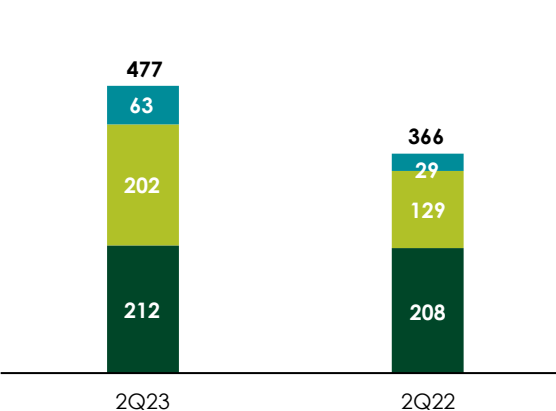
■ Tanmeyah ■ valU ■ Leasing ■ Factoring ■ Fatura



EFG Finance Expenses, up 30% Y-o-Y

In EGP mn

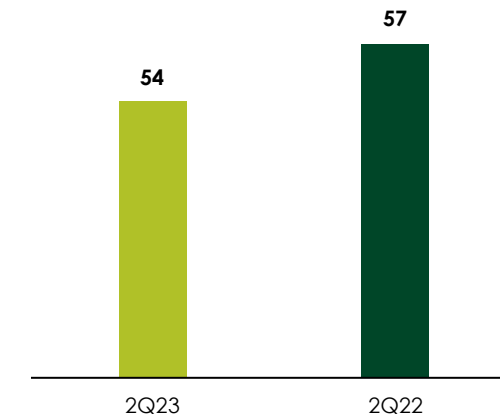
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



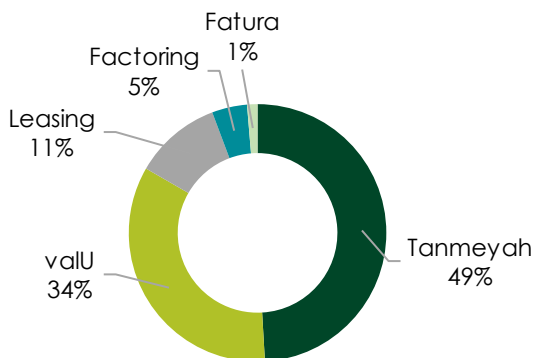
EFG Finance Net Profit After Tax and Minority Interest, down 5% Y-o-Y

In EGP mn

In EGP mn



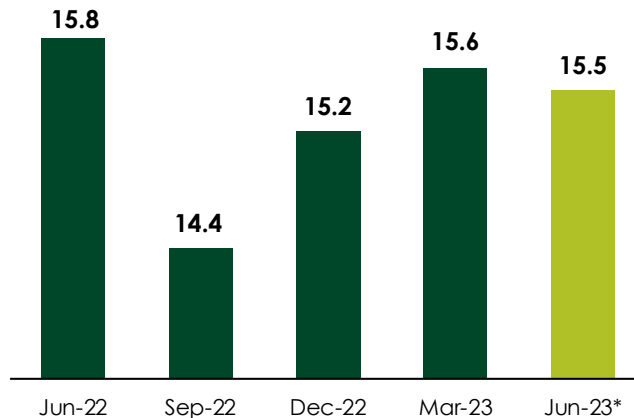
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, down 1% Q-o-Q

In EGP bn

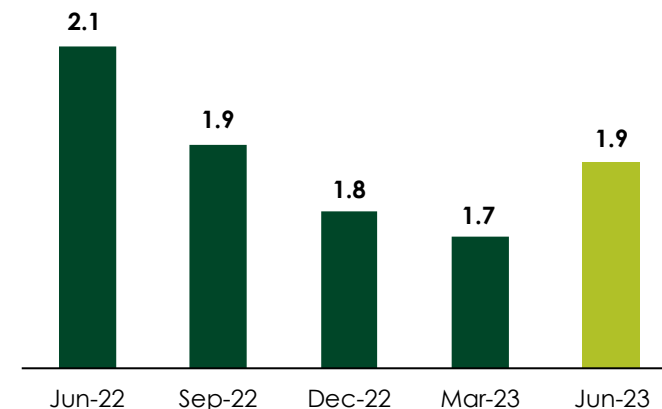
In EGP bn



EFG Finance Tangible Equity, up 8% Q-o-Q

In EGP bn

In EGP bn



*Excludes Leasing securitization of EGP1,938 million, and valU securitization of EGP2,153 million

EFG Finance Overview

Tanmeyah and valU Overview – 2Q2023

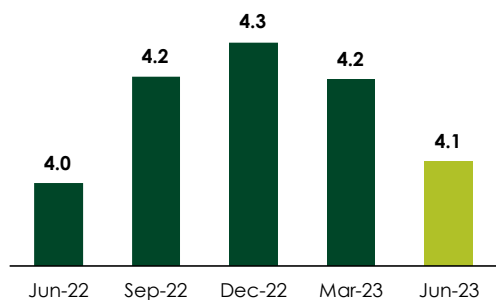


KPIs



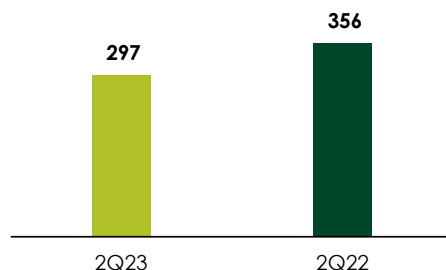
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn

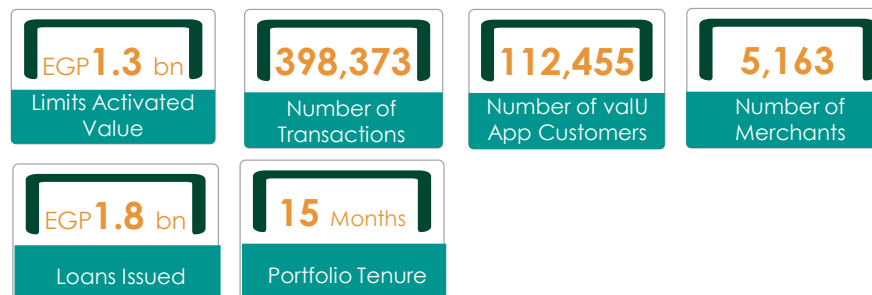


EFG Holding

INVESTOR RELATIONS

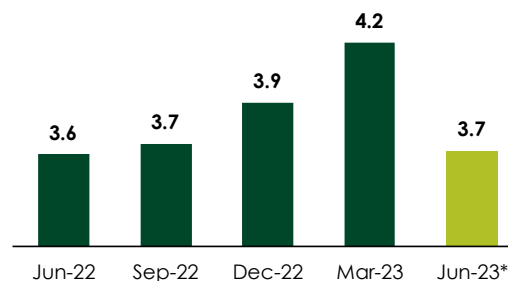


KPIs



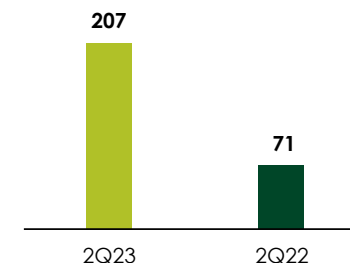
Outstanding Portfolio

In EGP bn



valU Revenue

In EGP mn



*Excludes Securitized Portfolio of EGP2,153 million

EFG Finance Overview

Leasing and Factoring Overview – 2Q2023

Leasing

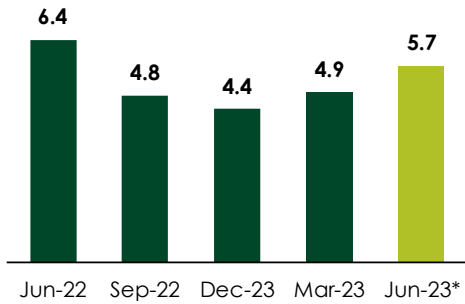
KPIs



* Above Corridor

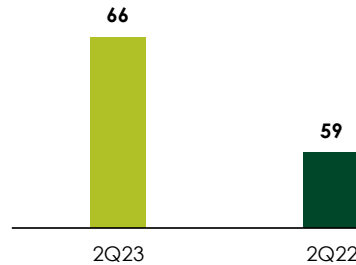
Leasing On-Books Portfolio

In EGP bn



Leasing Revenue

In EGP mn



*Excludes Securitized Portfolio principal amount of EGP1,938 million

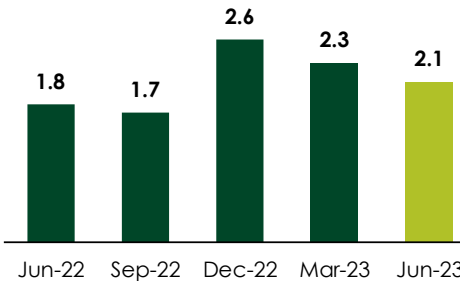
Factoring

KPIs



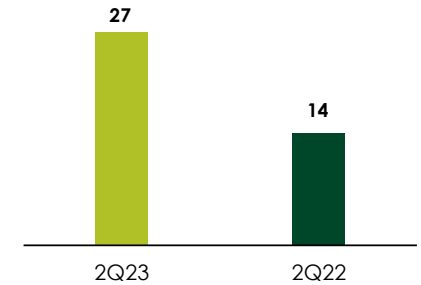
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn

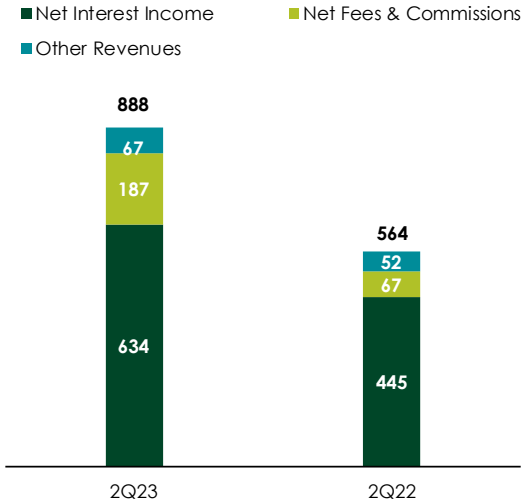


Business Lines Overview

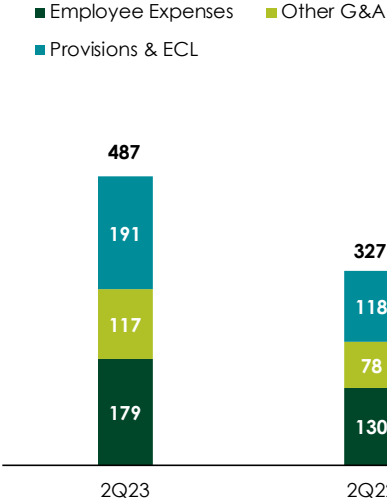
aiBANK Operational and Financial Overview – 2Q2023



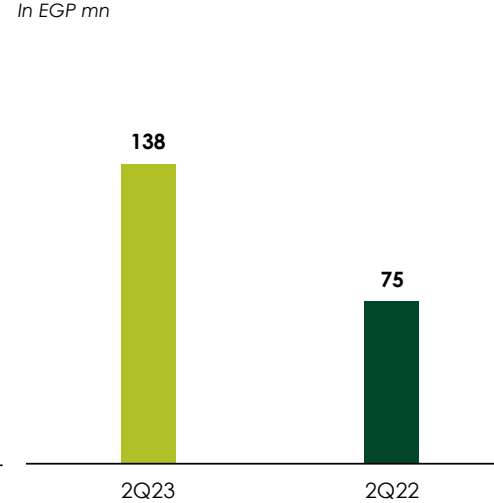
aiBANK Net Operating Revenue, up 58% Y-o-Y
In EGP mn



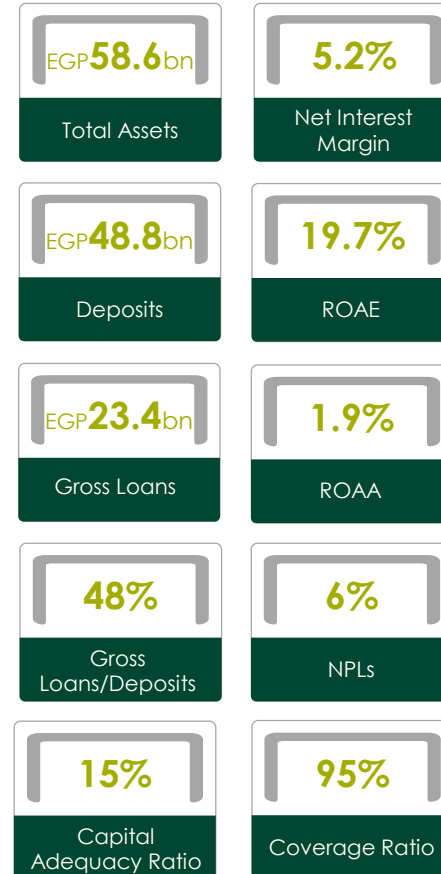
aiBANK Operating Expenses, up 49% Y-o-Y
In EGP mn



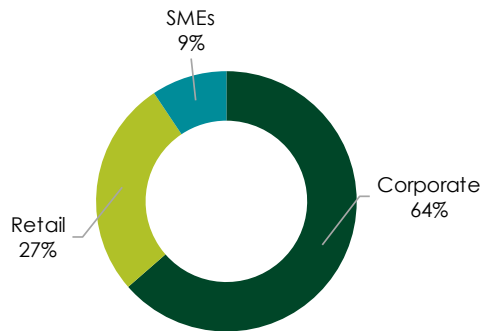
aiBANK Net Profit After Tax and Minority, up 86% Y-o-Y
In EGP mn



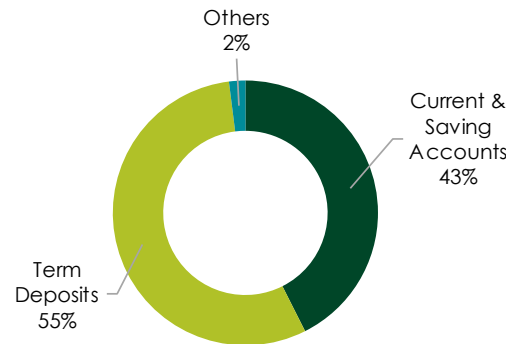
KPIs



Loans by Type



Deposits by Type





I. First Half Results Review – 1H2023

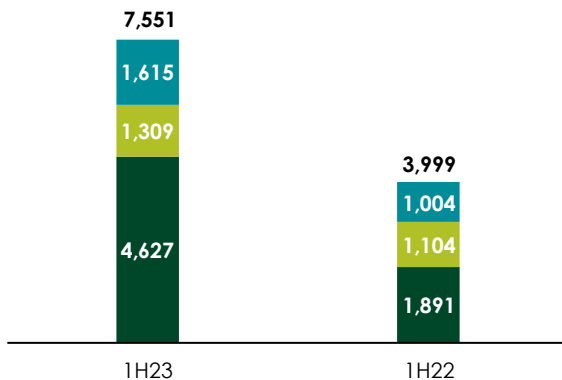
Group Overview

Group Financial Highlights – 1H2023

EFG Holding Net Operating Revenue, up 89% Y-o-Y

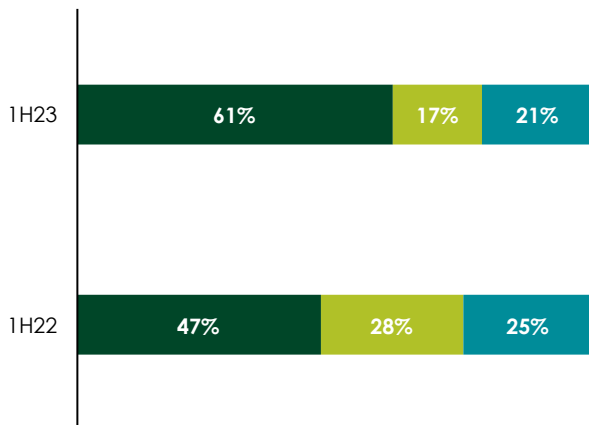
In EGP mn

■ Investment Bank ■ NBFIs ■ aiBank



EFG Holding Revenues Contribution by Platform

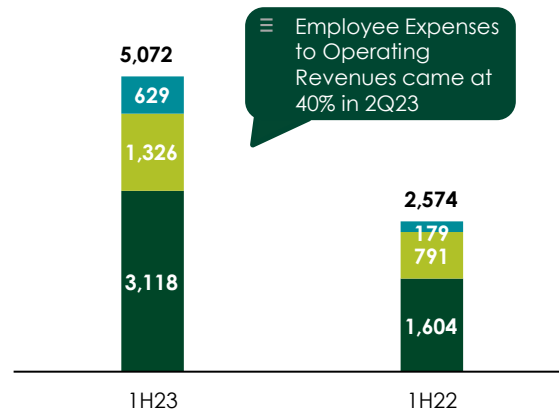
■ Investment Bank ■ NBFIs ■ aiBank



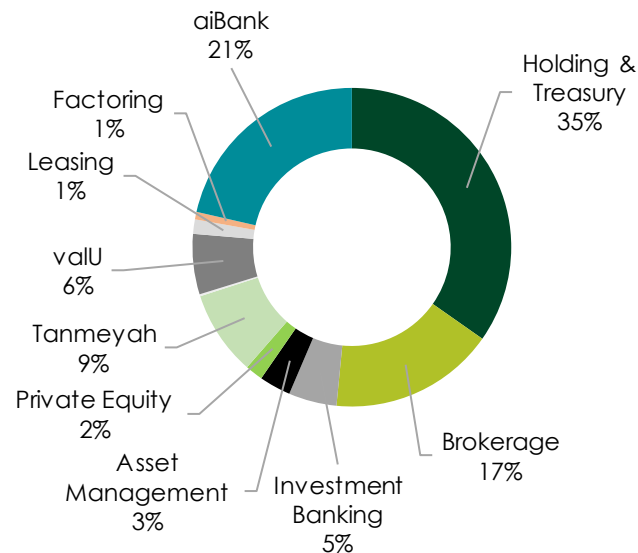
EFG Holding Operating Expenses, up 97% Y-o-Y

In EGP mn

■ Employee Expenses ■ Other G&A ■ Provisions & ECL



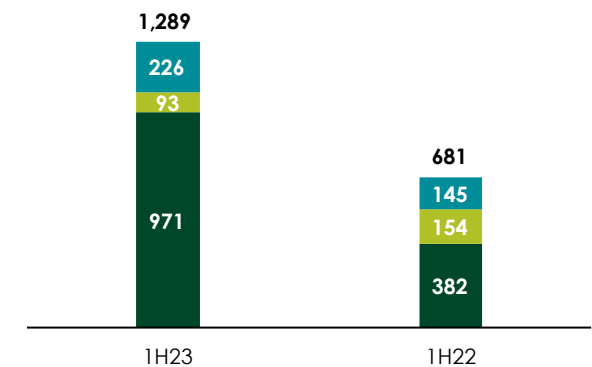
Revenue Breakdown By Line of Business



EFG Holding Net Profit After Tax and Minority Interest, up 89% Y-o-Y

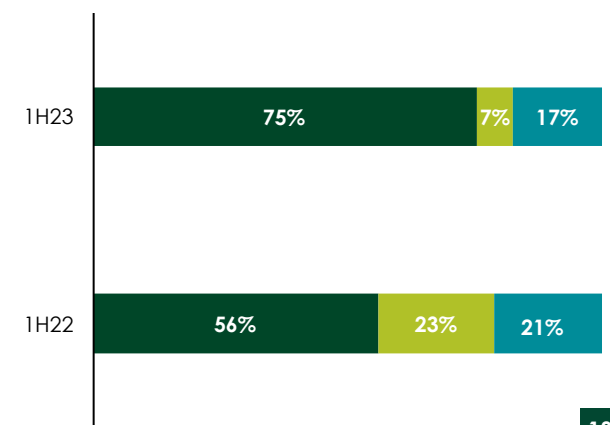
In EGP mn

■ Investment Bank ■ NBFIs ■ aiBank*



NPAT Contribution by Platform

■ Investment Bank ■ NBFIs ■ aiBank



EFG Hermes Overview

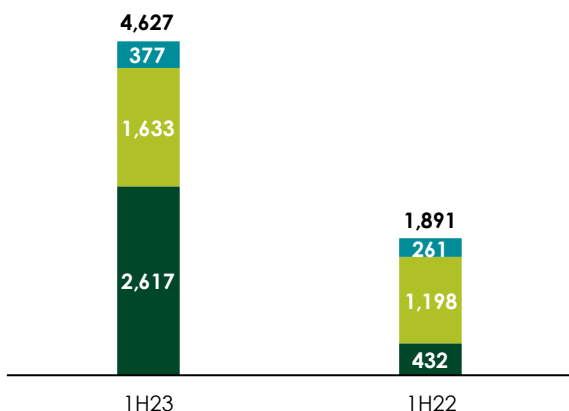
EFG Hermes Highlights – 1H2023

EFG Hermes Revenues,

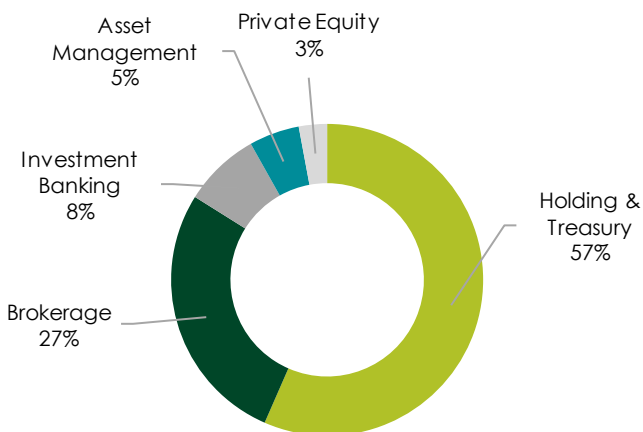
up 145% Y-o-Y

In EGP mn

■ Holding & Treasury ■ Sell-side ■ Buy-side



EFG Hermes Revenues Contribution

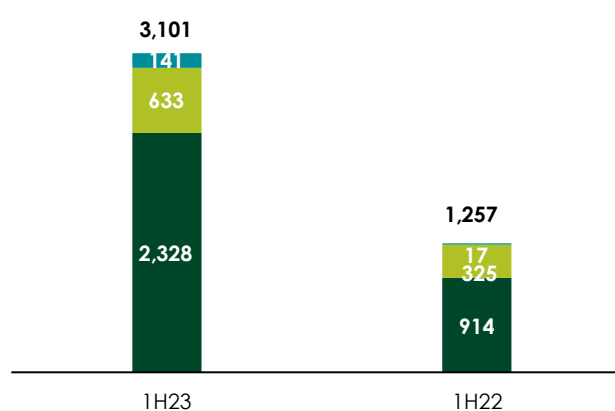


EFG Hermes Expenses,

up 147% Y-o-Y

In EGP mn

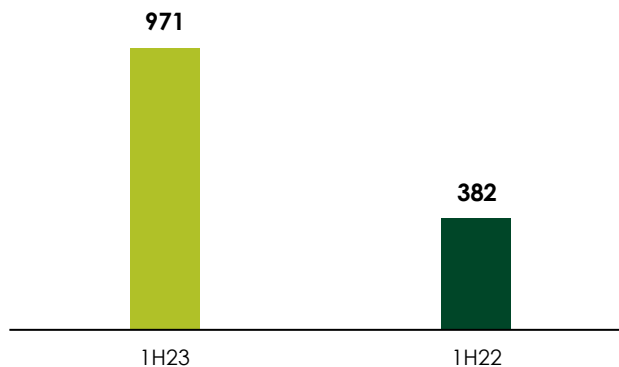
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Hermes Net Profit After Tax and Minority Interest,

up 154% Y-o-Y

In EGP mn



EFG Hermes Operational Highlights

USD **38.4** bn

Brokerage Executions
-23% Y-o-Y

351
companies

Research Coverage

USD **4.0** bn

Investment Banking
Deals Size

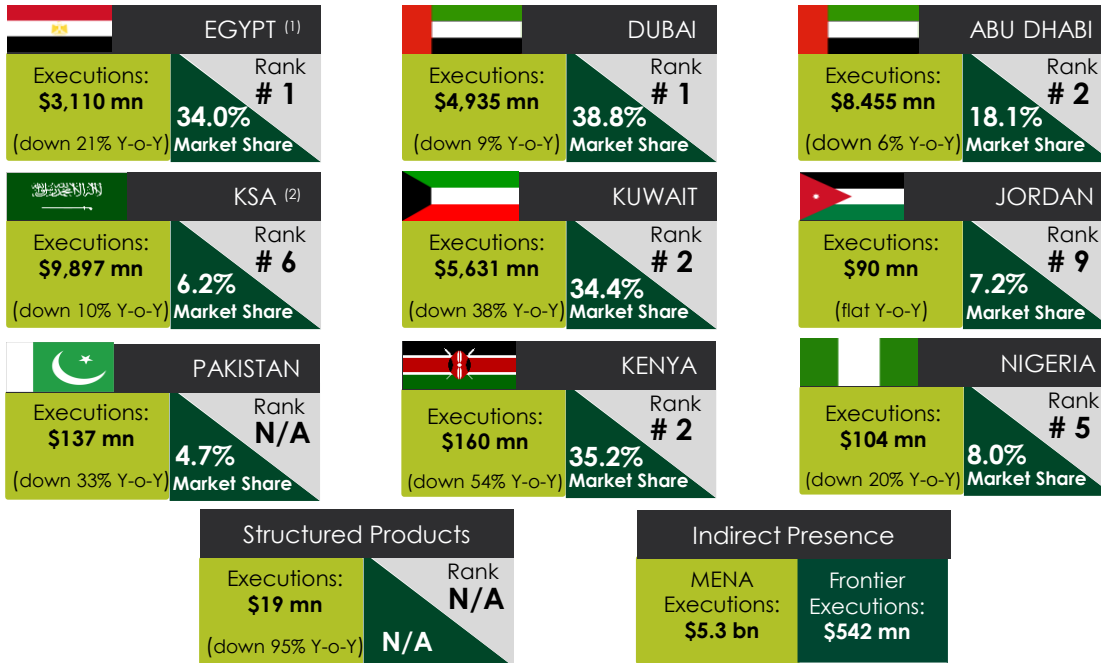
USD **4.7** bn

Buy-Side AuMs
6% Q-o-Q, 13% Y-o-Y

EFG Hermes Overview

Brokerage Overview – 1H2023

Executions and Market Shares

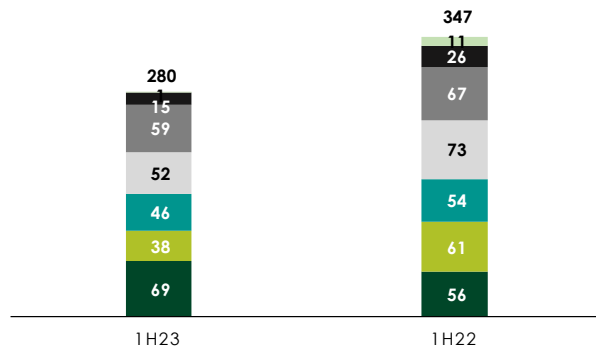


(1) Excluding special transactions
(2) Over brokers only

Average Daily Commissions

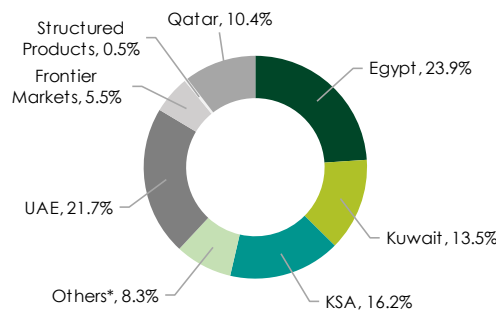
In USD thousand

Legend: Egypt, Kuwait, KSA, Others*, UAE, Frontier Markets, SP



*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One

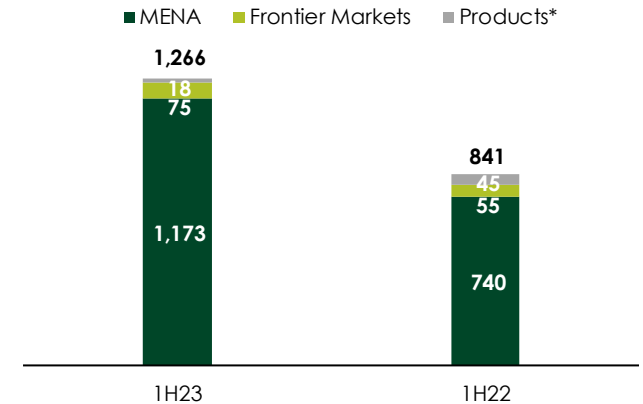
Fees Contribution by Market/Product



*Others including: Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One
**Based on 1H23 figures

Brokerage Revenue by Region

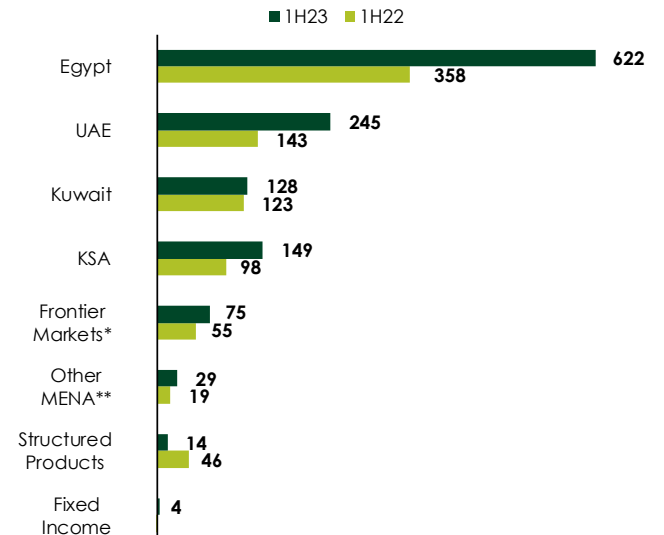
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

In EGP mn



* Frontier Markets includes Pakistan, Nigeria, Kenya, and Other Frontier markets
**Other MENA includes: Oman, Jordan, and Bahrain

EFG Hermes Overview

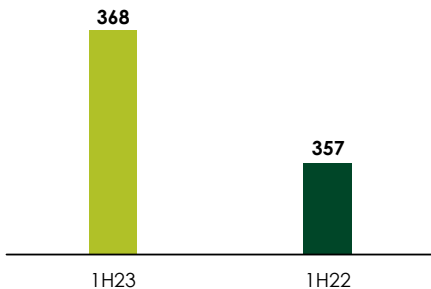
Investment Banking and Research Overview – 1H2023

Investment Banking

 Securitization (USD 45,958,857) Financial Advisor, MLA, and Underwriter June 2023	 Advisory and Arrangement of a Debt Facility for Open Air Mall (USD 56,640,078) Financial Advisor, MLA, and Underwriter April 2023	 Advisory on Initial Public Offering (US\$ 210,500,000) Joint Global Coordinator April 2023	 Securities Brokerage Securitization (USD 8,091,872) Financial Advisor, MLA, and Underwriter April 2023	
 Advisory on Initial Public Offering (US\$ 769,000,000) Joint Bookrunner March 2023	 Advisory on Initial Public Offering (US\$ 244,000,000) Joint Bookrunner March 2023	 Advisory on Initial Public Offering (US\$ 2,500,000,000) Joint Bookrunner March 2023	 Securitization (USD 26,218,356) Financial Advisor, MLA, and Underwriter March 2023	 Securitization (USD 32,323,383) Financial Advisor, MLA, and Underwriter March 2023
 Securitization (USD 31,878,519) Financial Advisor, MLA, and Underwriter March 2023	 Securitization (USD 27,717,774) Financial Advisor, MLA, and Underwriter March 2023	 Securitization (USD 6,267,335) Financial Advisor, MLA, and Underwriter March 2023	 Securitization (USD 20,866,585) Financial Advisor, MLA, and Underwriter February 2023	 Securitization (USD 39,847,722) Financial Advisor, MLA, and Underwriter January 2023

Investment Banking Revenue

In EGP mn



Aggregate Deals Size
USD 4.0 bn

4 ECM Deals Count
10 DCM Deals Count

Awards/Rankings

- 
Best Broker – Middle East, Kuwait, KSA, Oman & UAE
Best Asset Manager & Equity House – UAE
Financial Inclusion Awards
EMEA Finance - Middle East Banking Awards 2022

- 
Best Investment Bank in Egypt
Best Equity Bank in Middle East
Global Finance – World's Best Investment Banks Awards

- 
valU Ranked 15th
Forbes Middle East – Top FinTech Companies 2023

- 
Ranked 13th
Forbes Middle East – Top 50 companies in Egypt

- 
Best Customer Centric Investment Banking Brand, Egypt 2023
Global Brand Awards

- 
Best Fintech Startup in North Africa: BNPL Service
Africa Bank 4.0 Awards (North Africa 2023)

- 
Best Broker in Egypt & Dubai
AFCM

- 
Best M&A House in MENA
Best M&A Deal in MENA
Best IPO in Middle East, MENA, EMEA
Best Equity Deal in Middle East, MENA, EMEA
EMEA Finance - Middle East Banking Awards 2022

- 
Best Investment Bank in Egypt
Euromoney – Awards for Excellence

- 
Best Performing Brokerage Firm
EGX Awards 2023

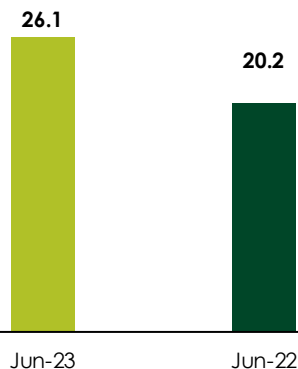
- 
Best Financial Intermediary in Egypt
Global Economics


Asset Management and Private Equity Overview – 1H2023

Assets Under Management Evolution

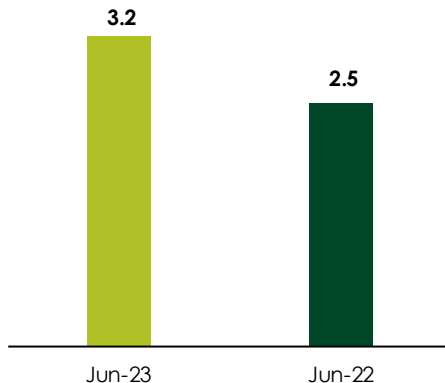
Egypt

In EGP bn



Regional "FIM"

In USD bn

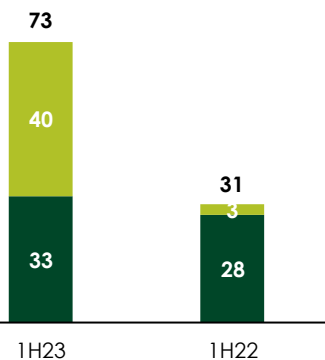


Asset Management Revenue

Egypt

In EGP mn

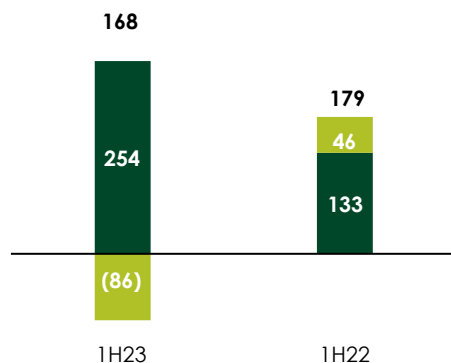
■ Management Fees ■ Other Fees*



Regional "FIM"

In EGP mn

■ Management Fees ■ Other Fees*

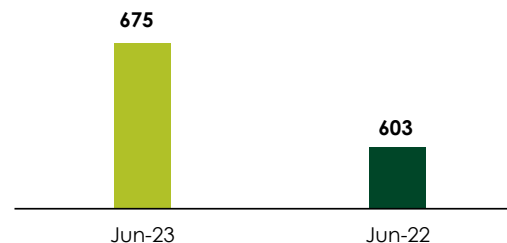


* Other Fees include incentive fees and other net revenues

Private Equity

Private Equity AUMs Evolution

In USD mn

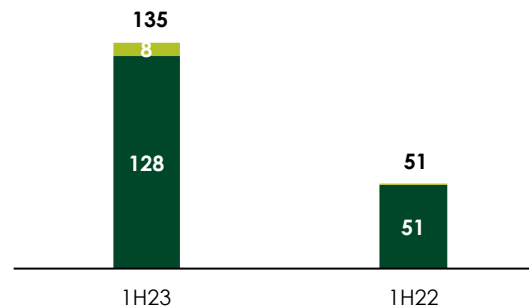


- Vortex Energy IV currently manages two companies, Ignis Energy and EO Charging and spans across two verticals within the energy transition sector, renewable energy and e-mobility, respectively. Vortex Energy has been progressing its fundraising for the Vortex Energy IV, LP while looking to deploy further capital across the Energy Transition landscape.
- Egypt Education Platform has continued expanding its market leading position after completing the acquisition of a majority stake in Egypt's leading education content developer, Selah El Telmeez ("SET"), and is currently negotiating the addition of 2 more schools to expand its footprint by an additional c.3k students.
- UpH Revenues were up c.31% Y-o-Y in 1H23. UpH increased its total sales of LVP and SVP products, despite substantial raw material shortages in the market and continued currency devaluation outlook. UpH continues to focus on the development of its products portfolio, with new products currently in its R&D pipeline planned for launches between 2023 and 2024.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

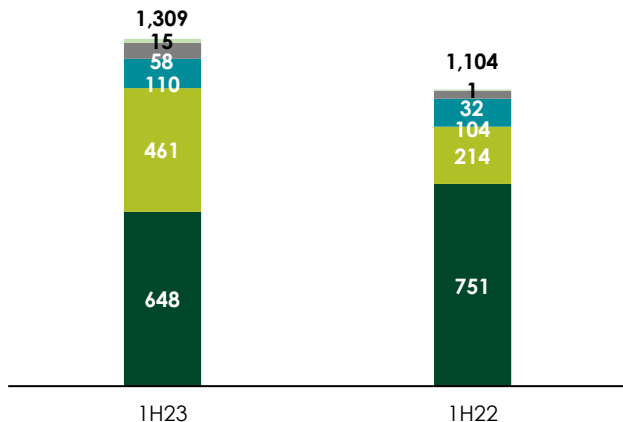
EFG Finance Overview

EFG Finance Highlights – 1H2023

EFG Finance Revenues, up 19% Y-o-Y

In EGP mn

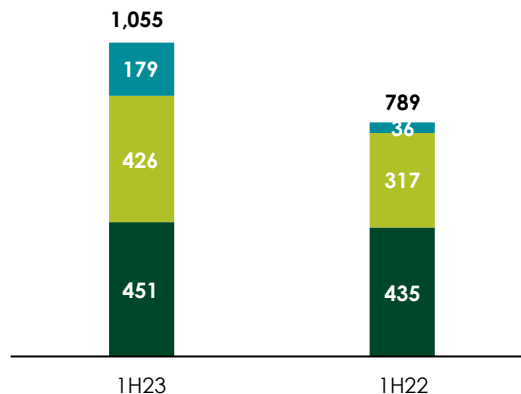
Tanmeyah valU Leasing Factoring Fatura



EFG Finance Expenses, up 34% Y-o-Y

In EGP mn

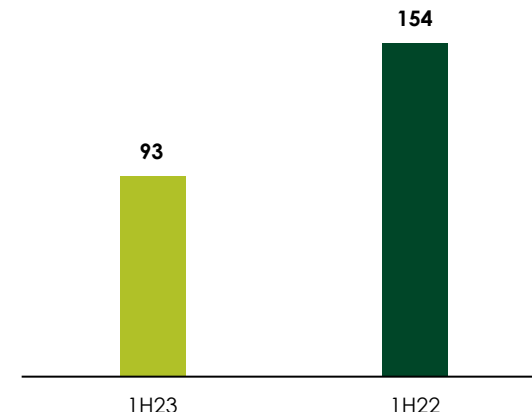
Employee Expenses Other G&A Provisions & ECL



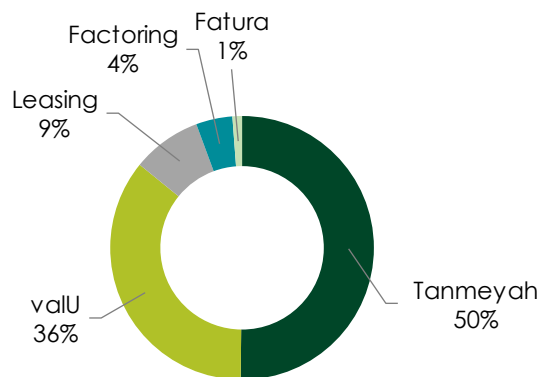
EFG Finance Net Profit After Tax and Minority Interest, down 40% Y-o-Y

In EGP mn

In EGP mn



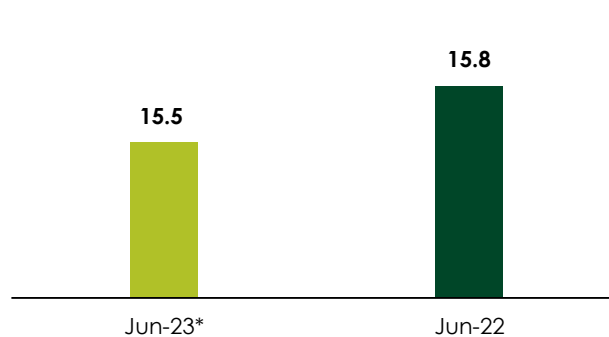
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, down 2% Y-o-Y

In EGP bn

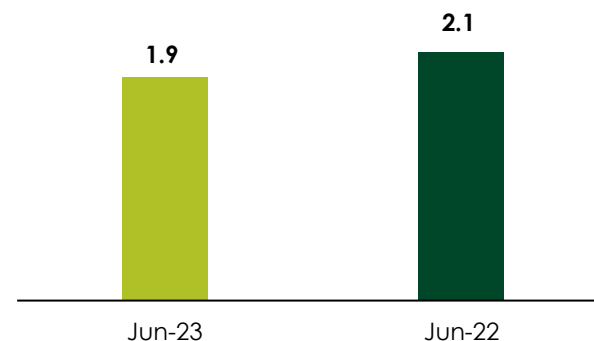
In EGP bn



EFG Finance Tangible Equity, down 10% Y-o-Y

In EGP bn

In EGP bn



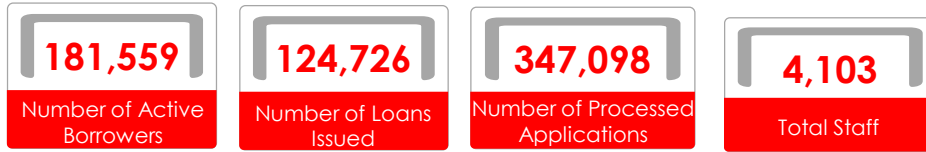
*Excludes Leasing securitization of EGP1,938 million, and valU securitization of EGP2,153 million

EFG Finance Overview

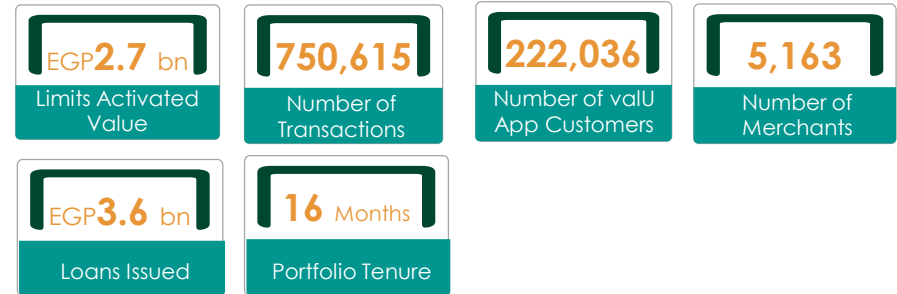
Tanmeyah and valU Overview – 1H2023



KPIs

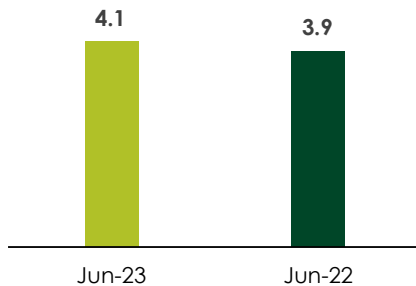


KPIs



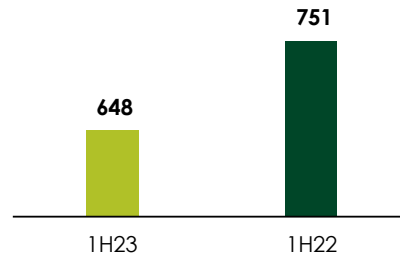
Outstanding Portfolio

In EGP bn



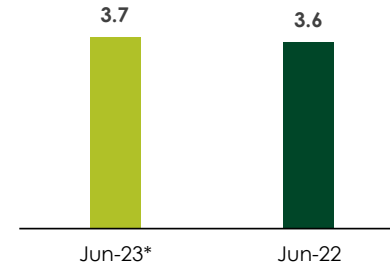
Tanmeyah Revenue

In EGP mn



Outstanding Portfolio

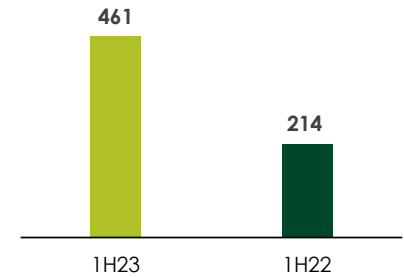
In EGP bn



*Excludes Securitized Portfolio of EGP2,153 million

valU Revenue

In EGP mn



EFG Finance Overview

Leasing and Factoring Overview – 1H2023

Leasing

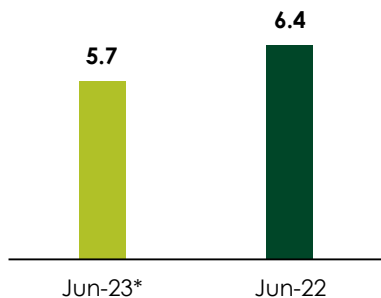
KPIs



* Above Corridor

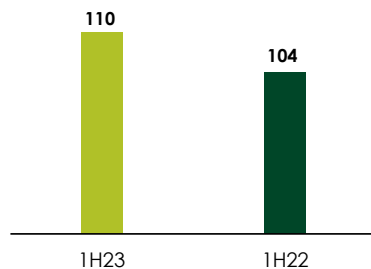
Leasing On-Books Portfolio

In EGP bn



Leasing Revenue

In EGP mn



*Excludes Securitized Portfolio principal amount of EGP1,938 million

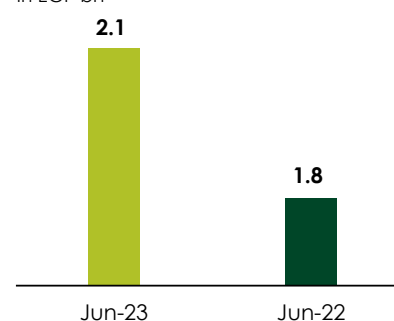
Factoring

KPIs



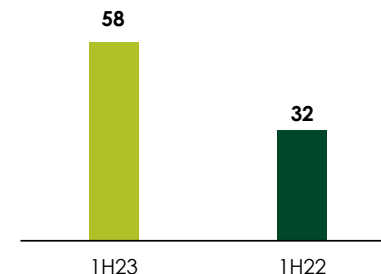
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn

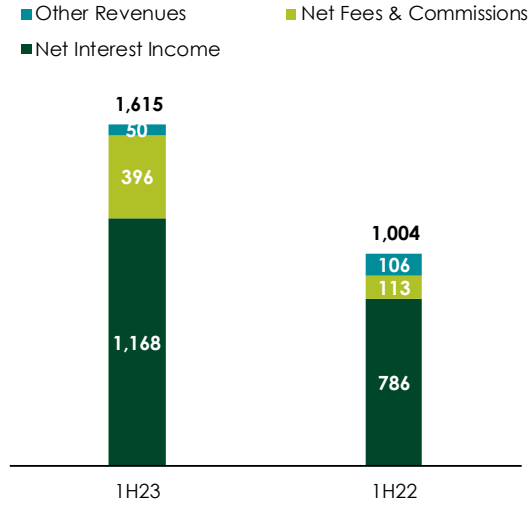


Business Lines Overview

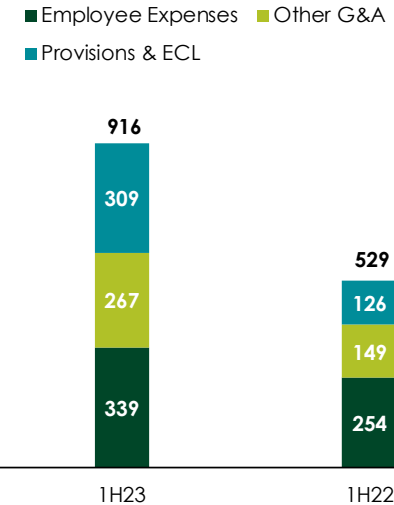
aiBANK Operational and Financial Overview – 1H2023



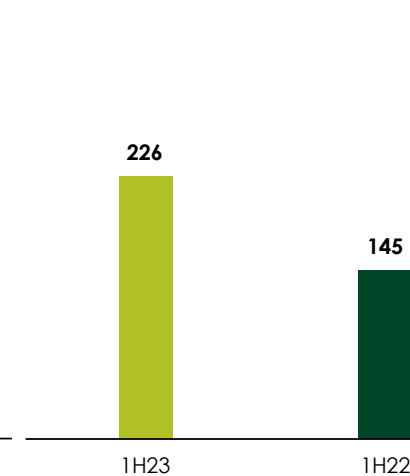
aiBANK Net Operating Revenue, up 61% Y-o-Y In EGP mn



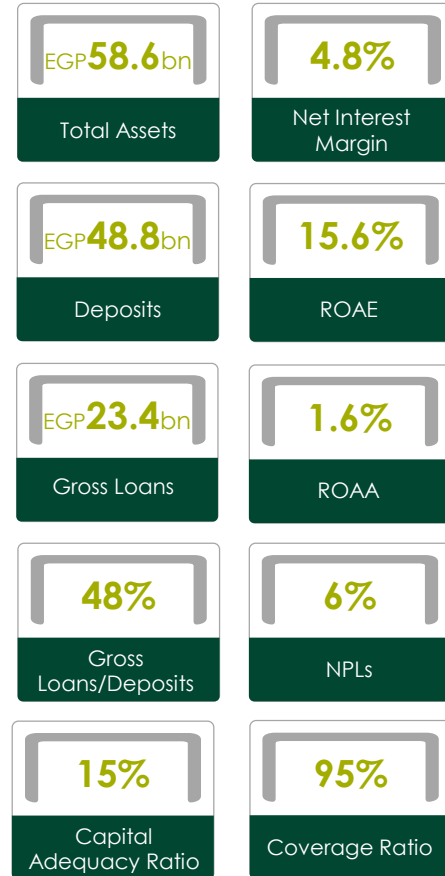
aiBANK Operating Expenses, up 73% Y-o-Y In EGP mn



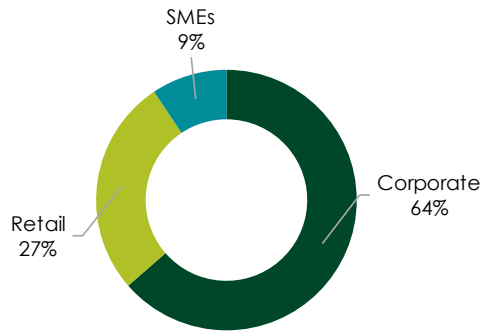
aiBANK Net Profit After Tax and Minority, up 56% Y-o-Y In EGP mn



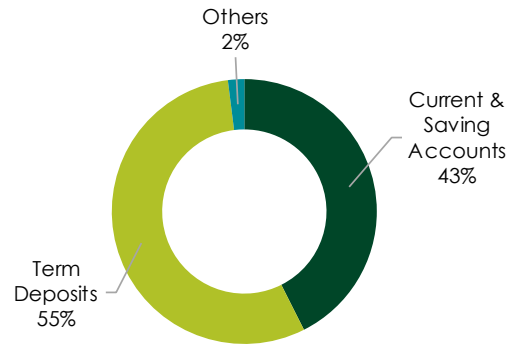
KPIs



Loans by Type



Deposits by Type



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EFG Hermes Holding SAE has its address at Building No. B129, Phase 3, Smart Village, Km 28 Cairo Alexandria Desert Road, 6 October, Egypt and has an issued capital of EGP 5,838,424,030