EFG Holding

3Q2025 Results Presentation

Group Performance Highlights

EFG Holding

- EFG Holding delivered a strong third quarter, with Group revenues up 27% Y-o-Y to EGP6.3 billion, driven mainly by growth at BANK NXT and EFG Finance, offsetting lower revenues at EFG Hermes, which faced a high comparison period from last year's fx and investment gains;
- Group operating expenses (including provisions & ECL) grew 19% Y-o-Y, largely due to higher G&A expenses across all platforms, alongside increased employee costs and provisions at EFG Finance. Notably, employee expenses inched 9% Y-o-Y, as higher fixed costs reflecting salary adjustments for inflation in Egypt and the impact of slightly weaker EGP on the translation of regional expenses were offset by lower variable compensation;
- With revenue growth outpacing cost increases, net operating profit and net profit before tax grew 41% and 42% Y-o-Y, respectively. Group taxes fell 12% Y-o-Y on deferred tax gains, leading to a 22% Y-o-Y increase in net profit after tax and minority interest to reach EGP846 million, as BANK NXT and EFG Finance profits fully offset EFG Hermes' losses.

EFG Hermes

- EFG Hermes delivered an overall weak third quarter despite strong performance from its Sell-side and Buy-side businesses which achieved strong Y-o-Y revenue growth of 27% and 16%, respectively. However, the overall performance was weighed down by losses in Holding & Treasury Activities, following last year's exceptional gains on investments / seed capital and fx. As a result, total revenues fell 20% Y-o-Y to reach EGP2.1 billion;
- Holding & Treasury Activities recorded EGP220 million in losses versus EGP781 million in revenues in 3Q24, mainly due to unrealized losses on investments/seed capital and net interest losses, compared to substantial unrealized capital and fx gains a year earlier;
- EFG Hermes operating expenses (including provisions & ECL) rose 10% Y-o-Y to EGP2.1 billion, mainly on higher G&A expenses, with a modest 2% Y-o-Y increase in employee expenses, due to salary adjustments for inflation in Egypt and weaker EGP translation impact, partly offset by lower variable compensation. Other G&A expenses jumped 34% amid inflation, USD denominated costs and one-off costs related to the pre-operating expenses of the Wealth Management business. Meanwhile, Provisions & ECL recorded a net charge of EGP7 million, largely due to Brokerage margin exposures;
- As a result, net operating profit dropped 95% Y-o-Y and EFG Hermes recorded a net loss before tax of EGP57 million. Lower tax charges provided partial relief, bringing net loss after tax and minority interest to EGP171 million, compared to a net profit of EGP270 million in 3Q24, primarily due to Holding & Treasury Activities' losses. Excluding Holding & Treasury Activities, EFG Hermes recorded a net profit after tax and minority interest of EGP543 million in 3Q25, up 31% Y-o-Y.

Group Performance Highlights – Cont'd

EFG Finance

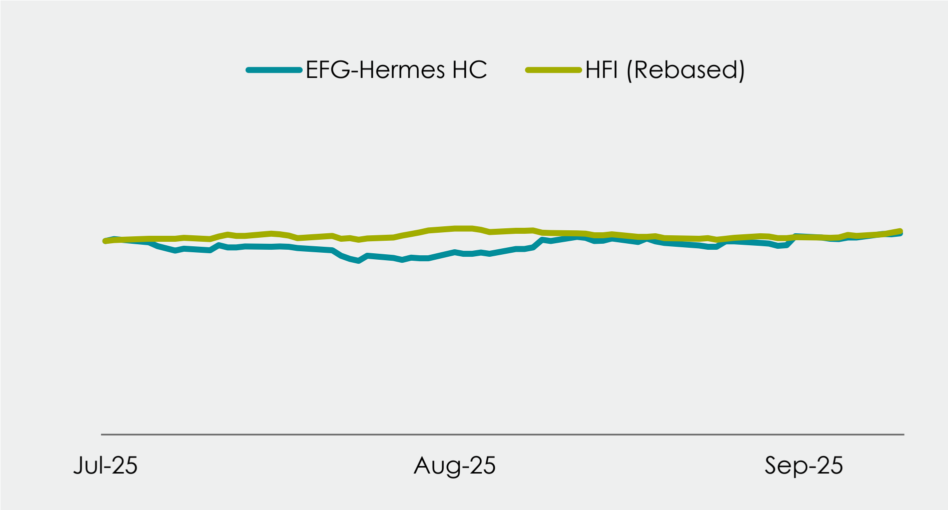
- EFG Finance delivered another strong quarter in 3Q25, with revenues up 38% Y-o-Y to EGP1.5 billion, supported by broad-based growth across nearly all lines of business. Valu led the performance with a 79% Y-o-Y increase in revenues, driven by higher securitization gains, higher net fees & commissions and a 34% rise in loan issuances. Tanmeyah posted 9% Y-o-Y growth, supported by higher interest income, though partially offset by lower fee income. Leasing revenues grew 28% Y-o-Y on higher net interest income and portfolio expansion, while Factoring rose 12% Y-o-Y, mainly on stronger net interest income despite softer fees;
- EFG Finance operating expenses (including provisions & ECL) rose 34% Y-o-Y to EGP1.1 billion, largely due to increased employee expenses, higher provisions and inflation-driven G&A costs. Other G&A expenses rose 12% Y-o-Y, driven by third party collection and listing fees, card issuance and activation costs at Valu and inflationary and USD linked IT expenses. Provisions & ECL surged 93% Y-o-Y, mainly on higher ECL booked by Tanmeyah and to a lesser extent increased provisions at Valu reflecting growth in operations;
- Despite the rise in expenses, revenue growth outpaced costs, pushing net operating profit and net profit before taxes up 48% and 46% Y-o-Y, respectively. Taxes increased 43% Y-o-Y, reflecting stronger profitability—especially at Valu. Consequently, net profit after tax and minority interest increased 28% Y-o-Y to EGP261 million, driven chiefly by Valu's strong performance, followed by Leasing.

BANK NXT

- The Commercial Bank delivered a very strong quarter, with its revenues increasing 119% Y-o-Y to EGP2.7 billion in 3Q25, supported by a larger interest earning asset base, which resulted in a 30% increase in net interest income, as well as significant other revenues from the sale of non-core assets. This was also enhanced by a further 33% Y-o-Y increase in net fees & commissions;
- BANK NXT operating expenses (including provisions & ECL) rose 30% Y-o-Y to EGP672 million in 3Q25, primarily due to a significant increase in office and occupancy costs resulting from the rent of the new head office space, followed by higher employee expenses reflecting salary adjustments and new hires, as well as higher other G&A expenses mainly related to outsourced and consultancy fees and marketing costs. This increase was offset by an 11% decline in provisions and ECL, reflecting a normalized ECL charge pattern as 2024 included higher provisions to enhance coverage ratio of stage 3 NPLs;
- The Bank's net profit after tax added 245% Y-o-Y to reach EGP1.5 billion (of which the Group's share is EGP756 million) in 3Q25, as revenue growth outpaced the growth in expenses.

Share Information

Stock Performance 3Q25



Trading Indicators[1]

Close 26.79 ▲ 2% Q-o-Q

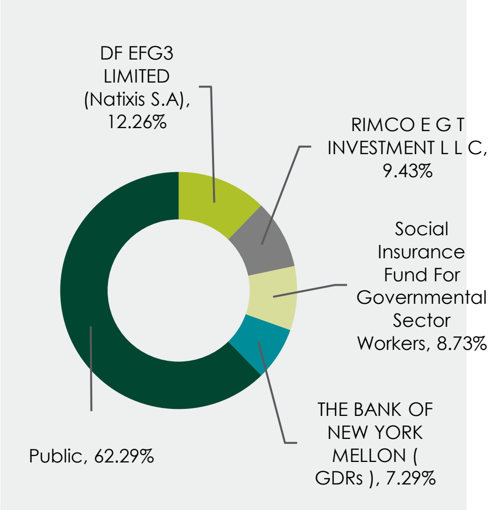
Open	Hi	Lo
26.21	26.79	23.11

Average Daily Turnover

EGP159.5 mn ▼ 13% Q-o-Q

Market Cap	Shares
EGP39.103 mn	1,459.60 mn

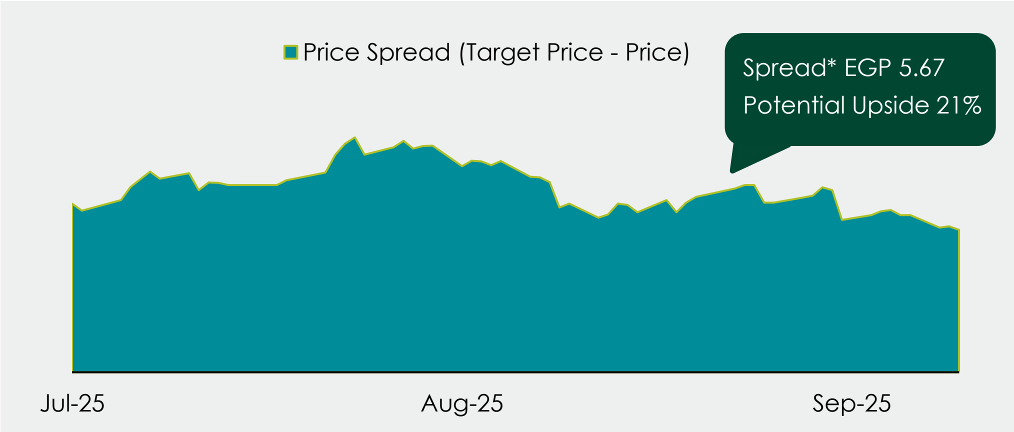
Shareholders Structure[1]



[1]Figures as of 30th of September 2025

Analysts Consensus Views

Date	Research House	Recommendation	Target Price
Jun-25	Al Ahly Pharos	Buy	34.8
Jun-25	Thndr	Buy	35.8
May-25	CI Capital	Buy	37.0
Sep-24	Arab African International Securities	Buy	32.3
Jun-24	Arqaam	Buy	22.4
Average Target Price			**32.46**

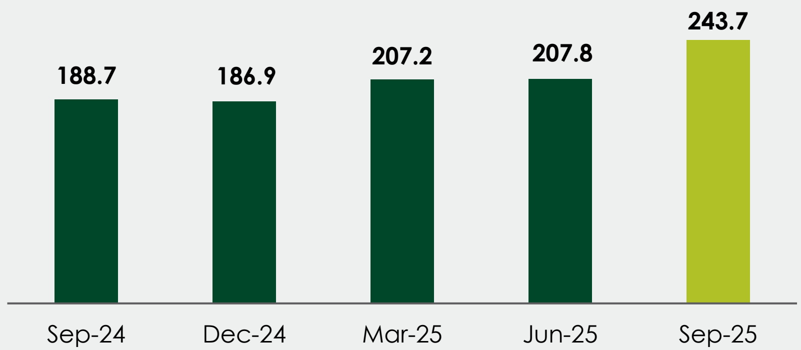


**Based on 30th of September, 2025 closing price*

Balance Sheet

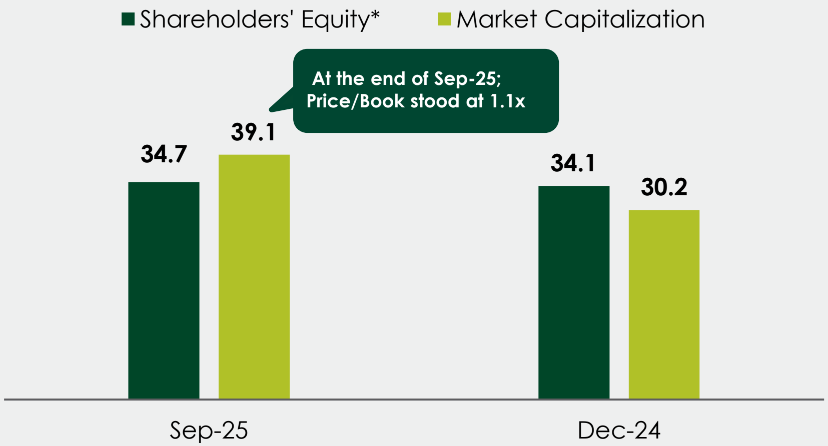
Total Assets,
up 17% Q-o-Q

In EGP bn



Total Equity/Market capitalization

In EGP bn



** Equity Attributable to Shareholders*

EFG Holding Balance Sheet as at 30th of September 2025

Assets - Liabilities	*In EGP million*
Cash and Cash Equivalents	58,054
EFG Finance Loans Receivable	27,502
Commercial Bank Loans	41,857
Investment in Associates	306
Merchant Banking Loans	0
Asset Management Seed Capital	8,355
Private Equity Seed Capital	2,825
Fixed Assets and Real Estate	3,940
Clients Investments at FVTPL (Structured Products)	9,291
Payables to Clients at FVTPL (Structured Products)	(9,291)
(Receivables - Payables)	(20,392)
(Other Assets - Other Liabilities)	(4,067)
Goodwill and Other Intangible Assets	1,823
Trading and AFS Investments	7,188
Investments at Amortized Cost	13,351
Customer Deposits	(80,872)
Short Term Bonds	(3,949)
Short & Long term Loans*	(14,091)
Minority	(7,109)
Total	**34,720**

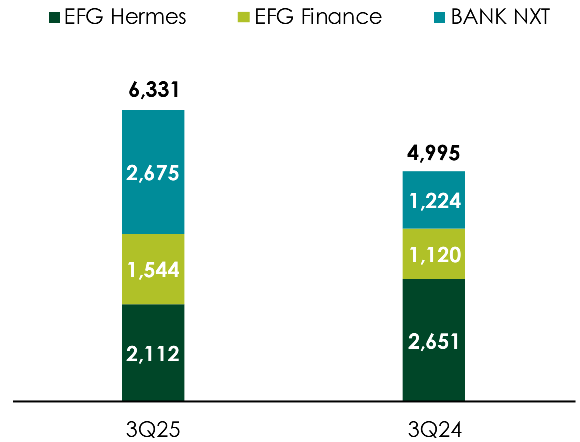
*Predominantly includes EFG Finance borrowings.

I. Third Quarter Results Review – 3Q2025

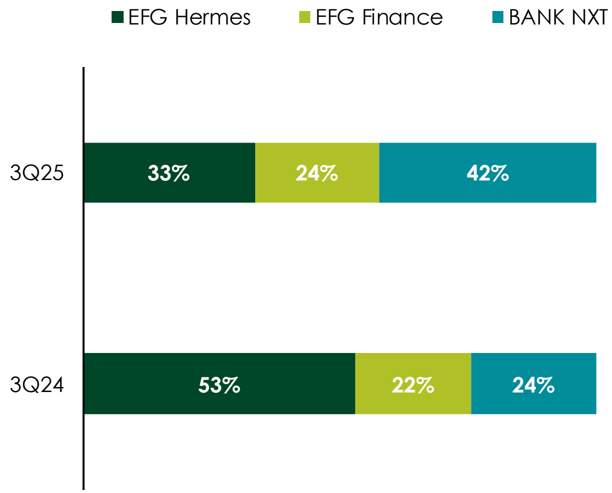
Group Highlights – 3Q2025

EFG Holding Net Operating Revenue, up 27% Y-o-Y

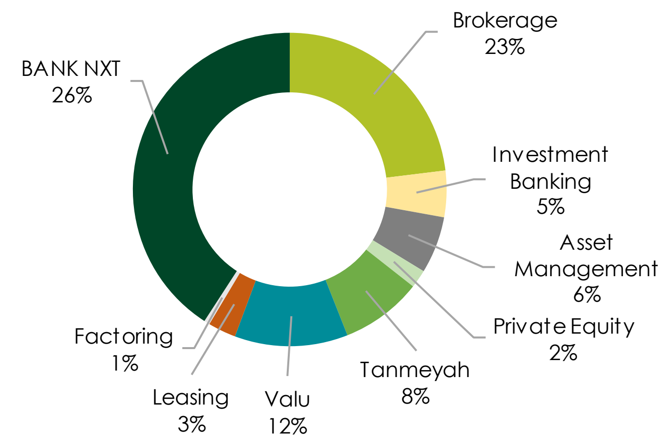
In EGP mn



EFG Holding Revenue Contribution by Platform

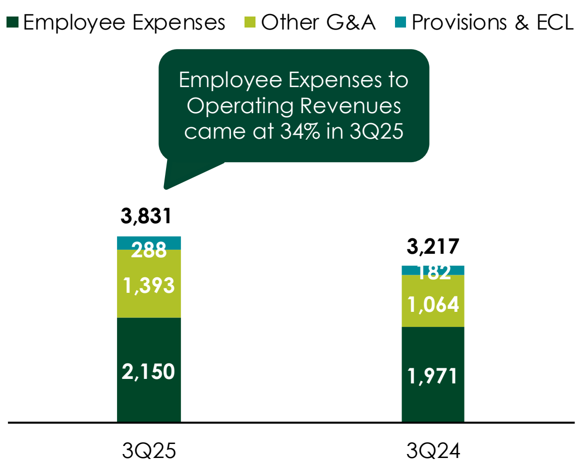


Revenue Breakdown By Line of Business



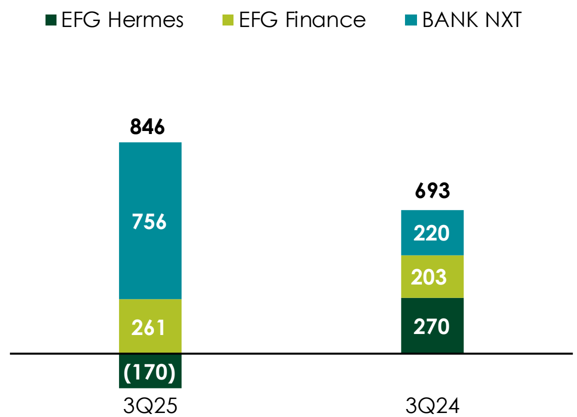
EFG Holding Operating Expenses, up 19% Y-o-Y

In EGP mn

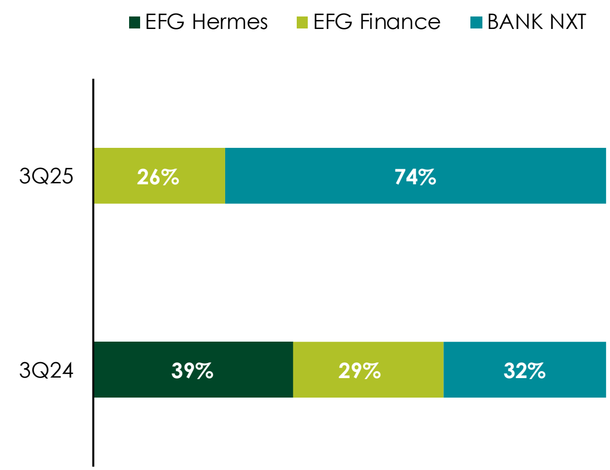


EFG Holding Net Profit After Tax and Minority Interest, up 22% Y-o-Y

In EGP mn



NPAT Contribution by Platform



EFG Hermes Highlights – 3Q2025

EFG Hermes Operational Highlights

USD 31.4 bn

Brokerage Executions 44% Y-o-Y, -1% Q-o-Q

219 companies

Research Coverage

USD 2.1 bn

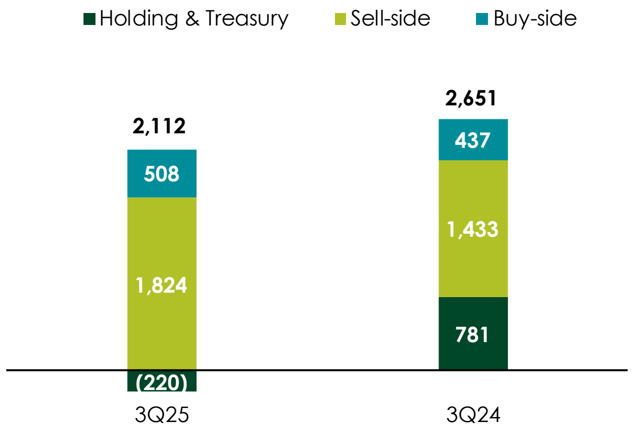
Investment Banking Deals Size

USD 5.9 bn

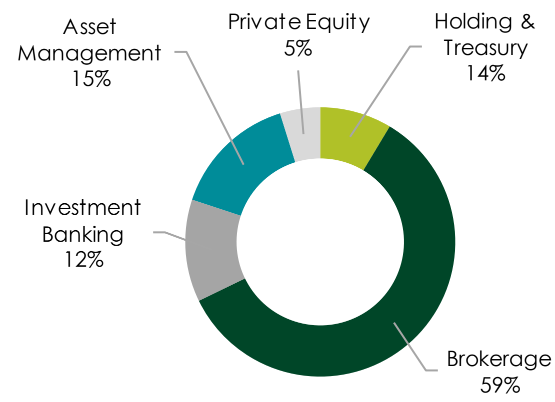
Buy-Side AuMs -2% Q-o-Q, 12% Y-o-Y

EFG Hermes Revenue, down 20% Y-o-Y

In EGP mn

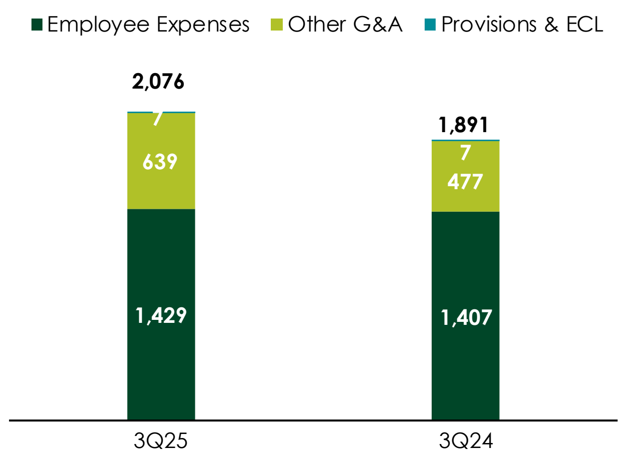


EFG Hermes Revenue Contribution



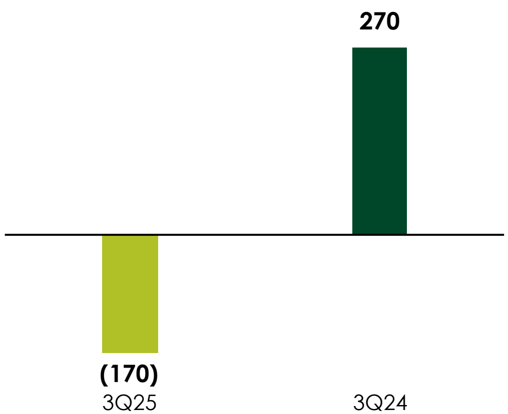
EFG Hermes Expenses, up 10% Y-o-Y

In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, down 163% Y-o-Y

In EGP mn



Brokerage Overview – 3Q2025

Executions and Market Shares

	Executions		Rank	Market Share
EGYPT (1)	$2,067 mn	(down 26% Y-o-Y)	# 1	26.6%
KSA	$4,679 mn	(down 21% Y-o-Y)	# 11	5.3%
DUBAI	$6,062 mn	(up 116% Y-o-Y)	# 1	46.1%
ABU DHABI	$7,928 mn	(up 65% Y-o-Y)	# 1	36.1%
KUWAIT	$7,895 mn	(up 145% Y-o-Y)	# 2	35.3%
KENYA	$129 mn	(up 100% Y-o-Y)	# 1	36.1%
NIGERIA	$98 mn	(up 206% Y-o-Y)	# 6	6.8%
Structured Products	$223 mn	(up 247% Y-o-Y)	N/A	N/A

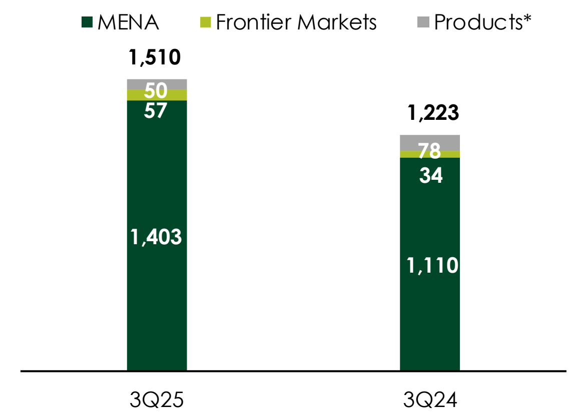
Indirect Presence

MENA Executions	Frontier Executions (2)
$2.1 bn	$295 mn

(1) Excluding special transactions and including GDRs
(2) Including Pakistan

Brokerage Revenue by Region

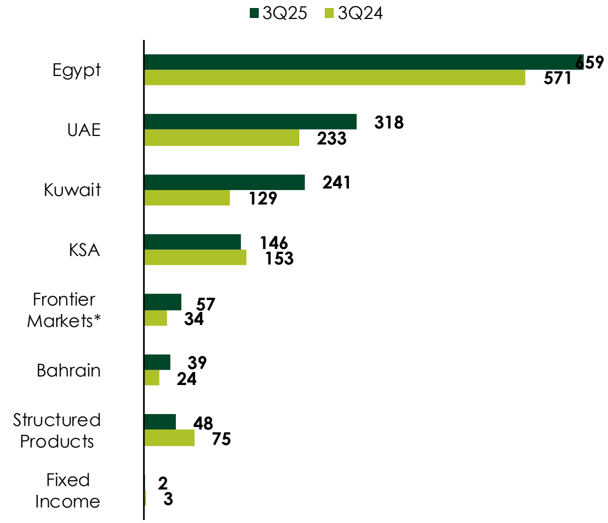
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

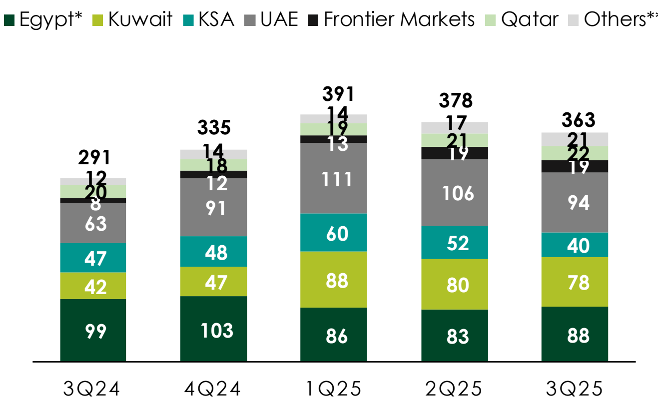
In EGP mn



* Frontier Markets includes Pakistan, Nigeria, Kenya, and Other Frontier markets

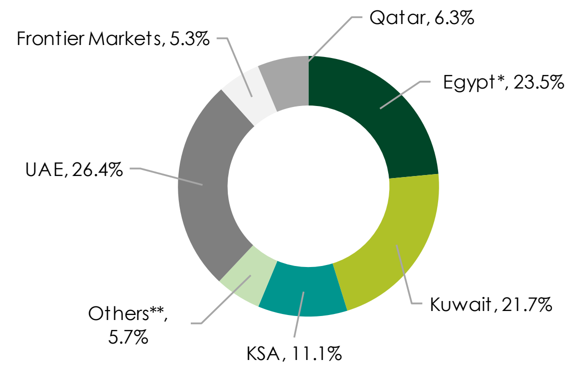
Average Daily Commissions

In USD thousand



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One

Fees Contribution by Market/Product



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One
***Based on 3Q25 figures

Investment Banking & Research Overview – 3Q2025

Investment Banking

IPO
Tadawul
Nomu Exchange
(US$ 92 mn)
Sole Financial Advisor
September 2025

Advisory on the acquisition of stake in
aramex
(US$ 1,170)
Buy-Side Advisor
September 2025

VISION INVEST
Advisory on the acquisition of
ARISE
(US$ 700 mn)
Buy Side Advisor
September 2025

Nawy Now
Debt Arrangement
(US$ 21 mn)
Financial Advisor, MLA, and Underwriter
September 2025

NATIONAL PRINTING
IPO
EGX
(US$ 9 mn)
Sole Coordinator
August 2025

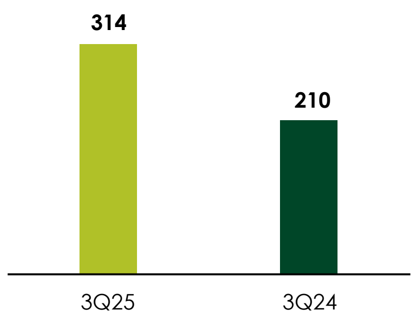
bedaya
Bond Issuance Through Securitization
(US$ 32 mn)
Financial Advisor, MLA, and Underwriter
August 2025

valu
Bond Issuance Through Securitization
(US$ 10 mn)
Financial Advisor, MLA, and Underwriter
August 2025

نسما nesma
Acquisition of
AYTB
(Undisclosed)
Buy Side Advisor
July 2025

Investment Banking Revenue

In EGP mn



USD**2.1** bn
Aggregate Deals Size

2
ECM Deals Count

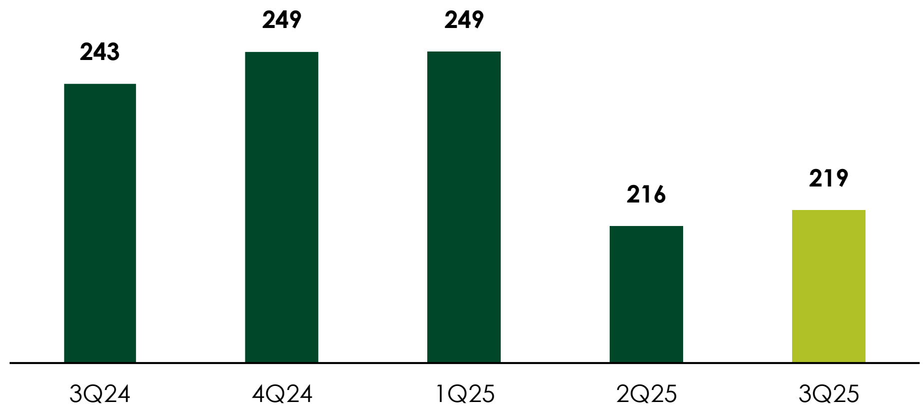
3
DCM Deals Count

3
M&A Deals Count

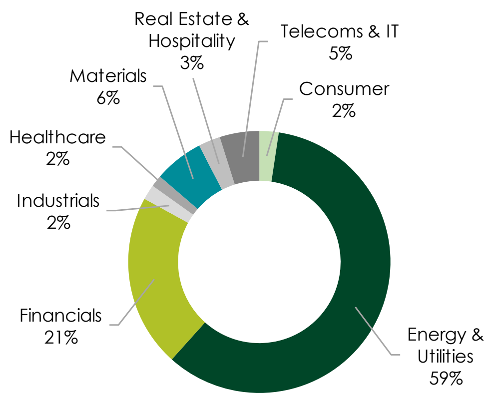
Research

Research Coverage Universe

Number of Companies



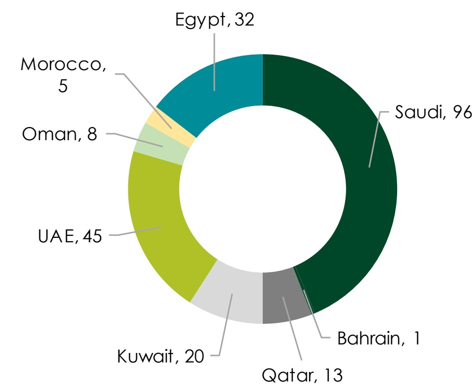
Research Coverage by Sector*



*As a percentage of market cap

Research Coverage by Country

Number of Companies



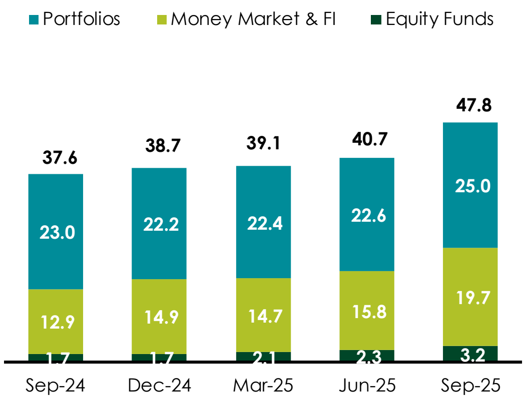
EFG Holding INVESTOR RELATIONS

Asset Management Overview – 3Q2025

Egypt Asset Management

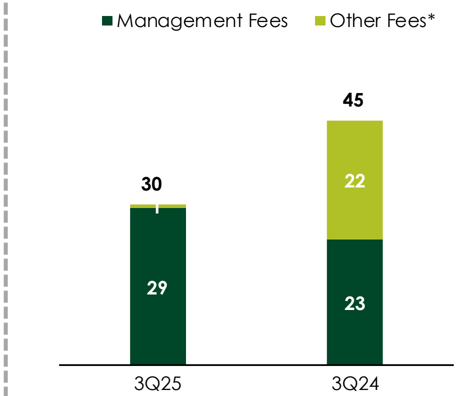
Assets Under Management

In EGP bn



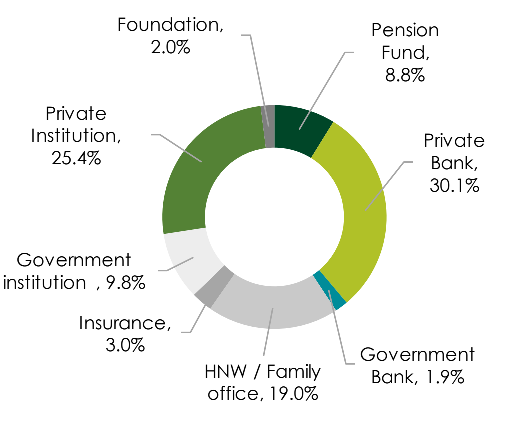
Revenue Breakdown

In EGP mn

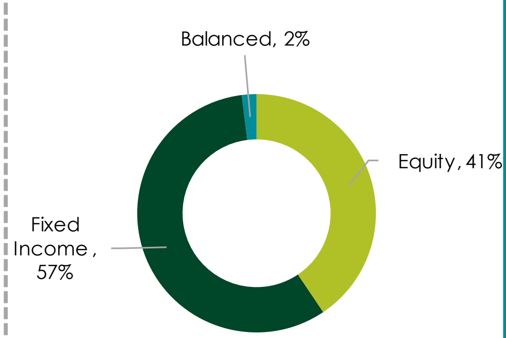


** Other Fees include incentive fees and other net revenues*

AuMs Breakdown by Investor Type



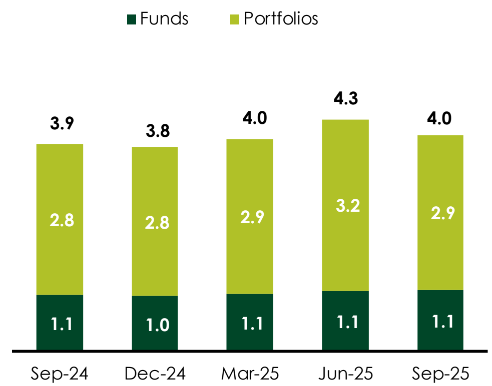
AuMs Breakdown by Fund Type



Regional Asset Management "FIM"

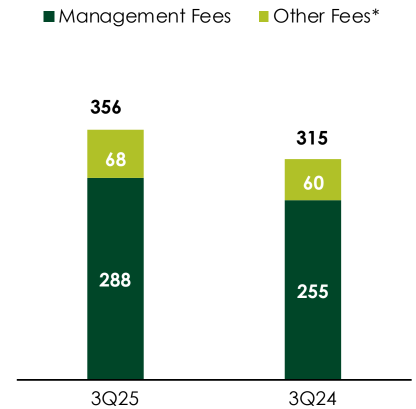
Assets Under Management

In USD bn



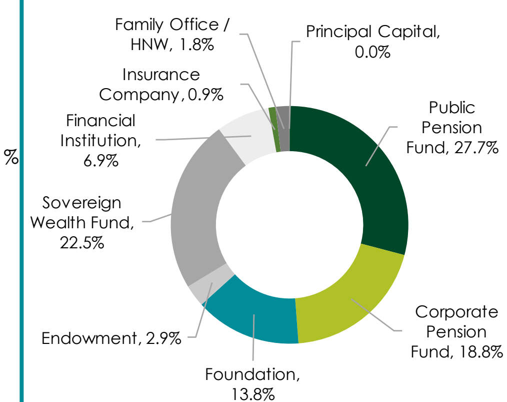
Revenue Breakdown

In EGP mn

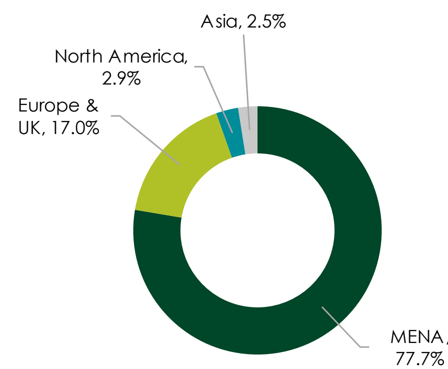


** Other Fees include incentive fees and other net revenues*

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

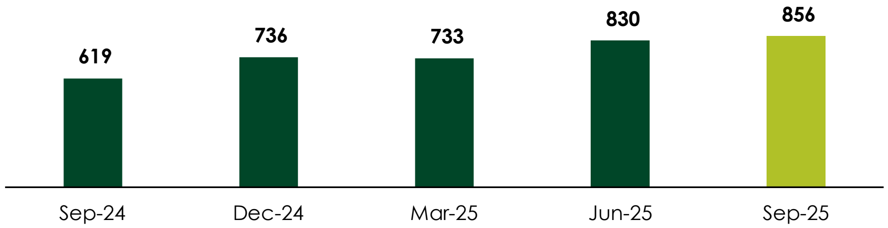


Private Equity Overview – 3Q2025

Private Equity

Private Equity AuMs Evolution

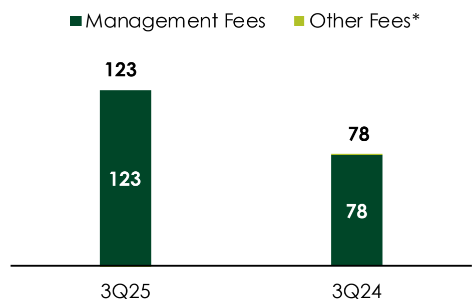
In USD mn



- Vortex Energy manages approximately EUR360 million through Vortex Energy IV and its co-investment vehicles. Vortex Energy is currently advancing on new strategies, amongst them a new fund initiative which centers on energy transition in Central and Eastern Europe.
- The Fund fully deployed its c.USD147 million committed capital between 2019-2022 to build and develop Egypt Education Platform. EEP's portfolio currently includes: (i) 23 schools and preschools with a total capacity of c.25k students and housing more than 12k enrolled students, (ii) education content developer which serves between 3-4mn students annually, and (iii) a transportation business transporting between 3-4k students daily with a fleet comprising more than 650 vehicles.
- The Saudi Education Fund was launched in 2H24, targeting to raise capital commitments amounting to USD300 million, of which USD135 million were secured in the fund's first closing in January 2025.
- UpH has shown strong results in 3Q25, with revenues increasing 52% Y-o-Y.

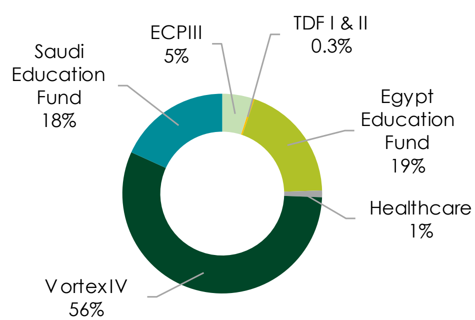
Private Equity Revenue

In EGP mn



** Other Fees includes incentive fees and other net revenues*

AuMs by Platform



Awards/Rankings

Innovation in Digital Lending in Egypt 2025 – Valu
Outstanding Consumer Finance Provider in Egypt 2025 - Valu
Global Business & Finance Magazine Awards 2025

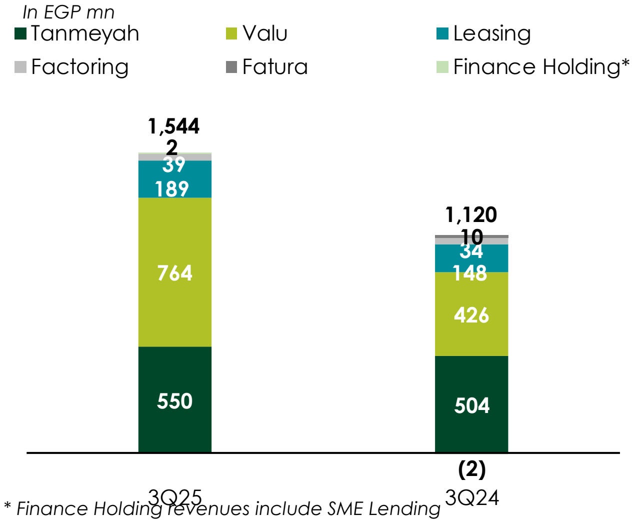
Retail Broker of the Month – EFG Hermes
NASDAQ

ALB MIDDLE EAST LAW AWARDS 2025
Financial Services In-House Team of the Year – EFG Holding
ALB Middle East Law Awards 2025

Top Fastest Growing Banks in Financing during 1H25 – BANK NXT
First Bank

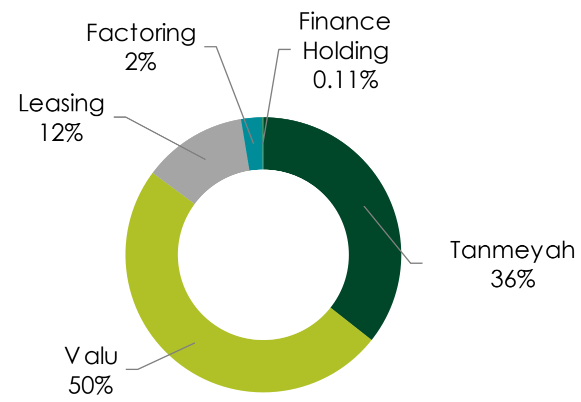
EFG Finance Highlights – 3Q2025

EFG Finance Revenue, up 38% Y-o-Y

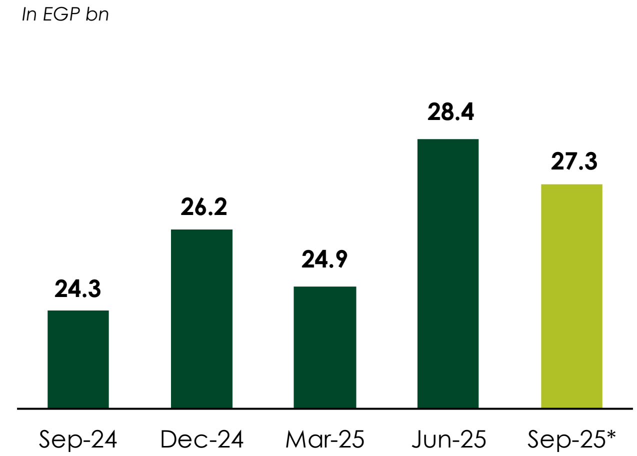


* Finance Holding revenues include SME Lending

EFG Finance Revenue Contribution

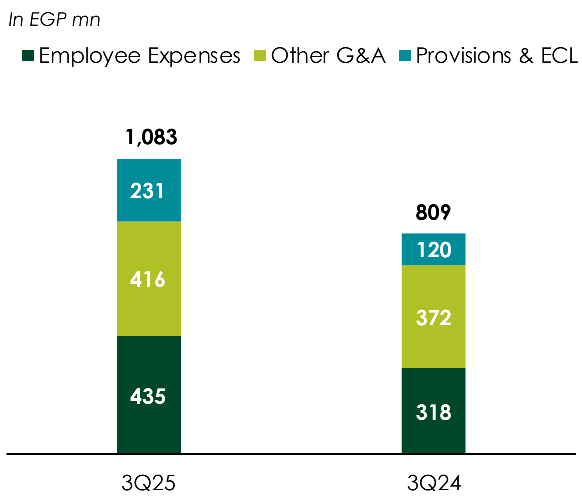


EFG Finance Outstanding Portfolio, down 4% Q-o-Q

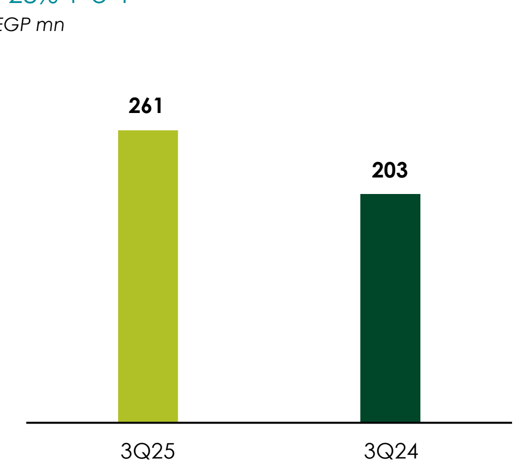


*Excludes Leasing securitization of EGP1,399 million, and Valu securitization of EGP4,233 million

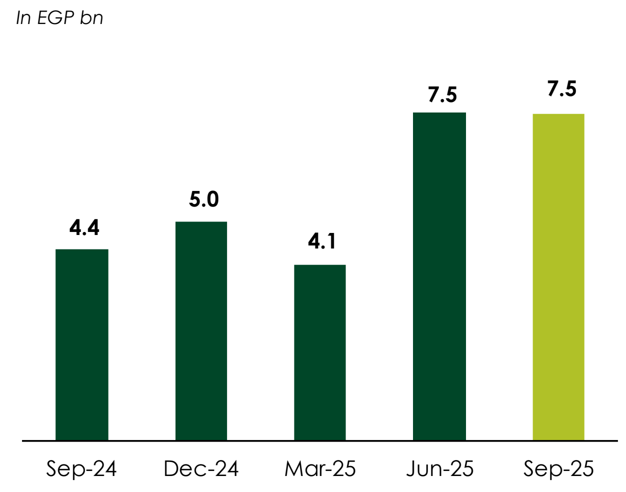
EFG Finance Expenses, up 34% Y-o-Y



EFG Finance Net Profit After Tax and Minority Interest, up 28% Y-o-Y



EFG Finance Tangible Equity, flat Q-o-Q



Tanmeyah & Valu Overview – 3Q2025

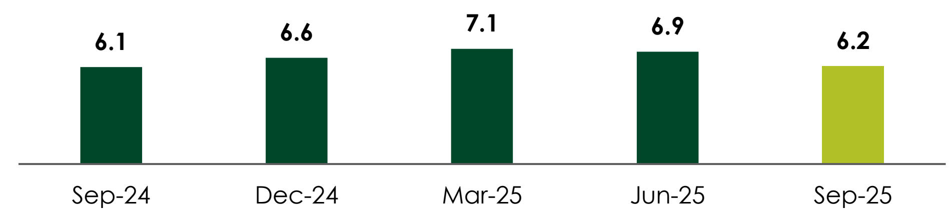
Tanmeyah

KPIs

76,115	34,353	295,326	5,933
Number of Processed Applications	Number of Loans Issued	Number of Active Borrowers	Total Staff

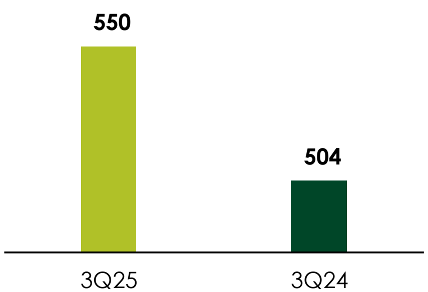
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



Valu

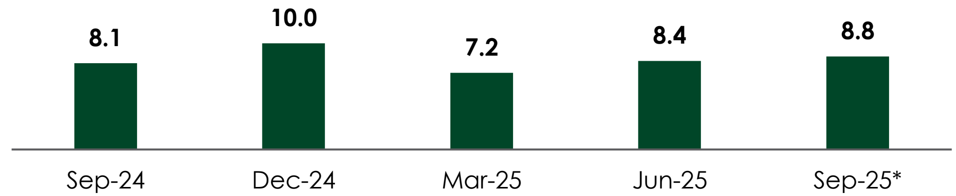
KPIs

EGP6.7 bn	873 K	2.5 mn
GMV	Active Customers	Number of Transactions[1]
EGP5.7 bn	**28 Months**	**8,822**
Loans Issued	Average Portfolio Maturity Tenor	Number of Merchants

[1]*Includes Valu prepaid cards spending transactions*

Outstanding Portfolio

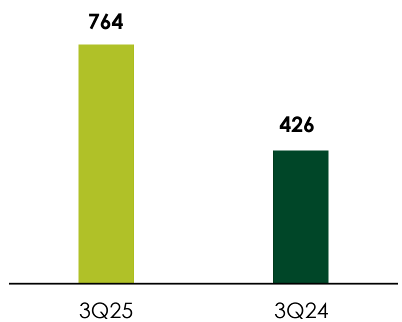
In EGP bn



**Excludes Securitized Portfolio of EGP4,233 million*

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 3Q2025

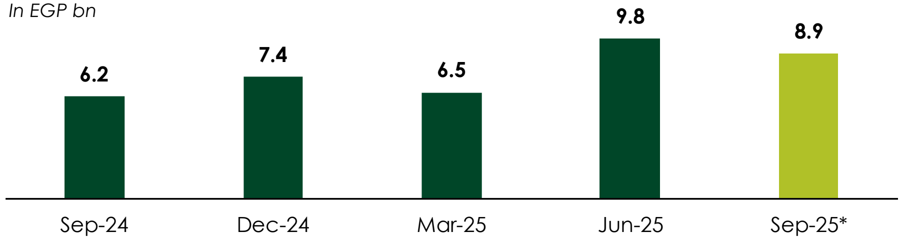
Leasing

KPIs

- EGP3.8 bn — Receivables Value of New Contracts
- EGP2.7 bn — Net Financed Amount for New Contracts
- 13 — Number of New Contracts

On-Books Portfolio

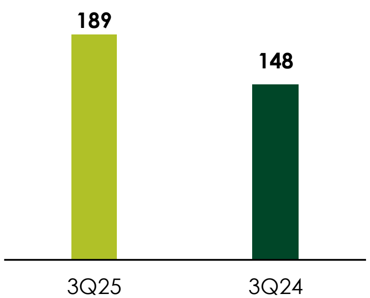
In EGP bn



**Excludes Securitized Portfolio principal amount of EGP1,399 million*

Leasing Revenue

In EGP mn



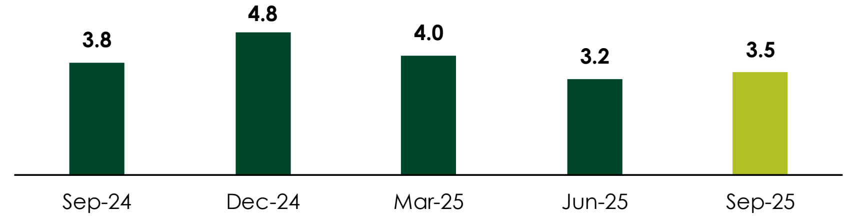
Factoring

KPIs

- EGP1.1 bn — Net Financed Amount
- 35 — Number of Existing Clients
- 280 — Average Portfolio Tenor – Days
- EGP18 mn — Average Ticket Size

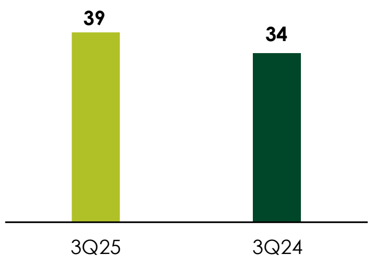
Outstanding Portfolio

In EGP bn



Factoring Revenue

In EGP mn

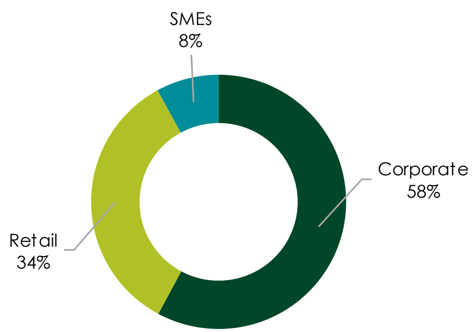


BANK NXT Highlights – 3Q2025

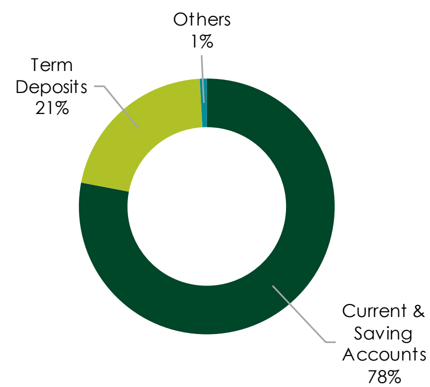
KPIs

EGP95.4bn Total Assets	6.1% Net Interest Margin
EGP81.5bn Deposits	61.2% ROAE
EGP44.8bn Gross Loans	6.4% ROAA
55% Gross Loans/Deposits	2.8% NPLs
14.7% Capital Adequacy Ratio	193% Coverage Ratio

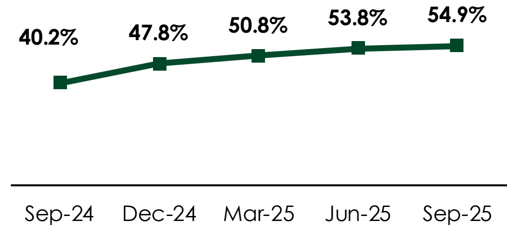
Loans by Type



Deposits by Type

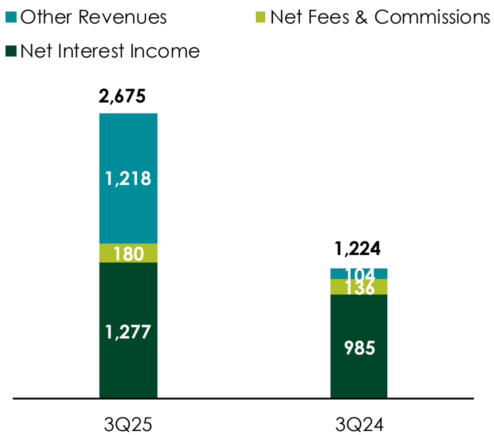


Gross Loans/Deposits Ratio



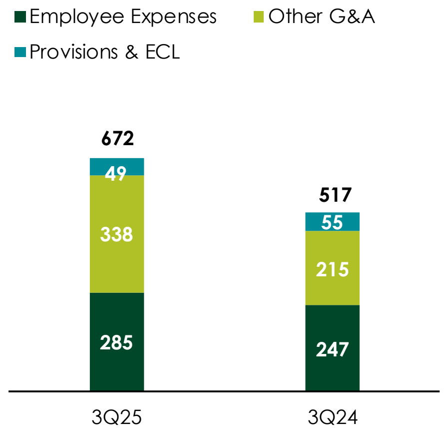
BANK NXT Net Operating Revenue, up 119% Y-o-Y

In EGP mn



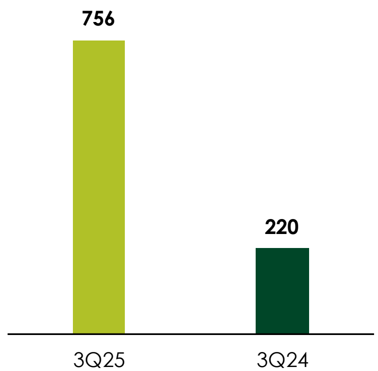
BANK NXT Operating Expenses, up 30% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, up 244% Y-o-Y

In EGP mn



II. Nine Months Results Review – 9M2025

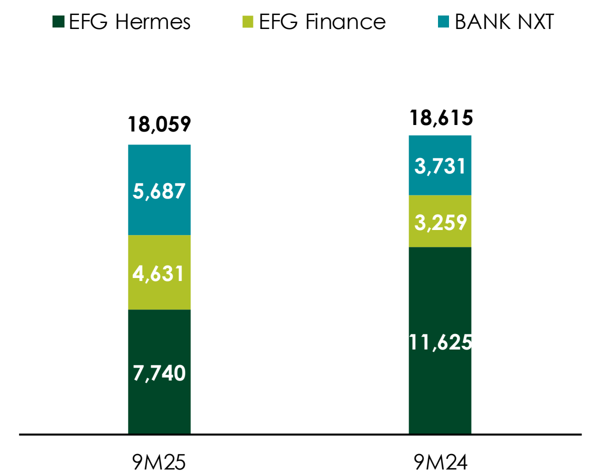
EFG Holding

INVESTOR RELATIONS

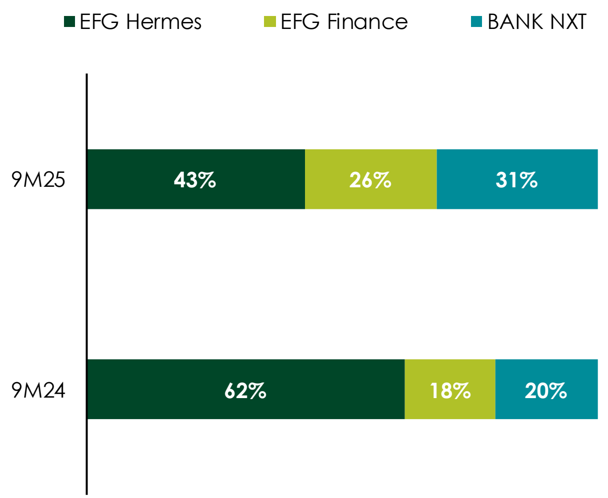
Group Highlights – 9M2025

EFG Holding Net Operating Revenue,
down 3% Y-o-Y

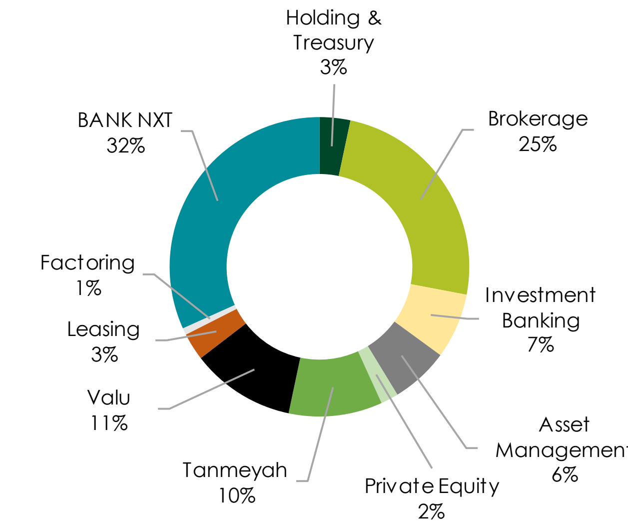
In EGP mn



EFG Holding Revenue Contribution by Platform

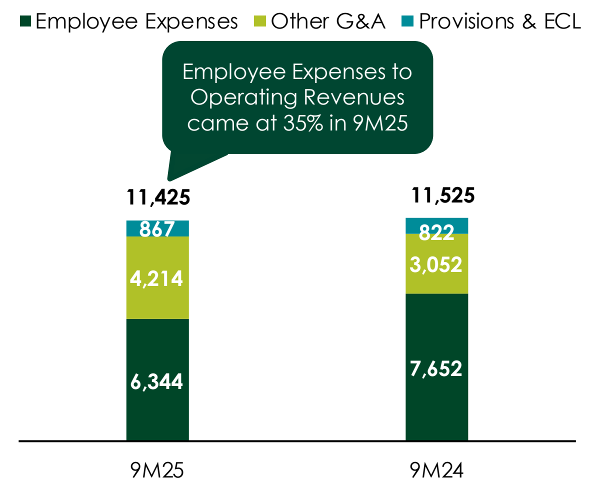


Revenue Breakdown By Line of Business



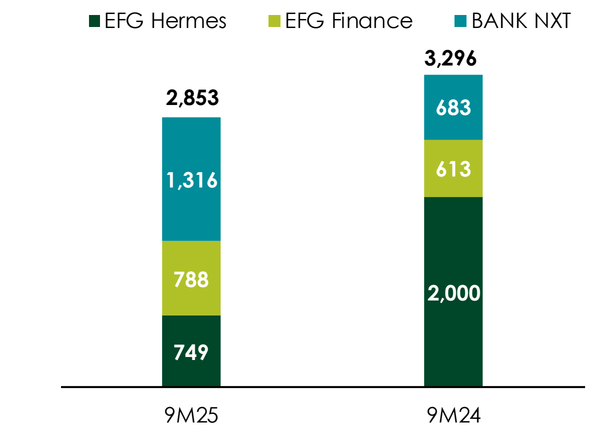
EFG Holding Operating Expenses,
down 1% Y-o-Y

In EGP mn

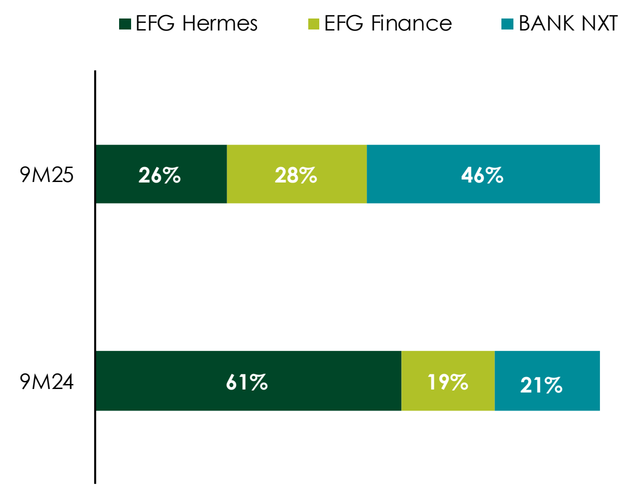


EFG Holding Net Profit After Tax and Minority Interest,
down 13% Y-o-Y

In EGP mn



NPAT Contribution by Platform



EFG Holding INVESTOR RELATIONS

EFG Hermes Highlights – 9M2025

EFG Hermes Operational Highlights

USD **96.5** bn
Brokerage Executions 36% Y-o-Y

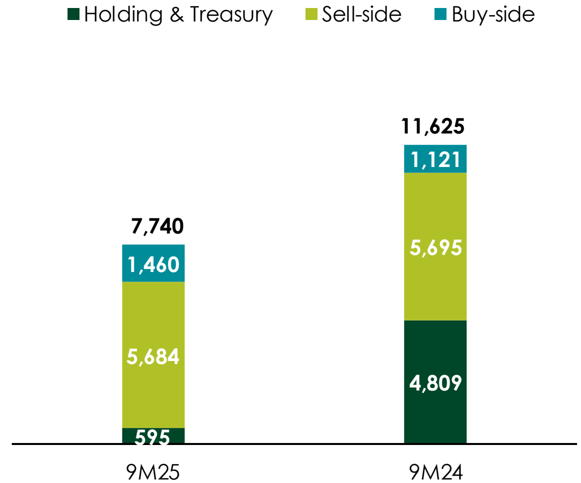
219 companies
Research Coverage

USD **7.3** bn
Investment Banking Deals Size

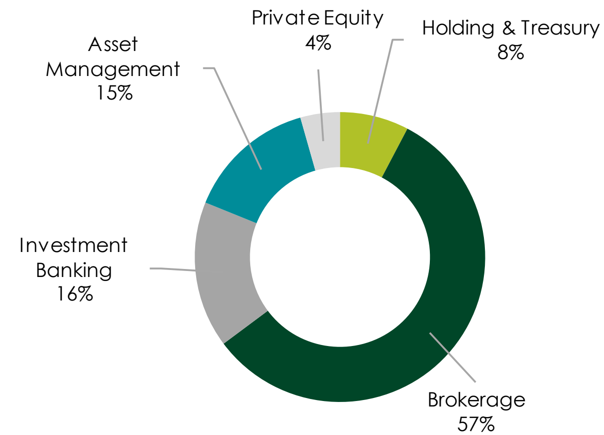
USD **5.9** bn
Buy-Side AuMs 12% Y-o-Y

EFG Hermes Revenue, down 33% Y-o-Y

In EGP mn

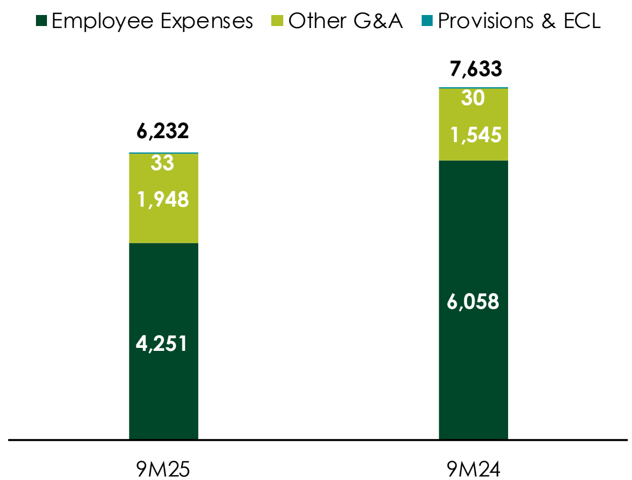


EFG Hermes Revenue Contribution



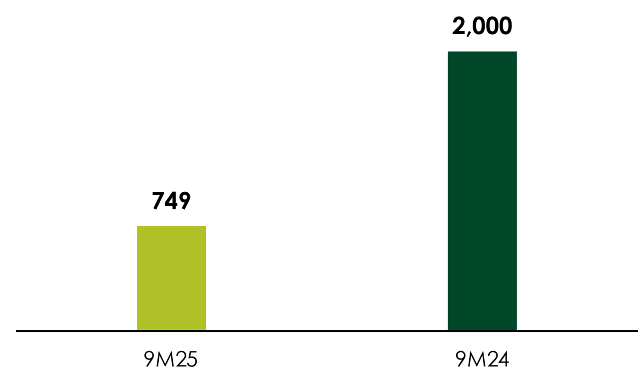
EFG Hermes Expenses, down 18% Y-o-Y

In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, down 63% Y-o-Y

In EGP mn



Brokerage Overview – 9M2025

Executions and Market Shares

EGYPT (1)
Executions: **$8,078 mn** (up 4% Y-o-Y)
Rank **# 1** — **28.6%** Market Share

KSA
Executions: **$16,964 mn** (down 23% Y-o-Y)
Rank **# 10** — **6.2%** Market Share

DUBAI
Executions: **$18,794 mn** (up 101% Y-o-Y)
Rank **# 1** — **51.7%** Market Share

ABU DHABI
Executions: **$24,922 mn** (up 77% Y-o-Y)
Rank **# 2** — **36.1%** Market Share

KUWAIT
Executions: **$20,470 mn** (up 106% Y-o-Y)
Rank **# 2** — **31.8%** Market Share

KENYA
Executions: **$346 mn** (up 41% Y-o-Y)
Rank **# 1** — **43.7%** Market Share

NIGERIA
Executions: **$226 mn** (up 32% Y-o-Y)
Rank **# 7** — **8.1%** Market Share

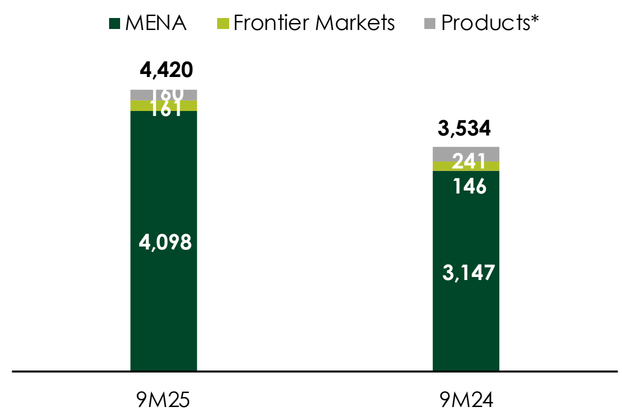
Structured Products
Executions: **$464 mn** (down 10% Y-o-Y)
Rank **N/A** — **N/A** Market Share

Indirect Presence
MENA Executions: **$5.4 bn**
Frontier Executions (2): **$891 mn**

(1) Excluding special transactions and including GDRs
(2) Including Pakistan

Brokerage Revenue by Region

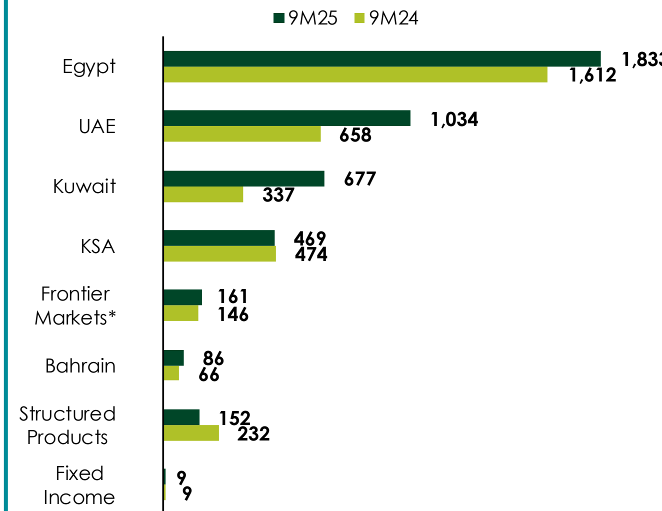
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

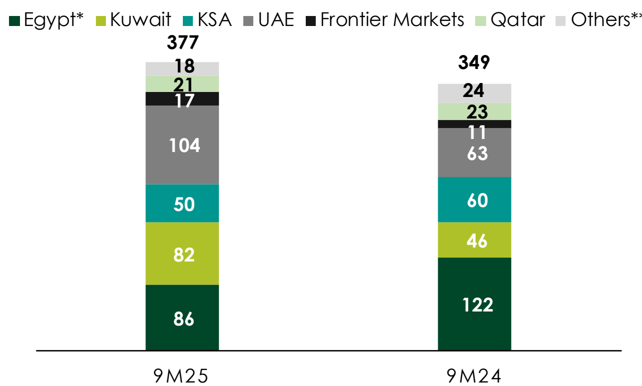
In EGP mn



* Frontier Markets includes Pakistan, Nigeria, Kenya, and Other Frontier markets

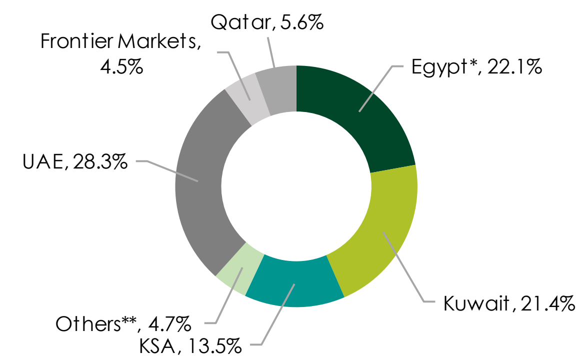
Average Daily Commissions

In USD thousand



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One

Fees Contribution by Market/Product



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One
****Based on 9M25 figures*

Investment Banking & Research Overview – 9M2025

Investment Banking

IPO
Tadawul
Nomu Exchange
(US$ 92 mn)
Sole Financial Advisor
September 2025

Advisory on the acquisition of stake in aramex
(US$ 1,170)
Buy-Side Advisor
September 2025

VISION INVEST
Advisory on the acquisition of ARISE
(US$ 700 mn)
Buy Side Advisor
September 2025

Nawy Now
Debt Arrangement
(US$ 21 mn)
Financial Advisor, MLA, and Underwriter
September 2025

NATIONAL PRINTING
IPO
EGX
(US$ 9 mn)
Sole Coordinator
August 2025

bedaya
Bond Issuance Through Securitization
(US$ 32 mn)
Financial Advisor, MLA, and Underwriter
August 2025

valu
Bond Issuance Through Securitization
(US$ 10 mn)
Financial Advisor, MLA, and Underwriter
August 2025

nesma
Acquisition of AYTB
(Undisclosed)
Buy Side Advisor
July 2025

smc
IPO
Tadawul
(US$ 500 mn)
Joint Financial Advisor
June 2025

valu
Technical Listing
EGX
Sole Financial Advisor
June 2025

valu
ABB
EGX
(US$ 5 mn)
Sole Bookrunner
June 2025

AMLAK
ABB
Tadawul
(US$ 15 mn)
Sole Global Coordinator
June 2025

valu
Sale of a c. 4.3% stake to amazon
Sell Side Advisor
June 2025

valu
Bond Issuance Through Securitization
(US$ 17.2 mn)
Financial Advisor, MLA, and Underwriter
June 2025

valu
Bond Issuance Through Securitization
(US$ 20.9 mn)
Financial Advisor, MLA, and Underwriter
May 2025

EFG Corp-Solutions
Corporate Bond
(US$ 53 mn)
Financial Advisor, MLA, and Underwriter
May 2025

EFG Hermes
HSB
Short Term Bond
(US$ 18.1 mn)
Financial Advisor, MLA, and Underwriter
May 2025

AFRICINVEST
Founding Family
Sale of majority stake in mdp
(Undisclosed)
Sell Side Advisor
March 2025

valu
Bond Issuance Through Securitization
(US$ 9.3 mn)
Financial Advisor, MLA, and Underwriter
March 2025

bedaya
Bond Issuance Through Securitization
(US$ 33 mn)
Financial Advisor, MLA, and Underwriter
March 2025

ASYAD Shipping
IPO
MSX
(US$ 333 mn)
JGC
March 2025

ALPHA DATA
IPO
ADX
(US$ 163 mn)
JGC & JBR
March 2025

ADNOC Gas
FMO
ADX
(US$ 2,840 mn)
JGC & JBR
February 2025

NICE ONE
IPO
Tadawul
(US$ 323 mn)
JFA
January 2025

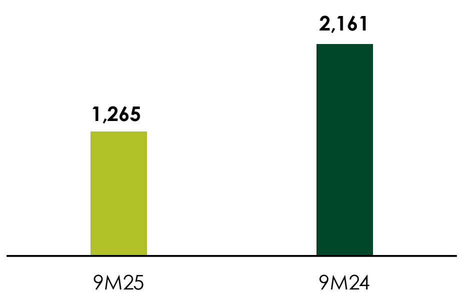
CIRA EDUCATION
Mandatory Tender Offer
SEIC
Social Impact Capital
(US$ 67 mn)
Financial Advisor
January 2025

Almoosa Health
IPO
Tadawul
(US$ 450 mn)
JBR
January 2025

maarif
Advisory on the acquisition of
(Undisclosed)
Buy Side Advisor
November 2024

Investment Banking Revenue

In EGP mn



USD **7.3** bn
Aggregate Deals Size

10
ECM Deals Count

9
DCM Deals Count

8
M&A Deals Count

Awards/Rankings

EUROMONEY
Best Broker for Dubai – EFG Hermes
Best Corporate for ESG – EFG Holding
Best Broker for MENA – EFG Hermes
Best Investment Bank – EFG Hermes
Euromoney Capital Markets Award
Euromoney Award for Excellence 2025

Best FinTech Platform for Lifestyle Enabling Solutions in Egypt 2025 – Valu
Fastest Growing Credit Card Portfolio in Egypt 2025 – BANK NXT
Fastest Growing Mortgage Portfolio in Egypt 2025 – BANK NXT
Global Brand Awards 2025

MEED
Best Investment Bank in Egypt 2025 – EFG Hermes
MEED

Middle East Economy
Regional Investment Powerhouse – EFG Holding
Economy Middle East

FEAS CHAMPIONS LEAGUE AWARD 2024
Bronze Winner – EFG Holding
FEAS Champions League Award

Global Business Outlook
Most Innovative FinTech Company in Egypt 2025 – Valu
GBO

Best FinTech Company in Egypt 2025 – Valu
Global Banking and Finance Review Awards

Best Research House – EFG Hermes
Saudi Capital Market Forum

INTERNATIONAL BUSINESS MAGAZINE
Leading Financial Technology Powerhouse Egypt 2025 – Valu
International Business Magazine Awards

Best Financial Institution/Company Egypt 2025 – Valu
World Business Outlook Awards

emeafinance Europe • Middle East • Africa
Best Product Launch (Retail) in the Middle East – EFG Hermes One
Financial Inclusion Award, Best Asset Manager & Broker in the Middle East – EFG Hermes
Best Equity House & Broker in Kuwait – EFG Hermes IFA
Best Broker in Saudi Arabia – EFG Hermes KSA
Best Asset Manager in UAE – FIM Partners
Best Broker in UAE – EFG Hermes UAE
EMEA Finance Middle East Banking Awards 2024

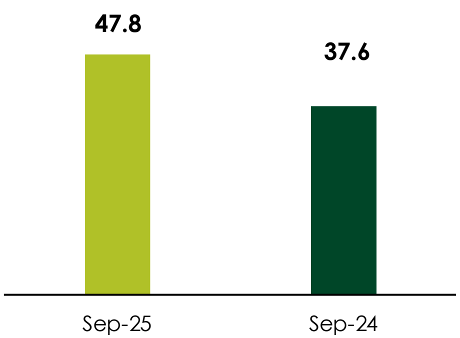
Forbes
Top Asset Managers List – EFG Hermes
Top FinTech List – Valu
Middle East's 100 Most Powerful Businesswomen – EFG Holding/Mona Zulficar
World Business Outlook Awards

Asset Management Overview – 9M2025

Egypt Asset Management

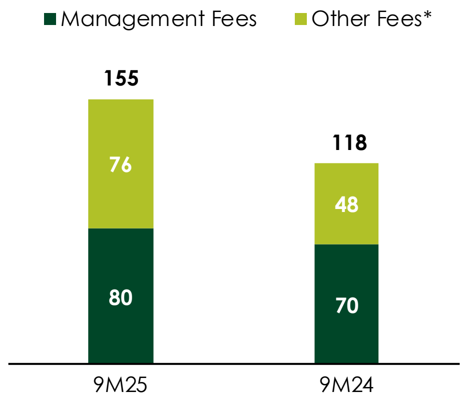
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

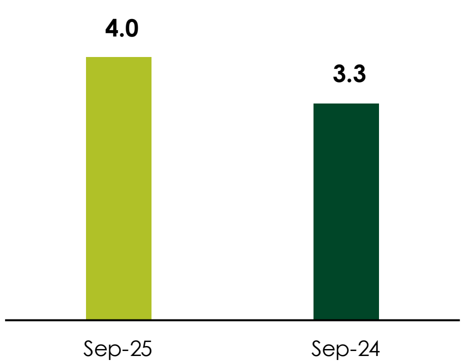


** Other Fees include incentive fees and other net revenues*

Regional Asset Management "FIM"

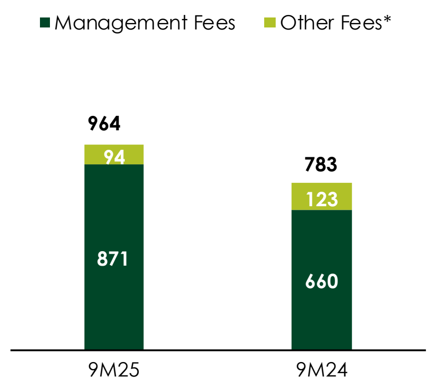
Assets Under Management

In USD bn



Revenue Breakdown

In EGP mn

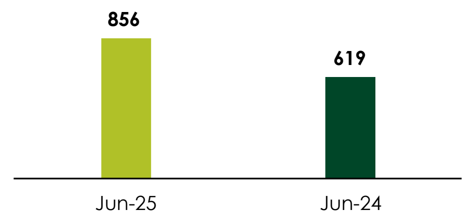


** Other Fees include incentive fees and other net revenues*

Private Equity

Private Equity AuMs Evolution

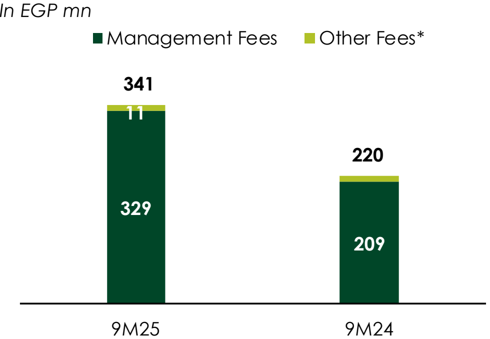
In USD mn



- EEP is currently pursuing several growth avenues across its different business verticals and under different business models with focus on PropCo/OpCo partnerships and management agreement models, in addition to 2 new schools currently under development and targeting CoD in 2027.
- The Saudi Education Fund completed several investments in the Saudi market surpassing USD110 million. Its portfolio currently includes 6 international schools in Riyadh with a combined capacity of c.14k students and an existing student population surpassing 3k students. EFG is currently advancing discussions with several investors to grow the fund's capital commitments, whole screening opportunities to accelerate growth.
- UpH is well positioned for a solid performance in FY25, supported by solid traction in export markets, continued portfolio & product mix optimization, competitive pricing of UpH's standard injectables portfolio, and the launch of a wide range of new product offerings in the B2B and B2C segments.

Private Equity Revenue

In EGP mn

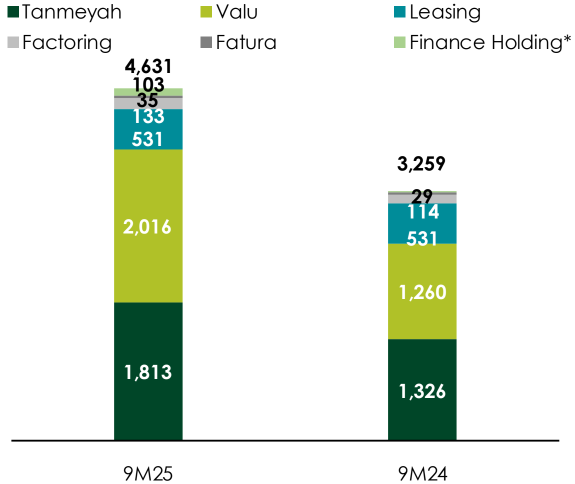


** Other Fees includes incentive fees and other net revenues*

EFG Finance Highlights – 9M2025

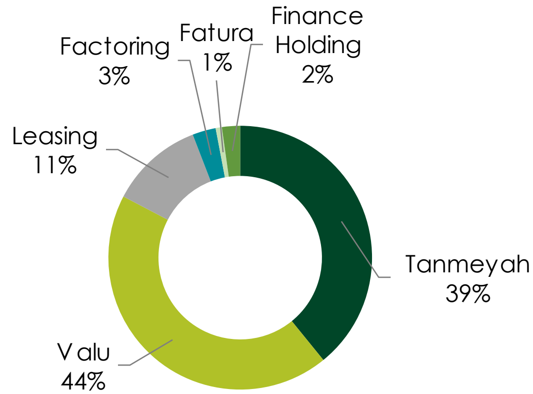
EFG Finance Revenue, up 42% Y-o-Y

In EGP mn



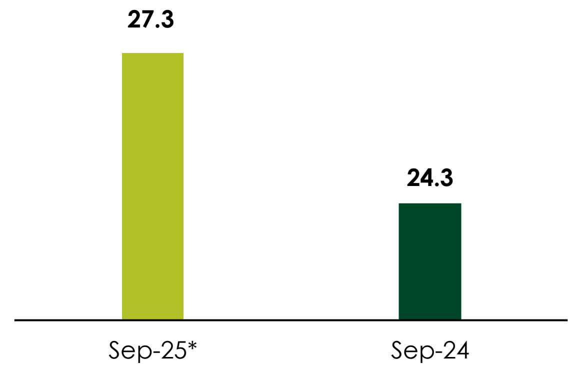
** Finance Holding revenues include SME Lending*

EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio, up 12% Y-o-Y

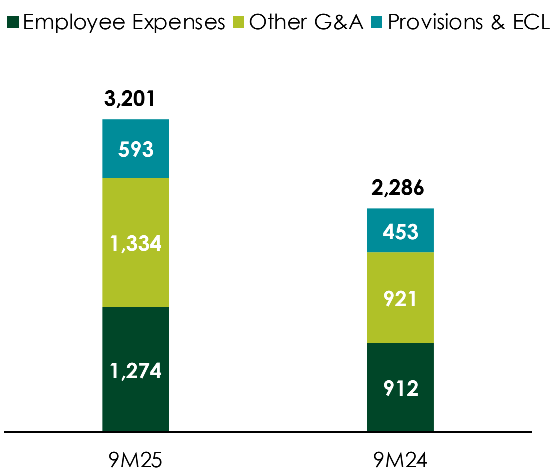
In EGP bn



**Excludes Leasing securitization of EGP1,399 million, and Valu securitization of EGP4,233 million*

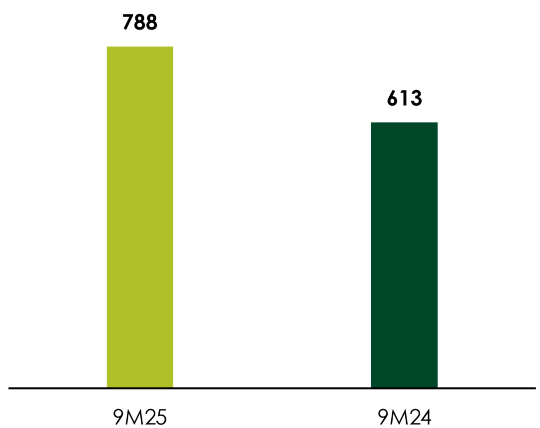
EFG Finance Expenses, up 40% Y-o-Y

In EGP mn



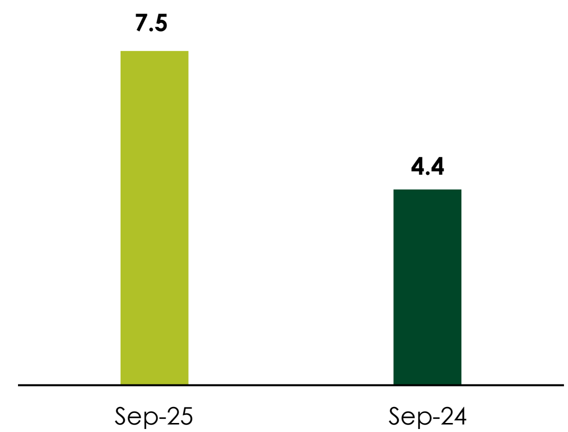
EFG Finance Net Profit After Tax and Minority Interest, up 28% Y-o-Y

In EGP mn



EFG Finance Tangible Equity, up 70% Y-o-Y

In EGP bn



EFG Holding

INVESTOR RELATIONS

Tanmeyah & Valu Overview – 9M2025

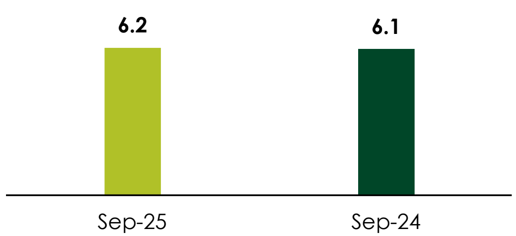
Tanmeyah

KPIs

280,334	137,411	295,326	5,933
Number of Processed Applications	Number of Loans Issued	Number of Active Borrowers	Total Staff

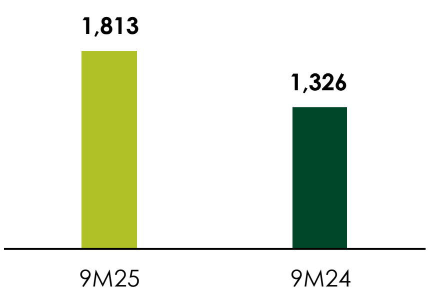
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



valu*

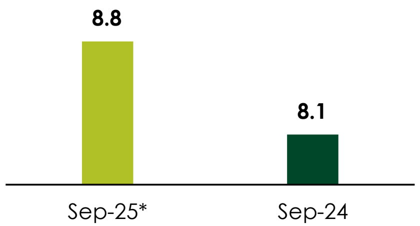
KPIs

EGP16.4 bn	873 K	6.1 mn
GMV	Active Customers	Number of Transactions(1)
29 Months	EGP9.8 bn	8,822
Average Portfolio Maturity Tenor	Loans Issued	Number of Merchants

(1)Includes Valu prepaid cards spending transactions

Outstanding Portfolio

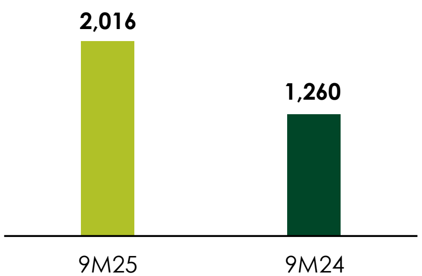
In EGP bn



**Excludes Securitized Portfolio of EGP4,233 million*

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 9M2025

Leasing

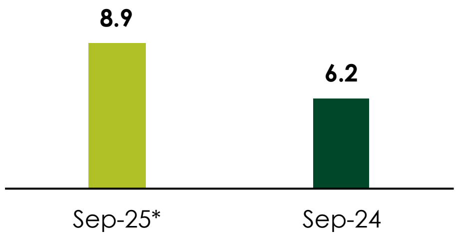
KPIs

- **EGP11.4bn** Receivables Value of New Contracts
- **EGP8.3 bn** Net Financed Amount for New Contracts
- **48** Number of New Contracts

** Above Corridor*

On-Books Portfolio

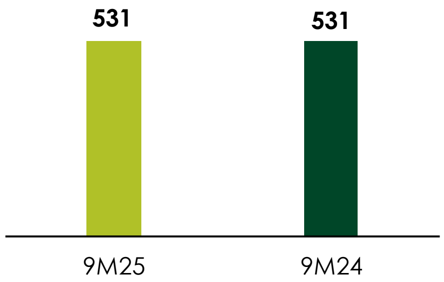
In EGP bn



**Excludes Securitized Portfolio principal amount of EGP1,399 million*

Leasing Revenue

In EGP mn



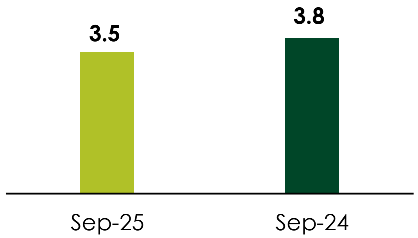
Factoring

KPIs

- **EGP4.4 bn** Net Financed Amount
- **35** Number of Existing Clients
- **280** Average Portfolio Tenor – Days
- **EGP31 bn** Average Ticket Size

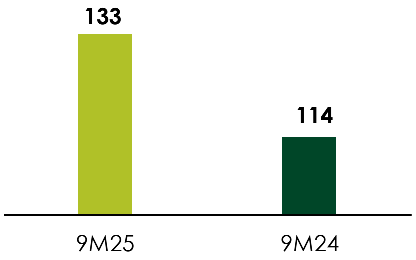
Outstanding Portfolio

In EGP bn



Factoring Revenue

In EGP mn

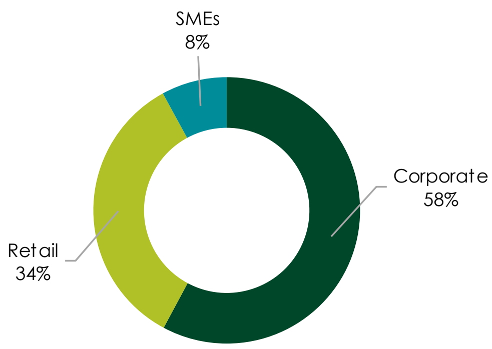


BANK NXT Highlights – 9M2025

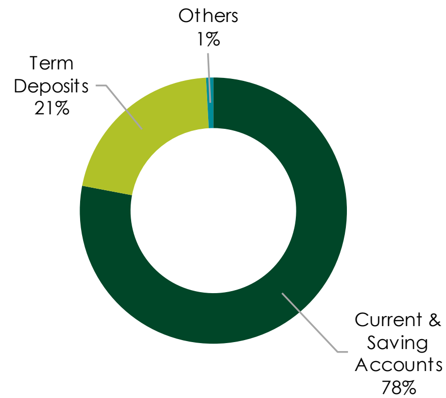
KPIs

EGP95.4bn Total Assets	6.1% Net Interest Margin
EGP81.5bn Deposits	61.2% ROAE
EGP44.8bn Gross Loans	6.4% ROAA
55% Gross Loans/Deposits	2.8% NPLs
14.7% Capital Adequacy Ratio	193% Coverage Ratio

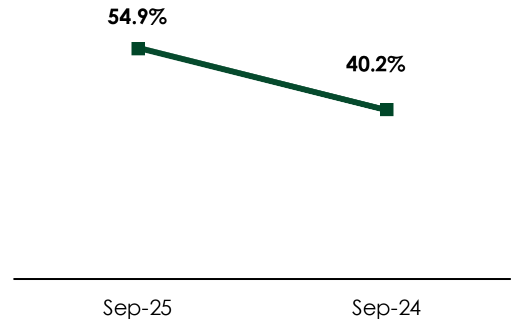
Loans by Type



Deposits by Type

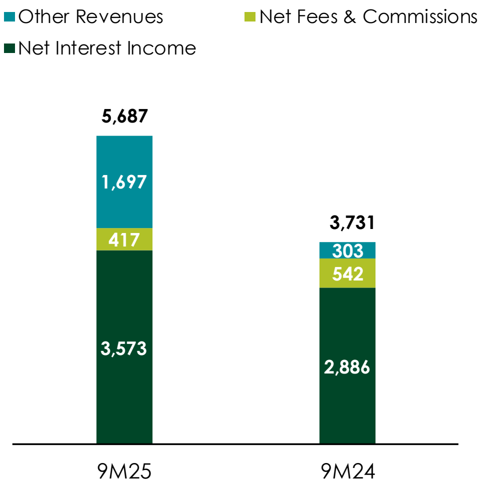


Gross Loans/Deposits Ratio



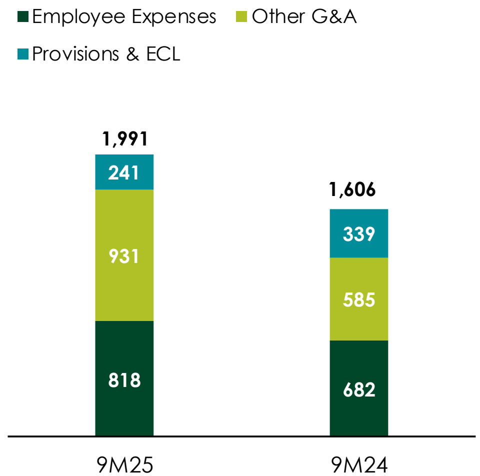
BANK NXT Net Operating Revenue, up 52% Y-o-Y

In EGP mn



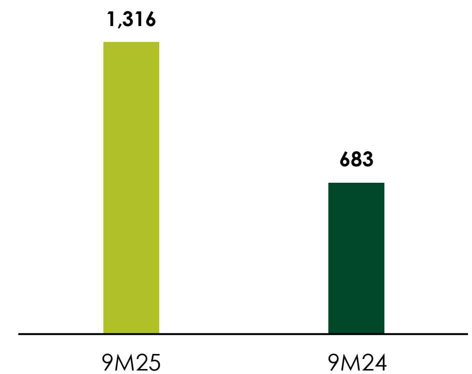
BANK NXT Operating Expenses, up 24% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, up 93% Y-o-Y

In EGP mn



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EFG 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 7,298,030,040