

EFG Hermes Holding



4Q/FY2019 Results Presentation



Group Overview

Group Performance Highlights

- ≡ Buoyant quarterly set of results reported throughout 2019, underpinned the full year performance; as the Group revenues increased 20% Y-o-Y to EGP4.8 billion in FY19, supported by stronger revenue delivered by the different platforms;
- ≡ The NBFIs platform reported another strong revenues growth for FY19, adding 52% Y-o-Y to EGP1.2 billion in FY19. This was predominately driven by Tanmeyah's outstanding revenue growth, which rose 66% Y-o-Y in FY19 to break the one billion mark.

- ≡ The Sell-side revenues added 9% Y-o-Y to EGP1.5 billion in FY19, driven by a more diversified Brokerage operations with its revenues increasing 16% Y-o-Y to reach EGP1.2 billion mainly on higher revenues generated from KSA, Structured Products, Kuwait, UAE and Frontier. Meanwhile, Investment Banking revenues declined 10% Y-o-Y to EGP328 million, albeit on a more diversified and higher deal count in FY19;
- ≡ The buy-side revenues gained 15% Y-o-Y to EGP624 million in FY19 on Private Equity's exit in 1Q19, with its revenues soaring 133% Y-o-Y to EGP341 million, on performance fees realized from Vortex I & II exit. On the other hand, Asset Management revenues weakened 29% Y-o-Y to EGP283 million, on lower management and incentive fees as Regional AuMs contracted and on weaker markets;
- ≡ Capital markets & treasury revenues, which represents 29% of the Group's revenues in FY19, rose 14% Y-o-Y to EGP1.4 billion in FY19, mainly on higher interest income and realized capital gains.

- ≡ Group operating expenses rose 17% Y-o-Y to EGP3.0 billion in FY19; thus taking employee expenses to operating revenues to 45% in FY19, lower 1% than FY18. The increase in expenses is attributed to higher salaries as Tanmeyah's headcount increased Y-o-Y, higher variable portions of the employee expenses in line with the growing revenues, and higher operating expenses related to the NBFIs generally and Tanmeyah in particular;
- ≡ Group net operating profits reached EGP1.8 billion in FY19, up 26% Y-o-Y. Meanwhile, the Group reported a net profit after tax and minority interest of EGP1.4 billion in FY19, up 36% Y-o-Y; with both the NBFIs and the Investment Bank reporting strong growth in their bottom lines;
- ≡ In light of recent political situation and events in Lebanon, and in our efforts to reflect a prudent stance amid a very fluid situation; EFG Hermes undertook a 36% haircut (FV re-assessment) to its investment in Credit Libanais through OCI in FY19 financial statements. In the coming period, the management will continue to re-assess the situation in Lebanon, and would take any necessary actions thereafter.

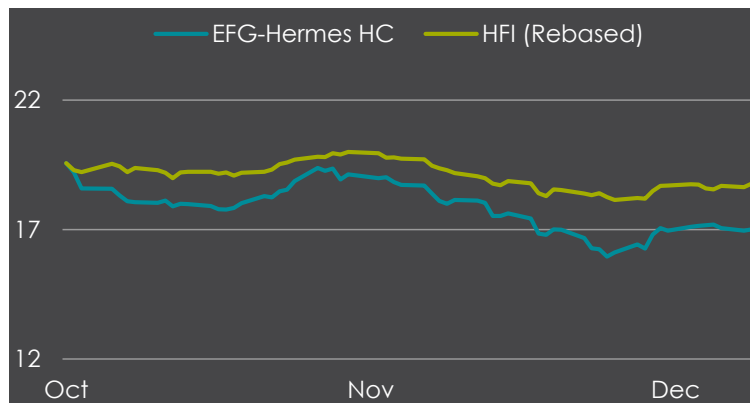
Group Overview

Share Information

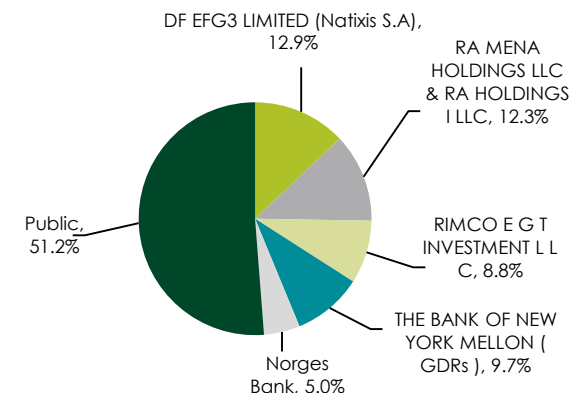
Stock Performance 4Q19

Close **16.97** ▼ **13%** Q-o-Q
 Open **19.43** Hi **19.56** Lo **15.96**
 Average Daily Turnover
EGP13.8 mn ▼ **33%** Q-o-Q
 Market Cap **EGP13,043 mn** Shares **768.6 mn**

Stock Price Performance



Shareholders structure



*Shareholders structure as of 31st December, 2019

Analyst Recommendations Analysis

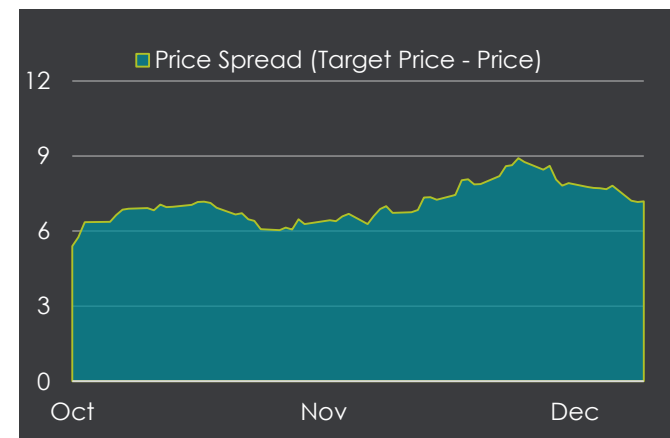
Institution	Recommendation	Target Price	Date
CI Capital	Overweight	25.2	Dec-19
HSBC	Buy	31.6	Nov-19
Beltone	Buy	23.6	Nov-19
HC	Overweight	24.3	Nov-19
Sigma Capital	Buy	23.3	Nov-19
Pharos	overweight	23.5	Aug-19
Rencap	Buy	23.0	Aug-19
Arqaam	Buy	18.9	Dec-19

Consensus Recommendation

Buy 8 100%
Hold 0 0%
Sell 0 0%
Average Target Price EGP 24.17
Spread* EGP 7.20
Potential Upside 42%

* Based on 31st December, 2019 closing price

Price Spread

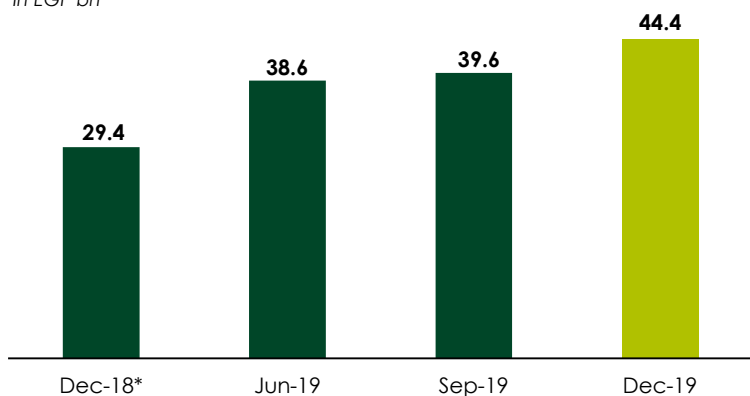


Group Overview

Balance Sheet

Total Assets,
up 51% Y-o-Y

In EGP bn

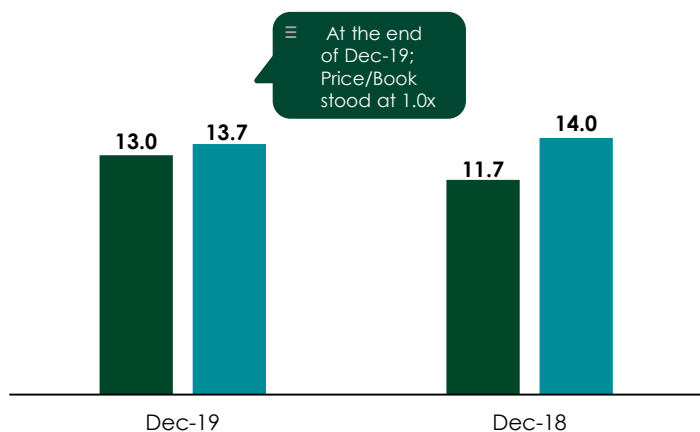


* Dec18 is restated due to changes in accounting standards (IFRS 16)

Total Equity/Market capitalization

In EGP bn

■ Market Capitalization ■ Shareholders' Equity*



* Equity Attributable to Shareholders

EFG Hermes Balance Sheet as at 31st of December 2019

Assets - Liabilities

In EGP million

Cash and Cash Equivalents	12,497
Microfinance Receivables "Tanmeyah"	1,912
Finance Lease Receivables	3,033
Merchant Banking Loans	80
Asset Management Seed Capital	1,563
Private Equity Seed Capital	590
Fixed Assets and Real Estate	730
Clients Investments at FVTPL (Structured Products)	5,087
Payables to Clients at FVTPL (Structured Products)	(5,087)
(Receivables - Payables)	(2,466)
(Other Assets - Other Liabilities)	(2,202)
Goodwill and Other Intangible Assets	999
Trading and AFS Investments	592
Crédit Libanais	754
SODIC	68
Short Term Bonds	(400)
Short & Long term Loans	(3,730)
Minority	(363)
Total	13,658

Group Overview

Main Events in 2019

Vortex Wind Portfolio Divestment

- ≡ Vortex Energy completed the sale of its 49% stake in the Pan-European wind energy portfolio.

Vietnam Partnership

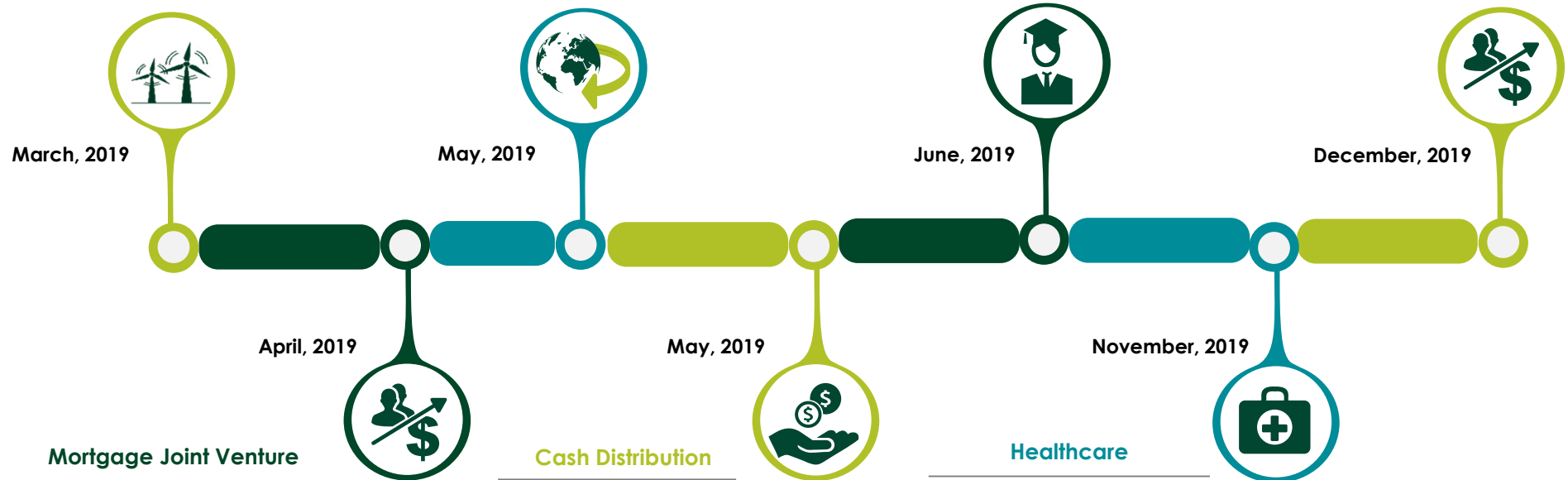
- ≡ EFG Hermes expanded into Vietnam through a partnership agreement with ACBS bank of Vietnam.

Egypt Education Fund

- ≡ The Egypt Education Fund completed its second close, bringing its total commitments to USD133 million.

Insurance Sector Expansion

- ≡ EFG Hermes along with GB Capital entered into a sale and purchase agreement to acquire a majority stake in life insurance player Tokio Marine Egypt Family Takaful.



- ≡ EFG Hermes along with GB Capital and TMG, entered into an agreement to create a mortgage finance joint venture.

- ≡ EFG Hermes distributed cash dividends of EGP0.65 per share.

- ≡ EFG Hermes Private Equity successfully closed the acquisition of 80% stake in United Pharma, a pharmaceutical company in Egypt.

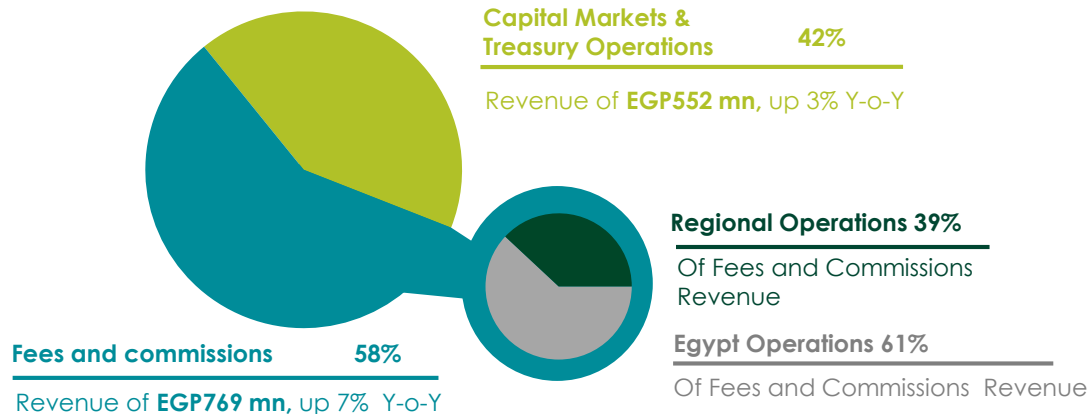


I. Fourth Quarter Results Review – 4Q2019

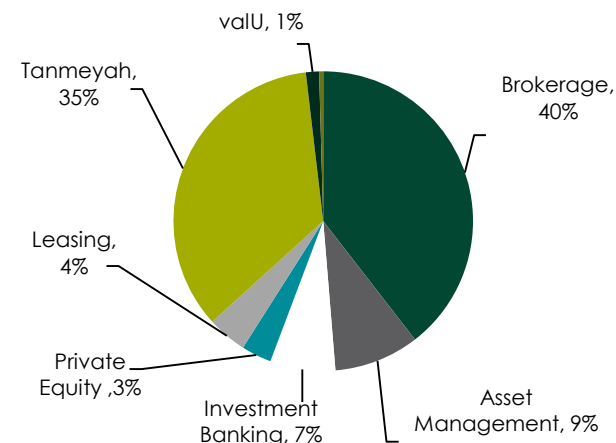
Group Overview

Group Financial Highlights – 4Q2019

EFG Hermes Revenue Breakdown

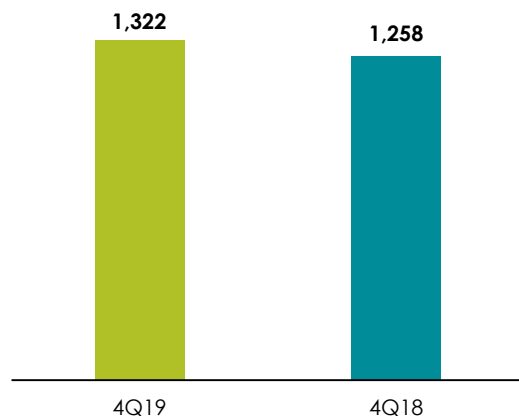


Fees and Commissions Revenue Breakdown



EFG Hermes Operating Revenue, up 5% Y-o-Y

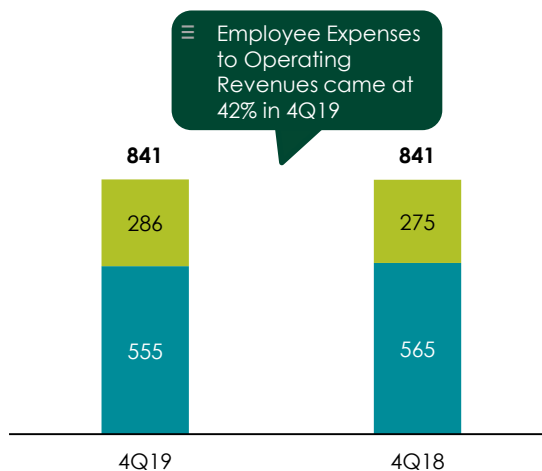
In EGP mn



EFG Hermes Operating Expenses, Flat Y-o-Y

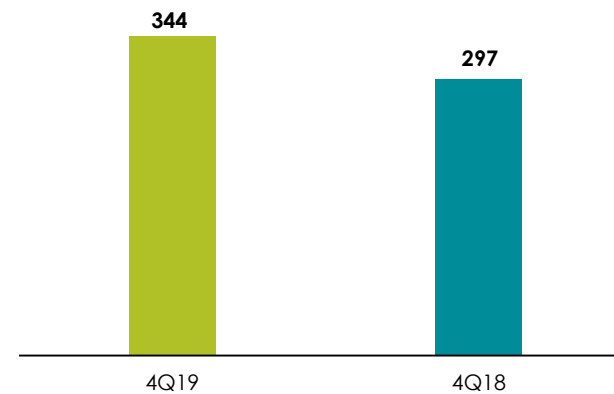
In EGP mn

■ Employees Expense ■ Other Operating Expenses



EFG Hermes Net Profit After Tax and Minority Interest, up 16% Y-o-Y

In EGP mn



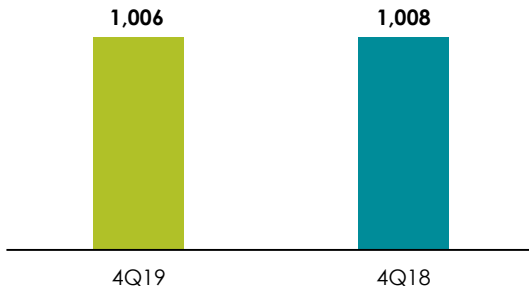
Group Overview

Platforms Financial Highlights – 4Q2019

EFG Hermes Revenue Breakdown by Platform

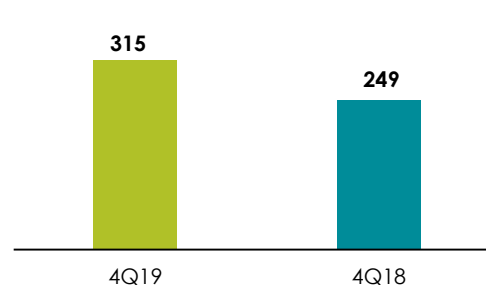
Investment Bank Revenues Flat Y-o-Y

In EGP mn

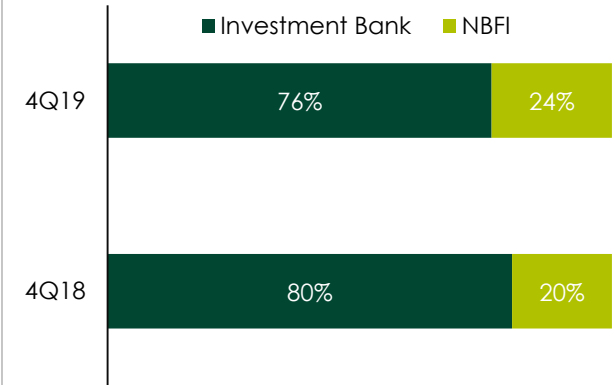


NBFIs Revenues up 26% Y-o-Y

In EGP mn



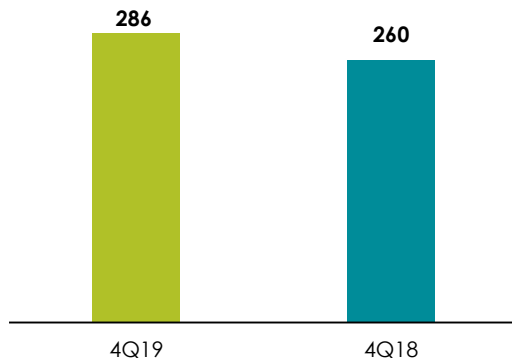
Revenues Contribution by Platform



EFG Hermes NPAT Breakdown by Platform

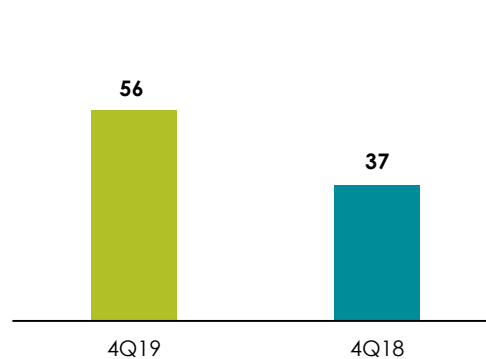
Investment Bank NPAT up 10% Y-o-Y

In EGP mn

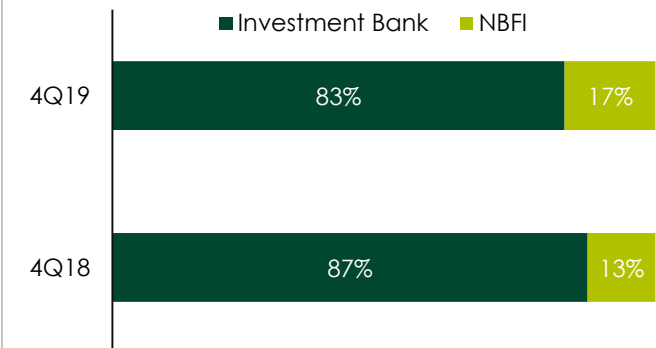


NBFIs NPAT up 55% Y-o-Y

In EGP mn



NPAT Contribution by Platform



Investment Bank Overview

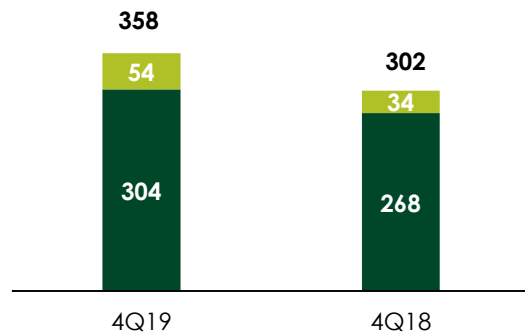
Investment Bank Highlights – 4Q2019

Investment Bank Revenue Breakdown by Platform

Sell-Side Revenues, up 19% Y-o-Y

In EGP mn

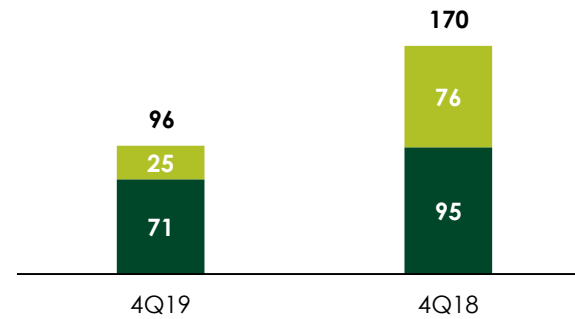
■ Brokerage ■ Investment Banking



Buy-Side Revenues, down 44% Y-o-Y

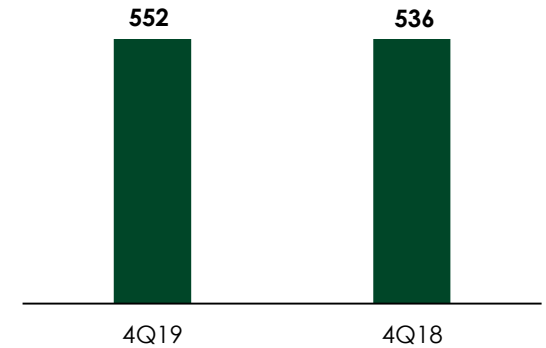
In EGP mn

■ Asset Management ■ Private Equity

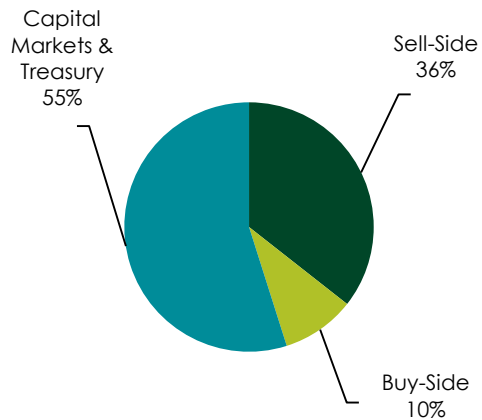


Capital Markets Revenues, up 3% Y-o-Y

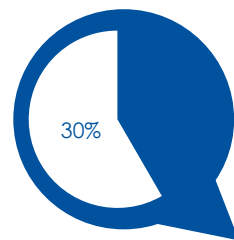
In EGP mn



Revenues Contribution by Platform

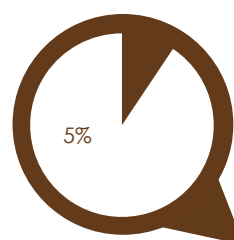


Investment Bank Revenue breakdown



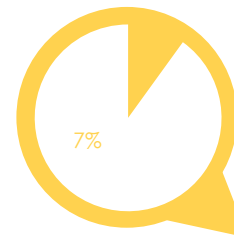
Brokerage

Revenues of **EGP304 mn**, up 13% Y-o-Y



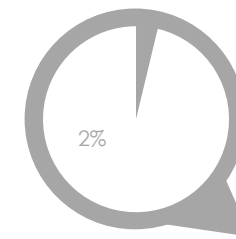
Investment Banking

Revenues of **EGP54 mn**, up 59% Y-o-Y



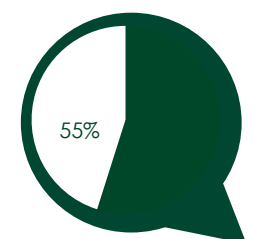
Asset Management

Revenues of **EGP71 mn**, down 25% Y-o-Y



Private Equity

Revenues of **EGP25 mn**, down 67% Y-o-Y



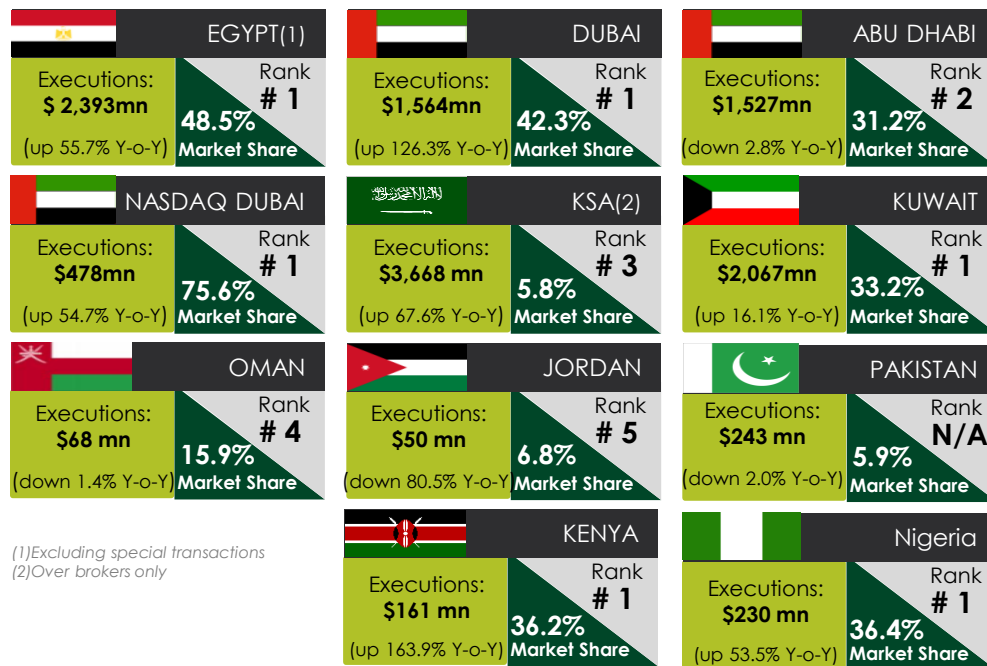
Capital Markets & Treasury Operations

Revenues of **EGP552 mn**, up 3% Y-o-Y

Investment Bank Overview

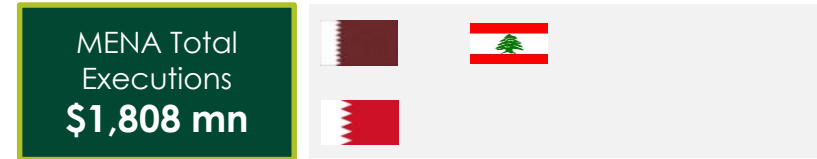
Brokerage Overview –4Q2019

Direct Presence



(1)Excluding special transactions
(2)Over brokers only

Indirect Presence



Average Daily Commissions

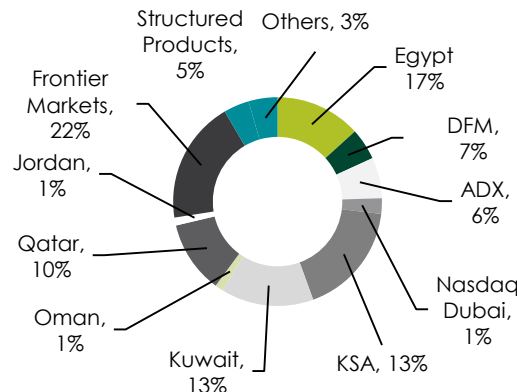
In USD thousand



1Q18 2Q18 3Q18 4Q18 1Q19 2Q19 3Q19 4Q19

*Others including: Qatar, Oman, Lebanon, Jordan, and UK (GDRs)

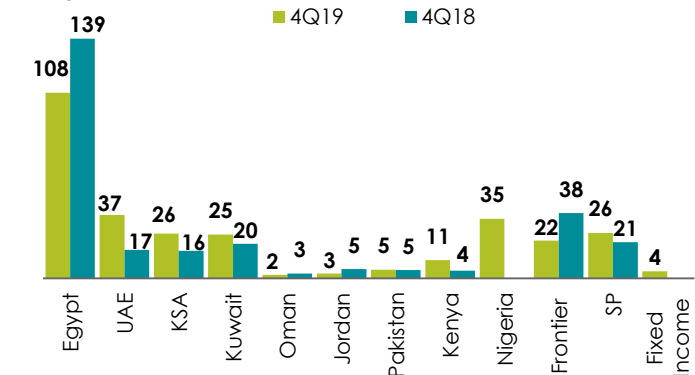
Fees Contribution by Market/Product



*Based on 4Q19 figures

Brokerage Revenue by Country (Operations)

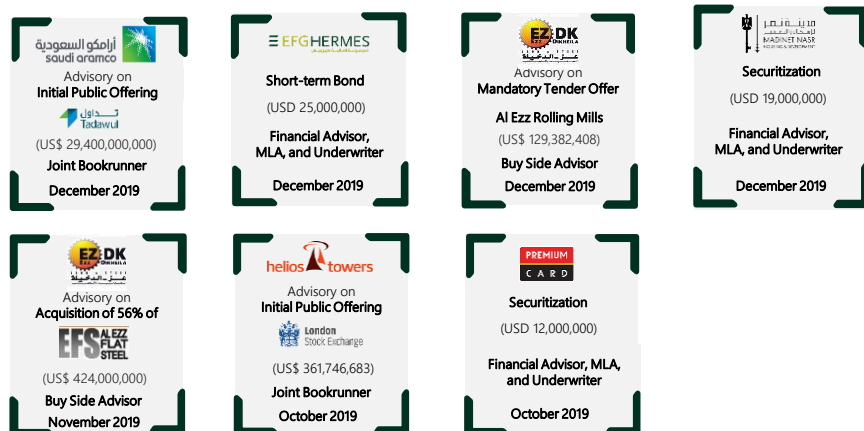
In EGP mn



Investment Bank Overview

IB and PE Overview – 4Q2019

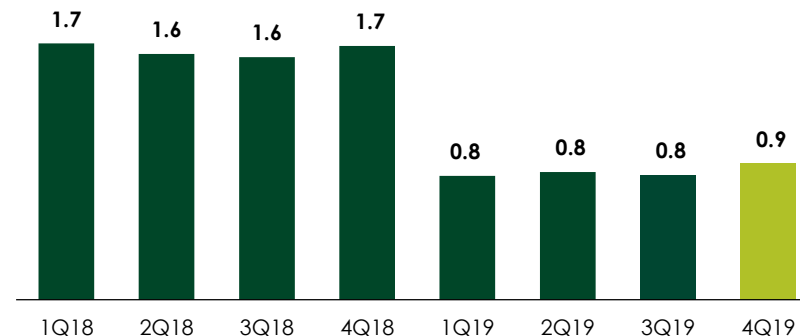
Investment Banking



Private Equity

Private Equity AUMs Evolution

In USD bn

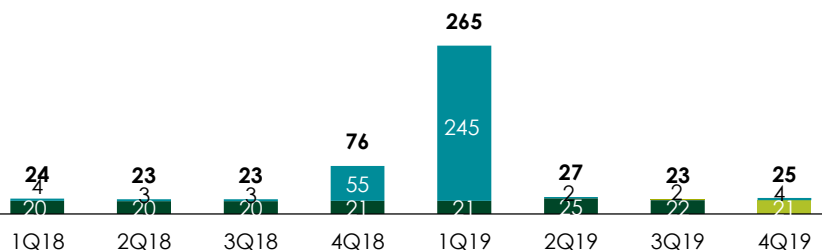


- ≡ In 4Q19, EFG Hermes Investment Banking division successfully advised on Seven transactions worth an aggregate value of USD30.4 billion;
- ≡ The team completed 2 IPOs in 4Q19 including: The USD29.4 million IPO of Saudi Aramco on the Tadawul stock Exchange, and the USD361.7 million initial public offering of Helios Towers on the London Stock Exchange;
- ≡ On the M&A front, the team advised Al Ezz Dekheila Steel on: The mandatory tender offer (MTO) to acquire 100% of Ezz Rolling Mills for USD424.0 million, and the acquisition of a 56% stake in Ezz Flat Steel worth USD129.4 million;
- ≡ On the debt front, the DCM team advised on 3 deals including: Short term securitization issuance for Premium Card worth USD12 million, the first short-term bond issuance in Egypt on behalf of Hermes Securities Brokerage amounting to USD25 million, and the issuance of a securitization bond for MNHD worth USD19 million.
- ≡ Vortex Solar's EBITDA reached c.GBP5 million in 4Q19, overachieving its budget;
- ≡ The Egypt Education fund completed its 3rd investment in the Egyptian market in 4Q19 through the acquisition of a majority stake in Option Travel;
- ≡ In November 2019, EFG Hermes Private Equity successfully closed the acquisition of 80% of United Pharma, a pharmaceutical company with operations in the medical solutions sector in Egypt.

Private Equity Revenue

In EGP mn

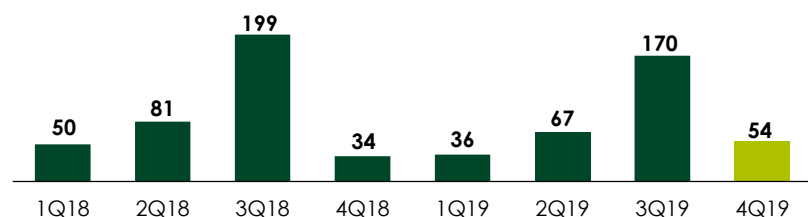
■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees, upfront fees and other revenues

Investment Banking Revenue

In EGP mn



Investment Bank Overview

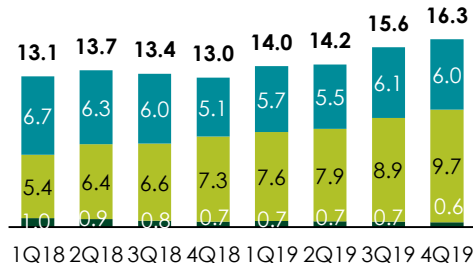
Asset Management Overview – 4Q2019

Egypt Asset Management

Assets Under Management

In EGP bn

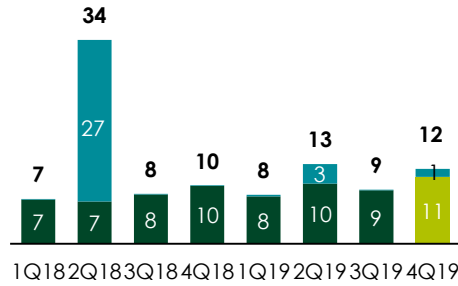
- Portfolios
- Money Market & Fixed Income
- Egypt Equity Funds



Revenue Breakdown

In EGP mn

- Management Fees
- Other Fees*



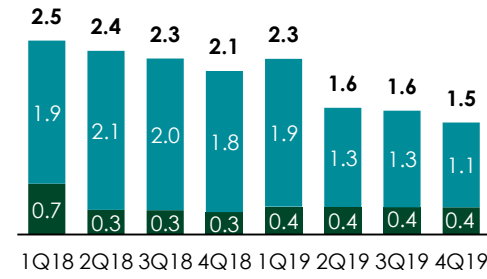
* Other Fees include incentive fees and other revenues

Regional Asset Management "FIM"

Assets Under Management

In USD bn

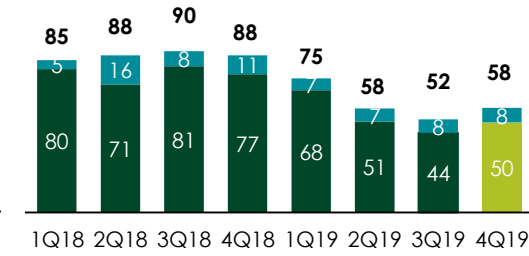
- Regional Portfolios
- Regional Funds



Revenue Breakdown

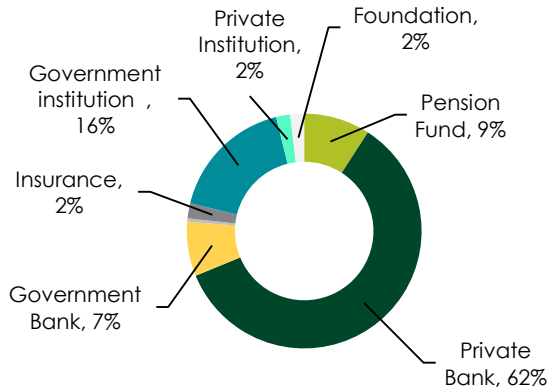
In EGP mn

- Management Fees
- Other Fees*



* Other Fees include incentive fees and other revenues

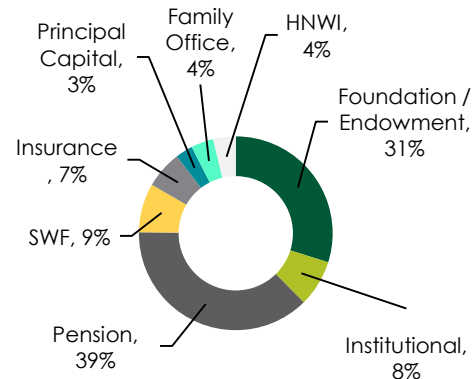
AuMs Breakdown by Investor Type



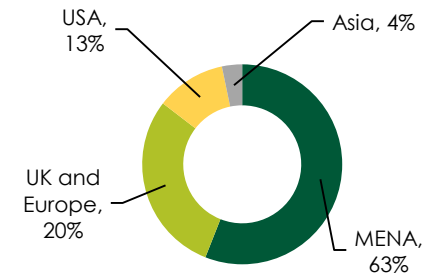
AuMs Breakdown by Region



AuMs Breakdown by Investor Type



AuMs Breakdown by Region

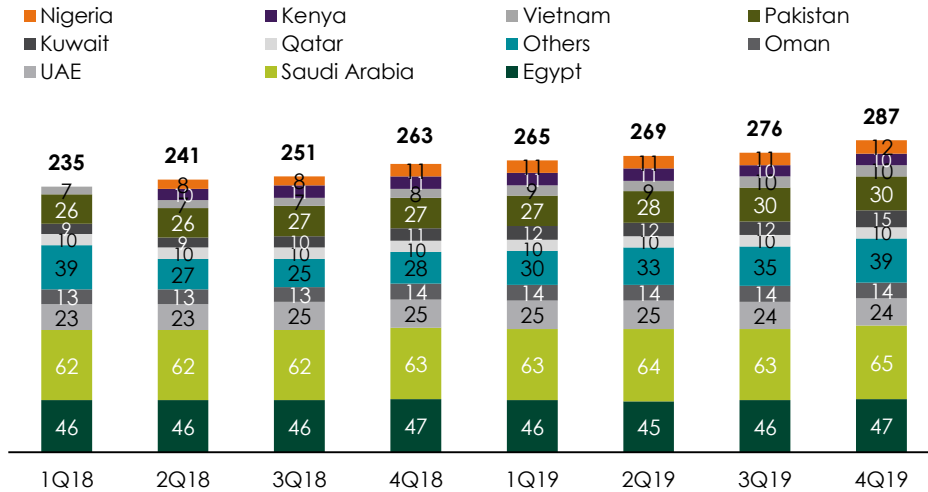


Investment Bank Overview

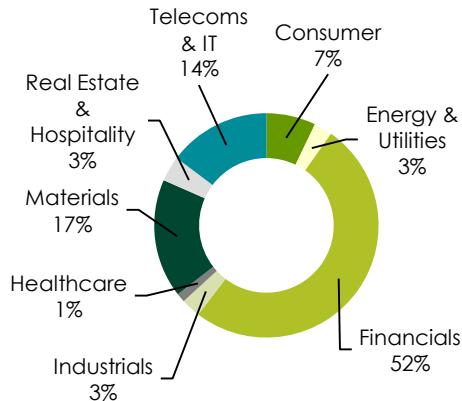
Research Overview – 4Q2019

Research Coverage Universe

Number of Companies



Research coverage by Sector



- ≡ In 4Q19, the team added one new country, Sri Lanka, to the coverage. Whereas the team now covers the four leading banks in the country and Ceylon Tobacco;
- ≡ Furthermore, the team expanded MENA banks coverage, after initiating coverage of the Kuwaiti Islamic banking sector (Bouyban, KIB, and Warba banks) and QNB Al Ahli Bank in Egypt;
- ≡ Lastly, the team initiated coverage on Nestle Nigeria – a key consumer stock in Nigeria. This takes Research the active coverage universe to 287 stocks by the end of 2019.

Awards/Rankings



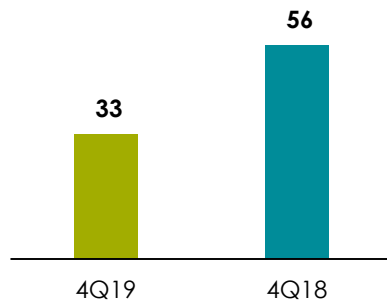
NBFIs Overview

NBFIs Financial Highlights – 4Q2019

NBFIs Revenue Breakdown by Platform

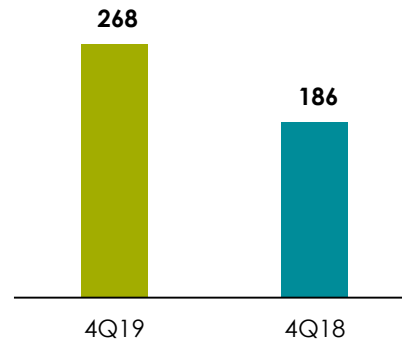
Leasing Revenues,
down 41% Y-o-Y

In EGP mn



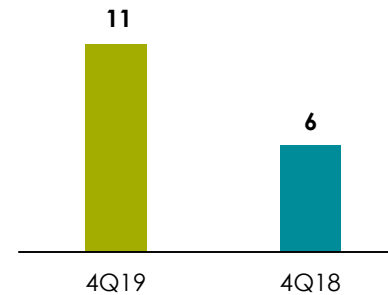
Tanmeyah Revenues,
up 45% Y-o-Y

In EGP mn



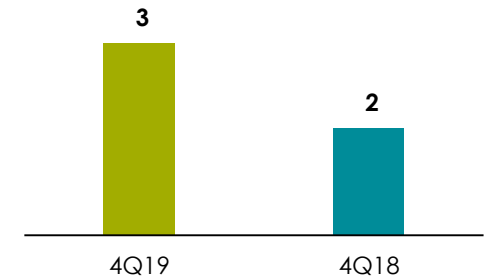
valU Revenues,
up 95% Y-o-Y

In EGP mn

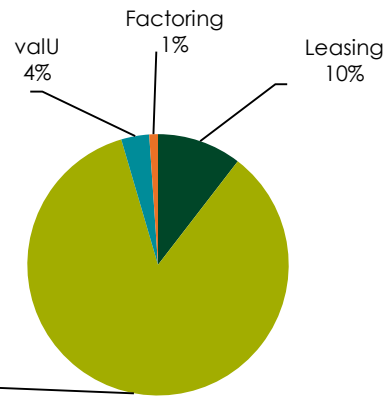


Factoring Revenues,
up 78% Y-o-Y

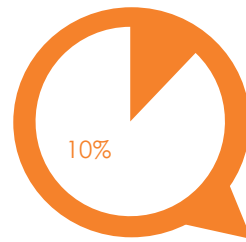
In EGP mn



NBFIs Revenues Contribution

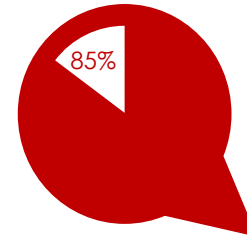


NBFIs Revenue breakdown



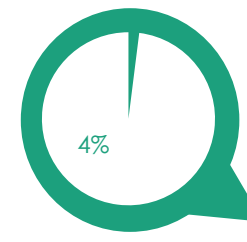
Leasing

Revenues of **EGP33 mn,**
down 41%Y-o-Y



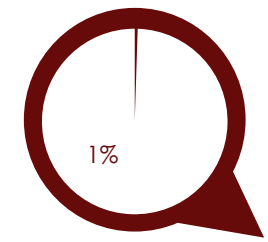
Tanmeyah

Revenues of **EGP268 mn,**
up 45% Y-o-Y



valU

Revenues of **EGP11 mn**
up 95% Y-o-Y



Factoring

Revenues of **EGP3 mn,**
up 78% Y-o-Y

NBFIs Overview

Leasing and Tanmeyah Operational and Financial Overview – 4Q2019

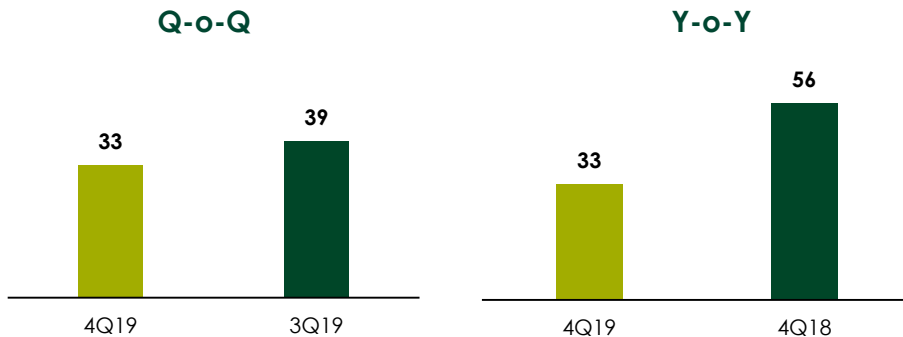


KPIs

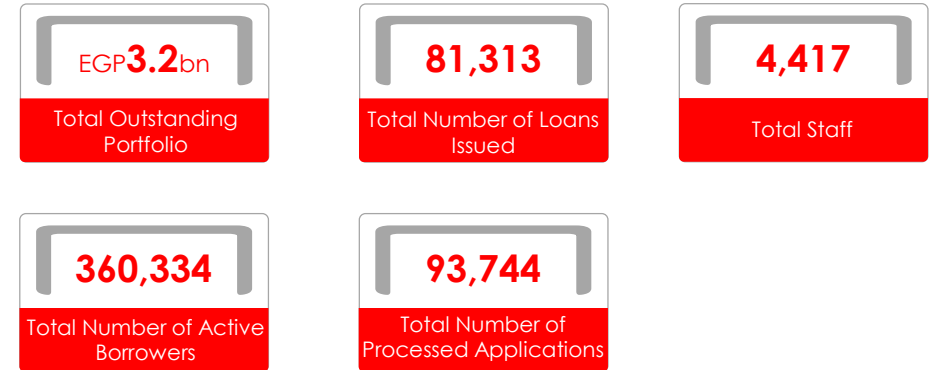


Leasing Revenue

In EGP mn

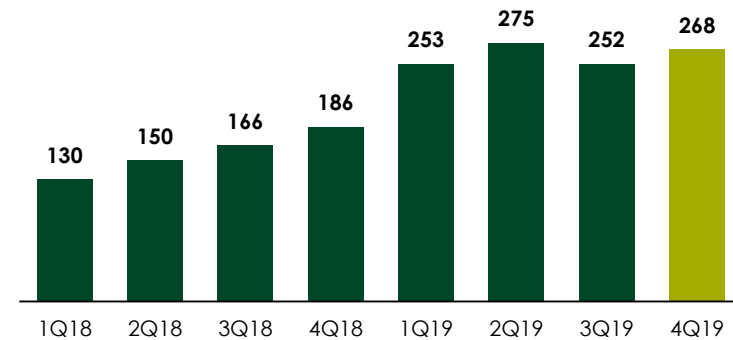


KPIs



Micro-Finance Revenue

In EGP mn

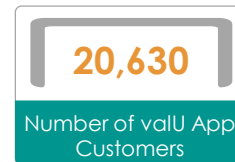
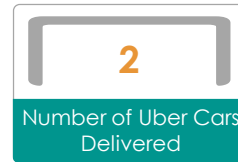
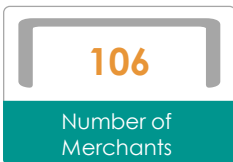
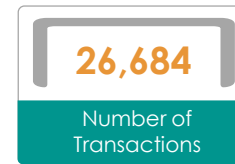
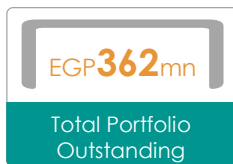


NBFIs Overview

valU Operational and Financial Overview – 4Q2019

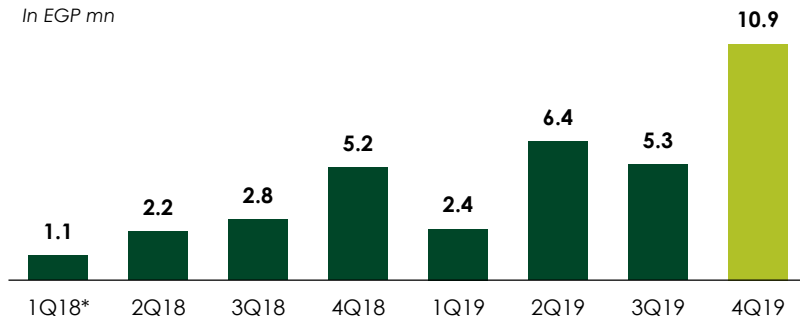


KPIs



valU Revenue

In EGP mn



* Launched in January 2018

Cairo, Alexandria, Hurghada,
Tanta, Mansoura & Portsaid
Existing Governorates

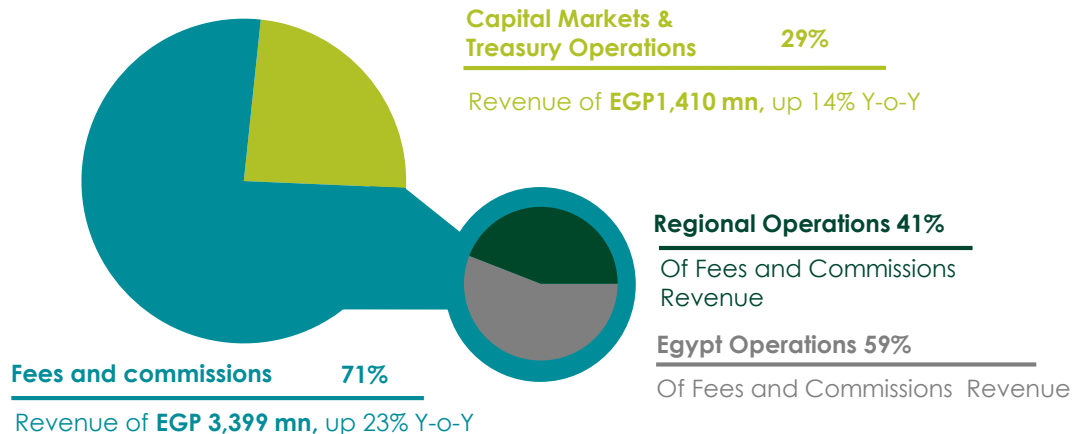


II. Full year Results Review – FY2019

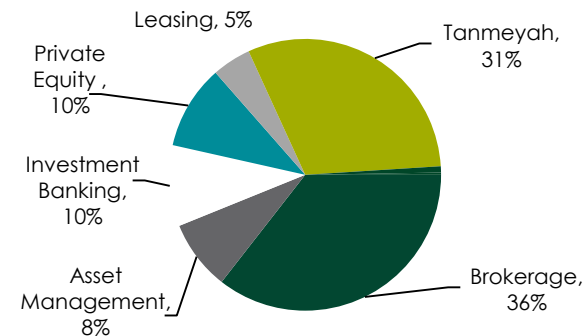
Group Overview

Group Financial Highlights – FY2019

EFG Hermes Revenue Breakdown

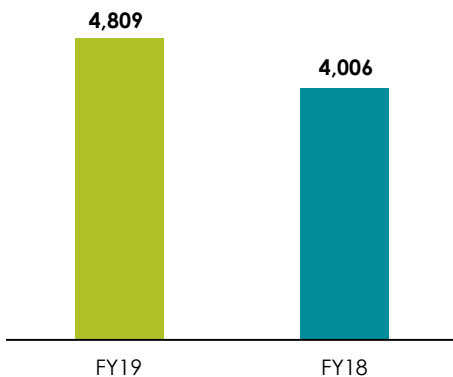


Fees and Commissions Revenue Breakdown



EFG Hermes Operating Revenue, up 20% Y-o-Y

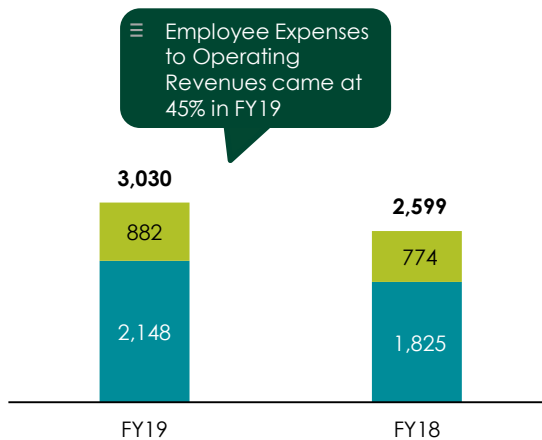
In EGP mn



EFG Hermes Operating Expenses, up 17% Y-o-Y

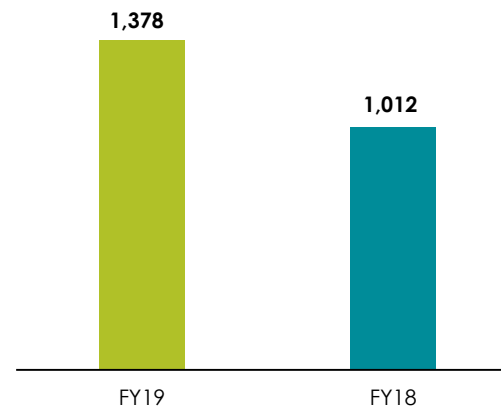
In EGP mn

■ Employees Expense ■ Other Operating Expenses



EFG Hermes Net Profit After Tax and Minority Interest, up 36% Y-o-Y

In EGP mn



Group Overview

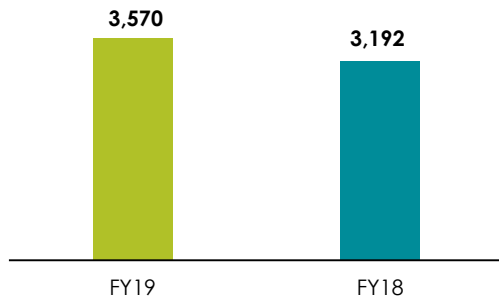
Platforms Financial Highlights – FY2019

EFG Hermes Revenue Breakdown by Platform

Investment Bank Revenues

up 12% Y-o-Y

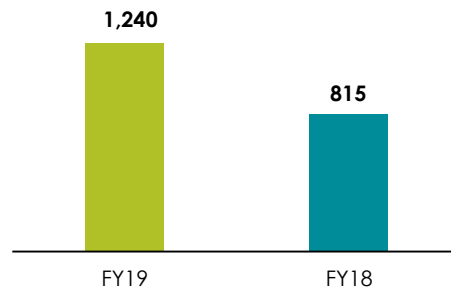
In EGP mn



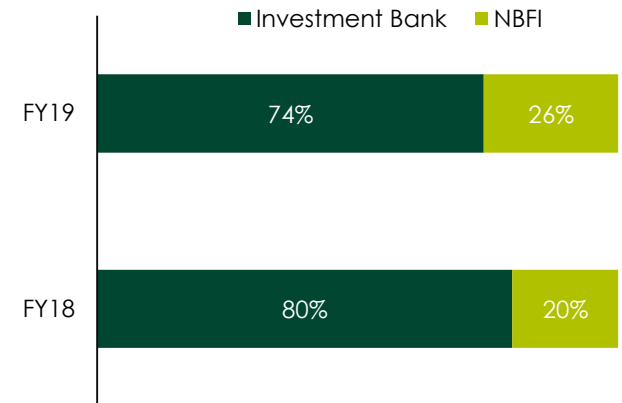
NBFIs Revenues

up 52% Y-o-Y

In EGP mn



Revenues Contribution by Platform

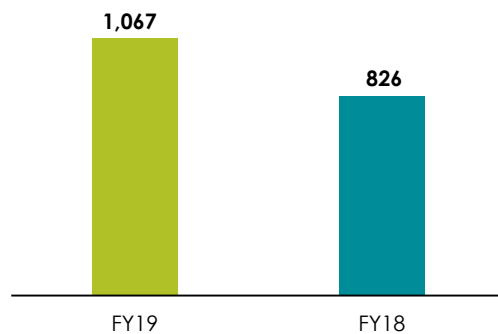


EFG Hermes NPAT Breakdown by Platform

Investment Bank NPAT

up 29% Y-o-Y

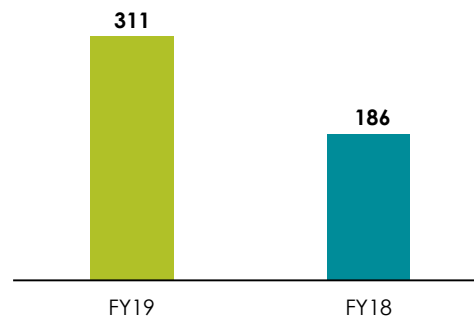
In EGP mn



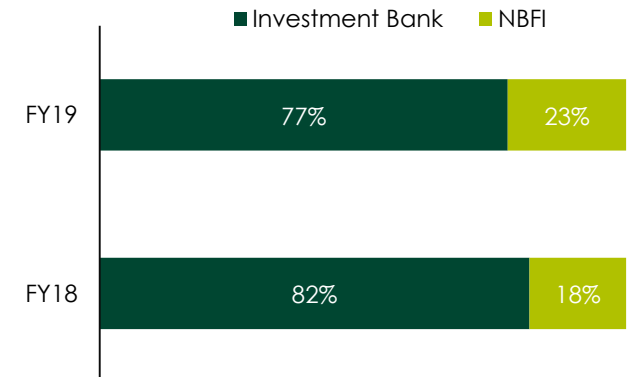
NBFIs NPAT

up 67% Y-o-Y

In EGP mn



NPAT Contribution by Platform



Investment Bank Overview

Investment Bank Highlights – FY2019

Investment Bank Revenue Breakdown by Platform

Sell-Side Revenues, up 9% Y-o-Y

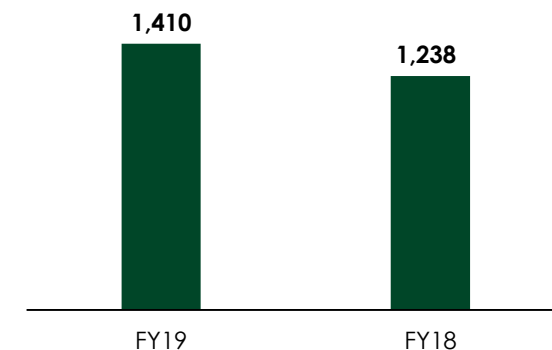
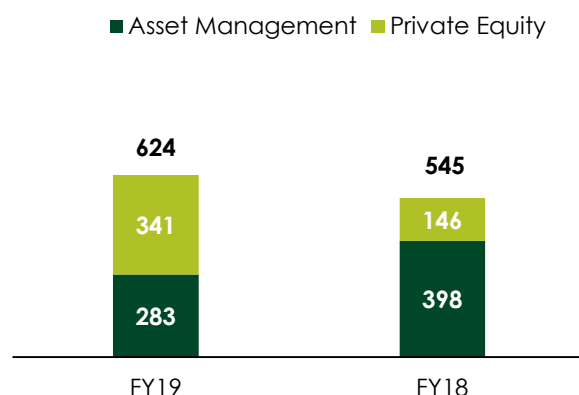
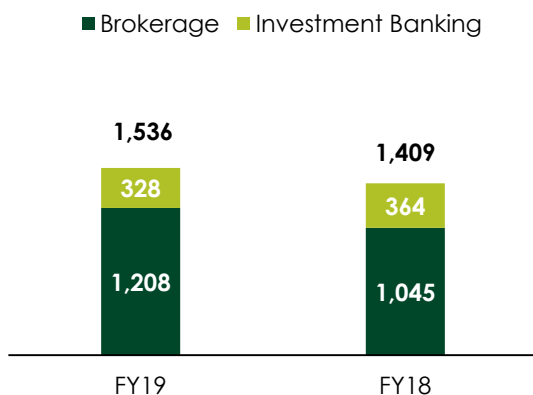
In EGP mn

Buy-Side Revenues, up 15% Y-o-Y

In EGP mn

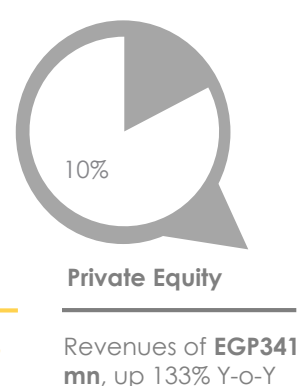
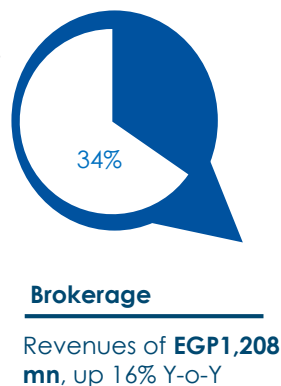
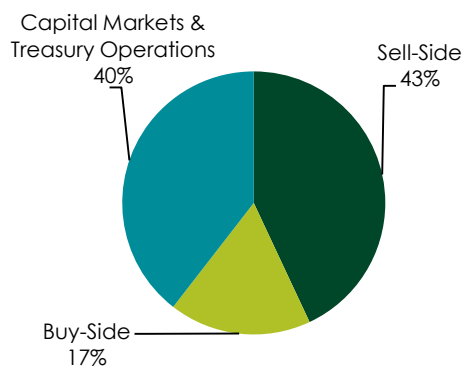
Capital Markets Revenues, up 14% Y-o-Y

In EGP mn



Revenues Contribution by Platform

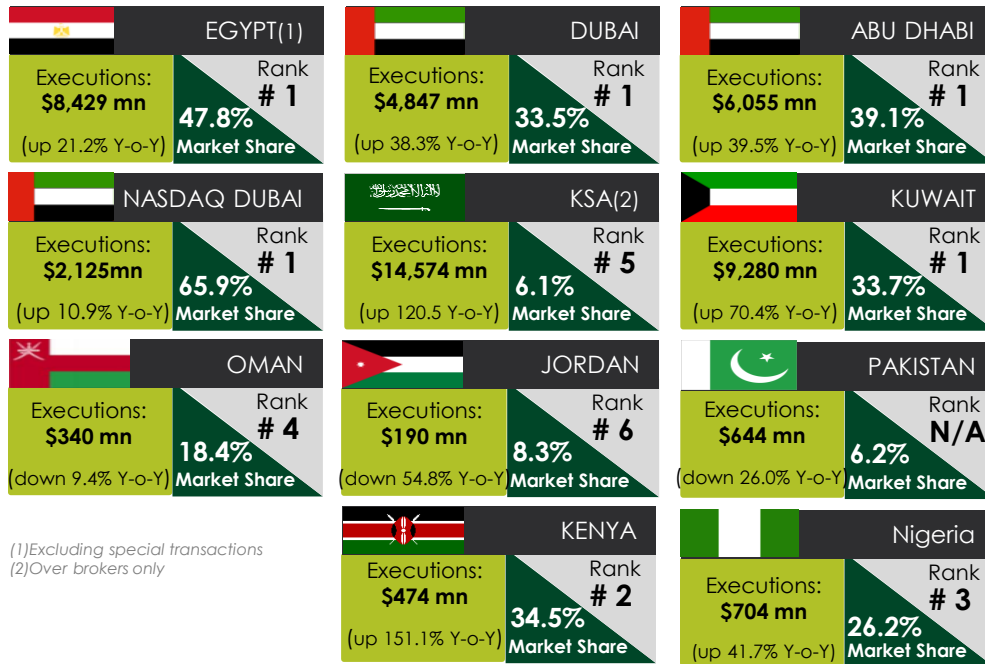
Investment Bank Revenue breakdown



Business Lines Overview

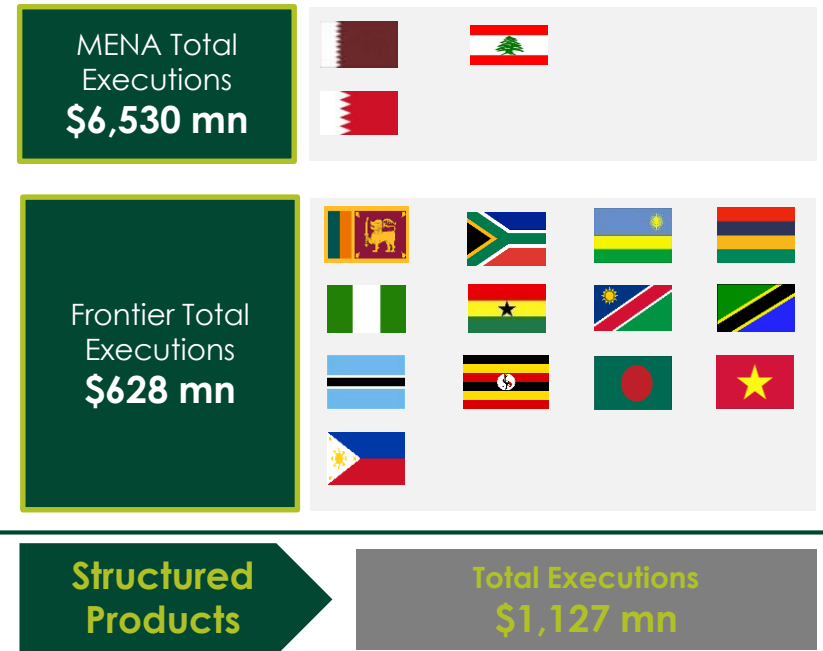
Brokerage Operational and Financial Overview –FY2019

Direct Presence



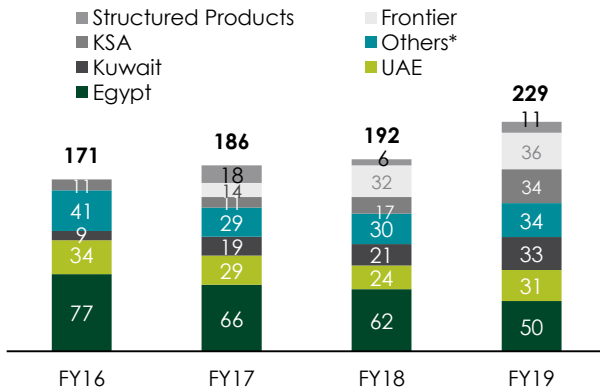
(1)Excluding special transactions
(2)Over brokers only

Indirect Presence



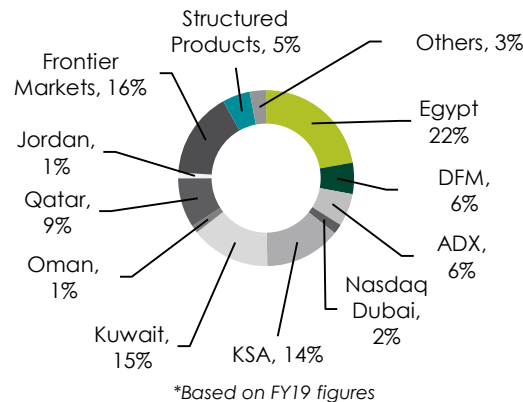
Average Daily Commissions

In USD thousand



*Others including; Qatar, Oman, Lebanon, Jordan, and UK (GDRs)

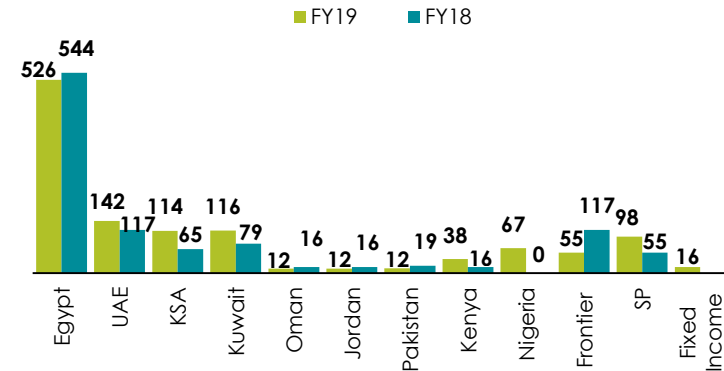
Fees Contribution by Market/Product



*Based on FY19 figures

Brokerage Revenue by Country (Operations)

In EGP mn



Business Lines Overview

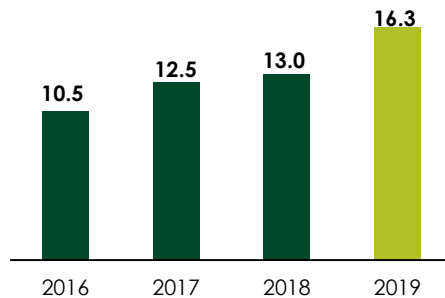
AM and PE Operational and Financial Overview – FY2019

Asset Management

Asset Management AuMs Evolution

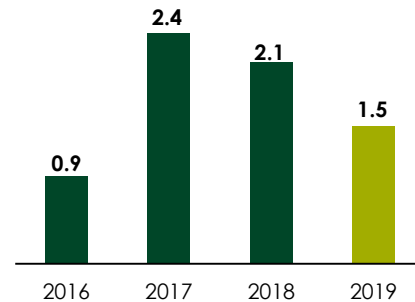
Egypt

In EGP bn



Regional

In USD bn

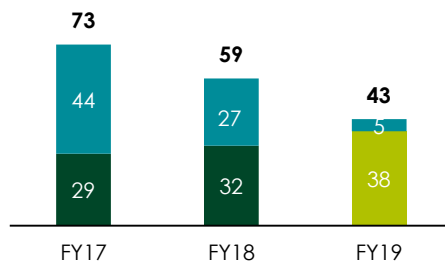


Asset Management Revenue

Egypt

In EGP mn

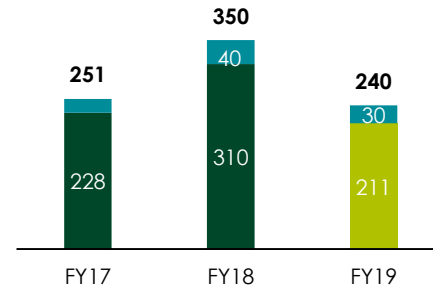
■ Management Fees ■ Other Fees*



Regional

In EGP mn

■ Management Fees ■ Other Fees*



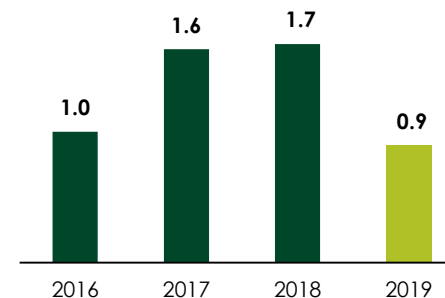
* Other Fees includes incentive fees and other revenues

* Other Fees includes incentive fees and other revenues

Private Equity

Private Equity AuMs Evolution

In USD bn

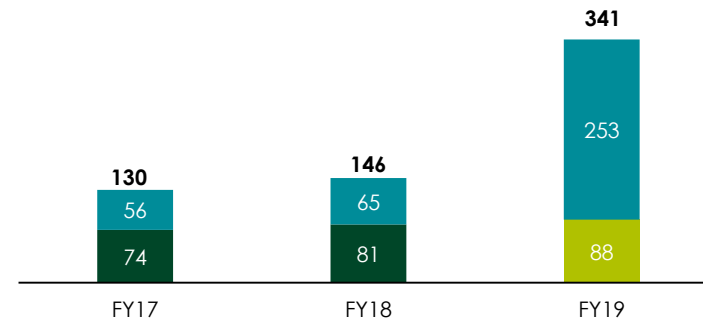


- ≡ For FY19, Vortex Solar's EBITDA reached c.GBP39 million, overachieving its budget.
- ≡ The Egypt Education Fund size reached USD133 million in FY19, with the platform's student base currently includes 5 schools with a total capacity of C.9K students.
- ≡ Vortex Energy completed the sale of its 49% stake in the wind portfolio.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*


















* Other Fees includes incentive fees, upfront fees and other revenues

Business Lines Overview

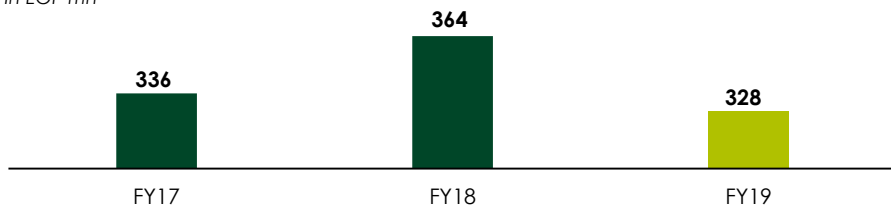
IB Operational and Financial Overview- FY2019

Investment Banking

 <p>أرامكو السعودية saudi aramco</p> <p>Advisory on Initial Public Offering</p> <p>تداول Tadavul</p> <p>(US\$ 29,400,000,000)</p> <p>Joint Bookrunner</p> <p>December 2019</p>	 <p>Short-term Bond</p> <p>(USD 25,000,000)</p> <p>Financial Advisor, MLA, and Underwriter</p> <p>December 2019</p>	 <p>Advisory on Mandatory Tender Offer</p> <p>Al Ezz Rolling Mills</p> <p>(US\$ 129,382,408)</p> <p>Buy Side Advisor</p> <p>December 2019</p>	 <p>Securitization</p> <p>(USD 19,000,000)</p> <p>Financial Advisor, MLA, and Underwriter</p> <p>December 2019</p>	 <p>Advisory on Acquisition of 56% of</p> <p>EFS AL EZZ FLAT STEEL</p> <p>(US\$ 424,000,000)</p> <p>Buy Side Advisor</p> <p>November 2019</p>	 <p>Advisory on Accelerated Equity Offering</p> <p>(US\$ 40,705,703)</p> <p>Lead Manager & Sole Bookrunner</p> <p>September 2019</p>
 <p>Advisory on Initial Public Offering</p> <p>(US\$ 99,324,000)</p> <p>Sole Global Coordinator & Bookrunner</p> <p>August 2019</p>	 <p>Advisory on Accelerated Equity Offering</p> <p>(US\$ 96,877,985)</p> <p>Lead Manager & Sole Bookrunner</p> <p>August 2019</p>	 <p>Advisory on Accelerated Equity Offering</p> <p>(US\$ 157,879,518)</p> <p>Lead Manager & Sole Bookrunner</p> <p>July 2019</p>	 <p>Securitization</p> <p>(US\$ 362,507,099)</p> <p>Financial Advisor, Arranger</p> <p>July 2019</p>	 <p>Advisory on Mandatory Tender Offer</p> <p>(US\$ 590,000,000)</p> <p>Corporate Broker</p> <p>July 2019</p>	 <p>Advisory on Initial Public Offering</p> <p>(US\$ 748,800,000)</p> <p>Joint Bookrunner</p> <p>May 2019</p>
 <p>Advisory on the acquisition of 49% of</p> <p>CORE</p> <p>Through a JV with HASSANA</p> <p>(US\$ 315,997,717)</p> <p>Joint Financial Advisor</p> <p>May 2019</p>	 <p>Securitization (First Issuance)</p> <p>(US\$ 30,000,000)</p> <p>Financial Advisor, MLA and Underwriter</p> <p>April 2019</p>	 <p>Advisory on Accelerated Equity Holding</p> <p>(US\$ 98,808,840)</p> <p>Sole Bookrunner</p> <p>March 2019</p>	 <p>Advisory on Sale of 100% Stake in El Minya White Cement Plant</p> <p>(US\$ 38,796,640)</p> <p>Sell Side Advisor</p> <p>February 2019</p>	 <p>Advisory on Initial Public Offering</p> <p>London Stock Exchange</p> <p>(US\$ 361,746,683)</p> <p>Joint Bookrunner</p> <p>October 2019</p>	 <p>Debt Arrangement</p> <p>(US\$ 5,000,000)</p> <p>Lead Arranger</p> <p>June 2019</p>
 <p>Securitization</p> <p>(USD 12,000,000)</p> <p>Financial Advisor, MLA, and Underwriter</p> <p>October 2019</p>	 <p>Advisory on Divestment of Non Core Assets</p> <p>(US\$ 21,000,000)</p> <p>June 2019</p>	 <p>Advisory on Initial Public Offering</p> <p>Stock Exchange</p> <p>(US\$ 428,783,630)</p> <p>Joint Bookrunner</p> <p>May 2019</p>	<p>≡ EFG Hermes' investment banking division successfully concluded 22 equity, M&A, and debt transactions in FY19 worth an aggregate value of c.USD34 billion.</p>		

Investment Banking Revenue

In EGP mn



Awards/Rankings



EMEA Finance

Deal Maker of the year
Best Equity House (MENA)
Best M&A House (MENA)
Best IPO in Africa (CIRA)
Best M&A Advisory (EFG Hermes/GEMS-TMG)
Best Securitization in Africa (EFG Hermes Leasing)
CEO of the year- Karim Awad
Best Asset Manager in Africa
Best Asset Manager in Egypt
Best Broker in Egypt
Best Equity Houses in Egypt



AFE Annual Conference

Highest value of shares traded DFM
Highest value of shares traded ADX
Highest value of shares traded Bursa Kuwait
Highest value of shares traded EGX



Global Finance

Best Investment Bank in MENA
Best Investment Bank in Egypt
Best Equity bank in Africa
Best Investment Bank in Middle East Region



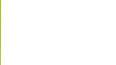
Extel Survey

1st Research House in Frontier Markets
2nd Research House in MENA Region



Euromoney

Best Investment Bank in MENA
Best Investment Bank in Egypt



Terrapin Seamless Award

MENA Fintech innovation of the year (valu)



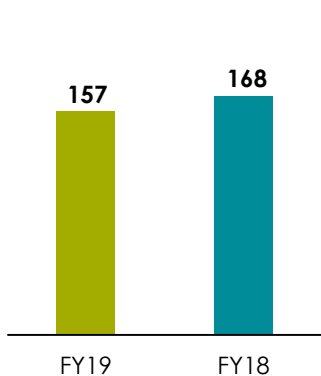
NBFIs Overview

NBFIs Financial Highlights – FY2019

EFG Hermes Revenue Breakdown by Platform

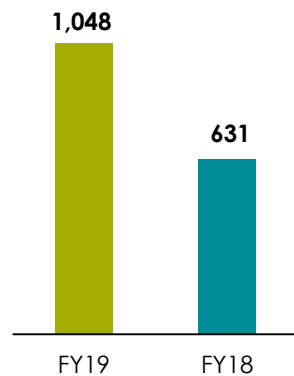
Leasing Revenues,
down 6% Y-o-Y

In EGP mn



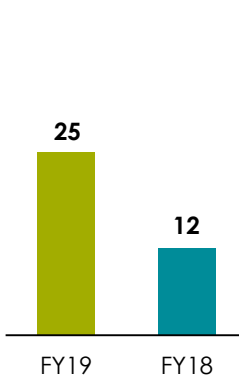
Tanmeyah Revenues,
up 66% Y-o-Y

In EGP mn



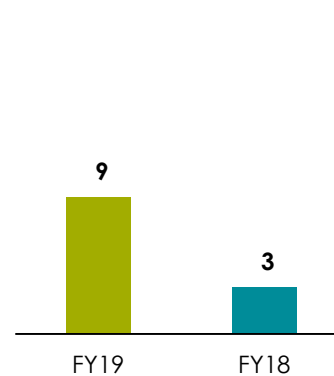
valU Revenues,
up 111% Y-o-Y

In EGP mn



Factoring Revenues*,
up 195% Y-o-Y

In EGP mn



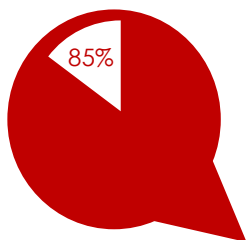
*Factoring business launched in 4Q18

NBFIs Revenue breakdown



Leasing

Revenues of **EGP157 mn**, down 6% Y-o-Y



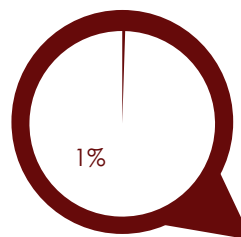
Tanmeyah

Revenues of **EGP1,048 mn**, up 66% Y-o-Y



valU

Revenues of **EGP25 mn**, up 111% Y-o-Y



Factoring

Revenues of **EGP9 mn**, up 195% Y-o-Y

Operational Performance

EGP **7.4** billion

NBFIs Outstanding Portfolio

EGP **311** million

Net Profit After Tax

EGP **1.2** billion

Equity

25%

Return on Equity

NBFIs Overview

Leasing and Tanmeyah Operational and Financial Overview – FY2019



KPIs

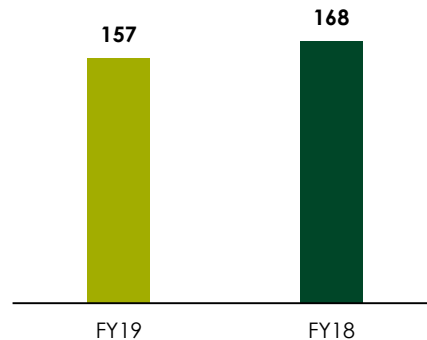


Market Share- FY2019

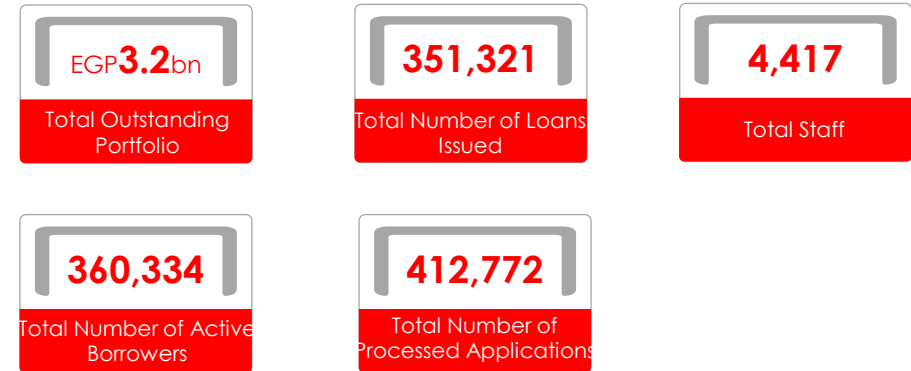
Company	Market Share
1 Techno lease	18.3%
2 Corplease	14.6%
3 GB Lease	7.9%
4 BM Lease	5.5%
5 Global Leasing	5.5%
6 QNB Leasing	5.1%
7 Cairo Lease	4.9%
8 AT Lease	4.8%
9 EFG Hermes Leasing	4.5%
10 Incolease	4.0%

Leasing Revenue

In EGP mn

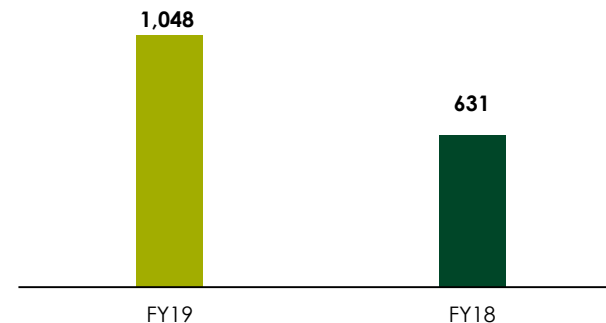


KPIs



Micro-Finance Revenue

In EGP mn

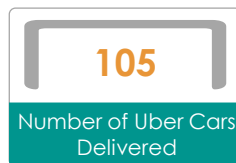
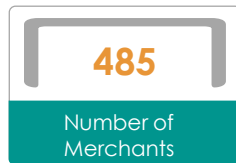
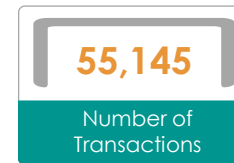


NBFIs Overview

valU Operational and Financial Overview – FY2019

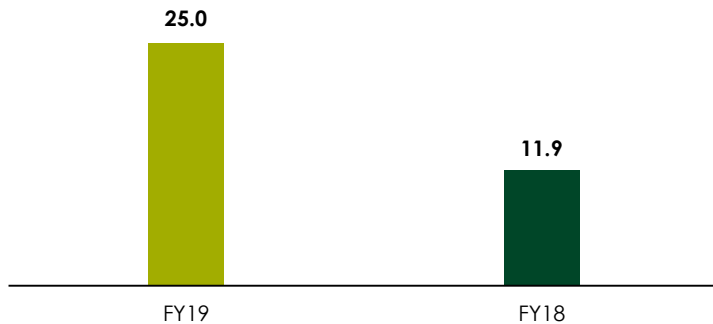


KPIs



valU Revenue

In EGP mn



Cairo, Alexandria, Hurghada,
Tanta, Mansoura & Portsaid
Existing Governorates

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EFG Hermes 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 3,843,091,115