EFG Holding

2Q2026/1H2026 Results Presentation

Group Performance Highlights

EFG Holding

- Against a backdrop of heightened geopolitical uncertainty and a volatile start to 2026, EFG Holding maintained its resilient performance, successfully navigating macroeconomic headwinds. Group revenues increased 7% Y-o-Y to EGP6.5 billion in 2Q26, supported by strong performance led by BANK NXT and EFG Finance platforms. Revenue growth was primarily driven by BANK NXT's expanding loan book, higher securitization gains at Valu. The increase was partially offset by EFG Hermes's revenues declining 13% Y-o-Y, pressured by realized & unrealized losses on investments/seed capital incurred by Holding & Treasury Activities, in addition to lower Investment Banking revenues.
- EFG Holding operating expenses (including provisions & ECL) increased 11% Y-o-Y to EGP4.5 billion in 2Q26, largely due to higher employee costs across the three verticals, increased other G&A expenses at EFG Hermes, and growth in BANK NXT and Valu's operations, alongside the persistent inflationary pressures witnessed in Egypt. Notably, Group employee expenses increased 12% Y-o-Y, on higher variable component of compensation in tandem with the growth in revenues.
- With the increase in Group expenses outpacing the increase in revenues, EFG Holding's net operating profit and net profit before taxes slipped 1% Y-o-Y and 7% Y-o-Y, respectively. Group taxes declined 36% Y-o-Y, due to the booking of deferred tax gains on seed capital unrealized losses and fx losses. Accordingly, EFG Holding's net profit after tax and minority interest slipped 3% Y-o-Y to reach EGP776 million in 2Q26, pressured primarily by non-cash losses incurred by EFG Hermes, particularly Holding & Treasury Activities.

EFG Hermes

- EFG Hermes recorded a decline in overall performance during the quarter, despite solid Y-o-Y growth from Brokerage and the Buy Side. This was primarily attributed to NAV losses driven by fx incurred by Holding & Treasury Activities due to the very sharp appreciation of the EGP against the USD at the close of the quarter as the unit continues to face a very volatile currency market, compared to strong realized & unrealized gains on investments/seed capital recorded in the comparable period. In addition, lower revenues from Investment Banking also weighed down on the results especially in the context of a strong comparable quarter. As a result, EFG Hermes revenues declined 13% Y-o-Y to EGP2.4 billion in 2Q26.
- EFG Hermes operating expenses (including provisions & ECL) increased 12% Y-o-Y to EGP2.4 billion, mainly on higher employee expenses and higher other G&A expenses. Employee expenses rose 11% Y-o-Y, on higher accruals for variable compensation in addition to higher monthly commissions booked by Brokerage, salary increases in Egypt reflecting elevated inflation, and to a lesser extent the translation impact of the EGP devaluation on regional salaries. Likewise, other G&A expenses increased 19% Y-o-Y amid inflation, the translation of regional operations' expenses to EGP and higher expenses related to the Saudi Education fund. Meanwhile, EFG Hermes released provisions & ECL of EGP5 million, predominantly on Private Equity's legacy receivables and Holding's investment position.
- As a result, EFG Hermes recorded net operating losses and net losses before taxes of EGP43 million and EGP128 million, respectively. EFG Hermes booked net tax gains, on deferred tax gains on unrealized losses on investments and fx losses. Consequently, EFG Hermes reported a net loss after tax and minority interest of EGP163 million, compared to profits of EGP268 million in 2Q25, on higher losses incurred by Holding & Treasury Activities. Excluding Holding & Treasury Activities net losses in both periods, EFG Hermes recorded a net profit after tax and minority interest of EGP694 million, up 50% Y-o-Y.

Group Performance Highlights – Cont'd

EFG Finance

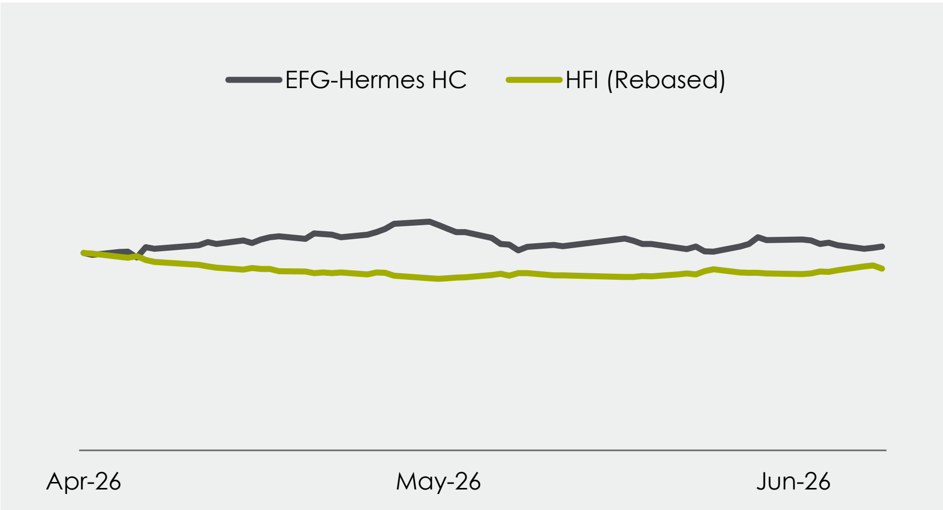
- EFG Finance witnessed another resilient quarter, with its revenues increasing 15% Y-o-Y to EGP2.0 billion in 2Q26, underpinned by higher revenues generated by Finance Holding, followed by Valu driven by higher securitization gains.
- EFG Finance operating expenses (including provisions & ECL) remained broadly unchanged Y-o-Y at EGP1.2 billion, as the increase in employee expenses was muted by the decrease in provisions & ECL. Employee expenses increased 12% Y-o-Y, on higher salaries booked across the Platform to echo inflation in Egypt. Other G&A expenses were broadly flat Y-o-Y, as one-off costs related to Valu's listing in the comparable quarter, offset the higher operating expenses associated with Valu's ongoing business expansion. Meanwhile, provisions & ECL decreased 10% Y-o-Y, on provisions release witnessed by Corp Solutions, despite higher charges at Valu and Tanmeyah.
- EFG Finance net operating profit and net profit before taxes increased 47% Y-o-Y and 48% Y-o-Y, respectively, as the increase in revenues outpaced the increase in expenses. Taxes declined 30% Y-o-Y, on lower profitability generated by Leasing and Tanmeyah. Consequently, EFG Finance net profit after tax and minority interest more than doubled, up 132% Y-o-Y to EGP535 million in 2Q26, on higher profitability generated by Finance Holding.

BANK NXT

- Another strong quarter for the Commercial Bank, with its revenues rising 30% Y-o-Y to EGP2.1 billion in 2Q26, on the back of higher net interest income and net fees & commissions, supported by a larger interest earning asset base.
- BANK NXT operating expenses (including provisions & ECL) increased 22% Y-o-Y to EGP845 million, primarily due to higher employee costs driven by new hires and inflation, as well as higher other operating expenses mainly related to IT expenses, outsourced fees, collection fees, cards issuance fees, regulatory expenses and stamp duty. Provisions & ECL rose 43% Y-o-Y, on higher ECL for the commercial bank's clients in line with the 50% increase in the loan book.
- The Bank's net profit after tax added 33% Y-o-Y to reach EGP788 million (of which the Group's share is EGP404 million) in 2Q26, as revenue growth outpaced the growth in expenses.

Share Information

Stock Performance 2Q26



Trading Indicators[1]

Close 26.70 ▲ 6% Q-o-Q

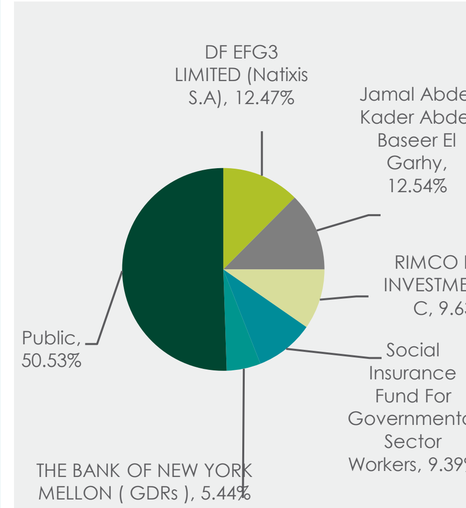
Open	Hi	Lo
25.16	29.94	25.25

Average Daily Turnover

EGP173.1 mn ▼ 14% Q-o-Q

Market Cap	Shares
EGP38.338 mn	1,435.89 mn

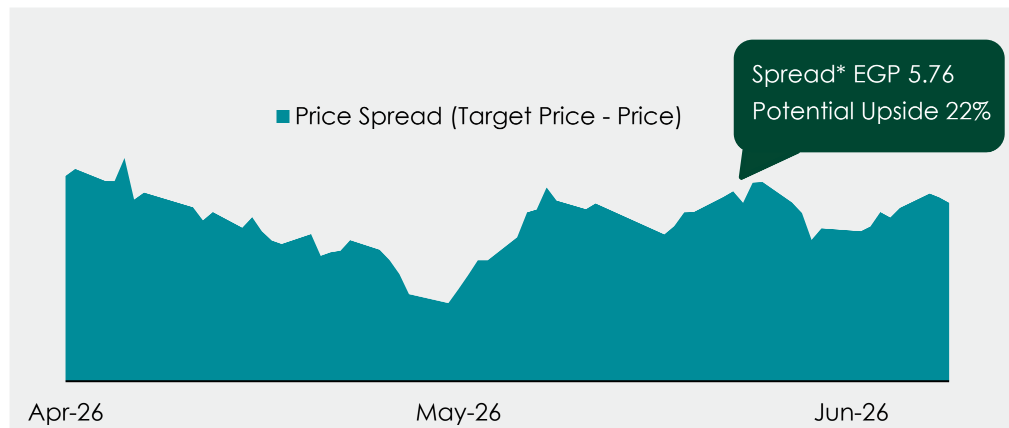
Shareholders Structure[1]



[1]*Figures as of 30th of June 2026*

Analysts Consensus Views

Date	Research House	Recommendation	Target Price
Jun-25	Al Ahly Pharos	Buy	34.8
Jun-25	Thndr	Buy	35.8
May-25	CI Capital	Buy	37.0
Sep-24	Arab African International Securities	Buy	32.3
Jun-24	Arqaam	Buy	22.4
Average Target Price			**32.46**

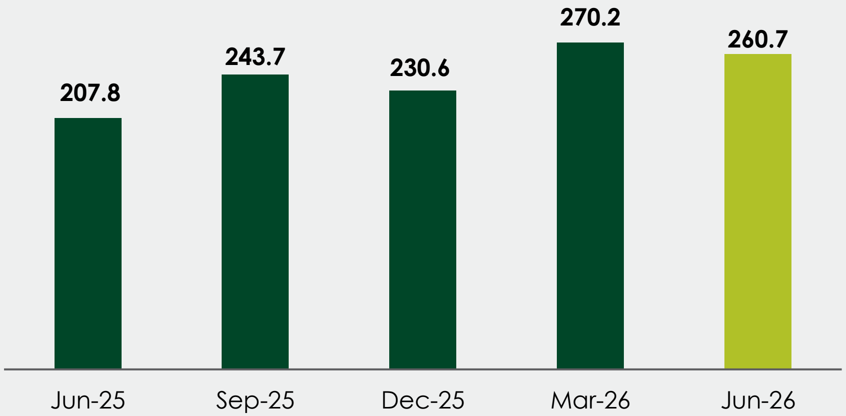


**Based on 30th of June, 2026 closing price*

Balance Sheet

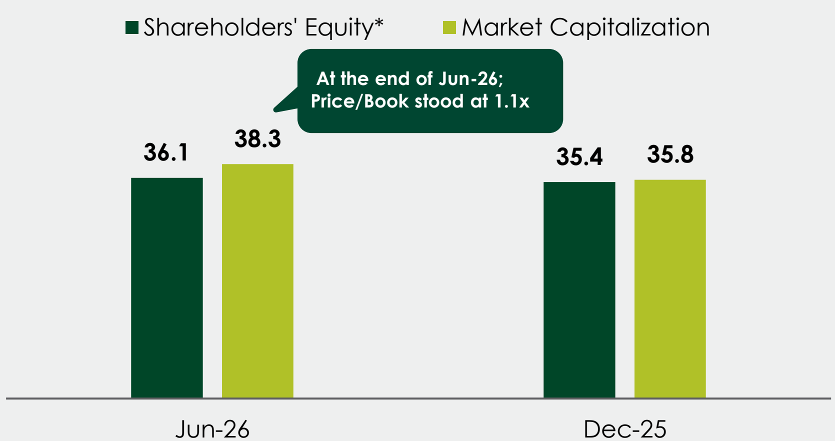
Total Assets,
down 4% Q-o-Q

In EGP bn



Total Equity/Market capitalization

In EGP bn



** Equity Attributable to Shareholders*

EFG Holding Balance Sheet as at 30th of June 2026

Assets - Liabilities	*In EGP million*
Cash and Cash Equivalents	53,228
EFG Finance Loans Receivable	31,801
Commercial Bank Loans	57,817
Investment in Associates	418
Merchant Banking Loans	25
Asset Management Seed Capital	7,107
Private Equity Seed Capital	3,450
Fixed Assets and Real Estate	4,366
Clients Investments at FVTPL (Structured Products)	11,452
Payables to Clients at FVTPL (Structured Products)	(11,452)
(Receivables - Payables)	(10,410)
(Other Assets - Other Liabilities)	(5,066)
Goodwill and Other Intangible Assets	1,950
Trading and AFS Investments	8,396
Investments at Amortized Cost	16,233
Customer Deposits	(93,622)
Short Term Bonds	(7,593)
Short & Long term Loans*	(21,875)
Minority	(10,102)
Total	**36,122**

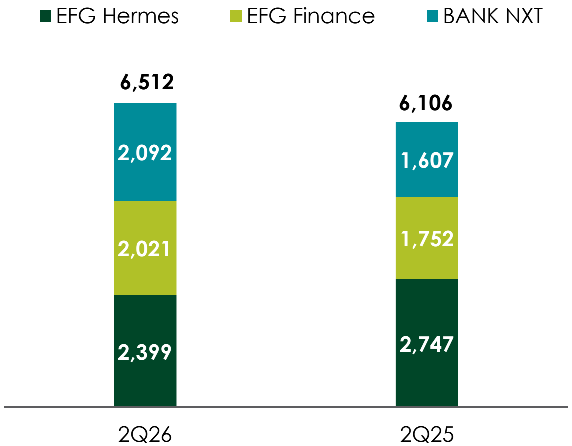
*Predominantly includes EFG Finance borrowings.

I. Second Quarter Results Review – 2Q2026

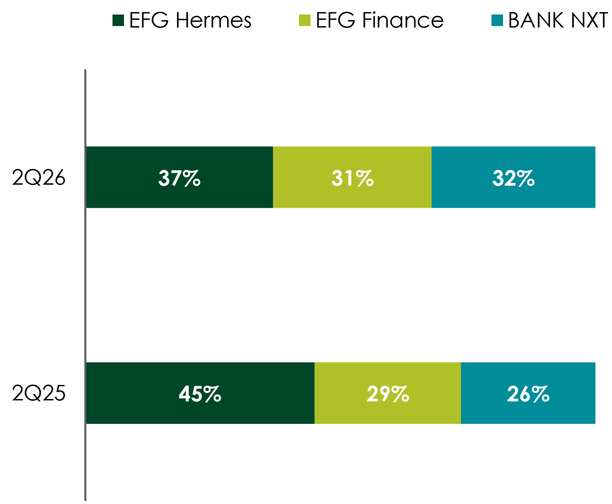
Group Highlights – 2Q2026

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

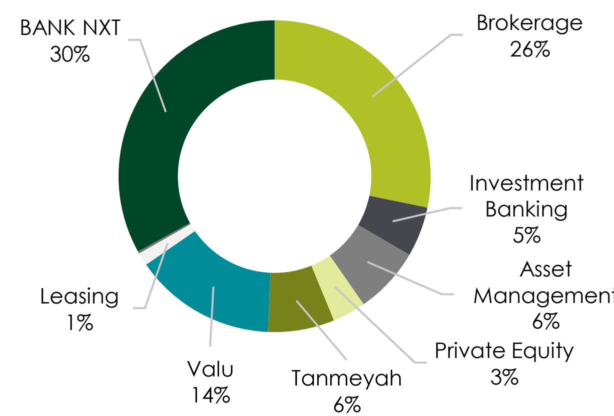
In EGP mn



EFG Holding Revenue Contribution by Platform

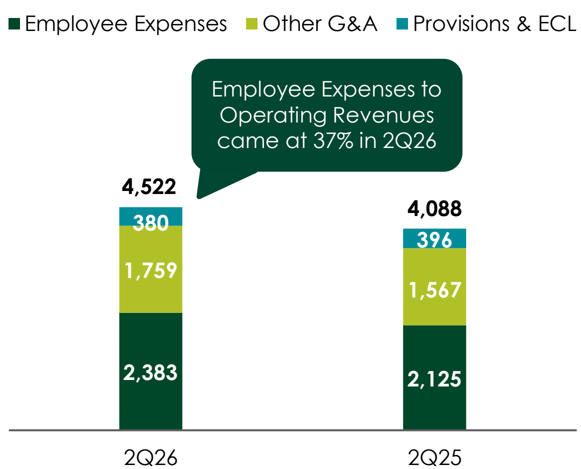


Revenue Breakdown By Line of Business



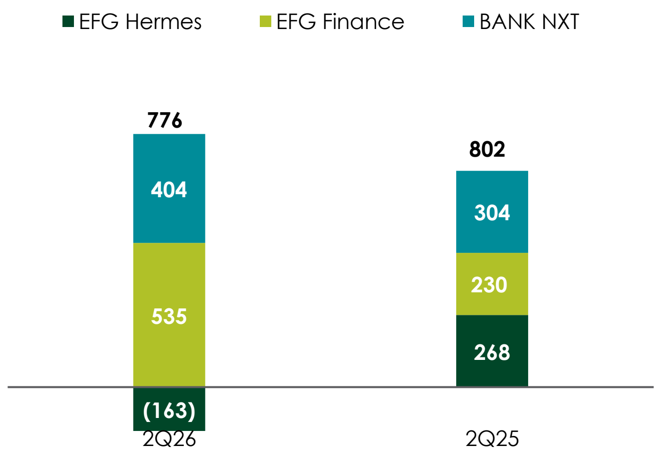
EFG Holding Operating Expenses, up 11% Y-o-Y

In EGP mn

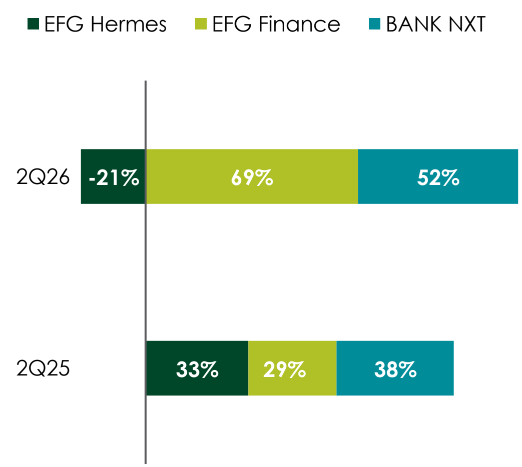


EFG Holding Net Profit After Tax and Minority Interest, down 3% Y-o-Y

In EGP mn



NPATM Contribution by Platform



EFG Holding INVESTOR RELATIONS

EFG Hermes Highlights – 2Q2026

EFG Hermes Operational Highlights

USD **36.9** bn

Brokerage Executions
3% Q-o-Q, 16% Y-o-Y

232
companies

Research Coverage

USD **268** mn

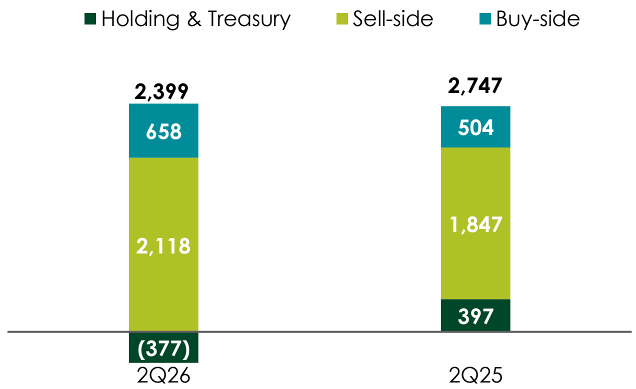
Investment Banking Deals Size

USD **7.2** bn

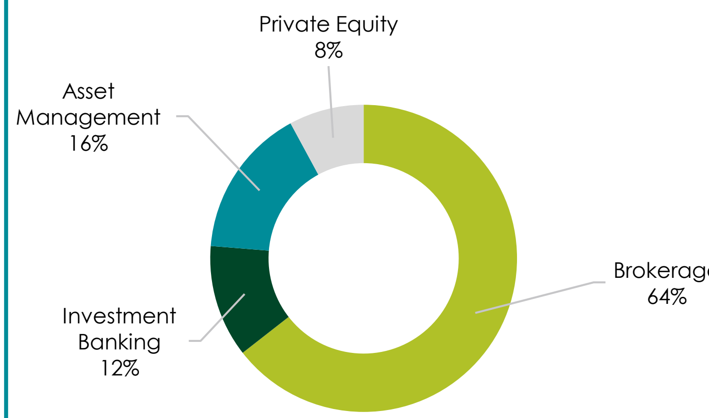
Buy-Side AuMs
5% Q-o-Q, 20% Y-o-Y

EFG Hermes Revenue,
down 13% Y-o-Y

In EGP mn

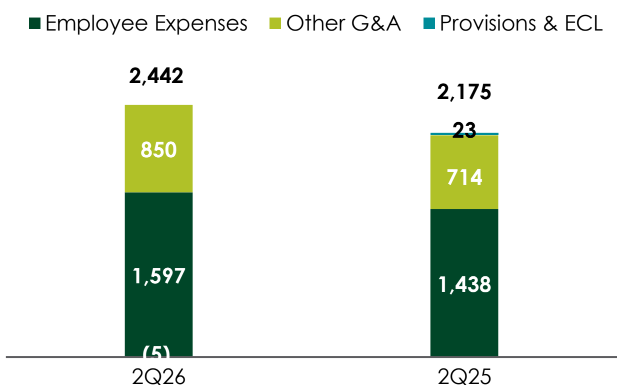


EFG Hermes Revenue Contribution



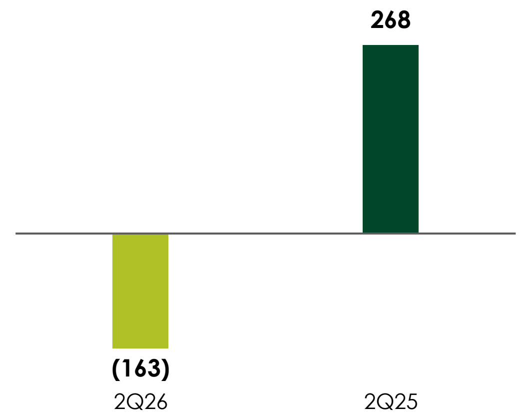
EFG Hermes Expenses,
up 12% Y-o-Y

In EGP mn



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

In EGP mn



Brokerage Overview – 2Q2026

Executions and Market Shares

EGYPT (1)
Executions: **$3,203 mn** (up 60% Y-o-Y)
Rank **# 2**
26.4% Market Share

KSA
Executions: **$5,196 mn** (up 4% Y-o-Y)
Rank **# 11**
5.9% Market Share

DUBAI
Executions: **$8,131 mn** (up 21% Y-o-Y)
Rank **# 1**
50.9% Market Share

ABU DHABI
Executions: **$8,927 mn** (down 1% Y-o-Y)
Rank **# 1**
40.2% Market Share

KUWAIT
Executions: **$7,974 mn** (up 19% Y-o-Y)
Rank **# 1**
39.2% Market Share

Structured Products
Executions: **$356 mn** (up 127% Y-o-Y)
Rank **N/A**
N/A Market Share

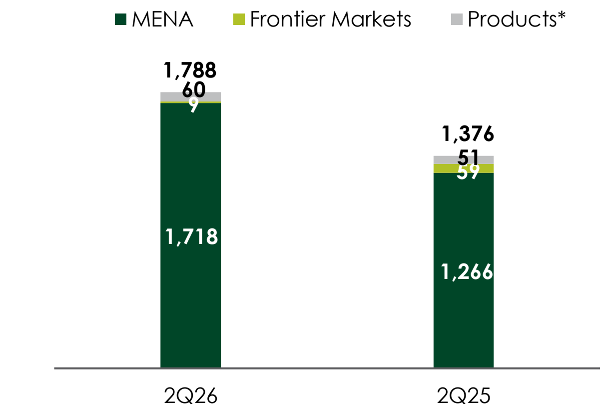
Indirect Presence

MENA Executions:	Frontier Executions (2) :
$2.4bn	**$748 mn**

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

Brokerage Revenue by Region

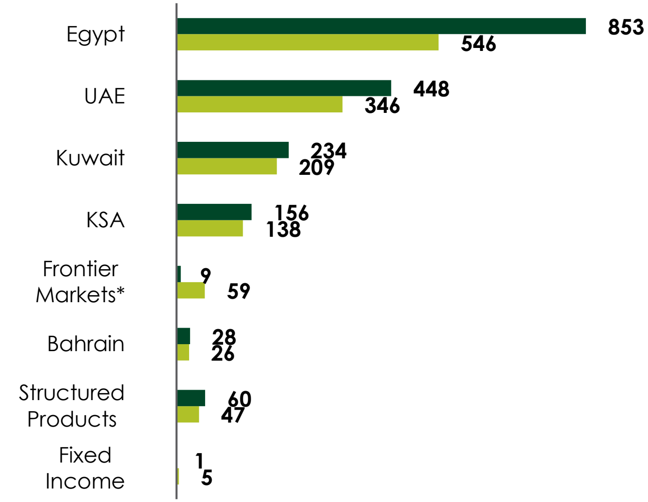
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

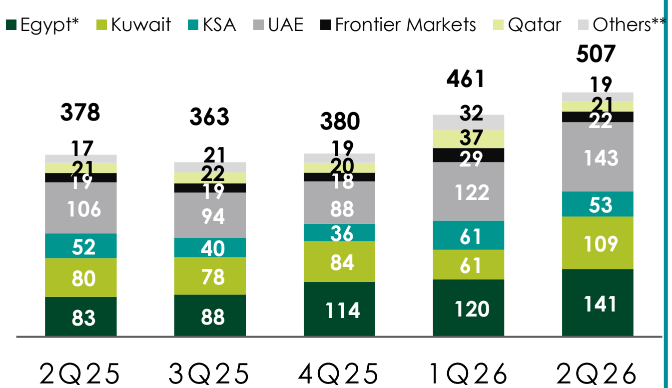
In EGP mn



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

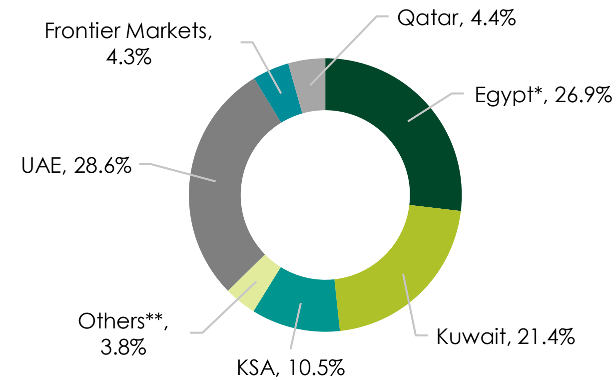
Average Daily Commissions

In USD thousand



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One

Fees Contribution by Market/Product



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One
***Based on 2Q26 figures

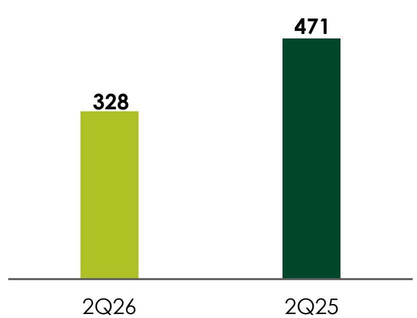
Investment Banking & Research Overview – 2Q2026

Investment Banking

Alameda Advisory on the sale of stake to DPI (US$ 190 mn) **Sell-Side Advisor** **April 2026**	PHARCO PHARMACEUTICALS Advisory on the sale of stake in KSA subsidiary to Ashmore (Undisclosed) **Sell-Side Advisor** **April 2026**	valu ABB EGX (US$ 11 mn) **SBR** **April 2026**
bedaya Bond Issuance Through Securitization (US$ 37mn) **Bond Underwriting** **May 2026**	PREMIUM CARD Bond Issuance Through Securitization (US$ 5mn) **Bond Underwriting** **June 2026**	

Investment Banking Revenue

In EGP mn



USD **268** mn

Aggregate Deals Size

1 ECM Deals Count

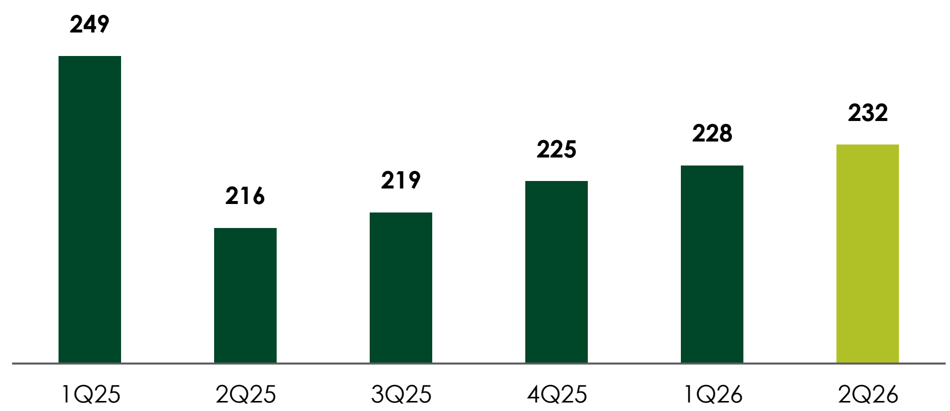
2 DCM Deals Count

2 M&A Deals Count

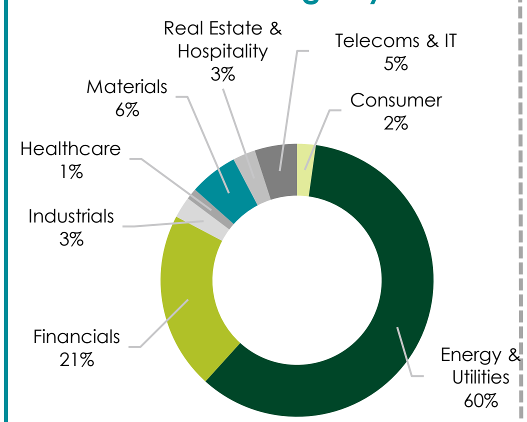
Research

Research Coverage Universe

Number of Companies



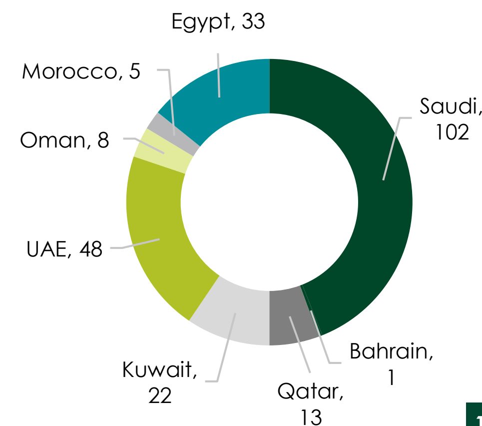
Research Coverage by Sector*



*As a percentage of market cap

Research Coverage by Country

Number of Companies



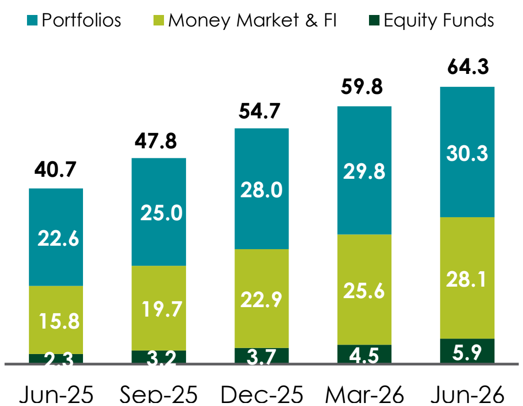
EFG Holding INVESTOR RELATIONS

Asset Management Overview – 2Q2026

Egypt Asset Management

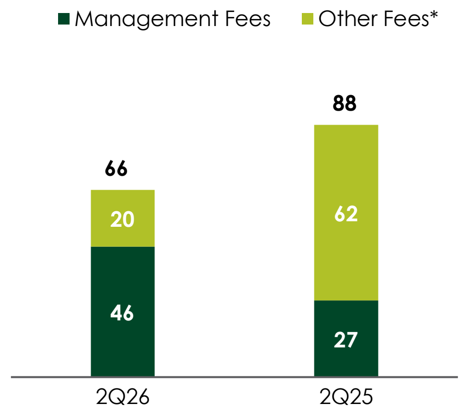
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

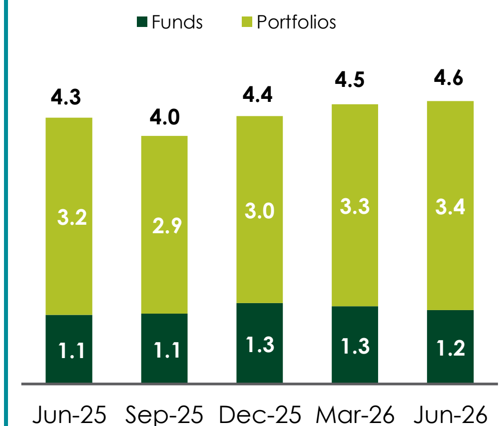


** Other Fees include incentive fees and other net revenues*

Regional Asset Management "FIM"

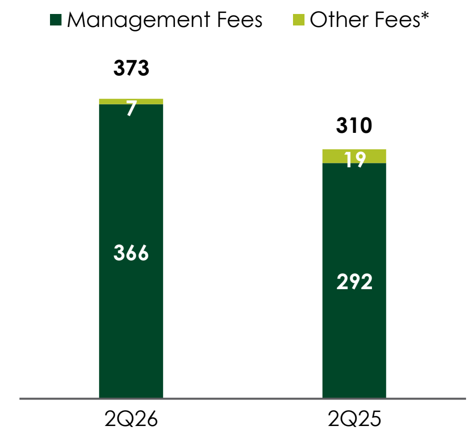
Assets Under Management

In USD bn



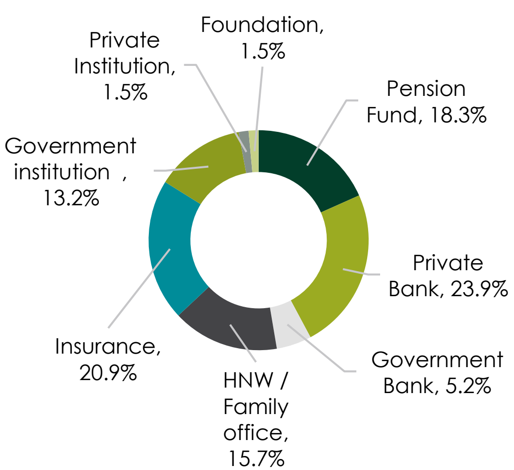
Revenue Breakdown

In EGP mn

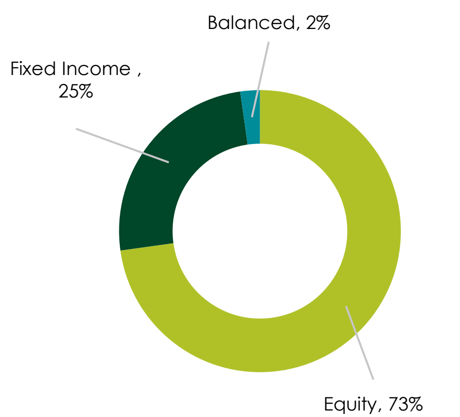


** Other Fees include incentive fees and other net revenues*

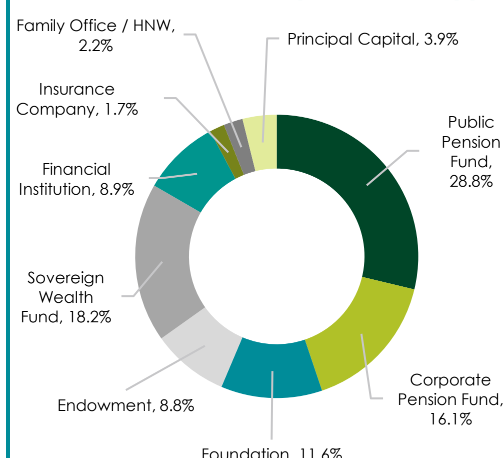
AuMs Breakdown by Investor Type



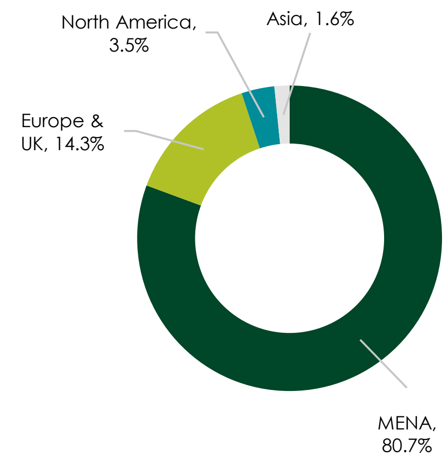
AuMs Breakdown by Fund Type



AuMs Breakdown by Investor Type



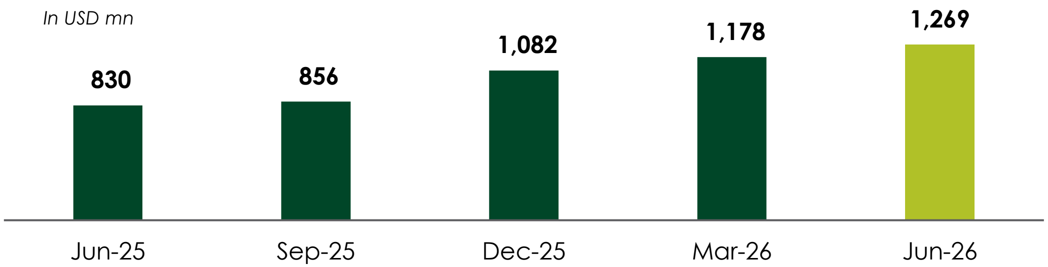
AuMs Breakdown by Region



Private Equity Overview – 2Q2026

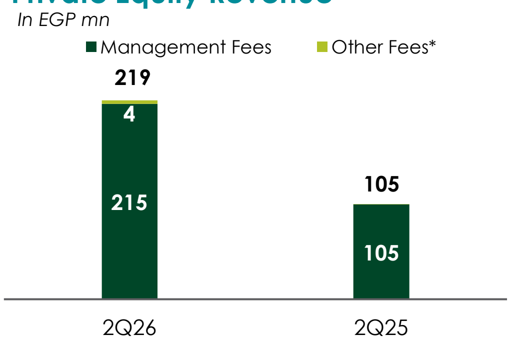
Private Equity

Private Equity AuMs Evolution



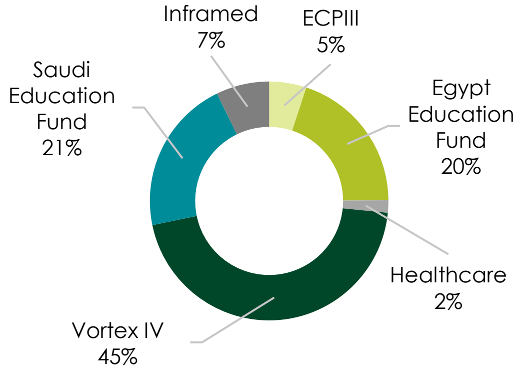
- Vortex Energy IV, a global renewable energy fund managed by the private equity arm of EFG Hermes, currently manages one company, Ignis Energy, spanning the Energy Transition and Digital Infrastructure sectors.
- The Fund fully deployed its c.USD147 million committed capital between 2019-2022 to build and develop Egypt Education Platform. EEP's portfolio currently includes: (i) 25 schools and preschools with a total capacity of c.25k students and housing more than 15k enrolled students, (ii) education content developer which serves around 4mn students annually, and (iii) a transportation business transporting between 3-4k students daily with a fleet comprising around 700 vehicles.
- The Saudi Education Fund was launched in 2025, targeting to raise capital commitments amounting to USD300 million, of which USD267 million were secured to date. The fund is targeting to build an integrated and diversified K-12 operator in KSA, with focus on the private international schools segment, to leverage the market's attractive growth fundamentals

Private Equity Revenue



* Other Fees includes incentive fees and other net revenues

AuMs by Platform



Awards/Rankings

Deloitte.

Deloitte Technology Fast 50 Winner List Best - Valu

Deloitte

emeafinance
Europe • Middle East • Africa

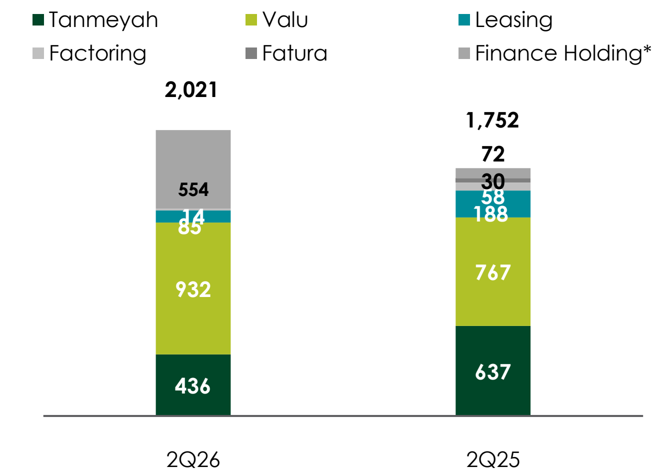
Best Equity House in MENA- EFG Hermes
Best IPO in MENA: U Consumer Finance's "Valu" EGP15.6bn listing- EFG Hermes
Best follow-on funding in EMEA: ADNOC Gas' AED10.4bn follow-on funding –EFG Hermes
Best M&A House in MENA- EFG Hermes
Best M&A deal in MENA: Alameda Healthcare sells minority stake to Development Partners International –EFG Hermes
Best IPO in MENA: U Consumer Finance's "Valu" EGP15.6bn listing- Valu
Best follow-on funding in EMEA: ADNOC Gas' AED10.4bn follow-on funding –Valu

EMEA Finance Achievement Awards

EFG Finance Highlights – 2Q2026

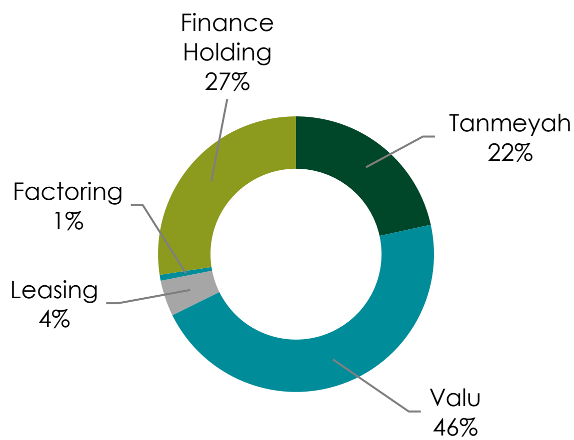
EFG Finance Revenue,
up 15% Y-o-Y

In EGP mn



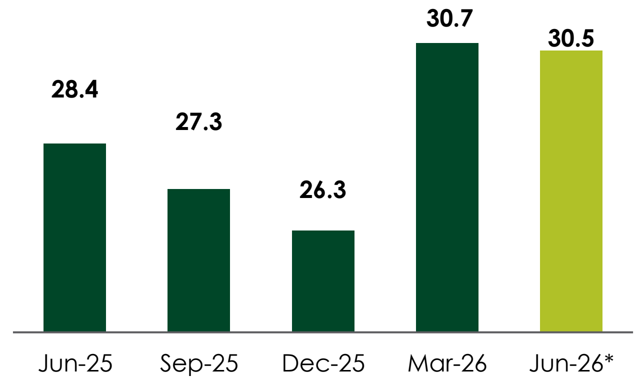
* Finance Holding revenues include SME Lending and Balad

EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio,
down 1% Q-o-Q

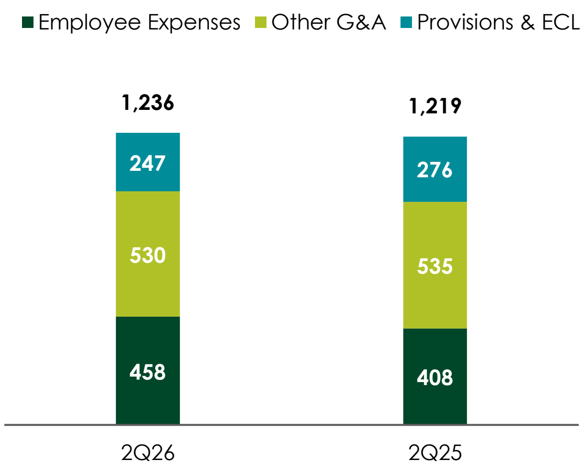
In EGP bn



**Excludes Leasing securitization of EGP3,262 million, and Valu securitization of EGP5,303 million*

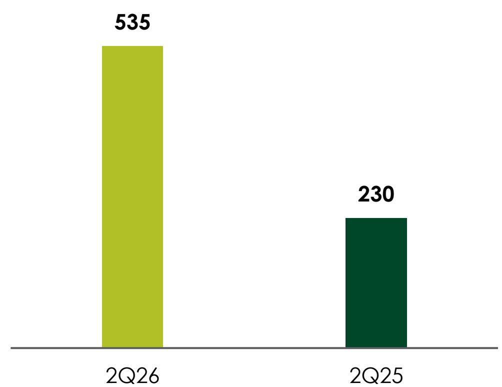
EFG Finance Expenses,
flat Y-o-Y

In EGP mn



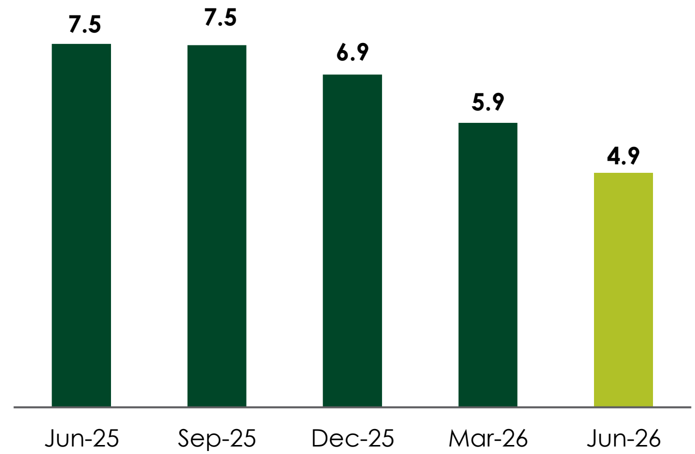
EFG Finance Net Profit After Tax and Minority Interest,
up 132% Y-o-Y

In EGP mn



EFG Finance Tangible Equity,
down 18% Q-o-Q

In EGP bn



Tanmeyah & Valu Overview – 2Q2026

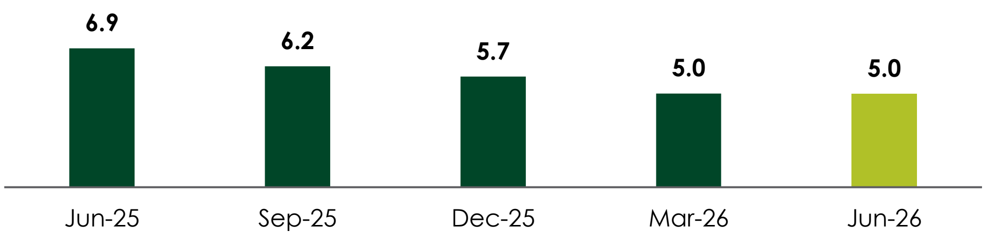
Tanmeyah

KPIs

49,844	Number of Processed Applications
36,393	Number of Loans Issued
233,488	Number of Active Borrowers
EGP1.3 bn	Value of Loans Issued
2,285	Loan Officers
4,842	Total Staff

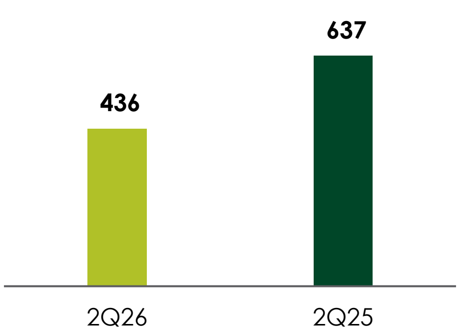
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



Valu

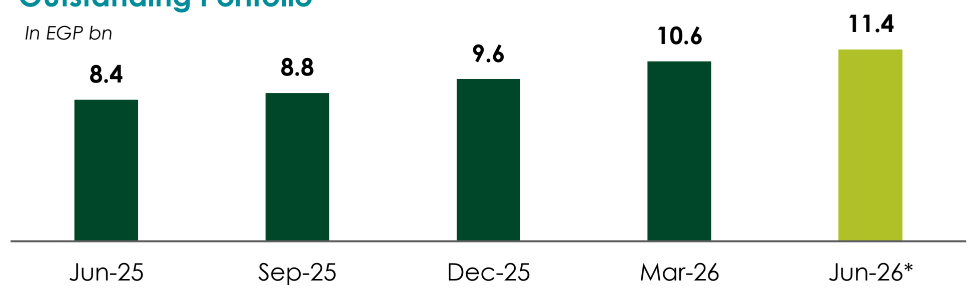
KPIs

EGP7.6 bn	GMV
955 K	Active Customers
2.7 mn	Number of Transactions[1]
29 Months	Average Portfolio Maturity Tenor
EGP6.8 bn	Loans Issued
29,242	Transactions/Day[1]
9,787	Number of Merchants

[1]*Includes Valu prepaid cards spending transactions*

Outstanding Portfolio

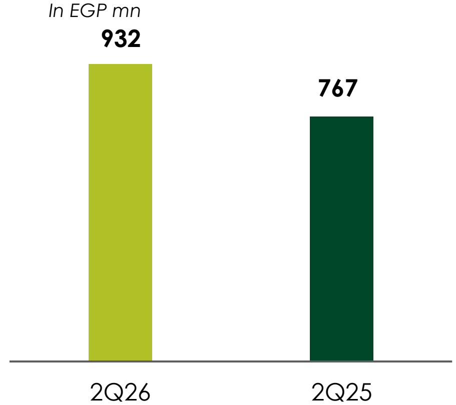
In EGP bn



**Excludes Securitized Portfolio of EGP5,303 million*

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 2Q2026

EFG Holding

INVESTOR RELATIONS

Leasing

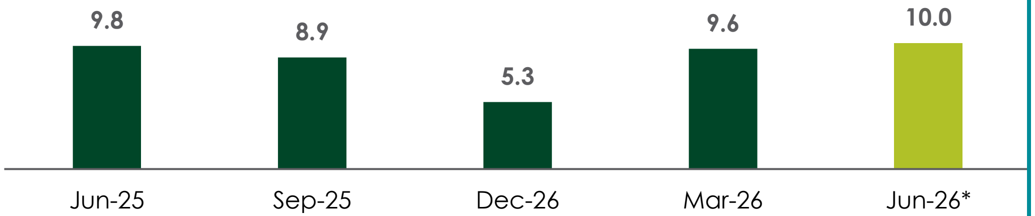
KPIs

- EGP 1.6 bn — Receivables Value of New Contracts
- EGP 841 mn — Net Financed Amount for New Contracts
- 7 — Number of New Contracts
- 1.0% — Average Arrangement Fees
- 3.4% — Average Interest Rate*
- 3.5% — Average Spread*
- 5.8 years — Average Lease Tenor

* Above Corridor

On-Books Portfolio

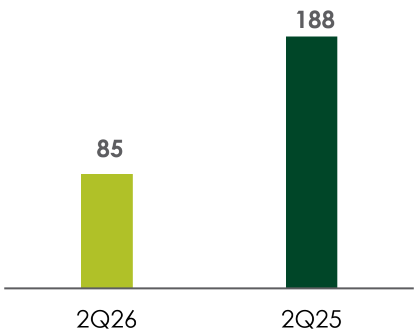
In EGP bn



**Excludes Securitized Portfolio principal amount of EGP3,263 million*

Leasing Revenue

In EGP mn



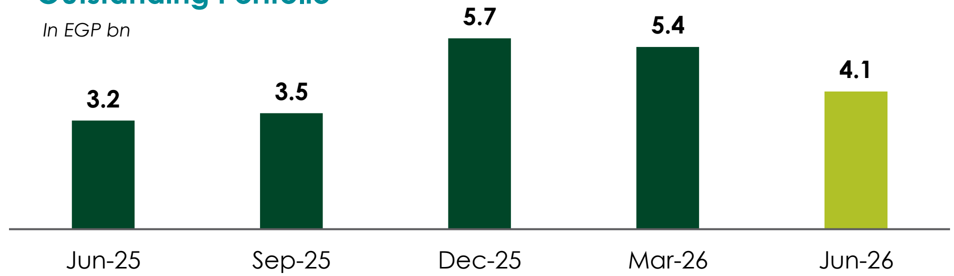
Factoring

KPIs

- 1.4% — Average Spread EGP
- 2.6% — Average Spread USD
- 0.0% — Average Spread EUR
- EGP 1.4 bn — Net Financed Amount
- 0 — Number of New Active Clients
- 1.5% — Average Commissions

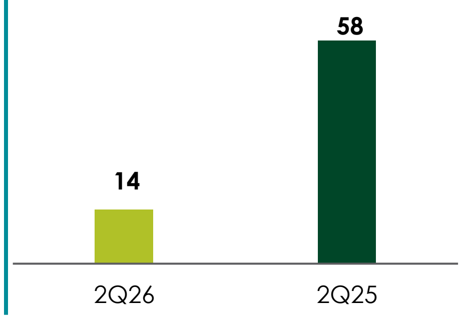
Outstanding Portfolio

In EGP bn



Factoring Revenue

In EGP mn

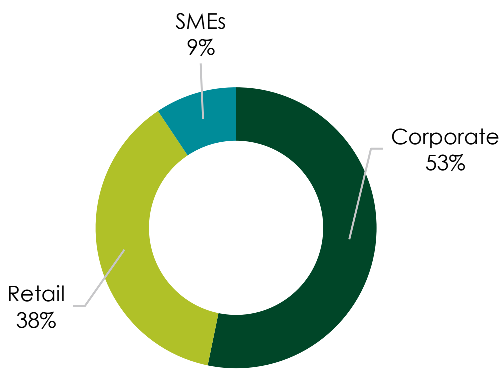


BANK NXT Highlights – 2Q2026

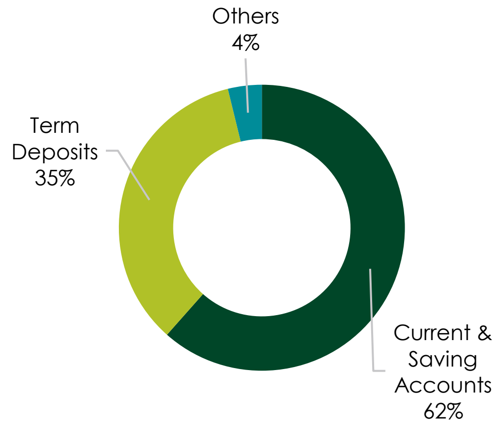
KPIs

EGP117.6bn Total Assets	6.5% Net Interest Margin
EGP94.0bn Deposits	19.6% ROAE
EGP61.5bn Gross Loans	2.8% ROAA
65% Gross Loans/Deposits	2.5% NPLs
19% Capital Adequacy Ratio	166% Coverage Ratio

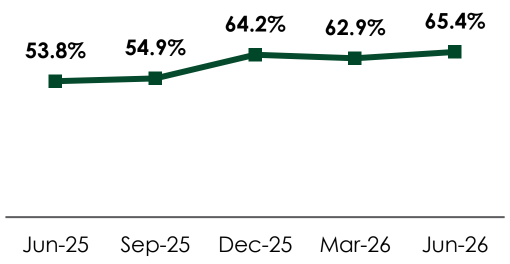
Loans by Type



Deposits by Type

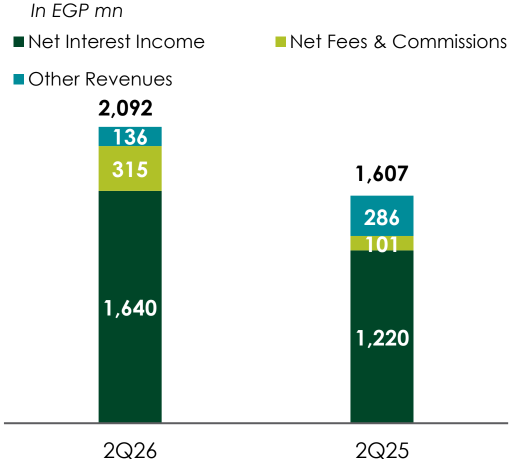


Gross Loans/Deposits Ratio



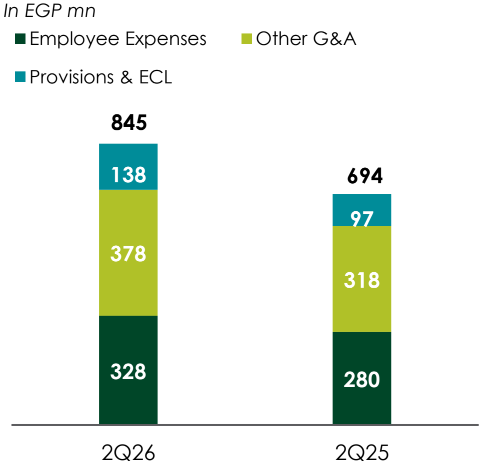
BANK NXT Net Operating Revenue, up 30% Y-o-Y

In EGP mn



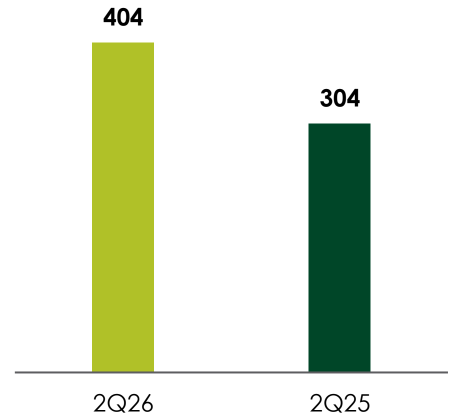
BANK NXT Operating Expenses, up 22% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, up 33% Y-o-Y

In EGP mn

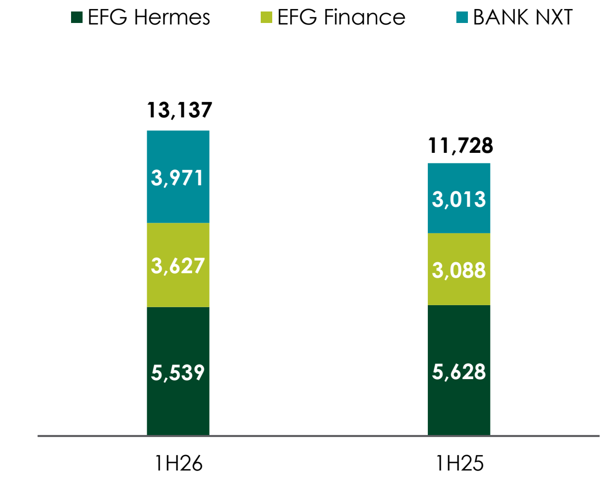


II. First Half Results Review – 1H2026

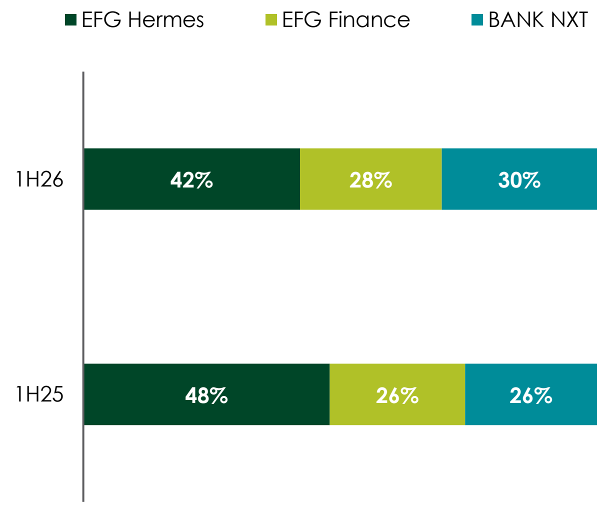
Group Highlights – 1H2026

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

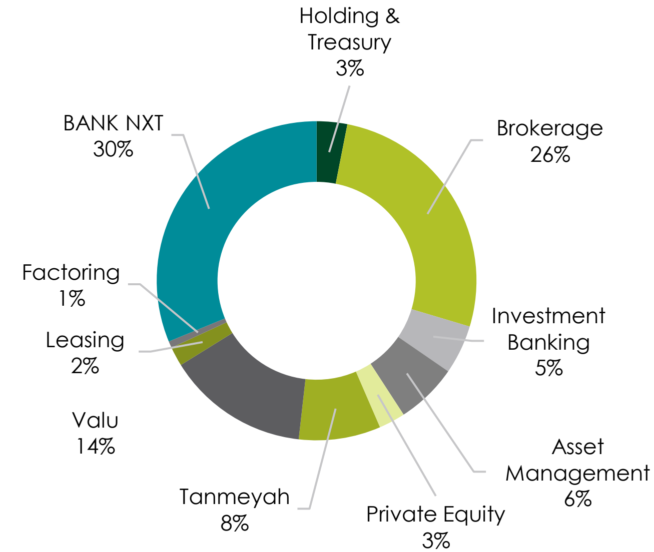
In EGP mn



EFG Holding Revenue Contribution by Platform

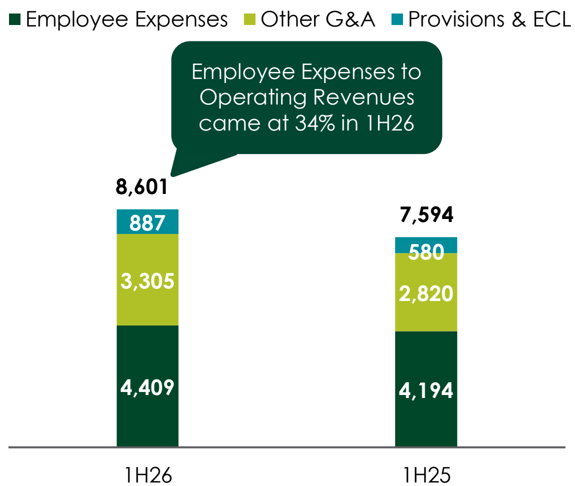


Revenue Breakdown By Line of Business



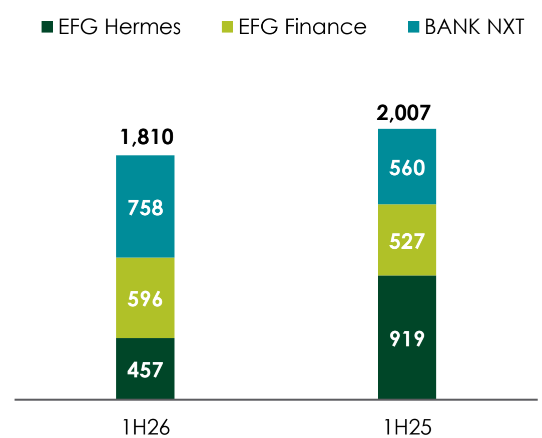
EFG Holding Operating Expenses, up 13% Y-o-Y

In EGP mn

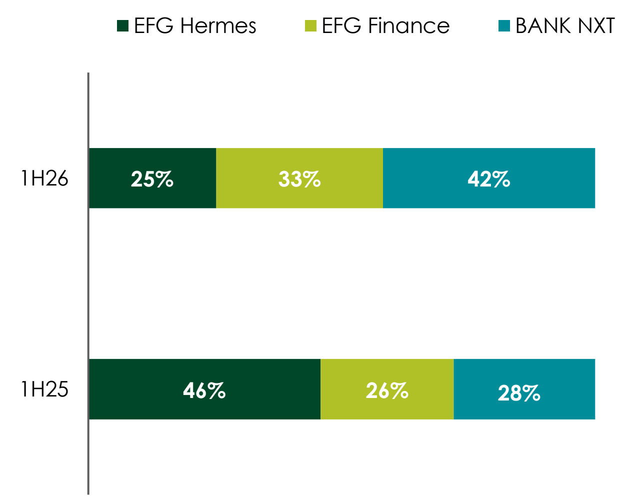


EFG Holding Net Profit After Tax and Minority Interest, down 10% Y-o-Y

In EGP mn



NPAT Contribution by Platform



EFG Hermes Highlights – 1H2026

EFG Hermes Operational Highlights

USD 72.7 bn

Brokerage Executions 12% Y-o-Y

232 companies

Research Coverage

USD 748 mn

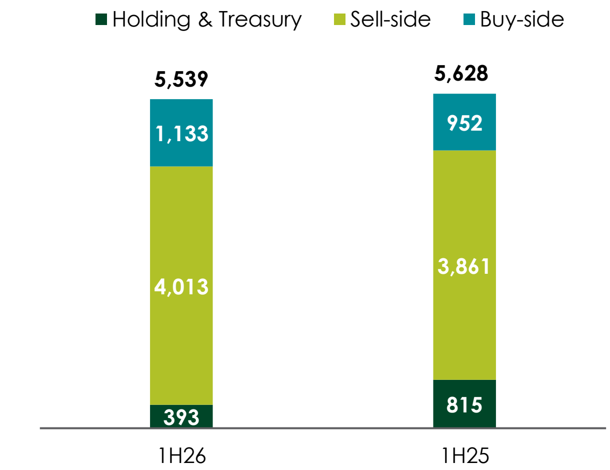
Investment Banking Deals Size

USD 7.2 bn

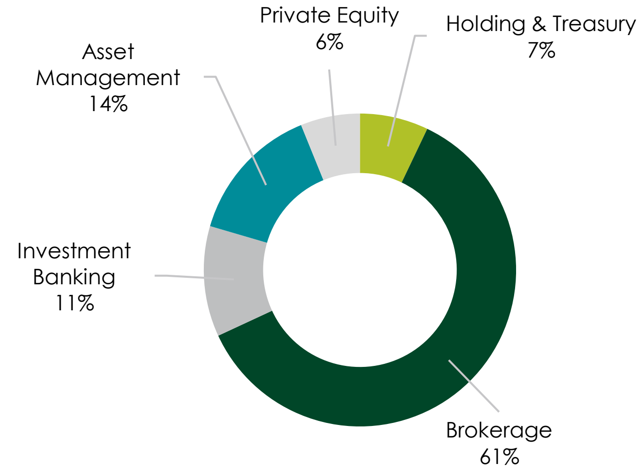
Buy-Side AuMs 20% Y-o-Y

EFG Hermes Revenue, down 2% Y-o-Y

In EGP mn

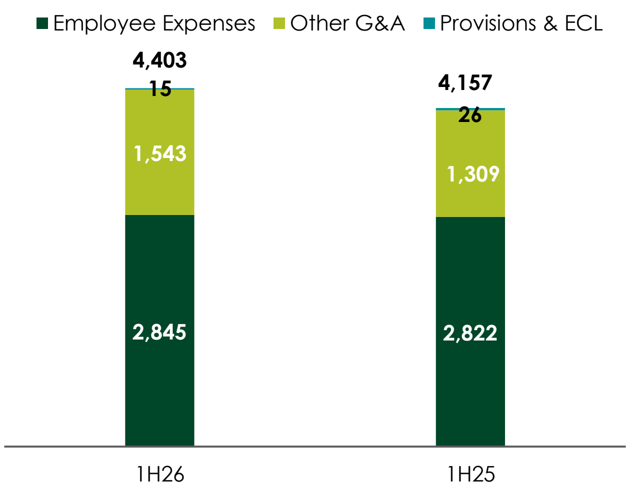


EFG Hermes Revenue Contribution



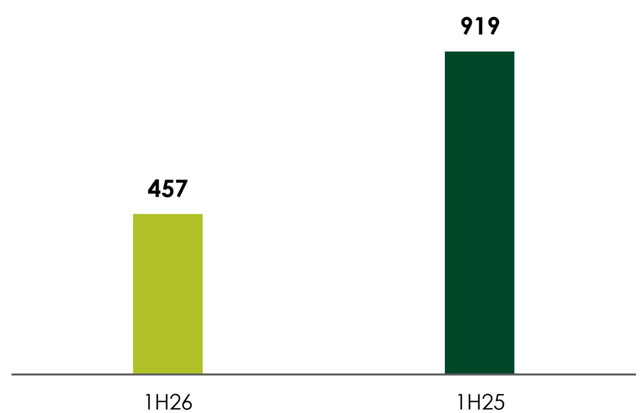
EFG Hermes Expenses, up 6% Y-o-Y

In EGP mn



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

In EGP mn



Brokerage Overview – 1H2026

Executions and Market Shares

EGYPT (1)
Executions: **$6,282 mn** (up 5% Y-o-Y)
Rank **# 1**
29.6% Market Share

KSA
Executions: **$10,879 mn** (down 11% Y-o-Y)
Rank **# 10**
6.5% Market Share

DUBAI
Executions: **$15,797 mn** (up 24% Y-o-Y)
Rank **# 1**
48.5% Market Share

ABU DHABI
Executions: **$18,148 mn** (up 7% Y-o-Y)
Rank **# 1**
38.9% Market Share

KUWAIT
Executions: **$13,770 mn** (up 10% Y-o-Y)
Rank **# 1**
41.6% Market Share

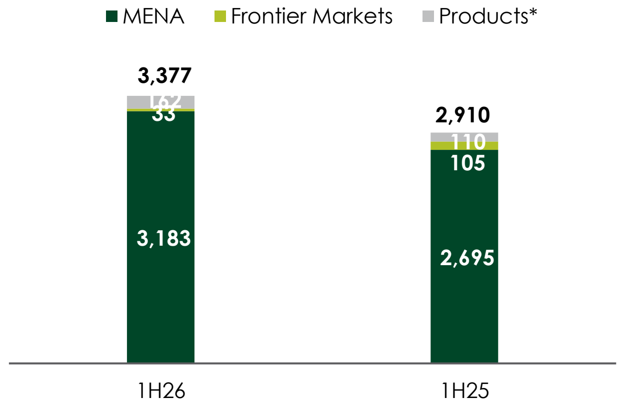
Structured Products
Executions: **$728 mn** (up 202% Y-o-Y)
Rank **N/A**
N/A Market Share

Indirect Presence
MENA Executions: **$5.4bn**
Frontier Executions (2) : **$1.7bn**

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

Brokerage Revenue by Region

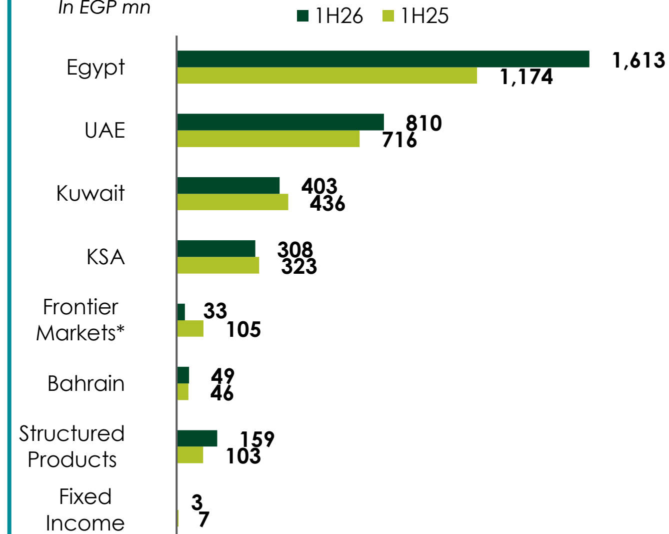
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

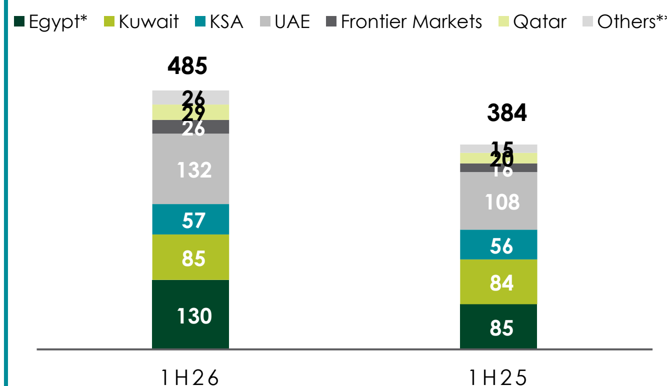
In EGP mn



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

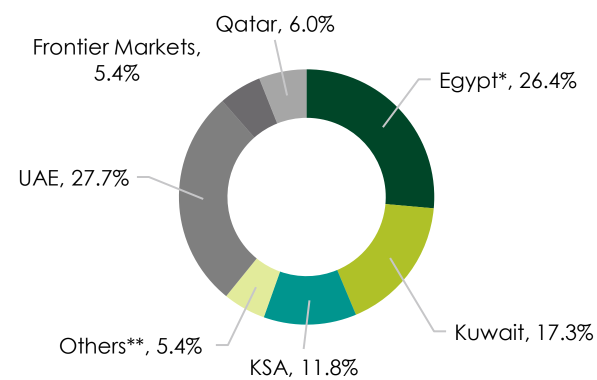
Average Daily Commissions

In USD thousand



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One

Fees Contribution by Market/Product



*Egypt includes GDRs
**Others including Oman, Lebanon, Jordan, Bahrain, London, New York, Bonds, Structured products, Abwab MENA, and EFG Hermes One
****Based on 1H26 figures*

Investment Banking & Research Overview – 1H2026

Investment Banking

Fawry – Gradual Sell-Down – (US$ 14 mn) – **SGC** – **January 2026**

Fawry – Gradual Sell-Down – (US$ 50 mn) – **SGC** – **January 2026**

Gourmet – IPO – (US$ 28 mn) – **SGC** – **February 2026**

Capital Increase – Tadawul – (Undisclosed) – **SGC** – **February 2026**

ACES – Advisory on the sale of stake to Namara Investments – (Undisclosed) – **Sell-Side Advisor** – **February 2026**

Palm Hills – Bond Issuance Through Securitization – (US$ 43mn) – **Bond Underwriting** – **February 2026**

Trolley – IPO – Boursa Kuwait – (US$ 194 mn) – **JGC** – **March 2026**

Alameda – Advisory on the sale of stake to DPI – (US$ 190 mn) – **Sell-Side Advisor** – **April 2026**

Pharco – Advisory on the sale of stake in KSA subsidiary to Ashmore – (Undisclosed) – **Sell-Side Advisor** – **April 2026**

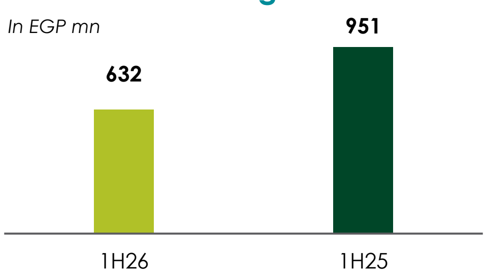
valU – ABB – (US$ 11 mn) – **SBR** – **April 2026**

bedaya – Bond Issuance Through Securitization – (US$ 37mn) – **Bond Underwriting** – **May 2026**

Premium Card – Bond Issuance Through Securitization – (US$ 5mn) – **Bond Underwriting** – **June 2026**

Investment Banking Revenue

In EGP mn



USD748 mn
Aggregate Deals Size

6
ECM Deals Count

3
DCM Deals Count

3
M&A Deals Count

Awards/Rankings

Global Finance

Best Equity Capital Markets Bank in the Middle East 2026
Best Investment Bank for Healthcare in the Middle East 2026
Best Investment Bank in Saudi Arabia 2026
Global Finance

Forbes Middle East

Rank: 17 – EFG Holding
Rank: 35 - Valu
Forbes Middle East

Deloitte.

Deloitte Technology Fast 50 Winner List Best - Valu
Deloitte

emeafinance Europe • Middle East • Africa

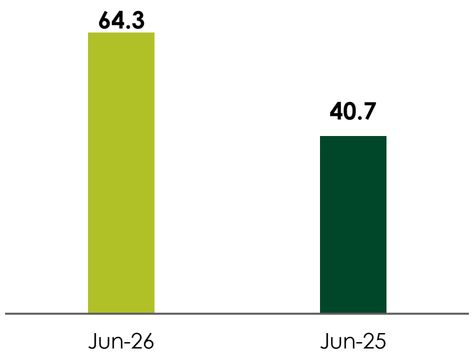
Best Equity House in MENA- EFG Hermes
Best IPO in MENA: U Consumer Finance's "Valu" EGP15.6bn listing- EFG Hermes
Best follow-on funding in EMEA: ADNOC Gas' AED10.4bn follow-on funding –EFG Hermes
Best M&A House in MENA- EFG Hermes
Best M&A deal in MENA: Alameda Healthcare sells minority stake to Development Partners International –EFG Hermes
Best IPO in MENA: U Consumer Finance's "Valu" EGP15.6bn listing- Valu
Best follow-on funding in EMEA: ADNOC Gas' AED10.4bn follow-on funding –Valu
EMEA Finance Achievement Awards

Asset Management Overview – 1H2026

Egypt Asset Management

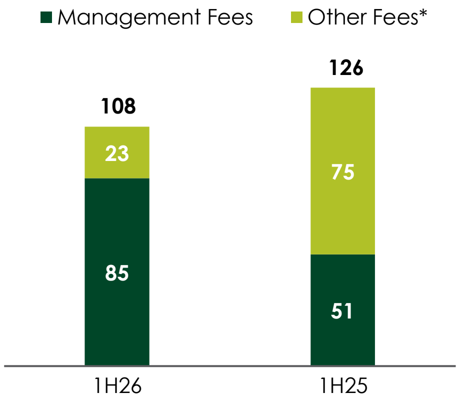
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

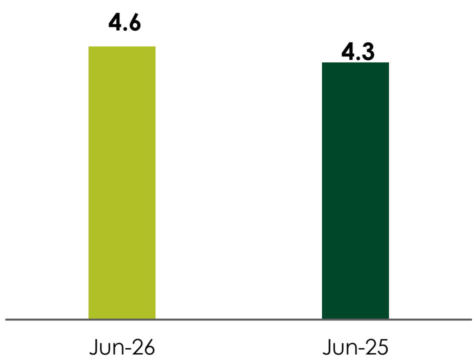


** Other Fees include incentive fees and other net revenues*

Regional Asset Management "FIM"

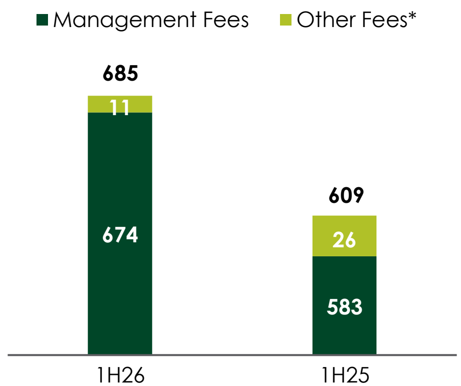
Assets Under Management

In USD bn



Revenue Breakdown

In EGP mn

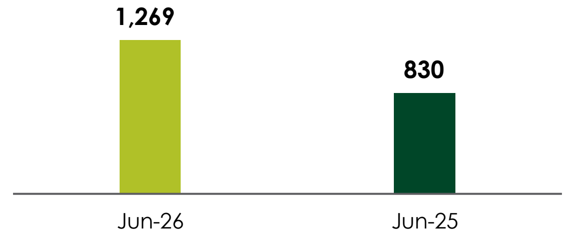


** Other Fees include incentive fees and other net revenues*

Private Equity

Private Equity AuMs Evolution

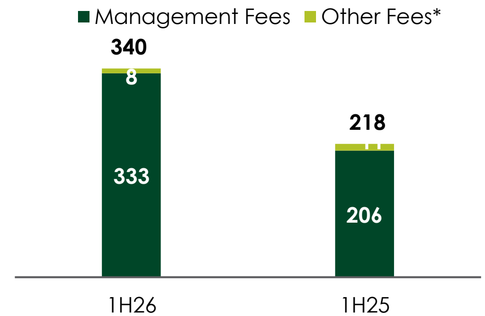
In USD mn



- The Egypt Education Fund is currently pursuing several growth avenues across its different business verticals and under different business models with focus on PropCo/OpCo partnerships and management agreement models, in addition to a new international school currently under development and targeting CoD in 2027. EEP also announced in 2Q its entry into the higher education segment via a strategic partnership with TMG to develop a new university that is expected to house around 10 thousand students and is scheduled to start operations in 2029.
- The Saudi Education Fund completed several investments in the Saudi market surpassing USD115 million. Its portfolio currently includes 6 international schools in Riyadh with a combined capacity of c.12k students and an existing student population surpassing 3k students. EFG is currently advancing discussions with several investors to grow the fund's capital commitments, whole screening opportunities to accelerate growth.
- UpH is well positioned for a solid performance in FY2026, supported by solid traction in export markets, continued portfolio & product mix optimization, competitive pricing of UpH's standard injectables portfolio, and the launch of a wide range of new product offerings.

Private Equity Revenue

In EGP mn



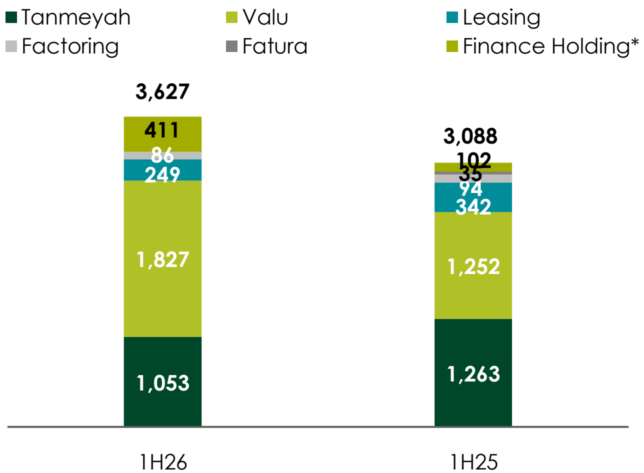
** Other Fees includes incentive fees and other net revenues*

EFG Holding INVESTOR RELATIONS

EFG Finance Highlights – 1H2026

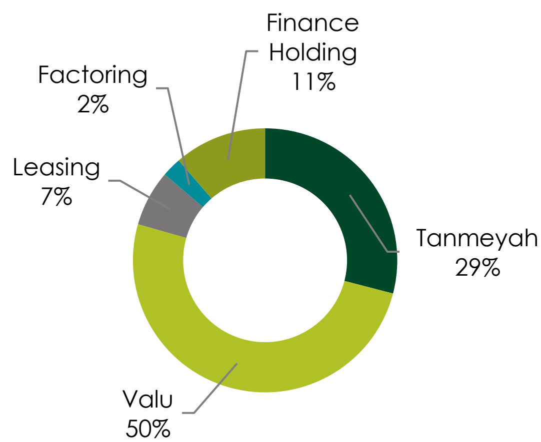
EFG Finance Revenue,
up 17% Y-o-Y

In EGP mn



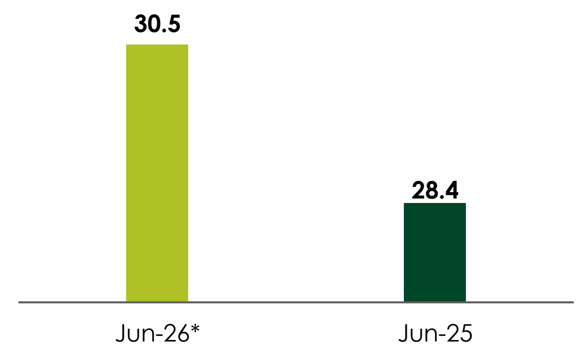
** Finance Holding revenues include SME Lending and Balad*

EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio,
up 8% Y-o-Y

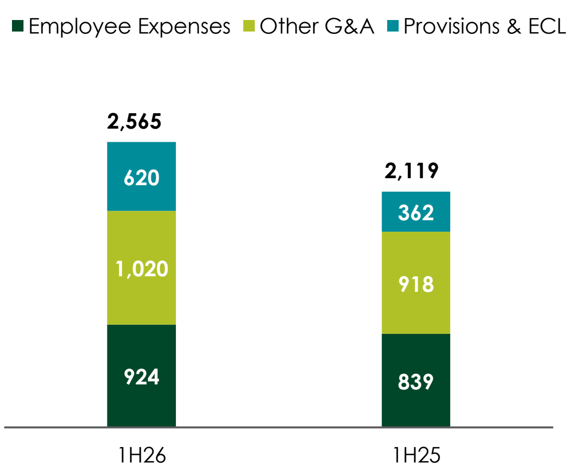
In EGP bn



**Excludes Leasing securitization of EGP3,262 million, and Valu securitization of EGP5,303 million*

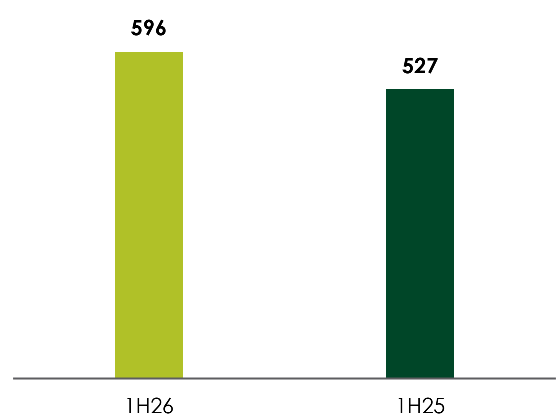
EFG Finance Expenses,
up 21% Y-o-Y

In EGP mn



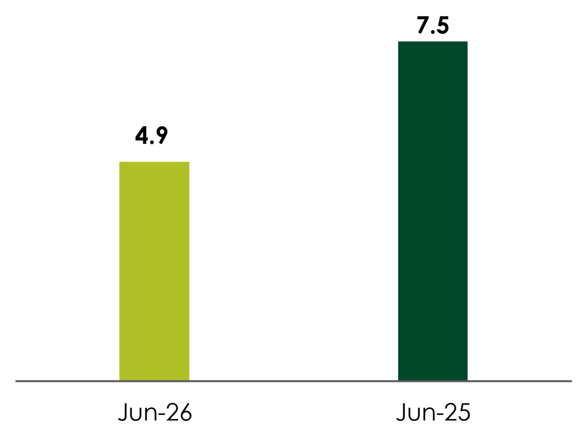
EFG Finance Net Profit After Tax and Minority Interest,
up 13% Y-o-Y

In EGP mn



EFG Finance Tangible Equity,
down 35% Y-o-Y

In EGP bn



EFG Holding

INVESTOR RELATIONS

Tanmeyah & Valu Overview – 1H2026

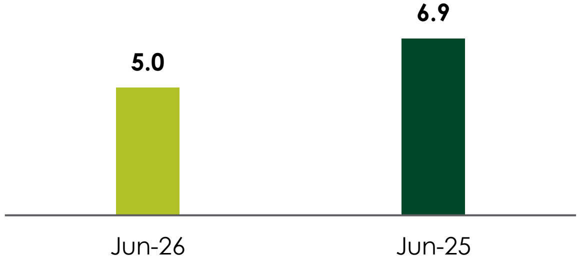
Tanmeyah

KPIs

- **97,350** Number of Processed Applications
- **70,856** Number of Loans Issued
- **233,488** Number of Active Borrowers
- EGP**2.5** bn Value of Loans Issued
- **2,285** Loan Officers
- **4,842** Total Staff

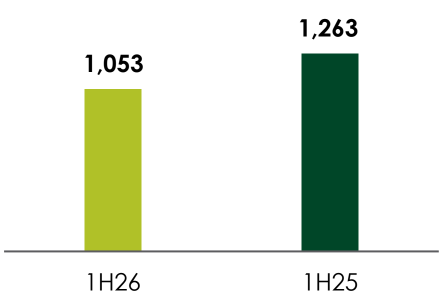
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



valu*

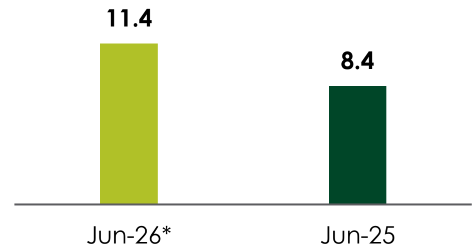
KPIs

- EGP**14.6** bn GMV
- **955** K Active Customers
- **5.2** mn Number of Transactions[(1)]
- **29** Months Average Portfolio Maturity Tenor
- EGP**13.0** bn Loans Issued
- **28,681** Transactions/Day[(1)]
- **9,787** Number of Merchants

[(1)]*Includes Valu prepaid cards spending transactions*

Outstanding Portfolio

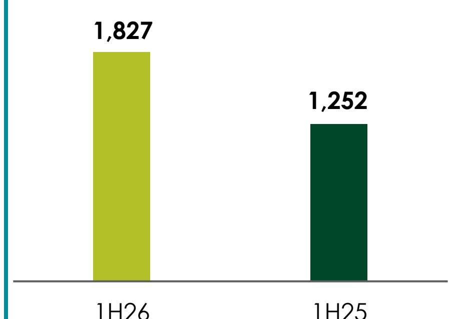
In EGP bn



**Excludes Securitized Portfolio of EGP5,303 million*

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 1H2026

EFG Holding

INVESTOR RELATIONS

Leasing

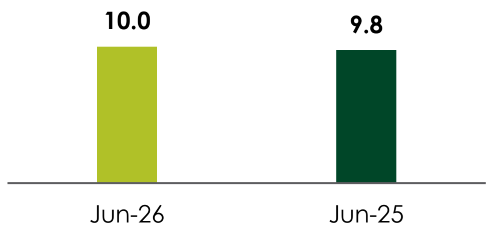
KPIs

- EGP9.4bn — Receivables Value of New Contracts
- EGP5.8 bn — Net Financed Amount for New Contracts
- 19 — Number of New Contracts
- 0.9% — Average Arrangement Fees
- 3.4% — Average Interest Rate*
- 2.4% — Average Spread*
- 3.9 years — Average Lease Tenor

* Above Corridor

On-Books Portfolio

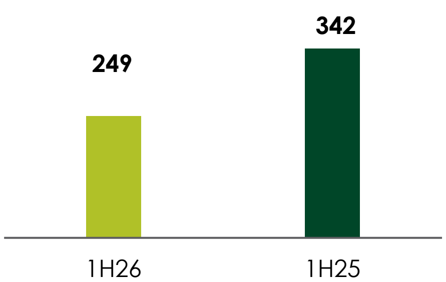
In EGP bn



Excludes Securitized Portfolio principal amount of EGP3,263 million

Leasing Revenue

In EGP mn



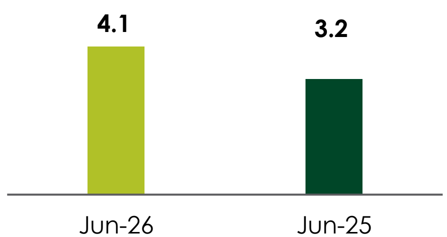
Factoring

KPIs

- 1.4% — Average Spread EGP
- 2.5% — Average Spread USD
- 0.0% — Average Spread EUR
- EGP2.8 bn — Net Financed Amount
- 3 — Number of New Active Clients
- 1.4% — Average Commissions

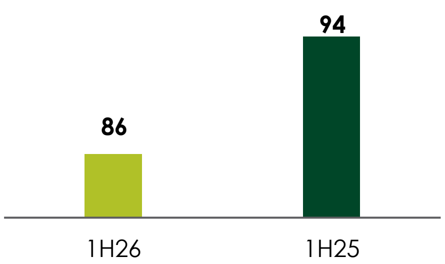
Outstanding Portfolio

In EGP bn



Factoring Revenue

In EGP mn



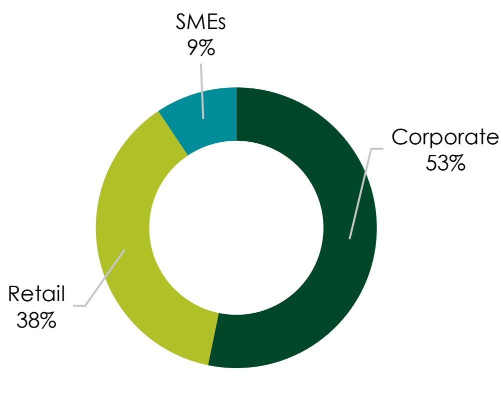
BANK NXT Highlights – 1H2026

BANK NXT | EFG Holding | INVESTOR RELATIONS

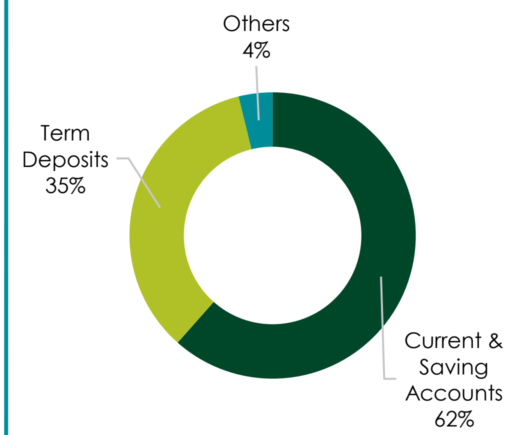
KPIs

EGP117.6bn Total Assets	6.9% Net Interest Margin
EGP94.0bn Deposits	18.3% ROAE
EGP61.5bn Gross Loans	2.8% ROAA
65% Gross Loans/Deposits	2.5% NPLs
19% Capital Adequacy Ratio	166% Coverage Ratio

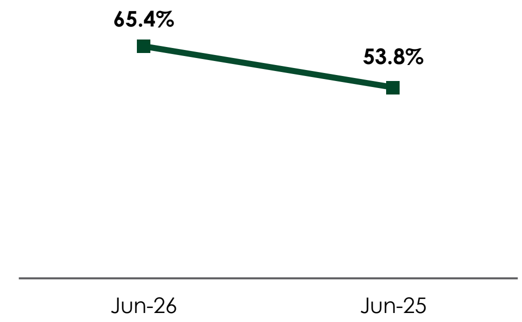
Loans by Type



Deposits by Type

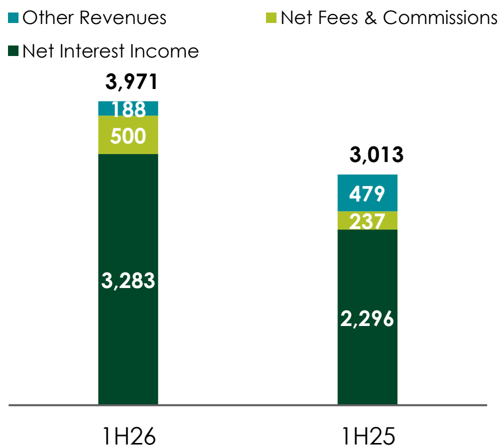


Gross Loans/Deposits Ratio



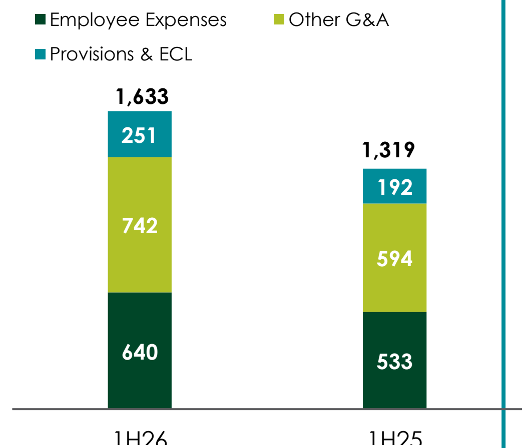
BANK NXT Net Operating Revenue, up 32% Y-o-Y

In EGP mn



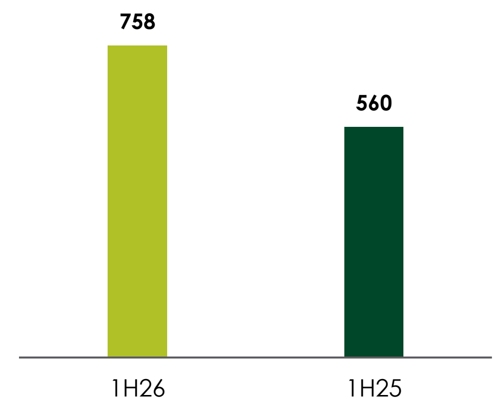
BANK NXT Operating Expenses, up 24% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, up 35% Y-o-Y

In EGP mn



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EFG Holding SAE has its address at Building No. B129, Phase 3, Smart Village, Km 28 Cairo Alexandria Desert Road,6 October, Egypt and has an issued capital of EGP 7,298,030,040