

EFG Hermes Holding



2Q21/1H21 Results Presentation



Group Overview

Group Performance Highlights

- ≡ Another quarter of buoyant performance, with core business operations being the main driver for revenue growth in 2Q21; as Group revenues rose 20% Y-o-Y to EGP1.6 billion underpinned by an outstanding performance delivered by the Investment Bank fees and commissions and the NBFIs revenues which together rose 66% Y-o-Y to EGP1.1 billion;
- ≡ Sell-side revenues rose 69% Y-o-Y to EGP493 million in 2Q21, on the back of higher Investment Banking and Brokerage revenues. Investment Banking revenues more than doubled Y-o-Y, rising 176% to reach EGP161 million, on stronger advisory fees and higher deal count. Additionally, Brokerage revenues gained 42% Y-o-Y to EGP333 million, on higher revenues reported by almost all countries;
- ≡ Buy-side revenues gained 70% Y-o-Y to EGP159 million in 2Q21, lifted by strong Asset Management revenues. Asset Management revenues more than doubled Y-o-Y to EGP142 million in 2Q21; largely due to higher management and incentive fees reported by FIM. On the other side, Private Equity revenues lost 39% Y-o-Y to EGP17 million over the same period mainly on lower AuMs;

- ≡ NBFIs continued its upwards trajectory; with the platform's revenue growing 62% Y-o-Y to EGP483 million in 2Q21, on higher revenues generated predominately by Tanmeyah and valU. Tanmeyah reported revenues of EGP367 million, up 60% Y-o-Y; while valU continued to outperform, with its revenues more than tripling Y-o-Y to reach EGP63 million. Leasing revenues declined 11% Y-o-Y to EGP42 million as the comparable quarter included securitization gain of EGP6.7 million. Factoring saw a good quarter with its revenues rising 196% to EGP11 million;
- ≡ Capital markets & treasury revenues declined 27% Y-o-Y to EGP475 million in 2Q21, as 2Q20 included exceptionally strong unrealized gains on investments and strong fx-gains which overshadowed higher interest income from treasury operations reported in the current period;

- ≡ Group operating expenses rose 13% Y-o-Y to EGP981 million in 2Q21; on higher employee expenses. However, employee expenses/ revenues came at 45% in 2Q21, lower Y-o-Y and Q-o-Q;
- ≡ With a higher magnitude of increase in Group revenues compared to the increase in expenses, the Group reported a solid net operating profit of EGP630 million in 2Q21, up 33% Y-o-Y; and a Group net profits after tax and minority interest of EGP406 million in 2Q21, up 24% Y-o-Y.

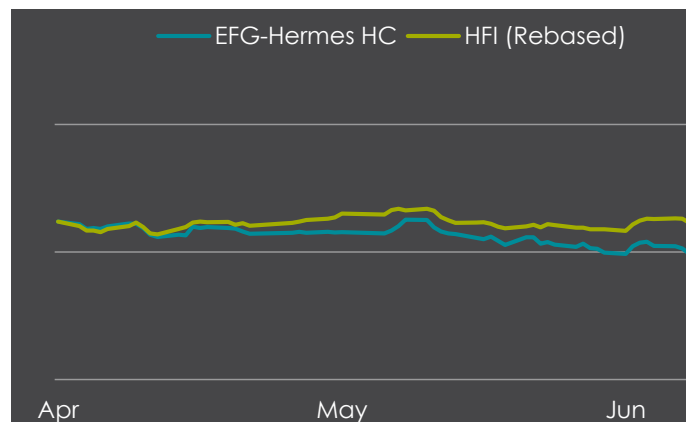
Group Overview

Share Information

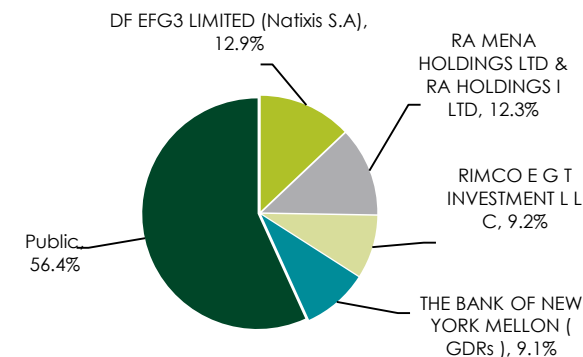
Stock Performance 2Q21

Close **11.05** ▼ **9%** Q-o-Q
 Open **12.12** Hi **12.27** Lo **10.92**
 Average Daily Turnover
EGP11.0 mn ▼ **40%** Q-o-Q
 Market Cap **EGP10,192 mn** Shares **922.3 mn**

Stock Price Performance



Shareholders structure



*Shareholders structure as of 30th of June, 2021

Analyst Recommendations Analysis

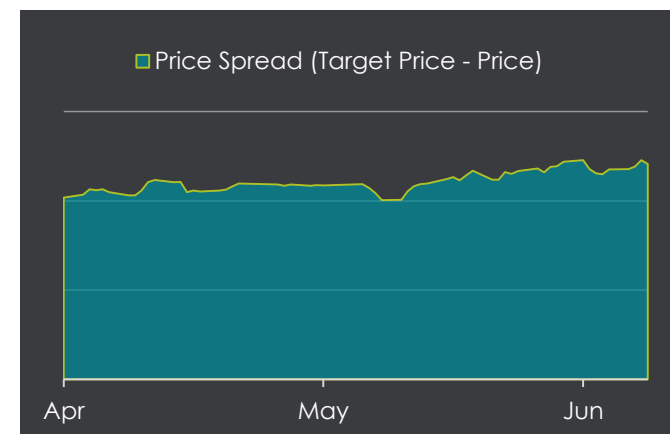
Institution	Recommendation	Target Price	Date
Pharos	Overweight	17.1	May-21
Prime	Overweight	12.8	May-21
HSBC	Buy	24.4	Mar-21
HC	Overweight	20.4	Mar-21
CI Capital	Buy	16.7	Dec-20

Consensus Recommendation

Buy 5 100%
Hold 0 0%
Sell 0 0%
Average Target Price **EGP 18.29**
Spread* **EGP 7.24**
Potential Upside **65%**

* Based on 30th June, 2021 closing price

Price Spread



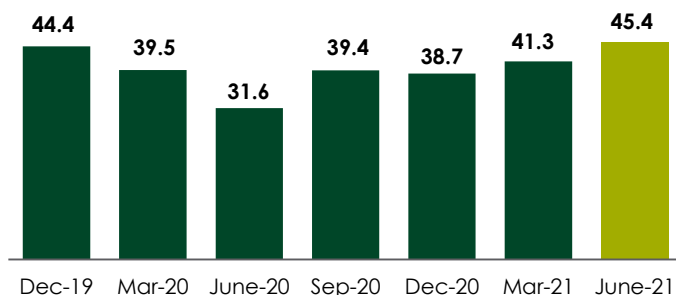
*Target Prices are adjusted for bonus shares of 1 to 5, distributed on July 25th, 2021

Group Overview

Balance Sheet

Total Assets,
up 10% Q-o-Q

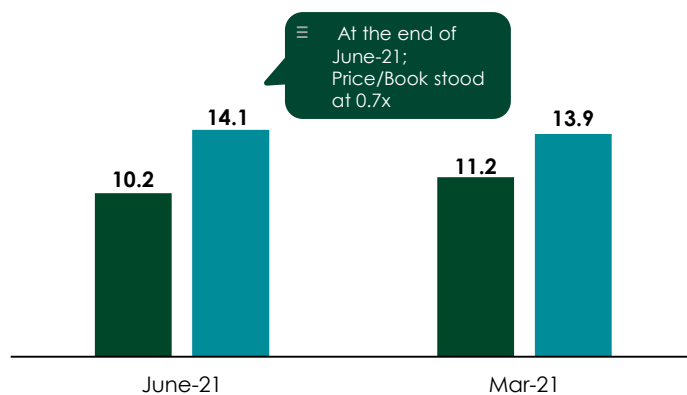
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Market Capitalization ■ Shareholders' Equity*



* Equity Attributable to Shareholders

EFG Hermes Balance Sheet as at 30th of June 2021

Assets - Liabilities	In EGP million
Cash and Cash Equivalents	7,417
NBFIs Loans Receivable	8,709
Investment in Associates	103
Merchant Banking Loans	213
Asset Management Seed Capital	2,560
Private Equity Seed Capital	434
Fixed Assets and Real Estate	822
Clients Investments at FVTPL (Structured Products)	3,259
Payables to Clients at FVTPL (Structured Products)	(3,259)
(Receivables - Payables)	272
(Other Assets - Other Liabilities)	(2,237)
Goodwill and Other Intangible Assets	979
Trading and AFS Investments	735
Short Term Bonds	(500)
Short & Long term Loans*	(5,012)
Minority	(367)
Total	14,127

*Predominantly includes NBFIs borrowings.

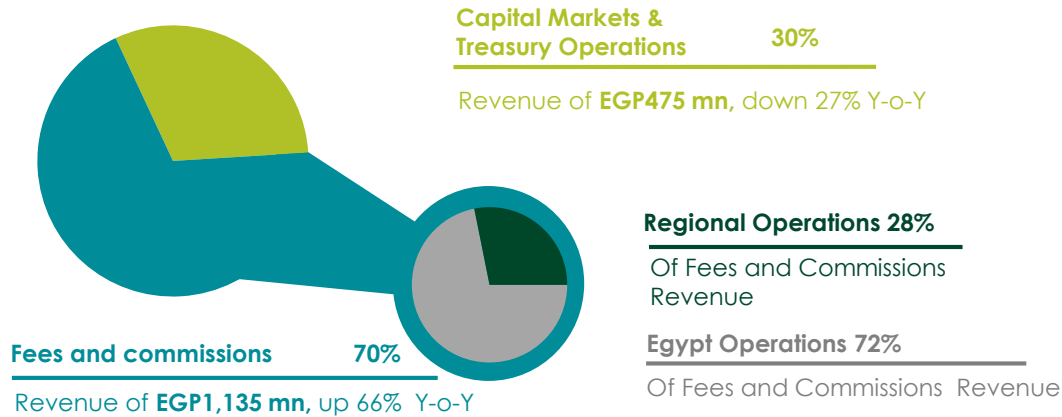


I. Second Quarter Results Review – 2Q2021

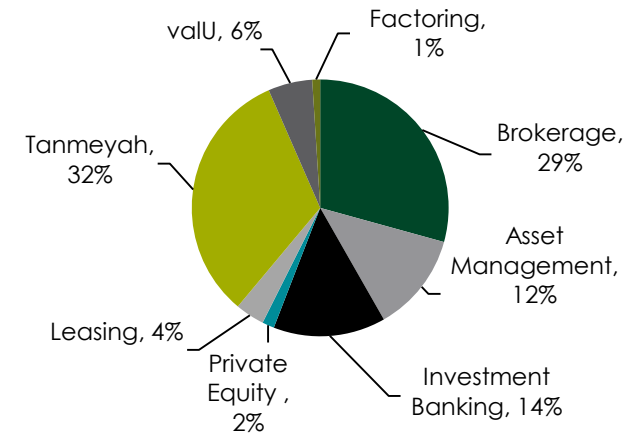
Group Overview

Group Financial Highlights – 2Q2021

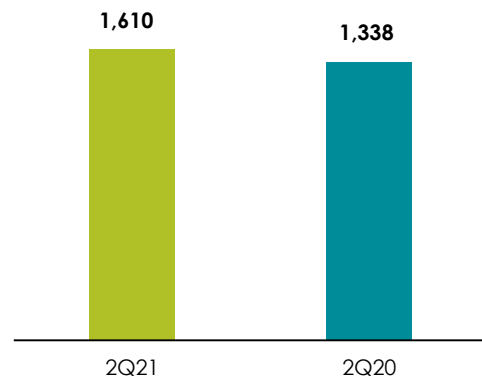
EFG Hermes Revenue Breakdown



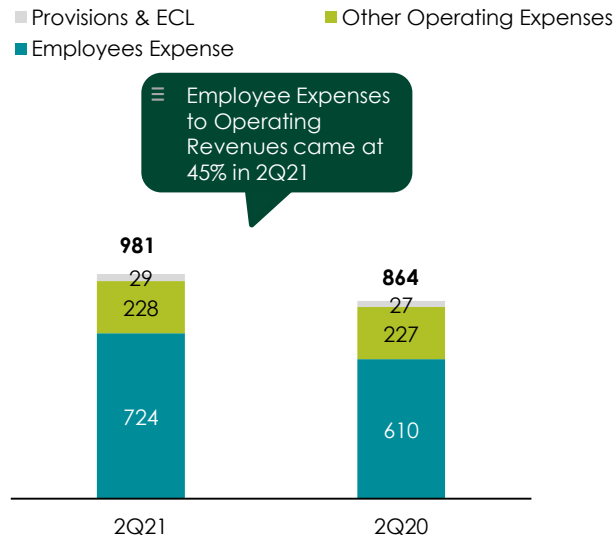
Fees and Commissions Revenue Breakdown



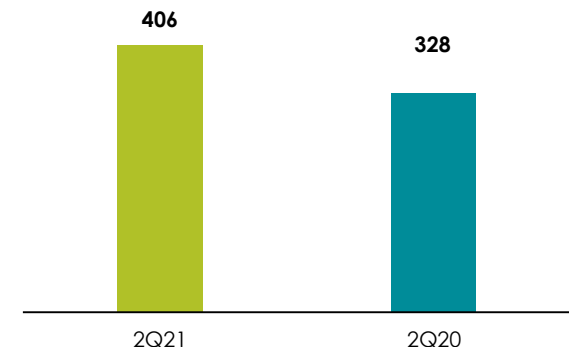
EFG Hermes Operating Revenue, up 20% Y-o-Y In EGP mn



EFG Hermes Operating Expenses, up 13% Y-o-Y In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, up 24% Y-o-Y In EGP mn



Group Overview

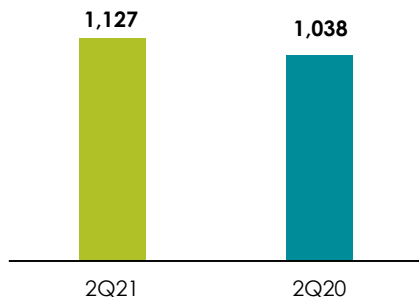
Platforms Financial Highlights – 2Q2021

EFG Hermes Revenue Breakdown by Platform

Investment Bank Revenues

up 9% Y-o-Y

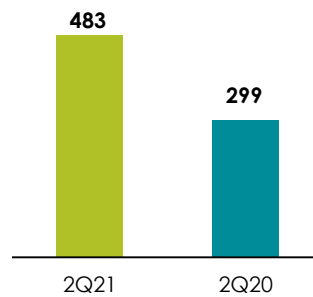
In EGP mn



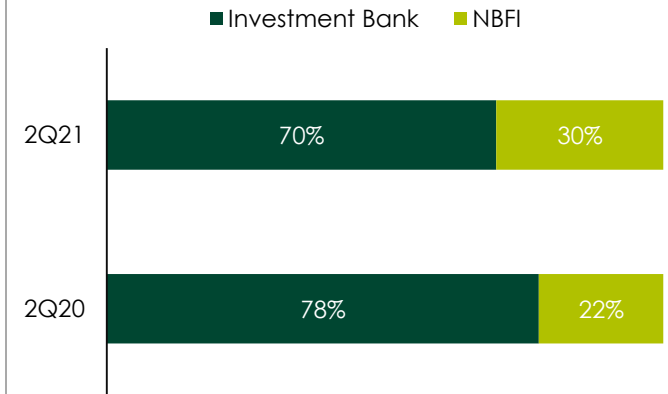
NBFIs Revenues

up 62% Y-o-Y

In EGP mn



Revenues Contribution by Platform

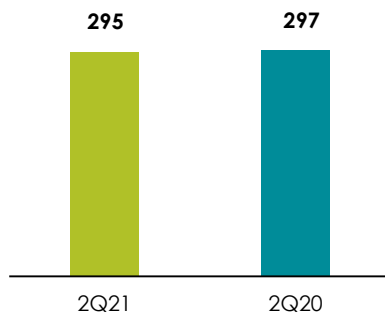


EFG Hermes NPAT Breakdown by Platform

Investment Bank NPAT

down 1% Y-o-Y

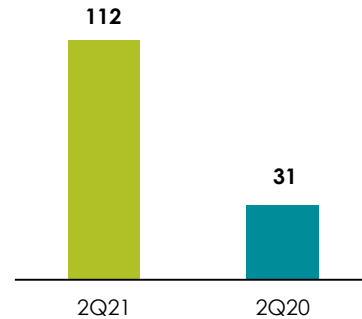
In EGP mn



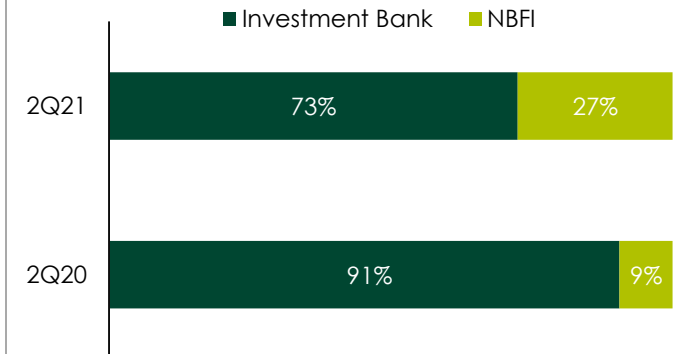
NBFIs NPAT

up 260%

In EGP mn



NPAT Contribution by Platform



Investment Bank Overview

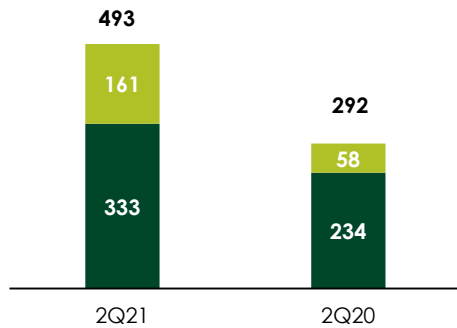
Investment Bank Highlights – 2Q2021

Investment Bank Revenue Breakdown by Platform

Sell-Side Revenues, up 69% Y-o-Y

In EGP mn

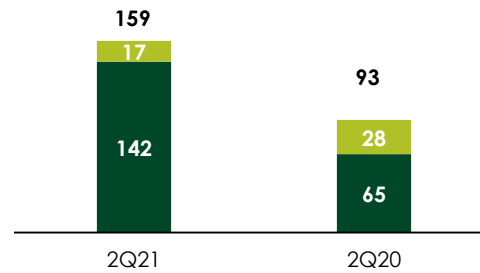
■ Brokerage ■ Investment Banking



Buy-Side Revenues, up 70% Y-o-Y

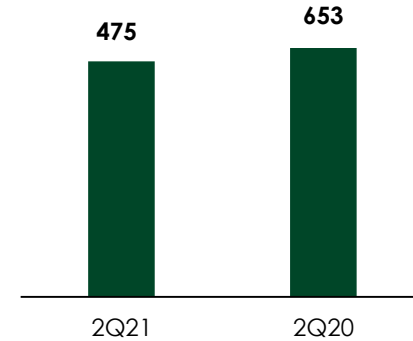
In EGP mn

■ Asset Management ■ Private Equity

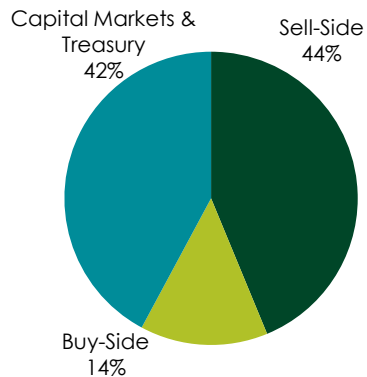


Capital Markets Revenues, down 27% Y-o-Y

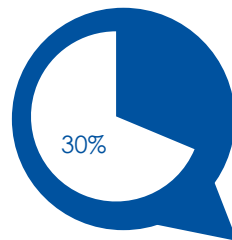
In EGP mn



Revenues Contribution by Platform

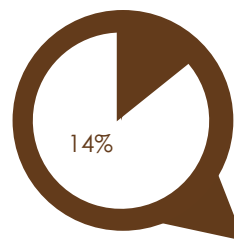


Investment Bank Revenue breakdown



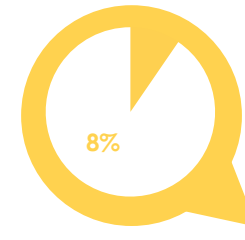
Brokerage

Revenues of **EGP333 mn**,
up 42% Y-o-Y



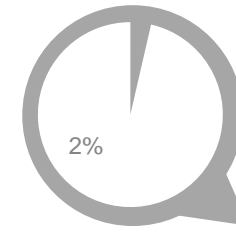
Investment Banking

Revenues of **EGP161 mn**,
up 176% Y-o-Y



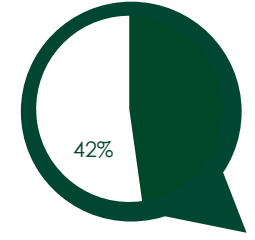
Asset Management

Revenues of **EGP142 mn**,
up 118% Y-o-Y



Private Equity

Revenues of **EGP17 mn**,
down 39% Y-o-Y



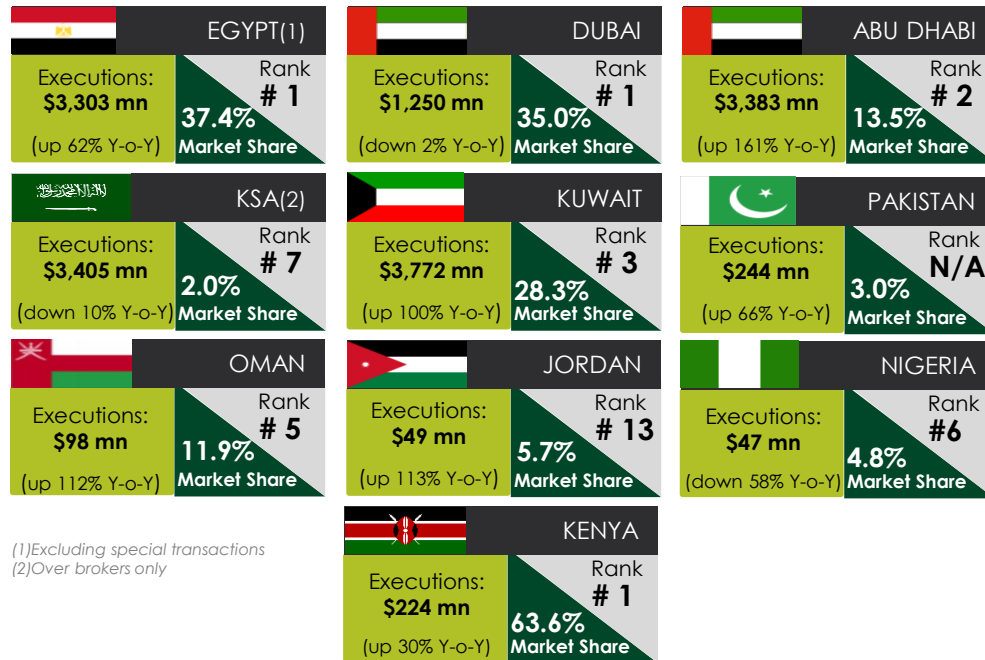
Capital Markets & Treasury Operations

Revenues of **EGP475 mn**,
down 27% Y-o-Y

Investment Bank Overview

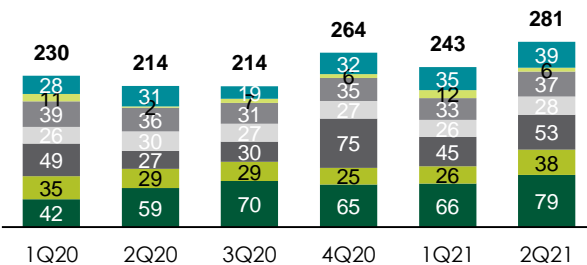
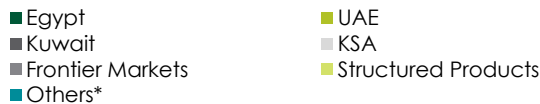
Brokerage Overview – 2Q2021

Direct Presence



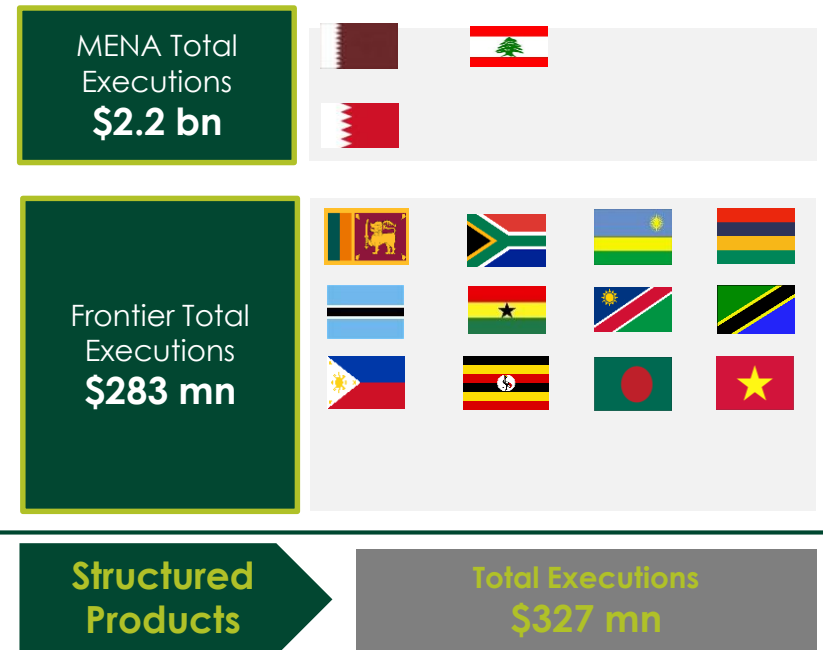
Average Daily Commissions

In USD thousand

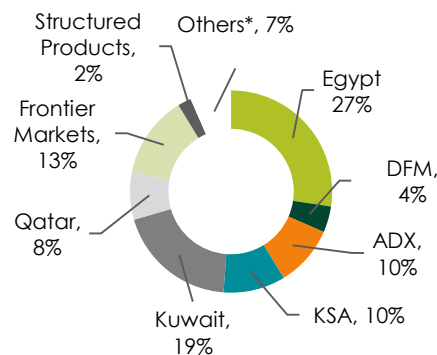


*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One

Indirect Presence



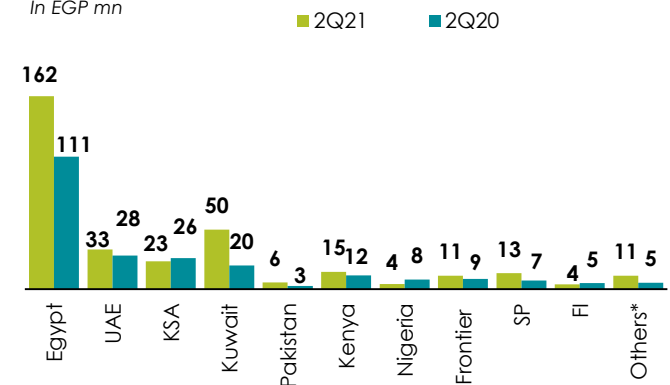
Fees Contribution by Market/Product



*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One
**Based on 1Q21 figures

Brokerage Revenue by Country (Operations)

In EGP mn



*Others including: Oman, Jordan, and Bahrain

Investment Bank Overview

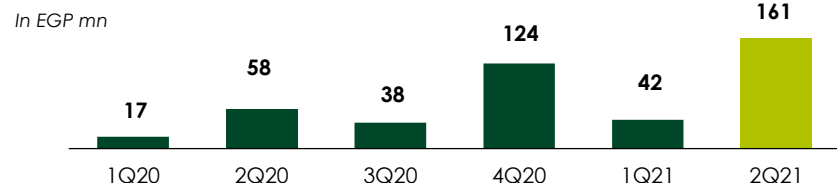
IB and PE Overview – 2Q2021

Investment Banking



- ≡ EFG Hermes Investment Banking division successfully advised on two equity transactions, four M&A transactions, and two debt transactions worth an aggregate value of USD946 million in 2Q21;
- ≡ On the debt front, the Investment Banking division managed to secure a lease financing for National Printing Company, in addition to the issuance of a securitization bond for Talaat Moustafa Group (TMG);
- ≡ On the M&A front, the team successfully concluded advisory to Bank Audi on the sale of 100% of its Egyptian subsidiary, Bank Audi S.A.E, to First Abu Dhabi Bank PJSC (FAB). The team also acted as financial advisor to Foundation Holdings on the acquisition of Saudi-based Shifa Al Munthaza Polyclinic Company. Finally, the team also concluded the take private and delisting of ADES International from the London Stock Exchange in a transaction worth USD178 million. The division also successfully acted as sell side advisor to Hayah International Academy on the divestment of a 100% stake to Egypt Education Platform;
- ≡ The team executed two equity transactions as it acted as a bookrunner on the USD30 million dual listing of IDH on the EGX, including an accelerated equity offering portion worth USD30 million. The team also advised on Fawry's USD25 million capital increase through the issuance of tradeable rights.

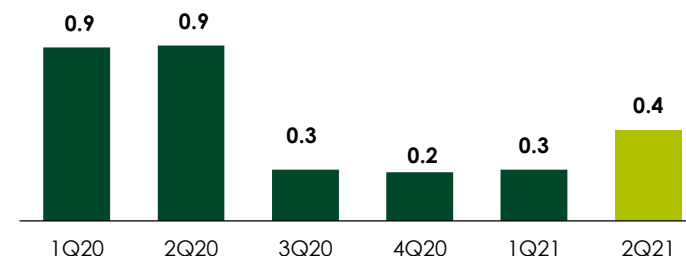
Investment Banking Revenue



Private Equity

Private Equity AUMs Evolution

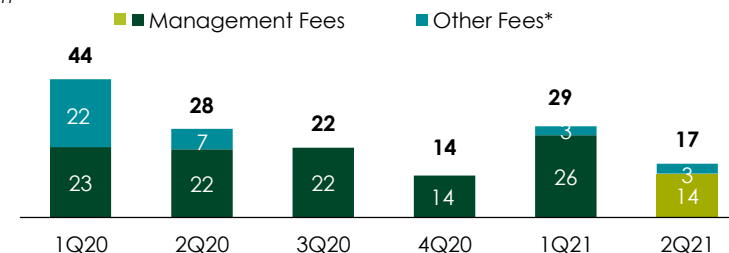
In USD bn



- ≡ Vortex Energy, a global renewable energy platform managed by the private equity arm of EFG Hermes, has reached first close of USD200 million, for its fourth fund which is anchored by EFG Hermes and Abu Dhabi Sovereign Institutional investors and family offices, among others. Moreover, Vortex Energy IV was established in Abu Dhabi Global Markets (ADGM);
- ≡ The education platform contemplated a new milestone in the Egyptian market in June 2021 through the addition of Hayat International Academy which ranks as one of Egypt's top education establishments with c.1.4 thousands enrolled students.

Private Equity Revenue

In EGP mn



* Other Fees includes incentive fees, upfront fees and other revenues

Investment Bank Overview

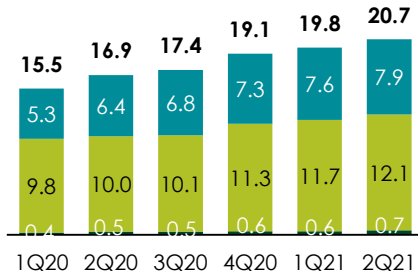
Asset Management Overview – 2Q2021

Egypt Asset Management

Assets Under Management

In EGP bn

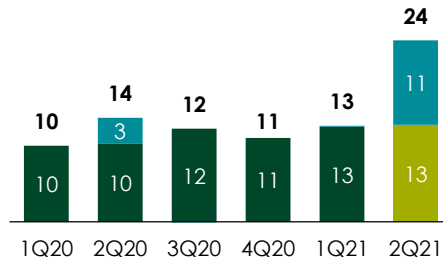
- Portfolios
- Money Market & Fixed Income
- Egypt Equity Funds



Revenue Breakdown

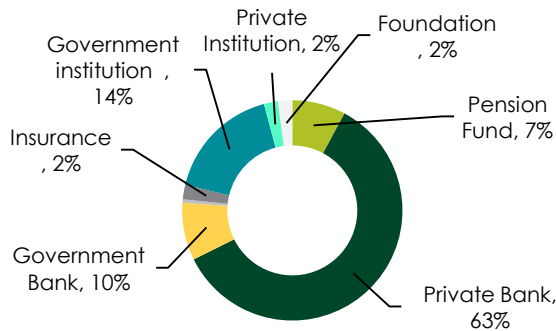
In EGP mn

- Management Fees
- Other Fees*



* Other Fees include incentive fees and other revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

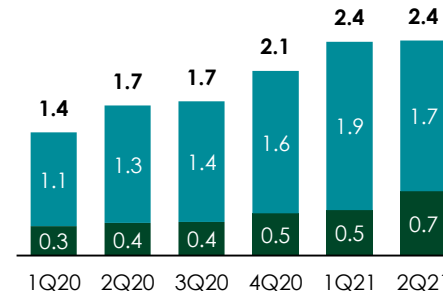


Regional Asset Management "FIM"

Assets Under Management

In USD bn

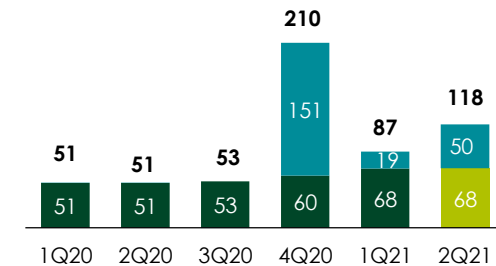
- Regional Portfolios
- Regional Funds



Revenue Breakdown

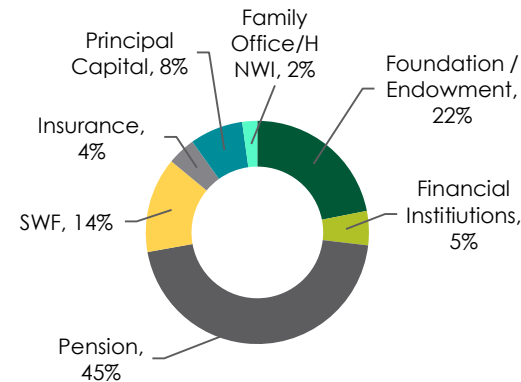
In EGP mn

- Management Fees
- Other Fees*

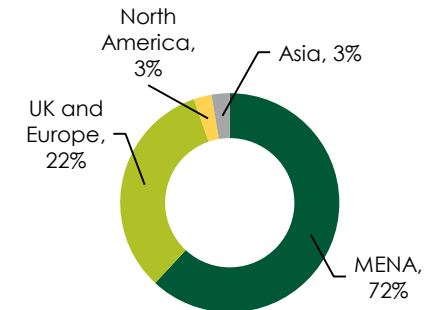


* Other Fees include incentive fees and other revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

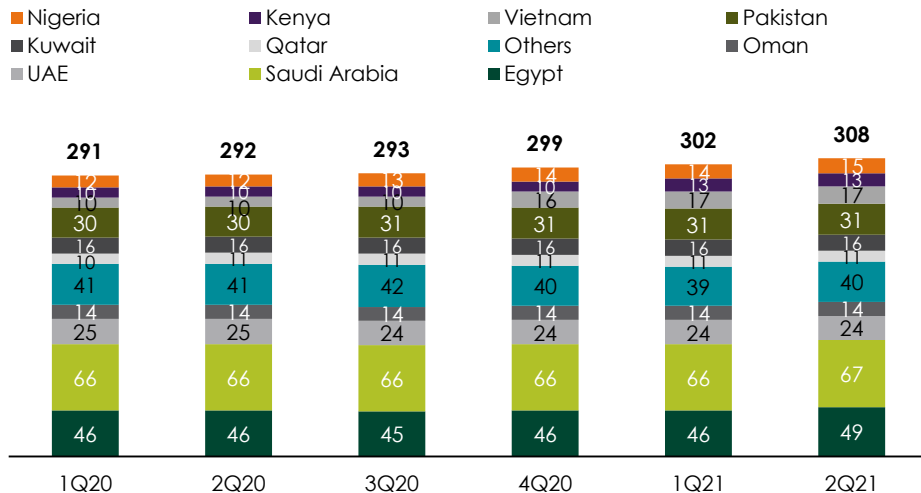


Investment Bank Overview

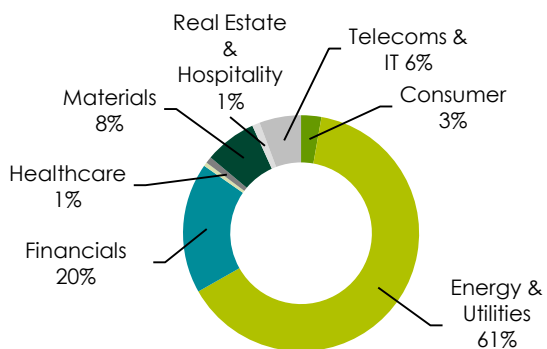
Research Overview – 2Q2021

Research Coverage Universe

Number of Companies



Research coverage by Sector



≡ In 2Q21, the team initiated coverage on Rameda, a pharmaceutical company, Integrated Diagnostics Holdings, a healthcare service provider, and Contact Holding, a consumer company. The team also initiated coverage on Theeb Rent A Car CO, a Saudi car rental company and LabeVie, a supermarket player in Morocco.

Awards/Rankings

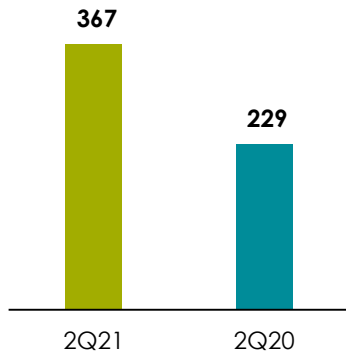


NBFIs Overview

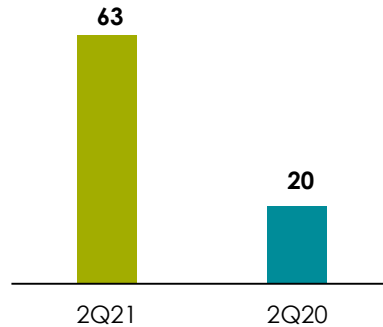
NBFIs Financial Highlights – 2Q2021

NBFIs Revenue Breakdown by Platform

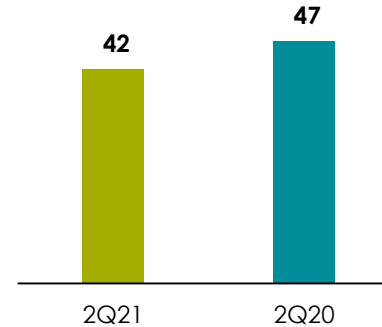
Tanmeyah Revenues,
up 60% Y-o-Y
In EGP mn



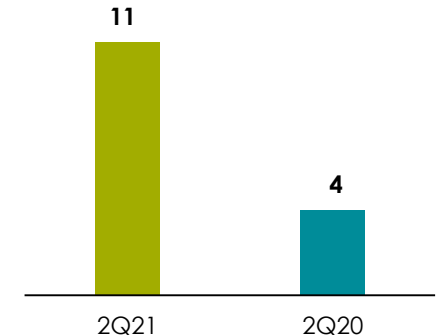
valU Revenues,
up 222% Y-o-Y
In EGP mn



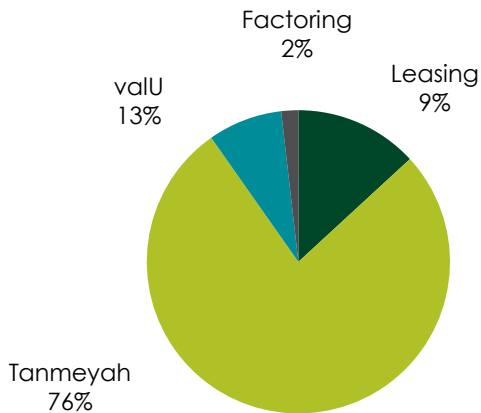
Leasing Revenues,
down 11% Y-o-Y
In EGP mn



Factoring Revenues,
up 196% Y-o-Y
In EGP mn



NBFIs Revenues Contribution

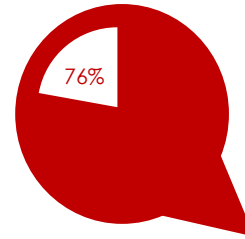


NBFIs Revenue Breakdown



Leasing

Revenues of **EGP42 mn,**
down 11%Y-o-Y



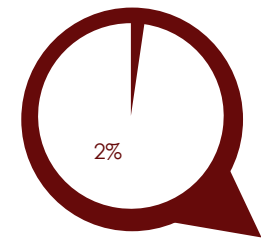
Tanmeyah

Revenues of **EGP367 mn,**
up 60% Y-o-Y



valU

Revenues of **EGP63 mn**
up 222% Y-o-Y



Factoring

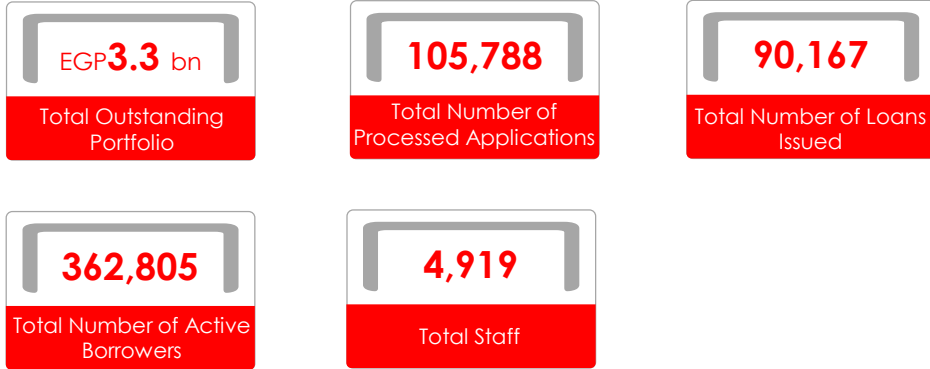
Revenues of **EGP11 mn,**
up 196% Y-o-Y

NBFIs Overview

Leasing and Tanmeyah Operational and Financial Overview – 2Q2021

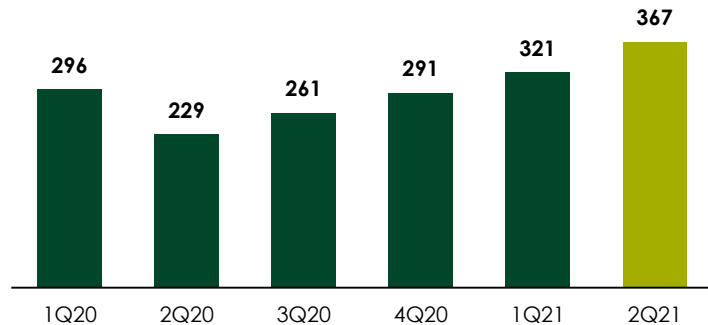


KPIs

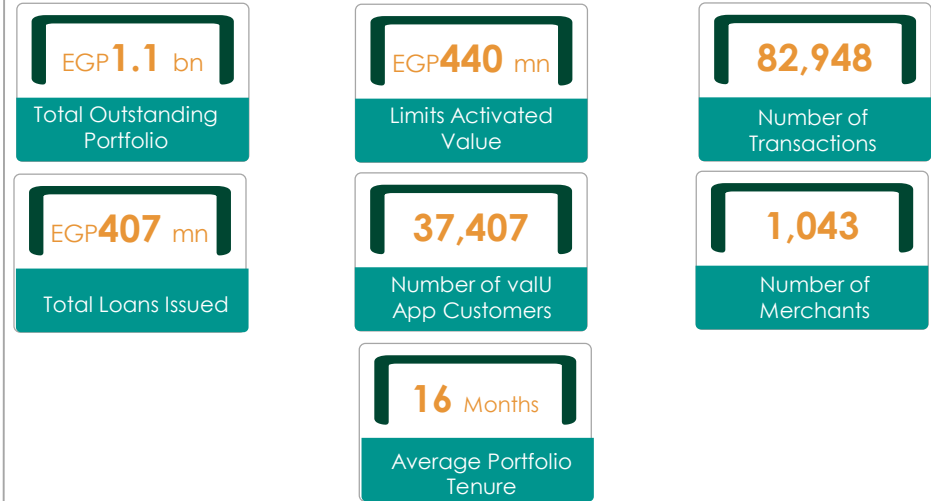


Tanmeyah Revenue

In EGP mn



KPIs



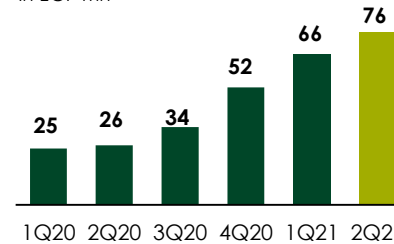
Cairo, Alexandria, Hurghada,
Tanta, Mansoura, Ismailia, Portsaid, Assiout
Menoufia, Menia & Damanhour

Existing Governorates

valu Revenue

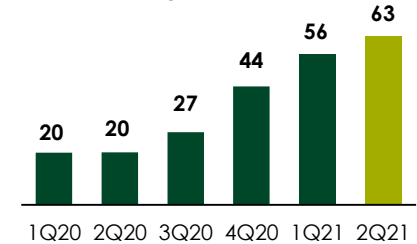
Gross Revenue

In EGP mn



Net Revenue

In EGP mn



NBFIs Overview

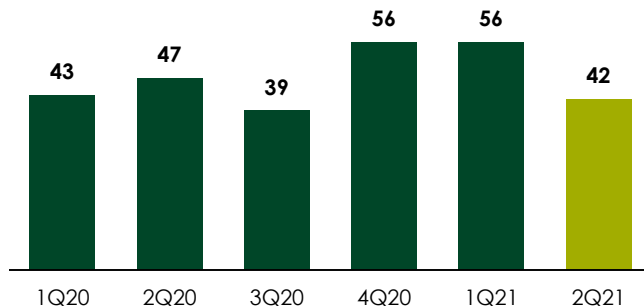
valu and Factoring Operational and Financial Overview – 2Q2021

KPIs



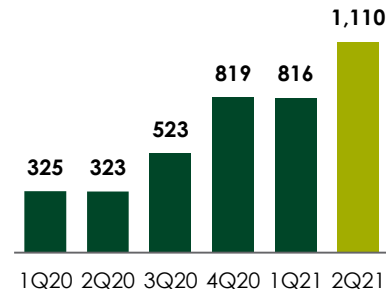
Leasing Revenue

In EGP mn

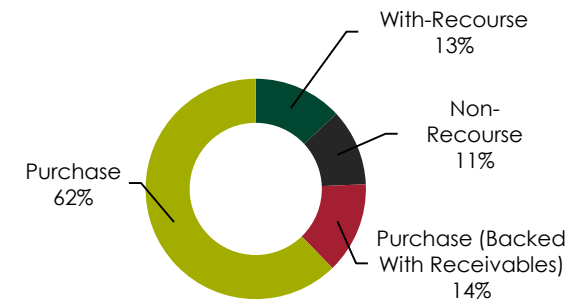


Factoring Portfolio

In EGP mn

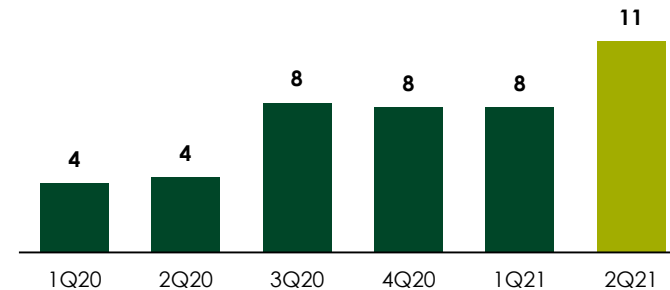


Portfolio Analysis



Factoring Revenue

In EGP mn



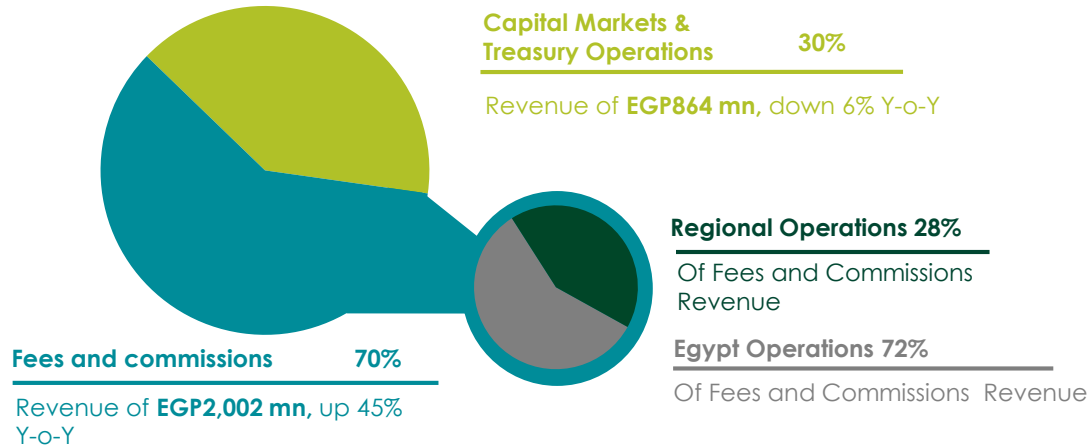


II. First Half Results Review – 1H2021

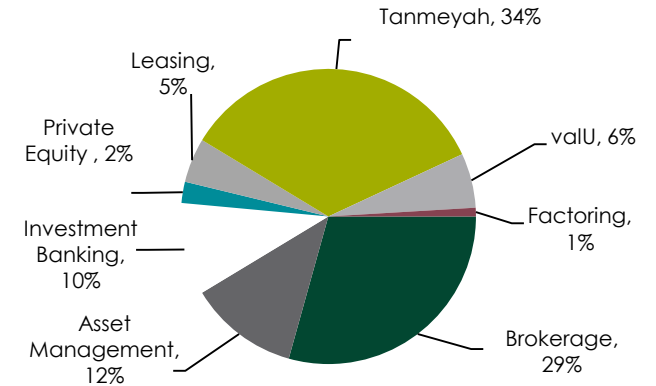
Group Overview

Group Financial Highlights – 1H2021

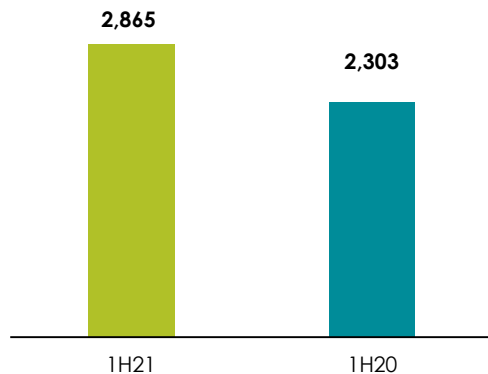
EFG Hermes Revenue Breakdown



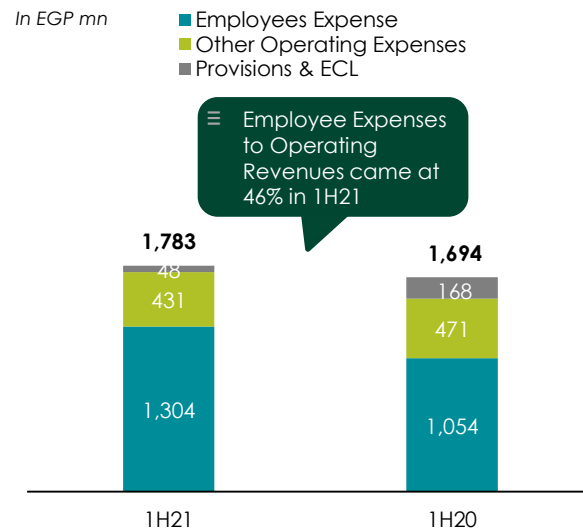
Fees and Commissions Revenue Breakdown



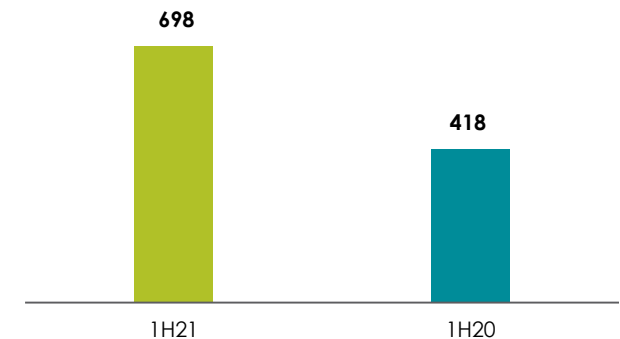
EFG Hermes Operating Revenue, up 24% Y-o-Y In EGP mn



EFG Hermes Operating Expenses, up 5% Y-o-Y In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, up 67% Y-o-Y In EGP mn



Group Overview

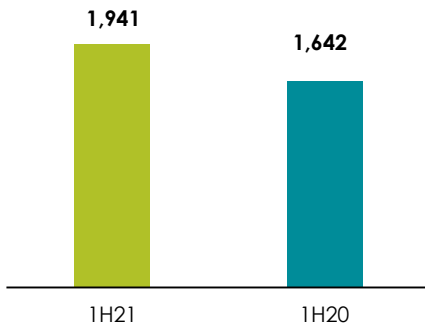
Platforms Financial Highlights – 1H2021

EFG Hermes Revenue Breakdown by Platform

Investment Bank Revenues

up 18% Y-o-Y

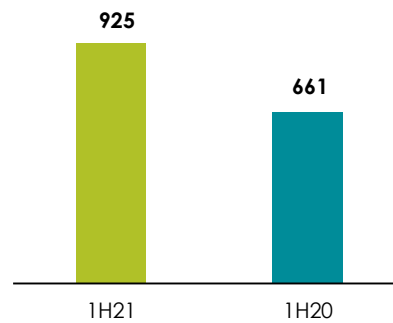
In EGP mn



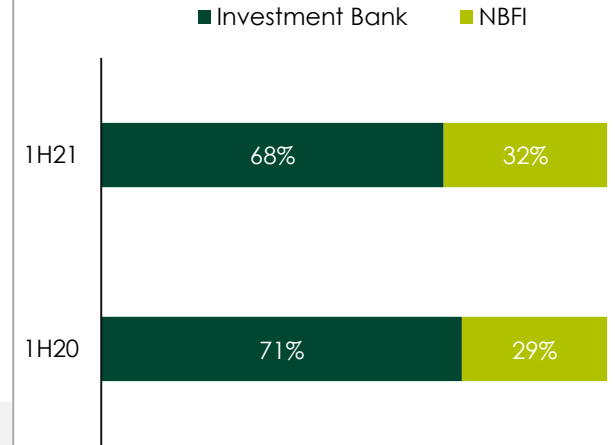
NBFIs Revenues

up 40% Y-o-Y

In EGP mn



Revenues Contribution by Platform

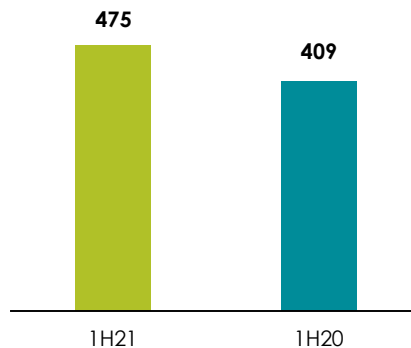


EFG Hermes NPAT Breakdown by Platform

Investment Bank NPAT

up 16% Y-o-Y

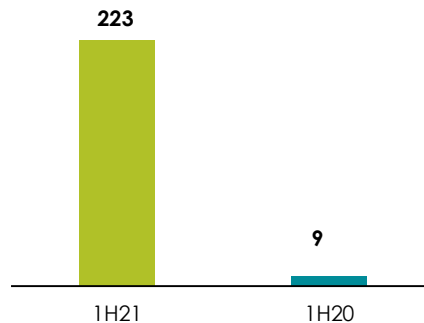
In EGP mn



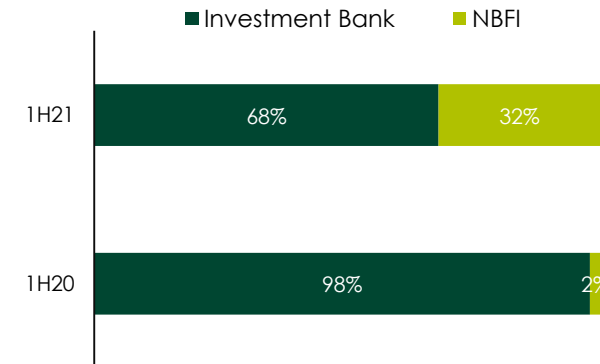
NBFIs NPAT

up 2501% Y-o-Y

In EGP mn



NPAT Contribution by Platform



Investment Bank Overview

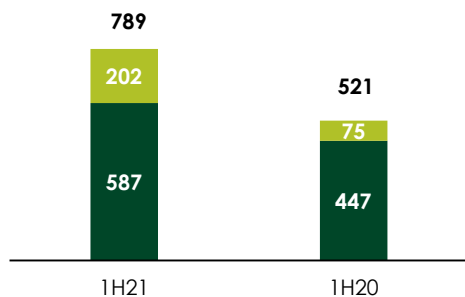
Investment Bank Highlights – 1H2021

EFG Hermes Revenue Breakdown by Platform

Sell-Side Revenues, up 51% Y-o-Y

In EGP mn

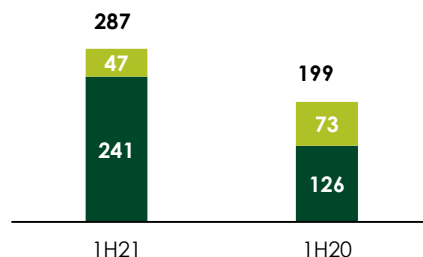
■ Brokerage ■ Investment Banking



Buy-Side Revenues, up 44% Y-o-Y

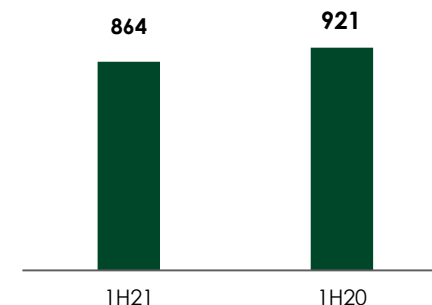
In EGP mn

■ Asset Management ■ Private Equity

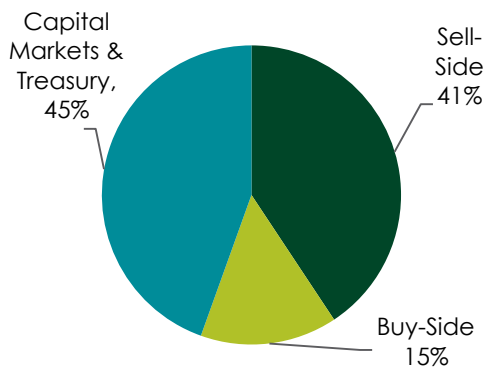


Capital Markets Revenues, down 6% Y-o-Y

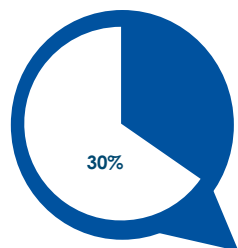
In EGP mn



Revenues Contribution by Platform

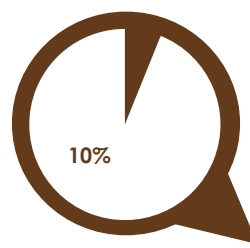


Investment Bank Revenue breakdown



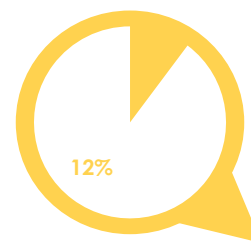
Brokerage

Revenues of **EGP587 mn**,
up 31% Y-o-Y



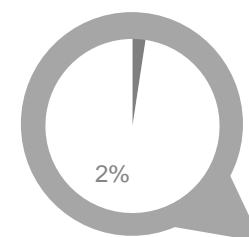
Investment Banking

Revenues of **EGP202 mn**,
up 170% Y-o-Y



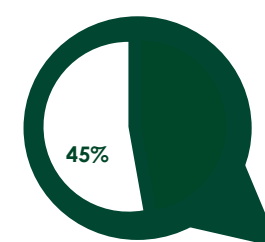
Asset Management

Revenues of **EGP241 mn**,
up 91% Y-o-Y



Private Equity

Revenues of **EGP47 mn**,
down 36% Y-o-Y



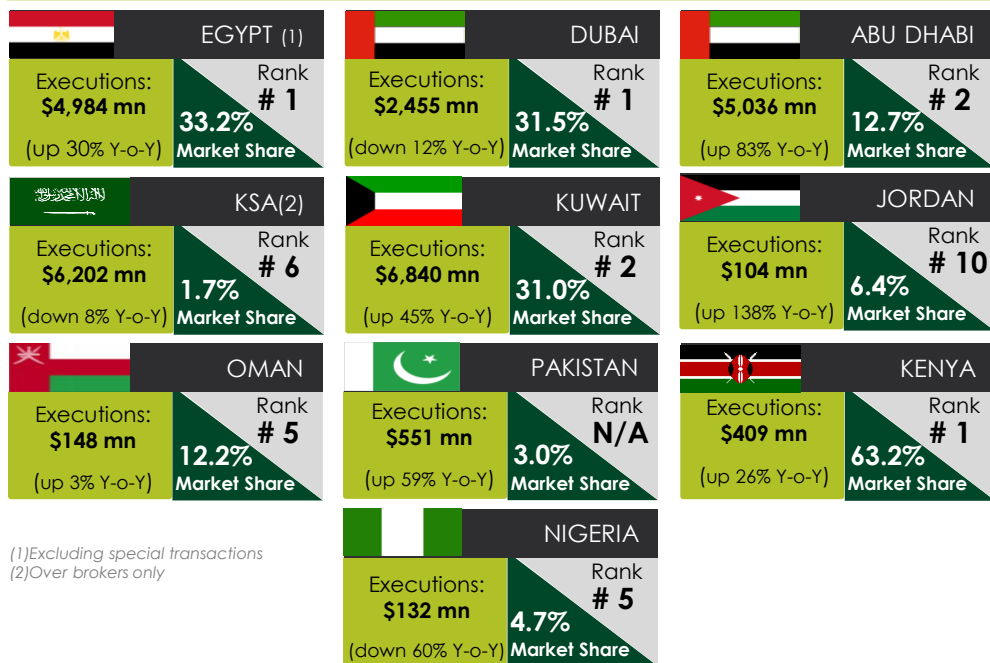
Capital Markets & Treasury Operations

Revenues of **EGP864 mn**,
down 6% Y-o-Y

Business Lines Overview

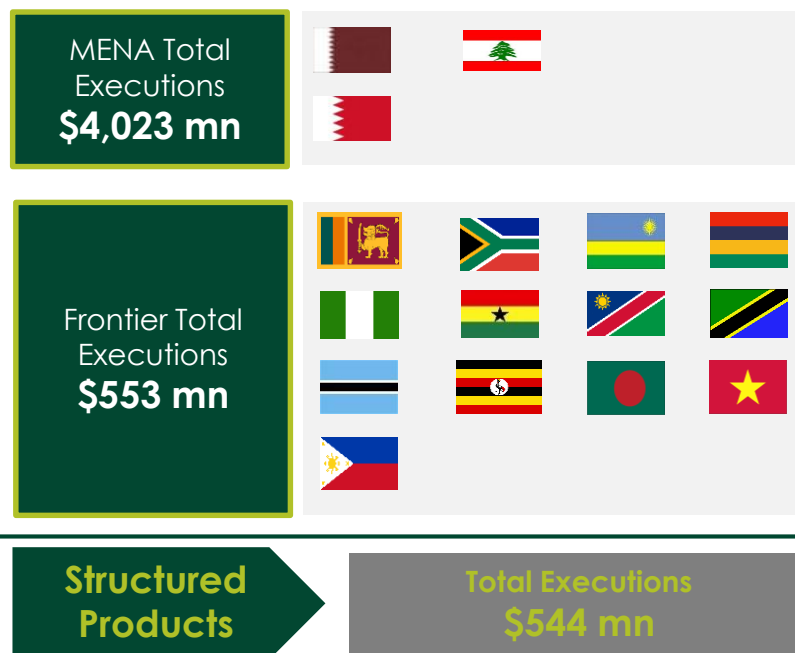
Brokerage Operational and Financial Overview – 1H2021

Direct Presence



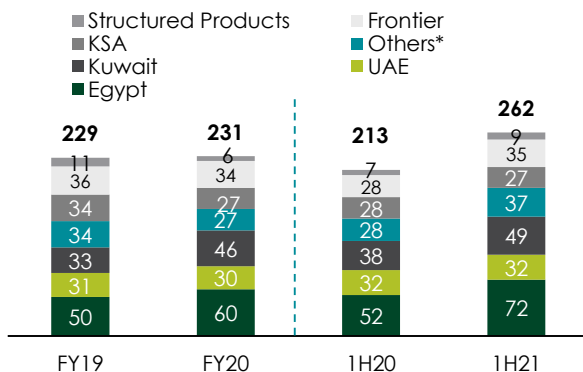
(1) Excluding special transactions
(2) Over brokers only

Indirect Presence



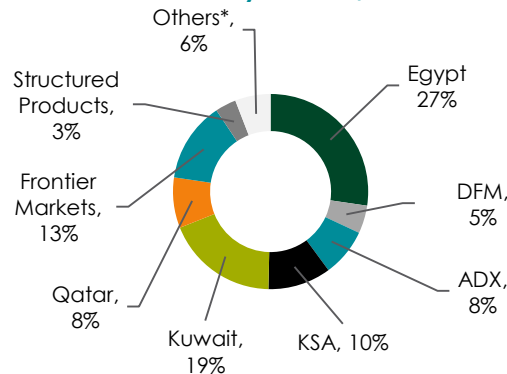
Average Daily Commissions

In USD thousand



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

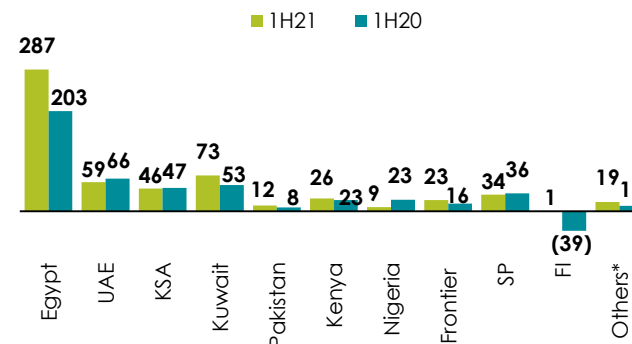
Fees Contribution by Market/Product



*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One
**Based on 1H21 figures

Brokerage Revenue by Country (Operations)

In EGP mn



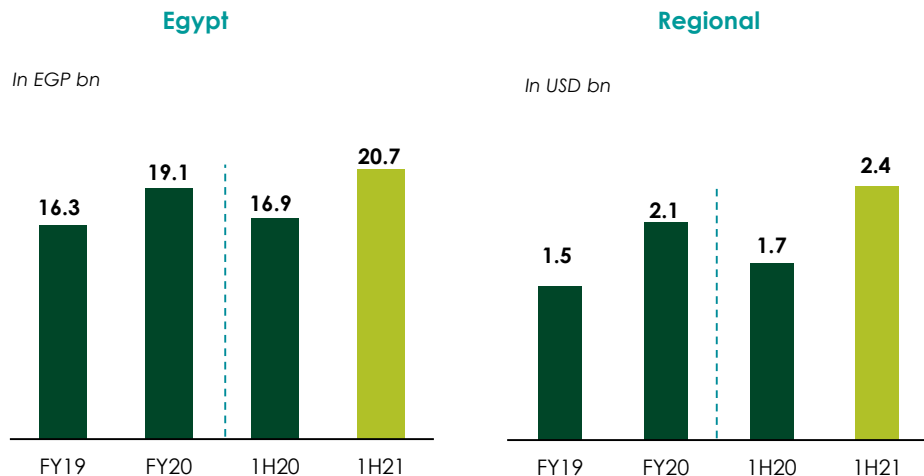
*Others include Jordan, Oman and Bahrain.

Business Lines Overview

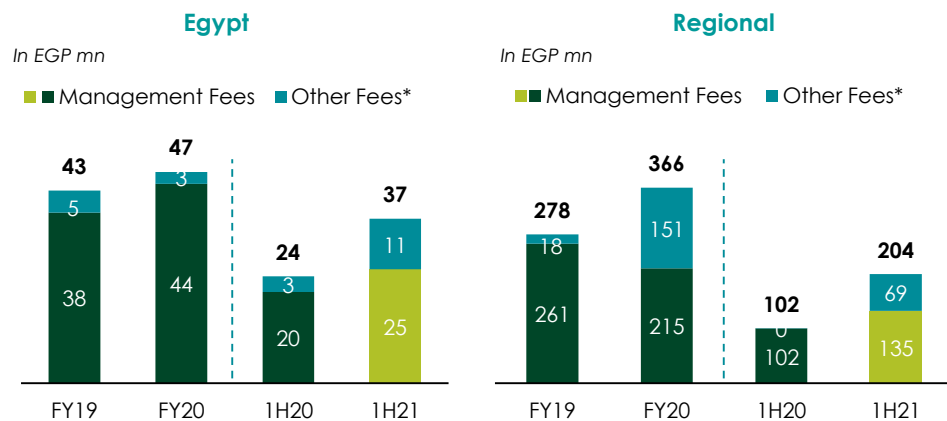
AM and PE Operational and Financial Overview – 1H2021

Asset Management

Asset Management AuMs Evolution



Asset Management Revenue

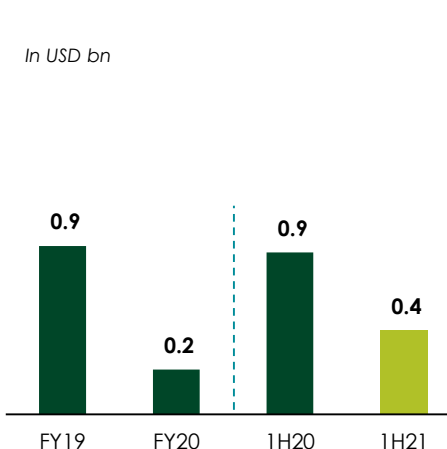


* Other Fees includes incentive fees and other revenues

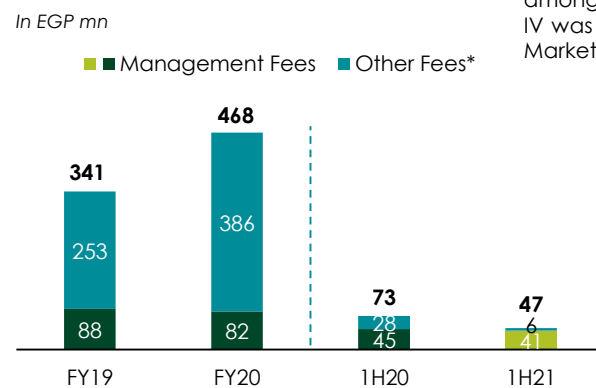
* Other Fees includes incentive fees and other revenues

Private Equity

Private Equity AuMs Evolution



Private Equity Revenue



* Other Fees includes incentive fees and other revenues


















≡ The Education platform has successfully completed its third closing in March 2021, which saw additional commitments being secured amounting to c.USD15 million. The fund's total commitments currently stand at almost c.150 million. In addition, the platform contemplated a new milestone in the Egyptian market in June 2021 through the addition of Hayat International Academy which ranks as one of Egypt's top education establishments with c.1.4 thousands enrolled students.

≡ Vortex Energy, a global renewable energy platform managed by the private equity arm of EFG Hermes, has reached first close of USD200 million, for its fourth fund which is anchored by EFG Hermes and Abu Dhabi Sovereign Institutional investors and family offices, among others. Moreover, Vortex Energy IV was established in Abu Dhabi Global Markets (ADGM);

Business Lines Overview

IB Operational and Financial Overview- 1H2021

Investment Banking

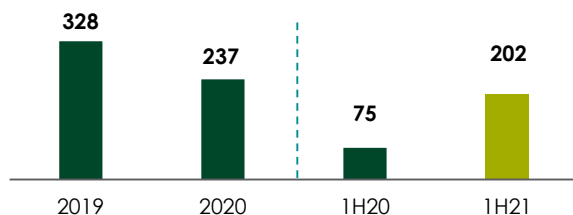
 Securitized (Fourth Issuance) (USD 10,835,346) Financial Advisor, MLA, and Underwriter January 2021	 Advisory on Acquisition of  Undisclosed Buy-Side Advisor January 2021	 Advisory on Sale of a 100% stake in  (USD 10,000,000) Sell-Side Advisor January 2021	 Debt Arrangement (USD 43,000,000) Financial Advisor, Arranger January 2021	 Securitized (First Issuance) (USD 44,728,435) Financial Advisor, MLA, and Underwriter January 2021
 Advisory on Initial Public Offering (USD 137,600,000) Joint Bookrunner March 2021	 Securitized (USD 71,337,580) Financial Advisor, MLA, and Underwriter March 2021	 Advisory on Initial Public Offering (USD 144,000,000) Joint Bookrunner March 2021	 Advisory on Acquisition of Shifa Al Munthaza Undisclosed Financial Advisor March 2021	 Securitized (USD 71,337,580) Financial Advisor, MLA, and Underwriter March 2021
Bank Audi Advisory on Sale of its Egyptian Subsidiary to  (Undisclosed) Sell-Side Advisor May 2021	 Dual Listing on  Financial Advisor & Bookrunner May 2021	 Advisory on Take Private and De-listing of  (USD 177,912,650) Financial Advisor May 2021	 Lease Financing (USD 24,837,681) Financial Advisor April 2021	 Advisory on Rights Issue (US\$ 25,477,707)  Sole Bookrunner & Financial Advisor June 2021
 Advisory on Sale of a 100% Stake to  (Undisclosed) Sell-Side Advisor June 2021				

Awards

 Best Debt Bank in Africa Global Finance-Best investment Banks 2021	 Sukuk Deal of the year Global Finance-World's Best Islamic Financial Institutions Awards 2021
 Best Investment Bank in Frontier Markets Global Finance-Best investment Banks 2021	 Research & Asset Allocation Advice:1st Rank Euromoney Private Banking and Wealth Management Survey
 Best Buy Now Pay Later Platform-valU Entrepreneur ME	 Best E-Payment Entity-Paytabs Entrepreneur ME
 Most Notable Listing (Sulaiman Al Habib Medical Services' IPO)-Main Market Saudi Capital Markets Award (SCMA)	

Investment Banking Revenue

In EGP mn



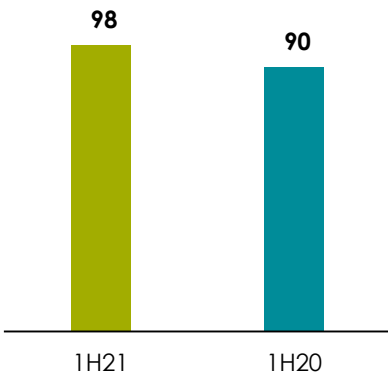
EFG Hermes' Investment Banking division successfully concluded 16 equity, M&A, and debt transactions in 2Q21 worth an aggregate value of USD1.5 billion.

NBFIs Overview

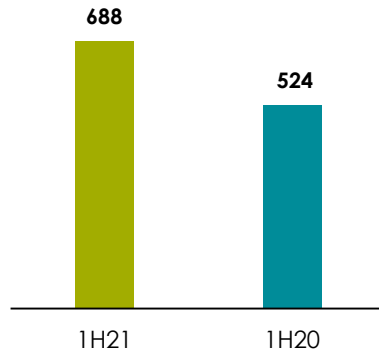
NBFIs Financial Highlights – 1H2021

EFG Hermes Revenue Breakdown by Platform

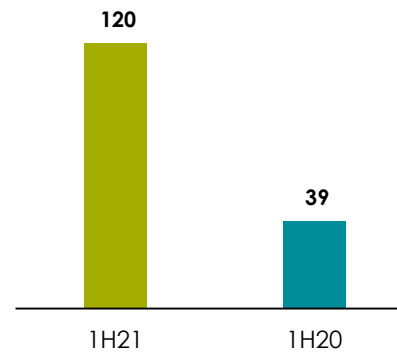
Leasing Revenues,
up 8% Y-o-Y
In EGP mn



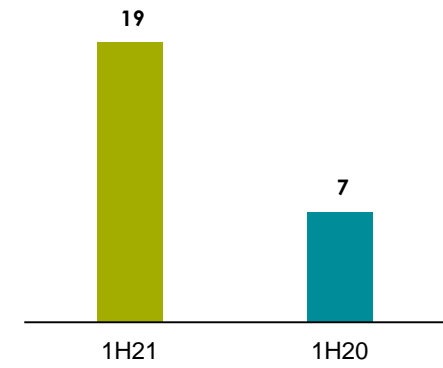
Tanmeyah Revenues,
up 31% Y-o-Y
In EGP mn



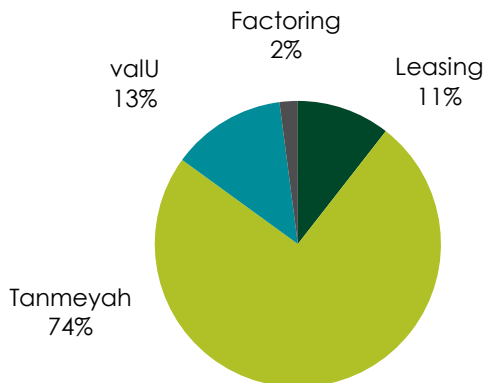
valU Revenues,
up 206% Y-o-Y
In EGP mn



Factoring Revenues,
up 154% Y-o-Y
In EGP mn



NBFIs Revenues Contribution

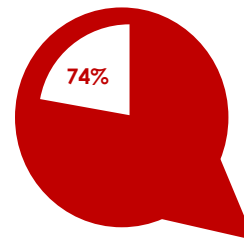


NBFIs Revenue breakdown



Leasing

Revenues of **EGP98 mn**,
up 8% Y-o-Y



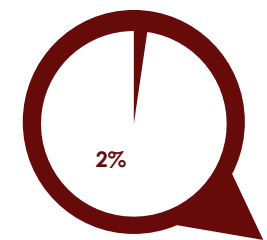
Tanmeyah

Revenues of **EGP688 mn**,
up 31% Y-o-Y



valU

Revenues of **EGP120 mn**,
up 206% Y-o-Y



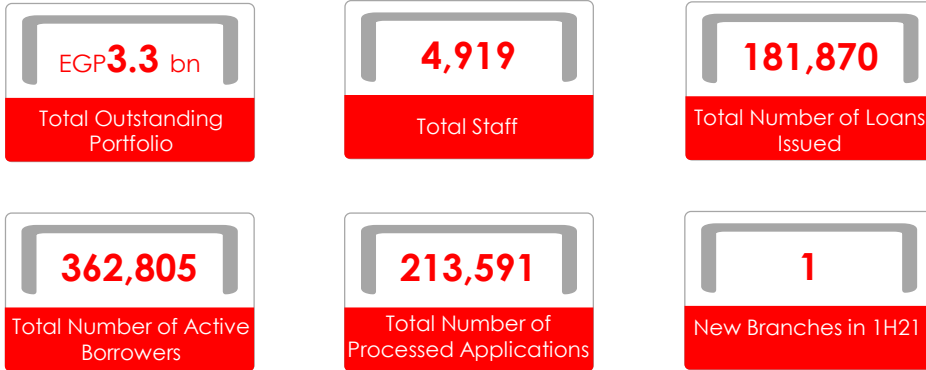
Factoring

Revenues of **EGP19 mn**
up 154% Y-o-Y

NBFIs Overview

vaU Operational and Financial Overview – 1H2021

KPIs



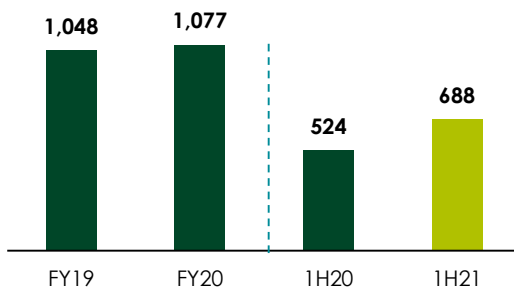
KPIs



Cairo, Alexandria, Hurgada, Tanta, Mansoura, Ismailia, Portsaid, Assiout & Menoufia, Menia, & Damanhour
Existing Governorates

Tanmeyah Revenue

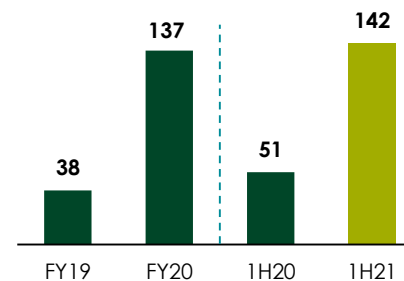
In EGP mn



vaU Revenue

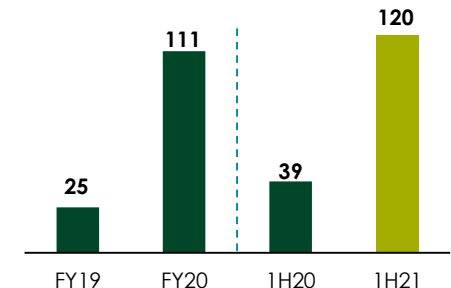
Gross Revenue

In EGP mn



Net Revenue

In EGP mn



Business Lines Overview

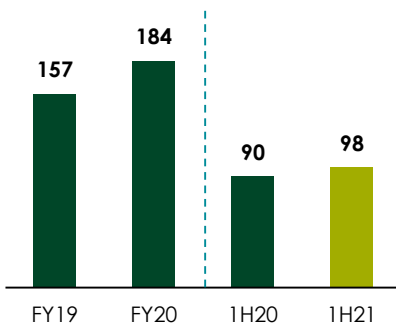
Leasing and Tanmeyah Operational and Financial Overview – 1H2021

KPIs



Leasing Revenue

In EGP mn

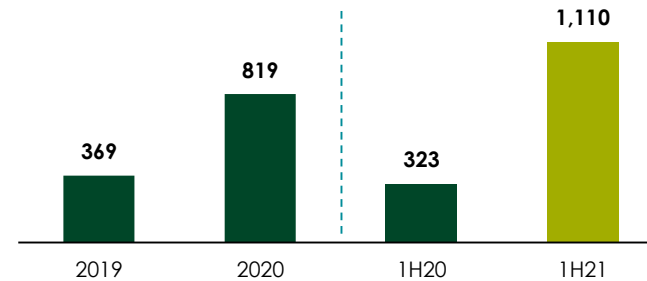


Market Share- 5M21

Rank	Company	Market Share
1	Corplease	18.5%
2	BM Lease	14.3%
3	Global Corp	9.1%
4	GB Lease	7.1%
5	Cairo Lease	6.9%
6	EFG Hermes Leasing	6.2%
7	El Tawfiq for Leasing	5.1%
8	GB Tameer for Leasing	4.5%
9	Others	28.4%

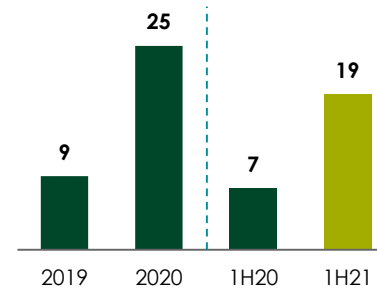
Factoring Portfolio

In EGP mn



Factoring Revenue

In EGP mn



Market Share- 5M21

Rank	Company	Market Share
1	EFG Hermes Factoring	20.4%
2	Egypt Factoring	18.7%
3	Drive Factoring	15.7%
4	QNB Al Ahli Factoring	14.0%
5	BM Factoring	8.5%
6	Others	22.8%

*Factoring began operations in 4Q2018

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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 4,611,709,340