



EFG Holding

4Q2024/FY2024 Results Presentation



Group Performance Highlights

EFG Holding

- ≡ EFG Holding had a strong year, with revenues growing a remarkable 66% Y-o-Y to reach its highest level ever at EGP24.4 billion in FY24, underpinned by increasing revenues reported by all lines of business of the Group particularly EFG Hermes followed by EFG Finance, and despite a challenging backdrop;
- ≡ The Group's total operating expenses (including provisions & ECL) increased 57% Y-o-Y to EGP15.5 billion in FY24, stipulated by the increase in employee expenses, other operating expenses, and higher provisions and ECL at Leasing and Valu. This increase reflects the translation of our USD denominated costs into devalued Egyptian Pounds. This also reflects the elevated inflation impact on salaries, which the Group attempted to partially offset, in addition to the impact on all other operating expenses. Consequently, the Group employee expenses/revenues came at 43% in FY24;
- ≡ With the increase in Group revenues exceeding the increase in expenses, EFG Holding net operating profit rose 84% Y-o-Y in FY24 driven by the growth in profitability across all lines of business. Group taxes more than doubled in FY24, up 117% Y-o-Y, however, EFG Holding shrugged off the higher taxes impact on profitability, to report its highest ever net profit after tax and minority interest of EGP4.3 billion in FY24, reflecting a 71% Y-o-Y increase.

EFG Hermes

- ≡ EFG Hermes revenues spiraled up 81% Y-o-Y to EGP14.7 billion in FY24; driven primarily by a 95% Y-o-Y increase in the sell-side revenues. Holding & Treasury Activities revenues rose 77% Y-o-Y, driven largely by fx gains due to the EGP devaluation;
- ≡ EFG Hermes operating expenses rose 77% Y-o-Y to EGP10.1 billion in FY24, mainly due to higher employee expenses, followed by higher other operating expenses, and despite lower provisions & ECL. The increase in operating expenses portrays high inflation levels in Egypt, the sharp Y-o-Y EGP devaluation and its impact on Egypt expenses denominated in USD and higher expenses from regional offices;
- ≡ EFG Hermes net operating profit almost doubled Y-o-Y, up 89% Y-o-Y to EGP4.6 billion in FY24; as revenue growth outpaced the growing expenses and a total release of ECL & loan loss provisions of EGP95 million was recognized reflecting a healthier margin book. Meanwhile, taxes rose 139% Y-o-Y to reach EGP1.2 billion, on higher profitability recorded by the Egyptian entities and higher deferred taxes. Benefitting from profitability across both the sell-side and buy-side platforms, EFG Hermes net profit after tax and minority increased 63% Y-o-Y to EGP2.5 billion.

EFG Finance

- ≡ Boosted by stronger sales, the NBFIs continued its strong revenue growth, with EFG Finance gaining 60% Y-o-Y to EGP4.8 billion in FY24, as all the platform's lines of business posted Y-o-Y growth; particularly Valu, followed by Tanmeyah, and Leasing;
- ≡ EFG Finance operating expenses increased 45% Y-o-Y to EGP3.3 billion, predominantly on higher provisions & ECL, up 106% Y-o-Y, mirroring the increase in the portfolios sizes. Moreover, the increase in operating expenses also reflects the inflationary pressure in Egypt and higher expenses related to stronger loans issuance;
- ≡ EFG Finance recorded net operating profit of EGP1.4 billion, up 111% Y-o-Y in FY24; as the increase in revenues outpaced the increase in expenses. With the increase in taxes coming at 65% Y-o-Y, net profits after tax and minority leaped 134% Y-o-Y to EGP815.3 million, supported by Leasing and Valu higher profitability, followed by Tanmeyah. This strong performance not only underscores EFG Finance's strong financial performance but also demonstrates profitability exceeding inflationary pressures.

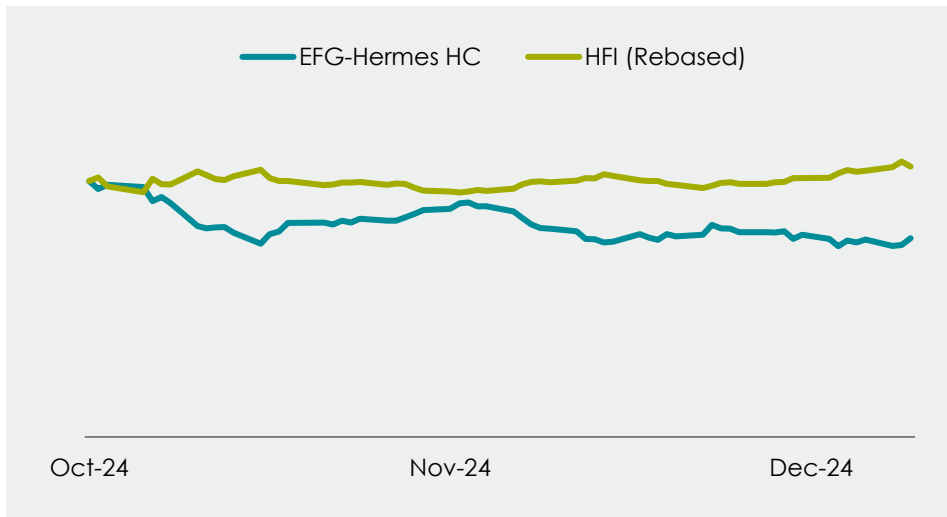
Group Performance Highlights – Cont'd

BANK N<X>T

- ≡ Another strong year for the Commercial Bank, with its revenues increasing 37% Y-o-Y to EGP5.0 billion in FY24; largely driven by higher net interest income, due to interest rate hikes of 800 bps during 2024, in addition to a remarkable growth in interest earning assets. This was partially offset by a 25% Y-o-Y decrease in net fees & commissions;
- ≡ BANK NXT operating expenses including provisions & ECL rose a minimal 10% Y-o-Y to EGP2.0 billion in FY24, primarily due to higher salaries on the back of promotions, new hires and inflation, as well as higher other G&A expenses mainly related to IT expenses, rebranding, and outsourced services. This increase was offset by a 49% decline in ECL & provisions, reflecting a normalized ECL charge pattern noting that the past three years witnessed elevated ECL charges in a successful bid to more than adequately cover the portfolio and enhance the bank's coverage ratio which reached 178% in FY24. In addition, there was also the positive impact of recoveries and debt asset swaps recorded in FY24;
- ≡ The Bank's net profit after tax added 54% Y-o-Y to reach EGP1.8 billion (of which the Group's share is EGP909 million) in FY24, as revenue growth outpaced the growth in expenses.

Share Information

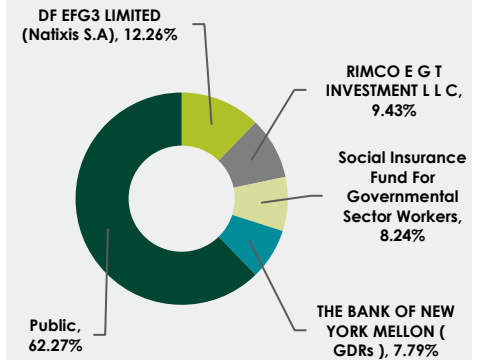
Stock Performance 4Q24



Trading Indicators⁽¹⁾

Close **20.70** ▼ **15%** Q-o-Q
 Open **24.45** Hi **24.93** Lo **20.11**
 Average Daily Turnover
EGP154.0 mn ▼ **16%** Q-o-Q
 Market Cap **EGP30.214 mn** Shares **1,459.60 mn**

Shareholders Structure⁽¹⁾



*Figures as of 31st of December 2024

Analysts Consensus Views

Date	Research House	Recommendation	Target Price
Dec-24	Beltone	Buy	30.0
Nov-24	Al Ahly Pharos	Buy	33.0
Sep-24	Arab African Securities	Buy	32.3
Jun-24	Arqam	Buy	22.4
Mar-24	CI Capital	Buy	27.0
Average Target Price			28.94

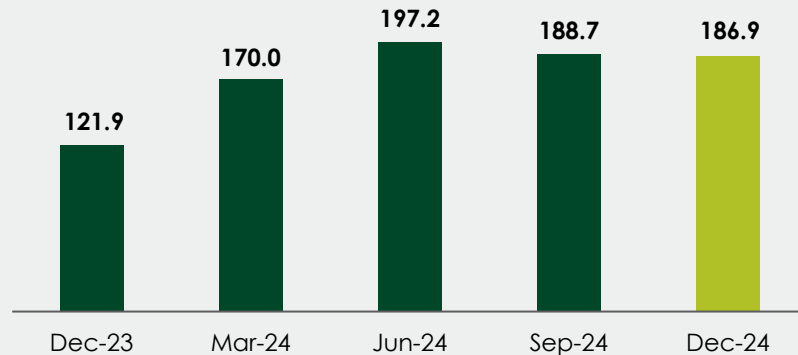


*Based on 31st of December, 2024 closing price

Balance Sheet

Total Assets,
down 1% Q-o-Q

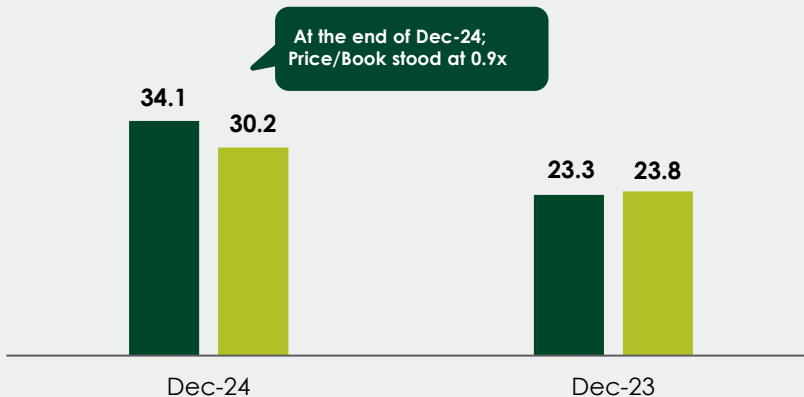
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Shareholders' Equity* ■ Market Capitalization



* Equity Attributable to Shareholders

EFG Holding Balance Sheet as at 31st of December 2024

Assets - Liabilities

In EGP million

Cash and Cash Equivalents	39,947
EFG Finance Loans Receivable	25,235
Commercial Bank Loans	30,094
Investment in Associates	805
Merchant Banking Loans	5
Asset Management Seed Capital	8,586
Private Equity Seed Capital	3,022
Fixed Assets and Real Estate	3,066
Clients Investments at FVTPL (Structured Products)	7,901
Payables to Clients at FVTPL (Structured Products)	(7,901)
(Receivables - Payables)	(4,794)
(Other Assets - Other Liabilities)	(9,225)
Goodwill and Other Intangible Assets	2,491
Trading and AFS Investments	5,184
Investments at Amortized Cost	12,488
Customer Deposits	(67,209)
Short Term Bonds	(1,433)
Short & Long term Loans*	(8,894)
Minority	(5,309)
Total	34,059

*Predominantly includes EFG Finance borrowings.



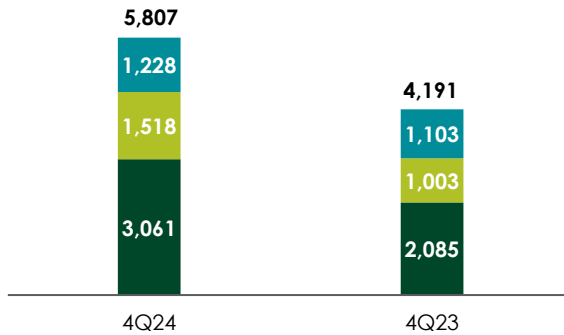
I. Fourth Quarter Results Review – 4Q2024

Group Highlights – 4Q2024

EFG Holding Net Operating Revenue, up 39% Y-o-Y

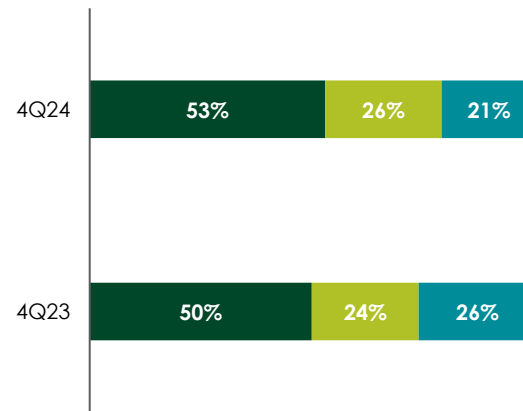
In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT

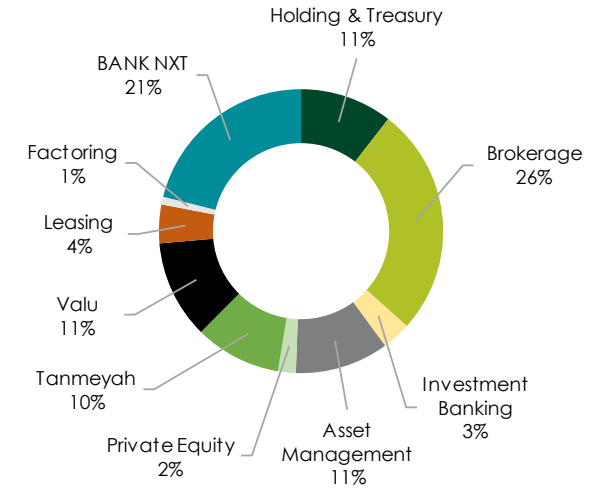


EFG Holding Revenue Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



Revenue Breakdown By Line of Business

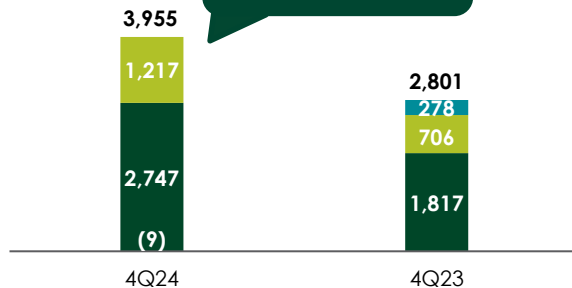


EFG Holding Operating Expenses, up 41% Y-o-Y

In EGP mn

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

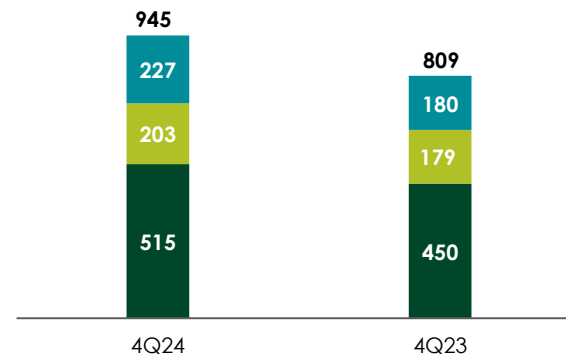
Employee Expenses to Operating Revenues came at 47% in 4Q24



EFG Holding Net Profit After Tax and Minority Interest, up 17% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



EFG Hermes Highlights – 4Q2024

EFG Hermes Operational Highlights

USD **32.7** bn

Brokerage Executions
46% Y-o-Y, 50% Q-o-Q

249
companies

Research Coverage

USD **4.5** bn

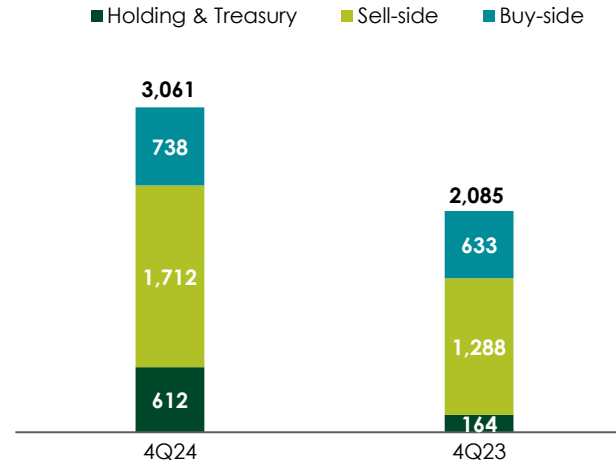
Investment Banking Deals Size

USD **5.3** bn

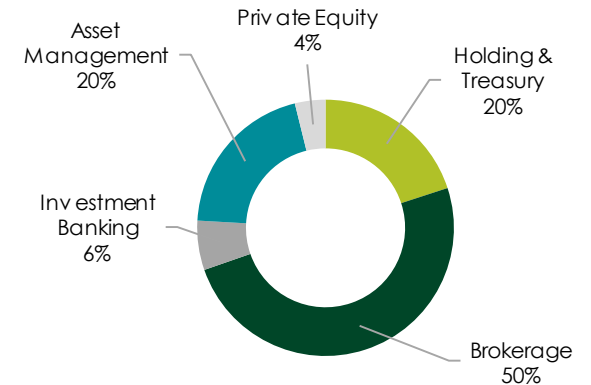
Buy-Side AuMs
1% Q-o-Q, 2% Y-o-Y

EFG Hermes Revenue, up 47% Y-o-Y

In EGP mn

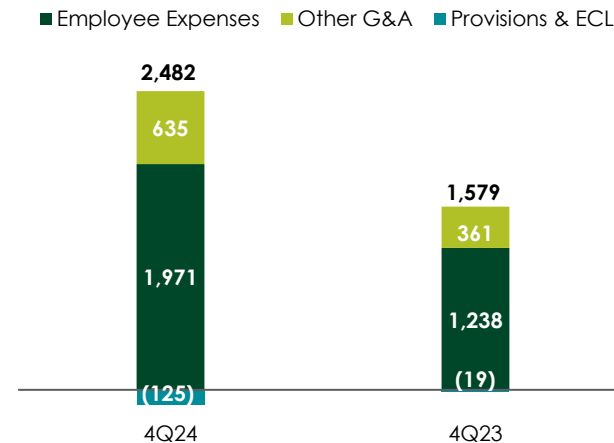


EFG Hermes Revenue Contribution



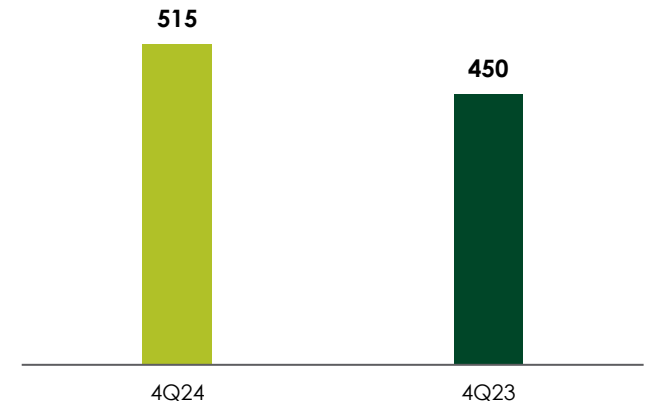
EFG Hermes Expenses, up 57% Y-o-Y

In EGP mn



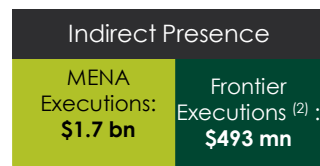
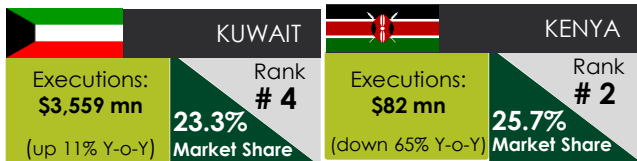
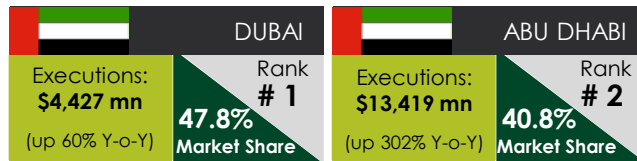
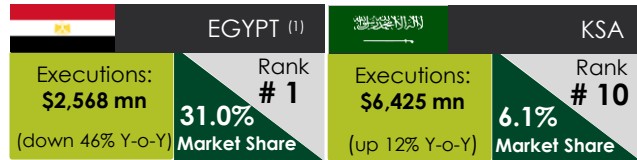
EFG Hermes Net Profit After Tax and Minority Interest, up 15% Y-o-Y

In EGP mn



Brokerage Overview – 4Q2024

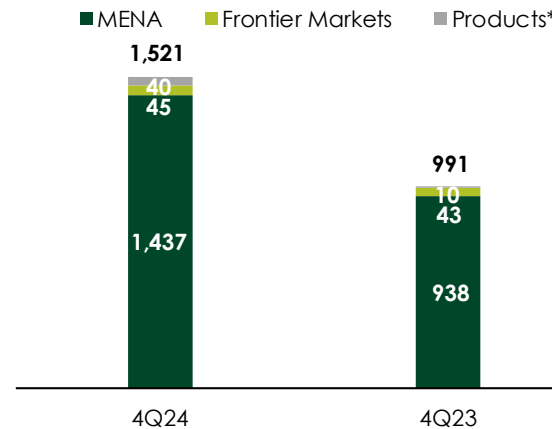
Executions and Market Shares



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

Brokerage Revenue by Region

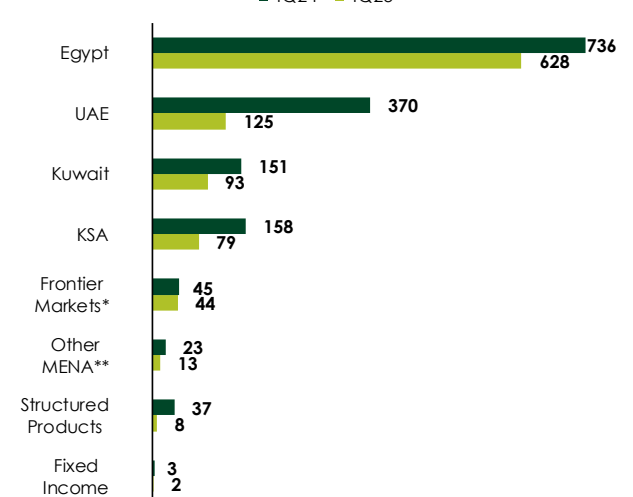
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (operations)

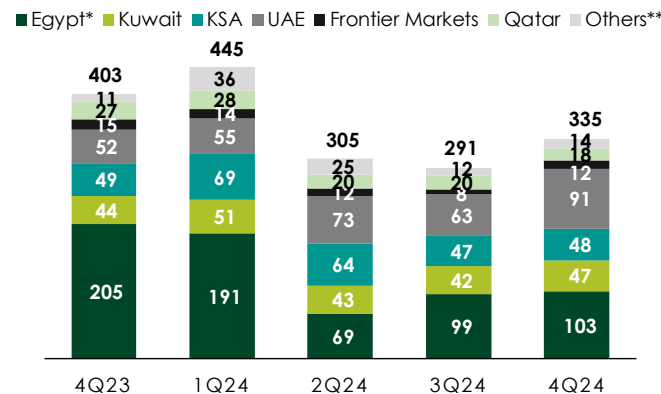
In EGP mn



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

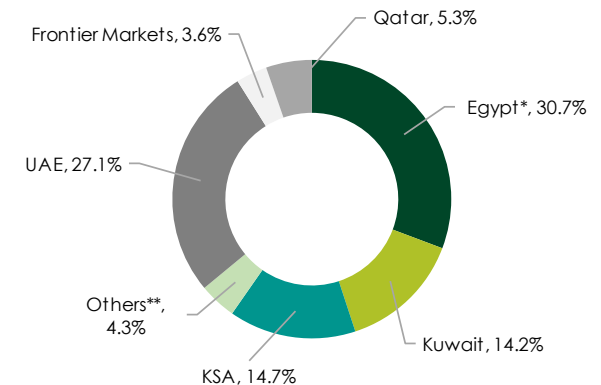
Average Daily Commissions

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 4Q24 figures

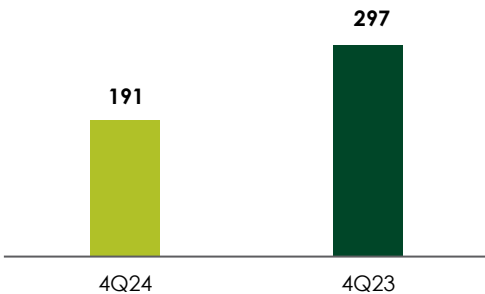
Investment Banking & Research Overview – 4Q2024

Investment Banking

 IPO (US\$ 2,029 mn) JBR December 2024	 Future-Flow Securitization (US\$ 9.8 mn) Financial Advisor, MLA, and Underwriter December 2024	 Bond Issuance Through Securitization (US\$ 8.0 mn) Financial Advisor, MLA, and Underwriter December 2024	 Bond Issuance Through Securitization (US\$ 10.4 mn) Financial Advisor, MLA, and Underwriter December 2024
 IPO (US\$ 1,722 mn) JBR November 2024	 IPO (US\$ 264 mn) JBR November 2024	 Bond Issuance Through Securitization (US\$ 13.9 mn) Financial Advisor, MLA, and Underwriter November 2024	 Debt Arrangement (US\$ 7.6 mn) Sole Financial Advisor November 2024
 Bond Issuance Through Securitization (US\$ 29.5 mn) Financial Advisor, MLA, and Underwriter October 2024	 ABB (US\$ 197 mn) JGC October 2024	 Bond Issuance Through Securitization (US\$ 15.8 mn) Financial Advisor, MLA, and Underwriter October 2024	

Investment Banking Revenue

In EGP mn



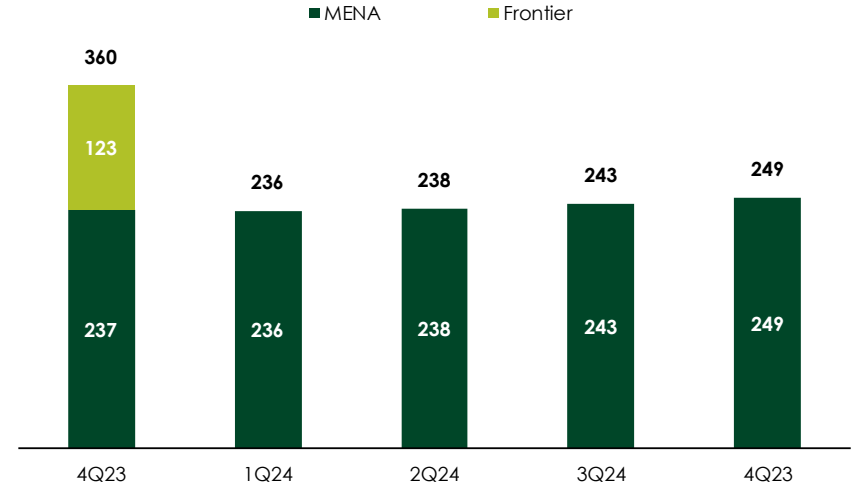
USD 4.5 bn
Aggregate Deals Size

5 ECM Deals Count 9 DCM Deals Count

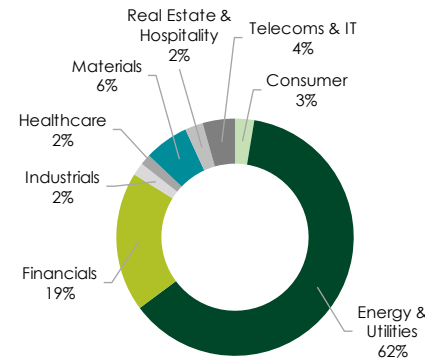
Research

Research Coverage Universe

Number of Companies

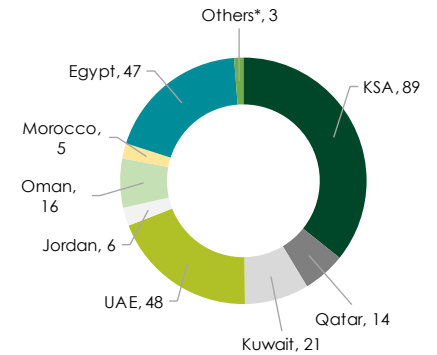


Research coverage by Sector*



*As a percentage of market cap

Research coverage by Country



*Others breakdown: Bahrain 1, Netherlands 1, and London 1

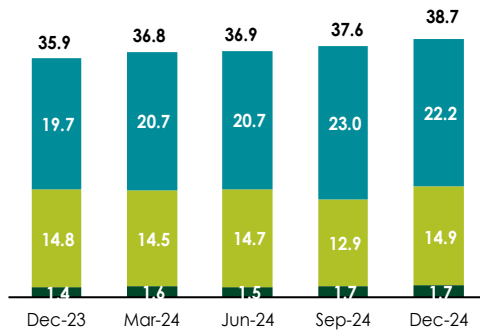
Asset Management Overview – 4Q2024

Egypt Asset Management

Assets Under Management

In EGP bn

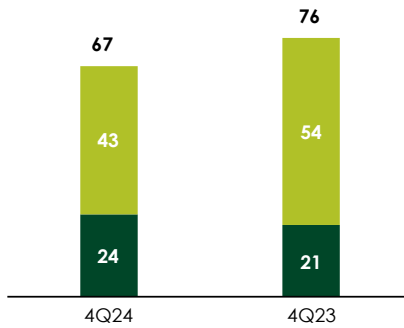
■ Portfolios ■ Money Market & FI ■ Equity Funds



Revenue Breakdown

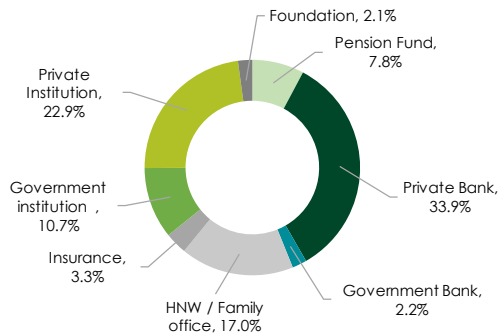
In EGP mn

■ Management Fees ■ Other Fees*

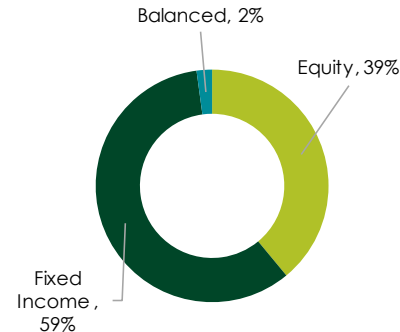


* Other Fees include incentive fees and other net revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Fund Type

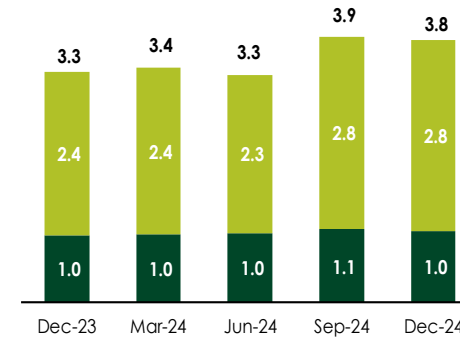


Regional Asset Management “FIM”

Assets Under Management

In USD bn

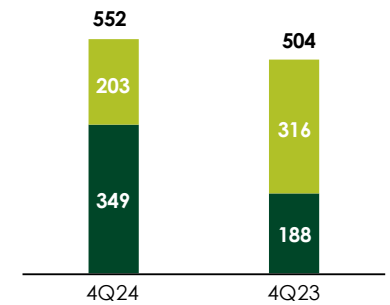
■ Funds ■ Portfolios



Revenue Breakdown

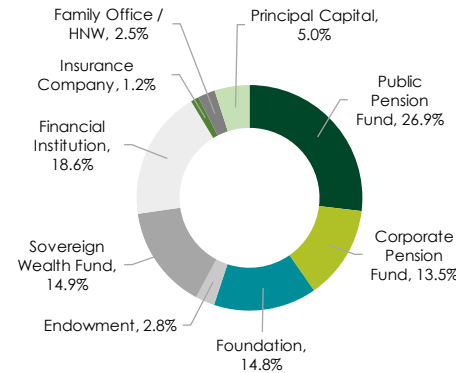
In EGP mn

■ Management Fees ■ Other Fees*

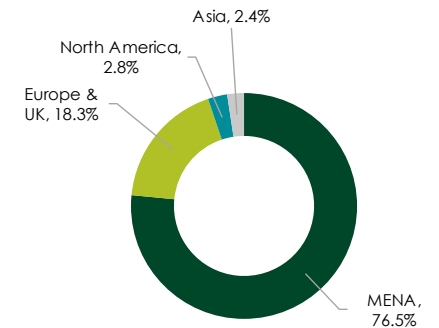


* Other Fees include incentive fees and other net revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

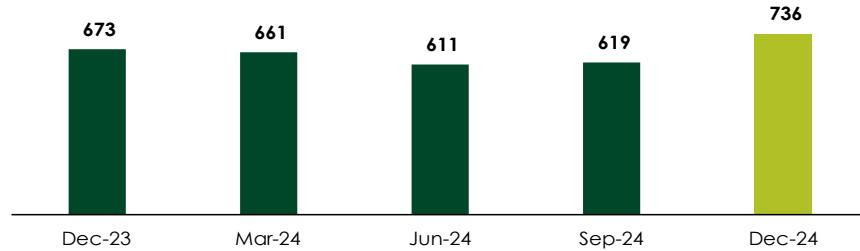


Private Equity Overview – 4Q2024

Private Equity

Private Equity AuMs Evolution

In USD mn

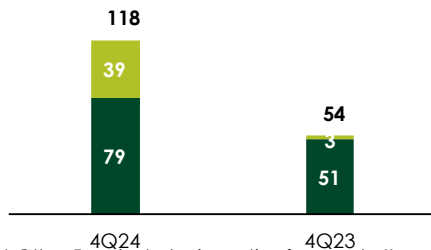


- Vortex Energy IV, a global renewable energy platform managed by the private equity arm of EFG Hermes, currently manages two companies, Ignis Energy and EO Charging, spanning two verticals in the Energy Transition sector: renewable energy and e-mobility.
- The Fund fully deployed its c.USD147 million 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.
- The fund's target is to build an integrated and diversified K-12 operator in Saudi, with focus on the private international schools' segment. The Fund entered agreements to acquire 8 schools with a combined capacity of c.16k students and housing around 10k enrolled students. The assets being acquired by the fund include 5 schools in KSA, 2 schools in UAE and 1 school in Bahrain.

Private Equity Revenue

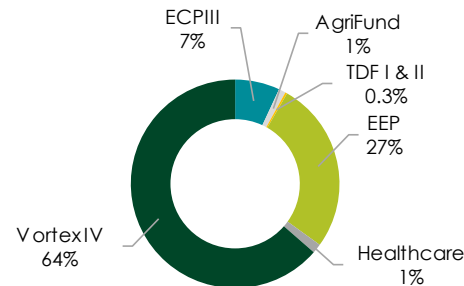
In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

AuMs by Platform

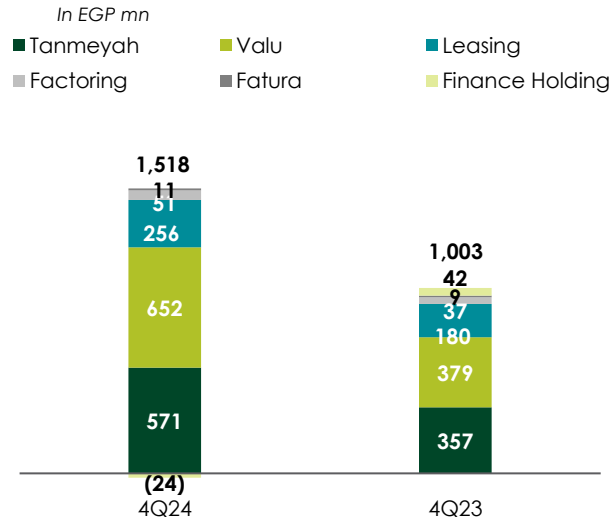


Awards/Rankings

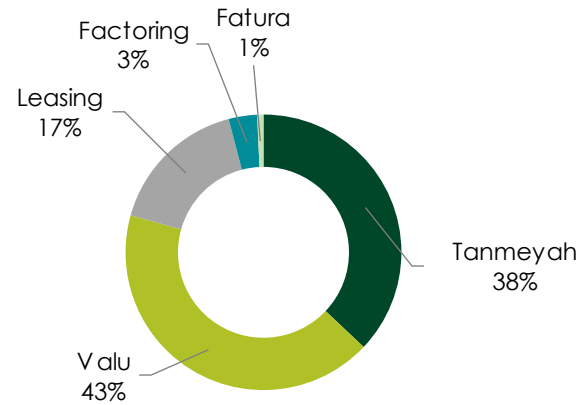
- 2024 AWARD NOMINATIONS**
 Most Innovative Financial Technology in Egypt 2024 – Valu
 Global Business Review Magazine
- Egypt's Best Real Estate Advisory 2024 – EFG Hermes
 Euromoney
- Project Name: Data Transformation – EFG Holding
 IDC Future Enterprise Awards
- Most Comprehensive Suite of Financial Products Egypt 2024 – Valu
 Global Brands Magazine
- Rank 9: EFG Holding (Hanaa Helmy)
 Rank 3: Valu (Walid Hassouna)
 Forbes Middle East Sustainability Leaders 2024 List

EFG Finance Highlights – 4Q2024

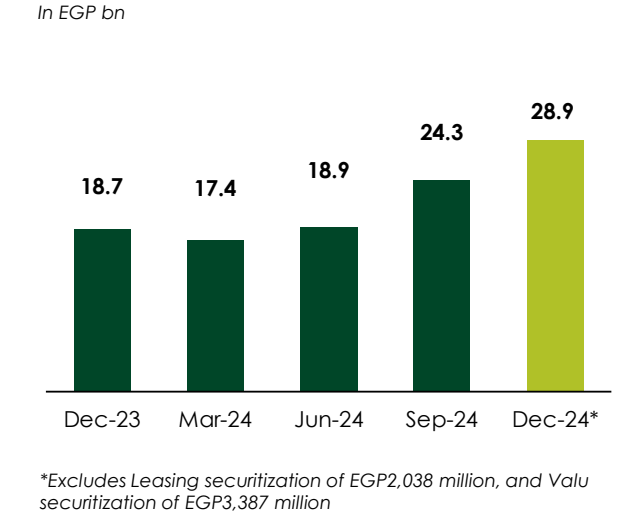
EFG Finance Revenue, up 51% Y-o-Y



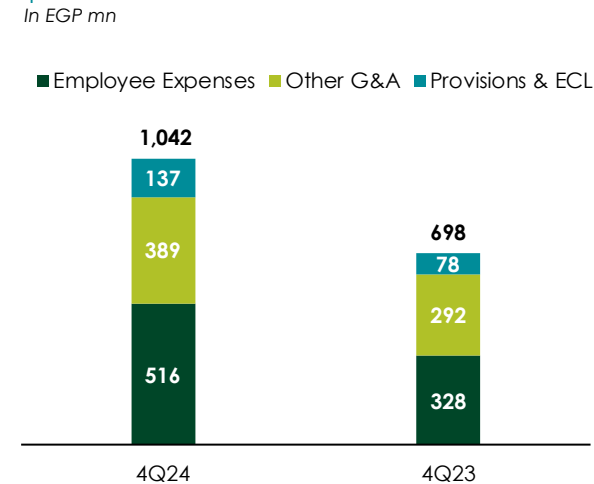
EFG Finance Revenue Contribution



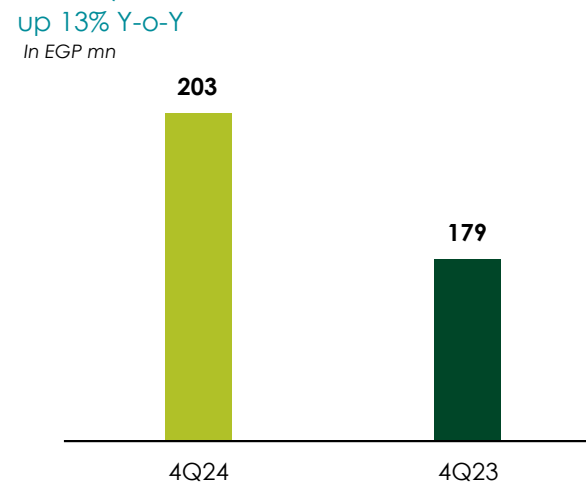
EFG Finance Outstanding Portfolio, up 19% Q-o-Q



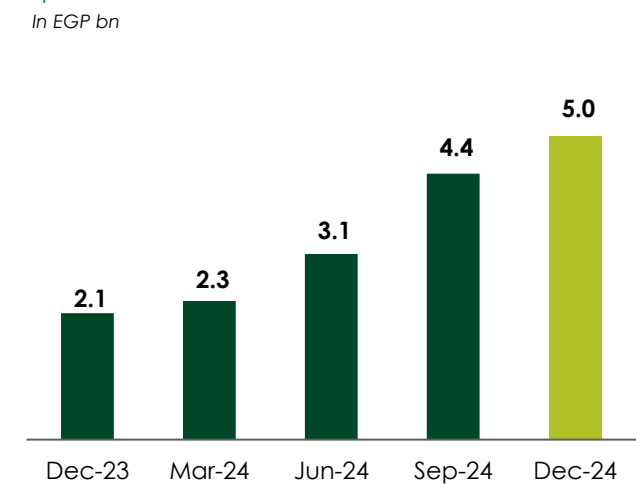
EFG Finance Expenses, up 49% Y-o-Y



EFG Finance Net Profit After Tax and Minority Interest, up 13% Y-o-Y



EFG Finance Tangible Equity, up 14% Q-o-Q



Tanmeyah & Valu Overview – 4Q2024

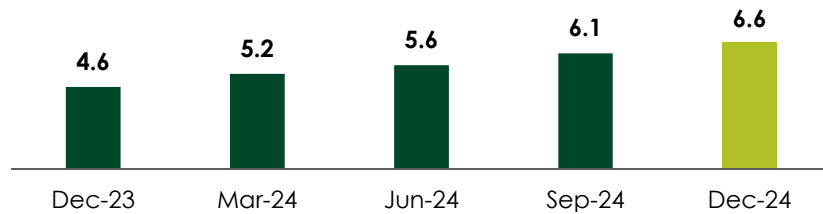


KPIs



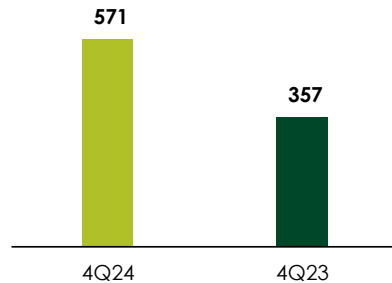
Outstanding Portfolio

In EGP bn

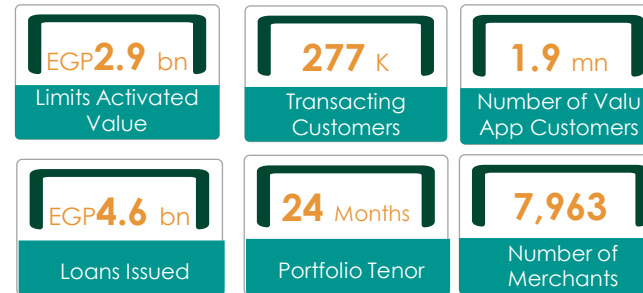


Tanmeyah Revenue

In EGP mn

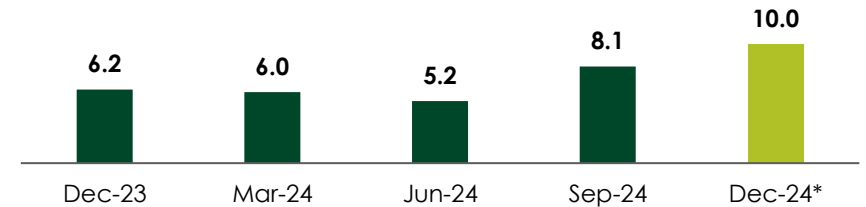


KPIs



Outstanding Portfolio

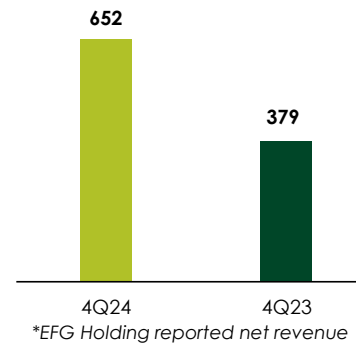
In EGP bn



*Excludes Securitized Portfolio of EGP3,387 million

Valu Revenue*

In EGP mn



*EFG Holding reported net revenue

EFG Corp-Solutions Overview – 4Q2024

Leasing

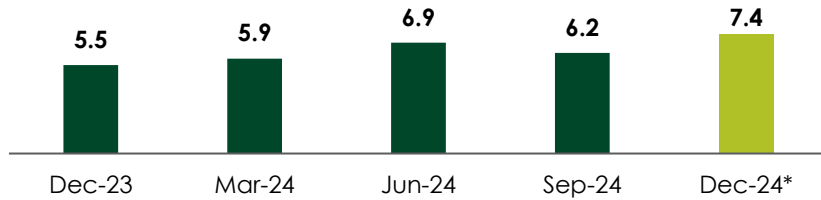
KPIs



* Above Corridor

On-Books Portfolio

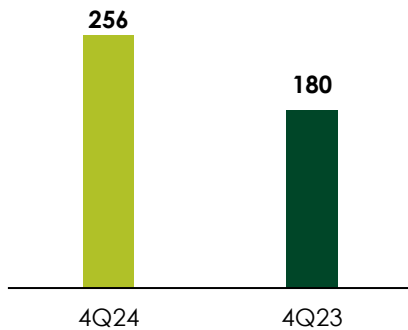
In EGP bn



*Excludes Securitized Portfolio principal amount of EGP2,038 million

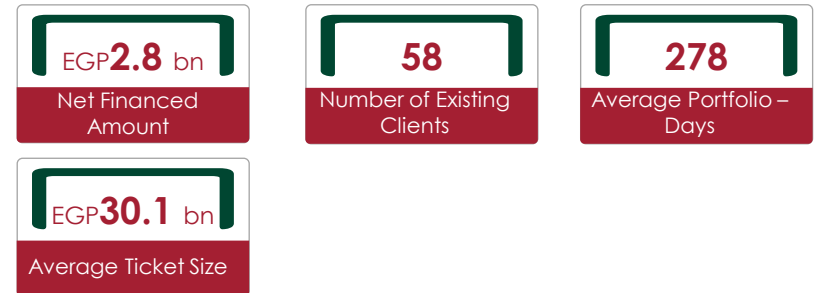
Leasing Revenue

In EGP mn



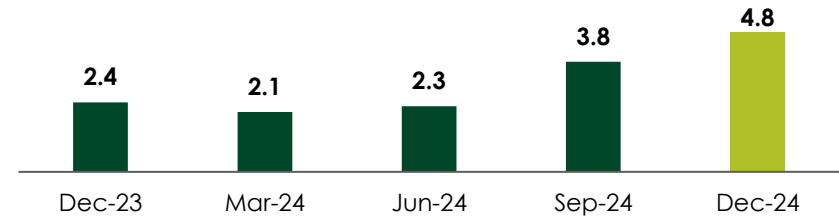
Factoring

KPIs



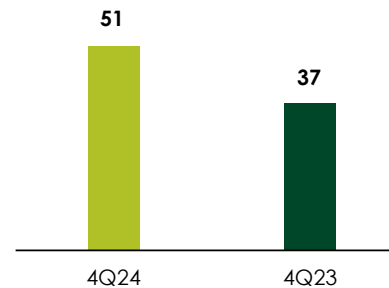
Outstanding Portfolio

In EGP bn



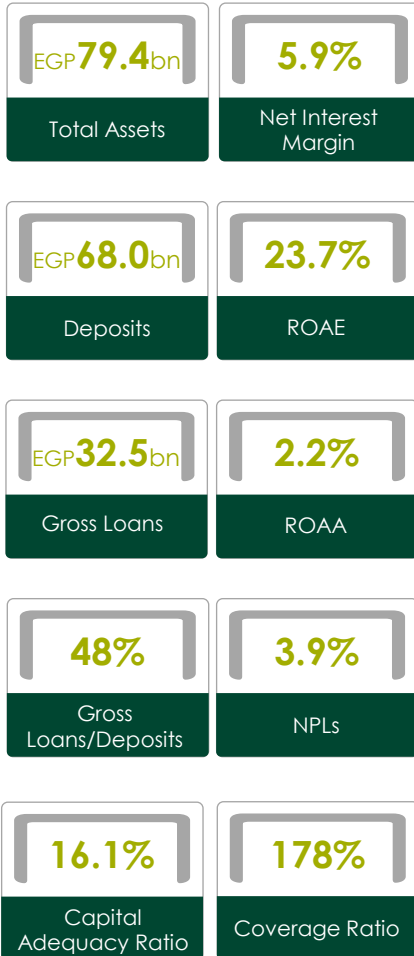
Factoring Revenue

In EGP mn

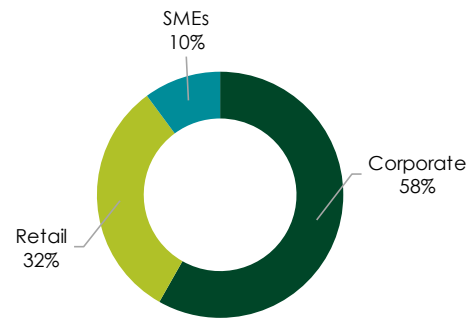


BANK NXT Highlights – 4Q2024

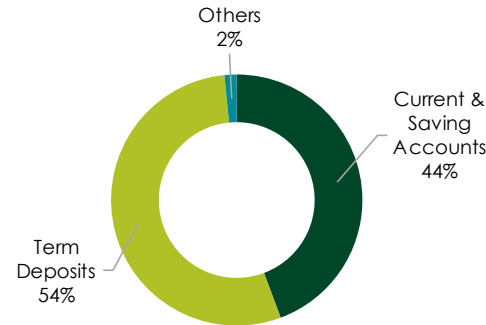
KPIs



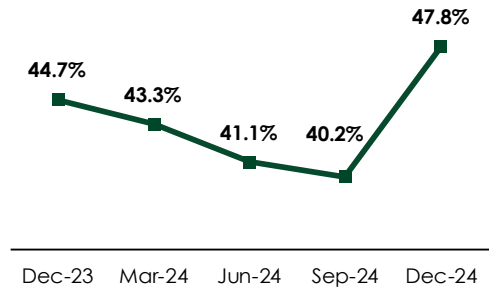
Loans by Type



Deposits by Type

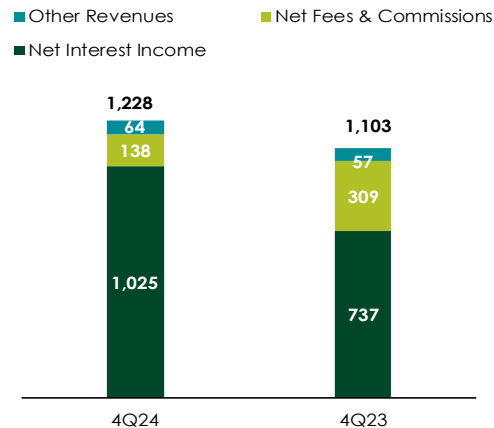


Loans/Deposits Ratio



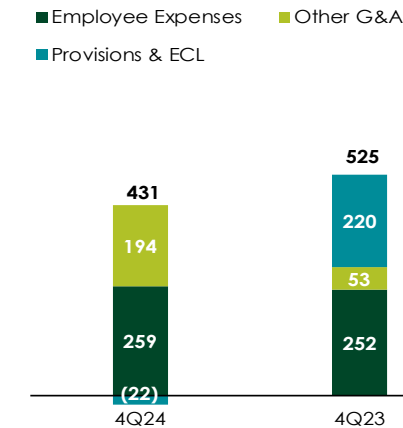
BANK NXT Net Operating Revenue, up 11% Y-o-Y

In EGP mn



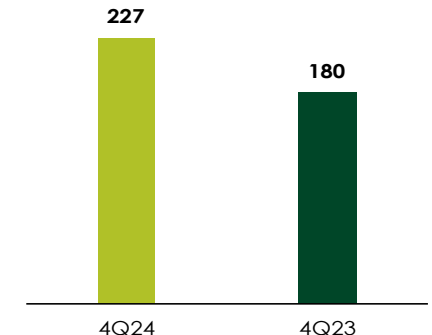
BANK NXT Operating Expenses, down 18% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, up 26% Y-o-Y

In EGP mn



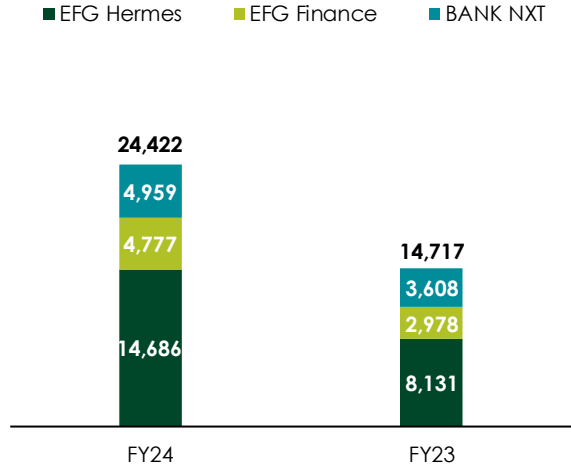


I. Full Year Results Review – FY2024

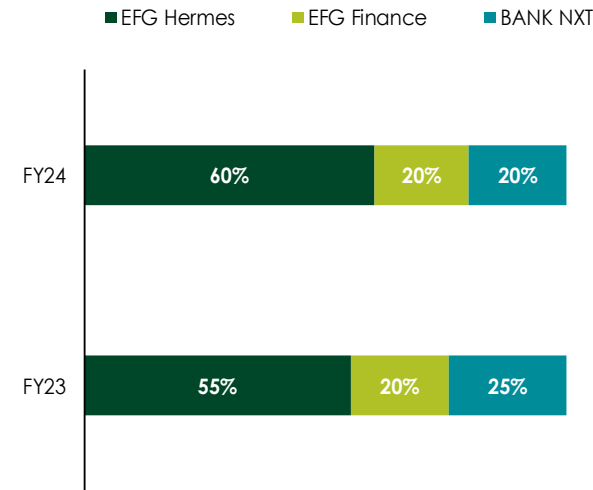
Group Highlights – FY2024

EFG Holding Net Operating Revenue, up 66% Y-o-Y

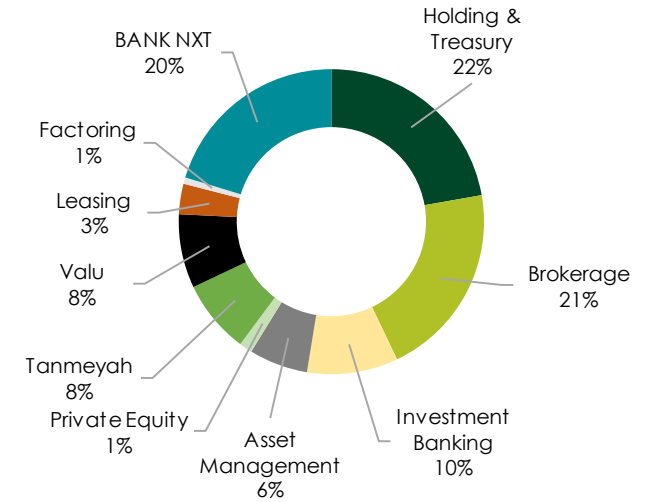
In EGP mn



EFG Holding Revenue Contribution by Platform

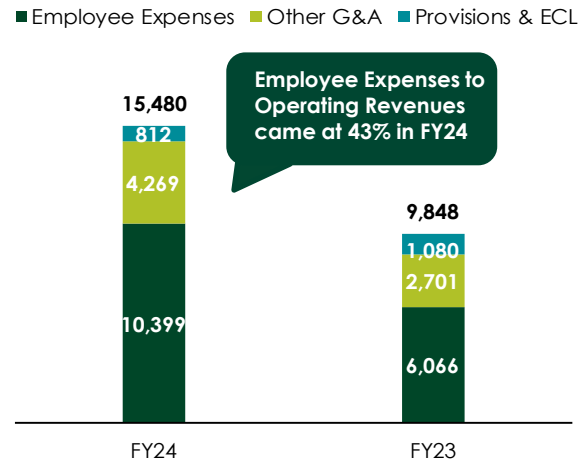


Revenue Breakdown By Line of Business



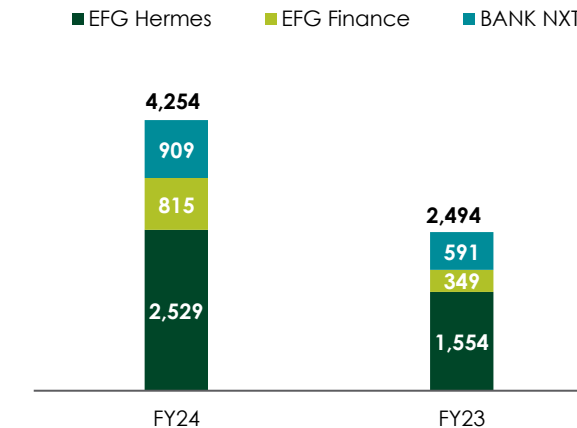
EFG Holding Operating Expenses, up 57% Y-o-Y

In EGP mn

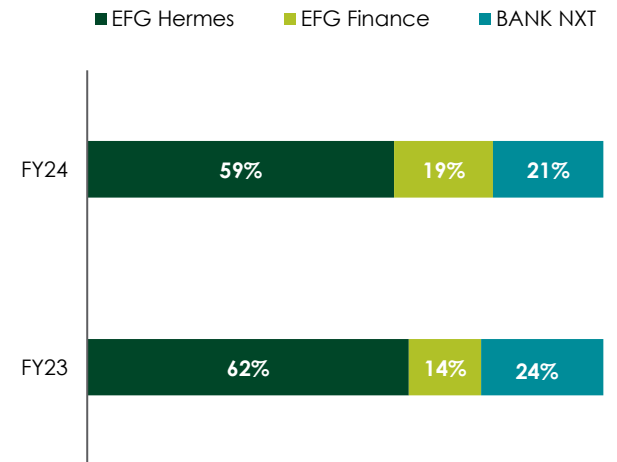


EFG Holding Net Profit After Tax and Minority Interest, up 71% Y-o-Y

In EGP mn



NPAT Contribution by Platform



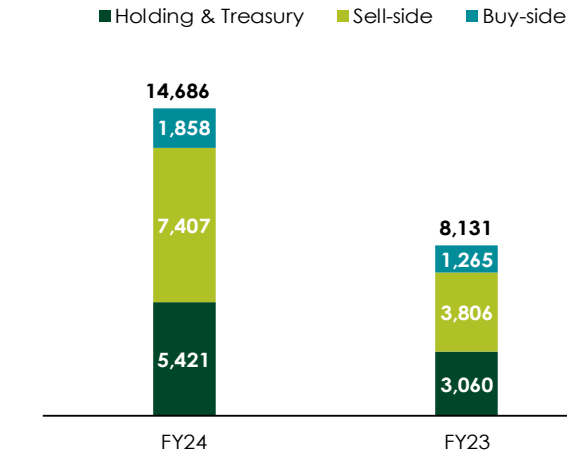
EFG Hermes Highlights – FY2024

EFG Hermes Operational Highlights

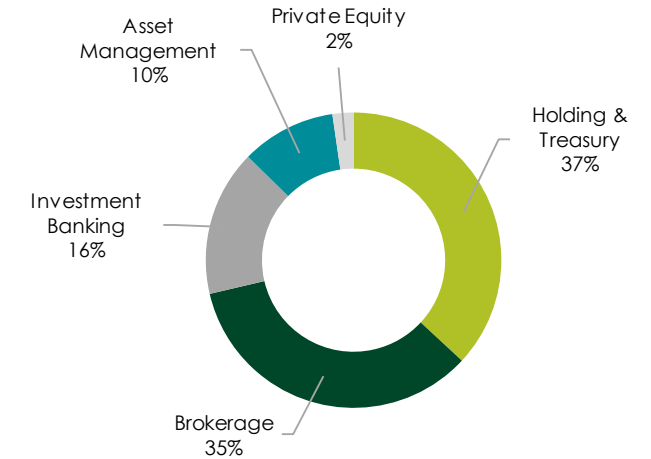


EFG Hermes Revenue, up 81% Y-o-Y

In EGP mn

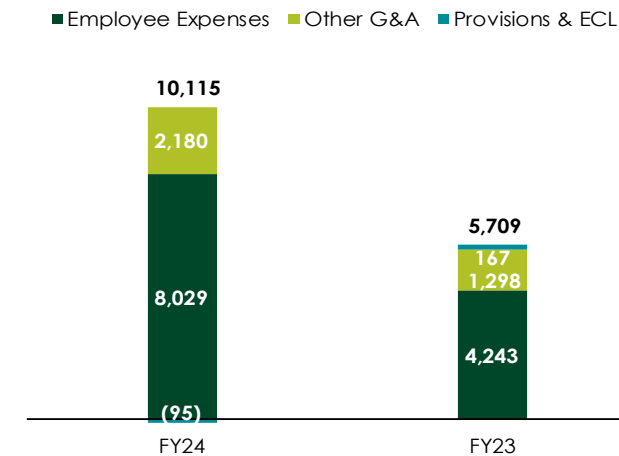


EFG Hermes Revenue Contribution



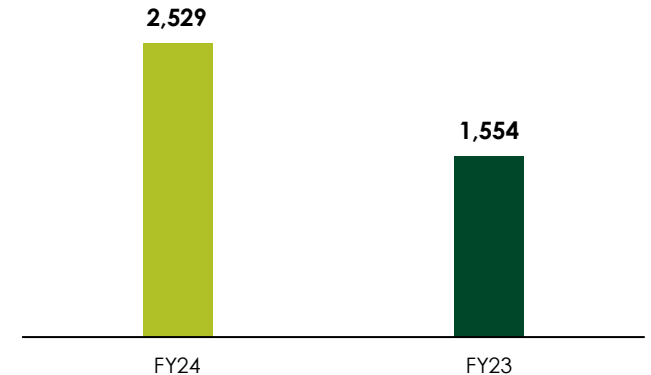
EFG Hermes Expenses, up 77% Y-o-Y

In EGP mn



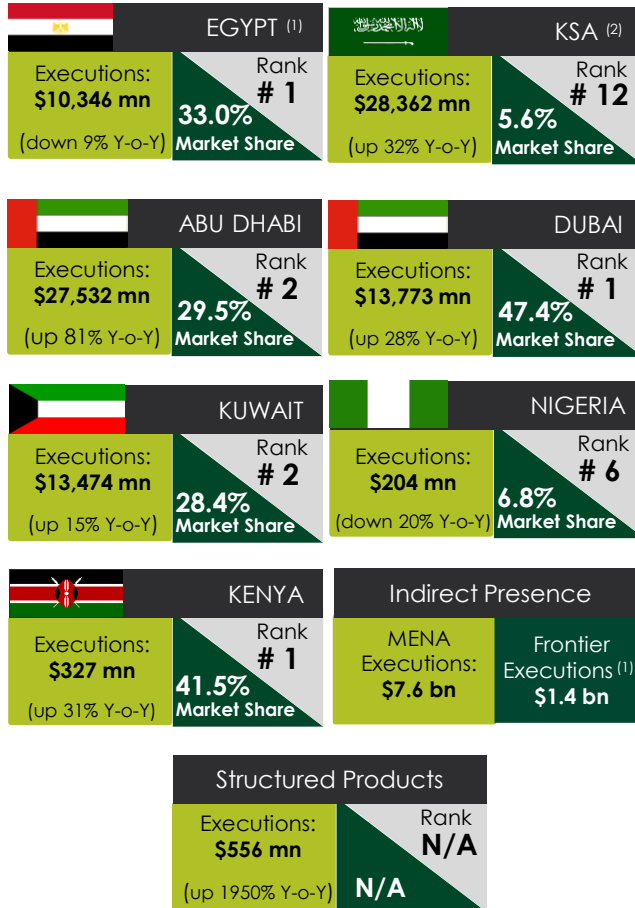
EFG Hermes Net Profit After Tax and Minority Interest, up 63% Y-o-Y

In EGP mn



Brokerage Overview – FY2024

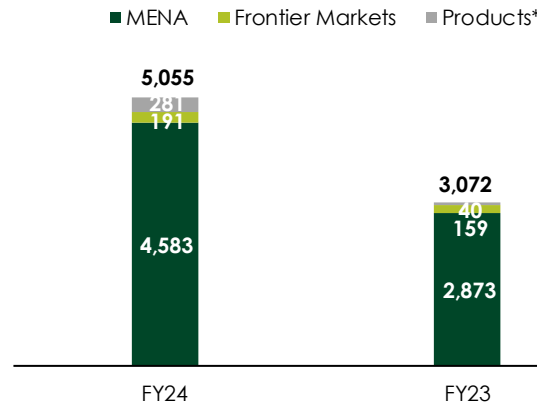
Executions and Market Shares



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

Brokerage Revenue by Region

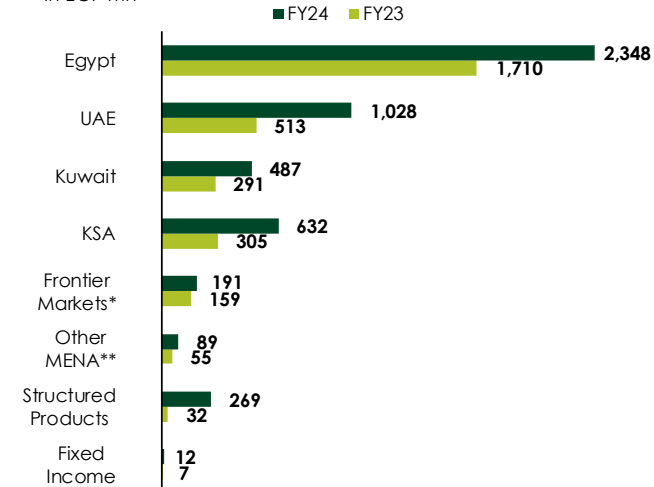
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (operations)

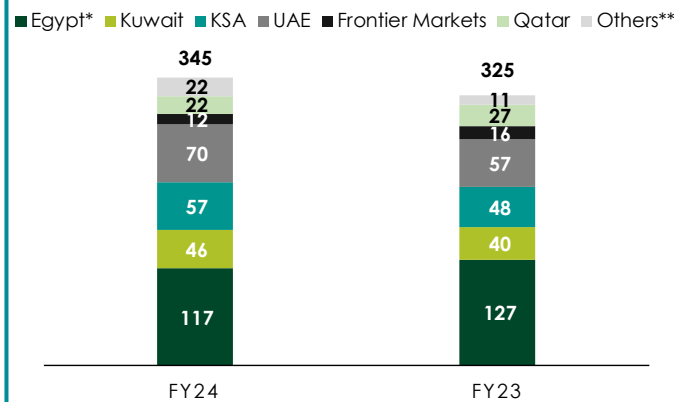
In EGP mn



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

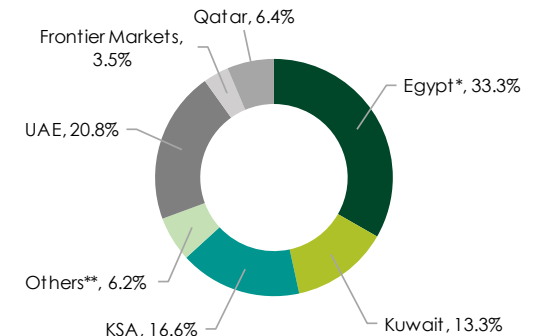
Average Daily Commissions

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 FY24 figures

Investment Banking Overview – FY2024

Investment Banking

AWARDS/RANKINGS

<p>IPO Bond Issuance Through Securitization (US\$ 2.029 mn) JBR December 2024</p>	<p>Bond Issuance Through Securitization (US\$ 8.0 mn) Financial Advisor, MLA, and Underwriter December 2024</p>	<p>Bond Issuance Through Securitization (US\$ 10.4 mn) Financial Advisor, MLA, and Underwriter December 2024</p>	<p>IPO ADX (US\$ 1,722 mn) JBR November 2024</p>	<p>IPO Tadawul (US\$ 264 mn) JBR November 2024</p>	<p>Bond Issuance Through Securitization (US\$ 13.9 mn) Financial Advisor, MLA, and Underwriter November 2024</p>	<p>Debt Arrangement (US\$ 7.6 mn) Sole Financial Advisor November 2024</p>
<p>Bond Issuance Through Securitization (US\$ 15.8 mn) Financial Advisor, MLA, and Underwriter October 2024</p>	<p>ABB ADNOC Drilling (US\$ 197 mn) JGC October 2024</p>	<p>Bond Issuance Through Securitization (US\$ 29.5 mn) Financial Advisor, MLA, and Underwriter October 2024</p>	<p>Accelerated Equity Offering (US\$ 34 mn) Sole Financial Advisor July 2024</p>	<p><i>Electra Investment Holding</i> Advisory on Voluntary Tender Offer ELSEWEDY ELECTRIC (US\$ 449mn) Buy Side Advisor July 2024</p>	<p>Acquisition of a 100% stake in AutoWorld (US\$ 121 mn) Buy Side Advisor July 2024</p>	<p>IPO Tadawul (US\$ 764 mn) JBR June 2024</p>
<p>IPO ADNOC Drilling (US\$ 515 mn) JGC June 2024</p>	<p>FMO Tadawul (US\$ 11,227 mn) JBR June 2024</p>	<p>IPO Tadawul (US\$ 148 mn) JFA June 2024</p>	<p>IPO DFM (US\$ 375 mn) JBR May 2024</p>	<p>ABB ADNOC Drilling (US\$ 935 mn) JGC May 2024</p>	<p>Advisory on Acquisition of 51% of Portfolio of 7 Historical Hospitality Assets in Egypt (US\$ 800 mn) Buy-side Advisor May 2024</p>	<p>Advisory on Placement of Significant Minority Stake Hospitality Arm ("ICON") (Undisclosed) Sell-side Advisor May 2024</p>
<p>IPO DFM (US\$ 429 mn) JBR March 2024</p>	<p>Sale of its minority stake in (Undisclosed) Sell Side Advisor March 2024</p>	<p>Sale of a portfolio of 16 fashion brands to شركة عبدالله العتيق ABULLAH AL OTHAIM (US\$ 25 mn) Sell Side Advisor February 2024</p>	<p>ABB DFM (US\$ 30 mn) SBR February 2024</p>	<p>Acquisition of a 50% stake in (US\$ 77 mn) Buy Side Advisor February 2024</p>	<p>Securitization (US\$ 9 mn) Financial Advisor, MLA, and Underwriter January 2024</p>	<p>ABB DFM (US\$ 67 mn) JBR January 2024</p>

- Best Securitization Deal in Africa
- Best Social Securitization Deal in EMEA
- Best Securitization Program in EMEA
- Best M&A House in Middle East
- Best Equity House in MENA
- Best M&A Deal in Africa
- Best IPO in EMEA, Middle East & MENA
- Best Sustainable IPO in EMEA
- Best Asset Manager – Middle East
- Best Broker – Middle East
- Best Broker – Kuwait, Oman, KSA, UAE
- Best Asset Manager – UAE
- EMEA Finance – Middle East Awards for EFG Hermes

- Best Overall Financing Program in Egypt 2024 – Tanmeyah
- Women Entrepreneurship Support Provider of the Year in Egypt 2024 – Tanmeyah
- Best Overall Financial Technology Powerhouse in Egypt 2024 – Valu
- Most Comprehensive Suite of Financial Products in Egypt 2024 – Valu
- Best Overall BNPL Provider in Mena & Egypt 2024 – Valu
- International Business Awards

- 1000 Most Powerful Arabs – EFG Holding/Karim Awad
- Gulf Business Awards

- Best FinTech Company in Egypt 2024 – Valu
- World Economic Magazine

- MENA's Best Asset Manager of the Year – EFG Hermes
- MEED AWARDS

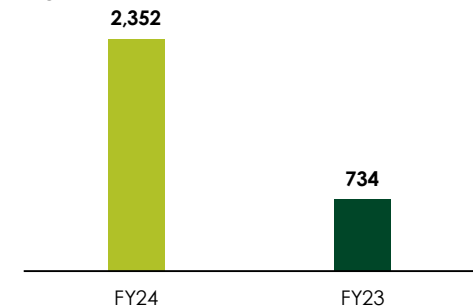
- Research House of The Year 2023
- Saudi Capital Market Awards

- Bronze Award in Stock Market Category – EFG Hermes
- Federation of Euro-Asian Stock Exchanges (FEAS) Champions League 2024

- Top 30 Asset Managers – EFG Holding/Karim Awad
- Top 50 FinTech Companies – Valu
- Forbes Middle East

- Middle East Equity House of the Year
- IFR AWARDS 2023

Investment Banking Revenue



USD 23.0 bn
Aggregate Deals Size

17 ECM Deals Count

14 DCM Deals Count

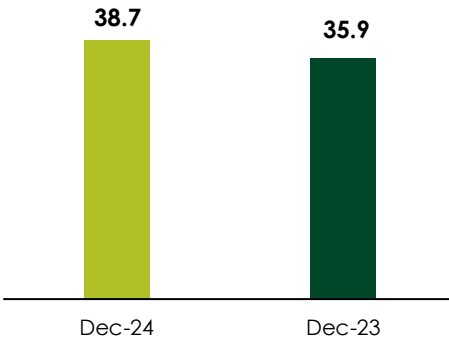
8 M&A Deals Count

Buy-Side Overview – FY2024

Assets Under Management Evolution

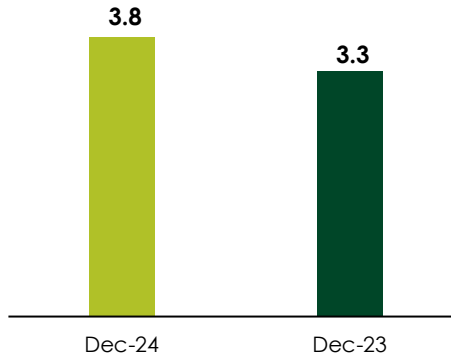
Egypt

In EGP bn



Regional “FIM”

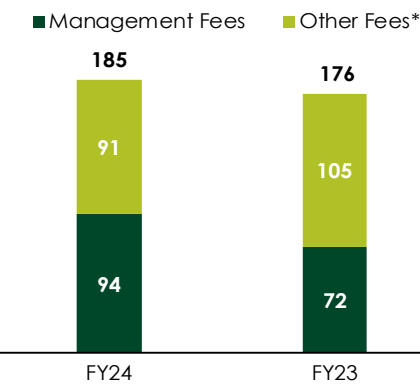
In USD bn



Asset Management Revenue

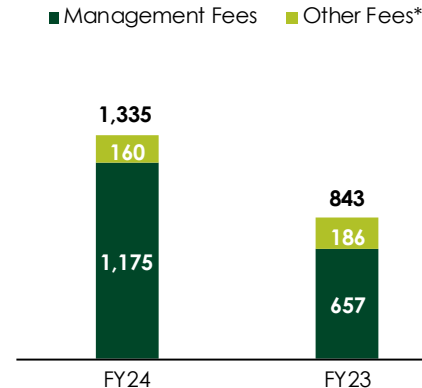
Egypt

In EGP mn



Regional “FIM”

In EGP mn

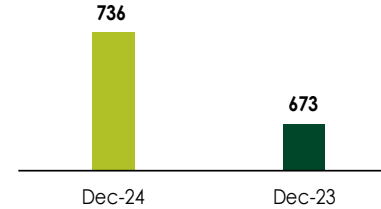


* Other Fees include incentive fees and other net revenues

Private Equity

Private Equity AUMs Evolution

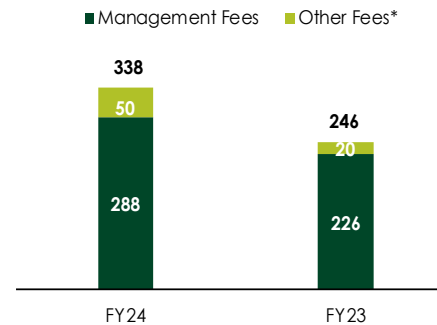
In USD mn



- EEP’s consolidated revenues reached EGP3.5 billion in the FY24 recording a Y-o-Y growth of almost 38% and delivered a consolidated adjusted EBITDA amounting to almost EGP1 billion in the same period (c.50% Y-o-Y growth).
- 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’s revenues increased 57% Y-o-Y in FY24. During FY24, UpH continued its export strategy, significantly growing its export sales compared to FY23.
- UpH is committed to continue expanding its portfolio, as well as local and foreign sales channels to cater for the Egyptian and nearby regional markets with growing unmet demand.

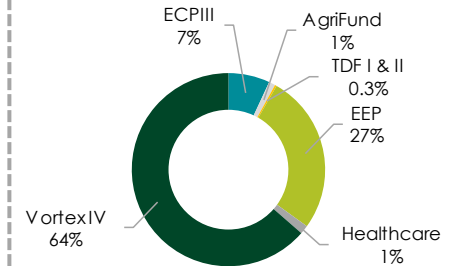
Private Equity Revenue

In EGP mn



* Other Fees includes incentive fees and other net revenues

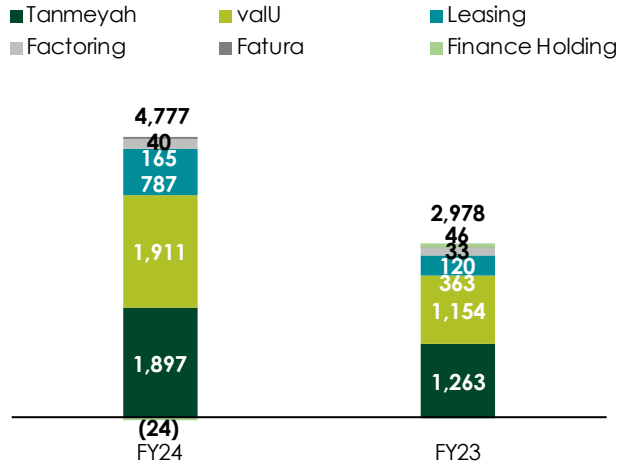
AuMs by Platform



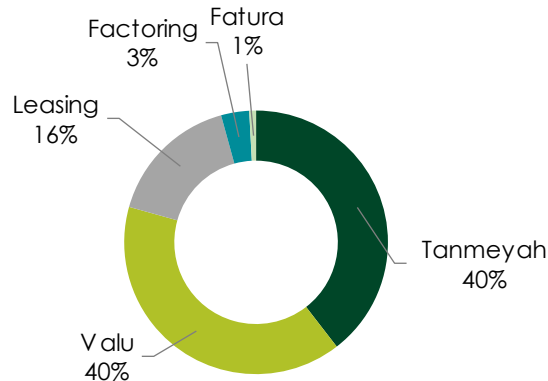
EFG Finance Highlights – FY2024

EFG Finance Revenue, up 60% Y-o-Y

In EGP mn

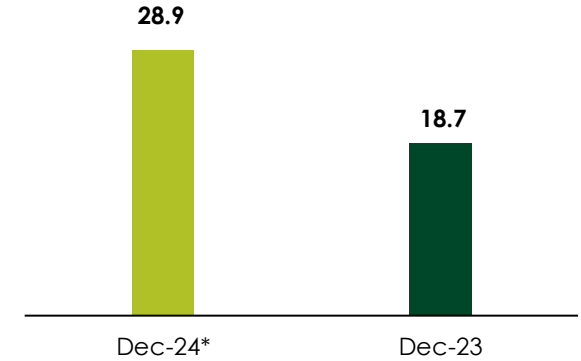


EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio, up 54% Y-o-Y

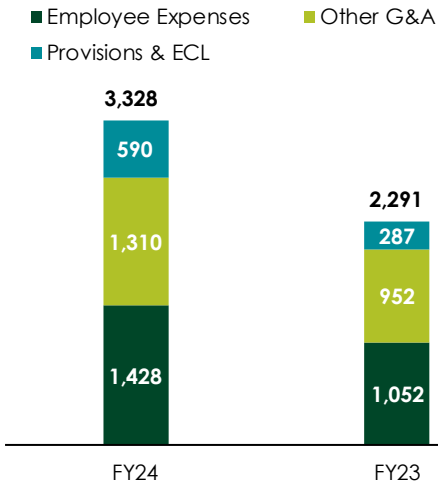
In EGP bn



*Excludes Leasing securitization of EGP2,038 million, and ValU securitization of EGP3,387 million

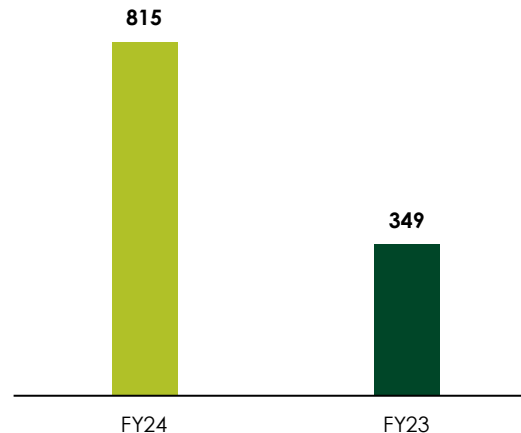
EFG Finance Expenses, up 45% Y-o-Y

In EGP mn



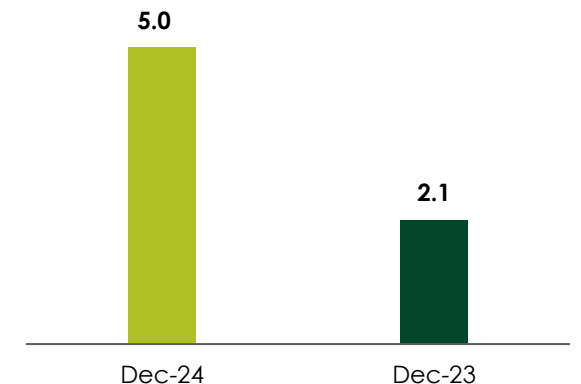
EFG Finance Net Profit After Tax and Minority Interest, up 134% Y-o-Y

In EGP mn



EFG Finance Tangible Equity, up 140% Y-o-Y

In EGP bn



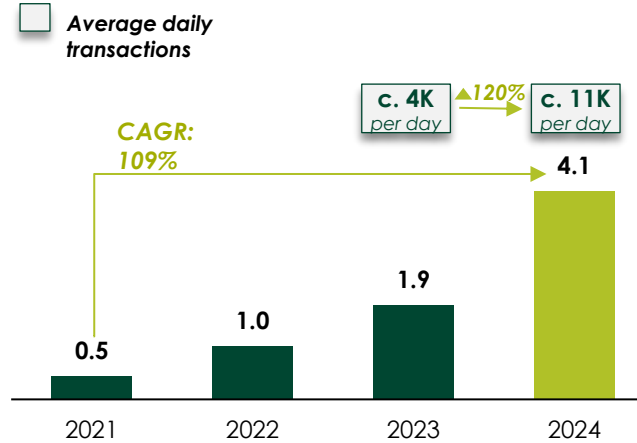
Valu Overview – FY2024

KPIs

#1 Leading BNPL Provider in Egypt	#1 Fastest Growing Prepaid Card in Egypt
7.8 mn Transactions Since Inception ⁽¹⁾	c.24% Consumer Finance Market Share ⁽²⁾
EGP 16.5 bn GMV in 2024	EGP 35.3 bn GMV since Inception
EGP 14.3 bn Total Loans Issued in 2024	EGP 8.8 bn Limits Activated Value
18 Months Portfolio Tenor	0.72% NPL in 2024
7,963 Number of Merchants	EGP 10.0 bn 2024 o/s Portfolio ⁽³⁾ vs. EGP 6.2 bn in 2023

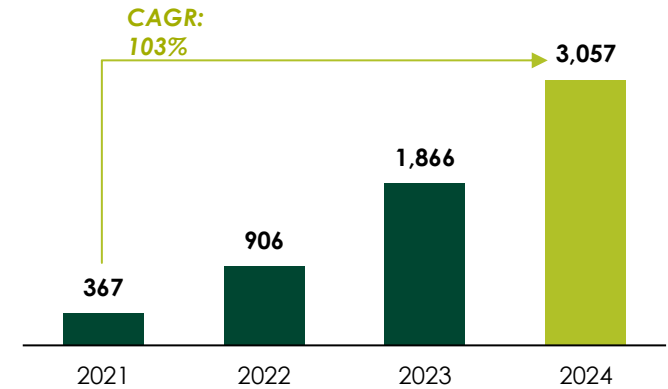
Total Number of Transactions

In millions



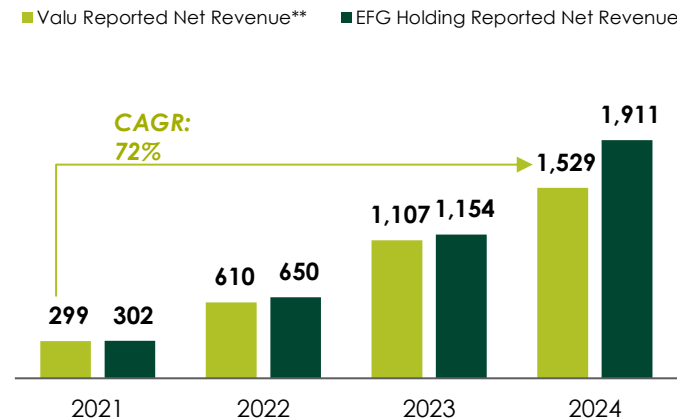
Gross Revenue

In EGP mn



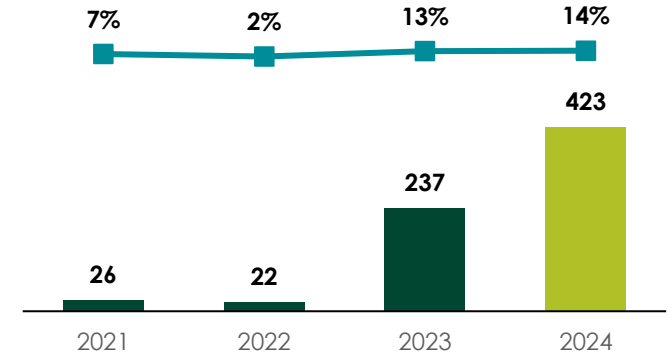
Net Revenue*

In EGP mn



Net Income & Margin (%)

In EGP mn



Note (1): Includes cards

Note (2): Source - FRA

Note (3): Excludes Securitized Portfolio of EGP 3.4 billion

*Difference in reporting is due to intercompany eliminations and fx gains

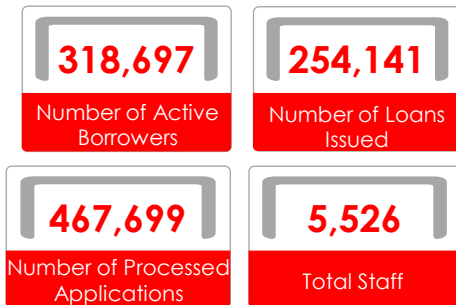
**As per Valu's audited consolidated financial statements

EFG Corp-Solutions & Tanmeyah Overview

– FY2024

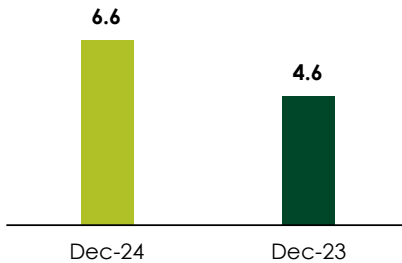


KPIs



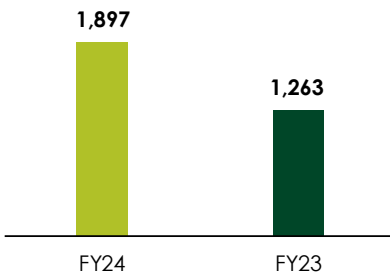
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



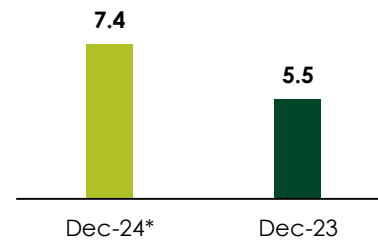
Leasing

KPIs



On-Books Portfolio

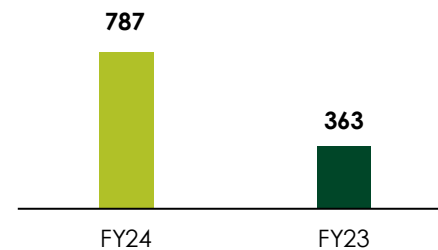
In EGP bn



*Excludes securitized portfolio of EGP2,038 million

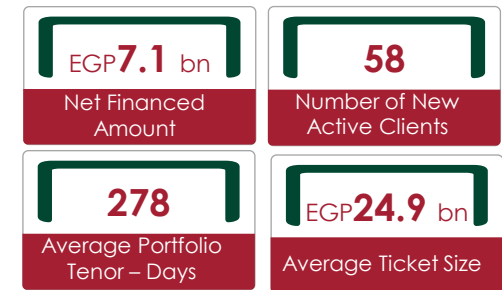
Leasing Revenue

In EGP mn



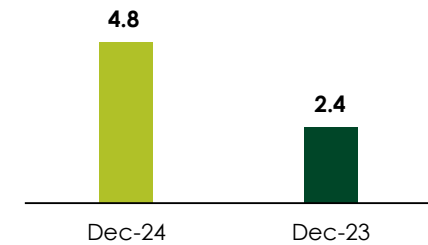
Factoring

KPIs



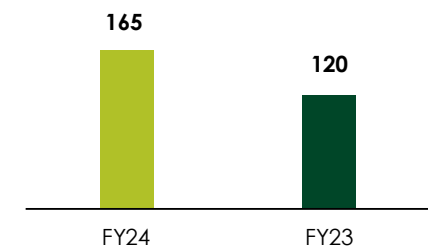
Outstanding Portfolio

In EGP bn



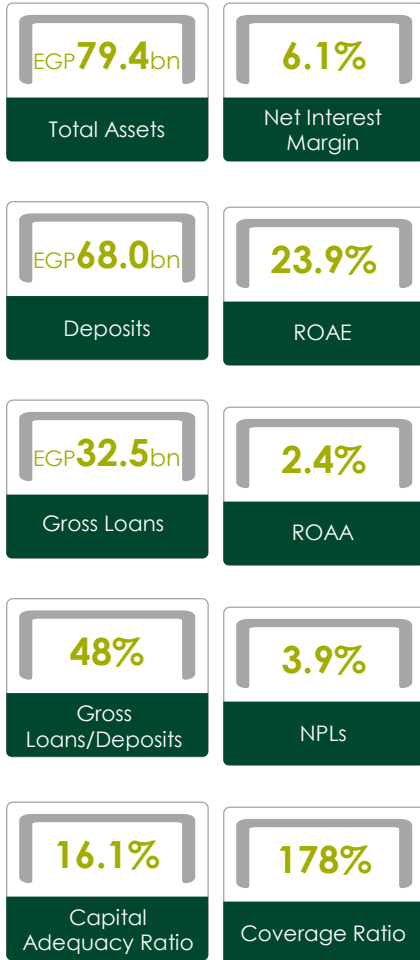
Factoring Revenue

In EGP mn

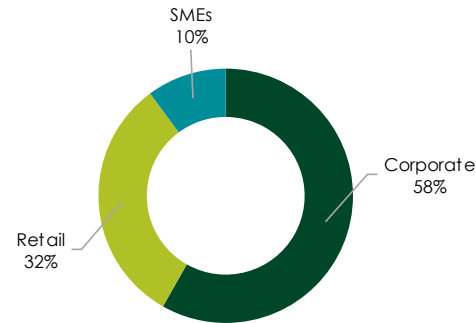


BANK NXT Highlights – FY2024

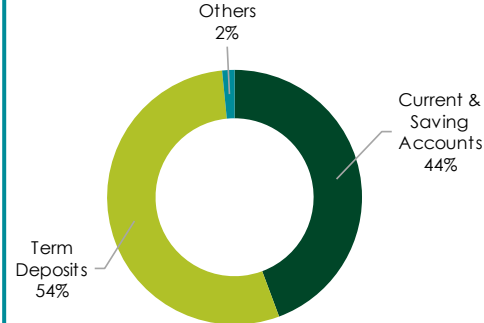
KPIs



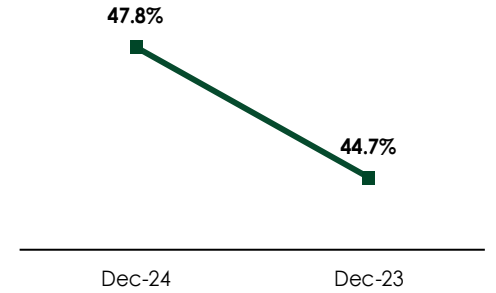
Loans by Type



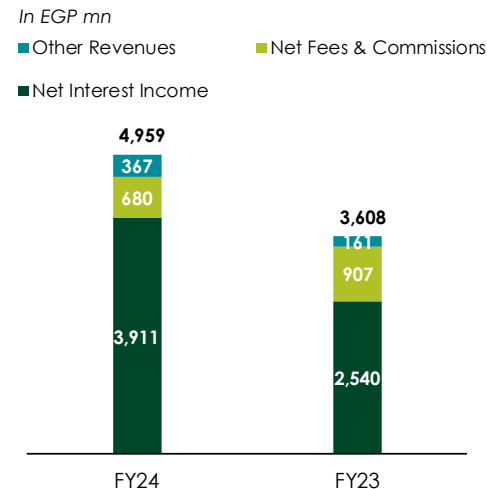
Deposits by Type



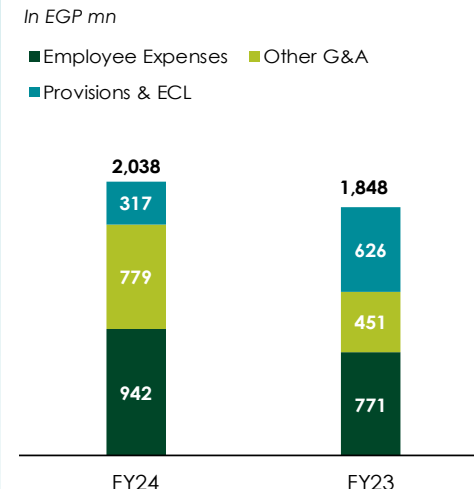
Loans/Deposits Ratio



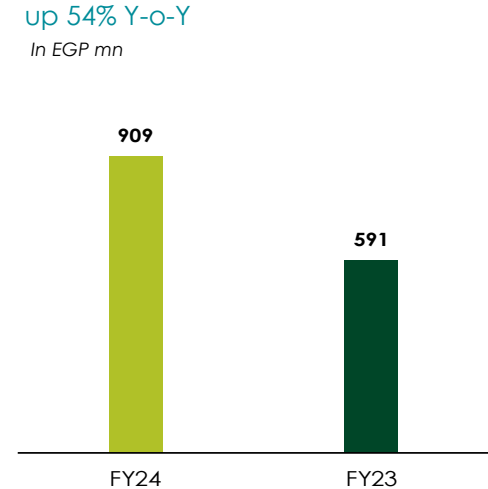
BANK NXT Net Operating Revenue, up 37% Y-o-Y



BANK NXT Operating Expenses, up 10% Y-o-Y



BANK NXT Net Profit After Tax and Minority, up 54% Y-o-Y



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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