



EFG Holding

2Q2024/1H2024 Results Presentation



- ≡ Investment Banking reports an all-time high revenue in a single quarter and drives the Group revenues up 63% Y-o-Y to EGP5.1 billion in 2Q24; this together with buoyant performance from all core operating businesses, with the exception of Holding & Treasury Activities, which was hit by unrealized losses on seed capital. Excluding Holding & Treasury Activities revenues/losses in both periods, the Group revenues would more than double, up 117% Y-o-Y in 2Q24, on growth reported by all other business lines;
- ≡ Expenses in 2Q24 captured the full impact of the EGP devaluation when compared to 2Q23, as well as the persistently high inflation levels seen in Egypt; thus, EFG Holding Group operating expenses (including provisions & ECL) rose 59% Y-o-Y to EGP3.4 billion on higher employee expenses and other operating expenses. However, employee expenses/operating revenues came at 42% in 2Q24;
- ≡ With the increase in revenues surpassing the increase in expenses, EFG Holding net operating profit rose 72% Y-o-Y. Taxes for the Group rose 65% Y-o-Y, on higher tax charges related to profitability generated by Egyptian entities, particularly the Commercial Bank, yet muted partially by deferred tax gains on unrealized losses on seed capital. Thus, taking EFG Holding net profit after tax and minority interest up 95% Y-o-Y to EGP791 million.

- ≡ Investment Banking exceptional revenues alongside Brokerage revenues shooting up; lifted sell-side revenues more than 3.5x Y-o-Y to take EFG Hermes revenues up 74% Y-o-Y to EGP2.8 billion. This resilient performance, with buy-side revenues improving, masked losses recorded by Holding & Treasury Activities, which came at EGP503 million in 2Q24, compared to revenues of EGP530 million in the comparable quarter;
- ≡ Mirroring the Impact of the EGP devaluation, the elevated inflation rates in Egypt and the presence of regional offices, EFG Hermes operating expenses rose 85% Y-o-Y to EGP2.1 billion, mainly due to higher employee expenses, followed by higher other operating expenses. Meanwhile, provisions & ECL saw an automatic release of provisions due to the maturity of the remaining Eurobond position in 2Q24;
- ≡ EFG Hermes net operating profit rose 46% Y-o-Y to EGP646 million in 2Q24; as the buoyant sell-side performance overshadowed losses reported by Holding & Treasury Activities and the higher operating expenses. Taxes rose 26% Y-o-Y in 2Q24, muted by deferred tax gains on unrealized losses on seed capital, resulted in the Investment Bank net profit after tax and minority increasing 72% Y-o-Y to EGP305 million.

- ≡ The NBFIs continue with the strong performance it kicked off the year with, as EFG Finance revenues rose 70% Y-o-Y to EGP1.1 billion in 2Q24, with all the platform's lines of business posting Y-o-Y growth, particularly Valu, followed by Tanmeyah and Leasing;
- ≡ Operating expenses increased 41% Y-o-Y to EGP671 million; on higher employee expenses, operating expenses, and provisions and ECL. This echoes inflation in Egypt, the impact of USD denominated costs, and the expansion of business operations and portfolios;
- ≡ EFG Finance recorded net operating profit up 167% Y-o-Y in 2Q24, as the increase in revenues outpaced the increase in expenses. Despite a 138% increase in taxes, net profits after tax and minority jumped 210% Y-o-Y to EGP267 million, on Leasing, Valu and Tanmeyah's higher profitability.

Group Overview

Group Performance Highlights – Cont'd

- ≡ The Commercial Bank continued its outperformance, with its revenues soaring 39% Y-o-Y to EGP1.2 billion, driven mainly by higher net interest income on the back of loan book growth and enhanced net interest margins;
- ≡ aiBANK operating expenses including provisions & ECL rose 16% Y-o-Y to EGP566 million, on higher salaries on the back of promotions, new hires and inflation; together with higher other G&A expenses mainly related to IT expenses, marketing, and outsourced services fees. Meanwhile, provisions & ECL declined 31% Y-o-Y, as the very high pace of ECL buildup in the past two years is no longer needed with the bank reaching sufficient ECL levels as per the current portfolio and macro conditions;
- ≡ The Bank's net profit after tax climbed 55% Y-o-Y to EGP426 million (of which the Group's share is EGP219 million), as revenues growth outpaced the growth in expenses.

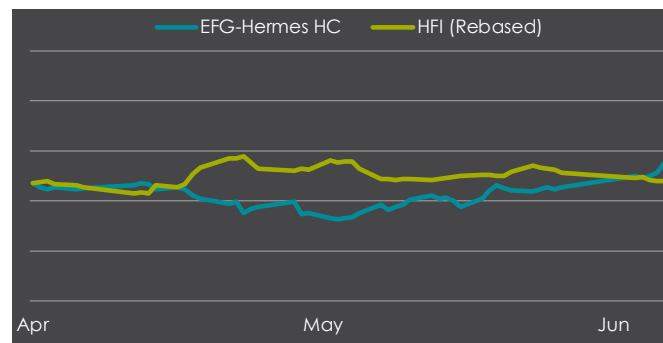
Group Overview

Share Information

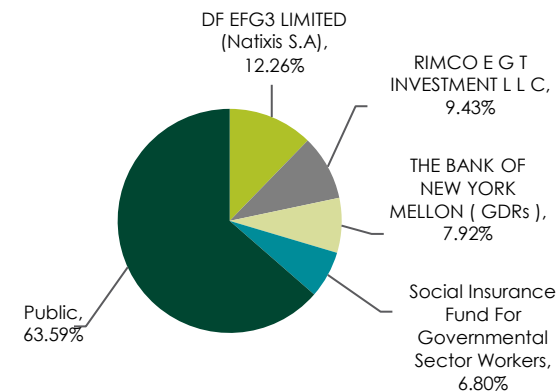
Stock Performance 2Q24

Close **19.70** ▲ **14%** Q-o-Q
 Open **17.35** Hi **19.70** Lo **14.12**
 Average Daily Turnover
EGP119.5 mn ▼ **42%** Q-o-Q
 Market Cap **EGP28,754 mn** Shares **1,459.60 mn**

Stock Price Performance



Shareholders structure



*Shareholders structure as of 30th of June, 2024

Analyst Recommendations Analysis

Institution	Recommendation	Target Price	Date
Beltone	Buy	24.9	Apr-24
CI Capital	Buy	27.0	Mar-24
Arqaam	Buy	17.9	Jun-23
Al Ahly Pharos	Buy	18.3	Mar-23

Consensus Recommendation

Buy 4 100%
Hold 0 0%
Sell 0 0%
Average Target Price EGP 22.03
Spread* EGP 2.33
Potential Upside 12%

* Based on 27th of June, 2024 closing price

Price Spread



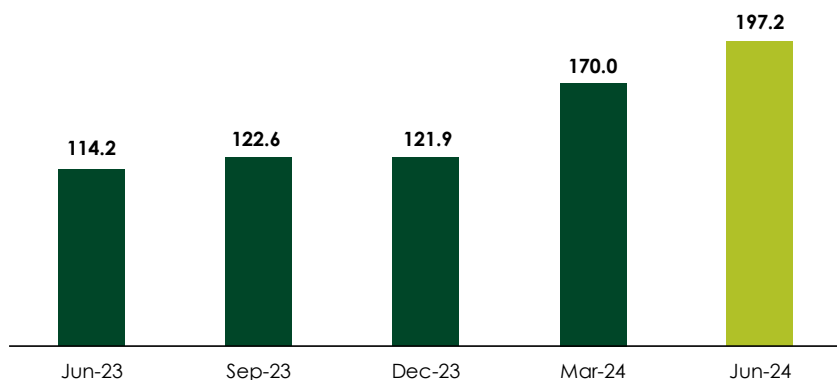
*Target prices adjusted for bonus shares distribution of 1 to 4

Group Overview

Balance Sheet

Total Assets,
up 16% Q-o-Q

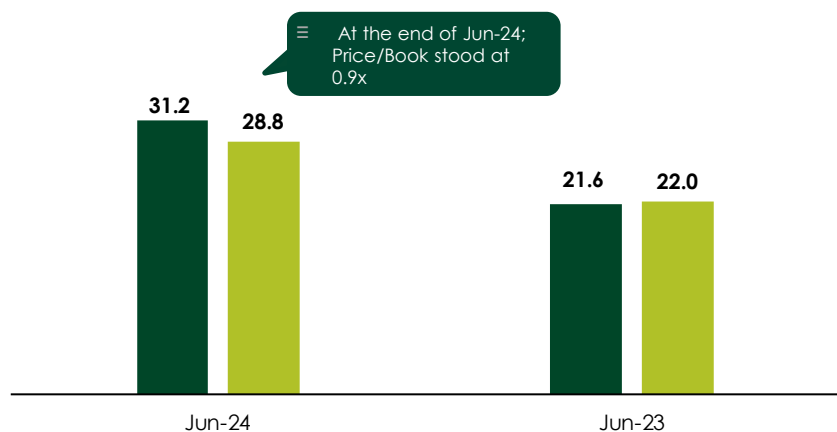
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Shareholders' Equity* ■ Market Capitalization



* Equity Attributable to Shareholders

EFG Holding Balance Sheet as at 30th of June 2024

Assets - Liabilities	In EGP million
Cash and Cash Equivalents	32,298
NBFIs Loans Receivable	17,914
Commercial Bank Loans	24,192
Investment in Associates	862
Merchant Banking Loans	995
Asset Management Seed Capital	7,628
Private Equity Seed Capital	2,524
Fixed Assets and Real Estate	2,503
Clients Investments at FVTPL (Structured Products)	19,280
Payables to Clients at FVTPL (Structured Products)	(19,280)
(Receivables - Payables)	3,599
(Other Assets - Other Liabilities)	(5,058)
Goodwill and Other Intangible Assets	2,298
Trading and AFS Investments	5,072
Investments at Amortized Cost	13,304
Customer Deposits	(63,697)
Short Term Bonds	(1,033)
Short & Long term Loans*	(7,374)
Minority	(4,857)
Total	31,171

*Predominantly includes NBFIs borrowings.



I. Second Quarter Results Review – 2Q2024

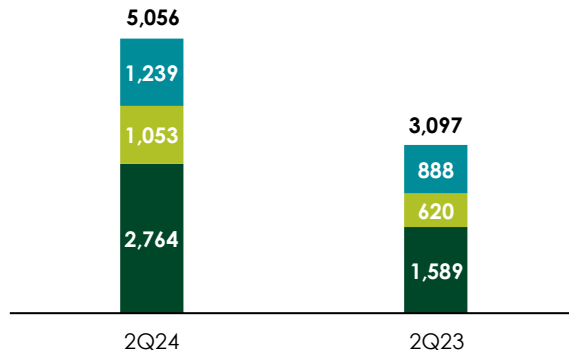
Group Overview

Group Financial Highlights – 2Q2024

EFG Holding Net Operating Revenue, up 63% Y-o-Y

In EGP mn

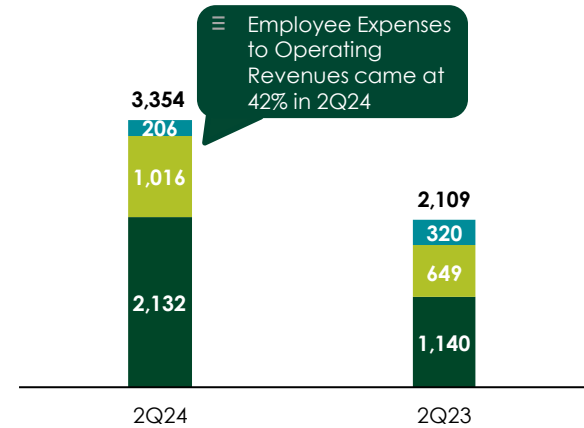
■ EFG Hermes ■ EFG Finance ■ aiBANK



EFG Holding Operating Expenses, up 59% Y-o-Y

In EGP mn

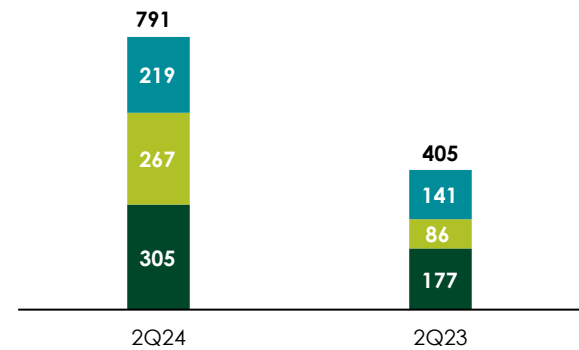
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



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

In EGP mn

■ EFG Hermes ■ EFG Finance ■ aiBANK

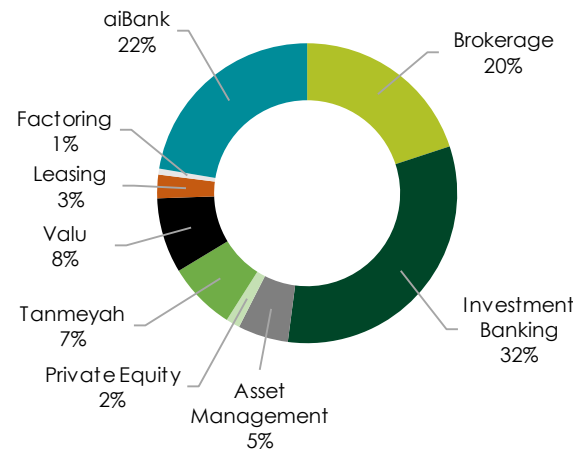


EFG Holding Revenues Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ aiBANK



Revenue Breakdown By Line of Business



*Holding & Treasury Activities recorded losses of EGP503 million on unrealized losses on investments.

NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ aiBANK



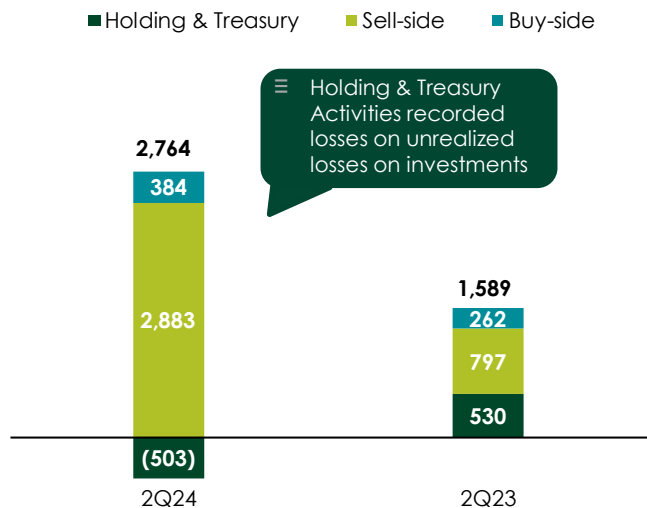
EFG Hermes Overview

EFG Hermes Highlights – 2Q2024

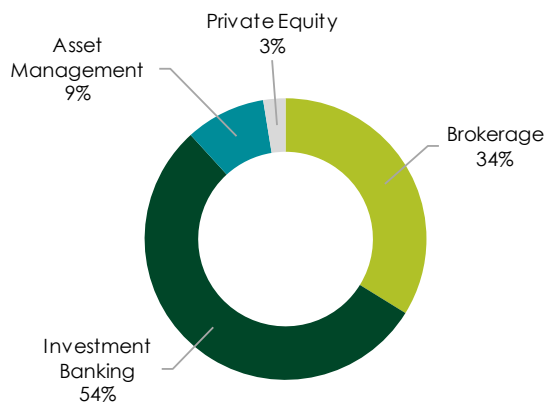
EFG Hermes Revenues, up 74% Y-o-Y

up 74% Y-o-Y

In EGP mn



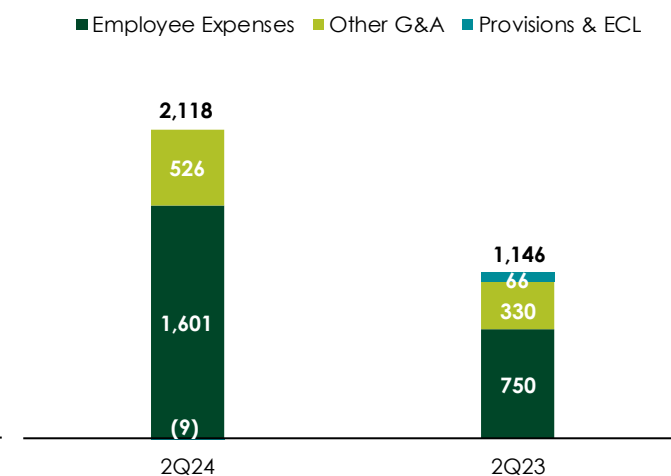
EFG Hermes Revenues Contribution



EFG Hermes Expenses, up 85% Y-o-Y

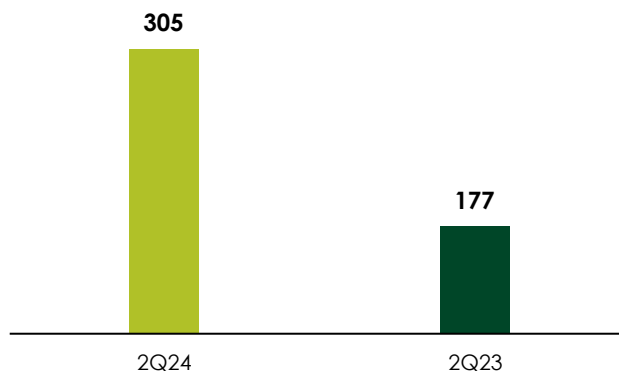
up 85% Y-o-Y

In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, up 72% Y-o-Y

In EGP mn



EFG Hermes Operational Highlights

USD **22.5** bn

Brokerage Executions
20% Y-o-Y, -15% Q-o-Q

238
companies

Research Coverage

USD **15.0** bn

Investment Banking
Deals Size

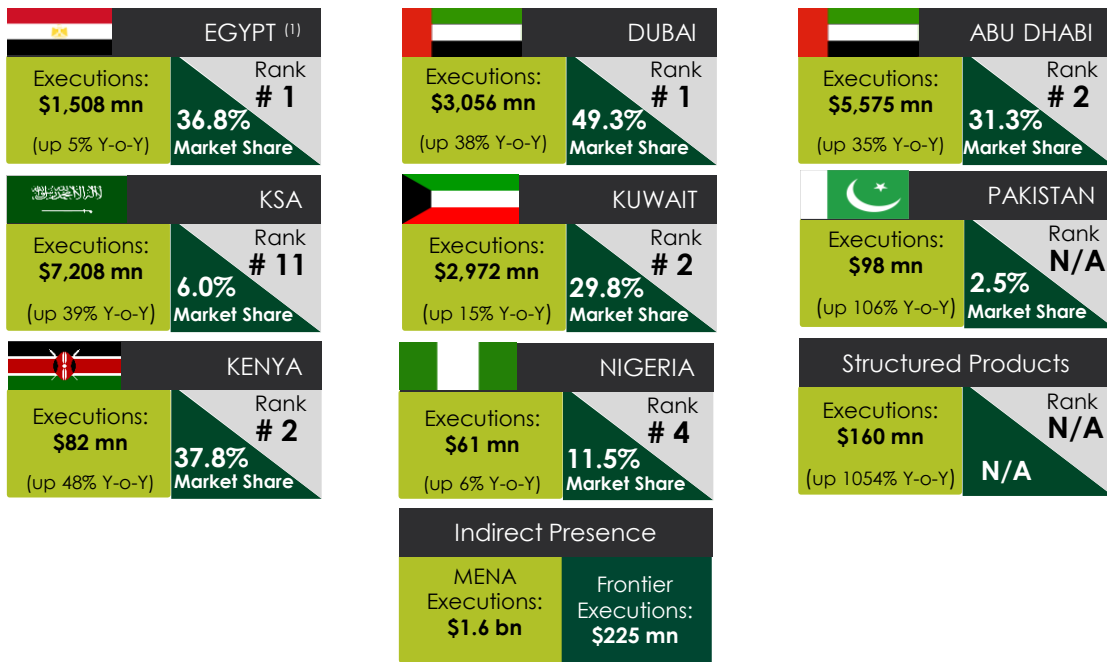
USD **4.7** bn

Buy-Side AuMs
-3% Q-o-Q, -1% Y-o-Y

EFG Hermes Overview

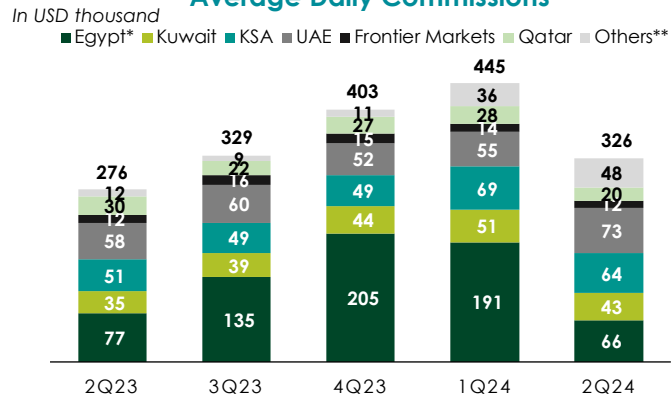
Brokerage Overview – 2Q2024

Executions and Market Shares



(1) Excluding special transactions and including GDRs

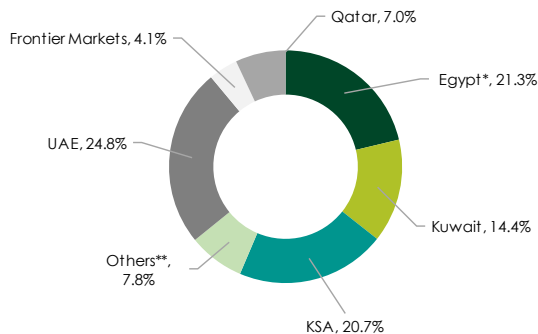
Average Daily Commissions



*Egypt includes GDRs

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

Fees Contribution by Market/Product

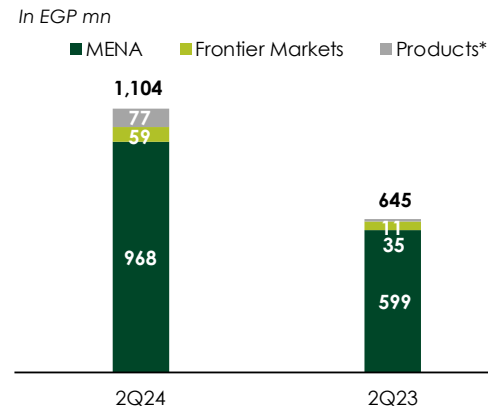


*Egypt includes GDRs

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

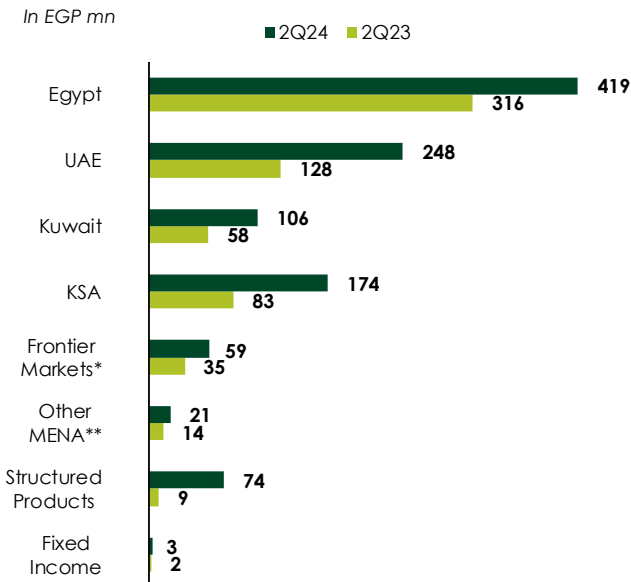
***Based on 2Q24 figures

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 – 2Q2024

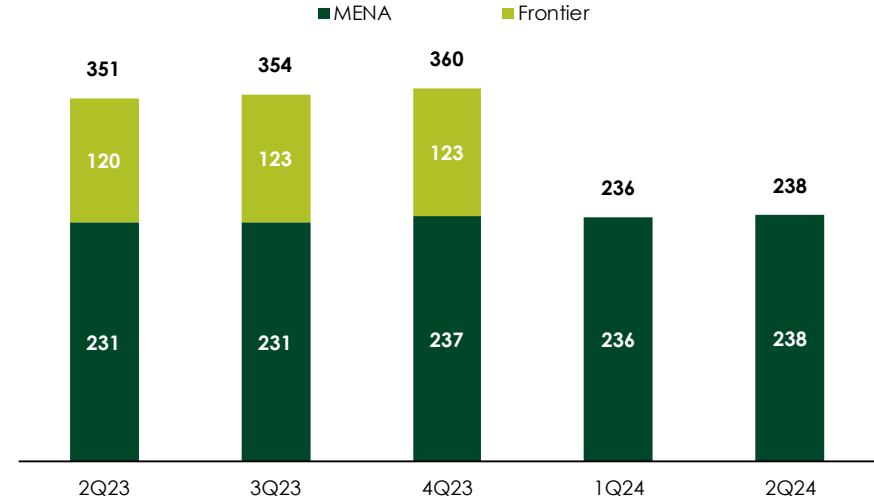
Investment Banking



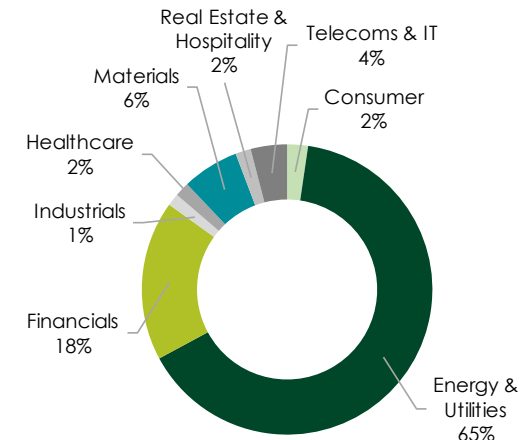
Research

Research Coverage Universe

Number of Companies



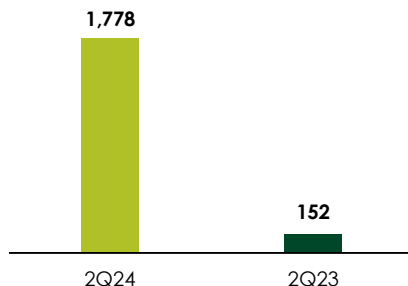
Research coverage by Sector



- On the equity front, the division acted as Joint Global Coordinator (JGC) on USD935 million Accelerated Equity Offering of ADNOC Drilling Company. The division also concluded the landmark USD515 million IPO of Alef Education. The Firm successfully concluded the advisory on the USD375 million IPO of Spinneys, acting as Joint Bookrunner (JBR). EFG Hermes also acted as JBR on USD11 billion secondary public offering of Aramco. The division also acted as JBR and Underwriter on the USD764 million IPO of Fakeeh Care Group. Additionally, the division successfully completed its Joint Financial Advisor role on the USD150 million IPO of Michona. Finally, the Firm successfully completed advisory on the USD147 million private placement for Kuwait's Beyout Investment Group. EFG acted as JGC and JBR for the listing.
- In the M&A space, EFG Hermes's Investment Banking division advised TMG Holding on the placement via a capital increase by ADQ and ADNEC Group for 40.5% in TMG Holding's hospitality arm, ICON Group. This was followed by ICON Group acquiring 51% of the portfolio of seven historical hotels for a total consideration of USD800 million. The division also Budget Saudi on the USD121 million acquisition of Al-Jazira Equipment Company, a vehicle leasing company.
- On the debt front, the division successfully closed the 9th securitized bond issuance for Valu, worth USD12 million.

Investment Banking Revenue

In EGP mn



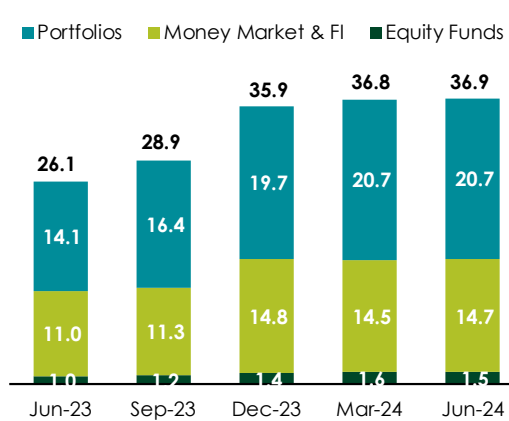
EFG Hermes Overview

Asset Management Overview – 2Q2024

Egypt Asset Management

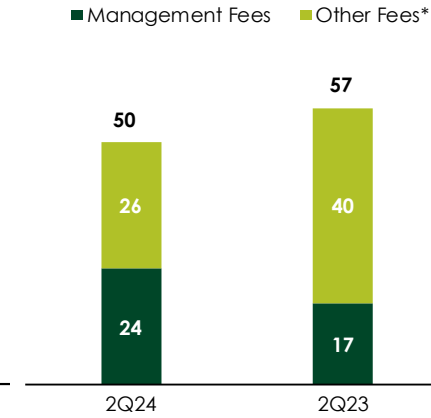
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

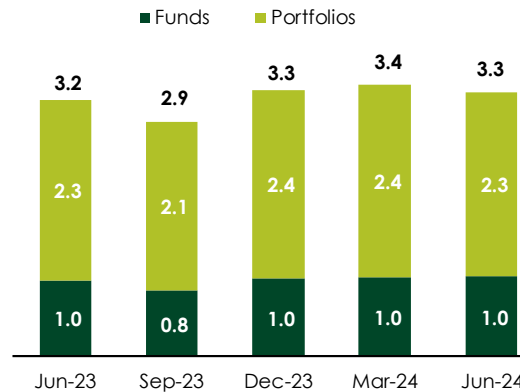


* Other Fees include incentive fees and other net revenues

Regional Asset Management “FIM”

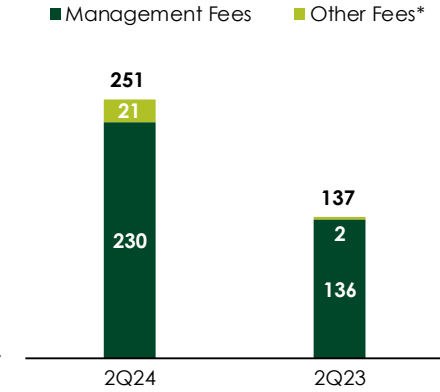
Assets Under Management

In USD bn



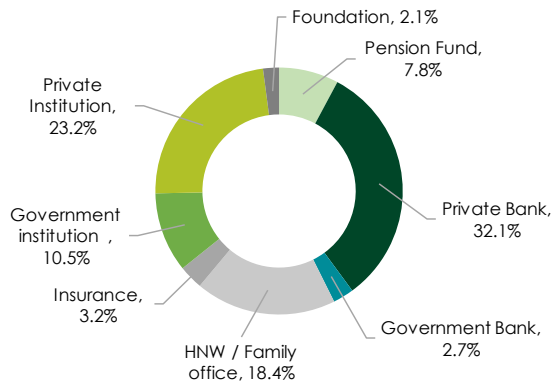
Revenue Breakdown

In EGP mn



* Other Fees include incentive fees and other net revenues

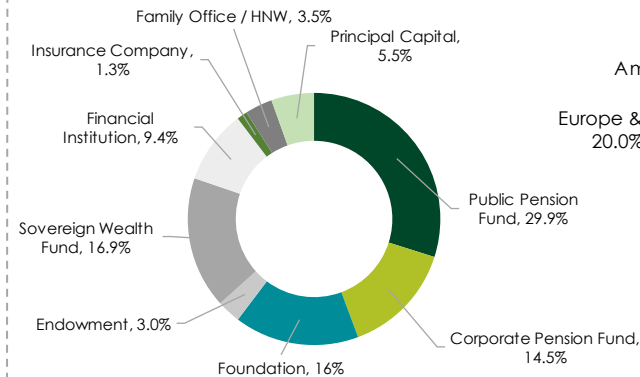
AuMs Breakdown by Investor Type



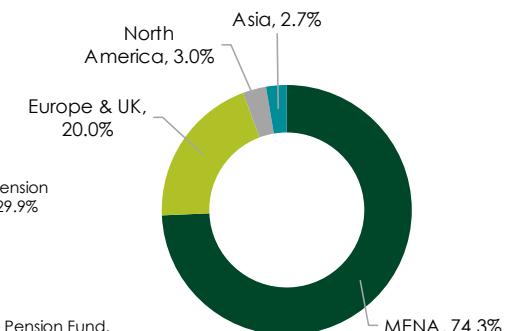
AuMs Breakdown by Region



AuMs Breakdown by Investor Type



AuMs Breakdown by Region



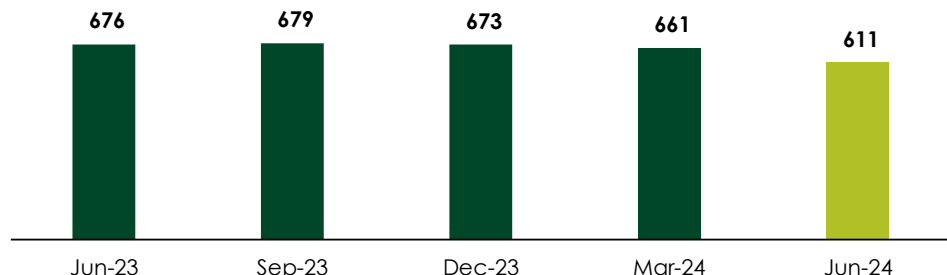
EFG Hermes Overview

Private Equity Overview – 2Q2024

Private Equity

Private Equity AuMs Evolution

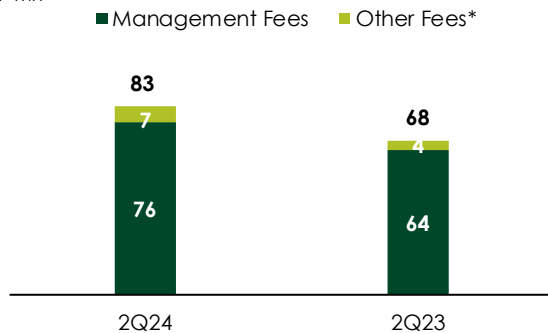
In USD mn



- 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 and spans across two verticals within the Energy Transition sector, in renewable energy and e-mobility, respectively.
- The Fund's education platform (EEP) now encompasses around 25 assets including K-12 schools, pre-schools, education content development business and a transportation business to serve the platform's transportation needs. The platform's total capacity is now reaching c.23k students with over 12k enrolled students across its different assets in addition to serving over 3 million students annually through its education content development arm.
- UpH has continued to be the number 1 supplier to the market for life-saving IV solutions, acting as the main player stabilizing the hospital pharmaceuticals supply market in Egypt. UpH continues to focus on expanding its export reach and strategic launch/repricing of key products, to mitigate FX and inflation effects. 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

Awards/Rankings

- Accreditation Awards**
 - 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
 - EMEA Finance – Middle East Awards for EFG Hermes
- THE INTERNATIONAL BUSINESS AWARDS**
 - 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
- Gulf Business**
 - 1000 Most Powerful Arabs – EFG Holding/Karim Awad
- World Economic Magazine**
 - Best Financial Technology Company in Egypt 2024 – Valu
- MEED AWARDS**
 - MENA's Best Asset Manager of the Year – EFG Hermes
- Wealth & Finance International FinTech Awards**
 - Most Innovative Trading Application 2024 – EFG Hermes One
- THE GLOBAL ECONOMICS**
 - Most Innovative FinTech Company in Egypt 2024 – Valu
- FEAS**
 - Bronze Award in Stock Market Category – EFG Hermes
 - Federation of Euro-Asian Stock Exchanges (FEAS) Champions League 2024
- Forbes Middle East**
 - Top 30 Asset Managers – EFG Holding/Karim Awad
 - Top 50 FinTech Companies – Valu
- EUROMONEY**
 - Best Bank for Corporate Responsibility in Egypt 2024 – EFG Holding
 - Best Investment Bank in Egypt 2024 – EFG Hermes
- Global Banking & Finance**
 - Best Financial Institution for Empowering Women in Business and Best Micro Finance Company in Egypt 2024 -Tanmeyah

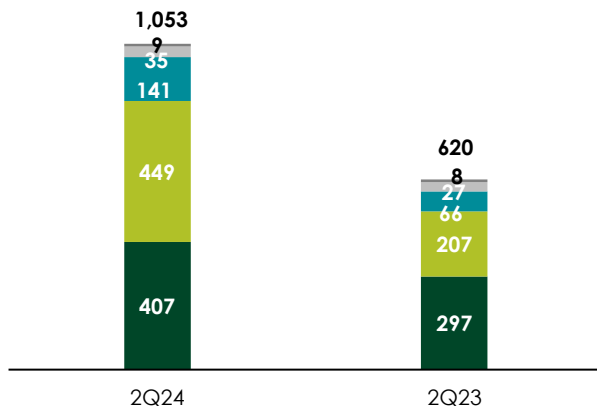
EFG Finance Overview

EFG Finance Highlights – 2Q2024

EFG Finance Revenues, up 70% Y-o-Y

In EGP mn

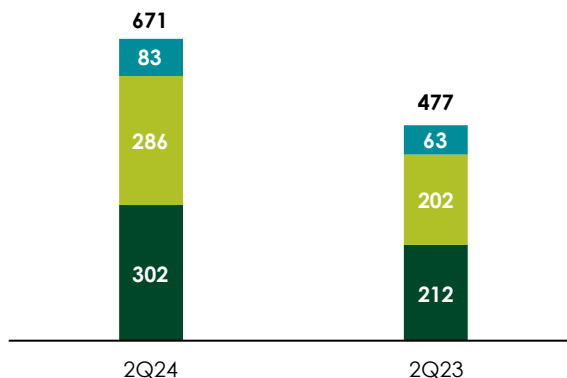
Legend: ■ Tanmeyah ■ valU ■ Leasing ■ Factoring ■ Fatura ■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Finance Expenses, up 41% Y-o-Y

In EGP mn

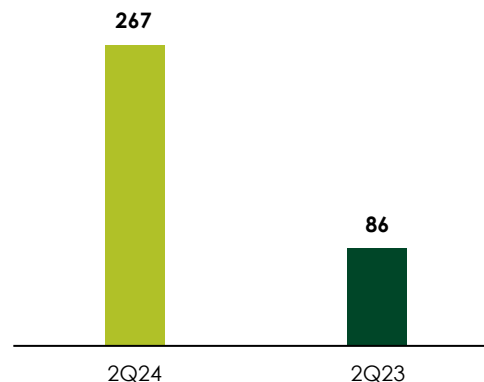
Legend: ■ Employee Expenses ■ Other G&A ■ Provisions & ECL



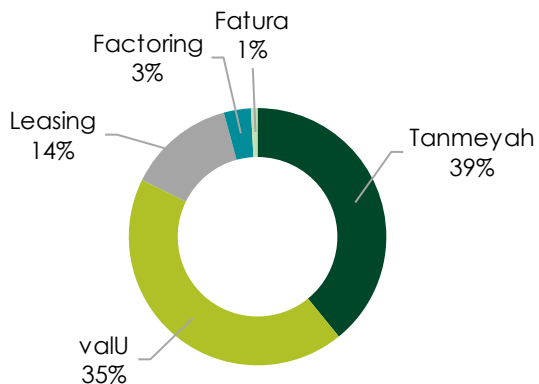
EFG Finance Net Profit After Tax and Minority Interest*, up 210% Y-o-Y

In EGP mn

In EGP mn



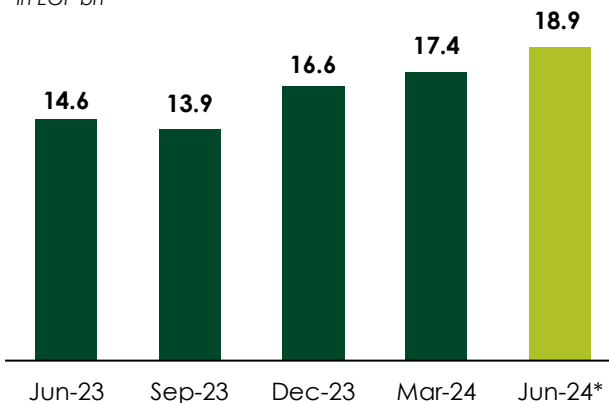
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, up 9% Q-o-Q

In EGP bn

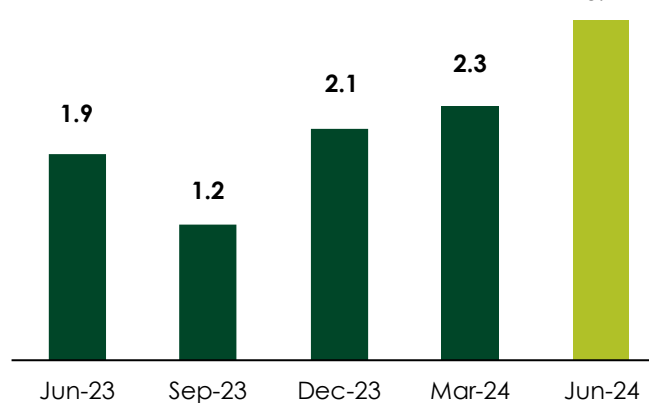
In EGP bn



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

In EGP bn

In EGP bn



*Excludes Leasing securitization of EGP2,417 million, and valU securitization of EGP2,622 million

EFG Finance Overview

Tanmeyah and valU Overview – 2Q2024

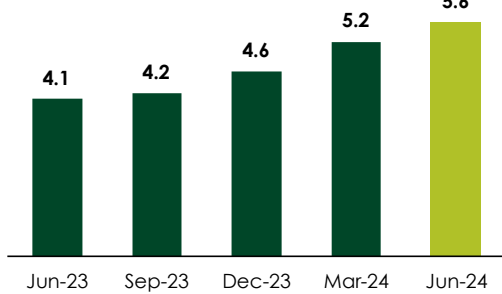


KPIs



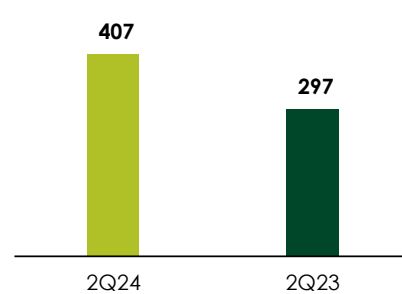
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn

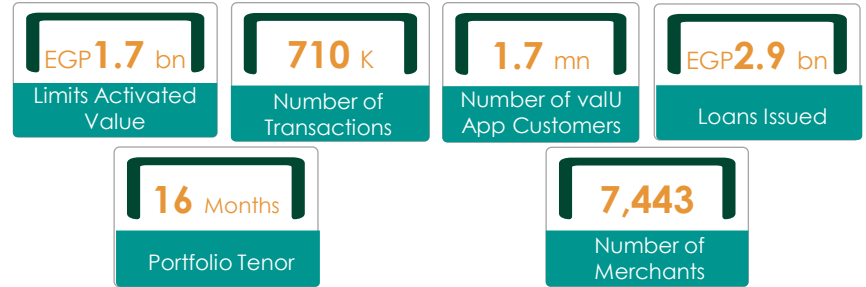


EFG Holding

INVESTOR RELATIONS

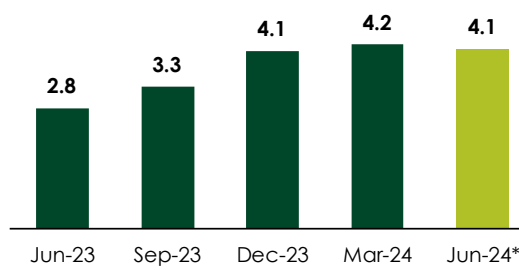


KPIs



Outstanding Portfolio

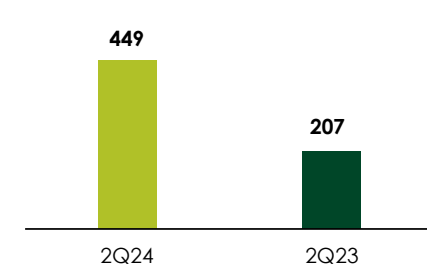
In EGP bn



*Excludes Securitized Portfolio of EGP2,622 million

valU Revenue

In EGP mn



EFG Finance Overview

Leasing and Factoring Overview – 2Q2024

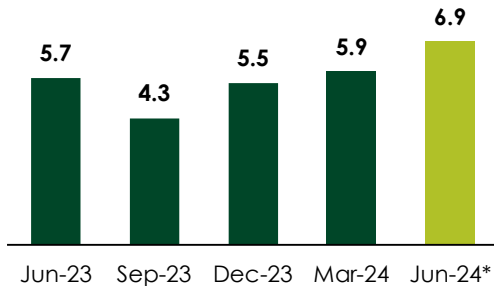
Leasing

KPIs



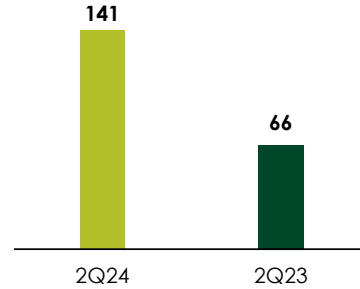
Leasing On-Books Portfolio

In EGP bn



Leasing Revenue

In EGP mn



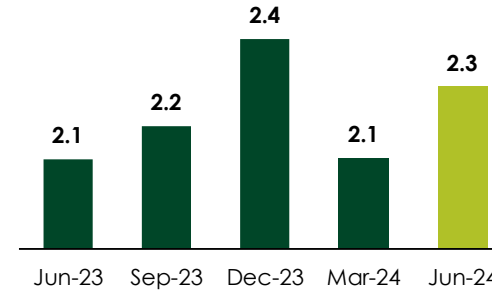
Factoring

KPIs



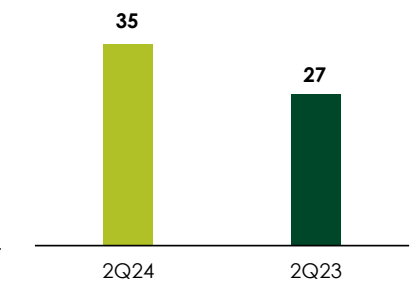
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn



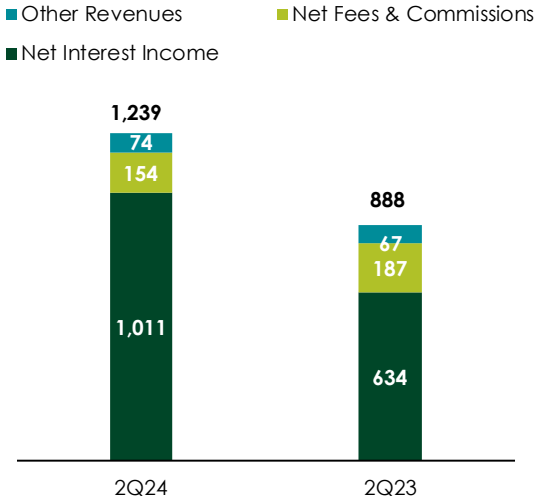
*Excludes Securitized Portfolio principal amount of EGP2,541 million

Business Lines Overview

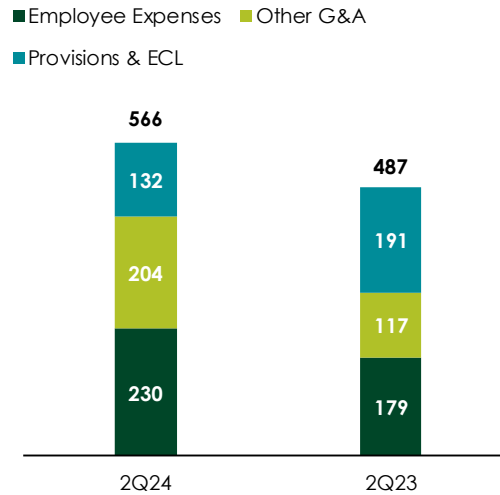
aiBANK Operational and Financial Overview – 2Q2024



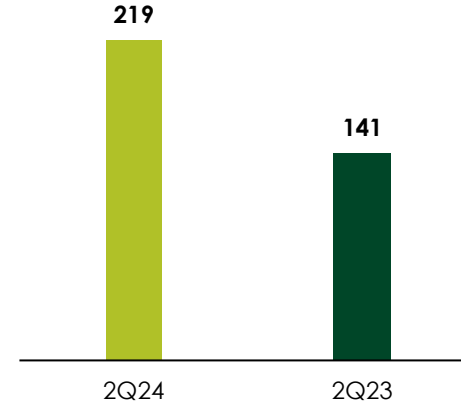
aiBank Net Operating Revenue,
up 39% Y-o-Y
In EGP mn



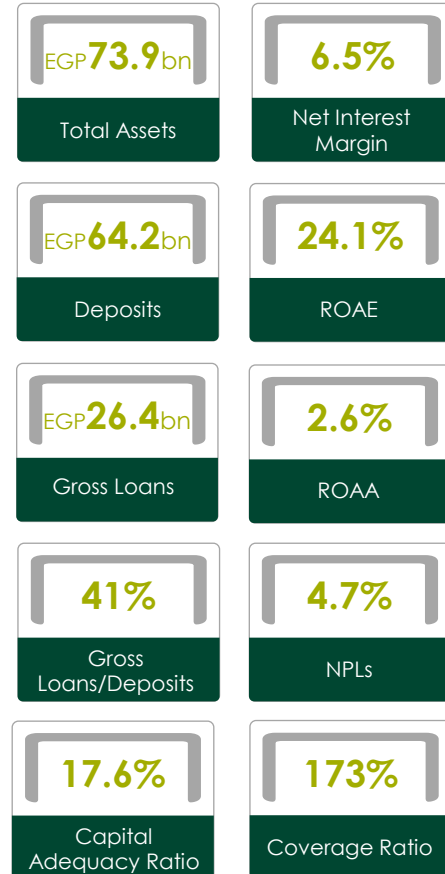
aiBank Operating Expenses,
up 16% Y-o-Y
In EGP mn



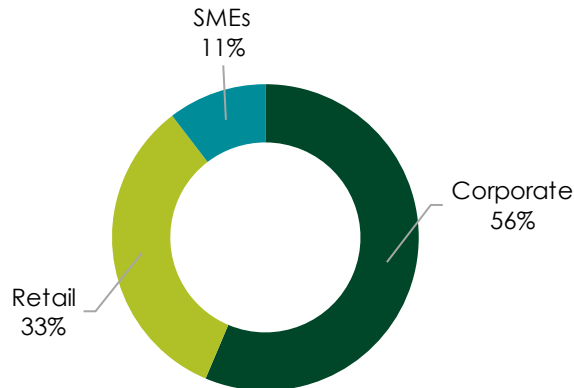
aiBank Net Profit After Tax and Minority,
up 55% Y-o-Y
In EGP mn



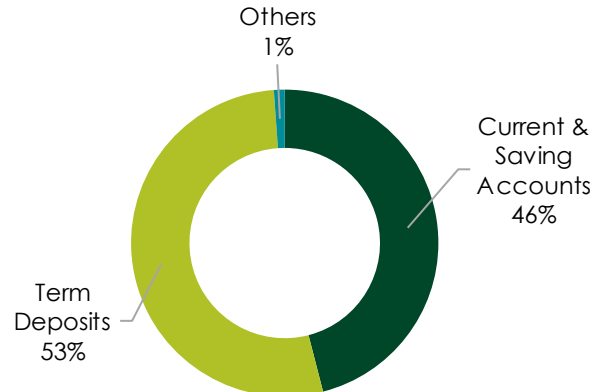
KPIs



Loans by Type



Deposits by Type





I. First Half Results Review – 1H2024

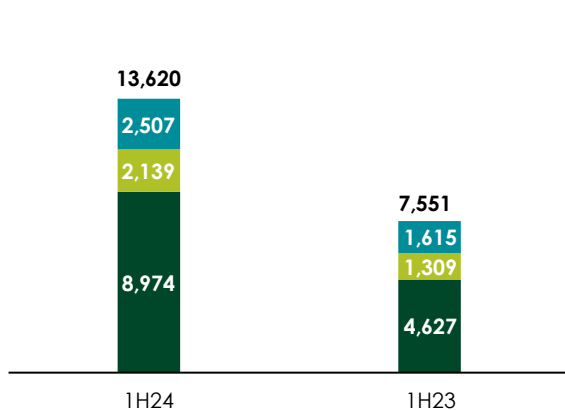
Group Overview

Group Financial Highlights – 1H2024

EFG Hermes Net Operating Revenue, up 80% Y-o-Y

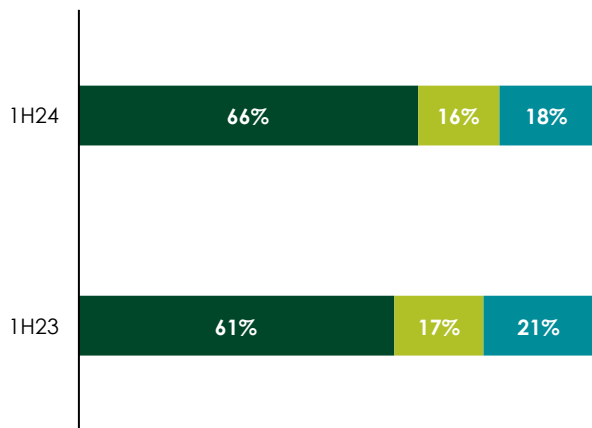
In EGP mn

■ EFG Hermes ■ EFG Finance ■ aiBANK



EFG Hermes Revenues Contribution by Platform

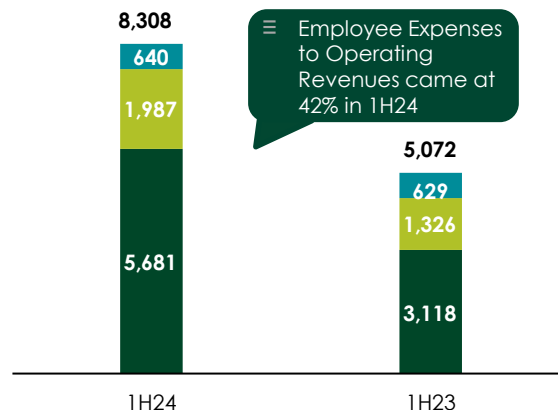
■ EFG Hermes ■ EFG Finance ■ aiBANK



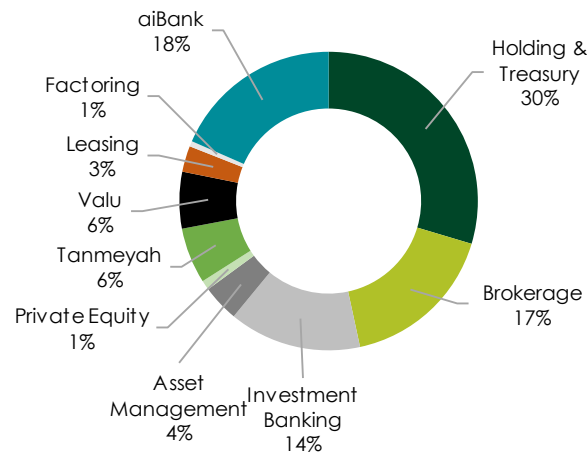
EFG Hermes Operating Expenses, up 64% Y-o-Y

In EGP mn

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



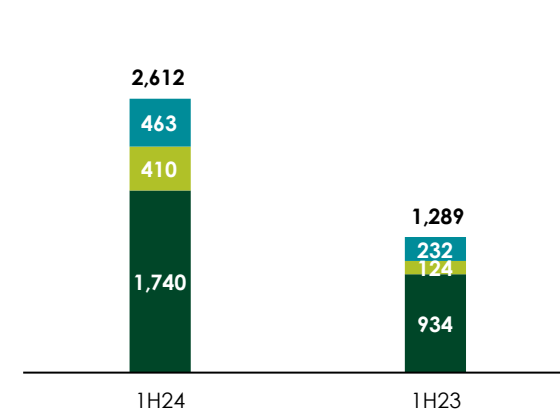
Revenue Breakdown By Line of Business



EFG Hermes Net Profit After Tax and Minority Interest, up 103% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ aiBANK



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ aiBANK



Investment Bank Overview

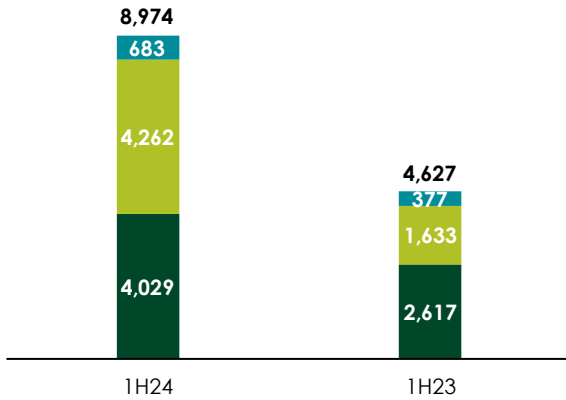
Investment Bank Highlights – 1H2024

Investment Bank Revenues,

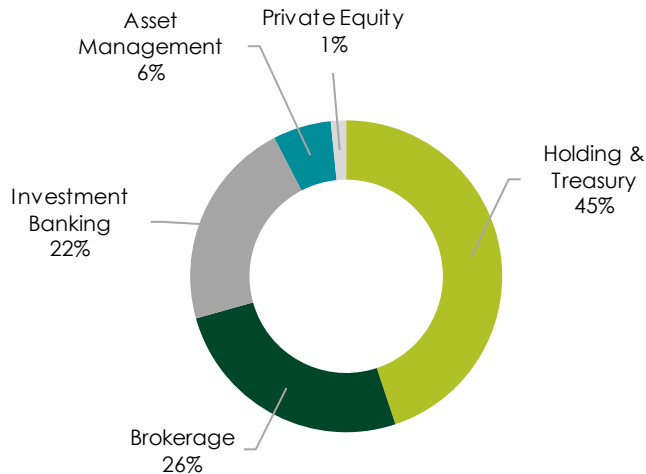
up 94% Y-o-Y

In EGP mn

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



Investment Bank Revenues Contribution

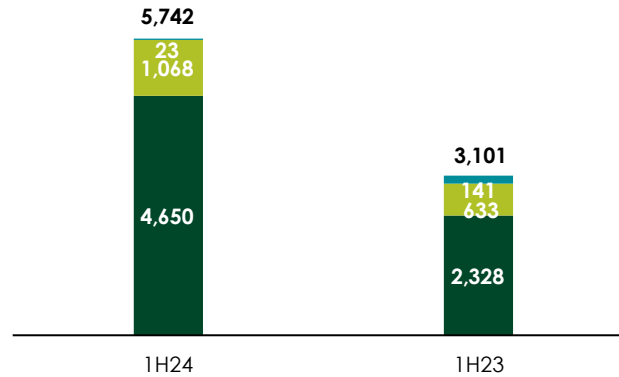


Investment Bank Expenses,

up 85% Y-o-Y

In EGP mn

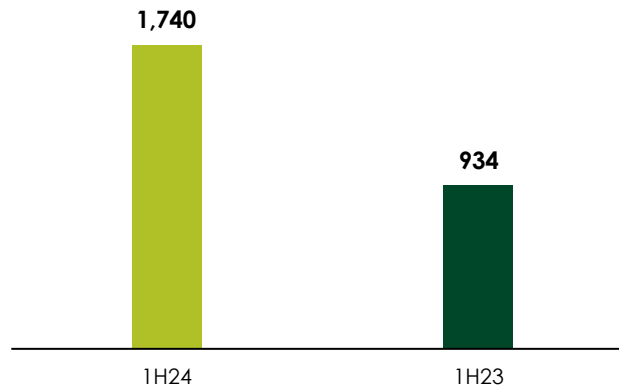
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



Investment Bank Net Profit After Tax and Minority Interest,

up 86% Y-o-Y

In EGP mn



Investment Bank Operational Highlights

USD **49.0** bn

Brokerage Executions
28% Y-o-Y

238
companies

Research Coverage

USD **15.7** bn

Investment Banking
Deals Size

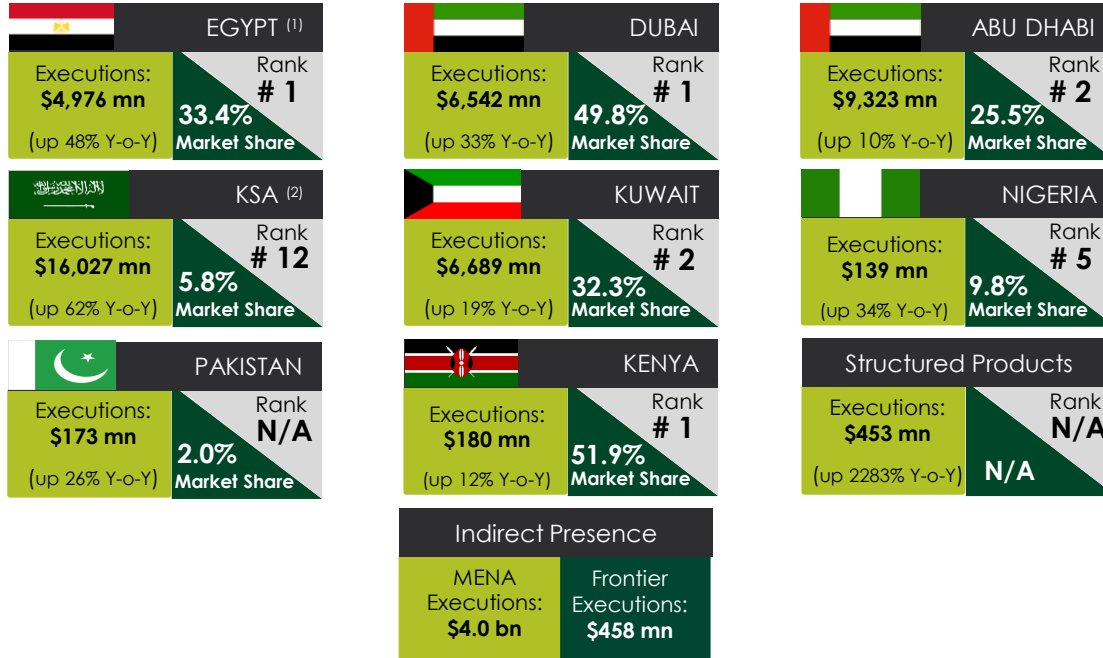
USD **4.7** bn

Buy-Side AuMs
-1% Y-o-Y

Investment Bank Overview

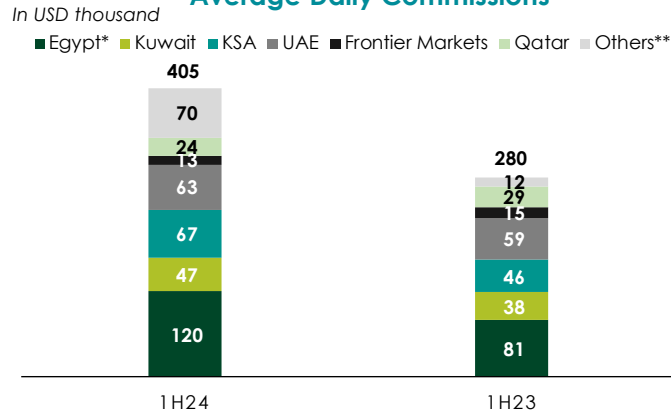
Brokerage Overview – 1H2024

Executions and Market Shares

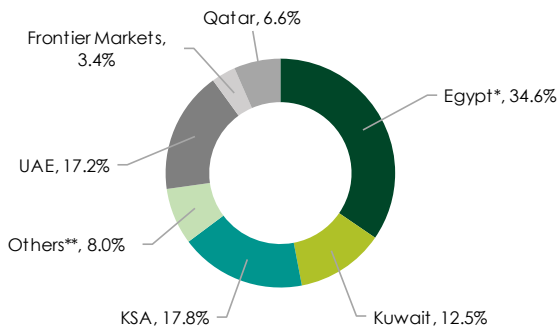


(1) Excluding special transactions and includes GDRs

Average Daily Commissions



Fees Contribution by Market/Product



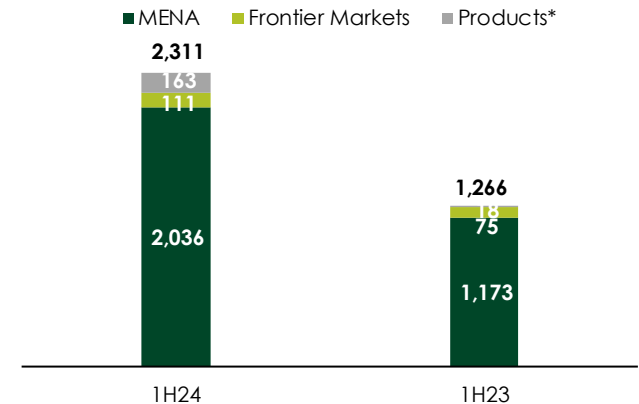
*Egypt includes GDRs

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

**Based on 1H24 figures

Brokerage Revenue by Region

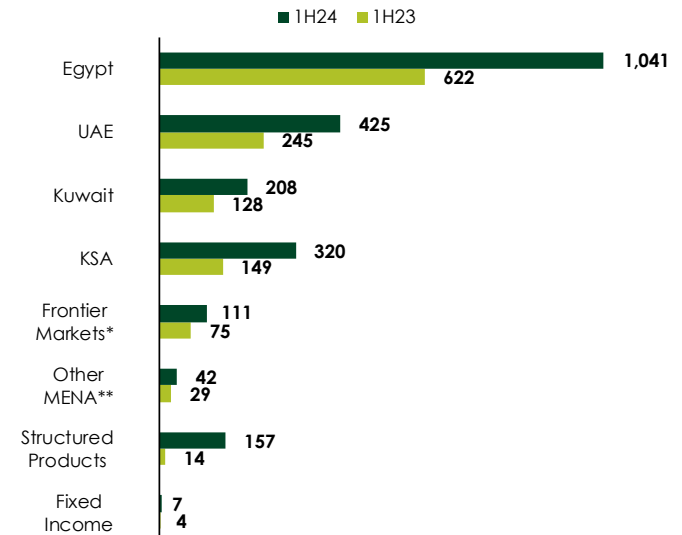
In EGP mn



* 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

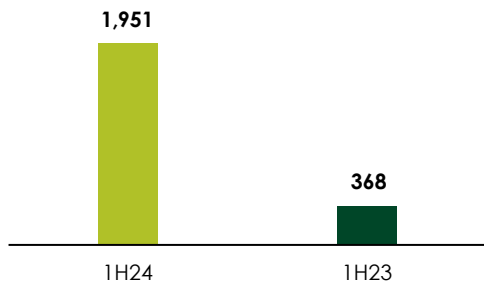
Investment Banking and Research Overview – 1H2024

Investment Banking

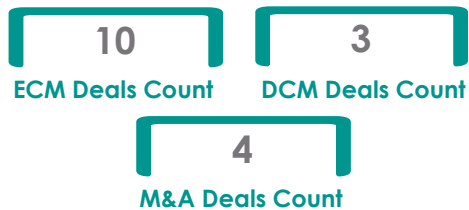
<p>Budget Saudi Arabia</p> <p>Acquisition of a 100% stake in عالم السيارات AutoWorld (US\$ 121 mn)</p> <p>Buy Side Advisor July 2024</p>	<p>valu*</p> <p>Bond Issuance Through Securitization</p> <p>Financial Advisor, MLA, and Underwriter (US\$ 12 mn)</p> <p>June 2024</p>	<p>فقير. Tadavul</p> <p>IPO (US\$ 764 mn)</p> <p>JBR June 2024</p>	<p>Alef ADX</p> <p>IPO (US\$ 515 mn)</p> <p>JGC June 2024</p>	<p>FMO Tadavul</p> <p>FMO (US\$ 11,227 mn)</p> <p>JBR June 2024</p>
<p>IPO Tadavul</p> <p>(US\$ 148 mn)</p> <p>JFA June 2024</p>	<p>Spinneys DFM</p> <p>IPO (US\$ 375 mn)</p> <p>JBR May 2024</p>	<p>ADNOC Drilling ABB ADX</p> <p>ABB (US\$ 935 mn)</p> <p>JGC May 2024</p>	<p>Advisory on Acquisition of 51% of Portfolio of 7 Historical Hospitality Assets in Egypt (US\$ 800 mn)</p> <p>Buy-side Advisor May 2024</p>	<p>ADNEC ADQ Advisory on Placement of Significant Minority Stake</p> <p>Hospitality Arm ("ICON") (Undisclosed)</p> <p>Sell-side Advisor May 2024</p>
<p>valu*</p> <p>Bond Issuance Through Securitization (US\$ 19 mn)</p> <p>Financial Advisor, MLA, and Underwriter March 2024</p>	<p>parkin DFM</p> <p>IPO (US\$ 429 mn)</p> <p>JBR March 2024</p>	<p>Ashmore Kings</p> <p>Sale of its minority stake in (Undisclosed)</p> <p>Sell Side Advisor March 2024</p>	<p>cenomi ABUJALAN AL OTHAIM</p> <p>Sale of a portfolio of 16 fashion brands to (US\$ 25 mn)</p> <p>Sell Side Advisor February 2024</p>	<p>كازيون</p> <p>Acquisition of a 50% stake in (US\$ 77 mn)</p> <p>Buy Side Advisor February 2024</p>
<p>Salik ABB DFM</p> <p>ABB (US\$ 30 mn)</p> <p>SBR February 2024</p>	<p>Salik ABB DFM</p> <p>Securitization (US\$ 9 mn)</p> <p>Financial Advisor, MLA, and Underwriter January 2024</p>	<p>taaleem inspiring young minds ABB DFM</p> <p>ABB (US\$ 67 mn)</p> <p>JBR January 2024</p>		

Investment Banking Revenue

In EGP mn



USD 15.7 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
- THE INTERNATIONAL BUSINESS AWARDS
- 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
- World Economic Magazine
- Best FinTech Company in Egypt 2024 – Valu
- MENA's Best Asset Manager of the Year – EFG Hermes
- MEED AWARDS
- Research House of The Year 2023
- Saudi Capital Market Awards
- FEAS
- 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 2023

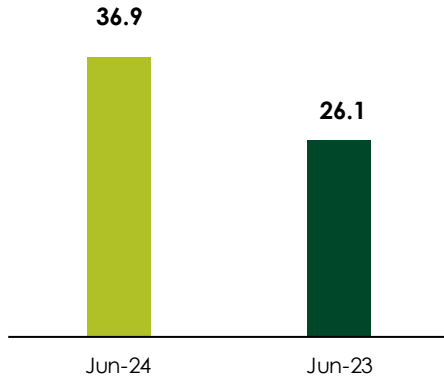
Investment Bank Overview

Asset Management and Private Equity Overview – 1H2024

Assets Under Management Evolution

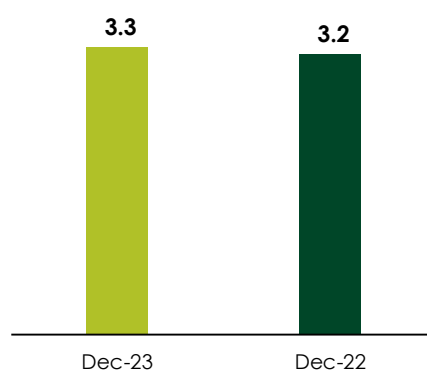
Egypt

In EGP bn



Regional "FIM"

In USD bn

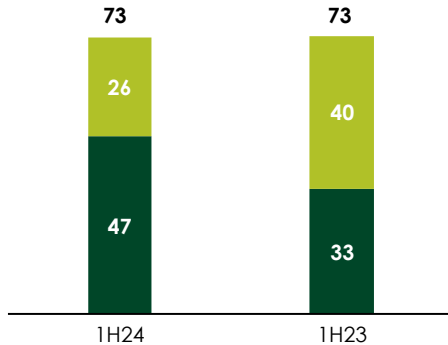


Asset Management Revenue

Egypt

In EGP mn

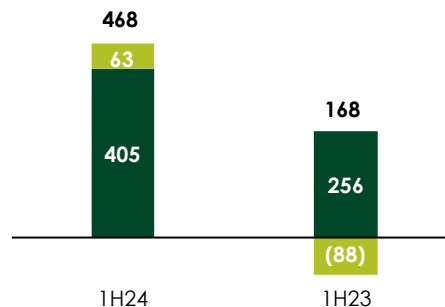
■ Management Fees ■ Other Fees*



Regional "FIM"

In EGP mn

■ Management Fees ■ Other Fees*

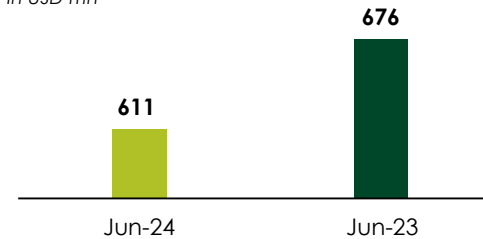


* Other Fees include incentive fees and other net revenues

Private Equity

Private Equity AUMs Evolution

In USD mn

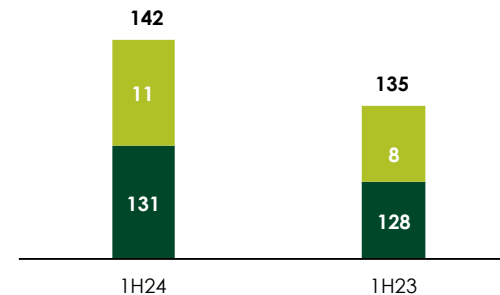


- Vortex Energy IV, a global renewable energy platform managed by the private equity arm of EFG Hermes, currently manages two companies, Ignis Energy and EO Charging and spans across two verticals within the Energy Transition sector, in renewable energy and e-mobility, respectively.
- The Fund's education platform (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 were up by c.34% in 1H24 vs. comparable 1H23. UpH strong performance during 1H24 was driven by solid performance in its LVP segment as well as increased optimization of the Company's product-sales mix. In parallel to the ongoing value creation process within UpH, EFG's healthcare PE platform is engaged at different stages on a number of 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

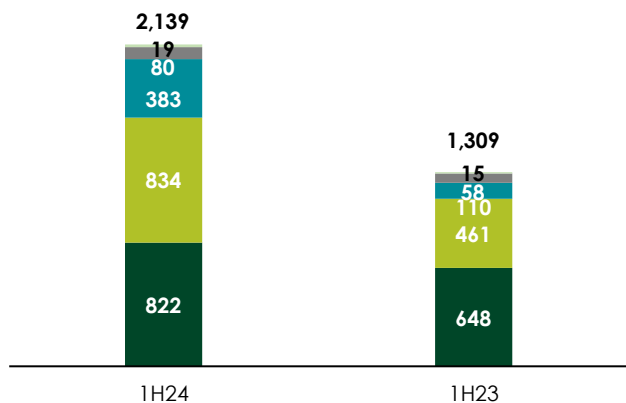
NBFIs Overview

NBFIs Highlights – 1H2024

NBFIs Revenues, up 63% Y-o-Y

In EGP mn

■ Tanmeyah ■ valU ■ Leasing ■ Factoring ■ Fatura

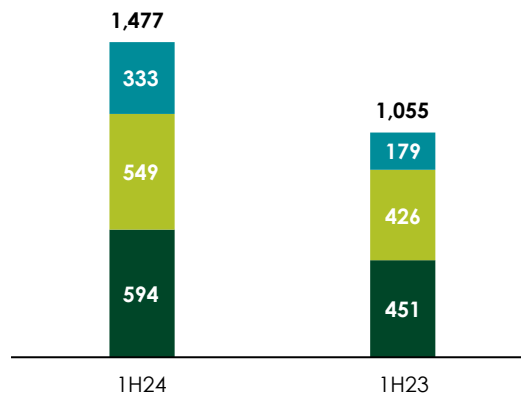


NBFIs Revenues Contribution

NBFIs Expenses, up 40% Y-o-Y

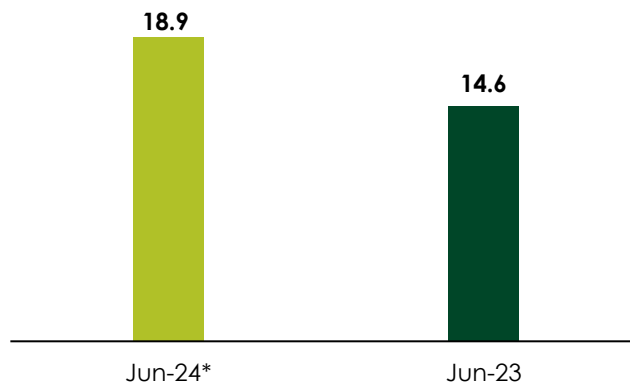
In EGP mn

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



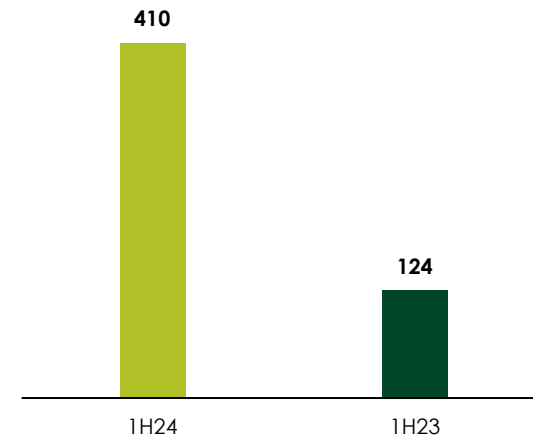
NBFIs Outstanding Portfolio, up 30% Y-o-Y

In EGP bn



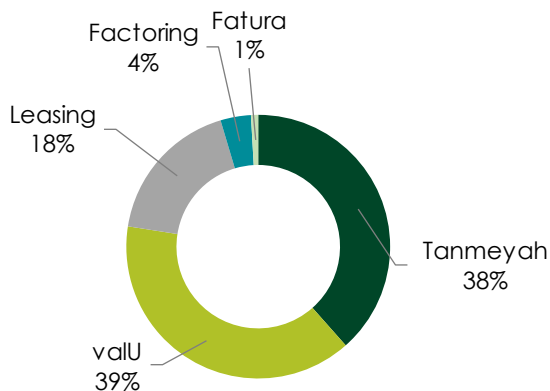
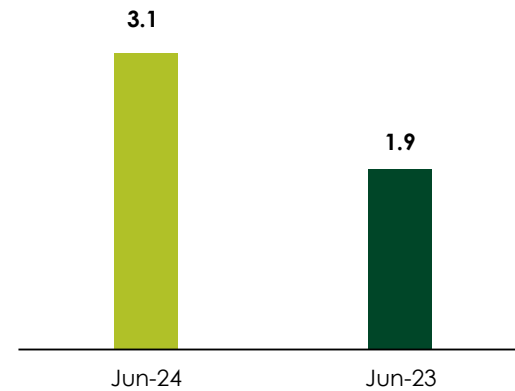
NBFIs Net Profit After Tax and Minority Interest, up 231% Y-o-Y

In EGP mn



NBFIs Tangible Equity, up 64% Y-o-Y

In EGP bn



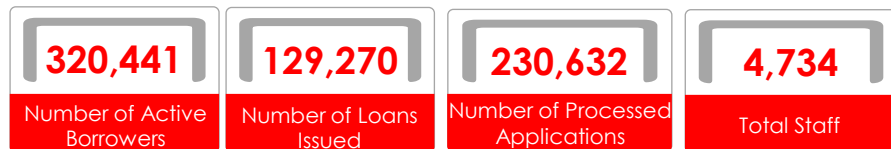
*Excludes Leasing securitization of EGP2,417 million, and valU securitization of EGP2,622 million

NBFIs Overview

Tanmeyah and valU Overview – 1H2024

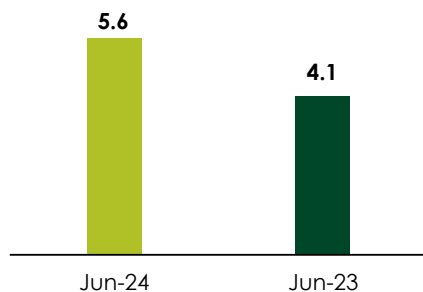


KPIs



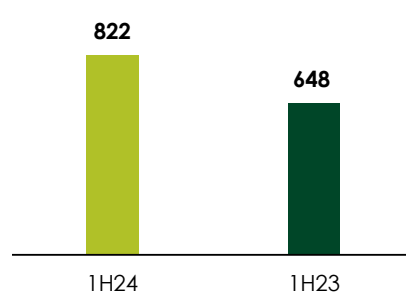
Outstanding Portfolio

In EGP bn

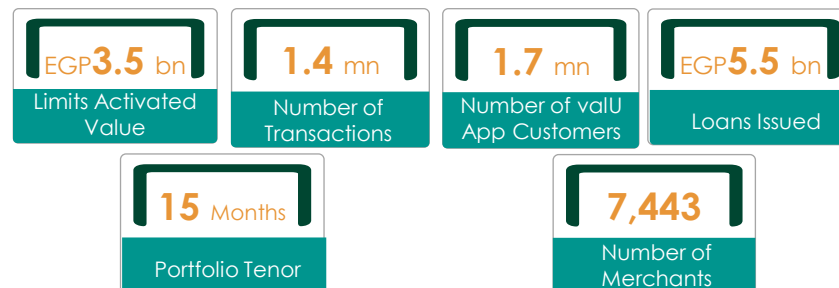


Tanmeyah Revenue

In EGP mn

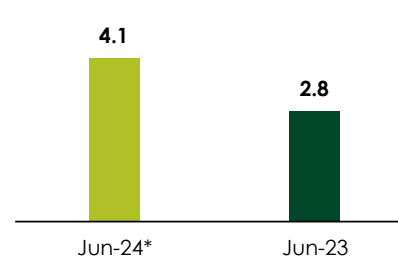


KPIs



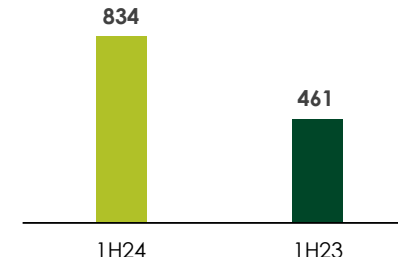
Outstanding Portfolio

In EGP bn



valU Revenue

In EGP mn



*Excludes Securitized Portfolio of EGP 2,622 million

NBFIs Overview

Leasing and Factoring Overview – 1H2024

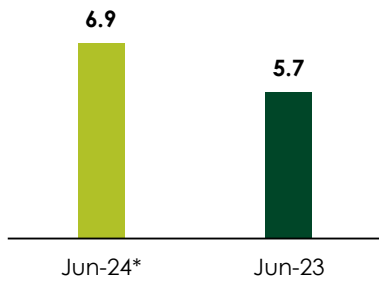
Leasing

KPIs

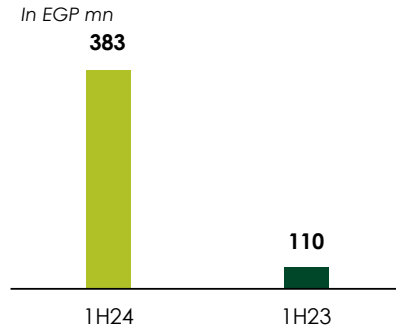


Leasing On-Books Portfolio

In EGP bn



Leasing Revenue



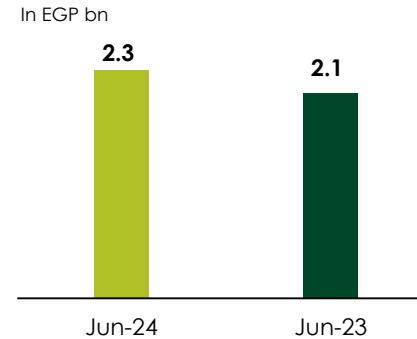
*Excludes Securitized Portfolio principal amount of EGP2,417 million

Factoring

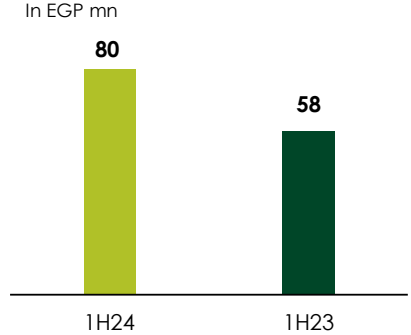
KPIs



Factoring Portfolio



Factoring Revenue

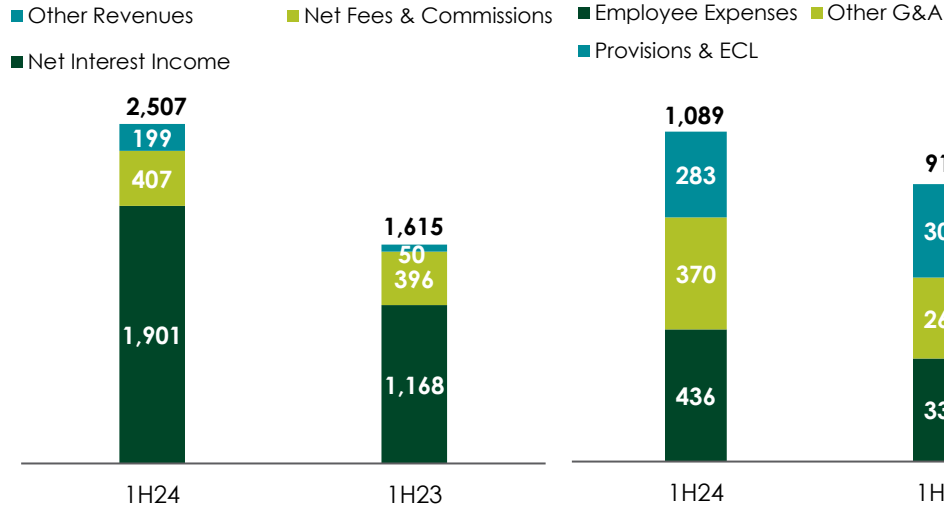


Business Lines Overview

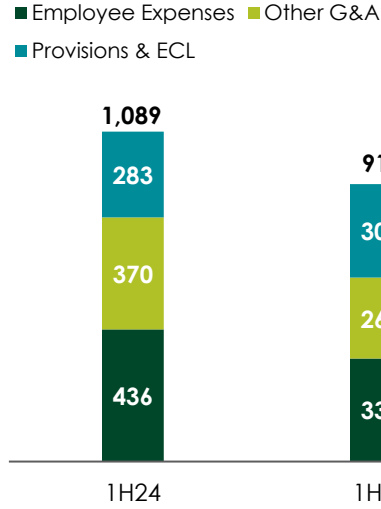
aiBANK Operational and Financial Overview – 1H2024



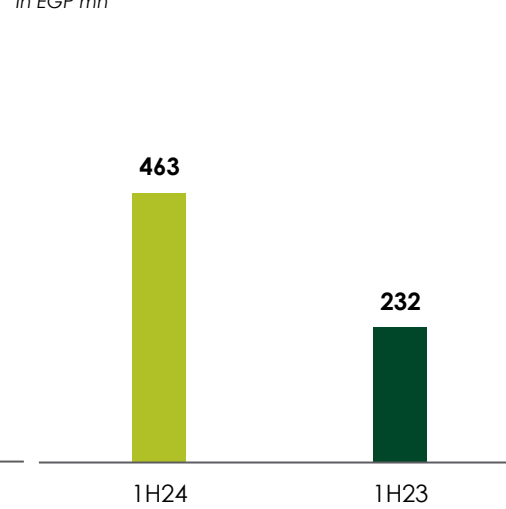
aiBank Net Operating Revenue,
up 55% Y-o-Y
In EGP mn



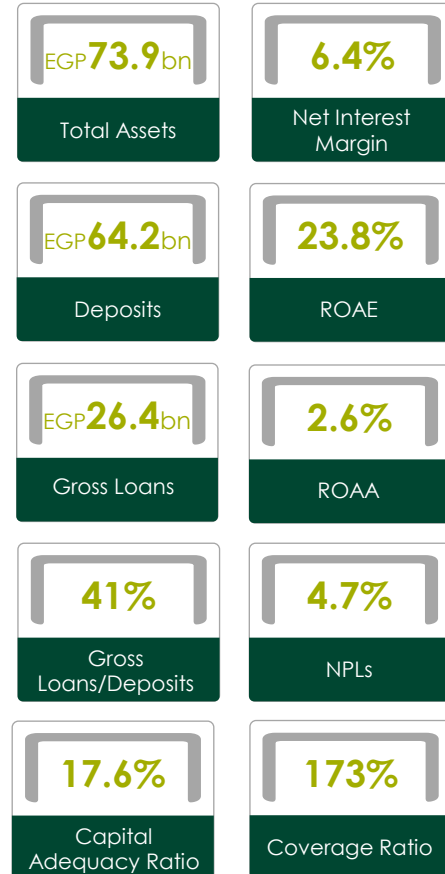
aiBank Operating Expenses,
up 19% Y-o-Y
In EGP mn



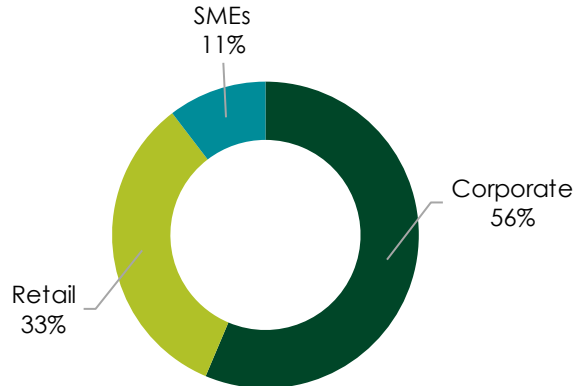
aiBank Net Profit After Tax and Minority,
up 100% Y-o-Y
In EGP mn



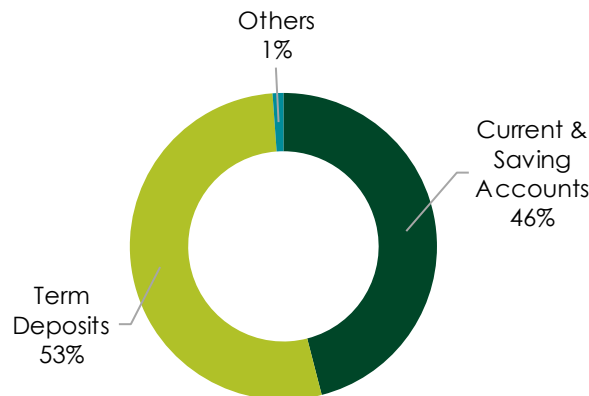
KPIs



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