



EFG Holding

3Q2024/9M2024 Results Presentation



- ≡ Against a challenging backdrop, recuperated capital markets activity supported our fee income and enhanced our dealmaking capabilities, this took Group revenues upwards for a third quarter, with revenues growing a decent 68% Y-o-Y to reach EGP5.0 billion in 3Q24; underpinned by increasing revenues reported by all lines of business of the Group;
- ≡ The Group total operating expenses (including provisions & ECL) increased 63% Y-o-Y to EGP3.2 billion in 3Q24, stipulated by the increase in employee expenses and operating expenses. This increase reflects the EGP devaluation, and the elevated inflation impacts on salaries, the non-cash portion of employee expenses and all other operating expenses. Despite these effects, the Group employee expenses/revenues came at 39% in 3Q24, lower Q-o-Q;
- ≡ With the increase in Group revenues exceeding the increase in expenses, EFG Holding net operating profit rose 78% Y-o-Y in 3Q24. Group taxes more than doubled Y-o-Y, up 122% Y-o-Y, on higher deferred taxes on unrealized gains on seed capital and increasing tax charges related to Egyptian entities profitability; particularly at the Commercial Bank. However, EFG Holding shrugged off higher taxes impact on profitability, to report a net profit after tax and minority interest of EGP697 million in 3Q24, reflecting a 76% Y-o-Y increase.

- ≡ With another buoyant quarter, EFG Hermes revenues spiraled up 87% Y-o-Y to EGP2.7 billion in 3Q24; supported by higher revenues generated by all its lines of business; particularly Holding & Treasury Activities and Brokerage. Holding & Treasury Activities revenues rose 180% Y-o-Y, driven largely by unrealized gains on seed capital. The sell-side revenues gained 62% Y-o-Y, bolstered by strong growth in Brokerage and Investment Banking. Buy-side revenues rose 71%, mainly on the back of FIM's strong performance;
- ≡ EFG Hermes operating expenses rose 84% Y-o-Y to EGP1.9 billion in 3Q24, 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 95% Y-o-Y to EGP760 million in 3Q24; as revenue growth outpaced the growing expenses. Meanwhile, taxes rose 168% Y-o-Y, on higher profitability recorded by the Egyptian entities and higher deferred taxes on unrealized gains on seed capital. However, EFG Hermes net profit after tax and minority increased 68% Y-o-Y to EGP274 million.

- ≡ Boosted by stronger sales, the NBFIs continued its strong revenue growth, with EFG Finance gaining 68% Y-o-Y to EGP1.1 billion in 3Q24, as all the platform's lines of business posted Y-o-Y growth; particularly Tanmeyah, followed by Valu and Leasing;
- ≡ Operating expenses increased 50% Y-o-Y to EGP809 million; (i) higher employee expenses, which was driven by inflationary pressure in Egypt; (ii) higher other operating expenses which echoes inflation in Egypt, the impact of USD denominated costs, and higher expenses related to stronger loans issuance at Valu; and (iii) higher provisions and ECL mirroring the increase in the portfolios, which reached EGP24.3 billion, up 61% Y-o-Y;
- ≡ EFG Finance recorded net operating profit of EGP311 million, up 142% Y-o-Y in 3Q24; as the increase in revenues outpaced the increase in expenses. With the increase in taxes coming at 26% Y-o-Y, net profits after tax and minority leaped 349% Y-o-Y to EGP203 million, supported by Tanmeyah and Leasing higher profitability.

Group Overview

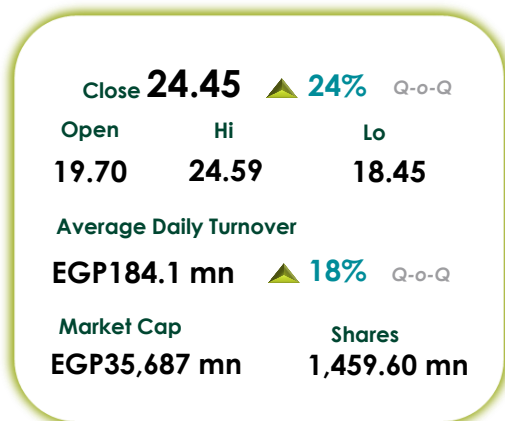
Group Performance Highlights – Cont'd

- ≡ The Commercial Bank continued its upwards trend, with its revenues, moving up 38% Y-o-Y to EGP1.2 billion in 3Q24; largely driven by higher net interest income, generated from interbank placements, loan book growth and t-bills returns;
- ≡ BANK NXT operating expenses including provisions & ECL rose 27% Y-o-Y to EGP517 million in 3Q24, on higher salaries on the back of promotions, new hires and inflation; together with higher other G&A expenses mainly related to IT expenses, rebranding, and outsourced services. Meanwhile, provisions & ECL declined 43% Y-o-Y, as the comparable quarter included higher provisions which were required to enhance coverage ratio;
- ≡ The Bank's net profit after tax added 20% Y-o-Y to EGP428 million (of which the Group's share is EGP220 million), as revenues growth outpaced the growth in expenses.

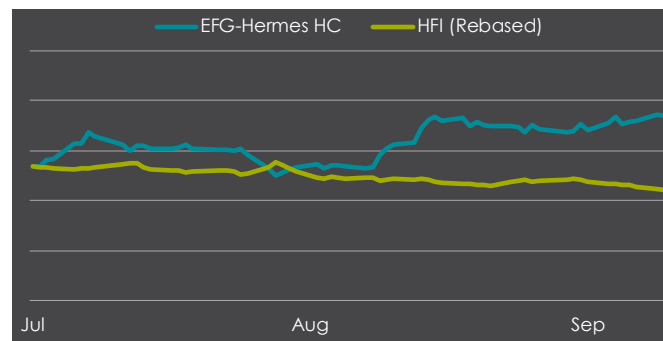
Group Overview

Share Information

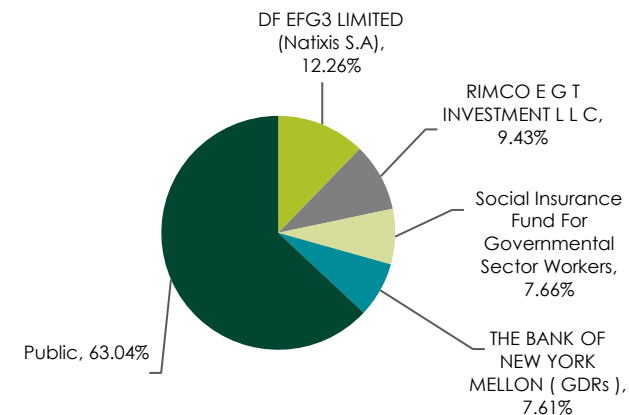
Stock Performance 3Q24



Stock Price Performance



Shareholders structure



*Shareholders structure as of 30th of September, 2024

Analyst Recommendations Analysis

| Institution | Recommendation | Target Price | Date |
|-------------------------|----------------|--------------|--------|
| Arab African Securities | Buy | 32.3 | Sep-24 |
| Beltone | Buy | 24.9 | Apr-24 |
| CI Capital | Buy | 27.0 | Mar-24 |

Consensus Recommendation



* Based on 30th of September, 2024 closing price

Price Spread



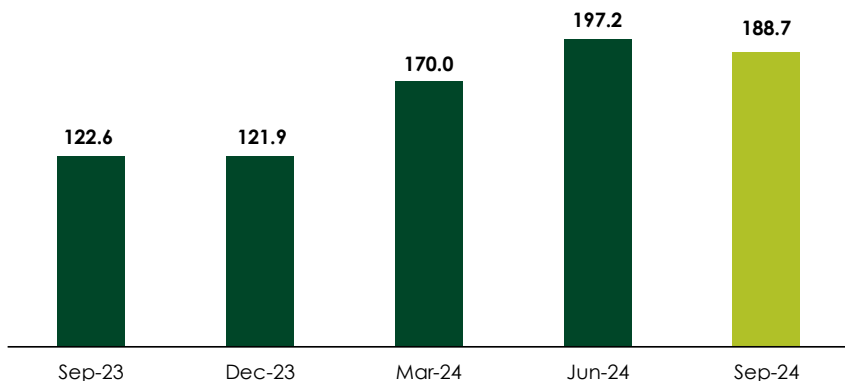
*Target prices adjusted for bonus shares distribution of 1 to 4

Group Overview

Balance Sheet

Total Assets,
down 4% Q-o-Q

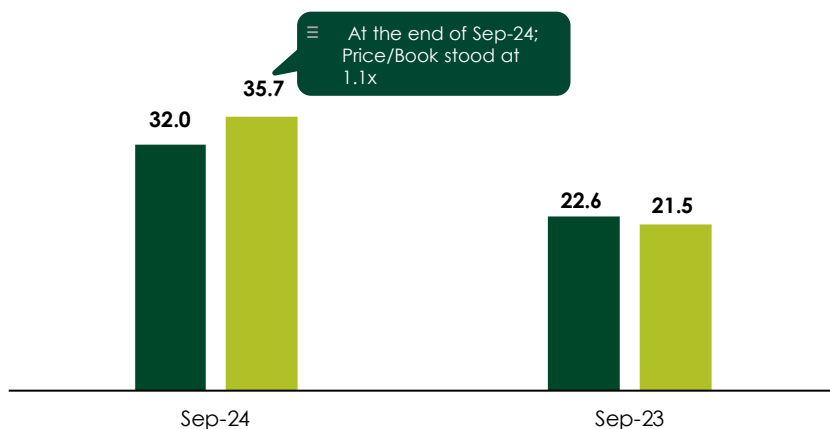
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Shareholders' Equity* ■ Market Capitalization



* Equity Attributable to Shareholders

EFG Holding Balance Sheet as at 30th of September 2024

| Assets - Liabilities | In EGP million |
|--|----------------|
| Cash and Cash Equivalents | 39,785 |
| EFG Finance Loans Receivable | 21,004 |
| Commercial Bank Loans | 24,480 |
| Investment in Associates | 872 |
| Merchant Banking Loans | 579 |
| Asset Management Seed Capital | 8,315 |
| Private Equity Seed Capital | 2,571 |
| Fixed Assets and Real Estate | 2,708 |
| Clients Investments at FVTPL (Structured Products) | 12,417 |
| Payables to Clients at FVTPL (Structured Products) | (12,417) |
| (Receivables - Payables) | (754) |
| (Other Assets - Other Liabilities) | (6,512) |
| Goodwill and Other Intangible Assets | 2,288 |
| Trading and AFS Investments | 4,226 |
| Investments at Amortized Cost | 13,177 |
| Customer Deposits | (66,094) |
| Short Term Bonds | (1,032) |
| Short & Long term Loans* | (8,427) |
| Minority | (5,146) |
| Total | 32,038 |

*Predominantly includes EFG Finance borrowings.



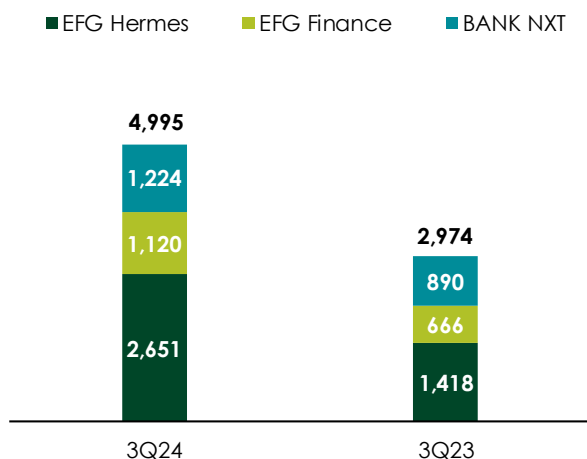
I. Third Quarter Results Review – 3Q2024

Group Overview

Group Financial Highlights – 3Q2024

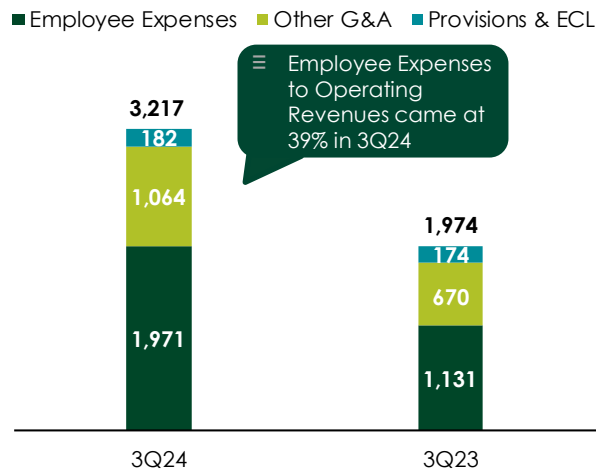
EFG Holding Net Operating Revenue, up 68% Y-o-Y

In EGP mn



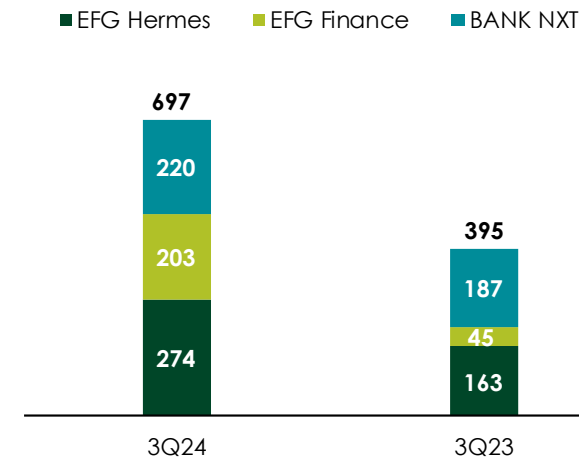
EFG Holding Operating Expenses, up 63% Y-o-Y

In EGP mn



EFG Holding Net Profit After Tax and Minority Interest, up 76% Y-o-Y

In EGP mn

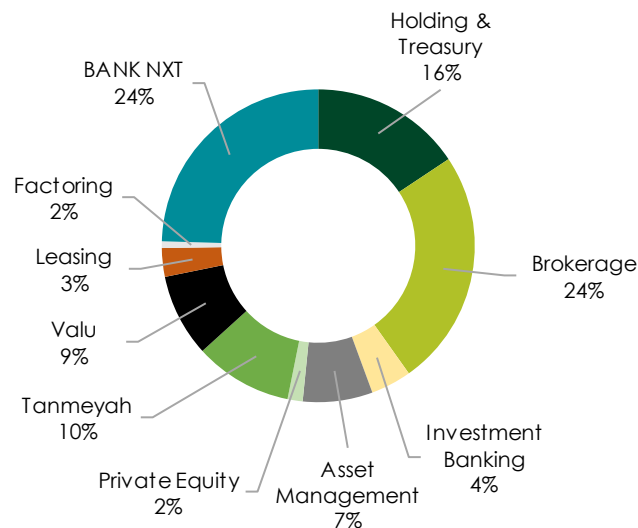


EFG Holding Revenues Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT

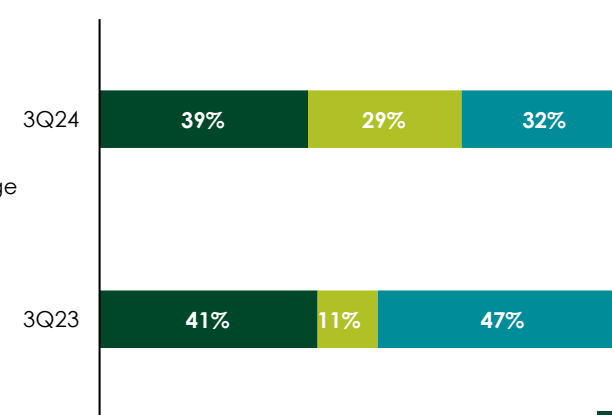


Revenue Breakdown By Line of Business



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



EFG Hermes Overview

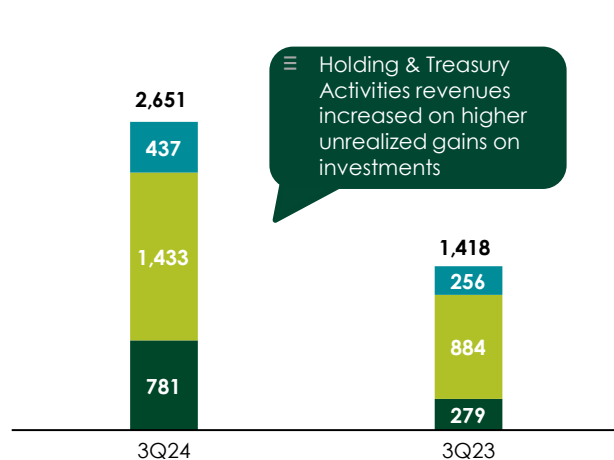
EFG Hermes Highlights – 3Q2024

EFG Hermes Revenues, up 87% Y-o-Y

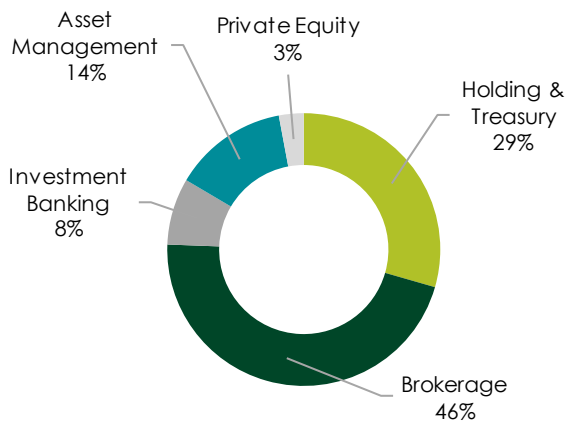
up 87% Y-o-Y

In EGP mn

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



EFG Hermes Revenues Contribution

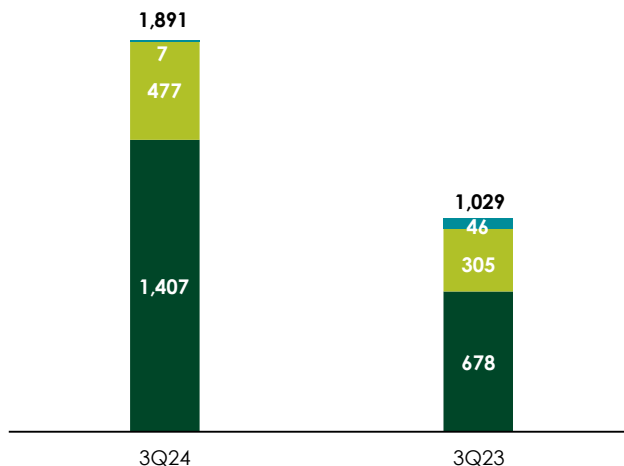


EFG Hermes Expenses, up 84% Y-o-Y

up 84% Y-o-Y

In EGP mn

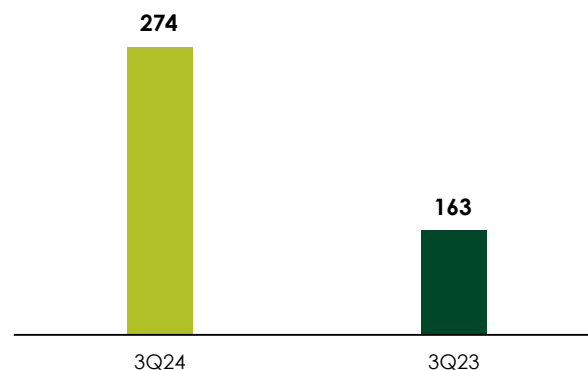
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Hermes Net Profit After Tax and Minority Interest, up 68% Y-o-Y

up 68% Y-o-Y

In EGP mn



EFG Hermes Operational Highlights

USD **21.8** bn

Brokerage Executions
4% Y-o-Y, -3% Q-o-Q

243
companies

Research Coverage

USD **505** mn

Investment Banking
Deals Size

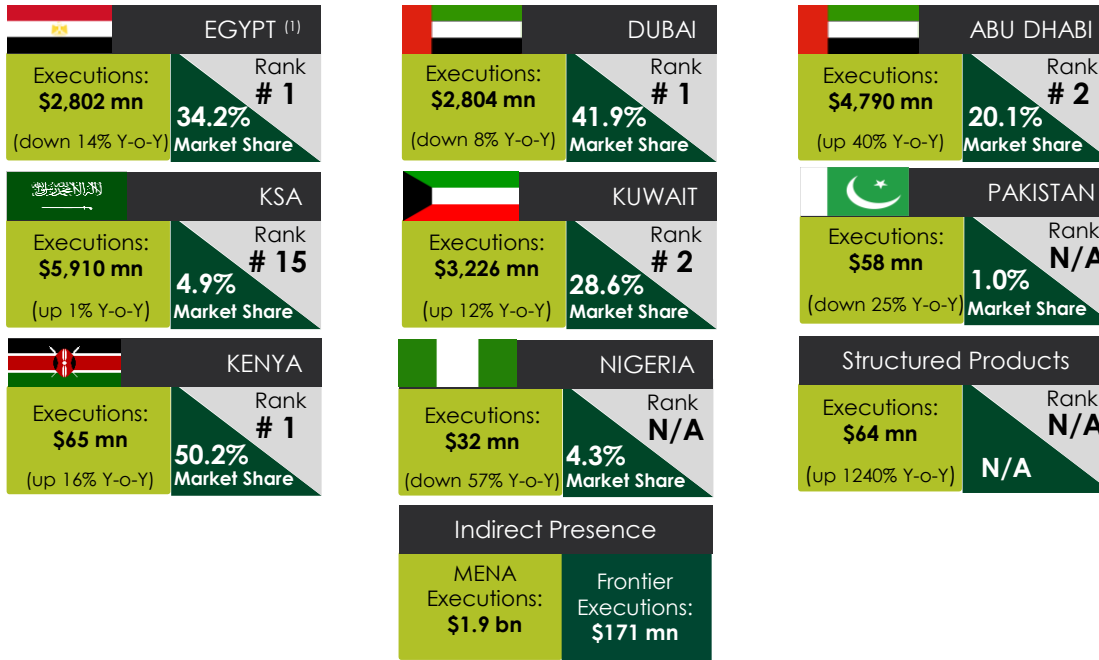
USD **5.3** bn

Buy-Side AuMs
12% Q-o-Q, 15% Y-o-Y

EFG Hermes Overview

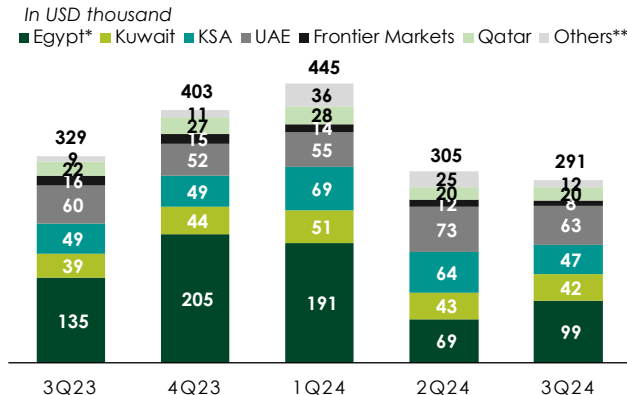
Brokerage Overview – 3Q2024

Executions and Market Shares



(1) Excluding special transactions and including GDRs

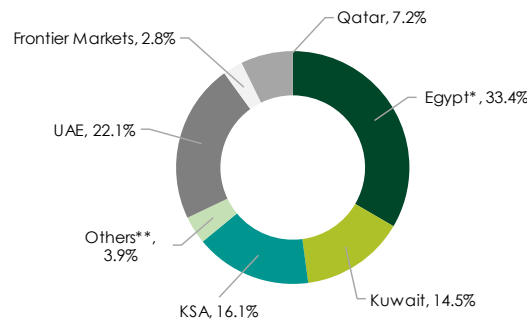
Average Daily Commissions



*Egypt includes GDRs

**Others including: Oman, Lebanon, Jordan, Bahrain Bonds, Structured products, and EFG Hermes One

Fees Contribution by Market/Product

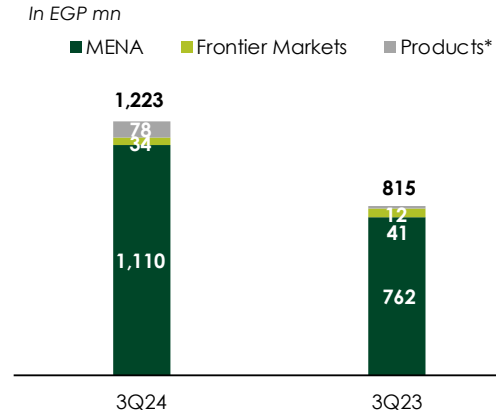


*Egypt includes GDRs

**Others including: Oman, Lebanon, Jordan, Bahrain, Bonds, Structured Products, and EFG Hermes One

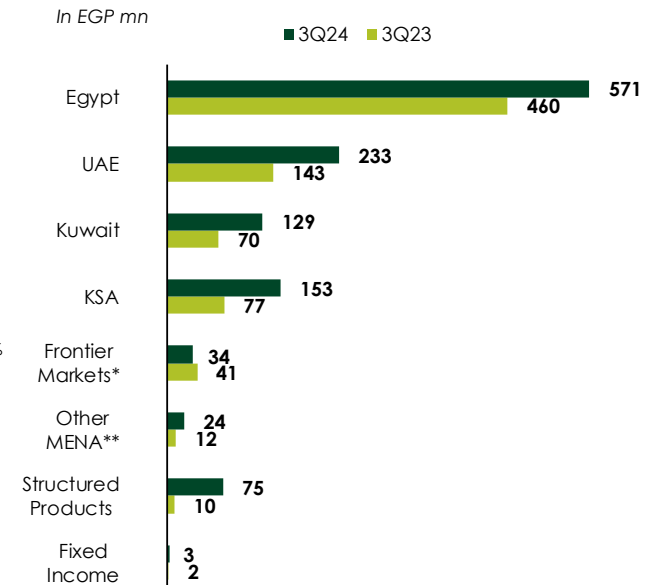
***Based on 3Q24 figures

Brokerage Revenue by Region



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)



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

**Other MENA includes: Oman, Jordan, and Bahrain

EFG Hermes Overview

Investment Banking and Research Overview – 3Q2024

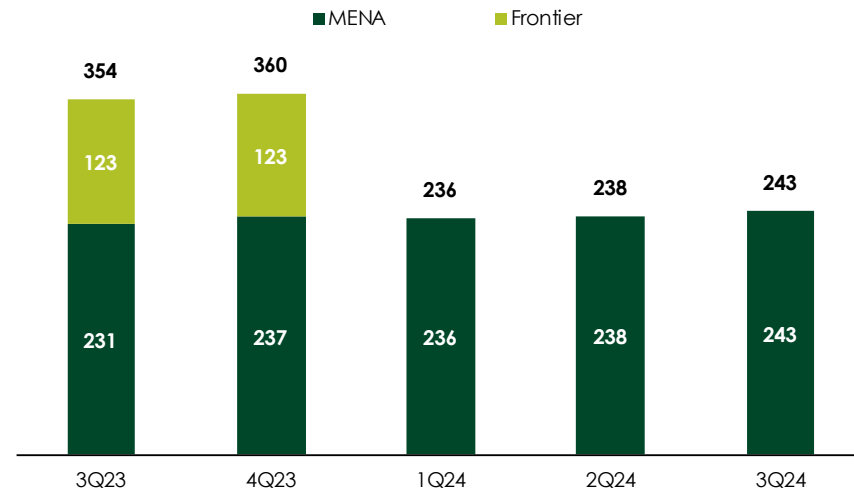
Investment Banking



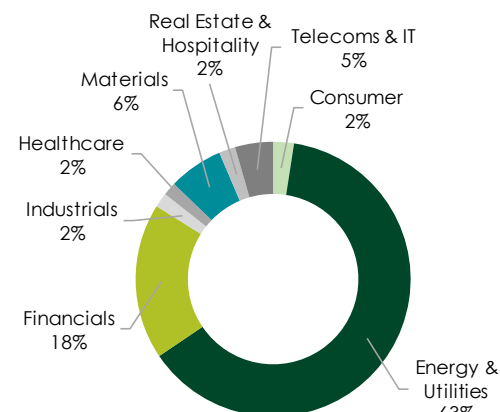
Research

Research Coverage Universe

Number of Companies



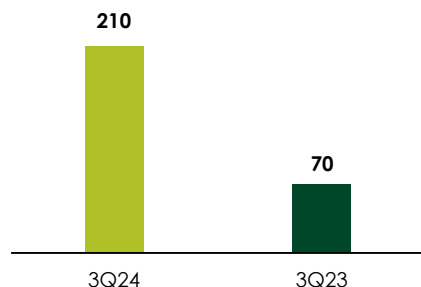
Research coverage by Sector



- Building on its longstanding relationship with leading e-payments player Fawry, EFG Hermes successfully concluded a USD34 million Accelerated Equity Offering for the company, acting as the sole financial advisor. The offering marks EFG's 7th transaction with Fawry, underscoring the firm's pivotal role in supporting Fawry's growth, creating diverse pathways to unlock value through innovative transaction structures.
- In the M&A space, the firm continued its series of notable cross-border M&A transactions, by successfully advising UAE's Electra Investment Holding on its acquisition of a 20% stake in Elsewedy Electric amounting to USD449 million. Acting as the sole financial advisor, EFG Hermes facilitated one of the year's largest FDI M&A transactions in Egypt and the region, showcasing strong investor interest and its expertise in executing major supporting regional economic growth.
- On the debt front, the division demonstrated resilience amid challenging debt market conditions, successfully concluding the 10th securitization issuance for Valu, amounting to USD22 million. The transaction highlights the firm's ability to leverage its investment banking expertise to support the group's subsidiaries in capital-raising efforts within Egypt's debt capital market.

Investment Banking Revenue

In EGP mn



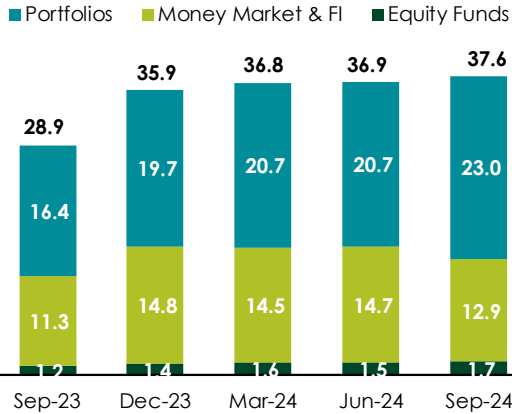
EFG Hermes Overview

Asset Management Overview – 3Q2024

Egypt Asset Management

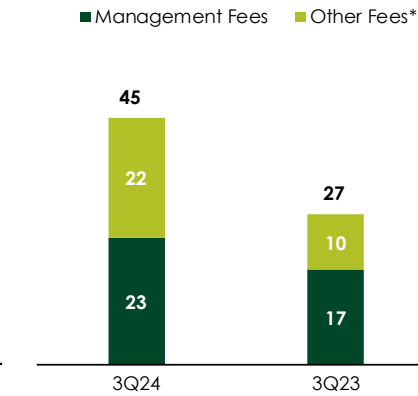
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

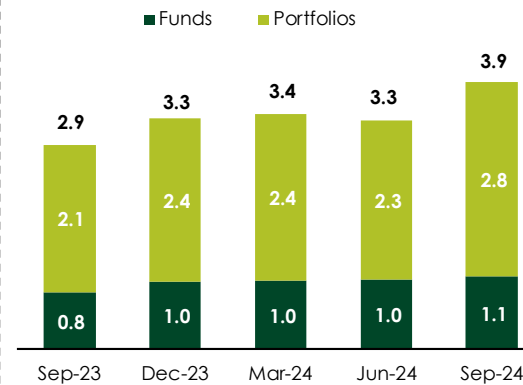


* Other Fees include incentive fees and other net revenues

Regional Asset Management “FIM”

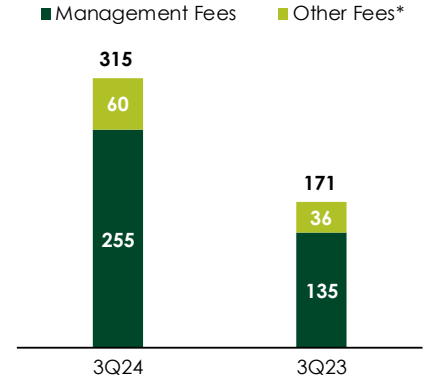
Assets Under Management

In USD bn



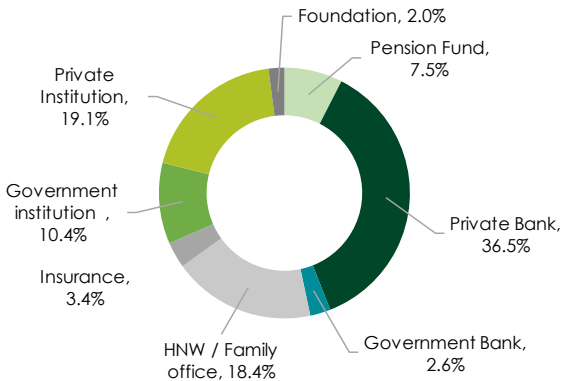
Revenue Breakdown

In EGP mn



* Other Fees include incentive fees and other net revenues

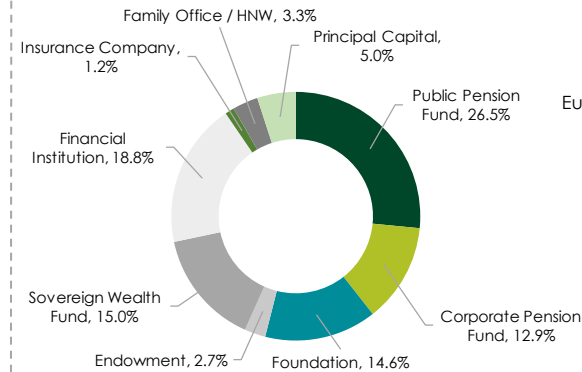
AuMs Breakdown by Investor Type



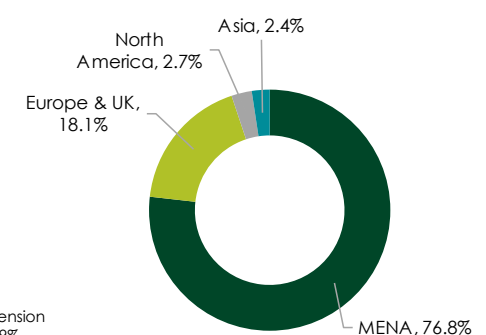
AuMs Breakdown by Region



AuMs Breakdown by Investor Type



AuMs Breakdown by Region



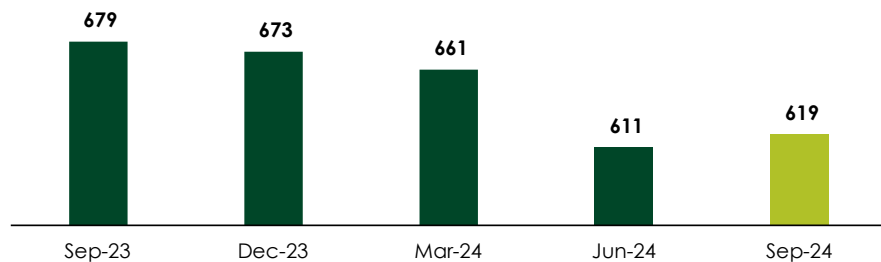
EFG Hermes Overview

Private Equity Overview – 3Q2024

Private Equity

Private Equity AuMs Evolution

In USD mn

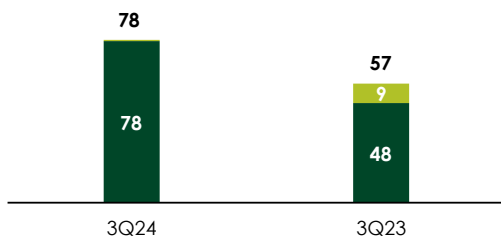


- Vortex Energy IV, a global renewable energy platform managed by the private equity arm of EFG Hermes, currently manages two companies, Ignis Energy and EO Charging, spanning two verticals in the Energy Transition sector: renewable energy and e-mobility.
- The Fund's education platform now encompasses around 25 assets including K-12 schools, pre-schools, education content development business and a transportation business. The platform's total capacity is now reaching c.23k students with over 12k enrolled students across its different assets. EEP is embarking on new growth initiatives to expand its capacities in some of the existing schools in addition to screening new potential school launches under different partnership models.
- UpH revenues increased 46% Y-o-Y in 9M24. UpH has continued to be amongst the top suppliers to the market for life-saving IV solutions, acting as the main player stabilizing the hospital pharmaceuticals supply market in Egypt. UpH solid performance was driven by the introduction of its new high value products in the market, and successful price optimization across its product portfolio.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

Awards/Rankings

- Top 100 Companies – EFG Holding
Amwal Al Ghad
- Leading Financial Technology Powerhouse Providers
MENA 2024 – Valu
Global Business and Finance Magazine Awards 2024
- Best Financial Technology Company 2024 MENA – Valu
Worldwide Finance Awards 2024
- Online Trading Company of the Year – EFG Hermes One
Payment Solution Company of the Year – Valu
Gulf Business Awards
- Best Trading Platform Award – EFG Hermes One
Entrepreneur FinTech Awards

EFG Finance Overview

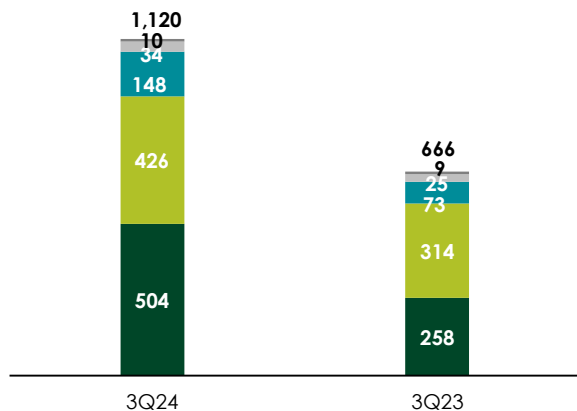
EFG Finance Highlights – 3Q2024

EFG Finance Revenues, up 68% Y-o-Y

up 68% Y-o-Y

In EGP mn

■ Tanmeyah ■ Valu ■ Leasing ■ Factoring ■ Fatura

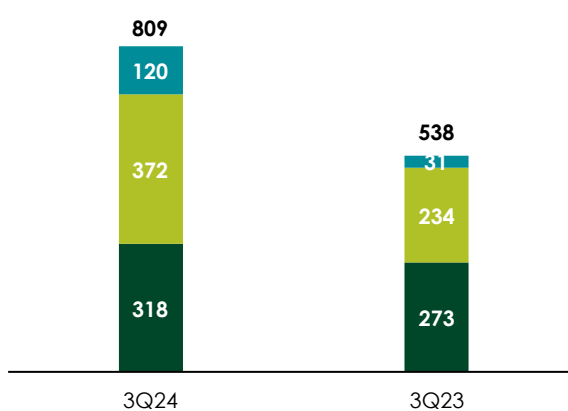


EFG Finance Expenses, up 50% Y-o-Y

up 50% Y-o-Y

In EGP mn

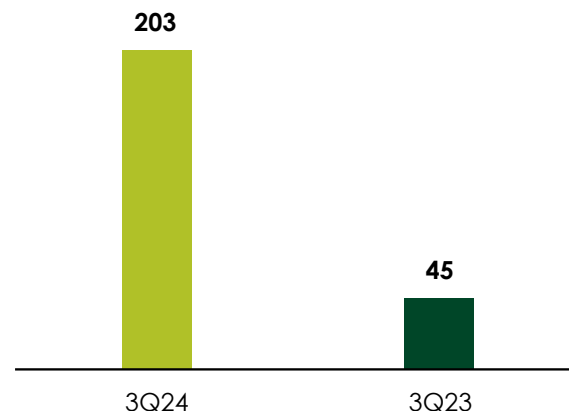
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



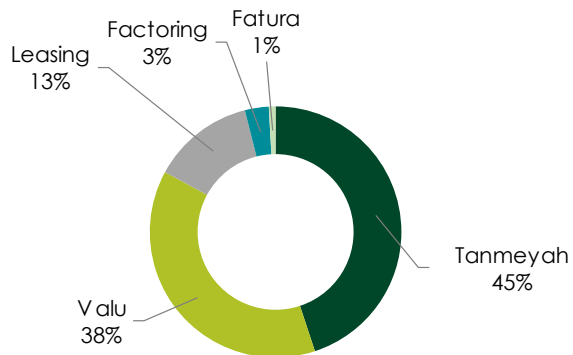
EFG Finance Net Profit After Tax and Minority Interest*, up 349% Y-o-Y

up 349% Y-o-Y

In EGP mn



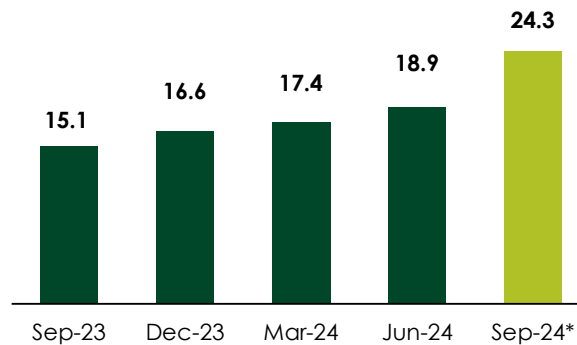
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, up 29% Q-o-Q

up 29% Q-o-Q

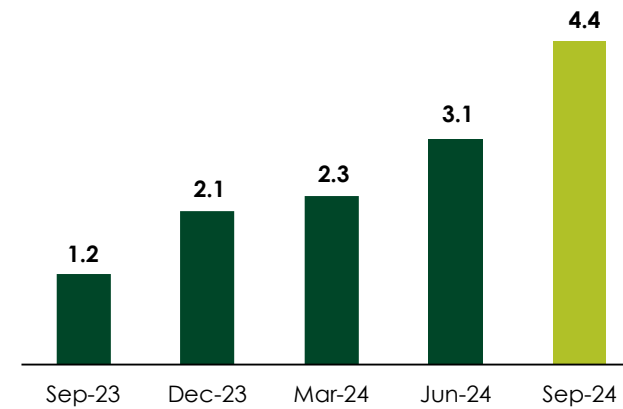
In EGP bn



EFG Finance Tangible Equity, up 43% Q-o-Q

up 43% Q-o-Q

In EGP bn



*Excludes Leasing securitization of EGP2,211 million, and Valu securitization of EGP3,126 million

EFG Finance Overview

Tanmeyah and valU Overview – 3Q2024

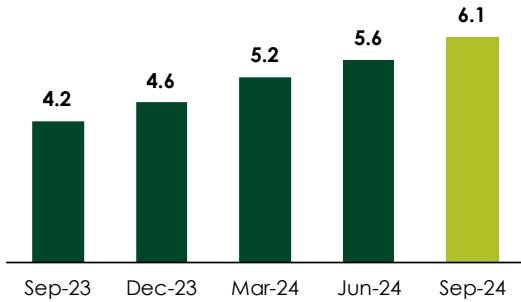


KPIs



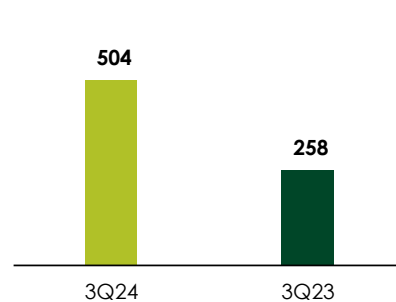
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn

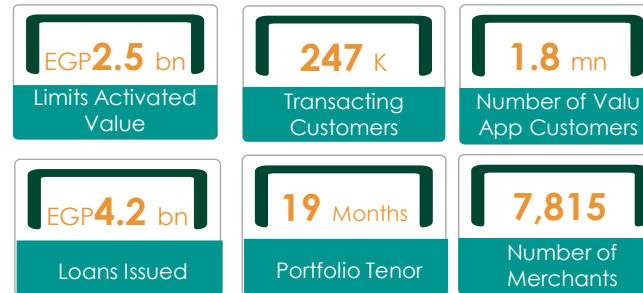


EFG Holding

INVESTOR RELATIONS

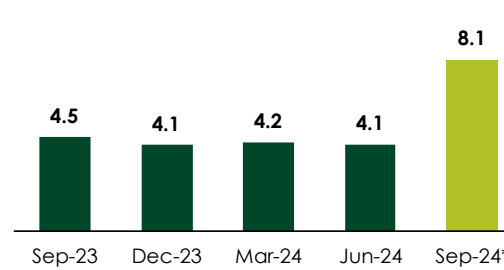


KPIs



Outstanding Portfolio

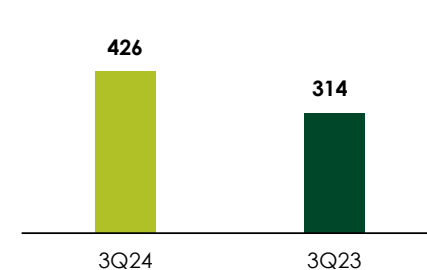
In EGP bn



*Excludes Securitized Portfolio of EGP3,126 million

Valu Revenue

In EGP mn



EFG Finance Overview

Leasing and Factoring Overview – 3Q2024

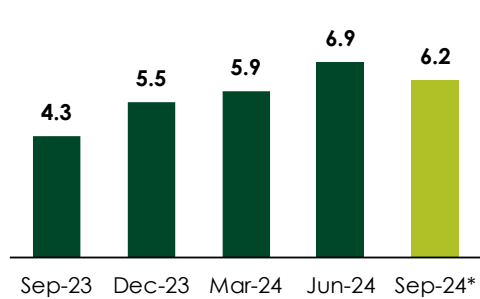
Leasing

KPIs



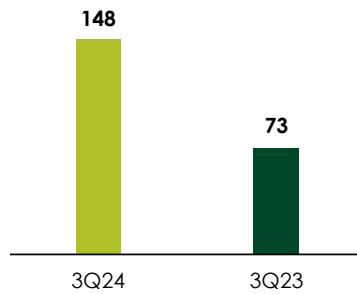
Leasing On-Books Portfolio

In EGP bn



Leasing Revenue

In EGP mn



*Excludes Securitized Portfolio principal amount of EGP2,211 million

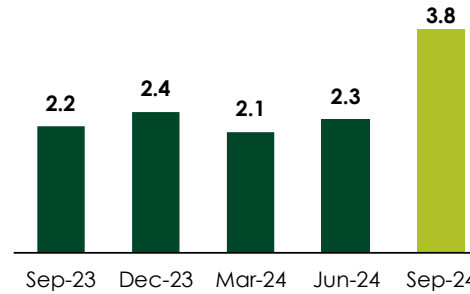
Factoring

KPIs



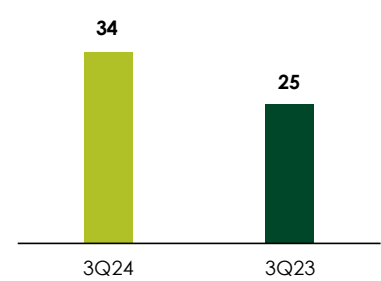
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn



Business Lines Overview

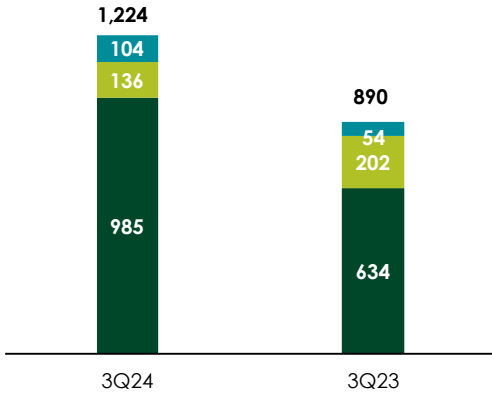
BANK NXT Operational and Financial Overview – 3Q2024



BANK NXT Net Operating Revenue, up 38% Y-o-Y

In EGP mn

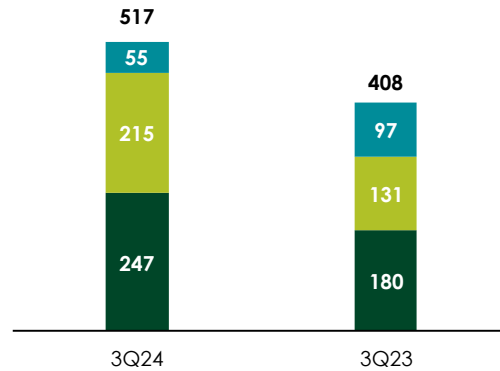
- Other Revenues
- Net Fees & Commissions
- Net Interest Income



BANK NXT Operating Expenses, up 27% Y-o-Y

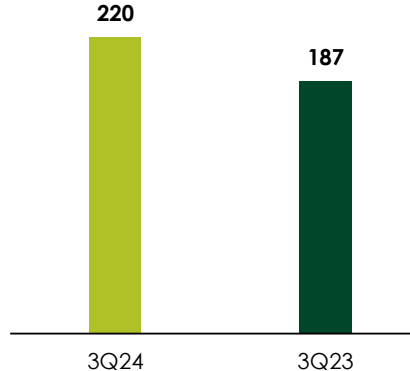
In EGP mn

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

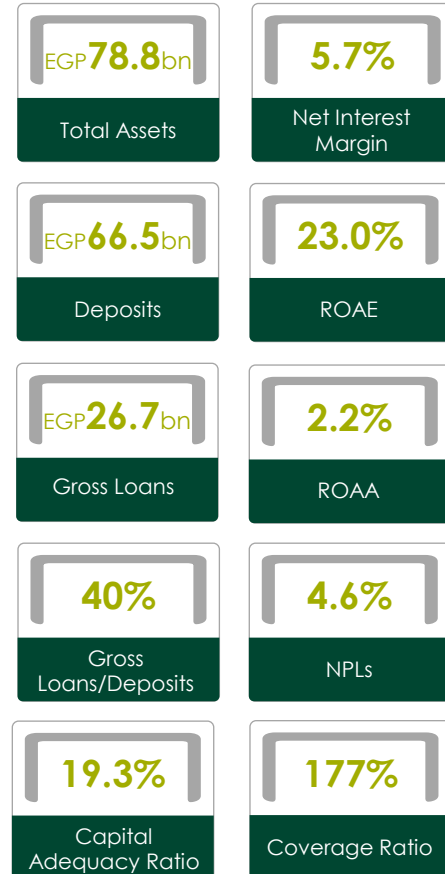


BANK NXT Net Profit After Tax and Minority, up 18% Y-o-Y

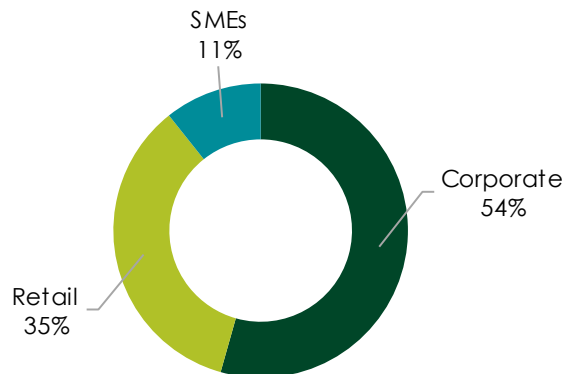
In EGP mn



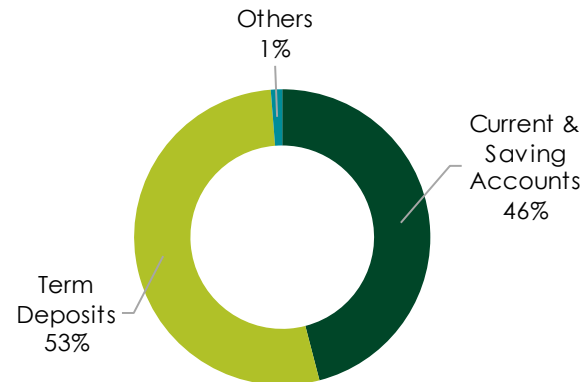
KPIs



Loans by Type



Deposits by Type





I. Nine Months Results Review – 9M2024

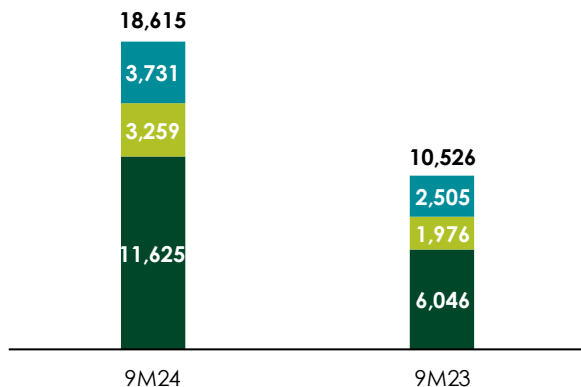
Group Overview

Group Financial Highlights – 9M2024

EFG Holding Net Operating Revenue, up 77% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT



EFG Holding Revenues Contribution by Platform

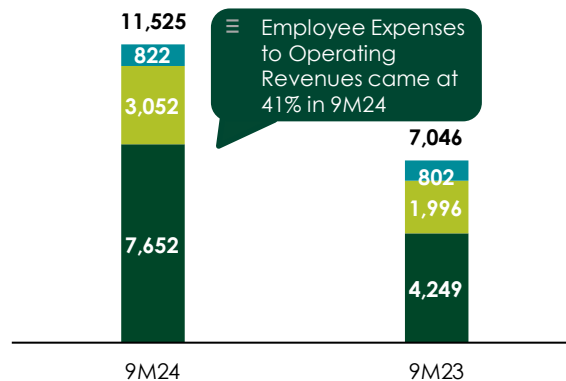
■ EFG Hermes ■ EFG Finance ■ BANK NXT



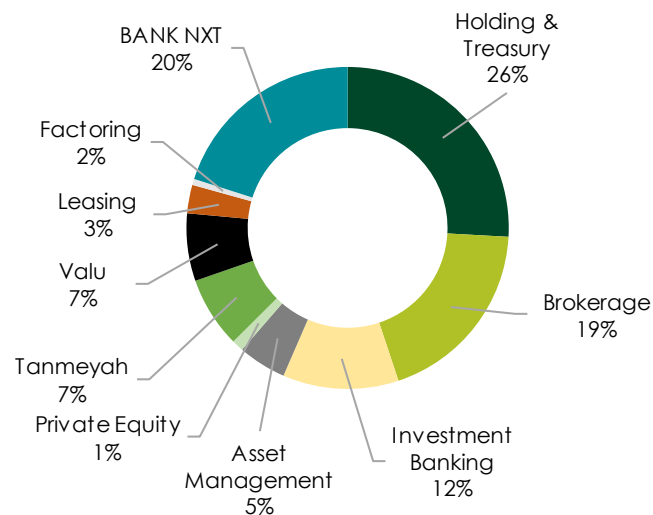
EFG Holding Operating Expenses, up 64% Y-o-Y

In EGP mn

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



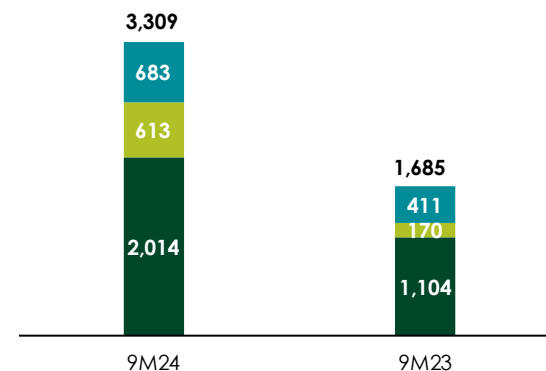
Revenue Breakdown By Line of Business



EFG Holding Net Profit After Tax and Minority Interest, up 96% Y-o-Y

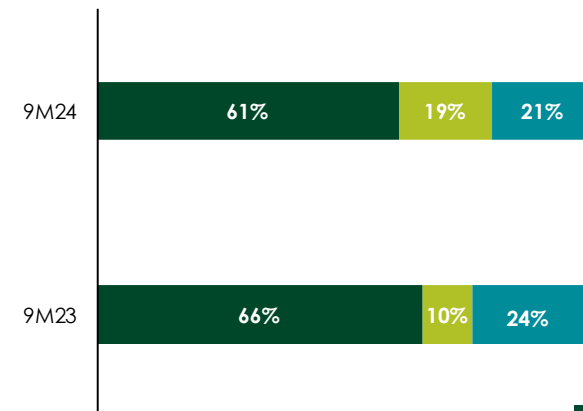
In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



EFG Hermes Overview

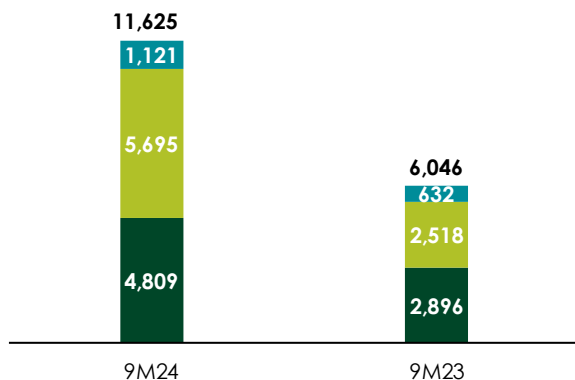
EFG Hermes Highlights – 9M2024

EFG Hermes Revenues,

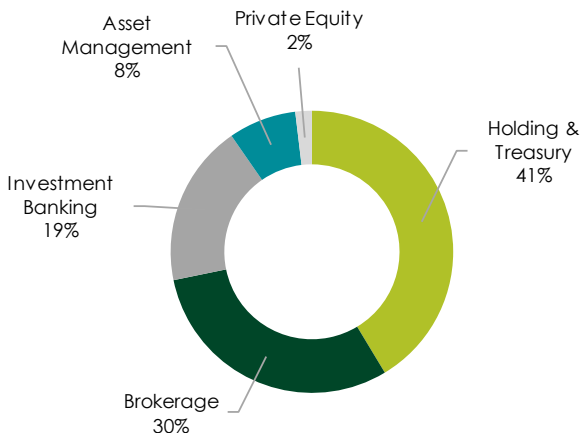
up 92% Y-o-Y

In EGP mn

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



EFG Hermes Revenues Contribution

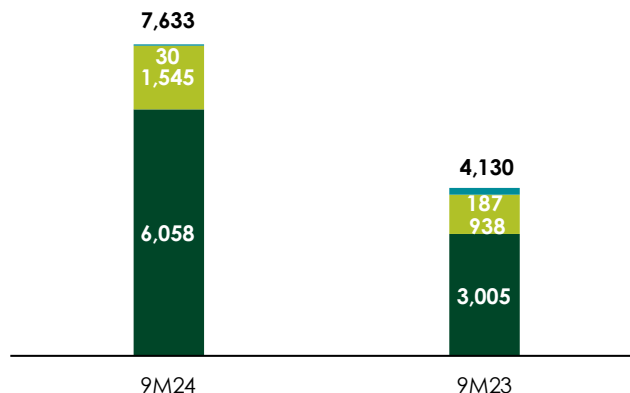


EFG Hermes Expenses,

up 85% Y-o-Y

In EGP mn

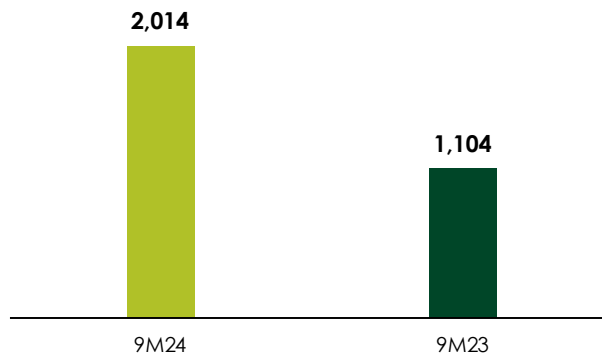
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Hermes Net Profit After Tax and Minority Interest,

up 82% Y-o-Y

In EGP mn



EFG Hermes Operational Highlights

USD **70.8** bn

Brokerage Executions
19% Y-o-Y

243
companies

Research Coverage

USD **16.2** bn

Investment Banking
Deals Size

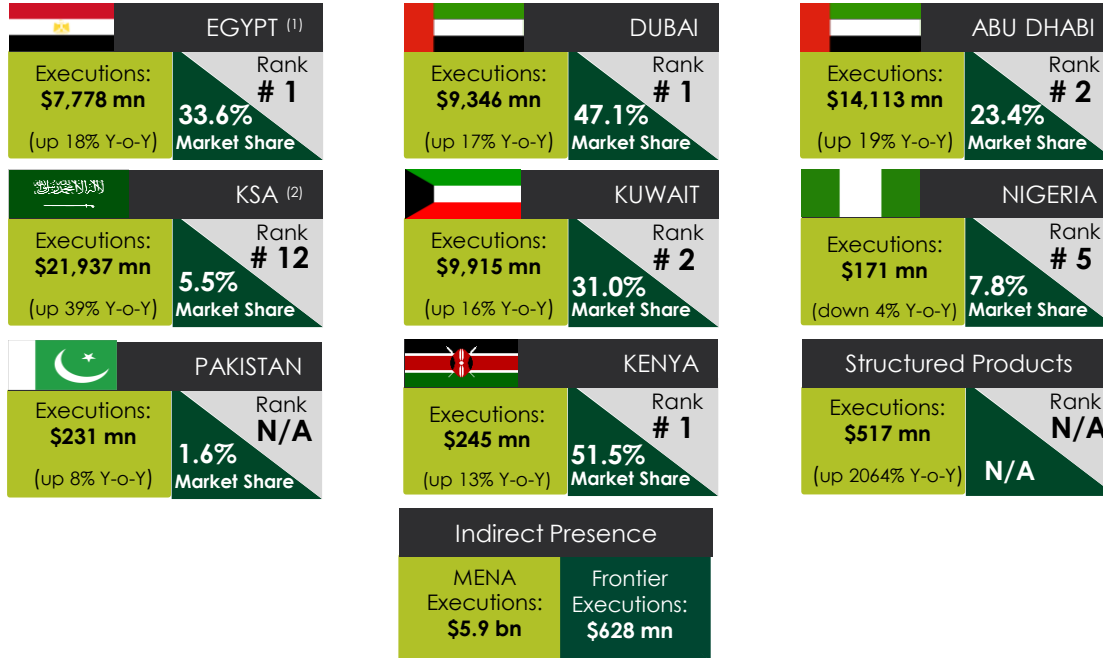
USD **5.3** bn

Buy-Side AuMs
15% Y-o-Y

Investment Bank Overview

Brokerage Overview – 9M2024

Executions and Market Shares

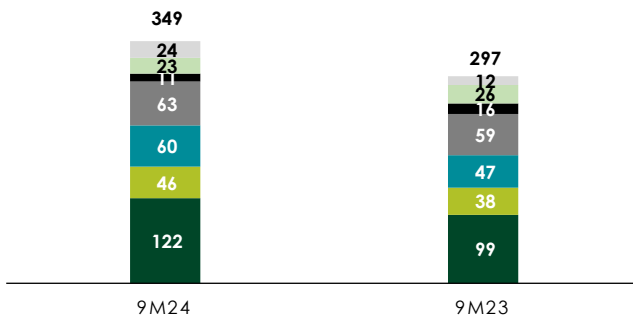


(1) Excluding special transactions and includes GDRs

Average Daily Commissions

In USD thousand

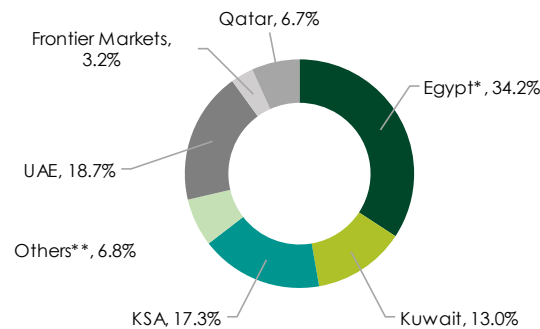
Legend: Egypt*, Kuwait, KSA, UAE, Frontier Markets, Qatar, Others**



*Egypt Includes GDRs

**Others including: Oman, Lebanon, Jordan, Bahrain, Bonds, Structured Products and EFG Hermes One

Fees Contribution by Market/Product



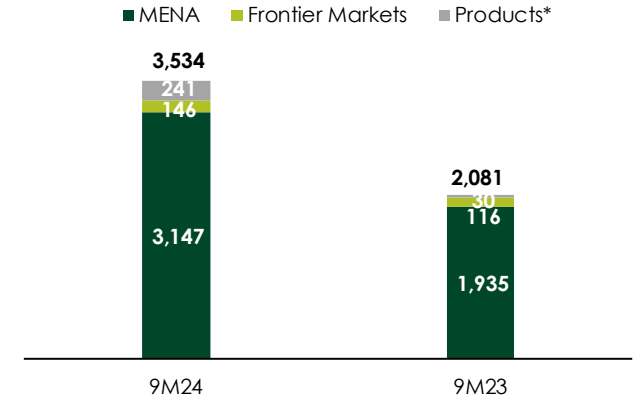
*Egypt includes GDRs

**Others including: Oman, Lebanon, Jordan, Bahrain, Bonds Structured Products, and EFG Hermes One

**Based on 9M24 figures

Brokerage Revenue by Region

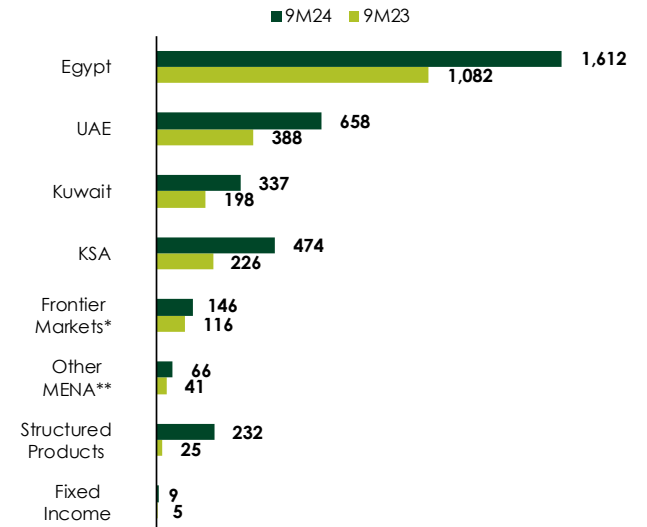
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

In EGP mn



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

**Other MENA includes: Oman, Jordan, and Bahrain

Investment Bank Overview

Investment Banking and Research Overview – 9M2024

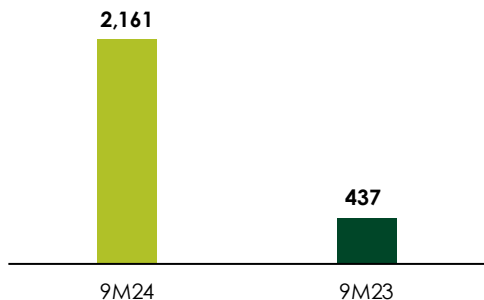
Investment Banking

| | | | | |
|---|---|--|--|---|
| Valu* Bond Issuance Through Securitization (US\$ 22 mn) Financial Advisor, MLA, and Underwriter August 2024 | Fawry Accelerated Equity Offering (US\$ 34 mn) Sole Financial Advisor July 2024 | Electra Investment Holding Advisory on Voluntary Tender Offer ELSEWEDY ELECTRIC (US\$ 449mn) Buy Side Advisor July 2024 | Budget Acquisition of a 100% stake in AutoWorld (US\$ 121 mn) Buy Side Advisor July 2024 | Valu* Bond Issuance Through Securitization Financial Advisor, MLA, and Underwriter (US\$ 12 mn) June 2024 |
| فقيه IPO (US\$ 764 mn) JBR June 2024 | Alef IPO (US\$ 515 mn) JGC June 2024 | FMO FMO (US\$ 11,227 mn) JBR June 2024 | IPO IPO (US\$ 148 mn) JFA June 2024 | Spinneys IPO (US\$ 375 mn) JBR May 2024 |
| ADNOC Drilling ABB (US\$ 935 mn) JGC May 2024 | Advisory on Acquisition of 51% of Portfolio of 7 Historical Hospitality Assets in Egypt (US\$ 800 mn) Buy-side Advisor May 2024 | ADNEC Advisory on Placement of Significant Minority Stake Hospitality Arm ("ICON") (Undisclosed) Sell-side Advisor May 2024 | Valu* Bond Issuance Through Securitization (US\$ 19 mn) Financial Advisor, MLA, and Underwriter March 2024 | parkin IPO (US\$ 429 mn) JBR March 2024 |

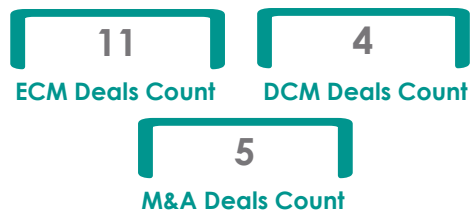
| | | | | | |
|--|---|--|---|---|---|
| Ashmore Sale of its minority stake in Kings (Undisclosed) Sell Side Advisor March 2024 | cenomi Sale of a portfolio of 16 fashion brands to شركة عبدالله العتيبي ABDULLAH AL OTHAIMI (US\$ 25 mn) Sell Side Advisor February 2024 | Saiki ABB (US\$ 30 mn) SBR February 2024 | kozayon Acquisition of a 50% stake in (US\$ 77 mn) Buy Side Advisor February 2024 | Securitization (US\$ 9 mn) Financial Advisor, MLA, and Underwriter January 2024 | taaleem ABB (US\$ 67 mn) JBR January 2024 |
|--|---|--|---|---|---|

Investment Banking Revenue

In EGP mn



USD 16.2 bn
Aggregate Deals Size



Awards/Rankings

- 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
- Most Innovative Trading Application 2024 – EFG Hermes One**
 Wealth & Finance International FinTech Awards
- Middle East Equity House of the Year**
 IFR Awards

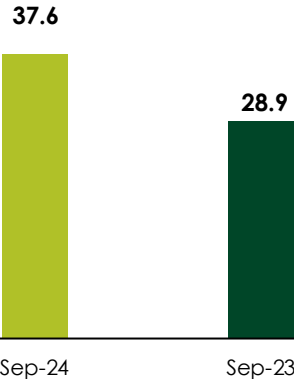
Investment Bank Overview

Asset Management and Private Equity Overview – 9M2024

Assets Under Management Evolution

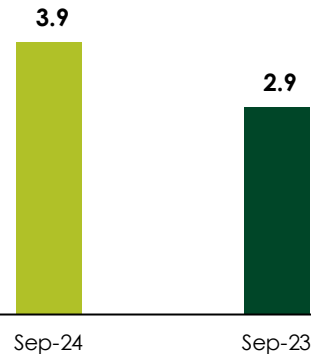
Egypt

In EGP bn



Regional "FIM"

In USD bn

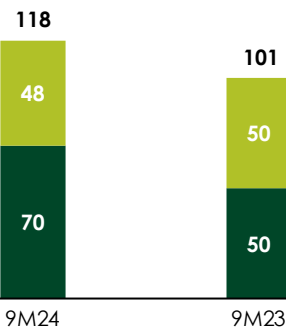


Asset Management Revenue

Egypt

In EGP mn

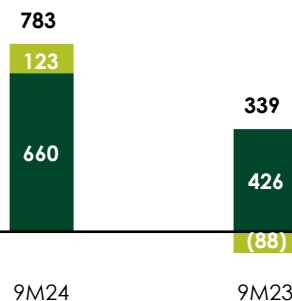
■ Management Fees ■ Other Fees*



Regional "FIM"

In EGP mn

■ Management Fees ■ Other Fees*

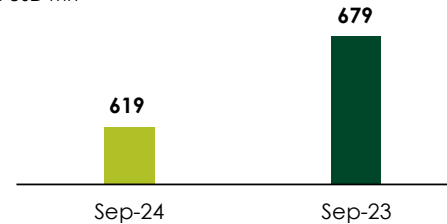


* Other Fees include incentive fees and other net revenues

Private Equity

Private Equity AUMs Evolution

In USD mn

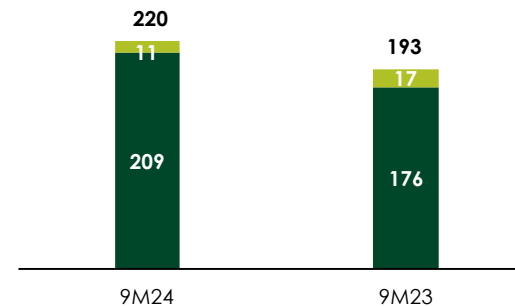


- Vortex Energy IV, a global renewable energy platform managed by the private equity arm of EFG Hermes, currently manages two companies, Ignis Energy and EO Charging, spanning two verticals in the Energy Transition sector: renewable energy and e-mobility.
- The Fund's education platform now encompasses around 25 assets including K-12 schools, pre-schools, education content development business and a transportation business. The platform's total capacity is now reaching c.23k students with over 12k enrolled students across its different assets. EEP is embarking on new growth initiatives to expand its capacities in some of the existing schools in addition to screening new potential school launches under different partnership models.
- Throughout 9M24, UpH has continued to pursue its export strategy, significantly growing its export sales compared to 9M23. 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. In parallel to the ongoing value creation process within UpH, EFG's healthcare PE platform is engaged at different stages on several highly promising opportunities in different generic pharma segments in the GCC and broader MENA.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

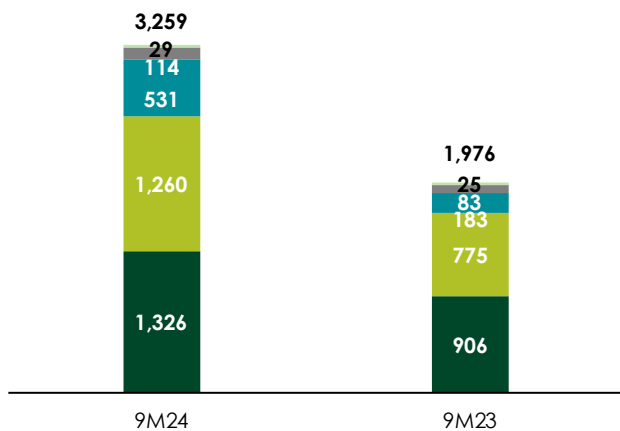
EFG Finance Overview

EFG Finance Highlights – 9M2024

EFG Finance Revenues, up 65% Y-o-Y

In EGP mn

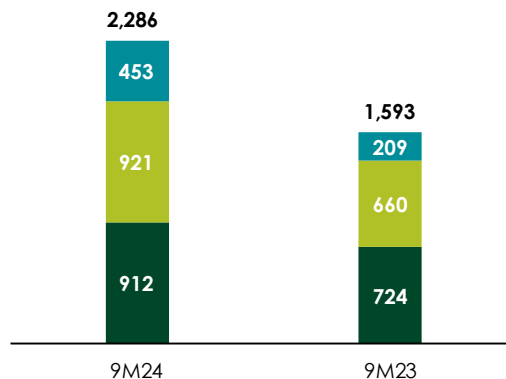
■ Tanmeyah ■ ValU ■ Leasing ■ Factoring ■ Fatura



EFG Finance Expenses, up 44% Y-o-Y

In EGP mn

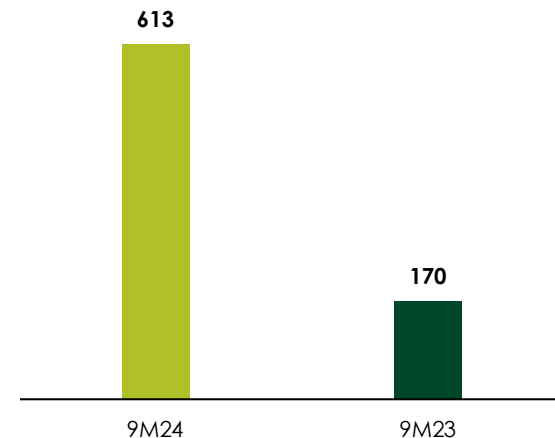
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



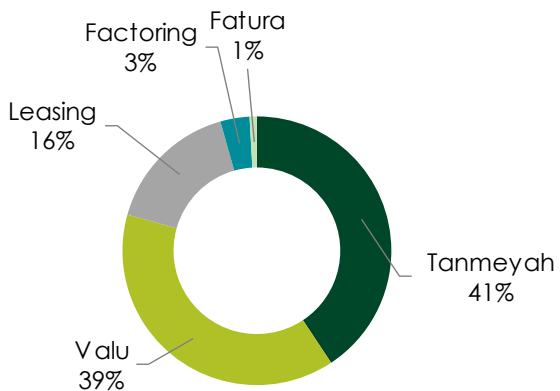
EFG Finance Net Profit After Tax and Minority Interest, up 261% Y-o-Y

In EGP mn

In EGP mn



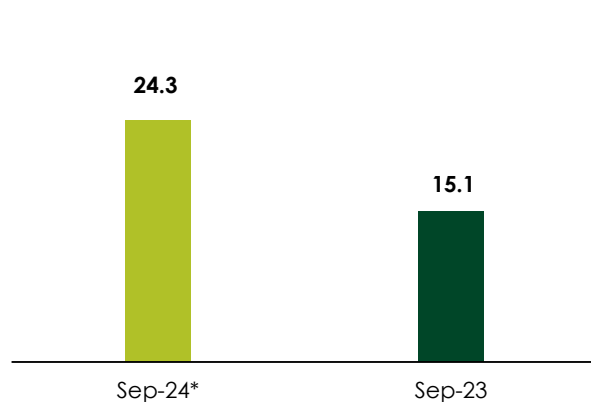
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, up 61% Y-o-Y

In EGP bn

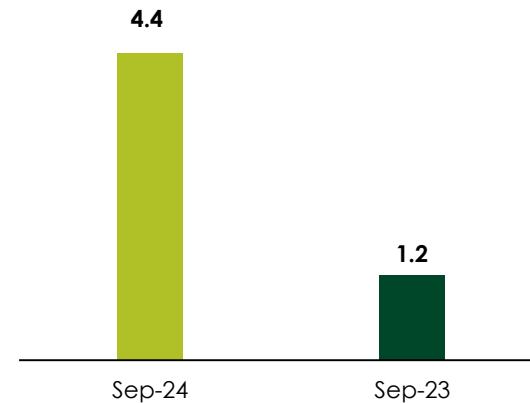
In EGP bn



EFG Finance Tangible Equity, up 34% Y-o-Y

In EGP bn

In EGP bn



*Excludes Leasing securitization of EGP2,211 million, and ValU securitization of EGP3,126 million

EFG Finance Overview

Tanmeyah and valU Overview – 9M2024

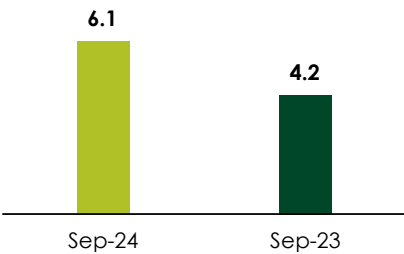


KPIs



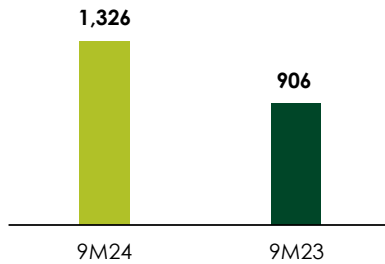
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



EFG Holding

INVESTOR RELATIONS

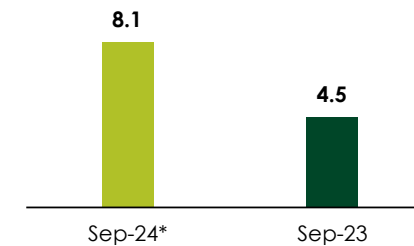


KPIs



Outstanding Portfolio

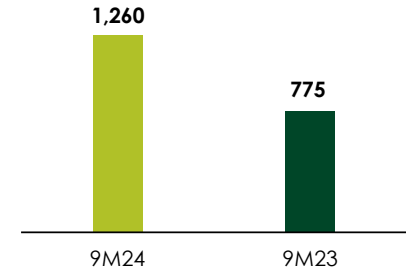
In EGP bn



*Excludes Securitized Portfolio of EGP 3,126 million

Valu Revenue

In EGP mn



EFG Finance Overview

Leasing and Factoring Overview – 9M2024

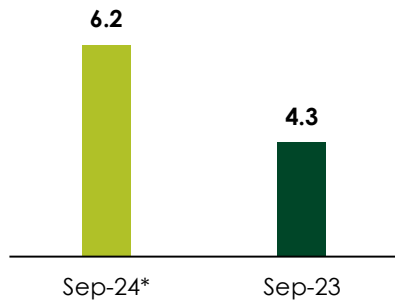
Leasing

KPIs



Leasing On-Books Portfolio

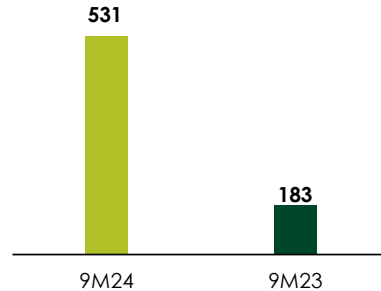
In EGP bn



*Excludes Securitized Portfolio principal amount of EGP2,211 million

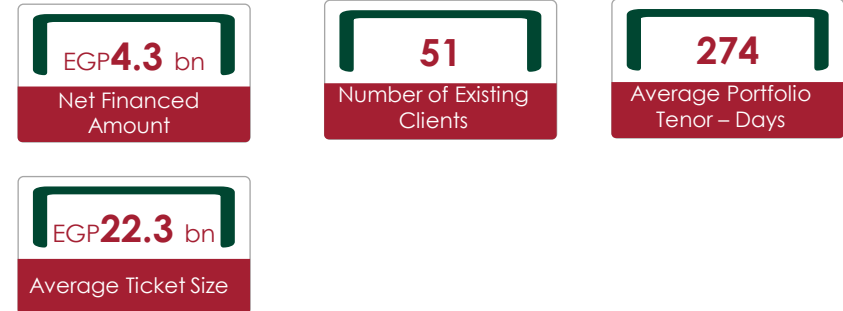
Leasing Revenue

In EGP mn



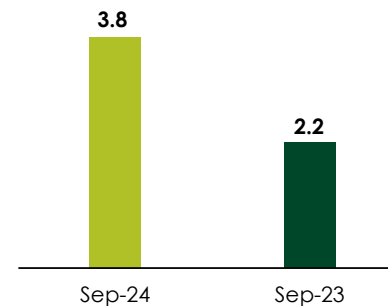
Factoring

KPIs



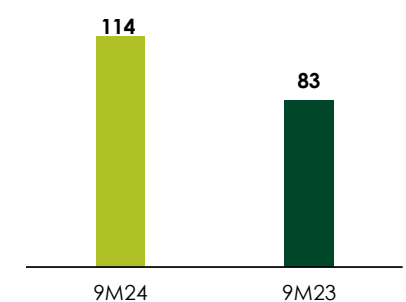
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn



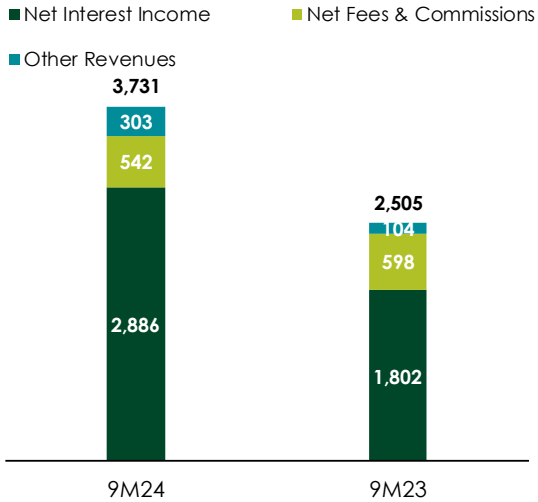
Business Lines Overview

BANK NXT Operational and Financial Overview – 9M2024



BANK NXT Net Operating Revenue, up 49% Y-o-Y

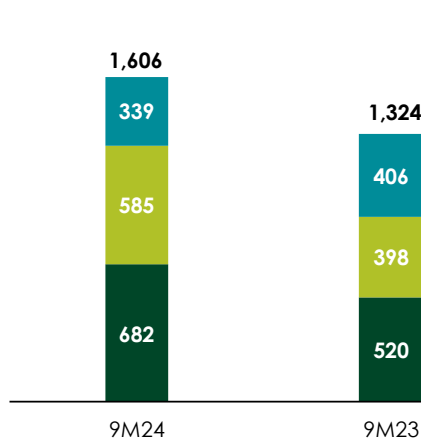
In EGP mn



BANK NXT Operating Expenses, up 21% Y-o-Y

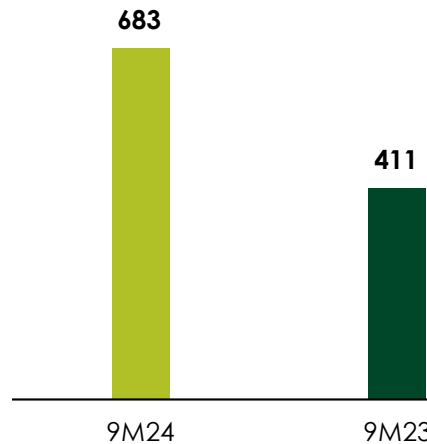
In EGP mn

Employee Expenses Other G&A
Provisions & ECL

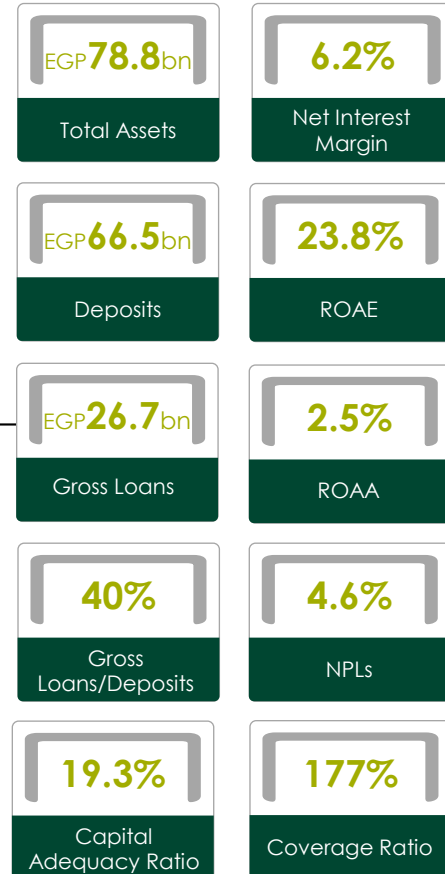


BANK NXT Net Profit After Tax and Minority, up 66% Y-o-Y

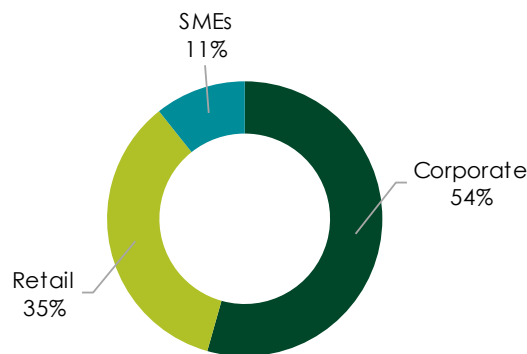
In EGP mn



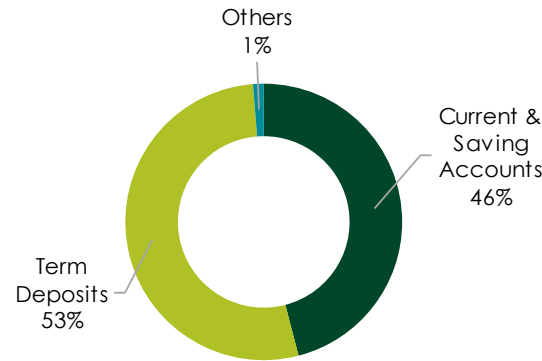
KPIs



Loans by Type



Deposits by Type



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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