



EFG Holding

4Q2023/FY2023 Results Presentation



- ⇒ EFG Holding had a good year, with a 34% Y-o-Y increase in revenues to reach its highest level ever at EGP14.7 billion in FY23, driven by enhanced Brokerage commissions, primarily from the Egyptian operations and unrealized gains on investments. Additional contributing lines of business included Asset Management's strong increase in incentive fees primarily from FIM Partners noting that AM Egypt although of smaller magnitude also had a good year, Private Equity's management fees growth, a continued upward trajectory in Valu's revenues driven by its outstanding growth, and aiBANK's notable top-line growth;
- ⇒ The Group operating expenses (including provisions & ECL) rose 35% Y-o-Y to EGP9.8 billion, on higher employee expenses and other G&A particularly at EFG Hermes, followed by aiBANK; and higher provisions and ECL across EFG Finance lines of business and aiBANK;
- ⇒ EFG Holding net profit rose 47% Y-o-Y to EGP3.2 billion in FY23, driven primarily by Brokerage, Asset Management, Valu and aiBANK growth in profitability. Meanwhile, the Group net profit after tax and minority interest came at EGP2.5 billion, up 39% Y-o-Y;

- ⇒ EFG Hermes had a strong year, with its revenues rising 32% Y-o-Y to EGP8.1 billion in FY23, driven primarily by its core operations, the sell-side and the buy-side. Moreover, Holding & Treasury Activities revenues added 5% Y-o-Y to EGP3.1 billion, on higher unrealized gains on Investments/seed capital. Sell-side revenues rose 51% to EGP3.8 billion, lifted by Brokerage revenues which grew 73% Y-o-Y to EGP3.1 billion. Buy-side revenues leaped 75% Y-o-Y to close the year at EGP1.3 billion; mainly driven by robust growth in the Asset Management business, with its revenues rising 84% Y-o-Y to EGP1.0 billion;
- ⇒ The Investment Bank total operating expenses rose 41% Y-o-Y to EGP5.7 billion in FY23, driven largely by higher employee expenses, followed by higher other G&A, with both reflecting inflation and USD denominated expenses in Egypt, and the impact of the Y-o-Y devaluation from regional operations expenses. Provisions & ECL declined 15% Y-o-Y to EGP167 million; on lower provisions mainly booked by Private Equity;
- ⇒ The Investment Bank net operating profits came at EGP2.4 billion, up 15% Y-o-Y in FY23. Meanwhile, net profit after tax and minority increased 20% Y-o-Y to EGP1.6 billion in FY23, on lower deferred taxes and despite higher tax charges from the Investment Bank operations, particularly from profitable Egyptian operations.

- ⇒ EFG Finance platform revenues rose 17% Y-o-Y to reach EGP3.0 billion in FY23, underpinned by Valu, which was the main driver for EFG Finance's top and bottom line in FY23, with its revenues spiraling up 78% Y-o-Y to EGP1.2 billion in FY23. The company continued to grow its operations, increase sales, contain expenses; thus, leading to a significant growth in its profitability. This was followed by Leasing and Factoring reporting higher revenues, with revenues from the former rising 23% Y-o-Y to EGP363 million and the latter adding 45% Y-o-Y to EGP120 million. This growth in revenues managed to mask lower revenues reported by Tanmeyah, which recorded 14% Y-o-Y decline in its revenues to reach EGP1.3 billion in FY23;
- ⇒ Operating expenses rose 17% Y-o-Y to EGP2.3 billion in FY23, driven primarily by higher provisions & ECL to reflect weaker macro-economic outlook used in ECL models; followed by higher employee expenses and other G&A expenses to mirror business growth, inflation and the translation of the USD denominated expenses;
- ⇒ EFG Finance net profit after tax and minority rose 51% Y-o-Y to EGP349 million, lifted Valu's profitability which off-set the decline in Tanmeyah's profitability and the increase in Fatura's losses.

Group Overview

Group Performance Highlights – Cont'd

- ≡ A very buoyant year for the Commercial Bank, with aiBANK's revenues soaring 61% Y-o-Y to EGP3.6 billion in FY23, driven by higher net interest income on the back of loan book growth and supported by an increase in the corridor rates. Moreover, Fees & commissions increased more than 3x, largely on higher trade finance activities;
- ≡ aiBANK operating expenses including provisions & ECL rose 46% Y-o-Y to EGP1.8 billion in FY23, on higher salaries on the back of promotions, new hires and inflation; together with higher other G&A expenses to reflect operations growth, inflation and the devaluation impact on USD denominated expenses. Moreover, the increase in provisions & ECL mirror the management more conservative approach to enhance coverage ratios; in addition to loan portfolio growth;
- ≡ The Bank's net profit after tax more than doubled, up 117% Y-o-Y to EGP1.1 billion (of which the Group's share is EGP591 million) in FY23, as revenues growth outpaced the growth in expenses.

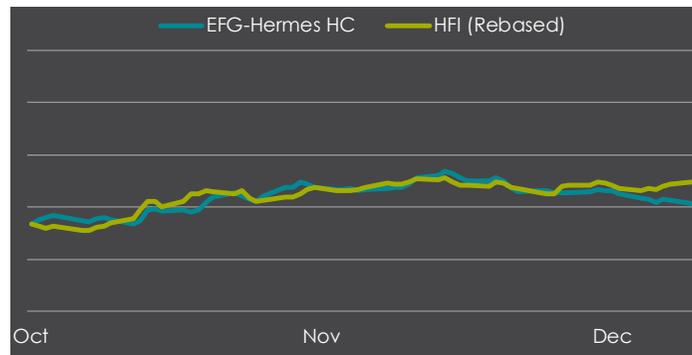
Group Overview

Share Information

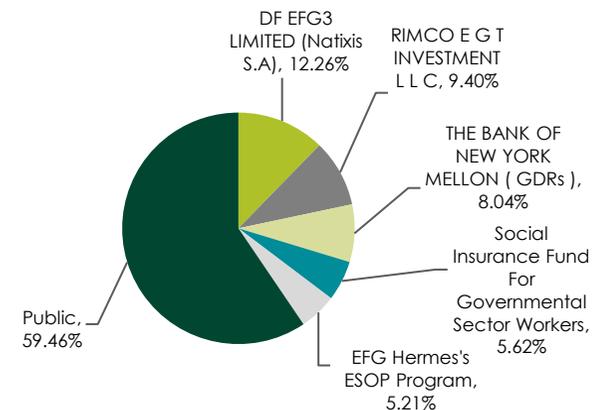
Stock Performance 4Q23

Close **16.32** ▲ **11%** Q-o-Q
 Open **14.75** Hi **19.46** Lo **14.39**
 Average Daily Turnover
EGP127.0 mn ▲ **51%** Q-o-Q
 Market Cap **EGP23,821 mn** Shares **1,459.60 mn**

Stock Price Performance



Shareholders structure



*Shareholders structure as of 31st of December, 2023

Analyst Recommendations Analysis

Institution	Recommendation	Target Price	Date
HSBC	Hold	14.3	Oct-23
Beltone	Hold	17.7	Sep-23
Arqaam*	Buy	17.9	Jun-23
CI Capital*	Buy	18.4	Apr-23
Al Ahly Pharos*	Buy	18.3	Mar-23

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

Consensus Recommendation

Buy 3 **60%**
Hold 2 **40%**
Sell 0 **0%**
Average Target Price **EGP 17.33**
Spread* **EGP 1.01**
Potential Upside **6%**

* Based on 31st of December, 2023 closing price

Price Spread

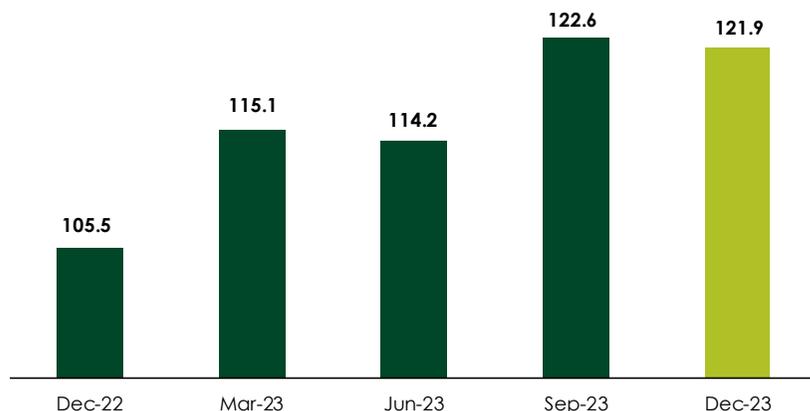


Group Overview

Balance Sheet

Total Assets, down 1% Q-o-Q

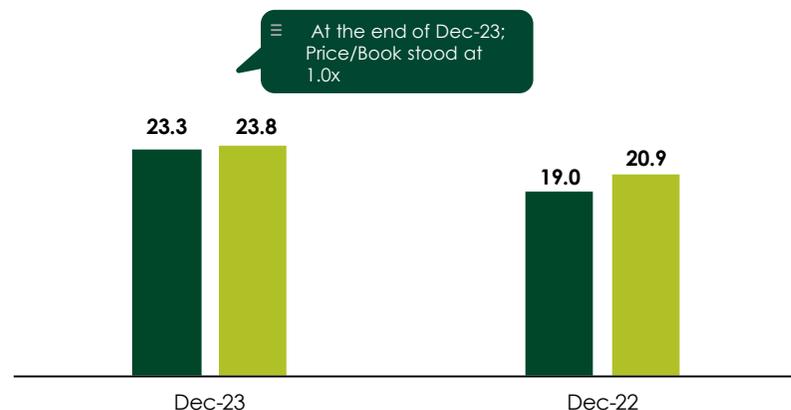
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Shareholders' Equity* ■ Market Capitalization



* Equity Attributable to Shareholders

EFG Holding Balance Sheet as at 31st of December 2023

Assets - Liabilities	In EGP million
Cash and Cash Equivalents	26,285
NBFIs Loans Receivable	16,797
Commercial Bank Loans	21,079
Investment in Associates	845
Merchant Banking Loans	748
Asset Management Seed Capital	5,214
Private Equity Seed Capital	1,925
Fixed Assets and Real Estate	2,607
Clients Investments at FVTPL (Structured Products)	680
Payables to Clients at FVTPL (Structured Products)	(680)
(Receivables - Payables)	(4,549)
(Other Assets - Other Liabilities)	(3,680)
Goodwill and Other Intangible Assets	2,316
Trading and AFS Investments	4,810
Investments at Amortized Cost	11,234
Customer Deposits	(50,634)
Short Term Bonds	(749)
Short & Long term Loans*	(6,851)
Minority	(4,075)
Total	23,321

*Predominantly includes NBFIs borrowings.



I. Fourth Quarter Results Review – 4Q2023

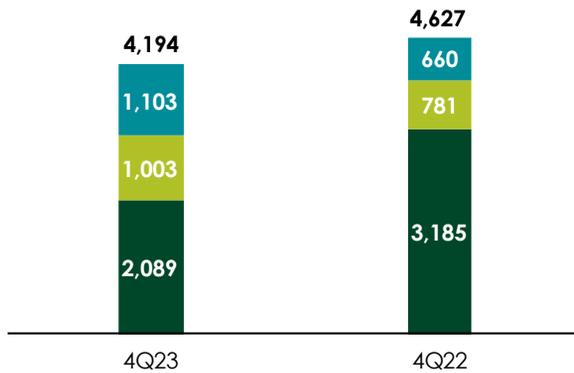
Group Overview

Group Financial Highlights – 4Q2023

EFG Holding Net Operating Revenue, down 12% Y-o-Y

In EGP mn

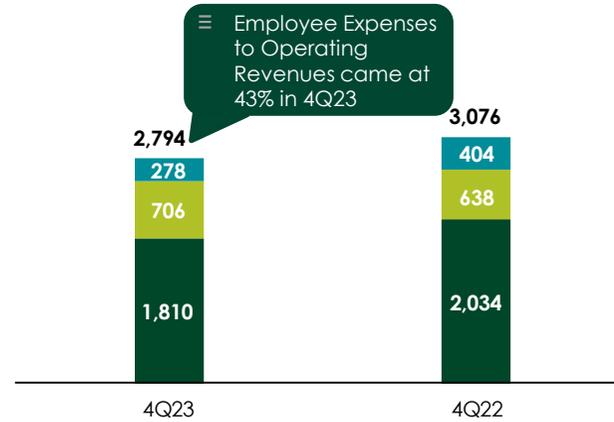
■ EFG Hermes ■ EFG Finance ■ aiBANK



EFG Holding Operating Expenses, down 9% Y-o-Y

In EGP mn

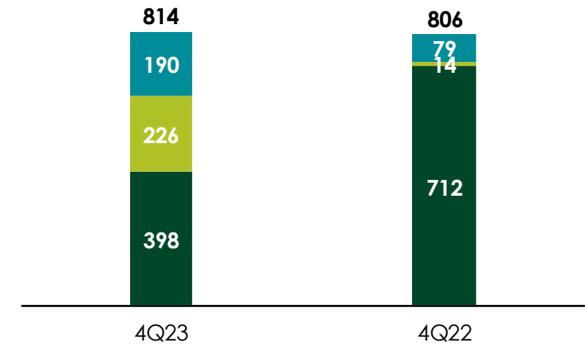
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Holding Net Profit After Tax and Minority Interest*, up 1% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ aiBANK



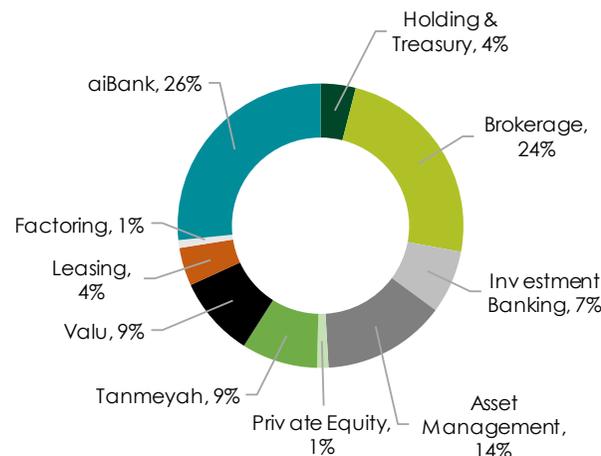
*4Q22 net profit was restated because of the Purchase Price Allocation (PPA) Study on aiBank and Fatura

EFG Holding Revenues Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ aiBANK



Revenue Breakdown By Line of Business



NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ aiBANK



EFG Hermes Overview

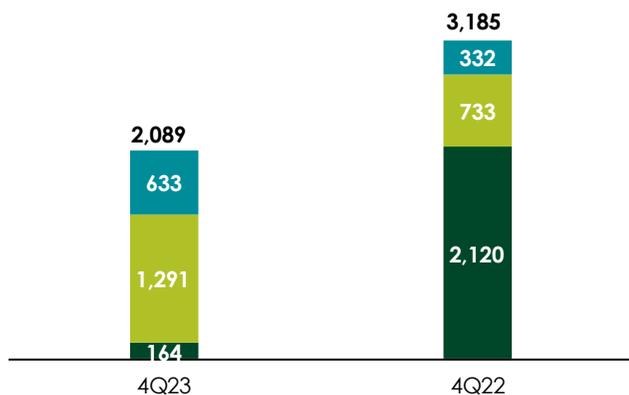
EFG Hermes Highlights – 4Q2023

EFG Hermes Revenues,

down 34% Y-o-Y

In EGP mn

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

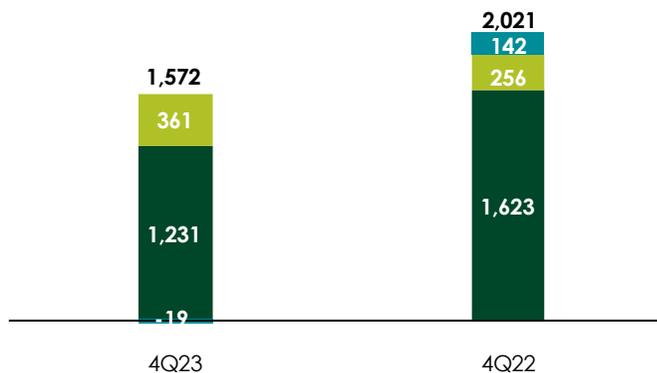


EFG Hermes Expenses,

down 22% Y-o-Y

In EGP mn

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



EFG Hermes Operational Highlights

USD **22.4** bn

Brokerage Executions
-16% Y-o-Y, 7% Q-o-Q

232
companies

Research Coverage

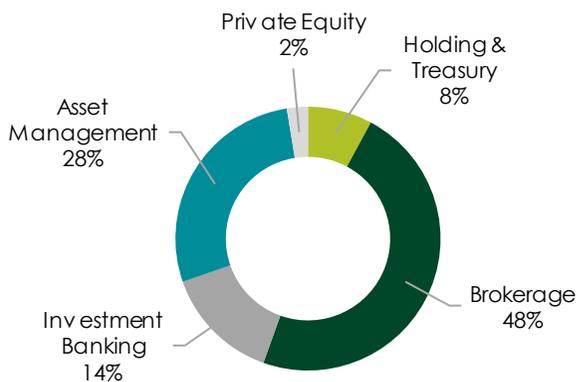
USD **3.1** bn

Investment Banking
Deals Size

USD **5.2** bn

Buy-Side AuMs
13% Q-o-Q, 17% Y-o-Y

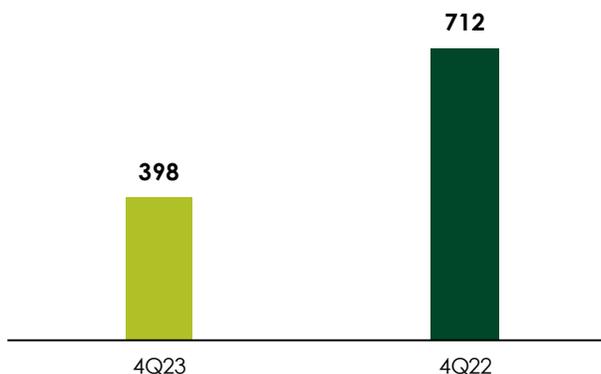
EFG Hermes Revenues Contribution



EFG Hermes Net Profit After Tax and Minority Interest,

down 44% Y-o-Y

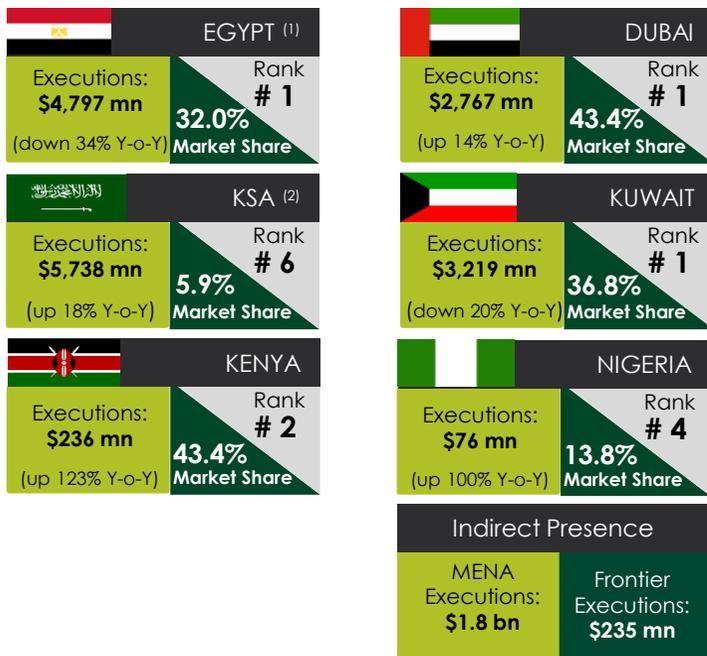
In EGP mn



EFG Hermes Overview

Brokerage Overview – 4Q2023

Executions and Market Shares

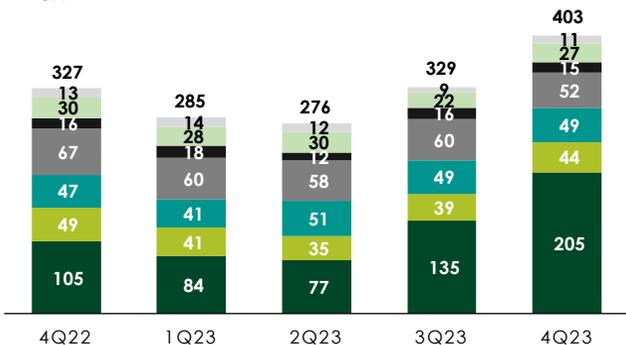


(1) Excluding special transactions and including UK (GDRs)
 (2) Over brokers only

Average Daily Commissions

In USD thousand

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



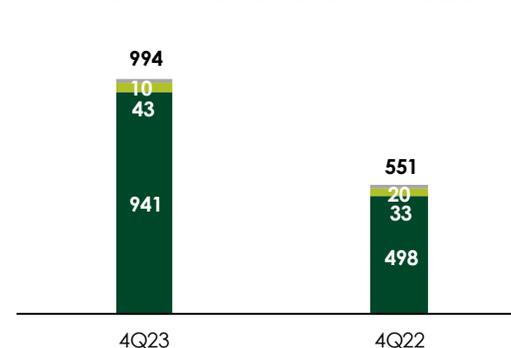
*Egypt includes UK (GDRs)

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

Brokerage Revenue by Region

In EGP mn

Legend: MENA, Frontier Markets, Products*

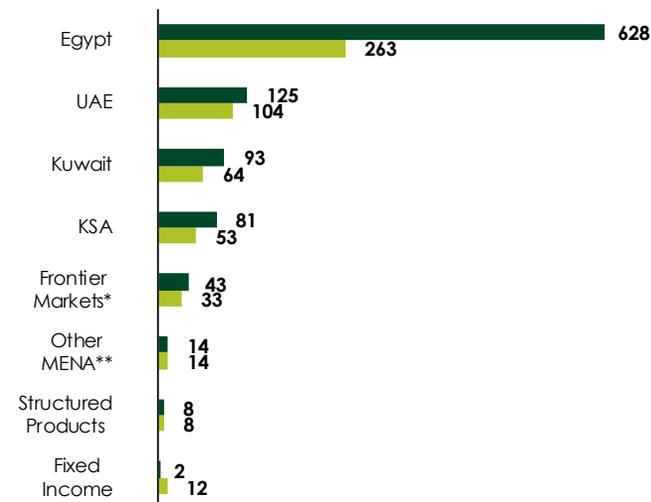


* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

In EGP mn

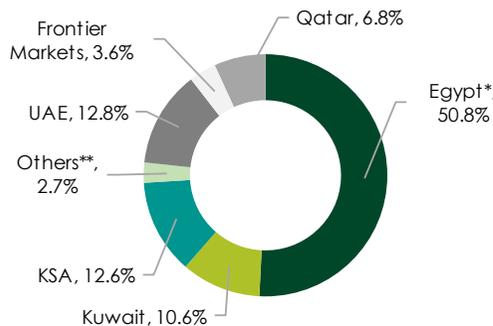
Legend: 4Q23, 4Q22



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

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

Fees Contribution by Market/Product



*Egypt includes UK (GDRs)

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

***Based on 4Q23 figures

EFG Hermes Overview

Investment Banking and Research Overview – 4Q2023

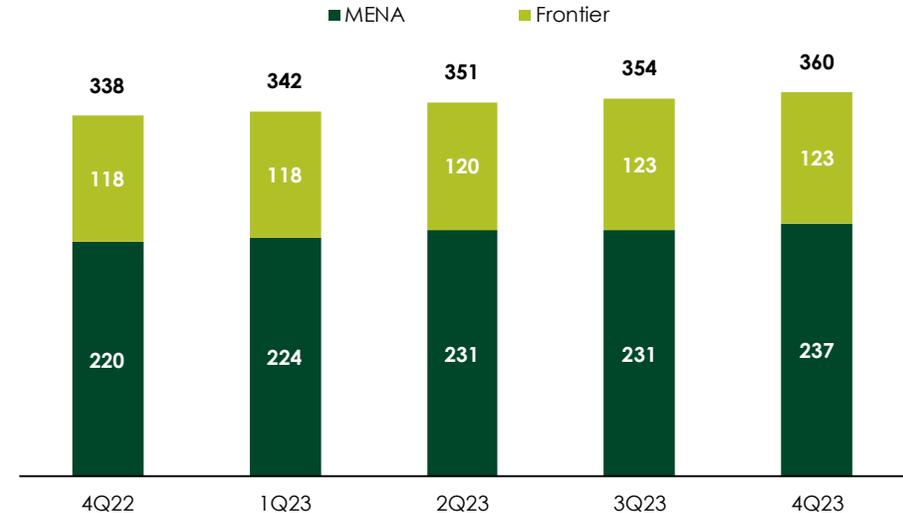
Investment Banking



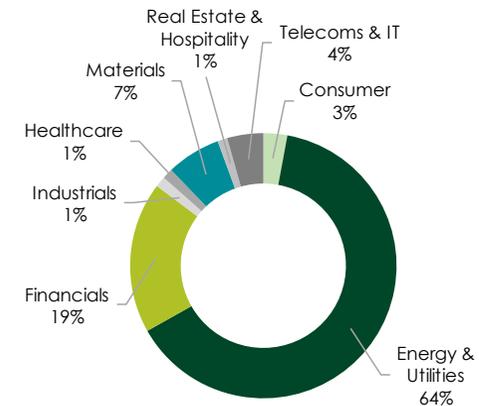
Research

Research Coverage Universe

Number of Companies



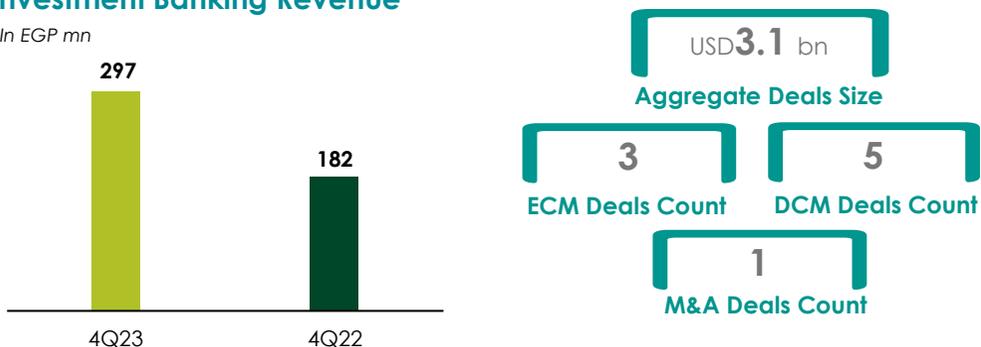
Research coverage by Sector



- On the equity front, EFG Hermes acted as Joint Financial Advisor, Global Coordinator, Bookrunner and Underwriter on the landmark USD 1.2 billion, IPO of ADES Holding Company on the Saudi Exchange. The team also successfully completed the advisory on the USD 748 million IPO of OQ Gas Network in Oman. Lastly, EFG Hermes acted as Joint Bookrunner on the USD 315 million IPO of Dubai Taxi Company on the Dubai Financial Market.
- On the debt front, the division successfully advised Orascom for Real Estate, on a syndicated ten-year loan agreement of USD 194.2 million, to finance its leading project O West. Additionally, EFG Hermes executed the second issuance of the future flow securitized bond for CIRA Education worth USD 22.6 million, which comes as part of an approved EGP 2.0 billion program. Lastly, the team also advised Valu, Palm Hills Development and Qasatli Mortgage Finance Company on their securitized bond issuances worth USD 30.8 million, USD 13.6 million, and USD 5.1 million respectively.
- In the M&A space, the investment banking division successfully completed the advisory to UAE investment firm Global Investment Holding Ltd on the acquisition of a 30% in the Egyptian tobacco giant Eastern Company, in a transaction worth USD 625 million.

Investment Banking Revenue

In EGP mn



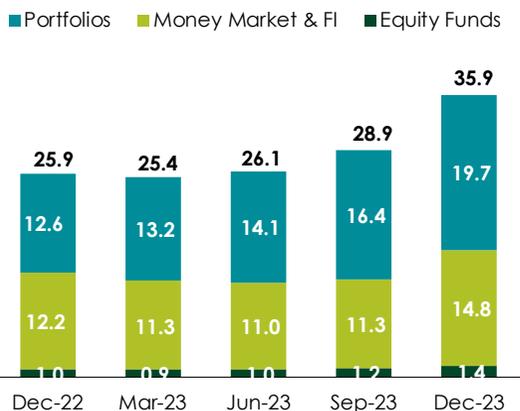
EFG Hermes Overview

Asset Management Overview – 4Q2023

Egypt Asset Management

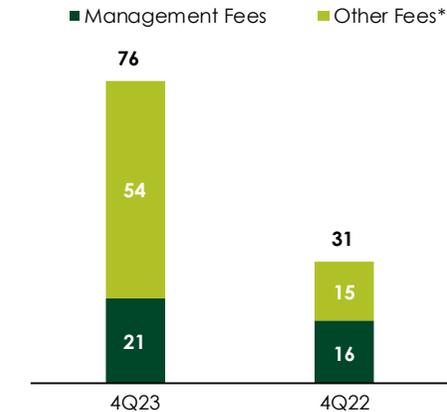
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

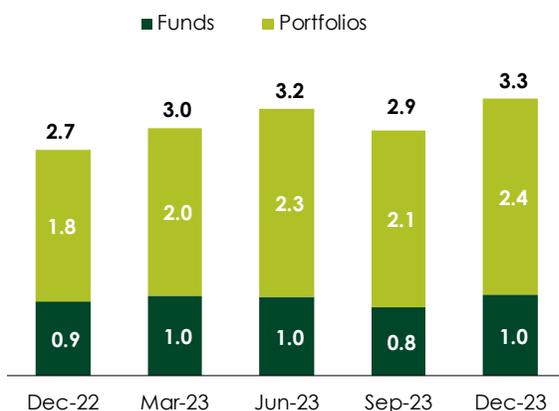


* Other Fees include incentive fees and other net revenues

Regional Asset Management “FIM”

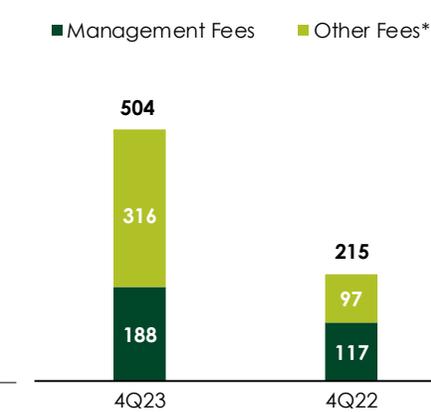
Assets Under Management

In USD bn



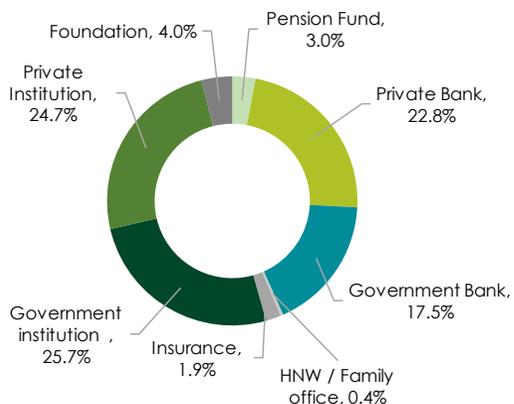
Revenue Breakdown

In EGP mn

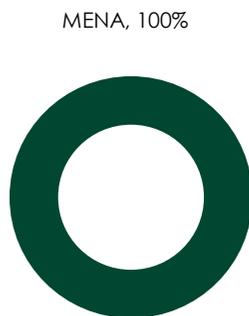


* Other Fees include incentive fees and other net revenues

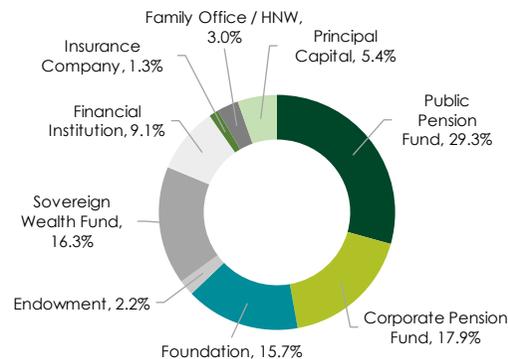
AuMs Breakdown by Investor Type



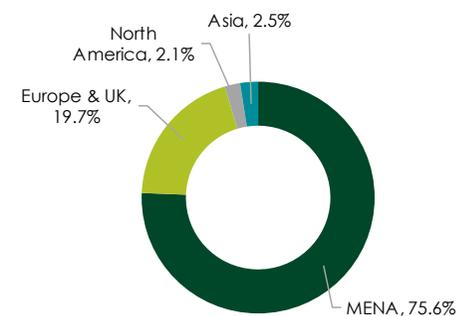
AuMs Breakdown by Region



AuMs Breakdown by Investor Type



AuMs Breakdown by Region



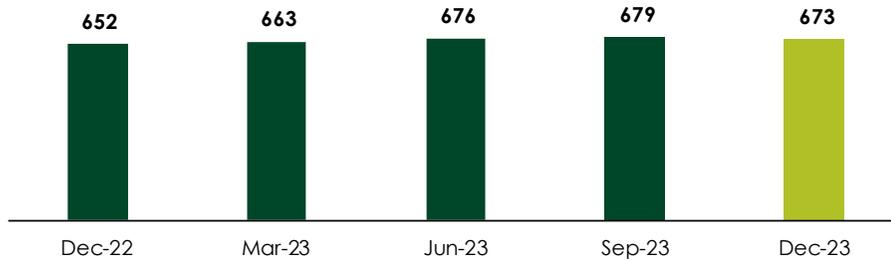
EFG Hermes Overview

Private Equity Overview – 4Q2023

Private Equity

Private Equity AuMs Evolution

In USD mn

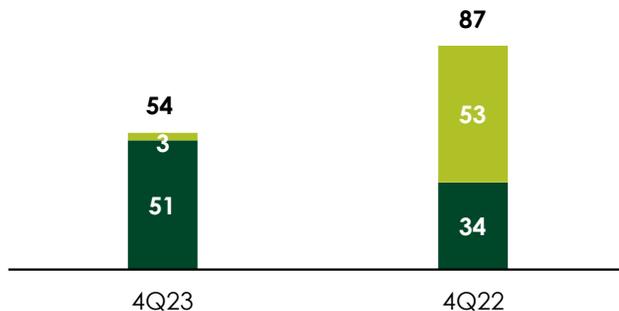


- Vortex Energy IV, a global renewable energy platform managed by the private equity arm of EFG Hermes, currently manages two companies, Ignis Energy and EO Charging and spans across two verticals within the Energy Transition sector, in renewable energy and e-mobility, respectively. Vortex Energy has been progressing on its fundraising for Vortex Energy IV, LP to enable further deployment further of capital across the Energy Transition landscape.
- UpH has continued to be the number 1 supplier to the market for life-saving IV solutions in 2023, covering the widening market gap left by other market players, and has significantly contributed to stabilizing the hospital pharmaceuticals supply market. UpH continues to focus on its strategic repricing of key products in its LVP product mix, supporting mitigation of rising FX rates and inflation impacting the overall cost structure of the sector.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

Awards/Rankings

- Best campaign for Valu**
MENA Effie Awards
- Best FinTech Company Egypt 2023 for Valu**
2023 Global Banking & Finance Awards
- Best Independent Advisory Firm in North Africa and Best Trading Platform for EFG Hermes**
Best SME Financier for aiBank
AGF
- Best Asset Management – Pan Africa**
Best Broker in Africa – Pan Africa
Best Investment Bank & Asset Manager – Egypt
Best Broker – Egypt & Kenya
EMEA Finance – African Banking Awards
- The Trading Platform of The Year – EFG Hermes One**
Entrepreneur Middle East Tech Innovation Awards
- CSR & ESG – EFG Holding**
Investment Banking – EFG Hermes
Digital Solutions – EFG Hermes One
SME Banking – aiBank
Euromoney Market Leaders
- Most Innovative SME Financing Campaign & Best Emerging CEO in Business Banking – aiBank**
Best Place to Work – Tanmeyah
Global Economics
- Online Trading Company of the Year – EFG Hermes One**
Advisory Company of the Year – EFG Hermes
World Business Outlook
- Most Innovative Financial Technology Company in Egypt - Valu**
International Business Magazine
- Fastest Growing Bank in the Arab Region - aiBANK**
World Union of Arab Bankers

EFG Finance Overview

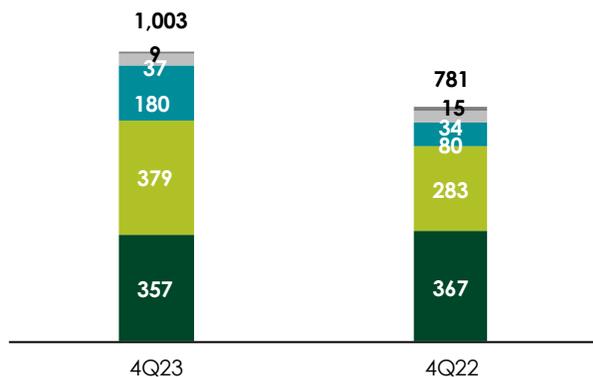
EFG Finance Highlights – 4Q2023

EFG Finance Revenues, up 17% Y-o-Y

up 17% Y-o-Y

In EGP mn

■ Tanmeyah ■ valU ■ Leasing ■ Factoring ■ Fatura

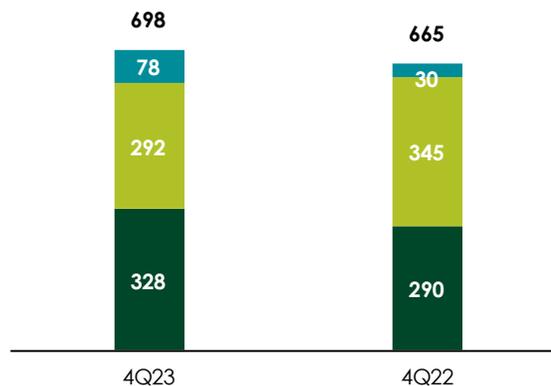


EFG Finance Expenses, up 5% Y-o-Y

up 5% Y-o-Y

In EGP mn

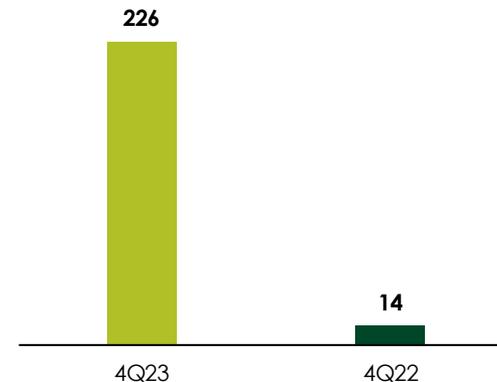
■ Employee Expenses ■ Other G&A ■ Provisions & ECL



EFG Finance Net Profit After Tax and Minority Interest*, up 1477% Y-o-Y

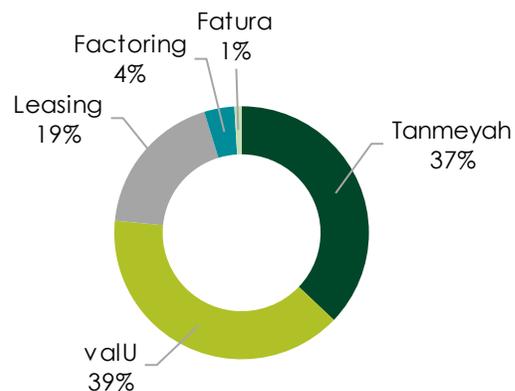
up 1477% Y-o-Y

In EGP mn



*4Q22 net profit was restated because of the Purchase Price Allocation (PPA) Study on Fatura

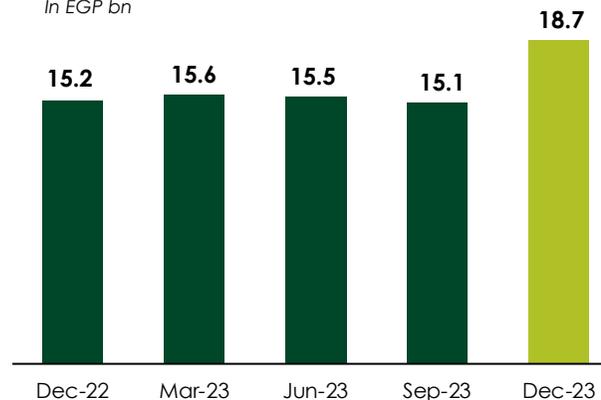
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, up 24% Q-o-Q

up 24% Q-o-Q

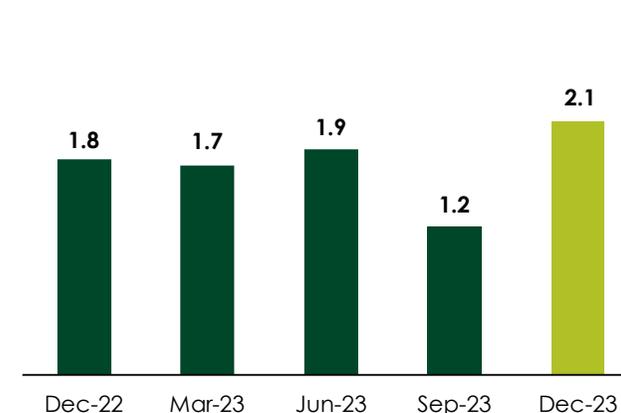
In EGP bn



EFG Finance Tangible Equity, up 70% Q-o-Q

up 70% Q-o-Q

In EGP bn



*Excludes Leasing securitization of EGP2,708 million, and valU securitization of EGP2,212 million

EFG Finance Overview

Tanmeyah and valU Overview – 4Q2023

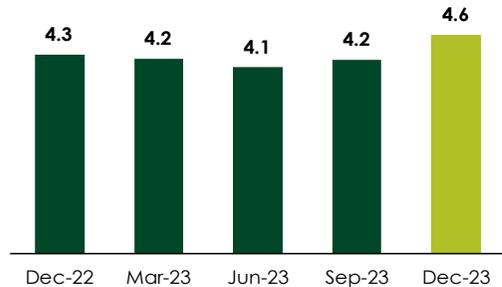


KPIs



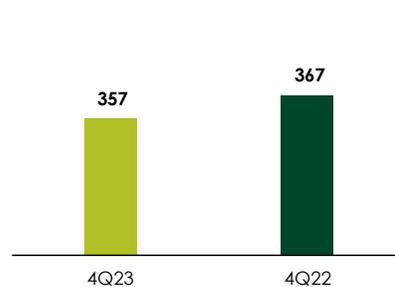
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn

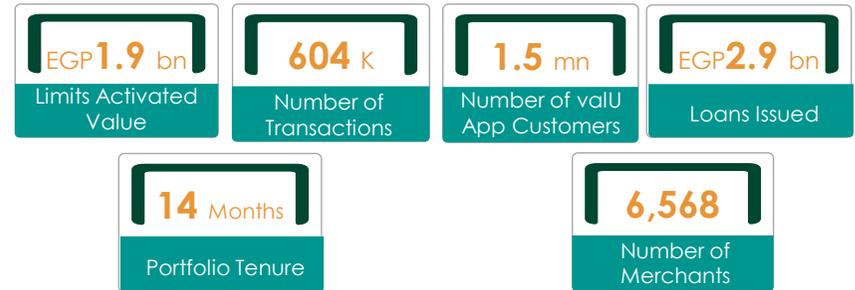


EFG Holding

INVESTOR RELATIONS

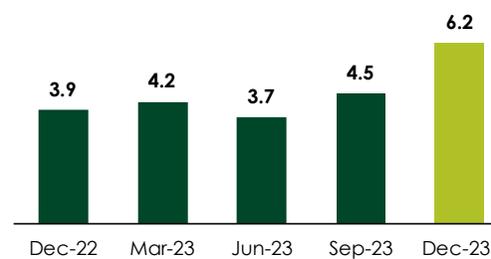


KPIs



Outstanding Portfolio

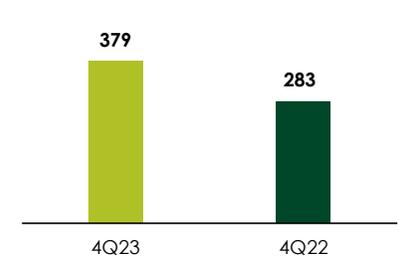
In EGP bn



*Excludes Securitized Portfolio of EGP2,212 million

valU Revenue

In EGP mn



EFG Finance Overview

Leasing and Factoring Overview – 4Q2023

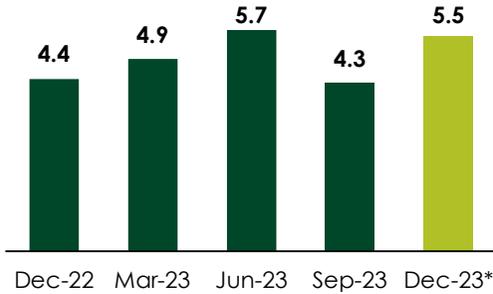
Leasing

KPIs



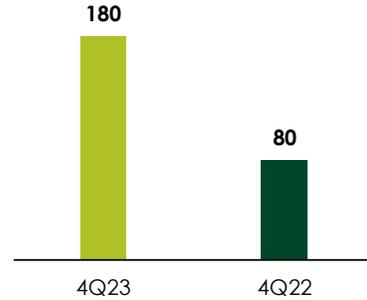
Leasing On-Books Portfolio

In EGP bn



Leasing Revenue

In EGP mn



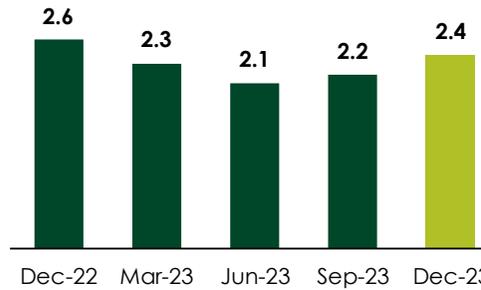
Factoring

KPIs



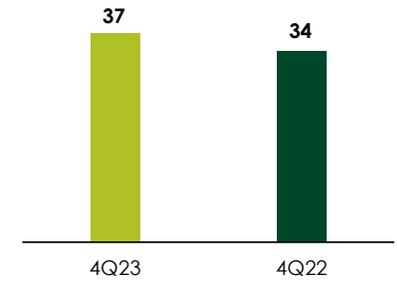
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn



*Excludes Securitized Portfolio principal amount of EGP2,708 million

Business Lines Overview

aiBANK Operational and Financial Overview – 4Q2023



aiBank Net Operating Revenue, up 67% Y-o-Y

In EGP mn



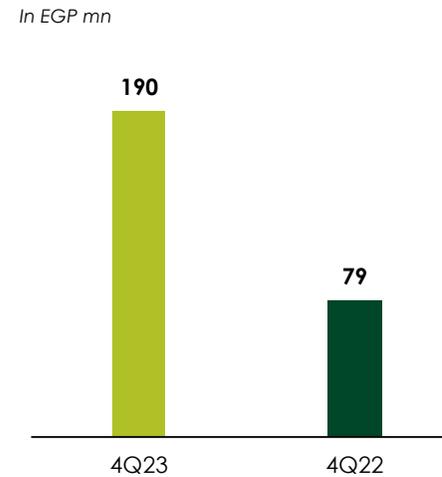
aiBank Operating Expenses, up 34% Y-o-Y

In EGP mn



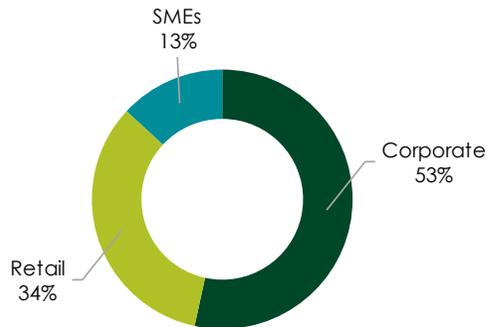
aiBank Net Profit After Tax and Minority*, up 139% Y-o-Y

In EGP mn

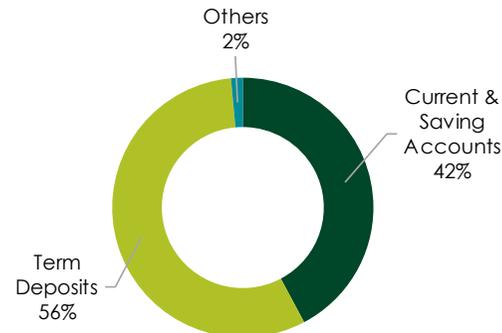


*4Q22 net profit was restated because of the Purchase Price Allocation (PPA) Study on aiBank

Loans by Type



Deposits by Type



KPIs





I. Full Year Results Review – FY2023

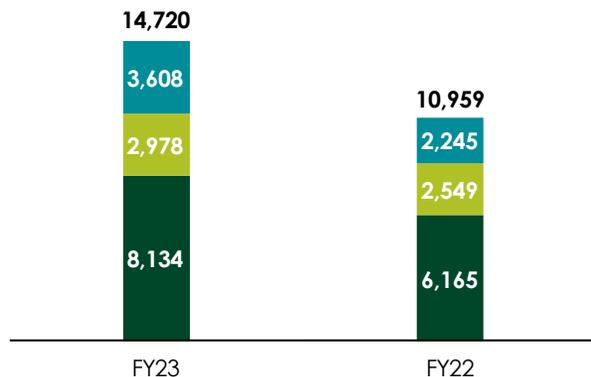
Group Overview

Group Financial Highlights – FY2023

EFG Holding Net Operating Revenue, up 34% Y-o-Y

In EGP mn

■ EFG Hermes ■ EFG Finance ■ aiBANK



EFG Holding Revenues Contribution by Platform

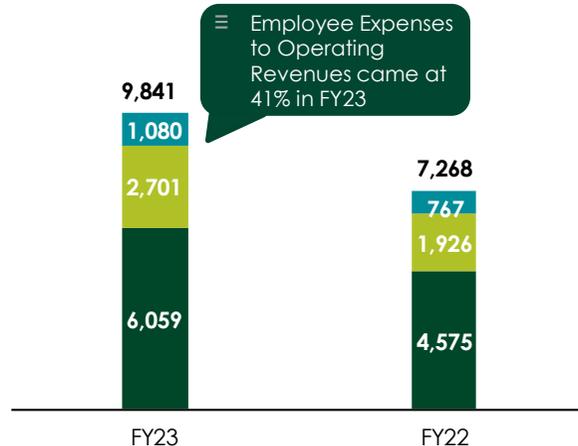
■ EFG Hermes ■ EFG Finance ■ aiBANK



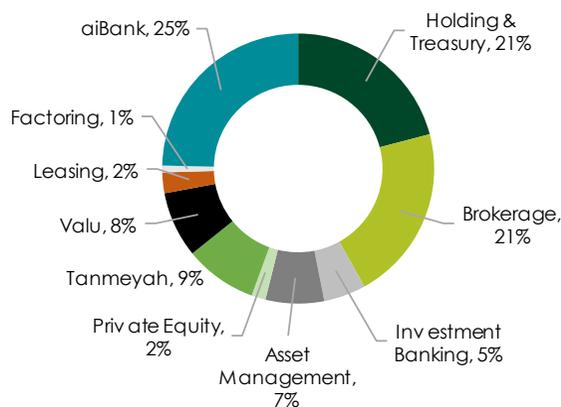
EFG Holding Operating Expenses, up 35% Y-o-Y

In EGP mn

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



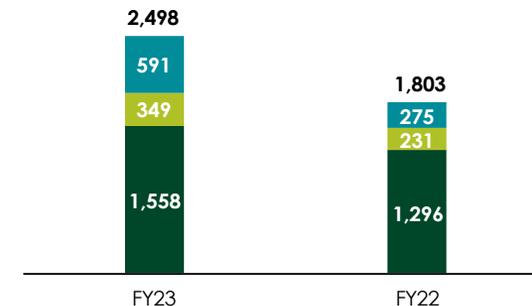
Revenue Breakdown By Line of Business



EFG Holding Net Profit After Tax and Minority Interest*, up 39% Y-o-Y

In EGP mn

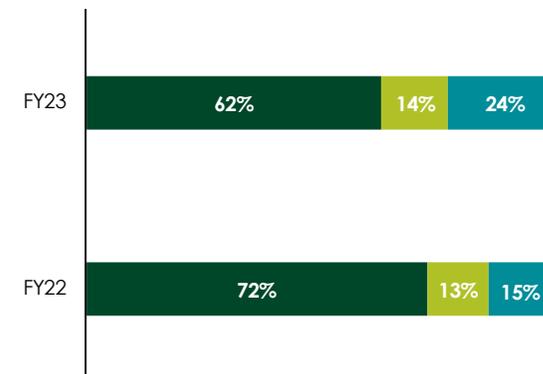
■ EFG Hermes ■ EFG Finance ■ aiBANK



*FY22 net profit was restated because of the Purchase Price Allocation (PPA) Study on Fatura and aiBnak

NPAT Contribution by Platform

■ EFG Hermes ■ EFG Finance ■ aiBANK

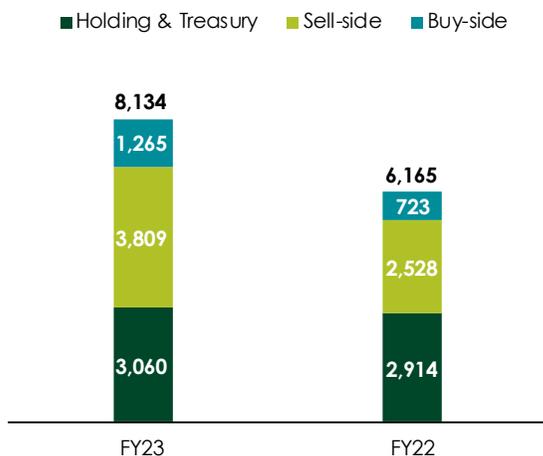


EFG Hermes Overview

EFG Hermes Highlights – FY2023

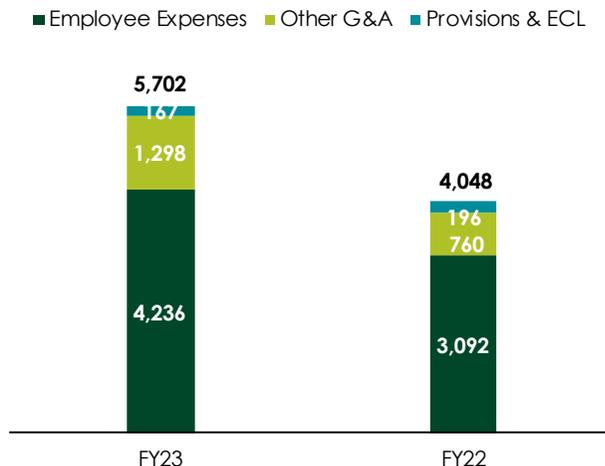
EFG Hermes Revenues, up 32% Y-o-Y

In EGP mn



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

In EGP mn



EFG Hermes Operational Highlights

USD **81.7** bn

Brokerage Executions
-15% Y-o-Y

232
companies

Research Coverage

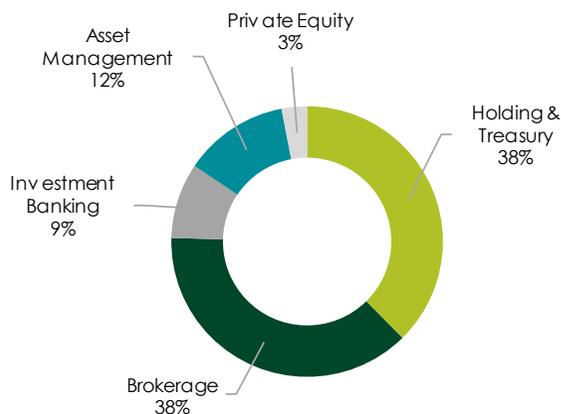
USD **7.6** bn

Investment Banking
Deals Size

USD **5.2** bn

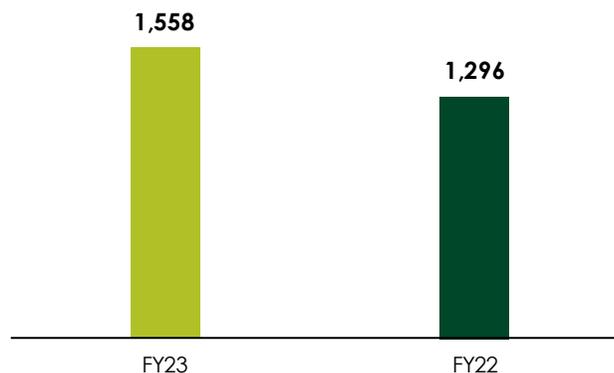
Buy-Side AuMs
13% Q-o-Q, 17% Y-o-Y

EFG Hermes Revenues Contribution



EFG Hermes Net Profit After Tax and Minority Interest, up 20% Y-o-Y

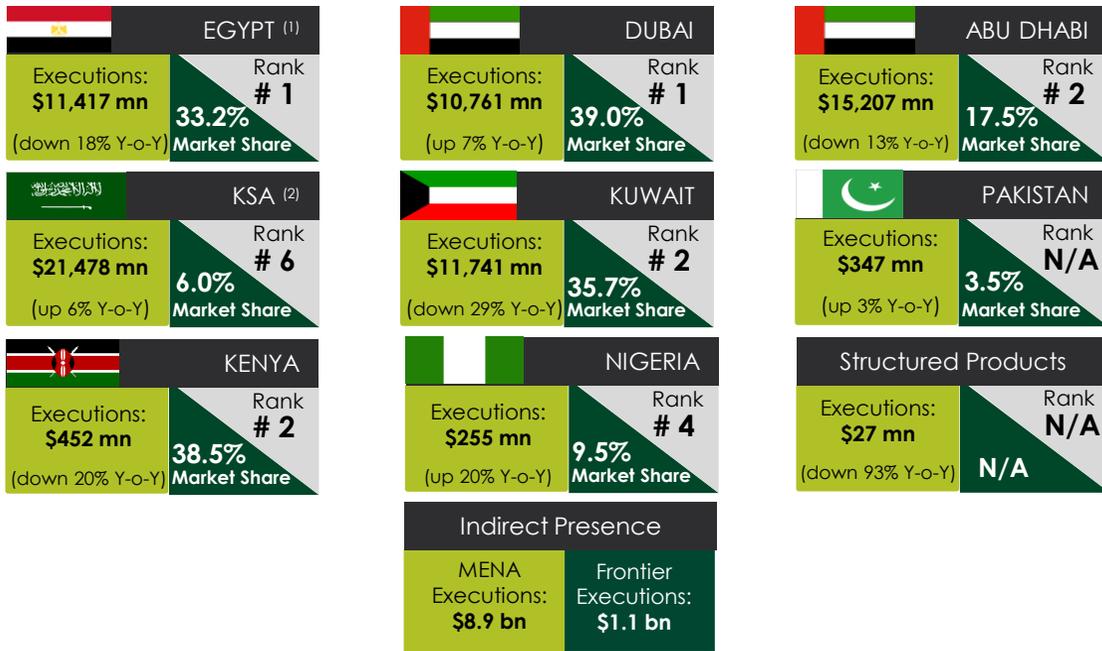
In EGP mn



EFG Hermes Overview

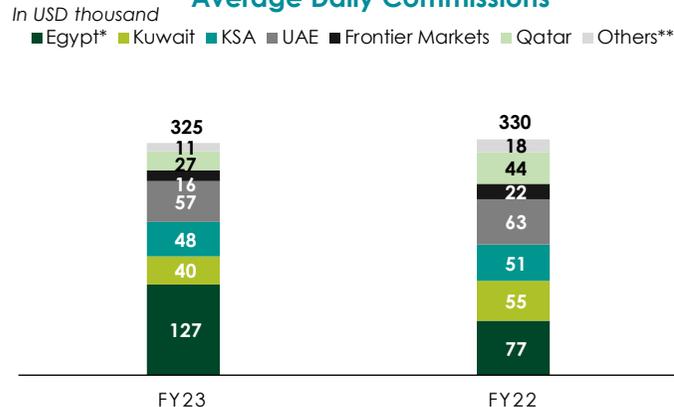
Brokerage Overview – FY2023

Executions and Market Shares



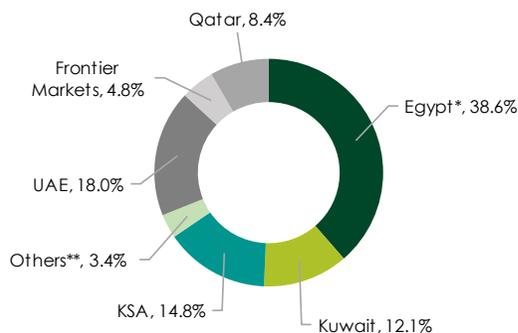
(1) Excluding special transactions and including UK (GDRs)
 (2) Over brokers only

Average Daily Commissions



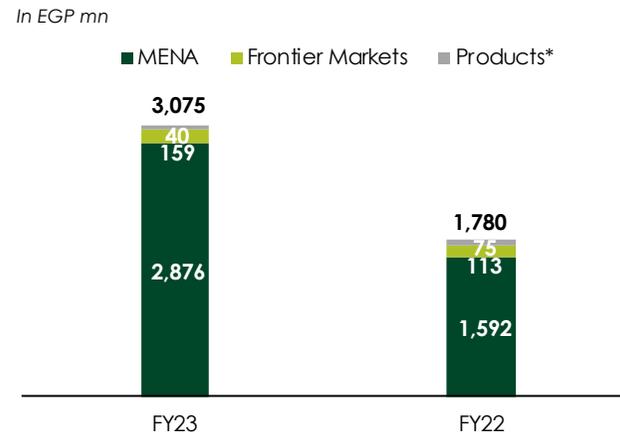
*Egypt includes UK (GDRs)
 **Others including: Oman, Lebanon, Jordan, Bonds, Structured products, and EFG Hermes One

Fees Contribution by Market/Product



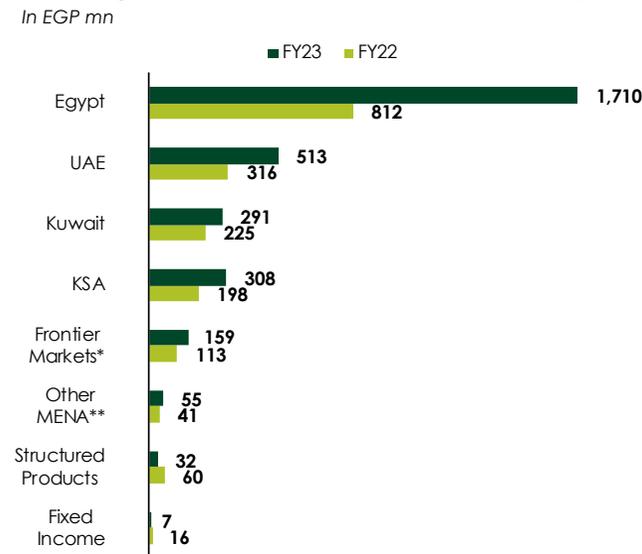
*Egypt including UK (GDRs)
 **Others including: Oman, Lebanon, Jordan, Bonds, Structured Products and EFG Hermes One
 ***Based on 9M23 figures

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

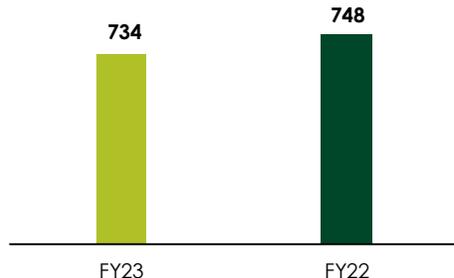
Investment Banking and Research Overview – FY2023

Investment Banking

<p>DTC شركة التأمين الدولية International Takaful Company</p> <p>IPF IPO (US\$ 315 mn) JBR December 2023</p>	<p>PALM HILLS DEVELOPMENTS</p> <p>Securitization (US\$ 14 mn) Financial Advisor, MLA, and Underwriter December 2023</p>	<p>Global Investment Holding</p> <p>Acquisition of a 30% (US\$ 625 mn) Buy Side Advisor November 2023</p>	<p>CIRA EDUCATION</p> <p>Future Flow Securitization (US\$ 23mn) Financial Advisor, MLA, and Underwriter November 2023</p>	<p>ORASCOM DEVELOPMENT</p> <p>Advisory and Arrangement of a Debt Facility (US\$ 194mn) Financial Advisor, MLA, and Underwriter November 2023</p>	<p>ADES IPO تداول Tadawul (US\$ 1,219 mn) JFA October 2023</p>
<p>OQGN IPO MSX (US\$ 771 mn) JGC October 2023</p>	<p>قسطبي Qasbi</p> <p>Securitization (US\$ 5mn) Financial Advisor, MLA, and Underwriter October 2023</p>	<p>valu</p> <p>Securitization (USD 29,854,176) Financial Advisor, MLA, and Underwriter September 2023</p>	<p>لومي Lumi</p> <p>Advisory on Initial Public Offering تداول Tadawul (US\$ 290,400,000) Joint Bookrunner September 2023</p>	<p>EFG HERMES</p> <p>Securitization (USD 32,369,216) Financial Advisor, MLA, and Underwriter September 2023</p>	<p>PALM HILLS DEVELOPMENTS</p> <p>Securitization (USD 15,292,697) Financial Advisor, MLA, and Underwriter July 2023</p>
<p>TAQA Advisory on Technical Listing N/A Financial Advisor July 2023</p>	<p>Advisory and Arrangement of a Debt Facility for Open Air Mall (USD 56,640,078) Financial Advisor, MLA, and Underwriter April 2023</p>	<p>Advisory on Initial Public Offering DFM (US\$ 210,500,000) Joint Global Coordinator April 2023</p>	<p>EFG HERMES</p> <p>Securities Brokerage</p> <p>Securitization (USD 8,091,872) Financial Advisor, MLA, and Underwriter April 2023</p>	<p>Advisory on Initial Public Offering ADX (US\$ 769,000,000) Joint Bookrunner March 2023</p>	<p>ABRAJ</p> <p>Advisory on Initial Public Offering MSX (US\$ 244,000,000) Joint Bookrunner March 2023</p>
<p>ADNOC Gas</p> <p>Advisory on Initial Public Offering ADX (US\$ 2,500,000,000) Joint Bookrunner March 2023</p>	<p>مدينة مصر Madinet Masr</p> <p>Securitization (USD 26,218,356) Financial Advisor, MLA, and Underwriter March 2023</p>	<p>الأولى</p> <p>Securitization (USD 32,323,383) Financial Advisor, MLA, and Underwriter March 2023</p>	<p>bedaya</p> <p>Securitization (USD 31,878,519) Financial Advisor, MLA, and Underwriter March 2023</p>	<p>PREMIUM CARD</p> <p>Securitization (USD 6,267,335) Financial Advisor, MLA, and Underwriter March 2023</p>	<p>MISIR ITALIA PROPERTIES</p> <p>Securitization (USD 39,847,722) Financial Advisor, MLA, and Underwriter January 2023</p>

Investment Banking Revenue

In EGP mn



USD 7.6 bn

Aggregate Deals Size



EFG Holding

INVESTOR RELATIONS

Awards/Rankings

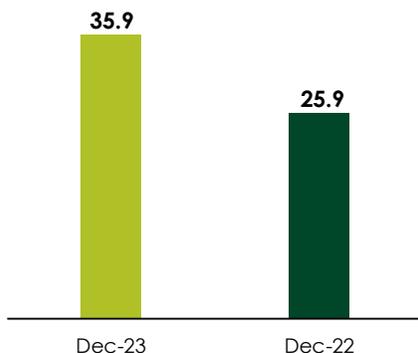
- Best Broker – Middle East, Africa, Kuwait, KSA, Oman, UAE, Egypt & Kenya**
Best Asset Manager & Equity House – UAE
Best Investment Bank & Asset Manager – Egypt
Financial Inclusion Awards
Best M&A House & Deal in MENA
Best IPO in Middle East, MENA, EMEA
Best Equity Deal in Middle East, MENA, EMEA
EMEA Finance - Middle East Banking Awards 2022
- Leading Lifestyle Enabling Solution & Fintech Platform in Egypt**
Most Convenient and Comprehensive Financial solutions Provider in Egypt
Best BNPL Solutions in MENA
Online Trading Company of the Year – EFG Hermes One
Advisory Company of the Year – EFG Hermes
World Business Outlook
- CSR & ESG – EFG Holding**
Investment Banking – EFG Hermes
Digital Solutions – EFG Hermes One
SME Banking – aiBank
Euromoney Market Leaders
- Best Financial Intermediary in Egypt**
Most Innovative SME Financing Campaign & Best Emerging CEO in Business Banking – aiBank
Best Place to Work – Tanmeyah
Global Economics
- Best Performing Brokerage Firm**
EGX Awards 2023
- Best FinTech Company Egypt 2023 for Valu**
2023 Global Banking & Finance Awards
- Best Independent Advisory Firm in North Africa and Best Trading Platform for EFG Hermes**
Best SME Financier for aiBank
AGF
- Fastest Growing Bank in the Arab Region - aiBANK**
World Union of Arab Bankers

Asset Management and Private Equity Overview – FY2023

Assets Under Management Evolution

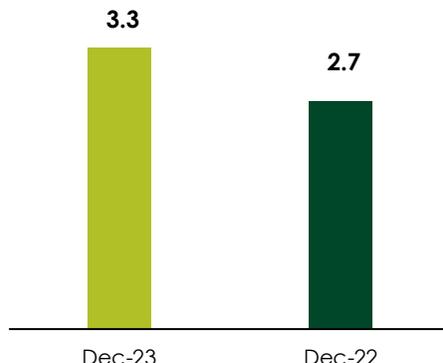
Egypt

In EGP bn



Regional "FIM"

In USD bn

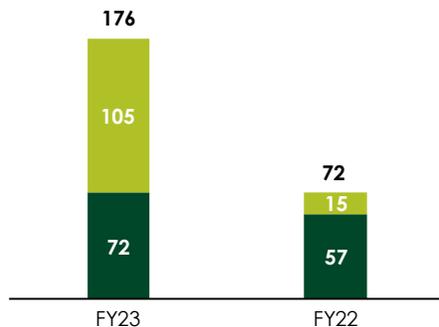


Asset Management Revenue

Egypt

In EGP mn

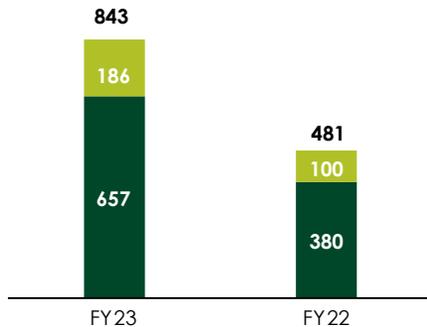
■ Management Fees ■ Other Fees*



Regional "FIM"

In EGP mn

■ Management Fees ■ Other Fees*

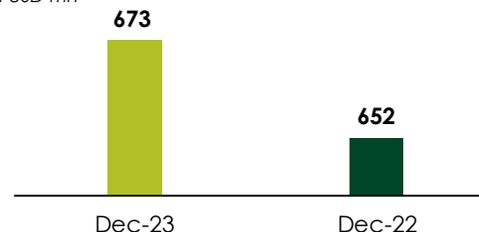


* Other Fees include incentive fees and other net revenues

Private Equity

Private Equity AuMs Evolution

In USD mn

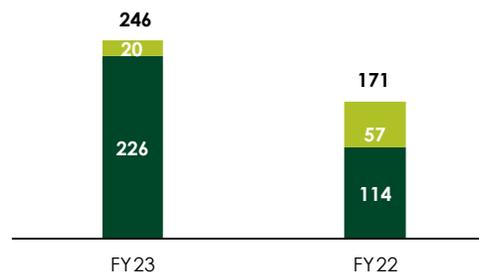


- Vortex Energy IV, a global renewable energy platform managed by the private equity arm of EFG Hermes, currently manages two companies, Ignis Energy and EO Charging and spans across two verticals within the Energy Transition sector, in renewable energy and e-mobility, respectively. Vortex Energy has been progressing on its fundraising for Vortex Energy IV, LP to enable further deployment further of capital across the Energy Transition landscape.
- The Fund's education platform (EEP) now encompasses around 25 assets. The platform's total capacity is now reaching c.23k students with over 12k enrolled students across its different assets.
- UpH Revenues were up by c.15% in FY23 vs. comparable period FY22. UpH continues to focus on the development of its products portfolio, with new products currently in its R&D pipeline planned for launches between 2024 and 2025. 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 with an aggregate deal pipeline value of USD150 mn, with an aim to close 1 to 2 new transactions in the regional pharma space within 2024.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees and other net revenues

EFG Finance Overview

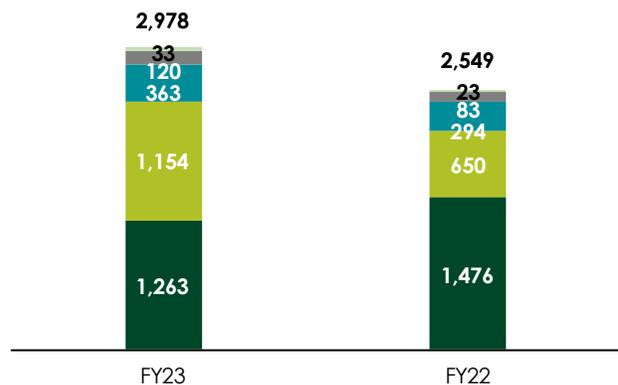
EFG Finance Highlights – FY2023

EFG Finance Revenues, up 17% Y-o-Y

up 17% Y-o-Y

In EGP mn

■ Tanmeyah ■ valU ■ Leasing ■ Factoring ■ Fatura

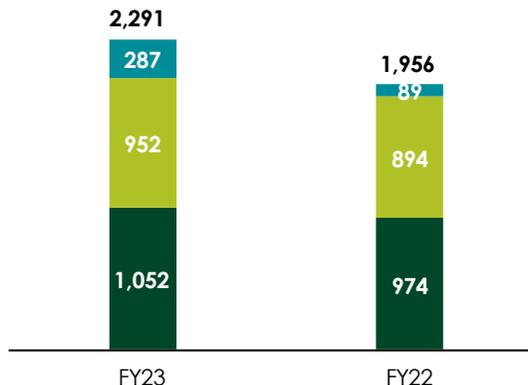


EFG Finance Expenses, up 17% Y-o-Y

up 17% Y-o-Y

In EGP mn

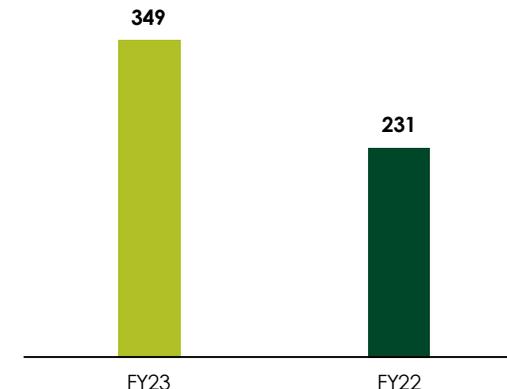
■ Employee Expenses ■ Other G&A
■ Provisions & ECL



EFG Finance Net Profit After Tax and Minority Interest*, up 51% Y-o-Y

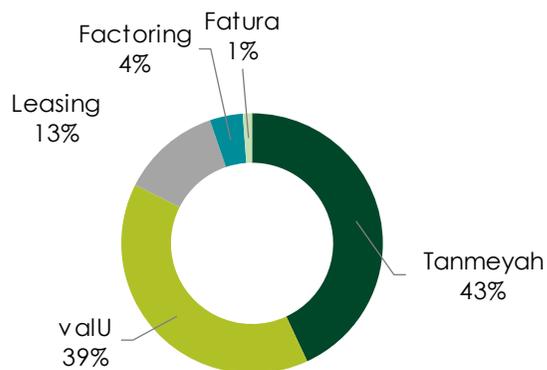
up 51% Y-o-Y

In EGP mn



*FY22 net profit was restated because of the Purchase Price Allocation (PPA) Study on Fatura

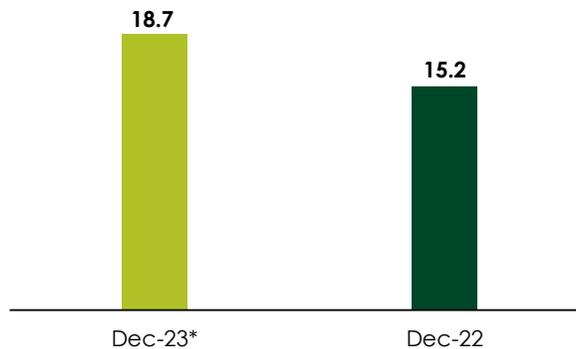
EFG Finance Revenues Contribution



EFG Finance Outstanding Portfolio, up 23% Y-o-Y

up 23% Y-o-Y

In EGP bn

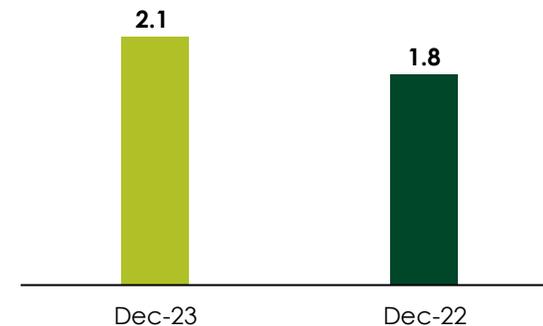


*Excludes Leasing securitization of EGP2,708 million, and valU securitization of EGP2,212 million

EFG Finance Tangible Equity, up 17% Y-o-Y

up 17% Y-o-Y

In EGP bn



EFG Finance Overview

Tanmeyah and valU Overview – FY2023

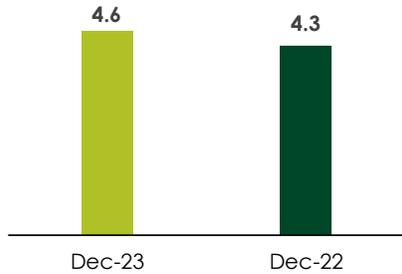


KPIs



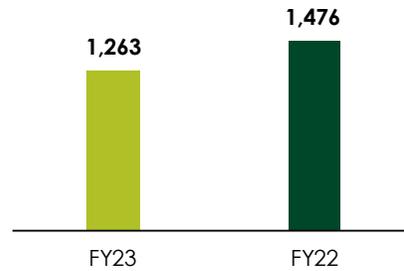
Outstanding Portfolio

In EGP bn

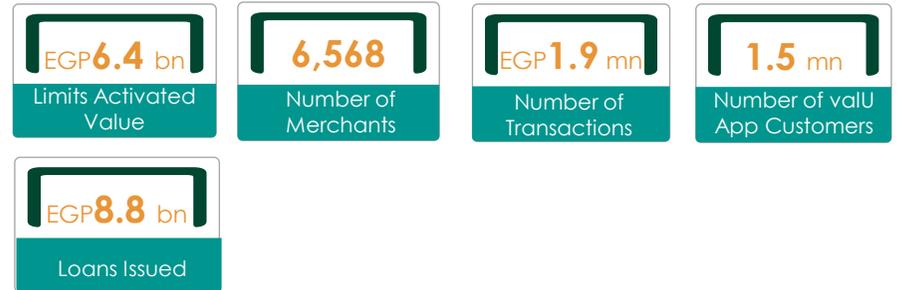


Tanmeyah Revenue

In EGP mn

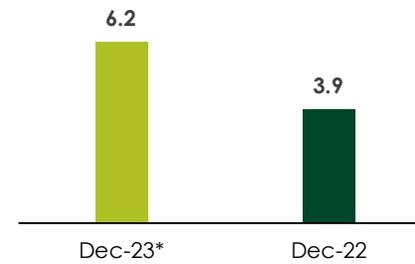


KPIs



Outstanding Portfolio

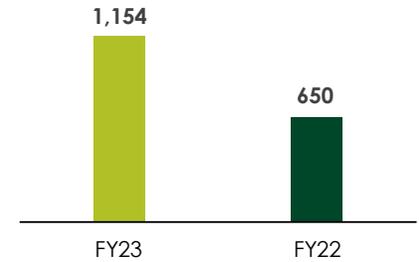
In EGP bn



*Excludes Securitized Portfolio of EGP2,212 million

valU Revenue

In EGP mn



EFG Finance Overview

Leasing and Factoring Overview – FY2023

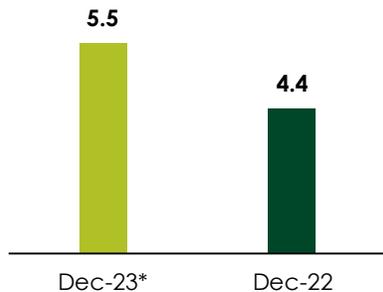
Leasing

KPIs



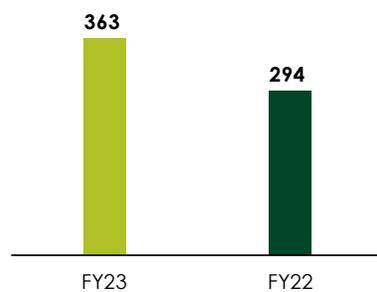
Leasing On-Books Portfolio

In EGP bn



Leasing Revenue

In EGP mn



*Excludes Securitized Portfolio principal amount of EGP2,708 million

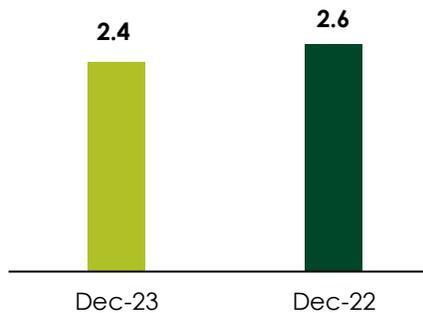
Factoring

KPIs



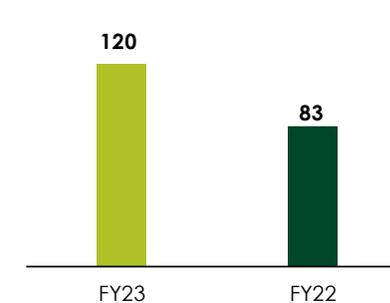
Factoring Portfolio

In EGP bn



Factoring Revenue

In EGP mn

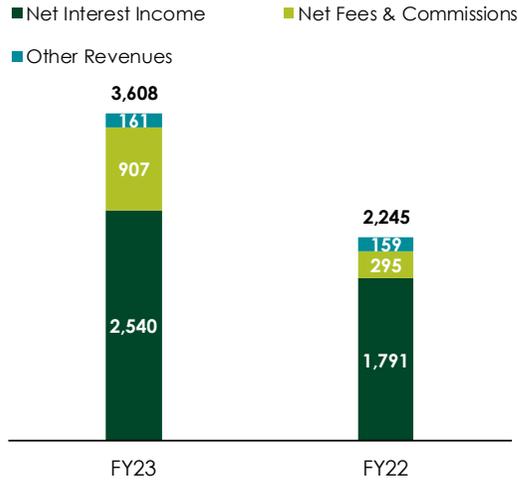


Business Lines Overview

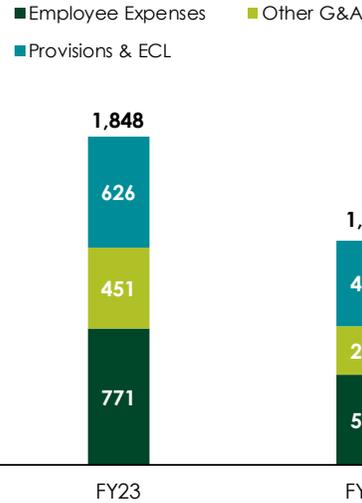
aiBANK Operational and Financial Overview – FY2023



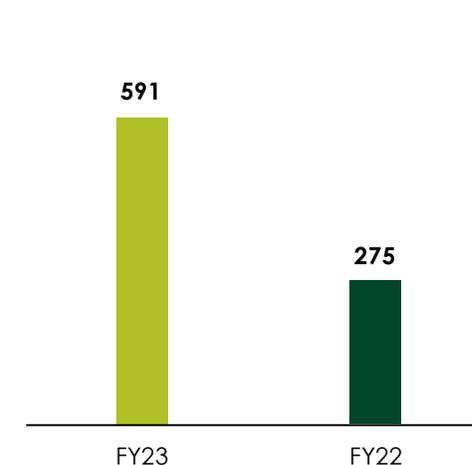
aiBank Net Operating Revenue,
up 61% Y-o-Y
In EGP mn



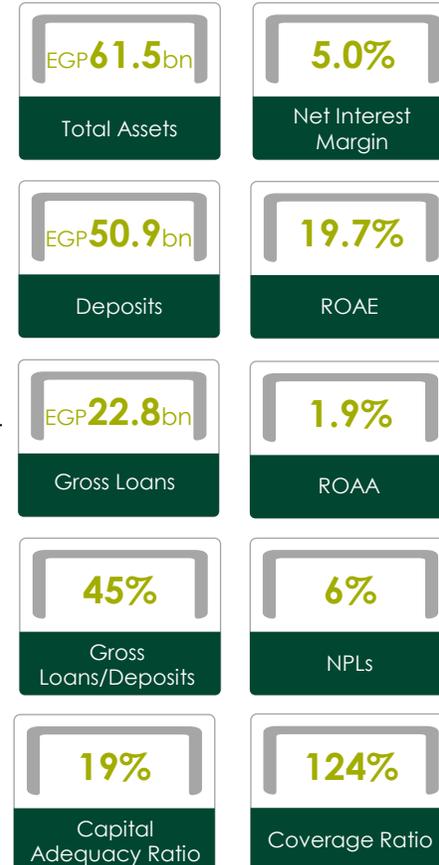
aiBank Operating Expenses,
up 46% Y-o-Y
In EGP mn



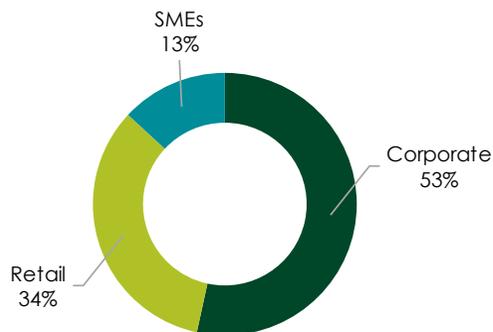
aiBank Net Profit After Tax and Minority,
up 115% Y-o-Y
In EGP mn



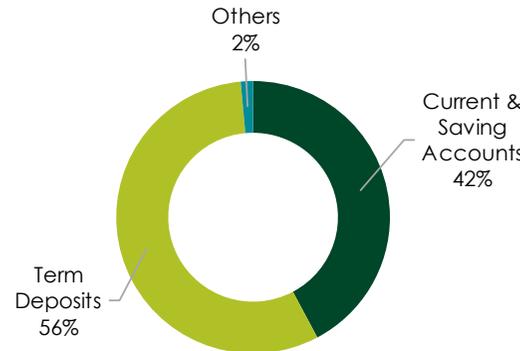
KPIs



Loans by Type



Deposits by Type



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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 7,298,030,040