

EFG Hermes Holding



4Q2021 / FY21 Results Presentation



Group Overview

Group Performance Highlights

- ≡ Group EFG Hermes' revenues surpassed the six billion mark in FY21, to reach EGP6.1 billion; boosted by an increase in revenues reported by all core operations, in addition to the consolidation of aiBANK's two months of revenues, post the completion of its acquisition in 4Q21. This year's performance is a testament to the Firm's ability to grow revenues, despite the strong realized/unrealized gains on investments and Private Equity's exceptional incentive fees (EGP342 million) booked in the comparable year;
- ≡ Group operating expenses rose 9% Y-o-Y to reach EGP3.9 billion in FY21, with 50% of this increase attributed to aiBANK's operating expenses, which came at EGP156 million. Employee expenses rose 20% Y-o-Y to reflect scaling up of the NBFs and variable expenses related to higher revenues generated by all core operations. This increase was partially muted by cost containment on the G&A side and lower provisions & ECL taken during the year;
- ≡ Group net profit after tax and minority interest rose 12% Y-o-Y to EGP1.5 billion, driven mainly by the NBFs strong profitability, as well as a contribution of EGP38 million from aiBANK;

- ≡ Strong revenues generated by Investment Banking, Brokerage and Asset Management failed to off-set the decline in Holding & Treasury Activities and Private Equity revenues. The Investment Bank recorded a solid EGP3.8 billion of revenues, translating into a limited decline of 6% Y-o-Y; despite the large variance in magnitude between realized and unrealized losses on seed capital in the current year compared to gains in FY20, together with Private Equity's non-recurring revenues, (which included EGP342 million of incentive fees related to Vortex III exit) in the comparable year;
- ≡ The Investment Bank net profit after tax and minority interest came at EGP1.1 billion, down 22% Y-o-Y; pressured by Holding's strong revenues generation and Private Equity's non-recurring fees in the comparable year as well as on higher employee expenses, and albeit lower other G&A and ECL & Provisions;

- ≡ A very robust year for the NBFs, with all its businesses reporting resilient revenues. NBFs recorded revenues EGP2.0 billion, up 41% Y-o-Y, and reflecting an aggregate outstanding portfolios* of EGP13 billion, up 39% Y-o-Y. Tanmeyah, which accounts for 72% of the Platform's revenues, was the main driver for revenues growth as the business resumed growth in loans issued and sales in 2H21. valU followed, with stronger sales and higher margins;
- ≡ The NBFs net profit after tax and minority interest reached EGP344 million, up from a loss of EGP73 million, on higher revenues generated by all the platform's lines of business and lower ECL & Provisions, and despite higher employee expenses and other G&A;
- ≡ EFG Hermes completed the acquisition of 51% of aiBANK shares in 4Q21, and thus the EFG Hermes' consolidated financial statements include two months of performance (November and December figures).

*Including securitized portfolio

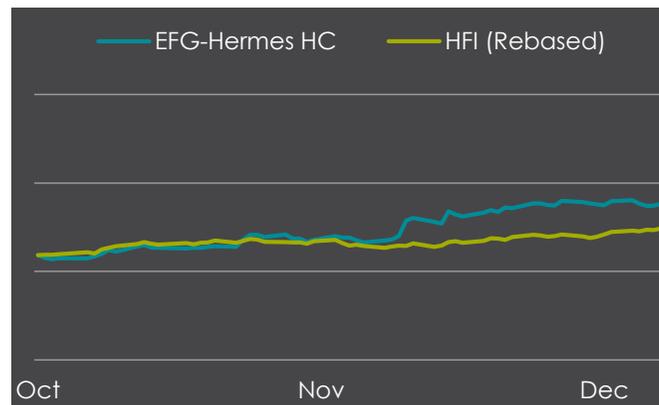
Group Overview

Share Information

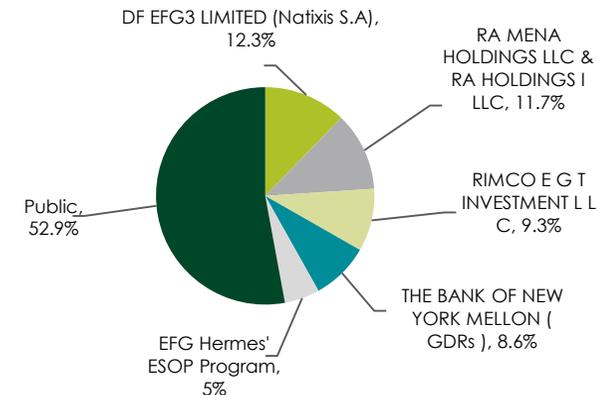
Stock Performance 4Q21

Close **14.81** ▲ **22%** Q-o-Q
 Open **12.16** Hi **15.03** Lo **11.69**
 Average Daily Turnover
EGP21.6 mn ▲ **49%** Q-o-Q
 Market Cap **EGP14,411 mn** Shares **973.07 mn**

Stock Price Performance



Shareholders structure



*Shareholders structure as of 31st of December, 2021

Analyst Recommendations Analysis

Institution	Recommendation	Target Price	Date
HSBC	Buy	27.9	Feb-22
Arqaam	Buy	20.7	Feb-22
Arab African Int'l Securities	Buy	18.1	Nov-21
Al Ahly Pharos	Buy	19.6	Nov-21
Beltone	Buy	18.0	Nov-21

Consensus Recommendation

Buy 5 100%
Hold 0 0%
Sell 0 0%
Average Target Price **EGP 20.87**
Spread* **EGP 6.06**
Potential Upside **41%**

Price Spread



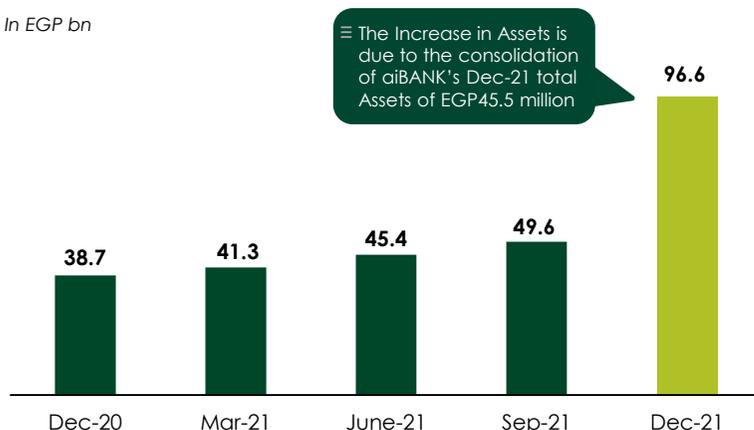
* Based on 31st of December, 2021 closing price

Group Overview

Balance Sheet

Total Assets,
up 95% Q-o-Q

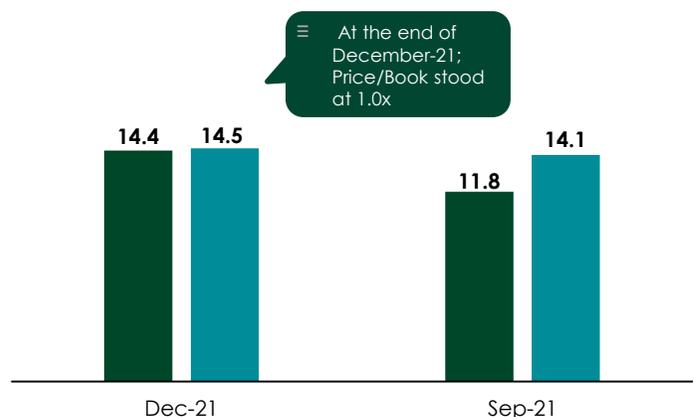
In EGP bn



Total Equity/Market capitalization

In EGP bn

■ Market Capitalization ■ Shareholders' Equity*



* Equity Attributable to Shareholders

EFG Hermes Balance Sheet as at 31st of December 2021

Assets - Liabilities	In EGP million
Cash and Cash Equivalents	28,901
NBFIs Loans Receivable	9,508
Commercial Bank Loans	9,545
Investment in Associates	461
Merchant Banking Loans	402
Asset Management Seed Capital	2,306
Private Equity Seed Capital	618
Fixed Assets and Real Estate	1,430
Clients Investments at FVTPL (Structured Products)	3,890
Payables to Clients at FVTPL (Structured Products)	(3,890)
(Receivables - Payables)	(2,926)
(Other Assets - Other Liabilities)	(1,437)
Goodwill and Other Intangible Assets	1,107
Trading and AFS Investments	2,248
Investments at Amortized Cost	10,050
Customer Deposits	(38,565)
Short Term Bonds	(550)
Short & Long term Loans*	(5,792)
Minority	(2,758)
Total	14,548

*Predominantly includes NBFIs borrowings.



Fourth Quarter Results Review – 4Q2021

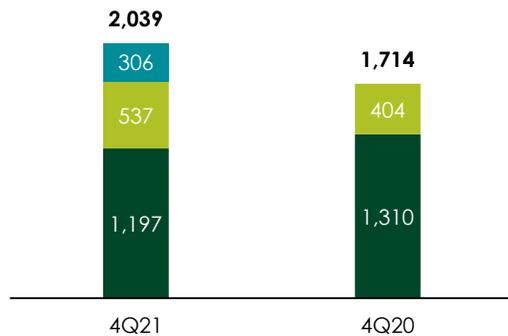
Group Overview

Group Financial Highlights – 4Q2021

EFG Hermes Net Operating Revenue, up 19% Y-o-Y

In EGP mn

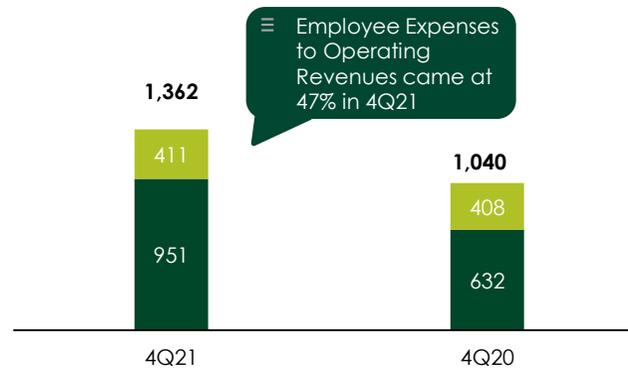
■ Investment Bank ■ NBFIs ■ aiBank*



EFG Hermes Operating Expenses, up 31% Y-o-Y

In EGP mn

■ Employees Expenses ■ Other Operating Expenses*



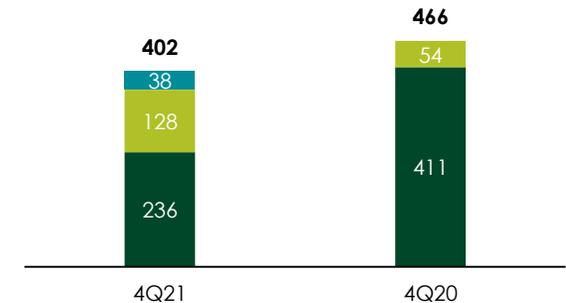
Employee Expenses to Operating Revenues came at 47% in 4Q21

*Includes Other G&A and Provisions and ECL

EFG Hermes Net Profit After Tax and Minority Interest, down 14% Y-o-Y

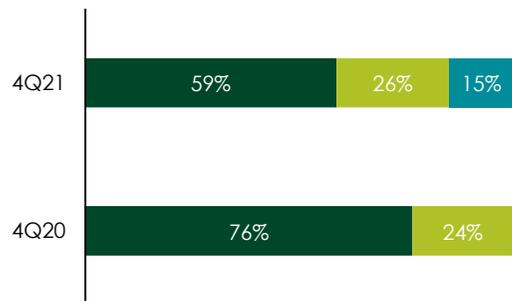
In EGP mn

■ Investment Bank ■ NBFIs ■ aiBank*

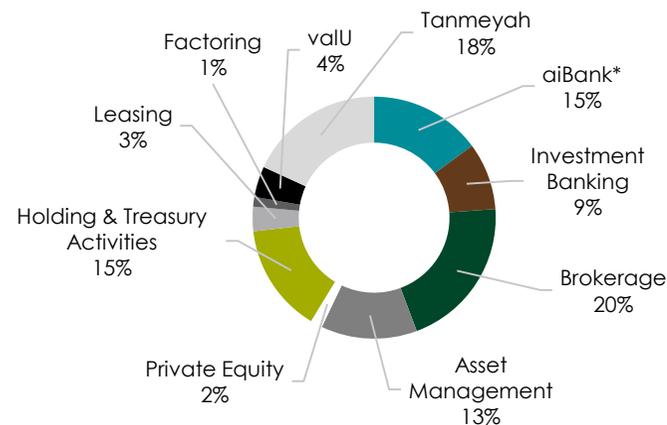


EFG Hermes Revenues Contribution by Platform

■ Investment Bank ■ NBFIs ■ aiBank*



Revenue Breakdown By Line of Business



NPAT Contribution by Platform

■ Investment Bank ■ NBFIs ■ aiBank*



*Revenues and NPAT includes aiBank's Nov. & Dec. figures, post the completion of its acquisition

Investment Bank Overview

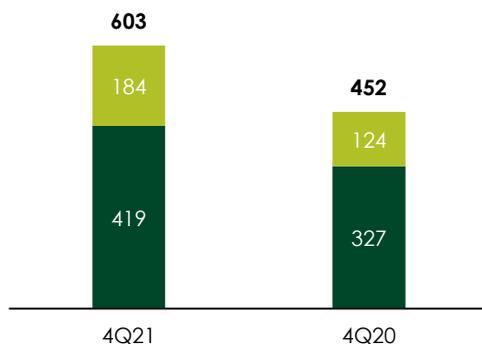
Investment Bank Highlights – 4Q2021

Investment Bank Revenue Breakdown by Platform

Sell-Side Revenues, up 34% Y-o-Y

In EGP mn

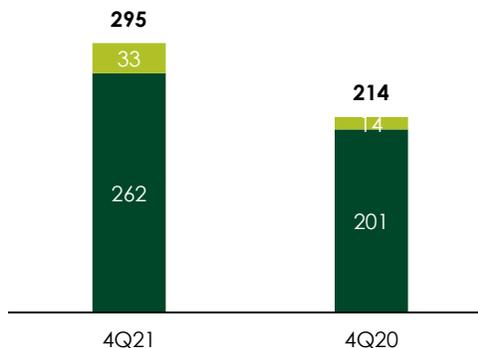
■ Brokerage ■ Investment Banking



Buy-Side Revenues, up 38% Y-o-Y

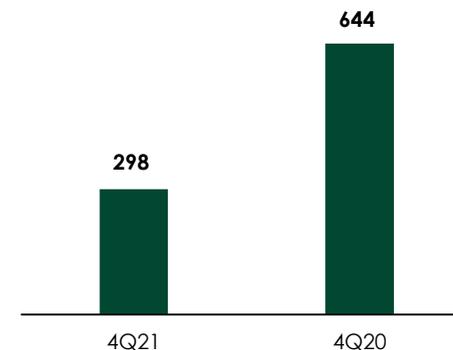
In EGP mn

■ Asset Management ■ Private Equity



Holding and Treasury Activities, down 54% Y-o-Y

In EGP mn



Revenues Contribution by Platform

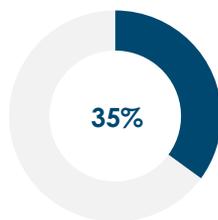
Holding & Treasury
Activities
25%



Buy-Side
25%

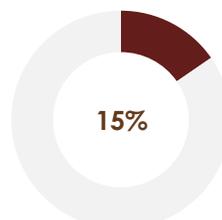
Sell-Side
50%

Investment Bank Revenue breakdown



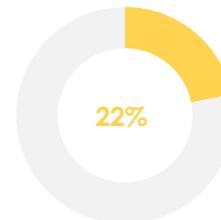
Brokerage

Revenues of **EGP419 mn**,
up 28% Y-o-Y



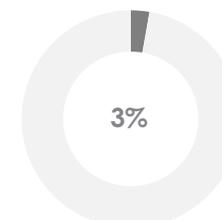
Investment Banking

Revenues of **EGP184 mn**,
up 48% Y-o-Y



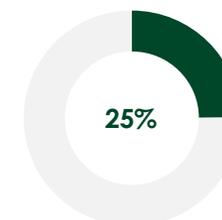
Asset Management

Revenues of **EGP262 mn**,
up 31% Y-o-Y



Private Equity

Revenues of **EGP33 mn**,
up 140% Y-o-Y



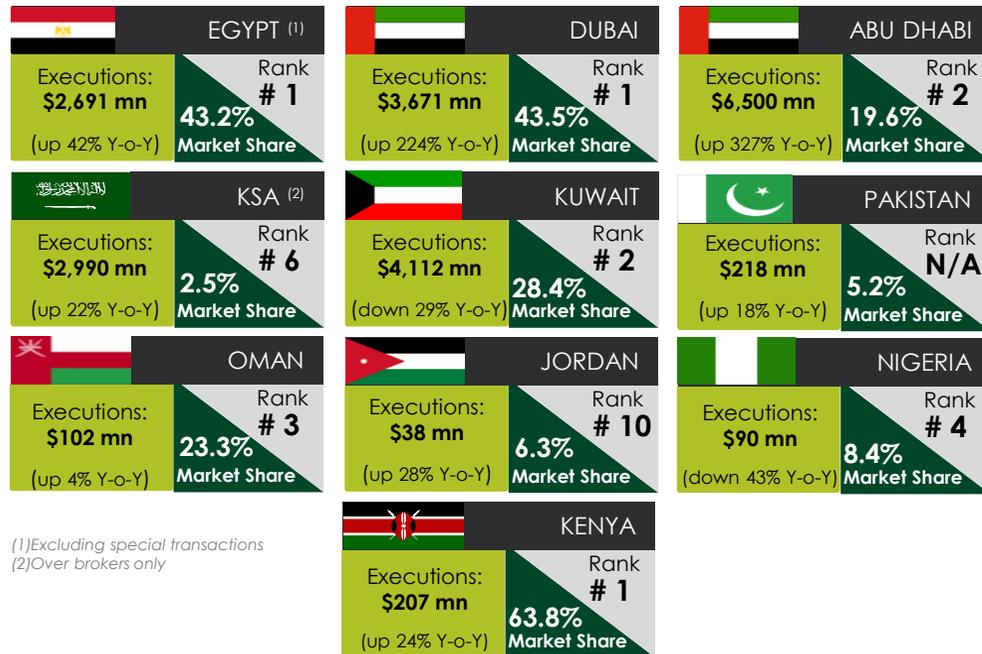
**Holding & Treasury
Activities**

Revenues of **EGP298 mn**,
down 54% Y-o-Y

Investment Bank Overview

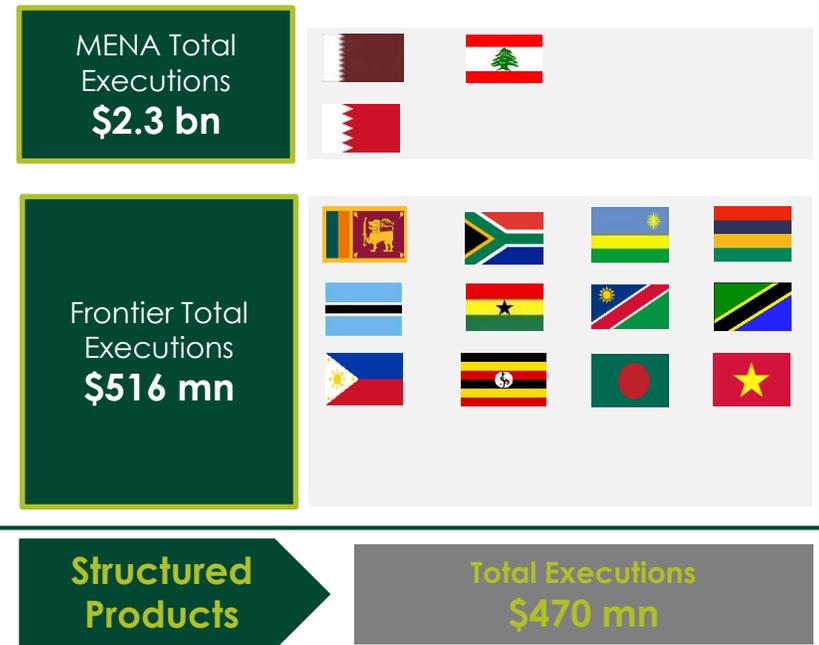
Brokerage Overview – 4Q2021

Direct Presence



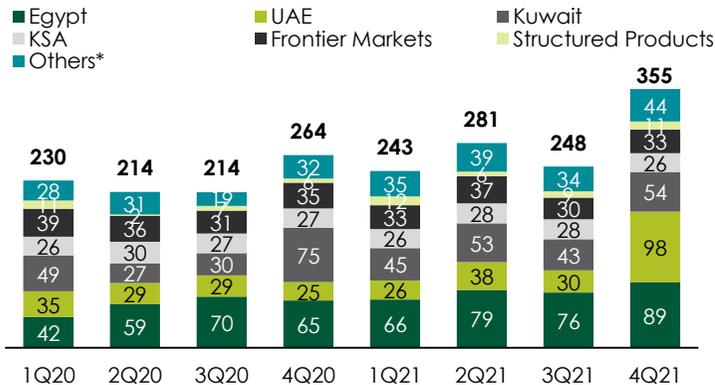
(1) Excluding special transactions
(2) Over brokers only

Indirect Presence



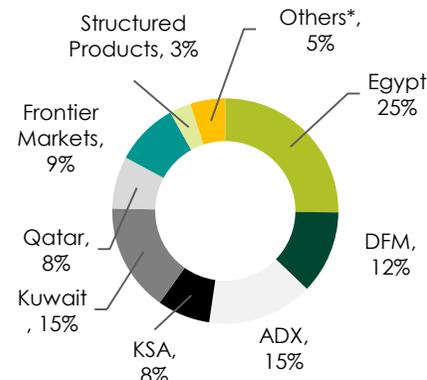
Average Daily Commissions

In USD thousand



*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One

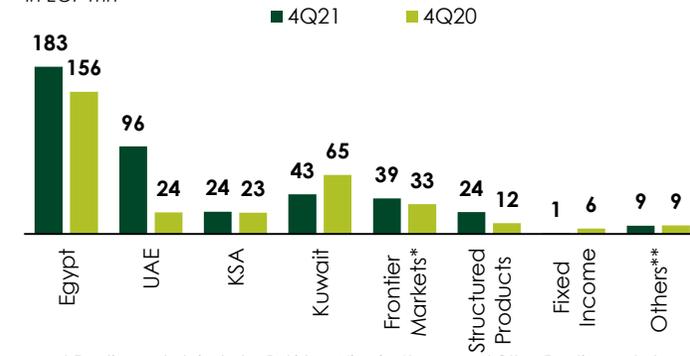
Fees Contribution by Market/Product



*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One
**Based on 4Q21 figures

Brokerage Revenue by Country (Operations)

In EGP mn



*Frontier Markets includes Pakistan, Nigeria, Kenya, and Other Frontier markets
**Others including: Oman, Jordan, and Bahrain

Investment Bank Overview

IB and PE Overview – 4Q2021

Investment Banking

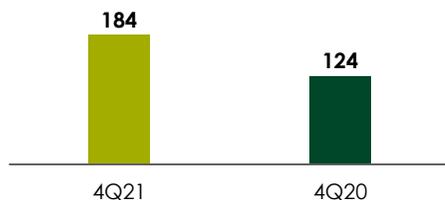
<p>Advisory on Sale of 50% stake in IDC (US\$ 72,350,000) Sell-side Advisor December 2021</p>	<p>Advisory on Acquisition of a 100% stake in SODIC (US\$ 171,979,884) Buy Side Advisor December 2021</p>	<p>Short-term Bond (USD 35,031,847) Financial Advisor, MLA, and Underwriter December 2021</p>	<p>Lease Financing (USD 44,585,987) Financial Advisor December 2021</p>	<p>Securitization (USD 50,318,471) Financial Advisor, MLA, and Underwriter December 2021</p>	<p>Securitization (USD 50,573,248) Financial Advisor, MLA, and Underwriter December 2021</p>	<p>Securitization (USD 39,968,153) Financial Advisor, MLA, and Underwriter December 2021</p>
<p>Debt Arrangement (USD 12,000,000) Financial Advisor December 2021</p>	<p>Advisory on Sale of a 85.5% stake in aiBANK (US\$ 388,000,000) Sell Side Advisor November 2021</p>	<p>Advisory on Acquisition of a 51% stake in aiBANK (US\$ 241,995,940) Buy Side Advisor November 2021</p>	<p>Advisory on Accelerated Equity Offering of a 21% stake (US\$ 143,000,000) Joint Bookrunner November 2021</p>	<p>Advisory on Accelerated Equity Offering of a 21% stake (US\$ 127,624,000) Joint Bookrunner November 2021</p>	<p>Acquisition of c. 20.5% stake in aramex (US\$ 383,172,534) Co-Financial Advisor & Sole Bookrunner October 2021</p>	<p>Advisory on Initial Public Offering Tadawul (US\$ 1,213,000,000) Joint Bookrunner October 2021</p>

<p>Advisory on Initial Public Offering ADX (US\$ 795,000,000) Joint Bookrunner October 2021</p>
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- In 4Q21, EFG Hermes successfully advised on 15 transactions, amounting to a total of USD3.8 billion;
- On the debt front, the team concluded advisory to: EFG Hermes Corp-Solutions on its USD50.3 million securitization program, Misr Italia Properties on its securitization issuance worth USD50.6 million, Pioneers Development Company on its USD40 million securitization program, Mac Beverages on its USD12 million debt arrangement, and Hermes Securities Brokerage Company (HSB) on the issuance of a short-term note worth USD35 million;
- On the M&A space, the team concluded advisory on: Agthia Group's acquisition of a 100% stake in UAE health snacks company BMB Group for a total value of USD172 million; SODIC sale of 85.5% of its EGX-listed shares through a MTO to a consortium comprising UAE's Aldar Properties and ADQ in a deal worth USD388 million; EFG Hermes Holding's acquisition of a 51% stake in aiBANK; and TPG's Evercare Group on the sale of its 50% stake in Islamabad Diagnostic Centre (IDC) to Integrated Diagnostics Holding (IDH) in a deal worth USD72.4 million;
- The team executed a number of equity transactions as it successfully advised on Fertiglobe's USD795 million initial public offering (IPO) on ADX, and acted as joint bookrunner and underwriter on the USD1.2 billion IPO of Saudi-based ACWA Power on the Tadawul Exchange. Additionally, the team acted as joint bookrunner and broker on the sale of a 21% stake of Theeb Rent a Car's shares through a USD127.6 million accelerated equity offering, and successfully concluded the advisory on the USD143 million follow-on sale of Abu Qir Fertilizers and Chemical Industries on EGX

Investment Banking Revenue

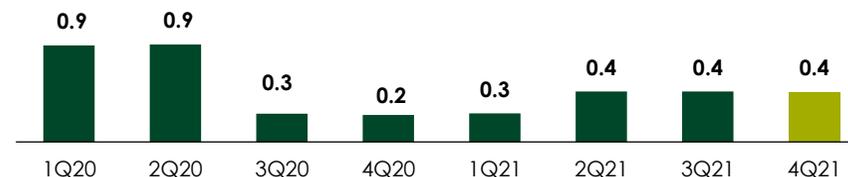
In EGP mn



Private Equity

Private Equity AUMs Evolution

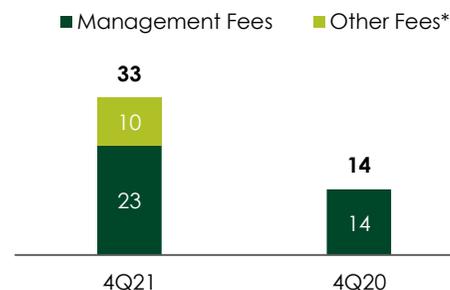
In USD bn



- Vortex Energy IV has injected its first tranche in relation to its investment in Ignis Energy Holdings, parent company of Spanish independent integrated renewable player Ignis Group;
- In 4Q21, Egypt Education Platform "EEP" entered into definitive agreements to acquire a mega campus located in the city of Sheikh Zayed, to host EEP's recently acquired Hayah brand under the name "Hayah West". The new campus will be able to house more than 1.7k students. Moreover, EEP executed in 4Q21 its first management agreement with the Sovereign Fund of Egypt and Mobicca to manage and operate 2 new premium national schools with a combined capacity of c.5k. The schools' operations are expected to start in September 2023;

Private Equity Revenue

In EGP mn



* Other Fees includes incentive fees and other revenues

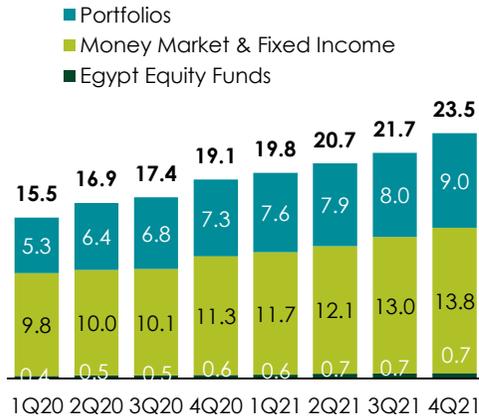
Investment Bank Overview

Asset Management Overview – 4Q2021

Egypt Asset Management

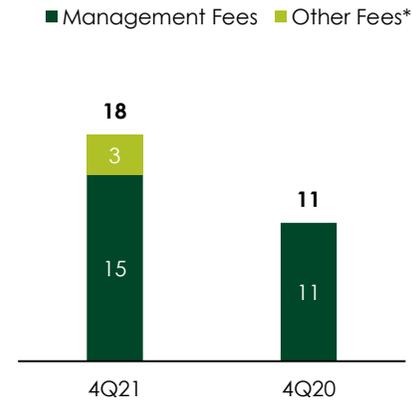
Assets Under Management

In EGP bn



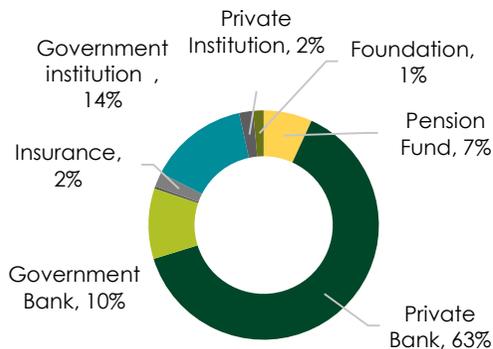
Revenue Breakdown

In EGP mn



* Other Fees include incentive fees and other revenues

AuMs Breakdown by Investor Type



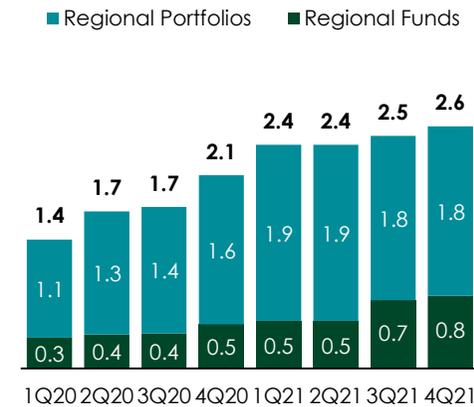
AuMs Breakdown by Region



Regional Asset Management "FIM"

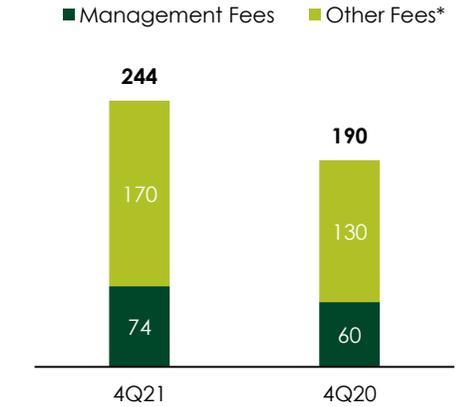
Assets Under Management

In USD bn



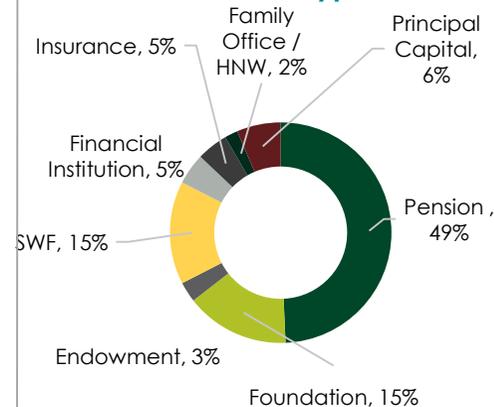
Revenue Breakdown

In EGP mn

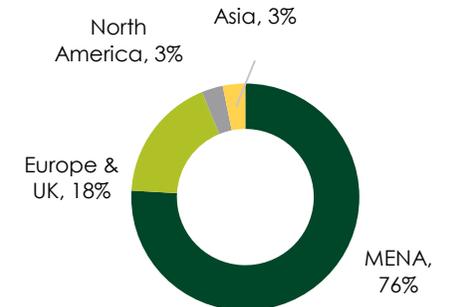


* Other Fees include incentive fees and other revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

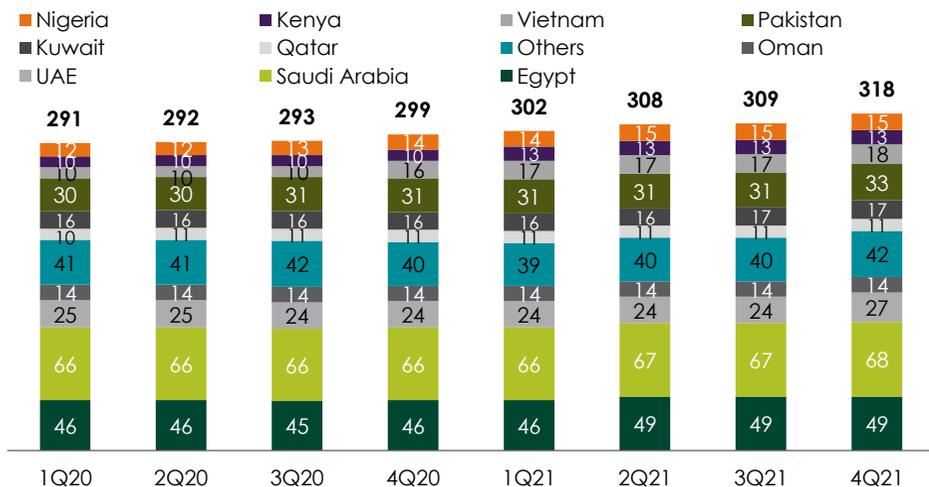


Investment Bank Overview

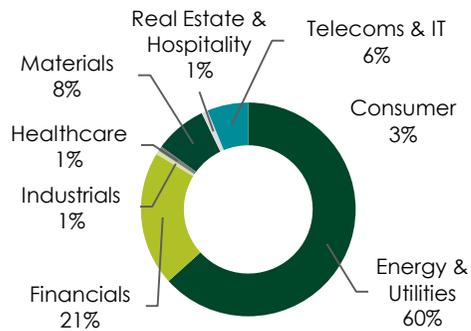
Research Overview – 4Q2021

Research Coverage Universe

Number of Companies



Research coverage by Sector



≡ EFG Hermes Research team finished 4Q21 covering 318 stock spread across 26 markets by the end of 2021.

≡ The team added a new market by initiating coverage on E-commerce play and the largest bank in Kazakhstan, expanded small and mid-cap coverage in GCC, and built out its utilities coverage, and initiated coverage on two supermarket chains in Sri Lanka and Morocco

Awards/Rankings



Entrepreneur
Best Buy Now Pay Later Platform-valU
Best E-Payment Entity-Paytabs
Entrepreneur ME



EMEA Renewables & Energy transition, Solar deal of the year- (Vortex Solar)
IJInvestor Awards 2021



Research & Asset Allocation Advice:1st Rank
Euromoney Private Banking and Wealth Management Survey



Best Broker in (Middle East, Kuwait, KSA, and Oman)
Best Asset Manager in UAE
Best Equity House in UAE
Best Foreign Investment Bank in Lebanon
EMEA Finance - Middle East Banking Awards 2021

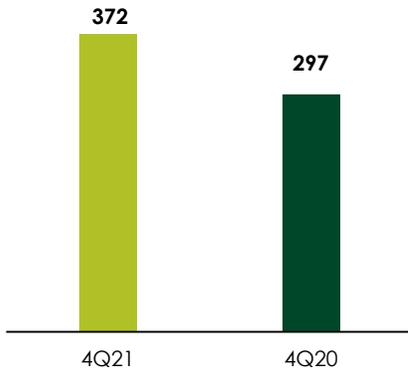


NBFIs Overview

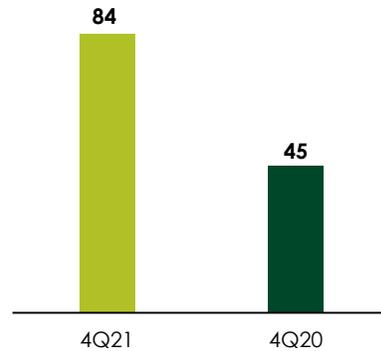
NBFIs Financial Highlights – 4Q2021

NBFIs Revenue Breakdown by Platform

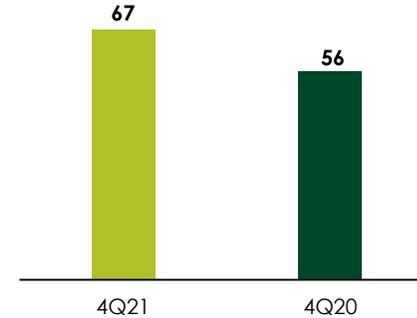
Tanmeyah Revenues,
up 25% Y-o-Y
In EGP mn



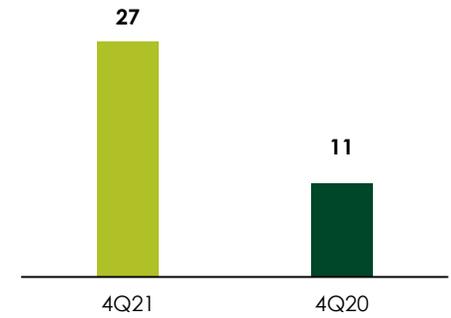
valU Revenues,
up 89% Y-o-Y
In EGP mn



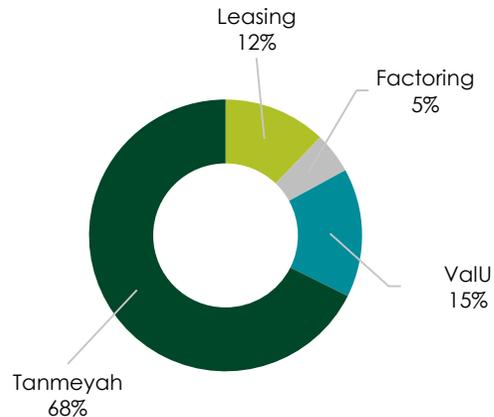
Leasing Revenues,
up 20% Y-o-Y
In EGP mn



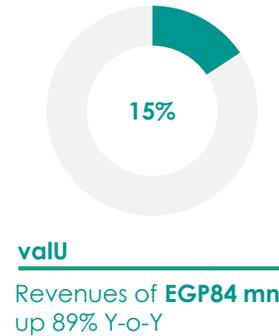
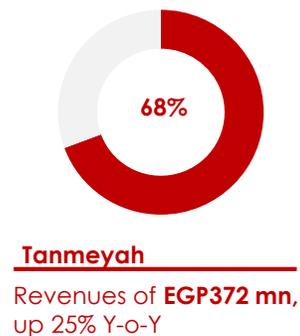
Factoring Revenues,
up 152% Y-o-Y
In EGP mn



NBFIs Revenues Contribution



NBFIs Revenue Breakdown



NBFIs Overview

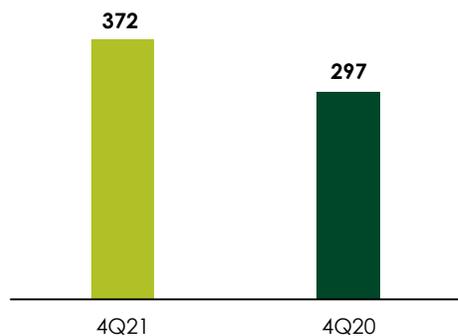
Tanmeyah and valU Operational and Financial Overview – 4Q2021

KPIs

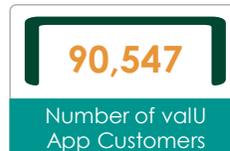


Tanmeyah Revenue

In EGP mn



KPIs

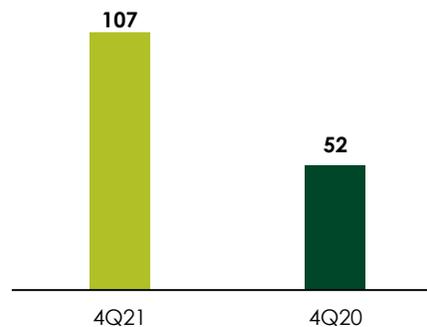


* Includes securitized portfolio of EGP179 million

valU Revenue

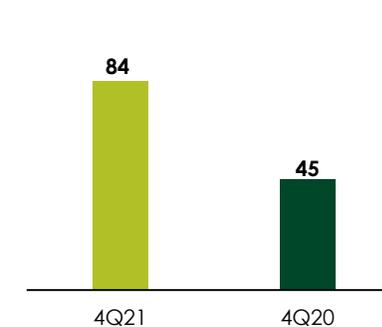
Gross Revenue

In EGP mn



Net Revenue

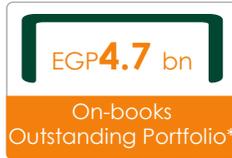
In EGP mn



NBFIs Overview

Leasing and Factoring Operational and Financial Overview – 4Q2021

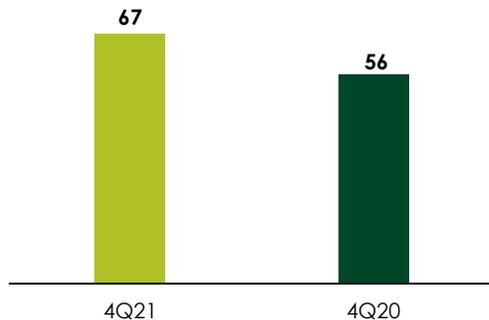
KPIs



* Excludes securitized portfolio principle amount of EGP748 million

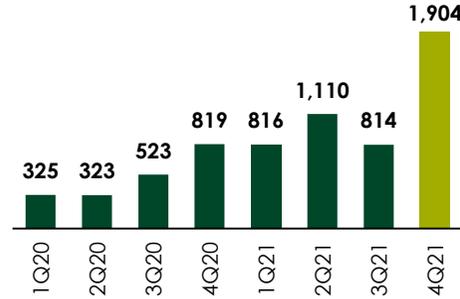
Leasing Revenue

In EGP mn

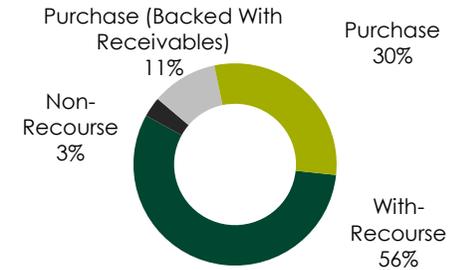


Factoring Portfolio

In EGP mn

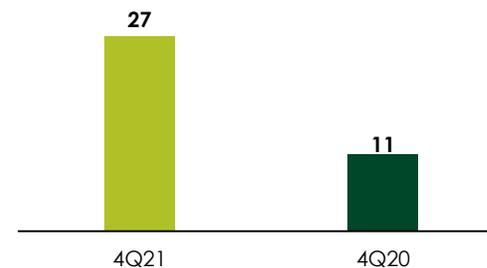


Portfolio Analysis



Factoring Revenue

In EGP mn





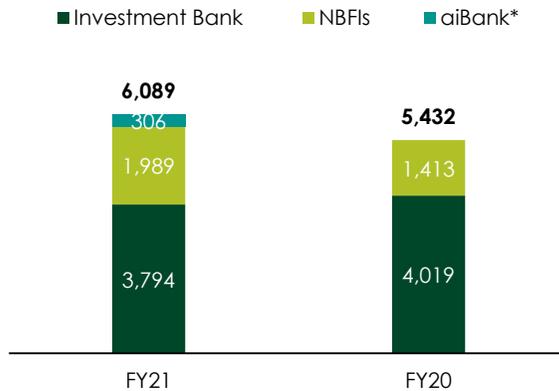
II. Full Year Results Review – FY2021

Group Overview

Group Financial Highlights – FY2021

EFG Hermes Net Operating Revenue, up 12% Y-o-Y

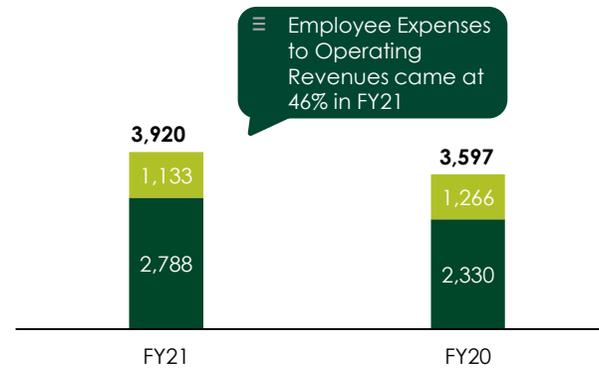
In EGP mn



EFG Hermes Operating Expenses, up 9% Y-o-Y

In EGP mn

■ Employees Expenses ■ Other Operating Expenses*

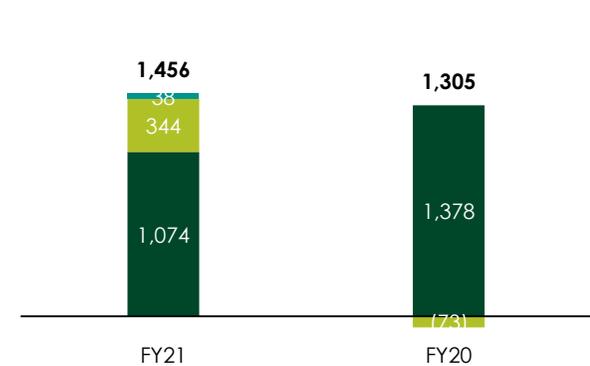


*Includes Other G&A and Provisions and ECL

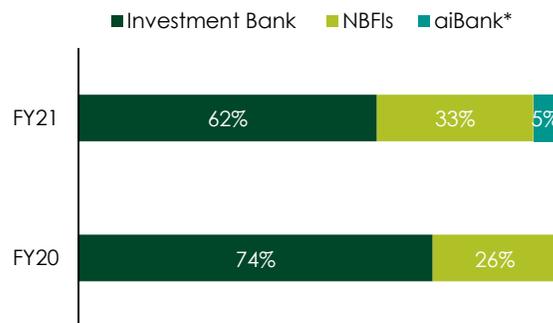
EFG Hermes Net Profit After Tax and Minority Interest, up 12% Y-o-Y

In EGP mn

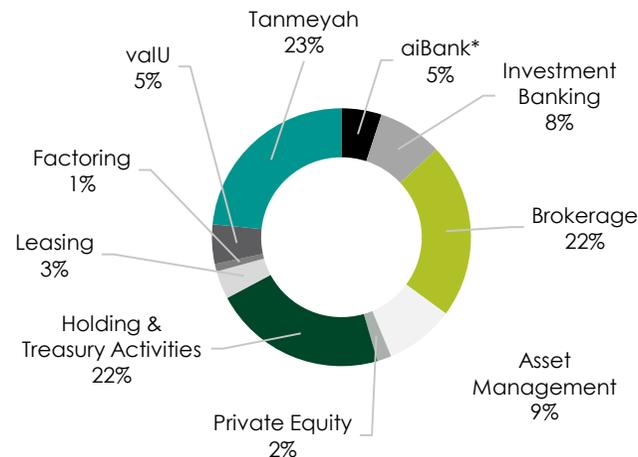
■ Investment Bank ■ NBFIs ■ aiBank*



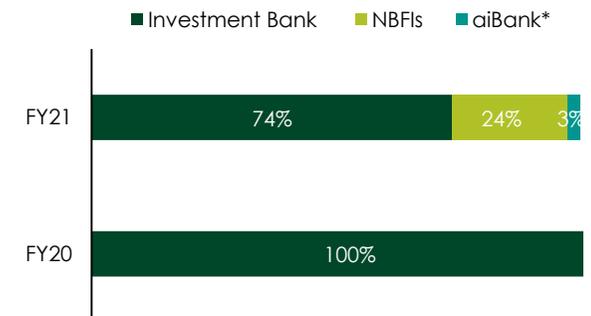
EFG Hermes Revenues Contribution by Platform



Revenue Breakdown By Line of Business



NPAT Contribution by Platform



*Revenues and NPAT includes aiBank's Nov. & Dec. figures, post the completion of its acquisition

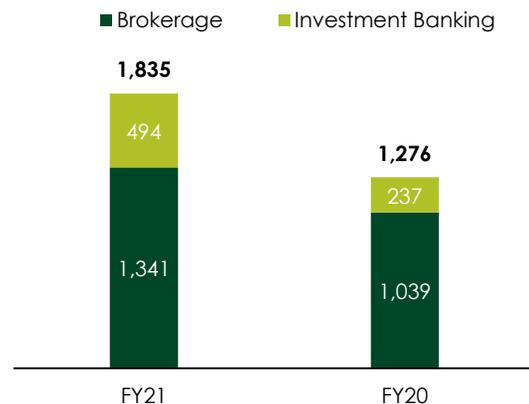
Investment Bank Overview

Investment Bank Highlights – FY2021

Investment Bank Revenue Breakdown by Platform

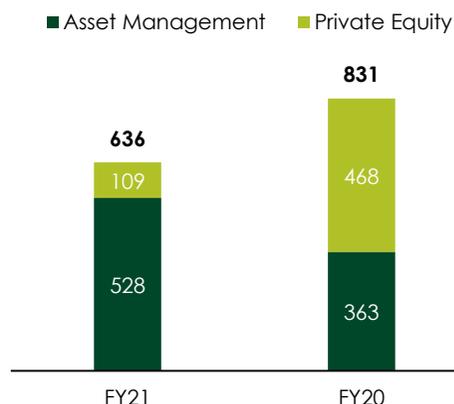
Sell-Side Revenues, up 44% Y-o-Y

In EGP mn



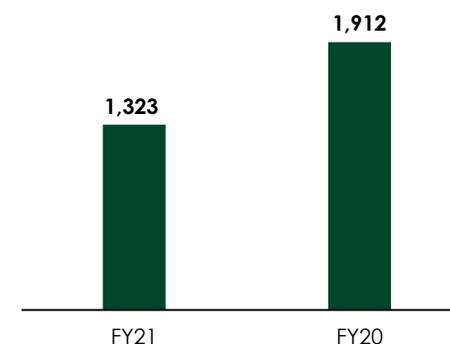
Buy-Side Revenues, down 23% Y-o-Y

In EGP mn



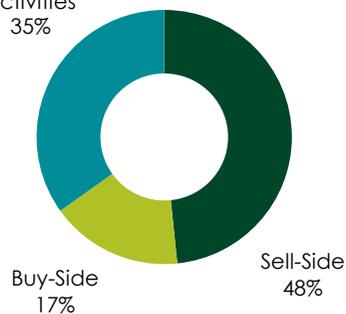
Holding and Treasury Activities, down 31% Y-o-Y

In EGP mn

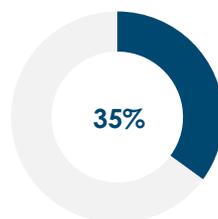


Revenues Contribution by Platform

Holding & Treasury
Activities
35%

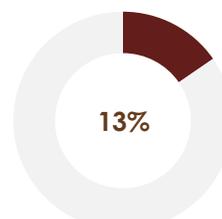


Investment Bank Revenue breakdown



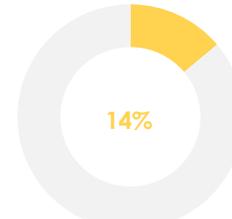
Brokerage

Revenues of **EGP1.3 bn**,
up 29% Y-o-Y



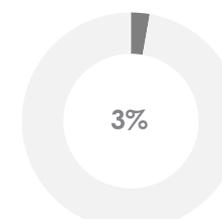
Investment Banking

Revenues of **EGP494 mn**,
up 108% Y-o-Y



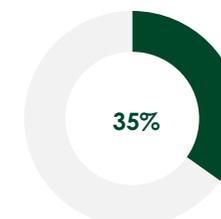
Asset Management

Revenues of **EGP528 mn**,
up 45% Y-o-Y



Private Equity

Revenues of **EGP109 mn**,
down 77% Y-o-Y



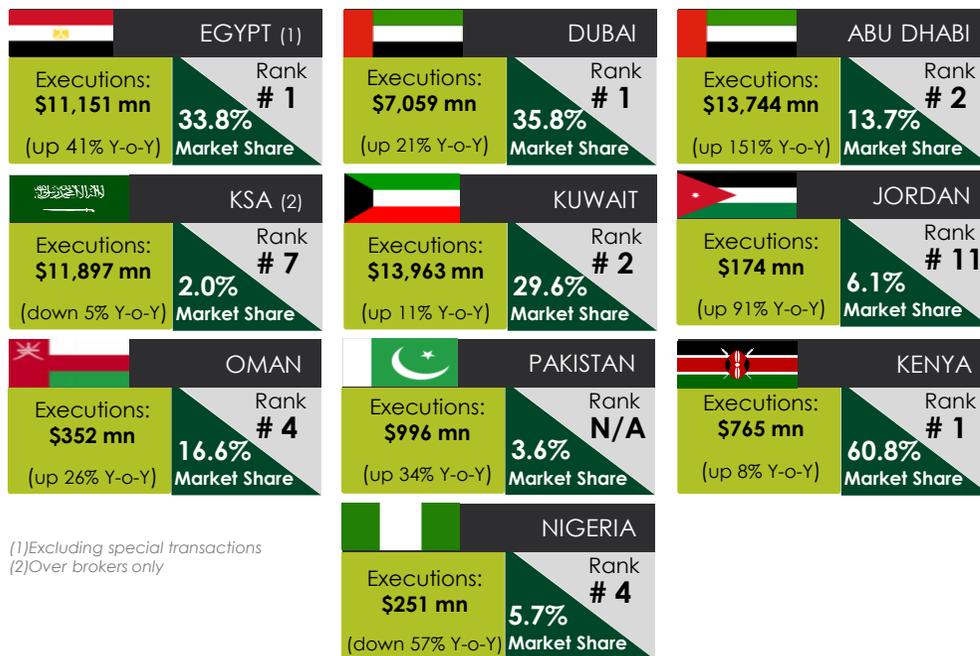
Holding & Treasury Activities

Revenues of **EGP1.3 mn**,
down 31% Y-o-Y

Business Lines Overview

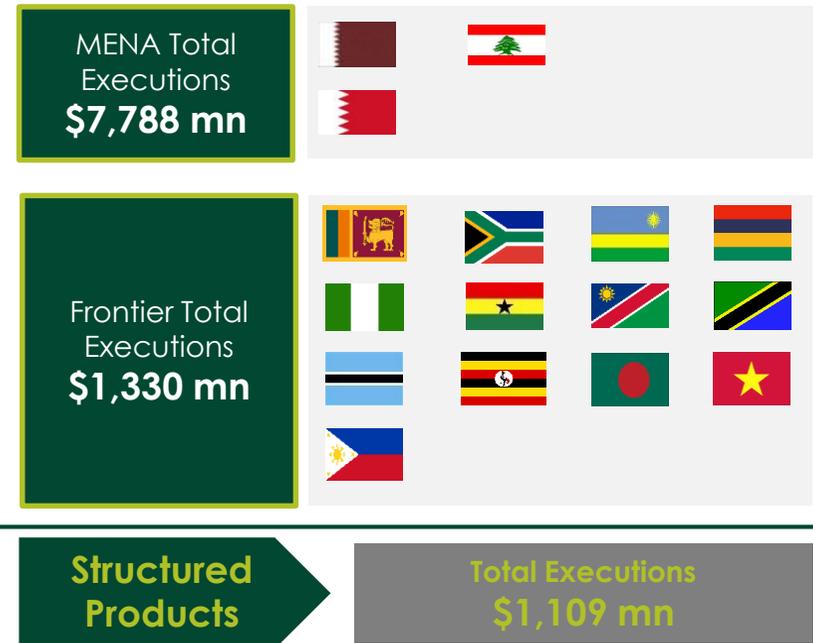
Brokerage Operational and Financial Overview – FY2021

Direct Presence



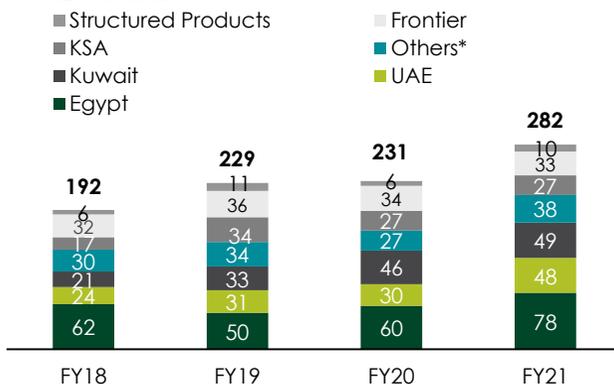
(1) Excluding special transactions
(2) Over brokers only

Indirect Presence



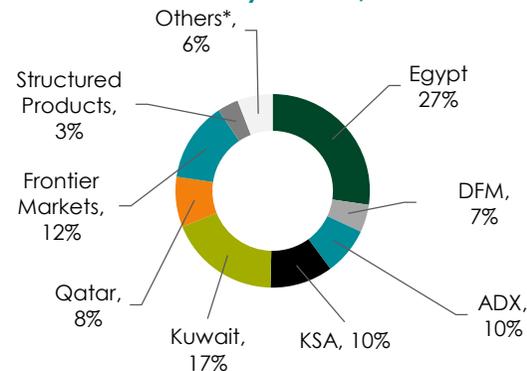
Average Daily Commissions

In USD thousand



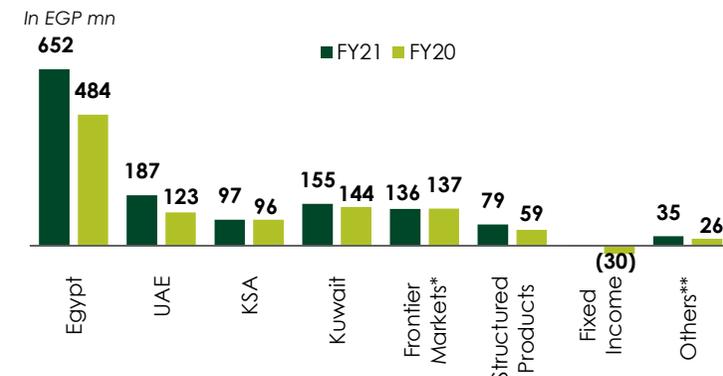
*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One

Fees Contribution by Market/Product



*Others including: Qatar, Oman, Lebanon, Jordan, UK (GDRs), Bonds and EFG Hermes One
**Based on FY21 figures

Brokerage Revenue by Country (Operations)



*Frontier Markets includes Pakistan, Nigeria, Kenya, and Other Frontier markets
**Others including: Oman, Jordan, and Bahrain

Business Lines Overview

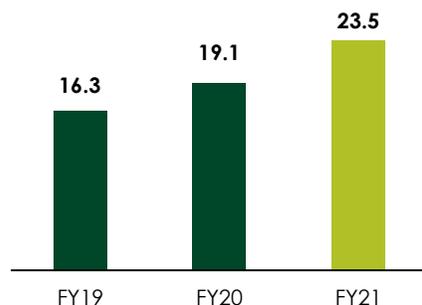
AM and PE Operational and Financial Overview – FY2021

Asset Management

Asset Management AuMs Evolution

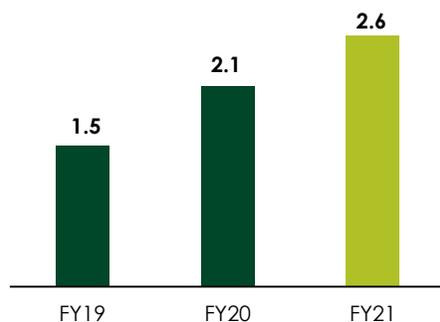
Egypt

In EGP bn



Regional (FIM)

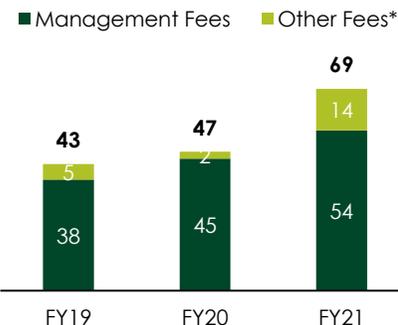
In USD bn



Asset Management Revenue

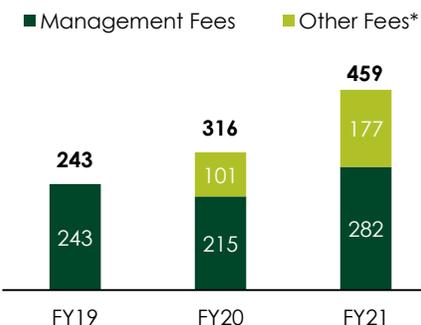
Egypt

In EGP mn



Regional

In EGP mn



* Other Fees includes incentive fees and other revenues

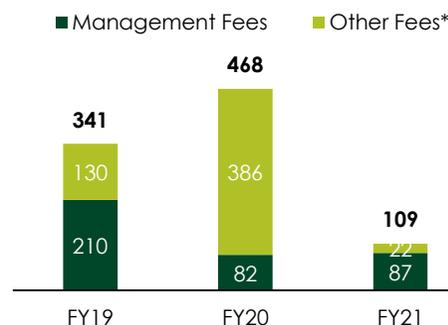
* Other Fees includes incentive fees and other revenues

Private Equity

- Beaufort managed to establish Vortex Energy IV, and has reached its first close of USD200 million.
- Besides, Vortex Energy IV has injected its first tranche in relation to its investment in Ignis Energy Holdings, parent company of Spanish independent integrated renewable player Ignis Group;
- The Egypt Education Platform "EEP" has successfully completed its third closing in March 2021 which saw additional commitments of USD15 million. The fund's total commitments currently stand at almost USD 150 million;
- The EEP is entering 2022 with a diversified portfolio comprising 10 schools spreading across Cairo and Alexandria under various stages of development and with a combined capacity approaching c.20k students;
- During FY21, U Pharma "UP" has almost doubled its sales Y-o-Y, with a realized EBITDA margin exceeding several established market peers. UP successfully increased its market share and market ranking as per IMS estimates and is now a market leader in the Hospital Solutions space.

Private Equity Revenue

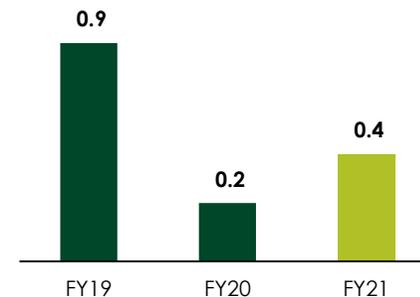
In EGP mn



* Other Fees includes incentive fees and other revenues

Private Equity AuMs Evolution

In USD bn



Business Lines Overview

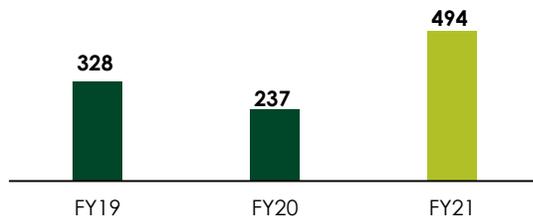
IB Operational and Financial Overview- FY2021

Investment Banking

 Advisory on Initial Public Offering (US\$ 1,213,000,000) Joint Bookrunner October 2021	 Advisory on Initial Public Offering (US\$ 795,000,000) Joint Bookrunner October 2021	 Advisory on Sale of a 85.5% stake to (US\$ 388,000,000) Sell Side Advisor November 2021	 Advisory on Acquisition of a 51% stake in (US\$ 241,995,940) Buy Side Advisor November 2021	 Advisory on Acquisition of a 100% stake in (US\$ 171,979,884) Buy Side Advisor December 2021	 Advisory on Sale of 50% stake in (US\$ 171,979,884) Sell-side Advisor December 2021
Advisory on Accelerated Equity Offering of a 4.3% stake (USD 80,000,000) EFG HERMES Sole Financial Advisor & Joint Bookrunner August 2021	 Advisory on Acquisition of a 100% stake in (US\$ 485,000,000) Buy Side Advisor August 2021	 Advisory on Initial Public Offering (US\$ 1,100,000,000) Joint Bookrunner September 2021	 Advisory on Acquisition of an 85% Stake (US\$ 12,200,000) Buy Side Advisor September 2021	 Securitization (First Issuance) (USD 20,544,586) Financial Advisor, Arranger, Bookrunner & Underwriter September 2021	 Advisory on Acquisition of a 70% Stake (US\$ 153,911,787) Buy Side Advisor September 2021
 Dual Listing on Financial Advisor & Bookrunner May 2021	 Advisory on Sale of its Egyptian Subsidiary to (Undisclosed) Sell-Side Advisor May 2021	 Advisory on Take Private and De-listing of (USD 177,912,650) Financial Advisor May 2021	 Advisory on Rights Issue (US\$ 25,477,707) EFG HERMES Sole Bookrunner & Financial Advisor June 2021	 Advisory on Initial Public Offering (US\$ 731,000,000) Joint Bookrunner July 2021	 Advisory on Sale of a 100% Stake to EFG HERMES (Undisclosed) Sell-Side Advisor June 2021
 Debt Arrangement (USD 43,000,000) Financial Advisor, Arranger January 2021	 Securitization (First Issuance) (USD 44,728,435) Financial Advisor, MLA, and Underwriter January 2021	 Advisory on Initial Public Offering (USD 137,600,000) Joint Bookrunner March 2021	 Securitization (USD 71,337,580) Financial Advisor, MLA, and Underwriter March 2021	 Advisory on Initial Public Offering (USD 144,000,000) Joint Bookrunner March 2021	 Advisory on Acquisition of Shifa Al Munthaza Undisclosed Financial Advisor March 2021

Investment Banking Revenue

In EGP mn



≡ In FY21, EFG Hermes' Investment Banking division successfully concluded a total of 40 equity, M&A and debt transactions worth an aggregate value of USD7.9 billion, marking the department's highest number of transactions in a single year.

Awards

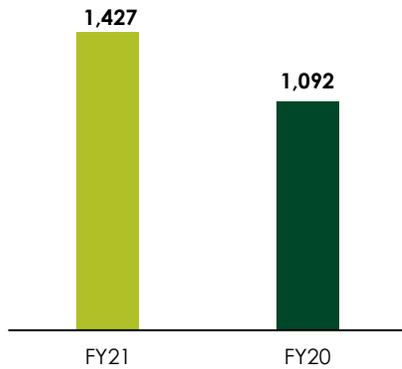
- Best Debt Bank in Africa
 - Best Investment Bank in Frontier Markets
 - Best Investment Bank in Middle East
 - Sukuk Deal of the year
 - Global Finance-Best investment Banks 2021
- Best Buy Now Pay Later Platform-valU
 - Best E-Payment Entity-Paytabs
 - Entrepreneur ME
- Best Broker in (Middle East, Kuwait, KSA, and Oman)
 - Best Asset Manager in UAE
 - Best Equity House in UAE
 - Best Foreign Investment Bank in Lebanon
 - EMEA Finance - Middle East Banking Awards 2021
- 30 biggest Asset Managers 2021
 - Top 5 Fintech Apps in the Middle East 2021
 - valU- BNPL
 - Forbes ME
- EMEA Renewables & Energy transition, Solar deal of the year- (Vortex Solar)
 - IJInvestor Awards 2021
- Research & Asset Allocation Advice:1st Rank
 - Euromoney Private Banking and Wealth Management Survey
- Best Corporate & Investment Bank in Egypt
 - Asiamoney

NBFIs Overview

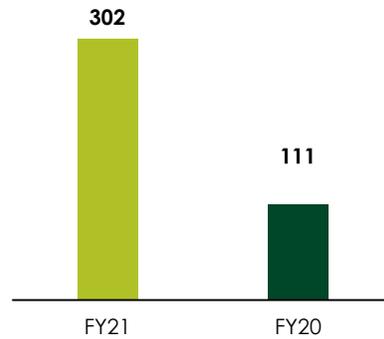
NBFIs Financial Highlights – FY2021

NBFIs Revenue Breakdown by Platform

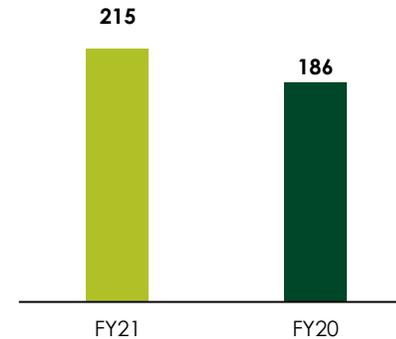
Tanmeyah Revenues,
up 31% Y-o-Y
In EGP mn



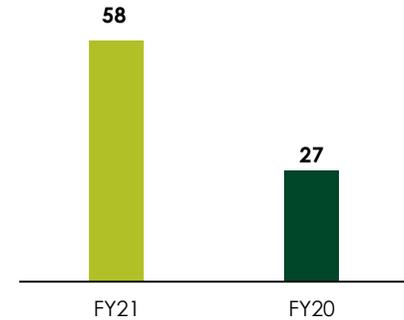
valU Revenues,
up 171% Y-o-Y
In EGP mn



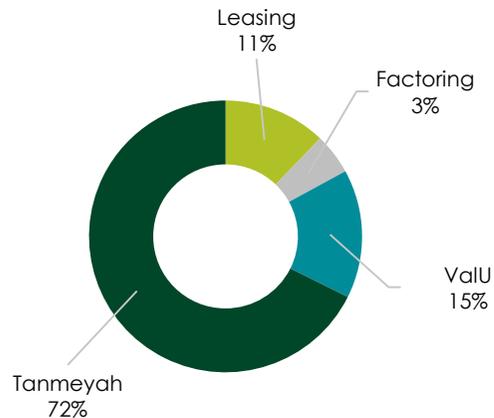
Leasing Revenues,
up 16% Y-o-Y
In EGP mn



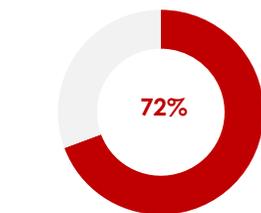
Factoring Revenues,
up 117% Y-o-Y
In EGP mn



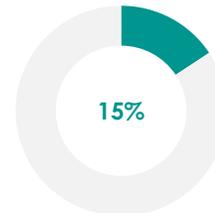
NBFIs Revenues Contribution



NBFIs Revenue Breakdown



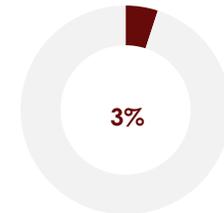
Tanmeyah
Revenues of **EGP1.4 bn,**
up 31% Y-o-Y



valU
Revenues of **EGP302 mn**
up 171% Y-o-Y



Leasing
Revenues of **EGP215 mn,**
up 16% Y-o-Y



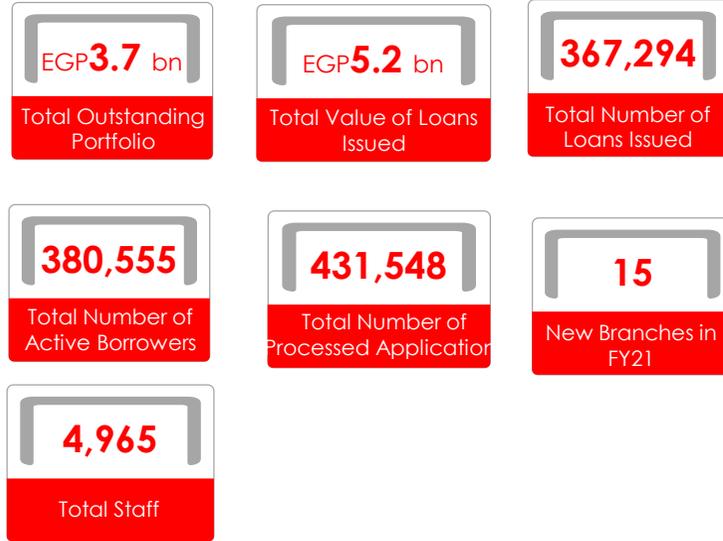
Factoring
Revenues of **EGP58 mn,**
up 117% Y-o-Y

NBFIs Overview

Tanmeyah and valU Operational and Financial Overview – FY2021

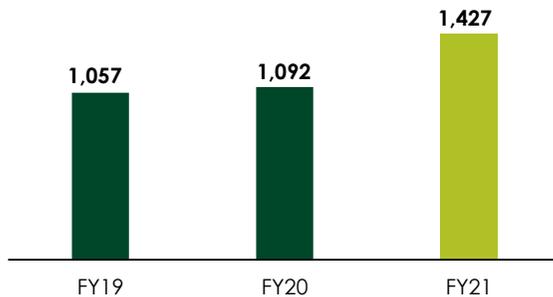


KPIs

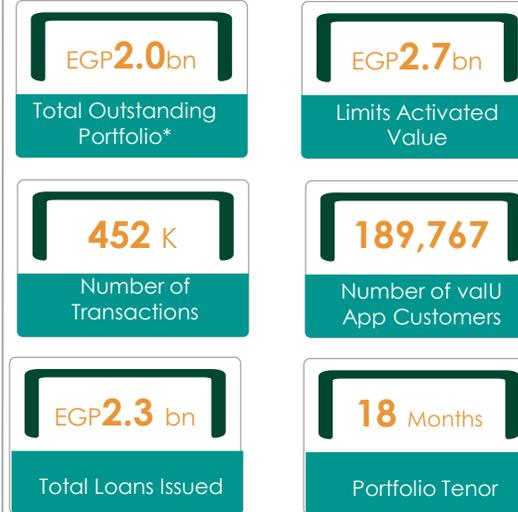


Tanmeyah Revenue

In EGP mn



KPIs

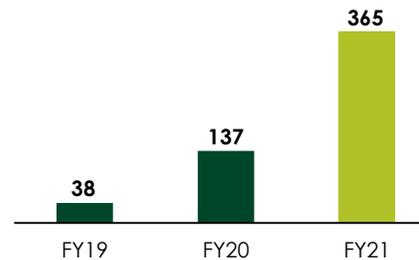


* Includes securitized portfolio of EGP179 million

valU Revenue

Gross Revenue

In EGP mn

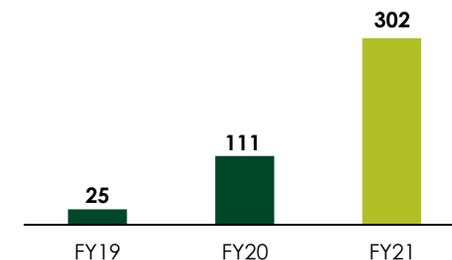


Market Share- FY21

Rank	Company Name	Market Share (%)
1	Contact	45.5%
2	valU	23.8%
3	Premium International	14.0%
4	Abdul Latif Gamil	4.8%
5	Rawaj	3.7%
6	Sky Finance	3.2%
7	Halaan	2.3%
8	Shoula	1.5%
9	B Link	0.7%
10	BelCash	0.3%

Net Revenue

In EGP mn



Business Lines Overview

Leasing and Factoring Operational and Financial Overview – FY2021

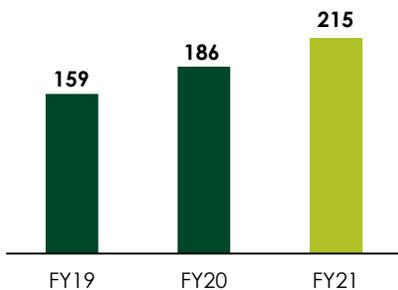
KPIs



* Excludes securitized portfolio principle amount of EGP748 million

Leasing Revenue

In EGP mn



Market Share- FY21

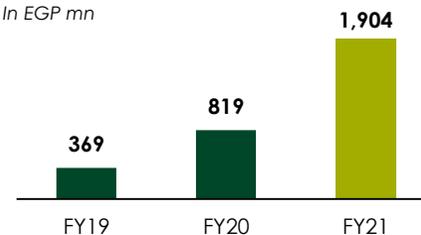
Rank	Company	Market Share
1	BM Lease	16.3%
2	Corplease	12.8%
3	EFG Hermes Leasing	10.4%
4	GB Lease	9.0%
5	Global Corp	7.2%
6	El Tawfiq for Leasing	6.5%
7	Cairo Lease	4.1%
8	Al Ahly Lease	4.0%
9	Others	29.7%

KPIs



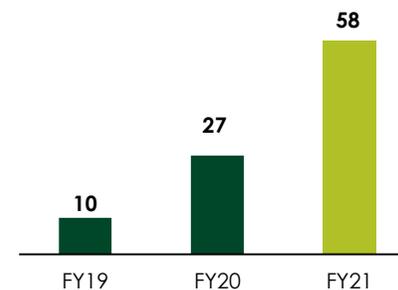
Factoring Portfolio

In EGP mn



Factoring Revenue

In EGP mn



Market Share- FY21

Rank	Company	Market Share
1	EFG Hermes Factoring	22.8%
2	Egyptian Factoring Co.	16.3%
3	QNB Al Ahli Factoring	14.4%
4	Drive Factoring	13.9%
5	BM Factoring	8.6%
6	Others	24.0%

Business Lines Overview

aiBANK Operational and Financial Overview – FY2021



KPIs

Acquisition of 51% of aiBANK's shares was completed in 4Q21



Financial Overview

in EGP million	P&L
	Nov & Dec 21
Net Interest Income	221
Net Fees and Commissions	21
Other Revenues	63
Total Net Revenues	306
Employees Expenses	93
Other General & Administrative	28
ECL & Provisions	35
Total Operating Expenses	156
Net Operating Profit (Loss)	150
Other Expenses	29
Net Profit (Loss) Before Tax	120
Net Profit (Loss) After Tax & Minority Interest	38

in EGP million	Balance Sheet*
	Dec-21
Cash & Due from Central Bank	1,041
Due from Banks	18,756
Net Loans & Advances	9,567
Financial Investments	14,008
Other Assets	2,089
Total Assets	45,461
Due to Banks	1,056
Customer Deposits	38,730
Other Liabilities	804
Total Liabilities	40,590
Total Shareholder's Equity	4,871

* Standalone B/S

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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 4,865,353,355