



EFG Holding

4Q2025/FY2025 Results Presentation



Group Performance Highlights

EFG Holding

- ≡ EFG Holding delivered a solid performance in FY25, with Group revenues rising 7% Y-o-Y to EGP26.0 billion, despite a particularly strong comparable base that included substantial fx gains and unrealized gains on investments / seed capital following the March 2024 EGP devaluation, and significant Investment Banking revenues generated in 2Q24. Revenue growth was driven primarily by higher revenues generated by BANK NXT, EFG Finance, followed by Brokerage and the Buy-Side;
- ≡ The Group's total operating expenses (including provisions & ECL) increased 13% Y-o-Y in FY25, mainly on higher other G&A expenses, increased provisions & ECL booked across the platforms, and higher employee expenses at EFG Finance and BANK NXT. Other G&A expenses increased 42% Y-o-Y, reflecting Egypt's rising inflationary levels, costs denominated in USD, and the impact of the weakening EGP from regional offices' expenses when translated to EGP, in addition to growth in EFG Finance and BANK NXT operations. This was also coupled with non-recurring expenses associated with Valu's listing and Wealth Management pre-operating expenses. Group employee expenses remained broadly flat Y-o-Y, as lower accruals for the variable component of employee compensation, particularly at the Investment Bank in line with lower revenues, offset salary increases in Egypt reflecting inflation as well as the translation impact of a weaker EGP on regional offices' salaries;
- ≡ With the increase in Group revenues outpaced by the increase in expenses, the Group's net operating profit and net profit before tax declined 5% Y-o-Y and 3% Y-o-Y, respectively. Taxes declined 48% Y-o-Y, due to the utilization of tax losses incurred in 2024 against taxable gains realized during the period. Consequently, EFG Holding net profit after tax and minority interest decreased 5% Y-o-Y to EGP4.1 billion.

EFG Hermes

- ≡ EFG Hermes delivered mixed results in FY25, with Brokerage and the Buy-Side posting Y-o-Y revenue growth. However, overall performance was weighed down by lower revenues generated by Holding & Treasury Activities, as the comparable year included the full impact of the March 2024 EGP devaluation, in addition to lower Investment Banking revenues against a strong comparable base. As a result, total revenues declined 19% Y-o-Y to EGP11.9 billion;
- ≡ EFG Hermes operating expenses (including provisions & ECL) remained broadly flat, inching up 1% Y-o-Y, as higher other G&A expenses and lower releases of provisions & ECL were largely offset by lower employee expenses. Employee expenses declined 8% Y-o-Y, mainly on a lower variable compensation, which more than offset salary increases in Egypt reflecting elevated inflation, the translation impact of the EGP devaluation on regional salaries, and higher monthly commissions booked by Brokerage. Other G&A expenses increased 29% Y-o-Y, mainly due to inflation and USD-denominated expenses in Egypt, and the translation of regional operations' expenses into EGP, particularly IT and marketing;
- ≡ As a result, net operating profit and net profit before tax declined 64% Y-o-Y and 68% Y-o-Y, respectively. The platform recorded tax gains of EGP460 million in FY25, compared to tax charges of EGP1.2 billion in FY24, due to the utilization of tax losses incurred in 2024 against taxable gains realized during the period, provided significant support, together with lower profitability generated by some of the Egyptian entities. Accordingly, net profit after tax and minority interest fell 50% Y-o-Y to EGP1.3 billion, mainly due to losses incurred by Holding & Treasury Activities and lower profitability generated by Investment Banking.

Group Performance Highlights – Cont'd

EFG Finance

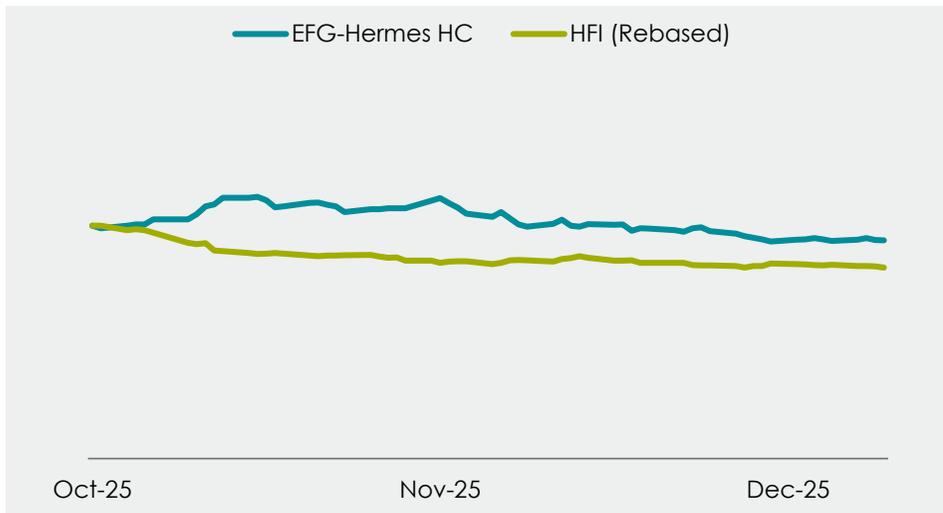
- ≡ Boosted by stronger business activity across all lines, EFG Finance continued to deliver solid growth, with revenues rising 39% Y-o-Y, supported by higher revenues generated by all business lines, particularly Valu, followed by Tanmeyah, Leasing and Factoring;
- ≡ EFG Finance operating expenses (including provisions & ECL) increased 35% Y-o-Y, mainly on higher other G&A expenses, employee expenses, and provisions & ECL. Employee expenses rose 27% Y-o-Y, predominantly due to higher salaries booked across the platform, and higher variable compensation booked by Valu in line with its revenue growth. Other G&A expenses increased 43% Y-o-Y, mainly due to inflationary pressures and USD-denominated costs, particularly IT and office expenses, in addition to higher costs related to business growth and issuances, mainly at Valu, as well as non-recurring expenses related to Valu's listing and other consultancy fees. Provisions & ECL rose 35% Y-o-Y, driven by higher charges recorded by Tanmeyah, as well as higher provisions booked by Valu in line with the growth in its outstanding portfolio;
- ≡ As a result, EFG Finance net operating profit and net profit before tax grew 49% Y-o-Y and 67% Y-o-Y, respectively, as revenue growth outpaced the increase in expenses. With taxes increasing 64% Y-o-Y on higher profitability generated by Valu and Leasing, EFG Finance net profit after tax and minority interest rose 45% Y-o-Y to EGP1.2 billion.

BANK NXT

- ≡ The Commercial Bank delivered a very strong year, with its revenues increasing 52% Y-o-Y to EGP7.5 billion in FY25; largely driven by a 30% increase in net interest income supported by a larger interest earning asset base, as well as significant other revenues from the sale of non-core assets;
- ≡ BANK NXT operating expenses (including provisions & ECL) rose 38% Y-o-Y to EGP2.8 billion in FY25, primarily due to higher employee expenses reflecting salary adjustments and new hires, a significant increase in office and occupancy costs resulting from the rent of the new head office space, followed by higher other G&A expenses mainly related to marketing costs and outsourced and consultancy fees. This increase was offset by a 14% 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 77% Y-o-Y to reach EGP3.1 billion (of which the Group's share is EGP1.6 billion) in FY25, as revenue growth outpaced the growth in expenses.

Share Information

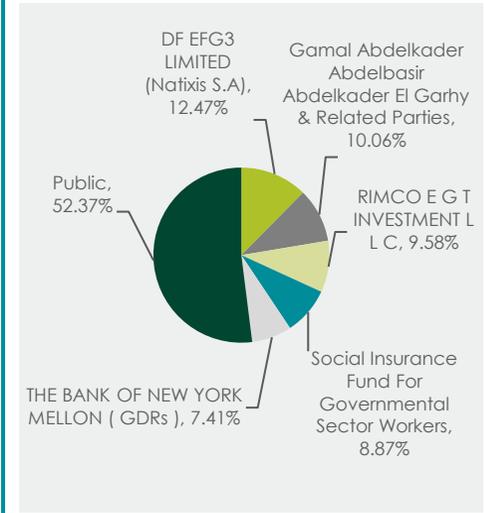
Stock Performance 4Q25



Trading Indicators⁽¹⁾

Close **24.92** ▼ **7%** Q-o-Q
 Open **26.79** Hi **29.90** Lo **24.80**
 Average Daily Turnover
EGP142.1 mn ▼ **11%** Q-o-Q
 Market Cap **EGP35.782 mn** Shares **1,435.89 mn**

Shareholders Structure⁽¹⁾



⁽¹⁾Figures as of 31st of December 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

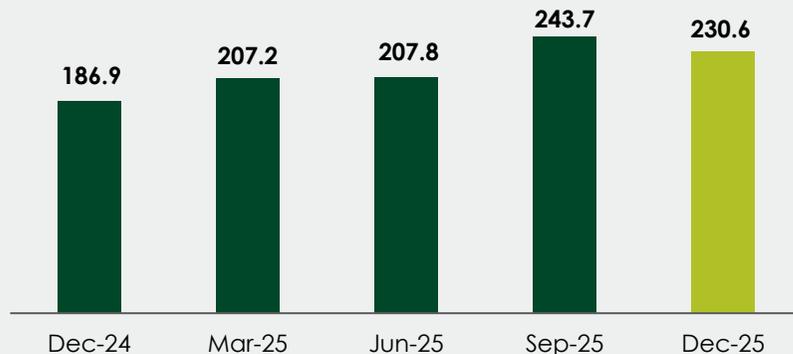


*Based on 31st of December, 2025 closing price

Balance Sheet

Total Assets,
down 5% Q-o-Q

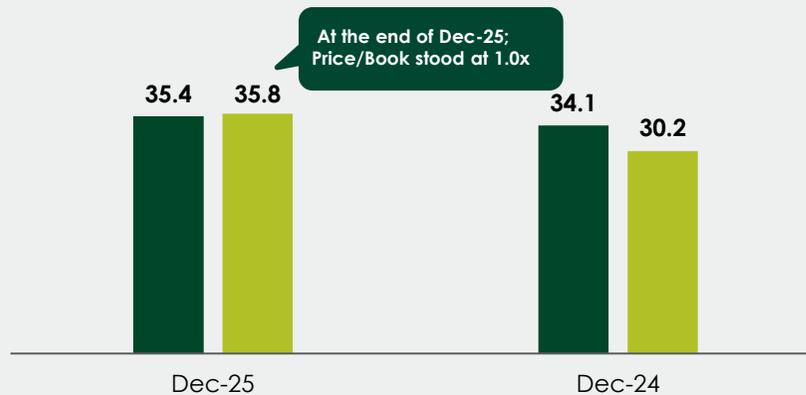
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Shareholders' Equity* ■ Market Capitalization



* Equity Attributable to Shareholders

EFG Holding Balance Sheet as at 31st of December 2025

Assets - Liabilities

In EGP million

Cash and Cash Equivalents	33,848
EFG Finance Loans Receivable	27,229
Commercial Bank Loans	48,316
Investment in Associates	349
Merchant Banking Loans	0
Asset Management Seed Capital	8,231
Private Equity Seed Capital	3,534
Fixed Assets and Real Estate	4,088
Clients Investments at FVTPL (Structured Products)	13,988
Payables to Clients at FVTPL (Structured Products)	(13,988)
(Receivables - Payables)	(5,463)
(Other Assets - Other Liabilities)	(6,473)
Goodwill and Other Intangible Assets	1,903
Trading and AFS Investments	7,744
Investments at Amortized Cost	17,404
Customer Deposits	(79,322)
Short Term Bonds	(3,910)
Short & Long term Loans*	(12,521)
Minority	(9,535)
Total	35,422

*Predominantly includes EFG Finance borrowings.



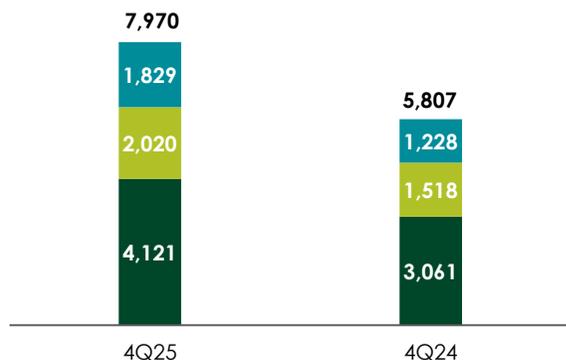
I. Fourth Quarter Results Review – 4Q2025

Group Highlights – 4Q2025

EFG Holding Net Operating Revenue, up 37% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT

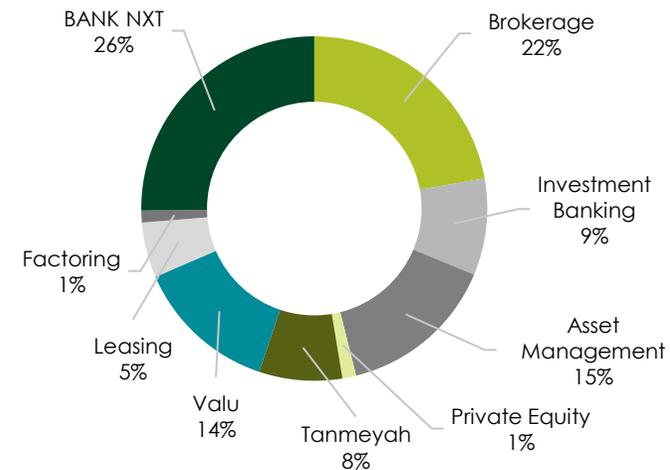


EFG Holding Revenue Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



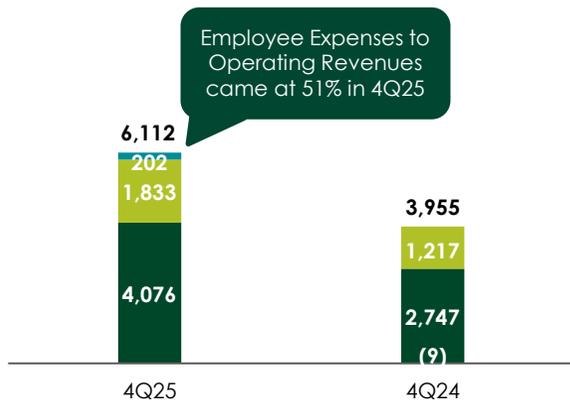
Revenue Breakdown by Line of Business



EFG Holding Operating Expenses, up 55% Y-o-Y

In EGP mn

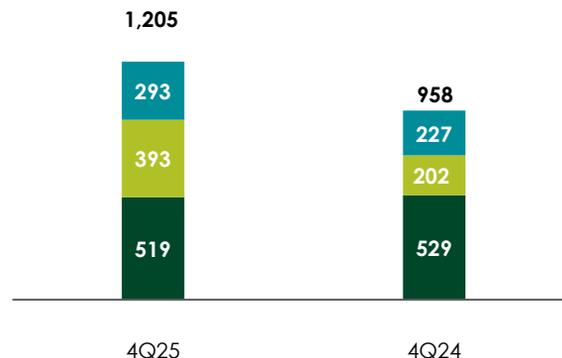
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Holding Net Profit After Tax and Minority Interest, up 26% Y-o-Y

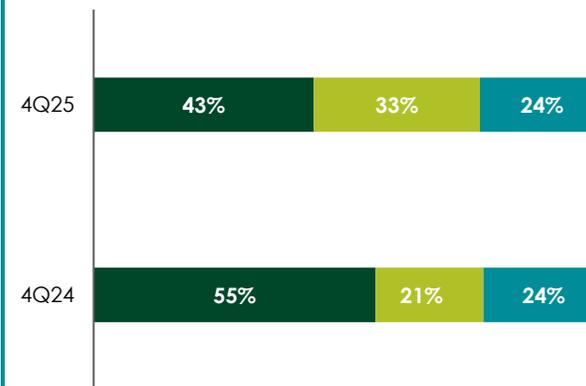
In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



EFG Hermes Highlights – 4Q2025

EFG Hermes Operational Highlights

USD **31.0** bn

Brokerage Executions
-1% Q-o-Q, -5% Y-o-Y

225
companies

Research Coverage

USD **1.7** bn

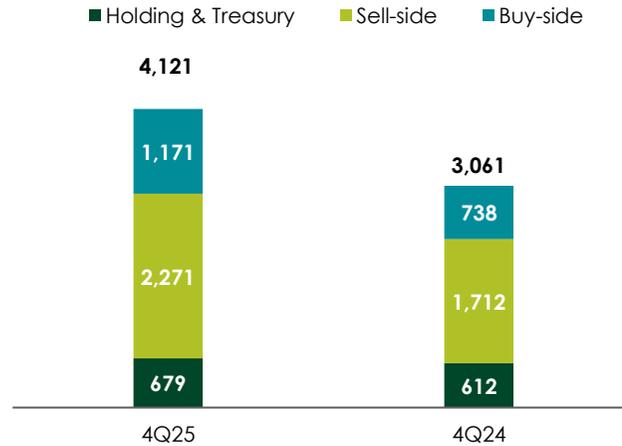
Investment Banking Deals Size

USD **6.6** bn

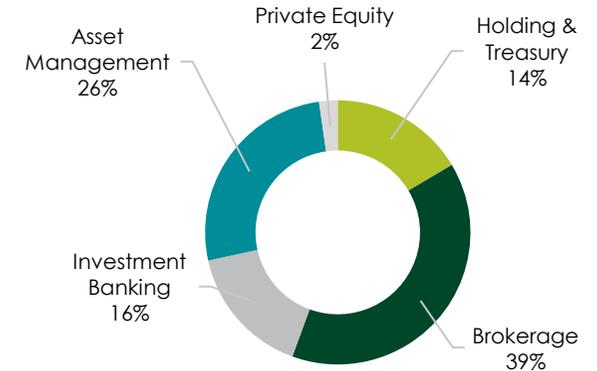
Buy-Side AuMs
12% Q-o-Q, 24% Y-o-Y

EFG Hermes Revenue, up 35% Y-o-Y

In EGP mn

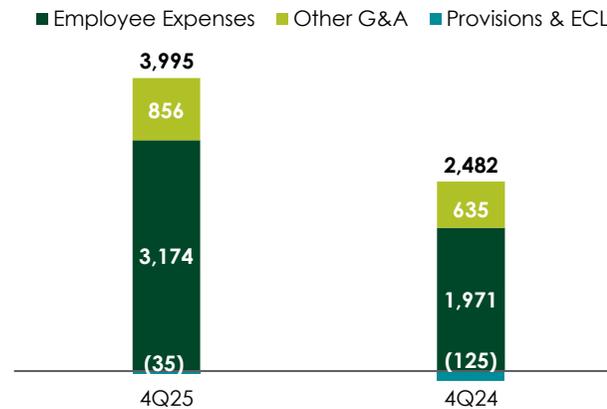


EFG Hermes Revenue Contribution



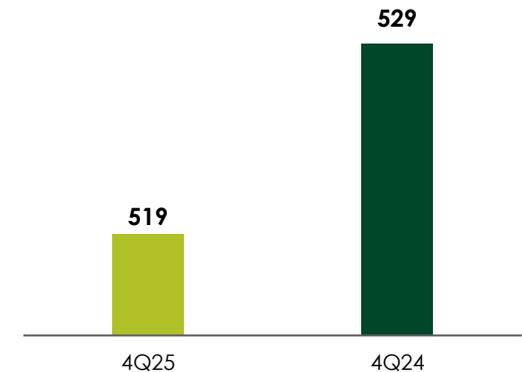
EFG Hermes Expenses, up 61% Y-o-Y

In EGP mn



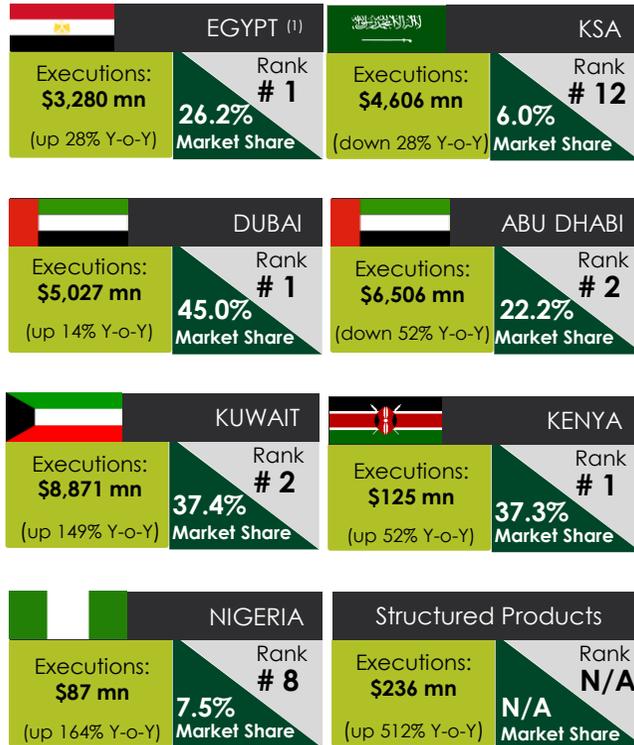
EFG Hermes Net Profit After Tax and Minority Interest, down 2% Y-o-Y

In EGP mn



Brokerage Overview – 4Q2025

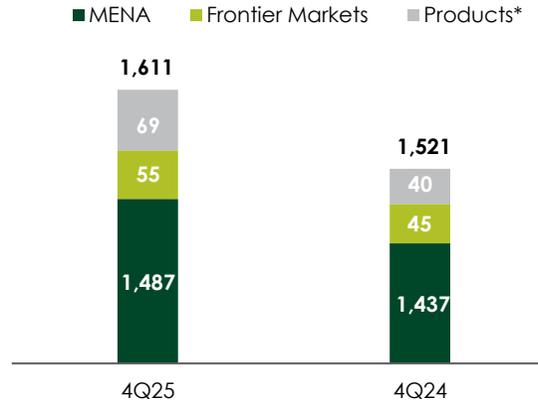
Executions and Market Shares



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

Brokerage Revenue by Region

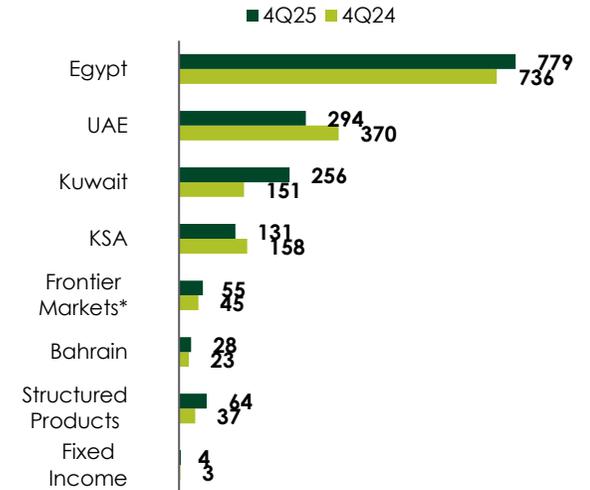
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

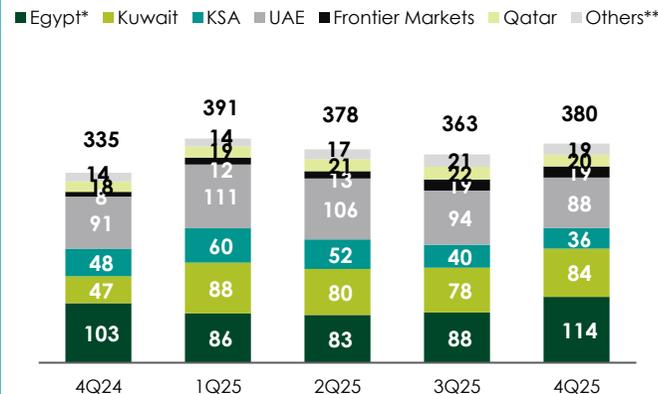
In EGP mn



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

Average Daily Commissions

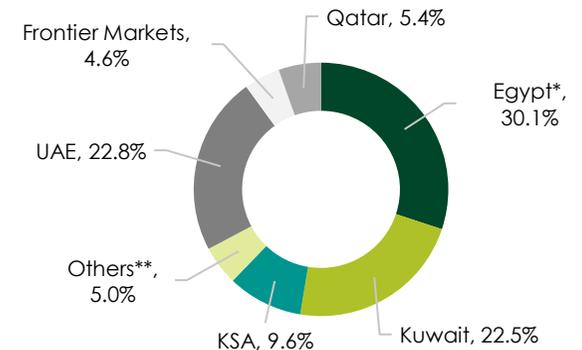
In USD thousand



*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 4Q25 figures

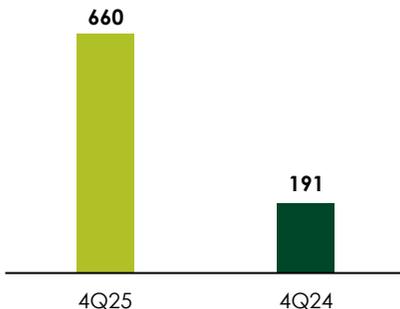
Investment Banking & Research Overview – 4Q2025

Investment Banking

 IPO  (US\$ 67mn) Joint Financial Advisor December 2025	 IPO  (US\$ 179mn) Joint Global Coordinator December 2025	 IPO  (US\$ 160mn) Joint Bookrunner November 2025	 IPO  (US\$ 253mn) Joint Bookrunner November 2025
 IPO  (US\$ 381mn) Joint Bookrunner November 2025	 ABB  (US\$ 52mn) Sola FA & Bookrunner October 2025	 Sale of 100% stake to Wafa Assurance  (US\$ 106mn) Sell-Side Advisor November 2025	 Bond Issuance Through Securitization (US\$ 23 mn) Financial Advisor, MLA, and Underwriter December 2025
 Bond Issuance Through Securitization (US\$ 23 mn) Financial Advisor, MLA, and Underwriter December 2025	 Bond Issuance Through Securitization (US\$ 9 mn) Financial Advisor, MLA, and Underwriter November 2025	 Bond Issuance Through Securitization (US\$ 15 mn) Financial Advisor, MLA, and Underwriter November 2025	 Bond Issuance Through Securitization (US\$ 79 mn) Financial Advisor, MLA, and Underwriter November 2025

Investment Banking Revenue

In EGP mn



USD 1.74 bn

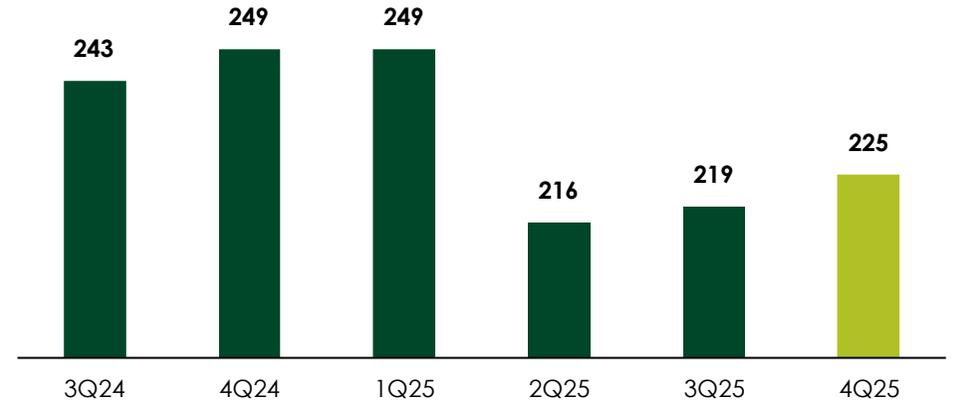
Aggregate Deals Size



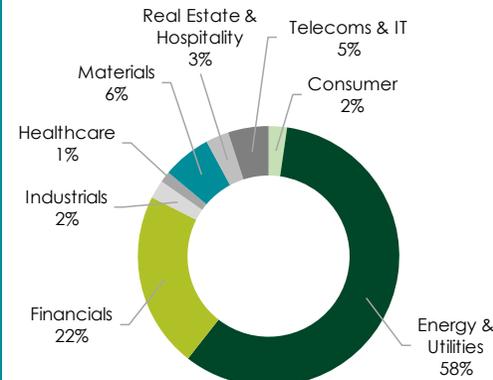
Research

Research Coverage Universe

Number of Companies



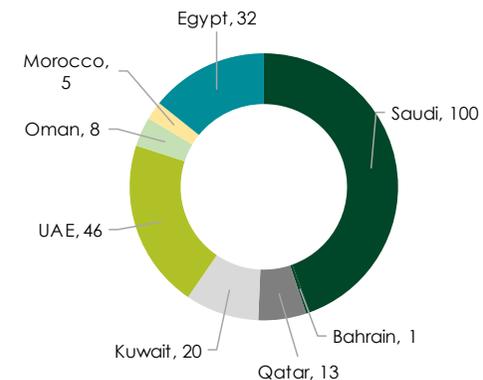
Research Coverage by Sector*



*As a percentage of market cap

Research Coverage by Country

Number of Companies



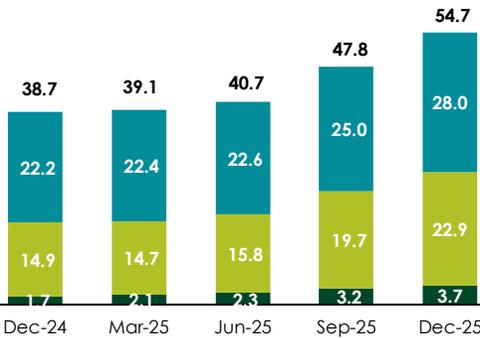
Asset Management Overview – 4Q2025

Egypt Asset Management

Assets Under Management

In EGP bn

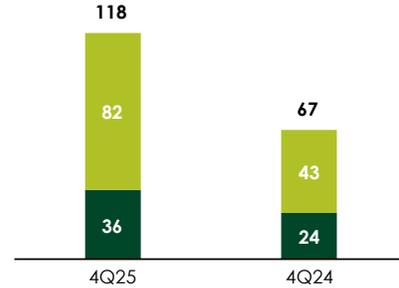
Portfolios Money Market & FI Equity Funds



Revenue Breakdown

In EGP mn

Management Fees Other Fees*



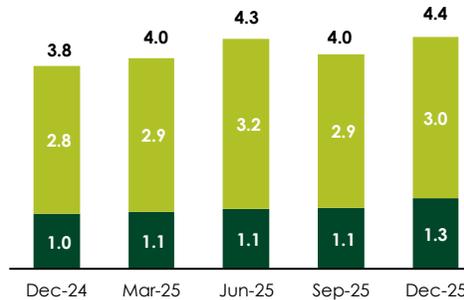
* Other Fees include incentive fees and other net revenues

Regional Asset Management "FIM"

Assets Under Management

In USD bn

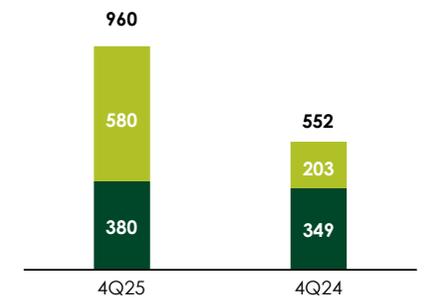
Funds Portfolios



Revenue Breakdown

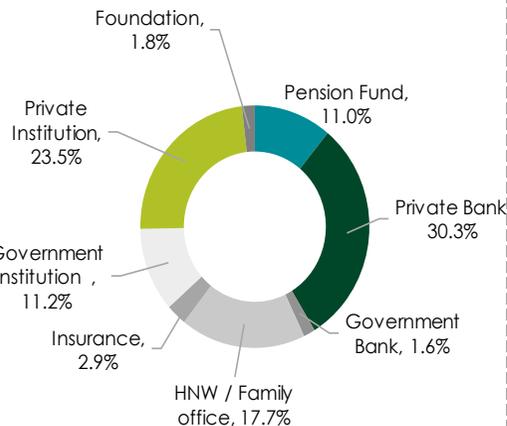
In EGP mn

Management Fees Other Fees*

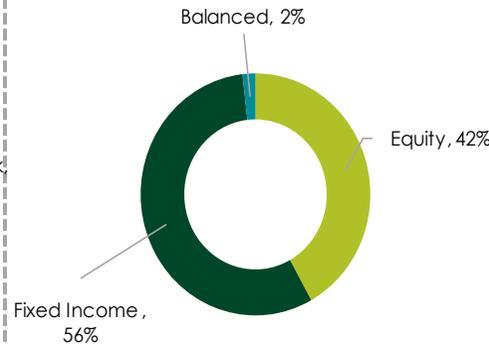


* Other Fees include incentive fees and other net revenues

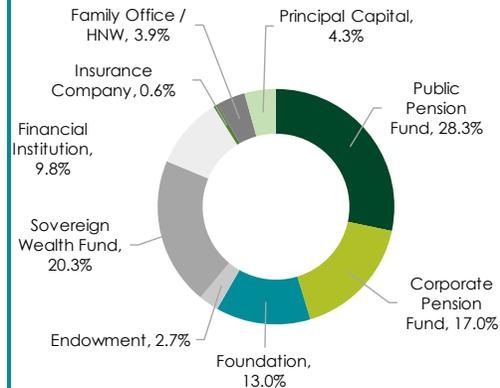
AuMs Breakdown by Investor Type



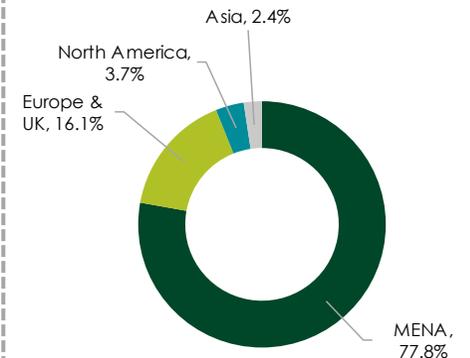
AuMs Breakdown by Fund Type



AuMs Breakdown by Investor Type



AuMs Breakdown by Region

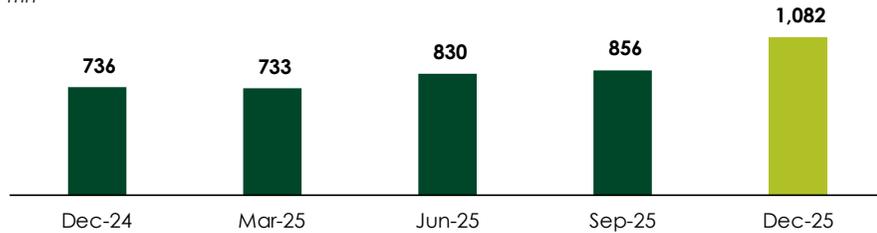


Private Equity Overview – 4Q2025

Private Equity

Private Equity AuMs Evolution

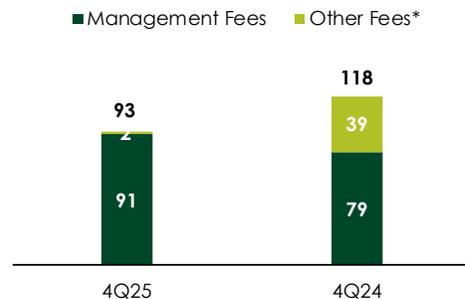
In USD mn



- Vortex Energy IV, a global renewable energy fund 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 15k enrolled students, (ii) education content developer which serves around 4mn students annually, and (iii) a transportation business transporting between 3-4k students daily with a fleet comprising around 700 vehicles.
- The Saudi Education Fund was launched in 2025, targeting to raise capital commitments amounting to USD300 million, of which USD175 million were secured to date. The fund is targeting to build an integrated and diversified K-12 operator in KSA, with focus on the private international schools segment, to leverage the market's attractive growth fundamentals

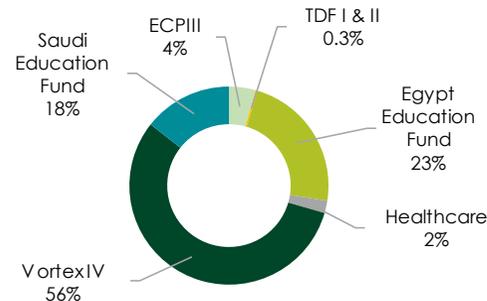
Private Equity Revenue

In EGP mn



* Other Fees includes incentive fees and other net revenues

AuMs by Platform



Awards/Rankings

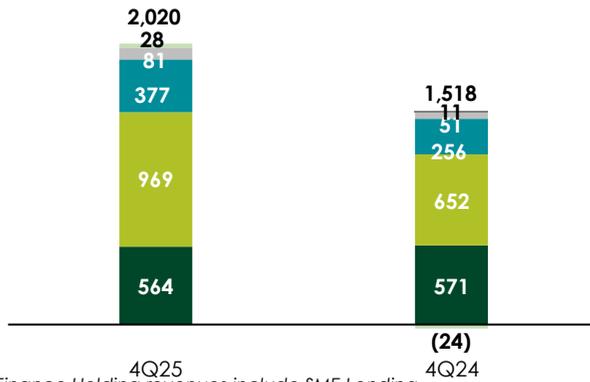
- FASTCOMPANY**
 Most Creative People in Business 2025 list- EFG Holding (Karim Awad)
Fast Company
- INTELLIGENT ICT Awards**
 Training and Awareness Initiative of the Year- EFG Holding Information Security Awareness Program 2025
Intelligent ICT Awards Middle East 2025
- WORLD ECONOMIC MAGAZINE**
 Best Financial Technology Company Egypt 2025- Valu
World Economic Magazine
- Forbes**
 Forbes Middle East Sustainability Leaders List –EFG Holding (Hanaa Helmy)
 Top CEOs List rank: 74 (Karim Awad)
Forbes Middle East
- AfricanGulf**
 Prime Broker- EFG Hermes
 Research & Data Provider Capital Markets- EFG Hermes
African Gulf Awards
- Inc. Best in Business**
 Best in Innovation category- Valu
Inc. Best in Business list
- EXTEL**
 Top positions across sectors- EFG Hermes Research
 No. 1 by buy-side investors- Corporate Access
Extel Survey

EFG Finance Highlights – 4Q2025

EFG Finance Revenue, up 33% Y-o-Y

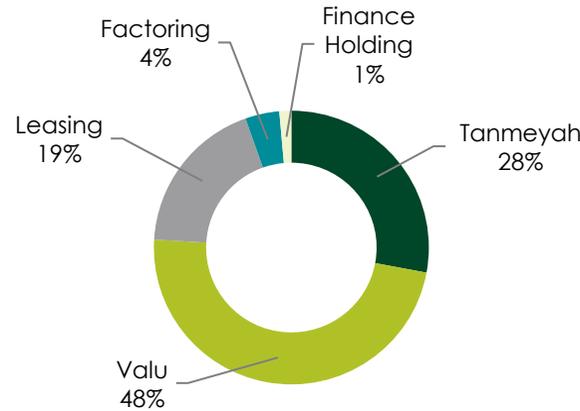
In EGP mn

- Tanmeyah
- Valu
- Leasing
- Factoring
- Fatura
- Finance Holding*



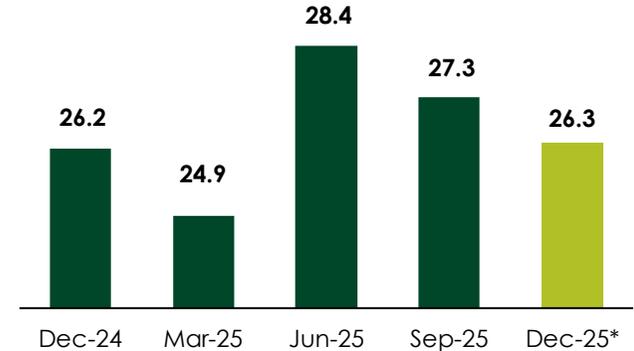
* Finance Holding revenues include SME Lending

EFG Finance Revenue Contribution



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

In EGP bn

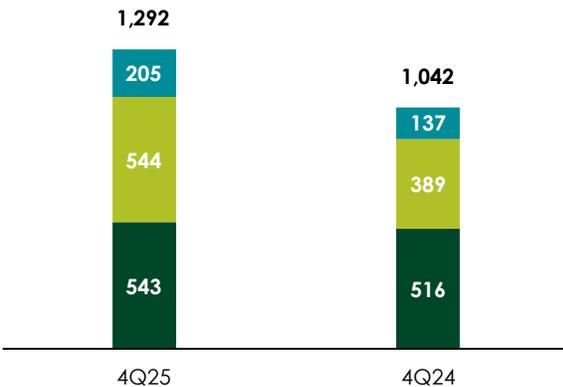


*Excludes Leasing securitization of EGP4,714 million, and Valu securitization of EGP4,961 million

EFG Finance Expenses, up 24% Y-o-Y

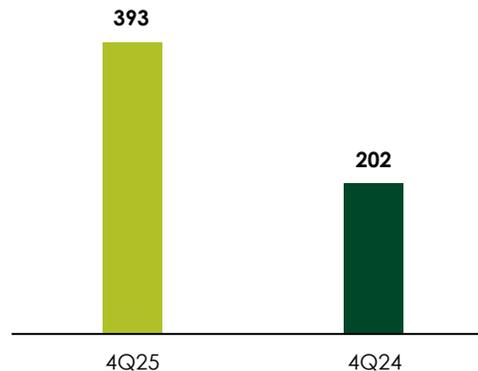
In EGP mn

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



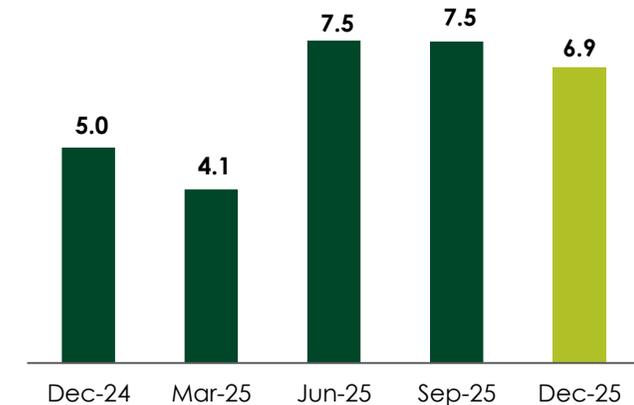
EFG Finance Net Profit After Tax and Minority Interest, up 95% Y-o-Y

In EGP mn



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

In EGP bn



Tanmeyah & Valu Overview – 4Q2025

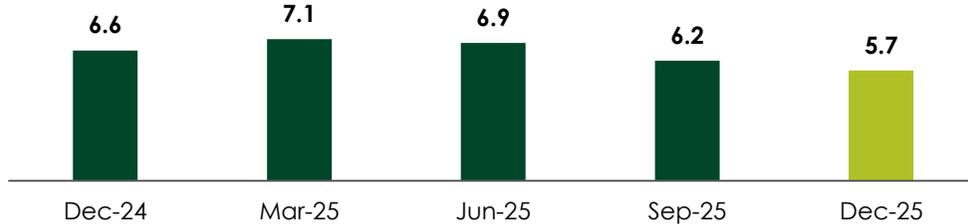


KPIs



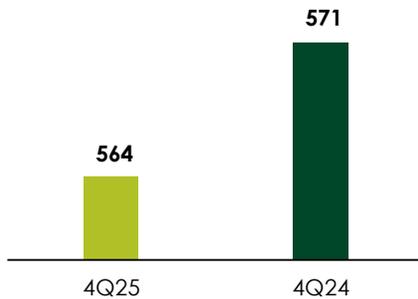
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



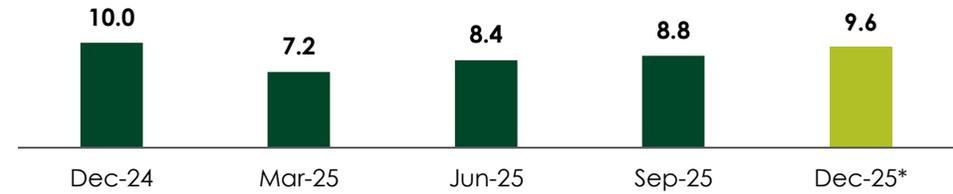
KPIs



⁽¹⁾Includes Valu prepaid cards spending transactions

Outstanding Portfolio

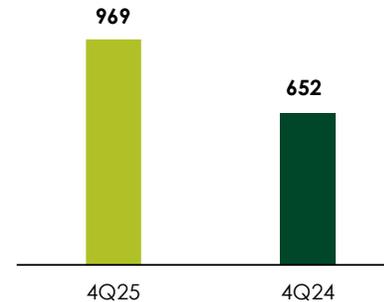
In EGP bn



*Excludes Securitized Portfolio of EGP4,961 million

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 4Q2025

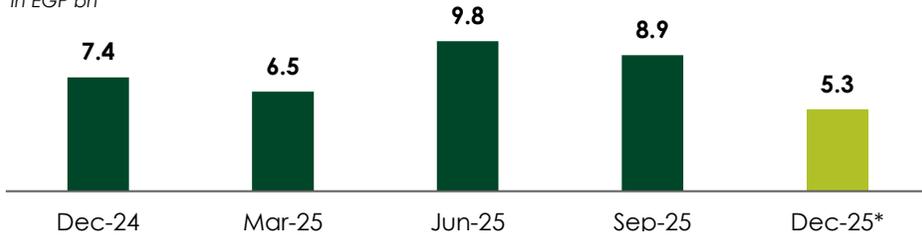
Leasing

KPIs



On-Books Portfolio

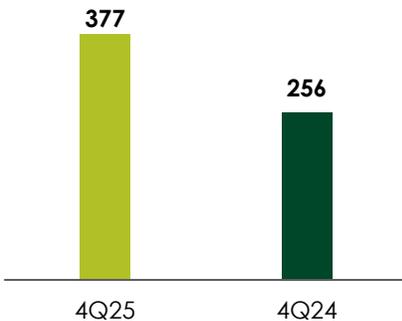
In EGP bn



*Excludes Securitized Portfolio principal amount of EGP4,714 million

Leasing Revenue

In EGP mn



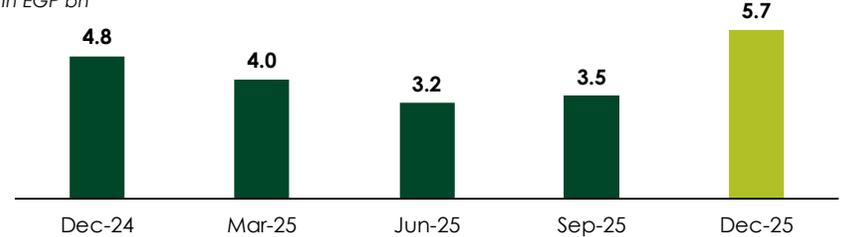
Factoring

KPIs



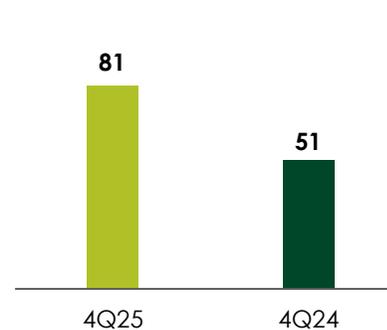
Outstanding Portfolio

In EGP bn



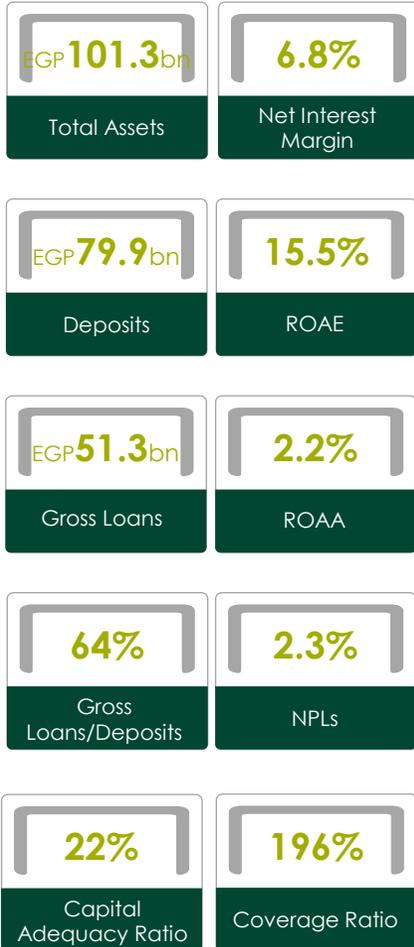
Factoring Revenue

In EGP mn

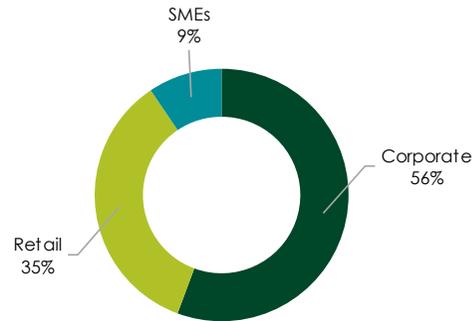


BANK NXT Highlights – 4Q2025

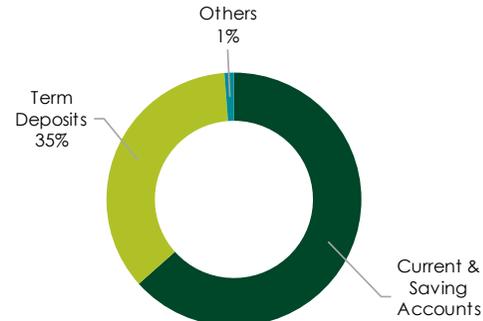
KPIs



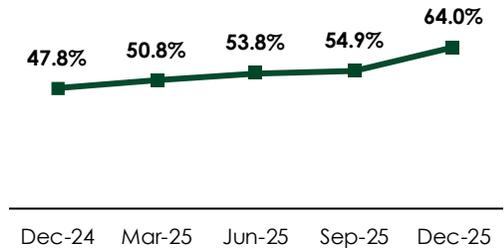
Loans by Type



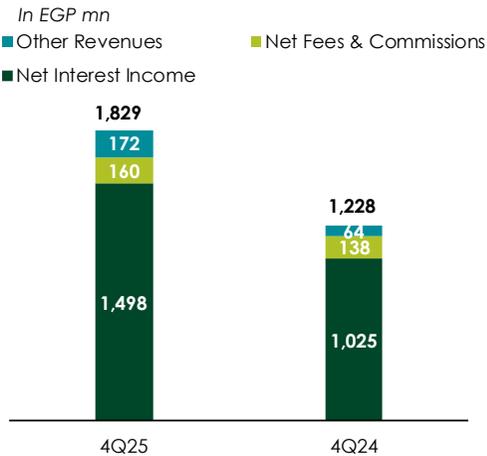
Deposits by Type



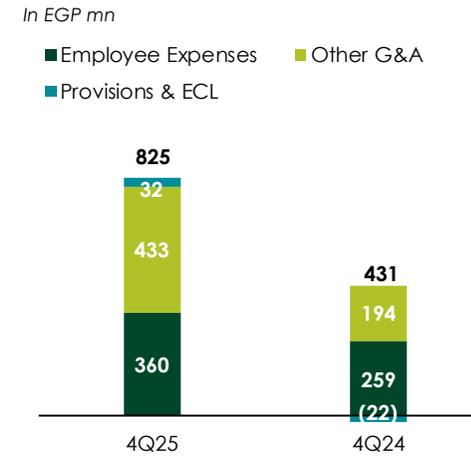
Gross Loans/Deposits Ratio



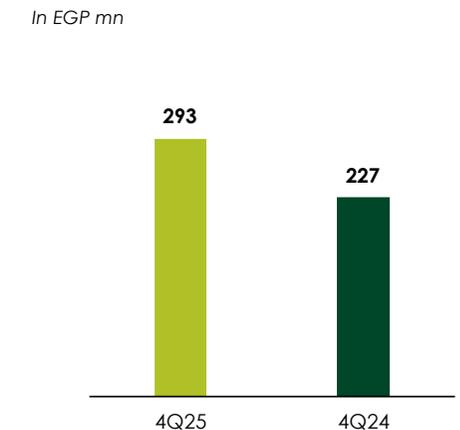
BANK NXT Net Operating Revenue, up 49% Y-o-Y



BANK NXT Operating Expenses, up 91% Y-o-Y



BANK NXT Net Profit After Tax and Minority, up 29% Y-o-Y





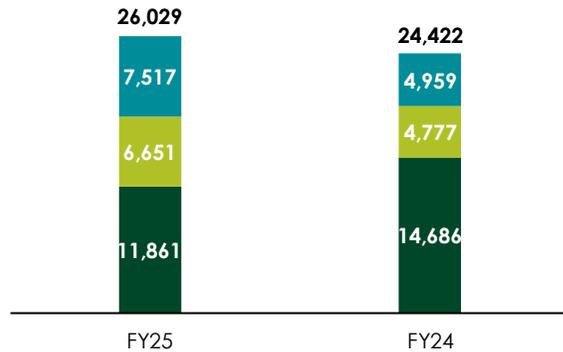
II. Full Year Results Review – FY2025

Group Highlights – FY2025

EFG Holding Net Operating Revenue, up 7% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT

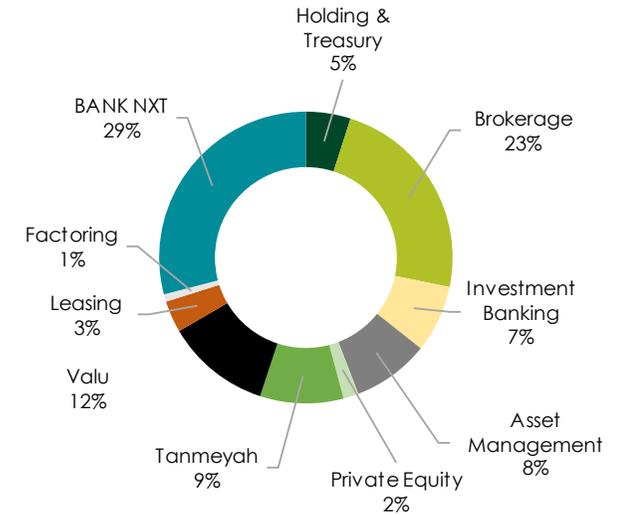


EFG Holding Revenue Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



Revenue Breakdown by Line of Business

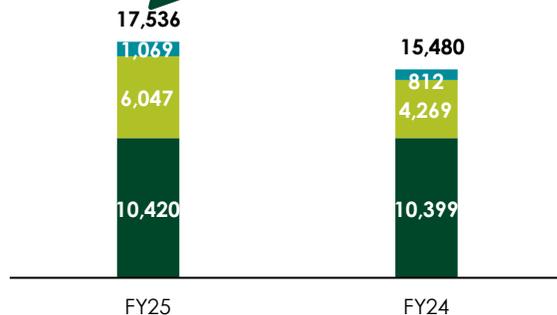


EFG Holding Operating Expenses, up 13% Y-o-Y

In EGP mn

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

Employee Expenses to Operating Revenues came at 40% in FY25

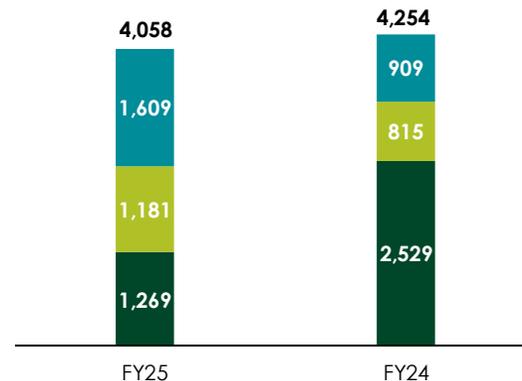


EFG Holding Net Profit After Tax and Minority Interest, down 5% Y-o-Y

down 5% Y-o-Y

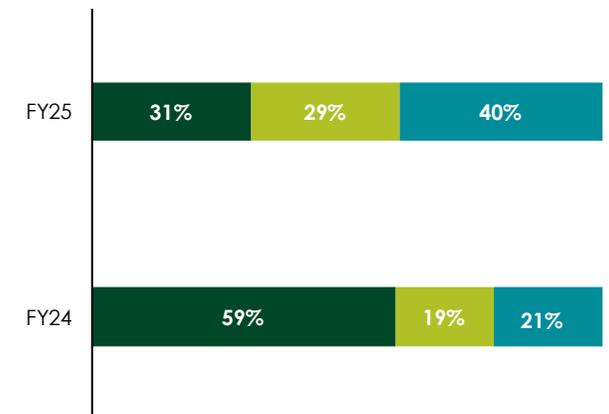
In EGP mn

■ EFG Hermes ■ EFG Finance ■ BANK NXT



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ BANK NXT



EFG Hermes Highlights – FY2025

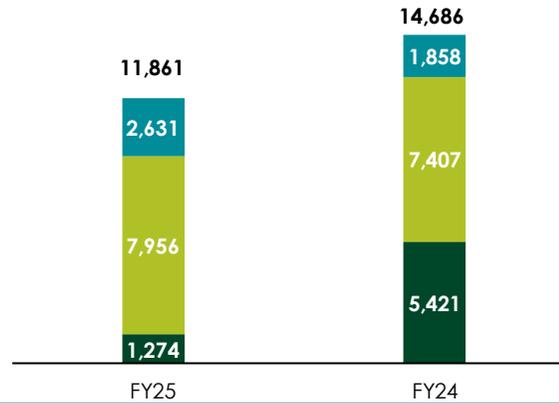
EFG Hermes Operational Highlights



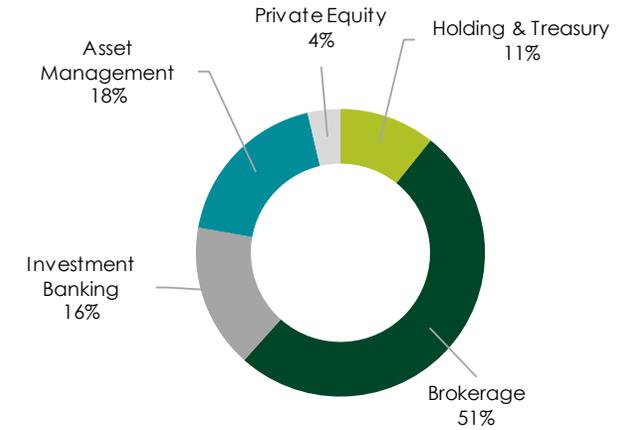
EFG Hermes Revenue, down 19% Y-o-Y

In EGP mn

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



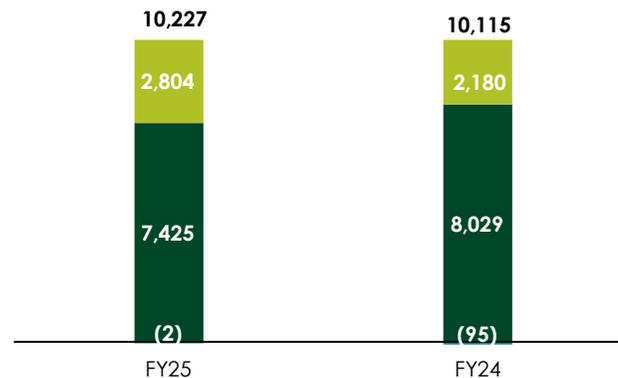
EFG Hermes Revenue Contribution



EFG Hermes Expenses, up 1% Y-o-Y

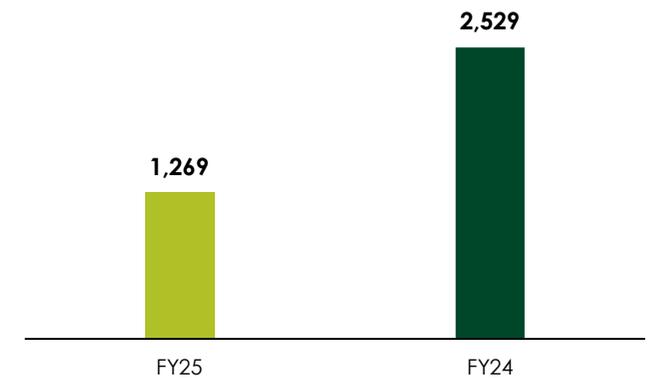
In EGP mn

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



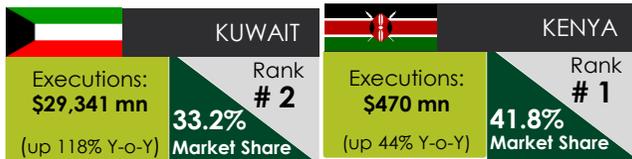
EFG Hermes Net Profit After Tax and Minority Interest, down 50% Y-o-Y

In EGP mn



Brokerage Overview – FY2025

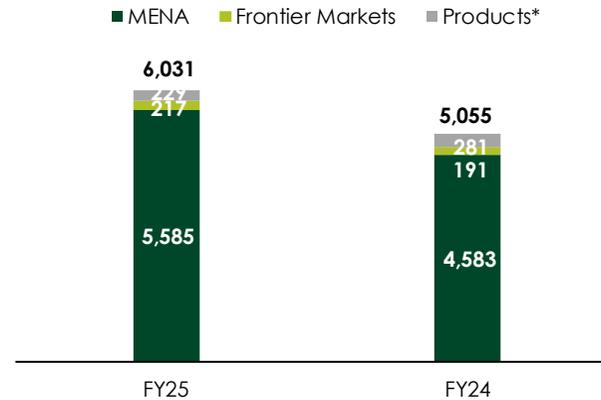
Executions and Market Shares



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

Brokerage Revenue by Region

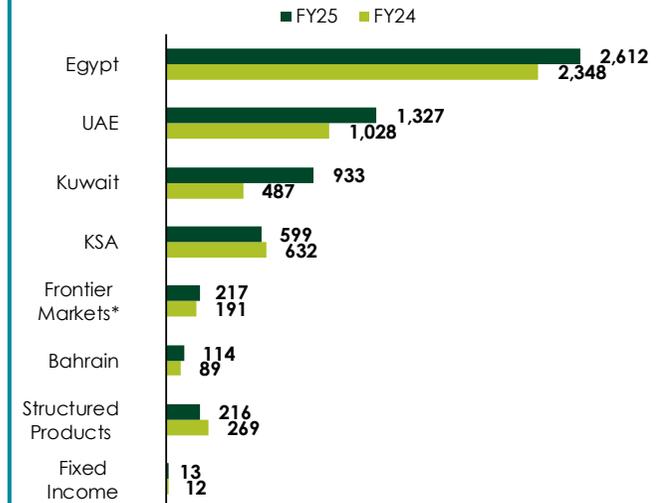
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

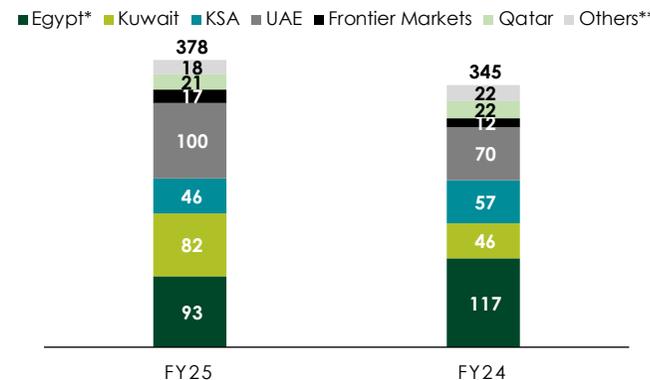
In EGP mn



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

Average Daily Commissions

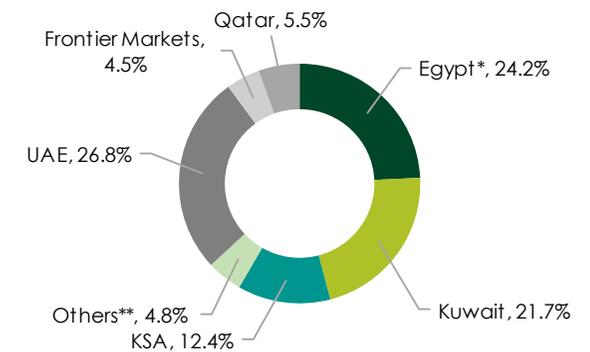
In USD thousand



*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 FY25 figures

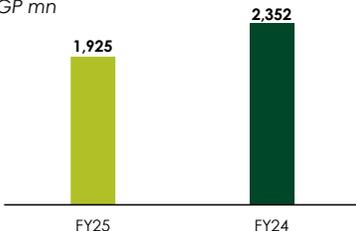
Investment Banking & Research Overview – FY2025

Investment Banking

<p>IPO (US\$ 67mn) Joint Financial Advisor December 2025</p>	<p>IPO (US\$ 179mn) Joint Global Coordinator December 2025</p>	<p>IPO (US\$ 160mn) Joint Bookrunner November 2025</p>	<p>IPO (US\$ 253mn) Joint Bookrunner November 2025</p>	<p>IPO (US\$ 381mn) Joint Bookrunner November 2025</p>	<p>ABB DFM (US\$ 52mn) Sola FA & Bookrunner October 2025</p>	<p>Sale of 100% stake to Wafa Assurance (US\$ 106mn) November 2025</p>
<p>MLF Finance BOND ISSUANCE THROUGH SECURITIZATION (US\$ 23 mn) Financial Advisor, MLA, and Underwriter December 2025</p>	<p>VALU* Bond Issuance Through Securitization (US\$ 23 mn) Financial Advisor, MLA, and Underwriter December 2025</p>	<p>AMER GROUP Bond Issuance Through Securitization (US\$ 9 mn) Financial Advisor, MLA, and Underwriter November 2025</p>	<p>VALU* Bond Issuance Through Securitization (US\$ 15 mn) Financial Advisor, MLA, and Underwriter November 2025</p>	<p>EFG Corp-Solutions Bond Issuance Through Securitization (US\$ 79 mn) Financial Advisor, MLA, and Underwriter November 2025</p>	<p>IPO Nomu Exchange (US\$ 92 mn) Sole Financial Advisor September 2025</p>	<p>ADQ Advisory on the acquisition of stake in aramex (US\$ 319mn) Buy-Side Advisor October 2025</p>
<p>VISION INVEST Advisory on the acquisition of ARISE (US\$ 700 mn) Buy Side Advisor September 2025</p>	<p>Nawy Now Debt Arrangement (US\$ 21 mn) Financial Advisor, MLA, and Underwriter September 2025</p>	<p>NATIONAL PRINTING IPO (US\$ 9 mn) Sole Coordinator August 2025</p>	<p>bedaya Bond Issuance Through Securitization (US\$ 32 mn) Financial Advisor, MLA, and Underwriter August 2025</p>	<p>VALU* Bond Issuance Through Securitization (US\$ 10 mn) Financial Advisor, MLA, and Underwriter August 2025</p>	<p>nesma Acquisition of QSTB (Undisclosed) Buy Side Advisor July 2025</p>	<p>SMC IPO (US\$ 500 mn) Joint Financial Advisor June 2025</p>
<p>VALU* Technical Listing Sole Financial Advisor June 2025</p>	<p>VALU* ABB (US\$ 5 mn) Sole Bookrunner June 2025</p>	<p>AMAL ABB (US\$ 15 mn) Sole Global Coordinator June 2025</p>	<p>VALU* Sale of a c. 4.3% stake to amazon Sell Side Advisor June 2025</p>	<p>EFG Corp-Solutions Corporate Bond (US\$ 53 mn) Financial Advisor, MLA, and Underwriter May 2025</p>	<p>EFG Hermes HSB Short Term Bond (US\$ 18.1 mn) Financial Advisor, MLA, and Underwriter May 2025</p>	<p>AFRICINVEST Founding Family Sale of majority stake in mdp (Undisclosed) Sell Side Advisor March 2025</p>
<p>ASVAD IPO (US\$ 333 mn) JGC March 2025</p>	<p>ADX IPO (US\$ 163 mn) JGC & JBR March 2025</p>	<p>ADNOC Gas FMO (US\$ 2,840 mn) JGC & JBR February 2025</p>	<p>NICE ONE IPO (US\$ 323 mn) JFA January 2025</p>	<p>CIRA EDUCATION Mandatory Tender Offer (US\$ 67 mn) Social Impact Capital Financial Advisor January 2025</p>	<p>Almoosa Health IPO (US\$ 450 mn) JBR January 2025</p>	

Investment Banking Revenue

In EGP mn



Awards/Rankings

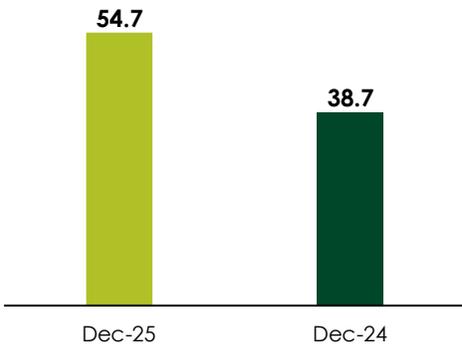
- EUROMONEY**
Best Broker for Dubai – EFG Hermes
Best Corporate for ESG – EFG Holding
Best Broker for MENA – EFG Hermes
Best Investment Bank – EFG Hermes
Euromoney Capital Markets Award
Euromoney Award for Excellence 2025
- IBIM**
Best FinTech Platform for Lifestyle Enabling Solutions in Egypt 2025 – 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
- Economy Middle East**
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
- Global Banking and Finance Review Awards**
Best FinTech Company in Egypt 2025 – Valu
Global Banking and Finance Review Awards
- INTERNATIONAL BUSINESS MAGAZINE |**
Best Research House – EFG Hermes
Saudi Capital Market Forum
- INTERNATIONAL BUSINESS MAGAZINE AWARDS**
Leading Financial Technology Powerhouse Egypt 2025 – Valu
INTERNATIONAL BUSINESS MAGAZINE AWARDS
- WO**
Best Financial Institution/Company Egypt 2025 – Valu
World Business Outlook Awards
- emeafinance**
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
- Forbes**
Forbes Middle East Sustainability Leaders List – EFG Holding (Hanana Helmy)
Top CEOs List rank: 74 (Karim Awad)
Forbes Middle East
- EXTEL**
Top positions across sectors- EFG Hermes Research
No. 1 by buy-side investors- Corporate Access
Extel Survey

Asset Management Overview – FY2025

Egypt Asset Management

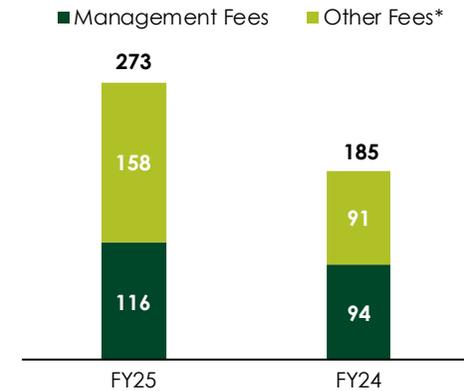
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

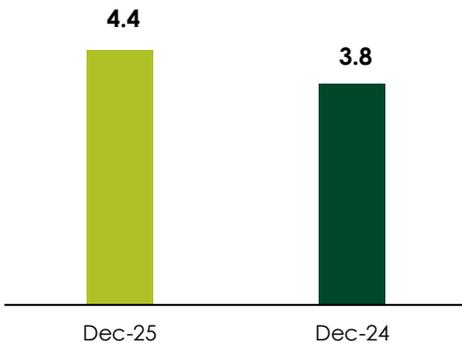


* Other Fees include incentive fees and other net revenues

Regional Asset Management “FIM”

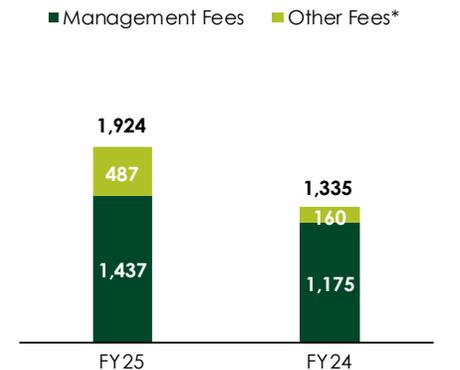
Assets Under Management

In USD bn



Revenue Breakdown

In EGP mn

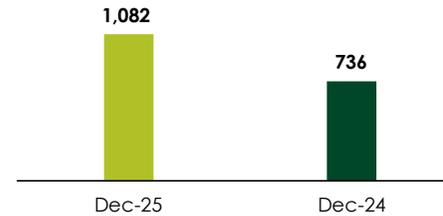


* Other Fees include incentive fees and other net revenues

Private Equity

Private Equity AuMs Evolution

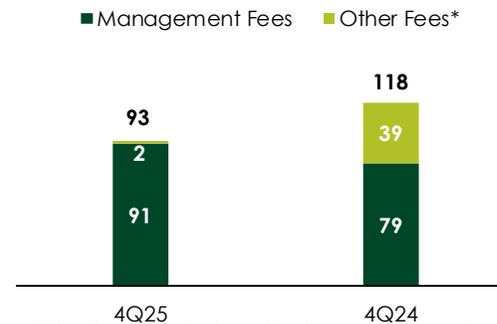
In USD mn



- ≡ The Egypt Education Fund is ramping up utilization levels across its schools and pre-schools capitalizing on its high quality education offering and strong recognition of its operating brands in the Egyptian education sector to drive the firm's future growth. 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 a new international school currently under development and targeting CoD in 2027.
- ≡ The Saudi Education Fund completed several investments in the Saudi market surpassing USD100 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's revenues increases by 56% Y-o-Y in FY25. UpH has continued to pursue development of its market footprint in new product segments through its newly launched pipeline products.

Private Equity Revenue

In EGP mn

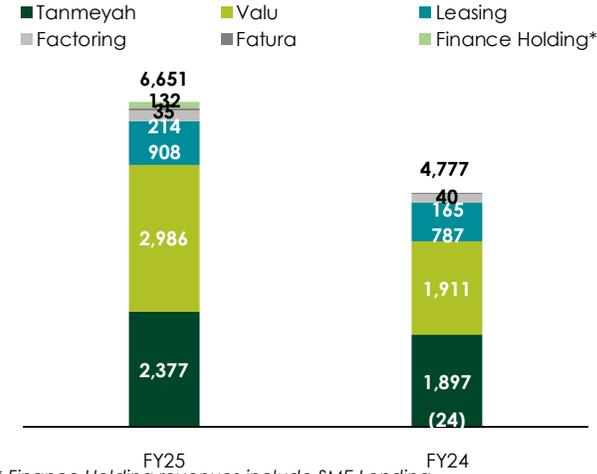


* Other Fees includes incentive fees and other net revenues

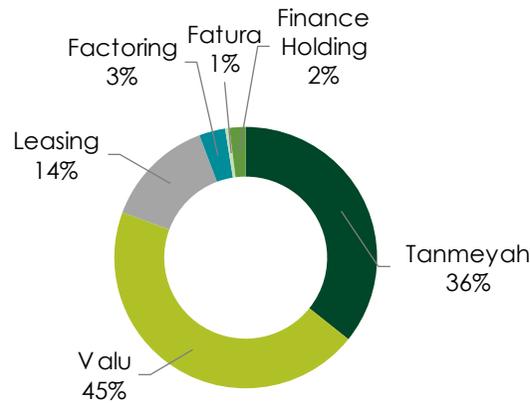
EFG Finance Highlights – FY2025

EFG Finance Revenue, up 39% Y-o-Y

In EGP mn

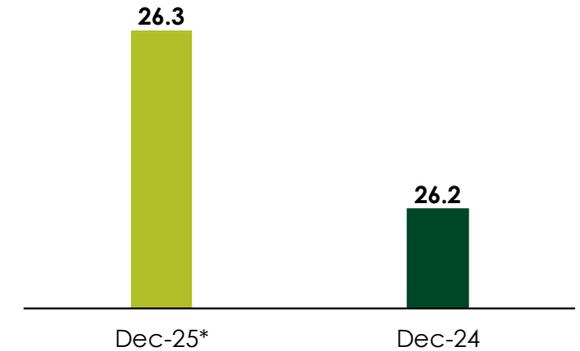


EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio, flat Y-o-Y

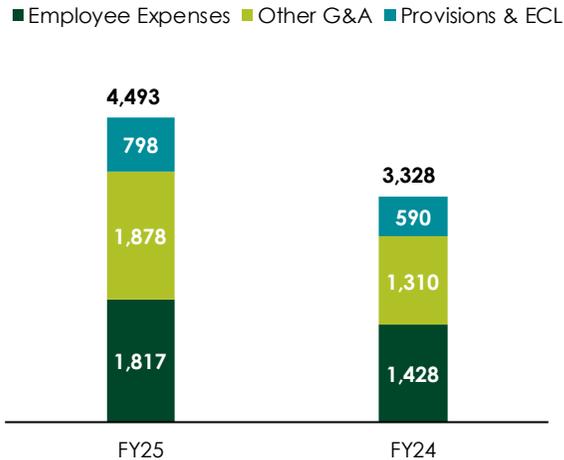
In EGP bn



*Excludes Leasing securitization of EGP4,714 million, and Valu securitization of EGP4,961 million

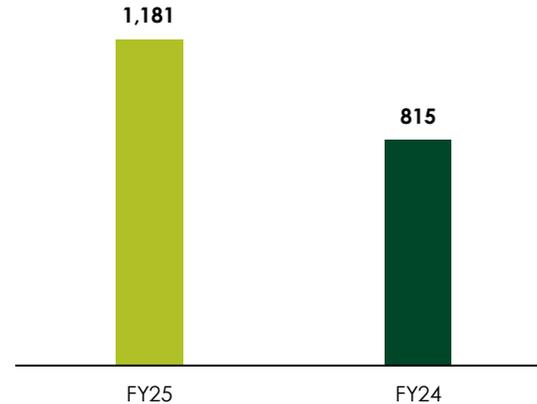
EFG Finance Expenses, up 35% Y-o-Y

In EGP mn



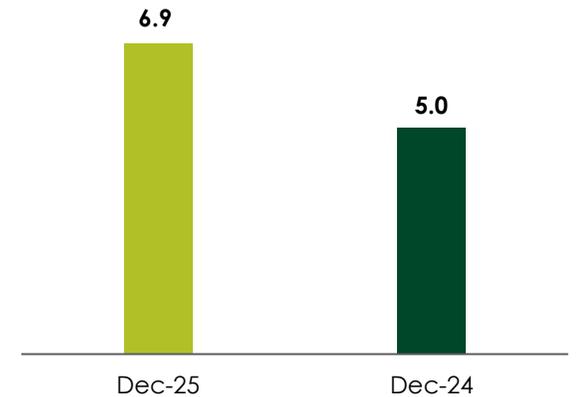
EFG Finance Net Profit After Tax and Minority Interest, up 45% Y-o-Y

In EGP mn



EFG Finance Tangible Equity, up 37% Y-o-Y

In EGP bn



Tanmeyah & Valu Overview – FY2025

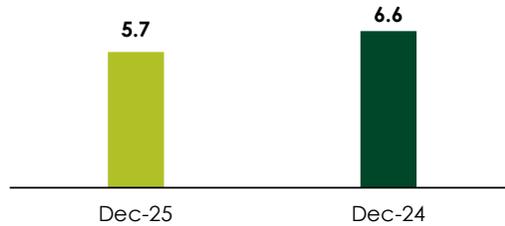


KPIs



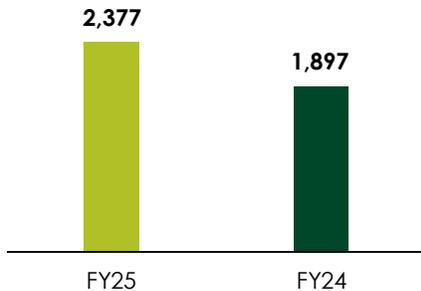
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



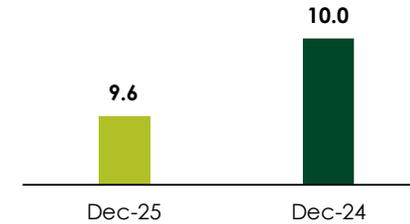
KPIs



⁽¹⁾Includes Valu prepaid cards spending transactions

Outstanding Portfolio

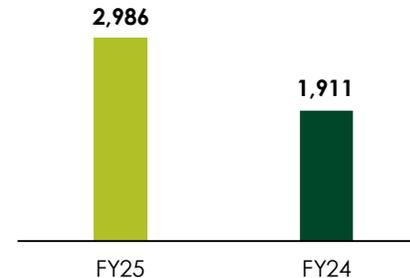
In EGP bn



*Excludes Securitized Portfolio of EGP4,961 million

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – FY2025

Leasing

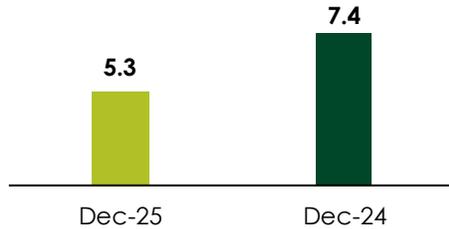
KPIs



* Above Corridor

On-Books Portfolio

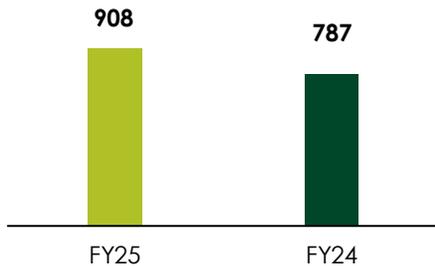
In EGP bn



*Excludes Securitized Portfolio principal amount of EGP4,714 million

Leasing Revenue

In EGP mn



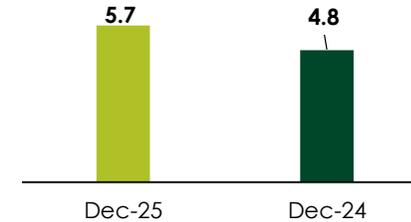
Factoring

KPIs



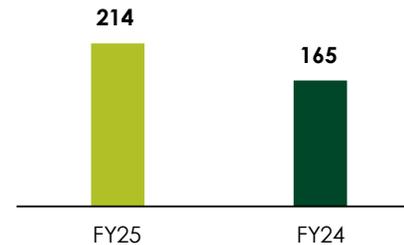
Outstanding Portfolio

In EGP bn



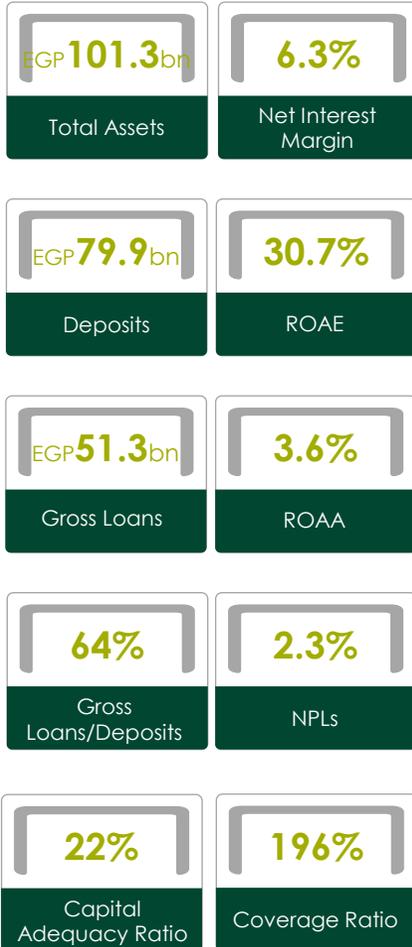
Factoring Revenue

In EGP mn

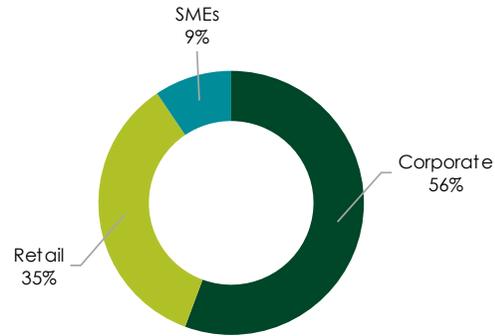


BANK NXT Highlights – FY2025

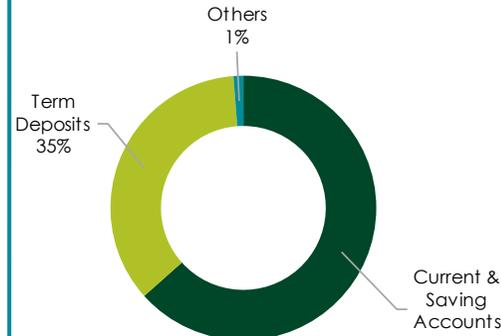
KPIs



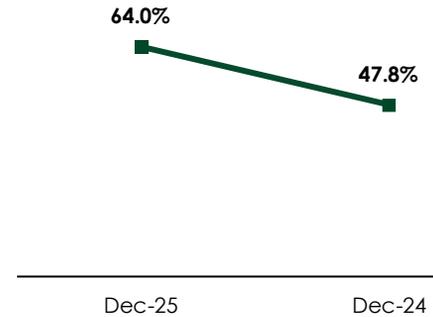
Loans by Type



Deposits by Type



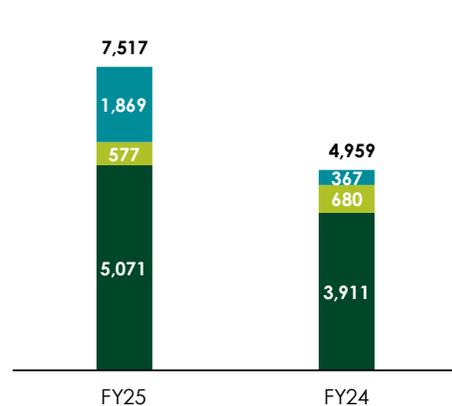
Gross Loans/Deposits Ratio



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

In EGP mn

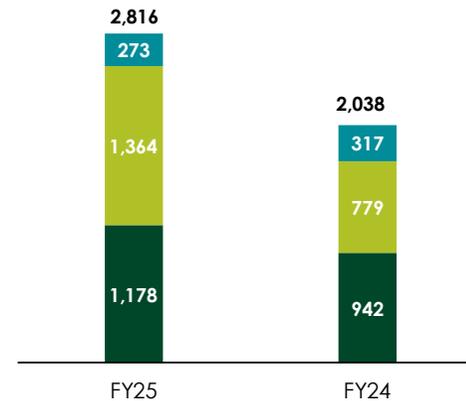
■ Other Revenues ■ Net Fees & Commissions ■ Net Interest Income



BANK NXT Operating Expenses, up 38% Y-o-Y

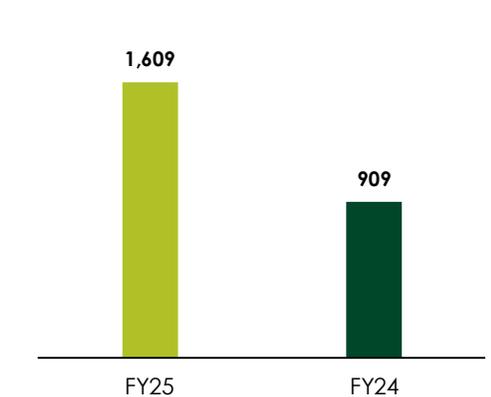
In EGP mn

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



BANK NXT Net Profit After Tax and Minority, up 77% Y-o-Y

In EGP mn



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