EFG Holding

3Q2026/9M2026 Results Presentation



Group Performance Highlights

EFG Holding

- EFG Holding maintained a relatively solid performance during the third quarter of 2026, despite macroeconomic headwinds and heightened geopolitical uncertainty which is taking its toll on the entire region. Group revenues increased 5% Y-o-Y to EGP6.7 billion in 3Q26, underpinned by higher revenues generated by EFG Hermes and EFG Finance. The increase was partially offset by the decline in BANK NXT's revenues, attributed to a higher comparable base that included non-operational income from the sale of non-core assets. Normalizing for the impact of this one-time non-operational income, revenues would have been up 27% Y-o-Y.
- EFG Holding operating expenses (including provisions & ECL) increased 20% Y-o-Y to EGP4.6 billion in 3Q26, on higher other G&A expenses across the three verticals, increased employee expenses at EFG Finance and, higher employee expenses at BANK NXT, largely attributable to a one-off expense of a non-recurring nature, and to a lesser extent higher provisions & ECL.
- With the increase in Group expenses outpacing the increase in revenues, EFG Holding's net operating profit and net profit before taxes slipped 18% Y-o-Y and 23% Y-o-Y, respectively. Group taxes increased 18% Y-o-Y, due to the booking of deferred taxes on seed capital unrealized gains and fx gains, versus deferred tax gains on unrealized losses and fx losses in 3Q25. Accordingly, EFG Holding's net profit after tax and minority interest slipped 15% Y-o-Y to reach EGP720 million in 3Q26. Excluding the impact of the one-off gain from the sale of non-core assets in 3Q25 and the non-recurring employee related expenses incurred in 3Q26, the Group's net profit after tax and minority interest would have reached EGP805 million, representing an increase of 96% Y-o-Y, providing a clearer reflection of the underlying performance of the business

EFG Hermes

- Nearly all EFG Hermes' business lines posted Y-o-Y revenue growth in 3Q26, with Holding & Treasury Activities being the largest contributor to the overall increase, benefiting from solid fx gains, alongside unrealized gains on investments/seed capital resulting from fx movement, as the EGP took a sharp decline towards the end of the quarter, thus, overshadowing the NAV decline witnessed amid adverse market conditions. Moreover, Brokerage and, to a lesser extent, the Buy Side revenues also grew Y-o-Y, while Investment Banking revenues declined, weighed down by subdued activity across the GCC markets, and a strong comparable quarter. As a result, EFG Hermes revenues increased 36% Y-o-Y to EGP2.9 billion in 3Q26.
- EFG Hermes operating expenses (including provisions & ECL) came flat Y-o-Y at EGP2.1 billion, primarily as the increase in other G&A expenses and provisions & ECL, was offset by lower employee expenses. Employee expenses declined 7% Y-o-Y, primarily on lower accruals for the variable portion of compensation. Meanwhile, other G&A expenses increased 16% Y-o-Y, amid inflation, the translation of regional operations' expenses to EGP, higher expenses related to the Saudi Education fund, as well as to a lesser extent pre-operating expenses for the wealth management business. Likewise, Provisions & ECL increased Y-o-Y, predominantly on Brokerage margin exposure.
- As a result, EFG Hermes recorded net operating profit and net profit before taxes of EGP766 million and EGP677 million, respectively. EFG Hermes taxes increased Y-o-Y to EGP219 million, due to the booking of deferred taxes on fx gains and unrealized gains on investments, and a lower comparable quarter which included deferred tax gains on fx losses and unrealized losses on investments, in addition to higher profitability generated by Egyptian entities, namely Brokerage. Consequently, EFG Hermes net profit after tax and minority interest came at EGP342 million, versus net losses after tax and minority interest of EGP170 million in the comparable period, predominantly on profits generated by Holding & Treasury Activities.

Group Performance Highlights – Cont'd

EFG Finance

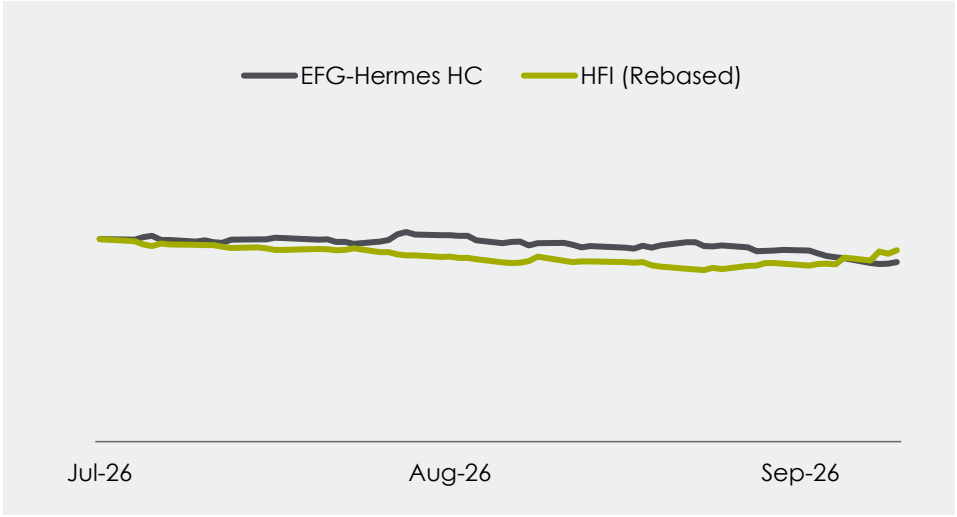
- EFG Finance delivered another robust quarter, with revenues up 26% Y-o-Y to EGP1.9 billion in 3Q26. Valu led the performance with a 62% Y-o-Y increase in revenues, driven by higher net fees & commissions supported by a strong merchant network and increase in loans issuance, alongside higher securitization gains.
- EFG Finance operating expenses (including provisions & ECL) increased 36% Y-o-Y to EGP1.5 billion, on higher other G&A expenses and higher employee expenses, followed by higher provisions & ECL. Employee expenses increased 26% Y-o-Y, predominantly on higher bonus accruals booked by Valu in line with revenue growth, in addition to higher salaries booked across the Platform to echo inflation in Egypt. Other G&A expenses increased 50% Y-o-Y, driven by higher costs associated with Valu's growth in operations and increased issuances, alongside the inflationary environment and USD-denominated costs. Provisions & ECL increased 33% Y-o-Y, on higher charges booked by Valu, followed by Leasing, consistent with the expansion in their outstanding portfolios.
- EFG Finance net operating profit came flat Y-o-Y, while net profit before taxes inched down 3% Y-o-Y, as the increase in revenues was offset by higher operating expenses. Taxes rose 65% Y-o-Y, on higher profitability generated by Valu. Consequently, EFG Finance net profit after tax and minority interest declined 43% Y-o-Y.

BANK NXT

- The Commercial Bank witnessed a quarter that shows worse performance as revenues declined 31% Y-o-Y. This was due to a higher comparable base that included non-operational income from the sale of non-core assets.
- BANK NXT operating expenses (including provisions & ECL) increased 51% Y-o-Y to EGP1.0 billion, primarily on higher one-off employee expenses, in addition to higher operating expenses mainly related to IT, office expenses, outsourced service fees, collection fees, and card issuance fees. Similarly, Provisions & ECL rose 47% Y-o-Y, on higher ECL in line with the 44% increase in the loan book.
- The Bank's net profit after tax declined 70% Y-o-Y pressured by the higher one-off comparable revenue figure which resulted in a net profit figure of EGP442 million (of which the Group's share is EGP228 million) in 3Q26. Excluding the impact of the one-off gain from the sale of non-core assets in 3Q25 and the non-recurring employee related expenses incurred in 3Q26, Bank NXT's net profit after tax would be flat Y-o-Y.

Share Information

Stock Performance 3Q26



Trading Indicators[1]

Close **23.80** ▼ 11% Q-o-Q

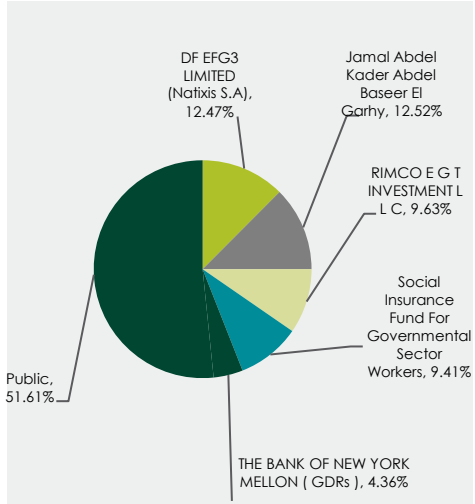
Open	Hi	Lo
26.70	27.77	23.53

Average Daily Turnover

EGP96.5 mn ▼ 44% Q-o-Q

Market Cap	Shares
EGP34.174 mn	1,435.89 mn

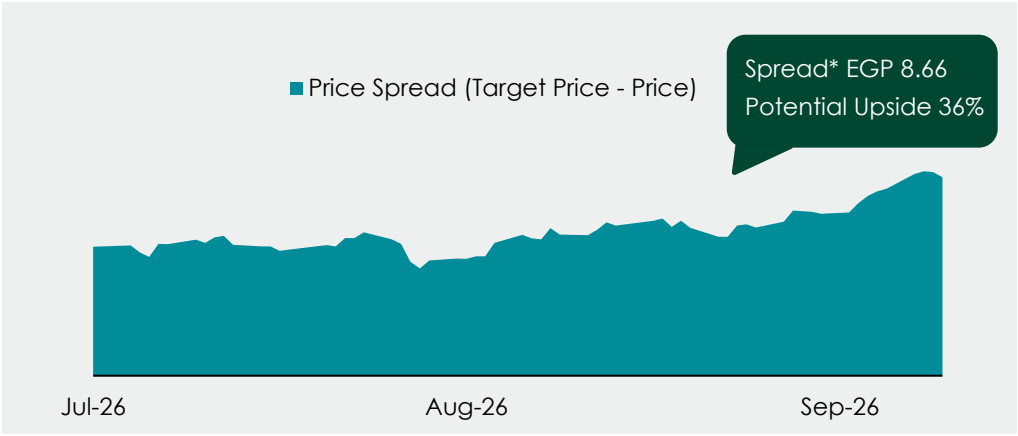
Shareholders Structure[1]



[1]Figures as of 30th of September 2026

Analysts Consensus Views

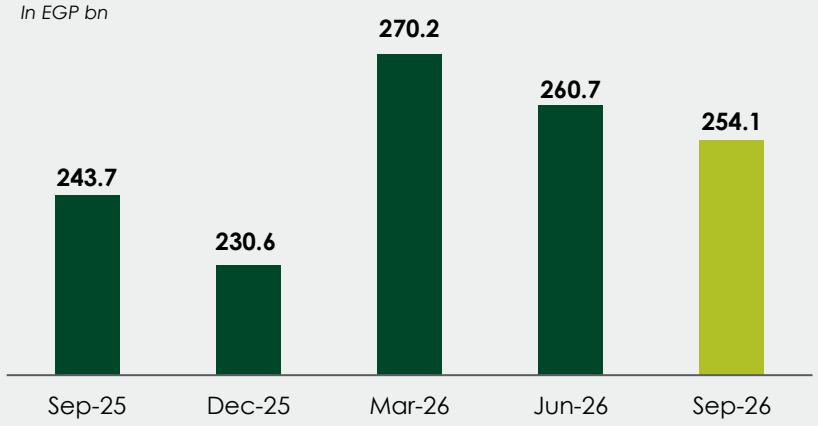
Date	Research House	Recommendation	Target Price
Jun-25	Al Ahly Pharos	Buy	34.8
Jun-25	Thndr	Buy	35.8
May-25	CI Capital	Buy	37.0
Sep-24	Arab African International Securities	Buy	32.3
Jun-24	Arqaam	Buy	22.4
	Average Target Price		**32.46**



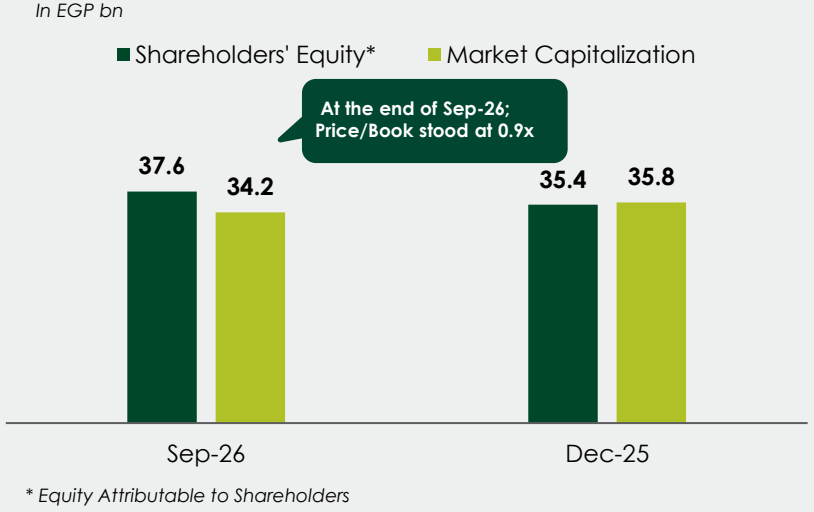
**Based on 30th of September, 2026 closing price*

Balance Sheet

Total Assets,
down 3% Q-o-Q



Total Equity/Market capitalization



** Equity Attributable to Shareholders*

EFG Holding Balance Sheet as at 30th of September 2026

Assets - Liabilities	*In EGP million*
Cash and Cash Equivalents	48,376
EFG Finance Loans Receivable	37,648
Commercial Bank Loans	60,801
Investment in Associates	429
Merchant Banking Loans	26
Asset Management Seed Capital	7,641
Private Equity Seed Capital	3,570
Fixed Assets and Real Estate	4,465
Clients Investments at FVTPL (Structured Products)	9,150
Payables to Clients at FVTPL (Structured Products)	(9,150)
(Receivables - Payables)	(5,041)
(Other Assets - Other Liabilities)	(5,085)
Goodwill and Other Intangible Assets	1,920
Trading and AFS Investments	7,201
Investments at Amortized Cost	16,501
Customer Deposits	(95,335)
Short Term Bonds	(8,593)
Short & Long term Loans*	(26,474)
Minority	(10,491)
Total	**37,559**

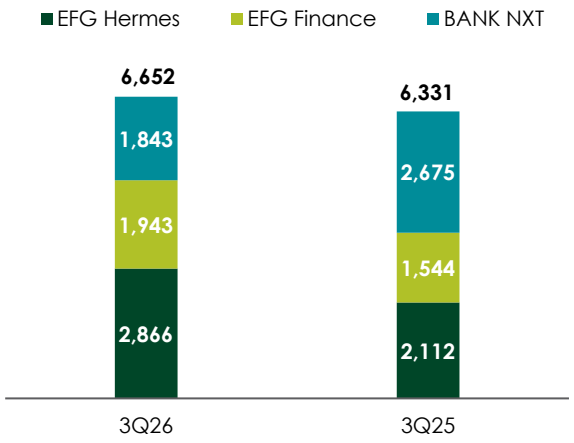
*Predominantly includes EFG Finance borrowings.

I. Third Quarter Results Review – 3Q2026

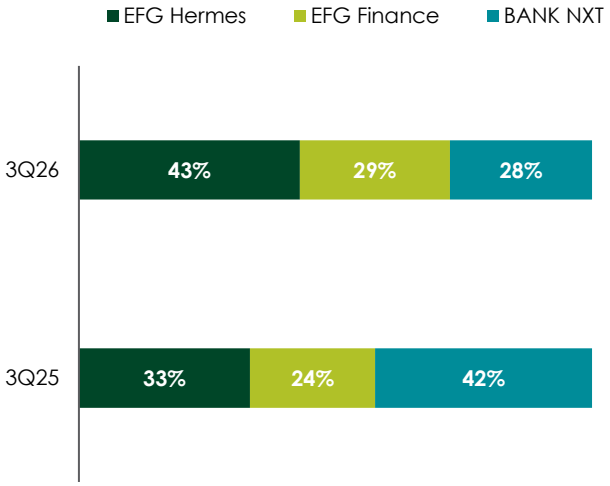
Group Highlights – 3Q2026

EFG Holding Net Operating Revenue, up 5% Y-o-Y

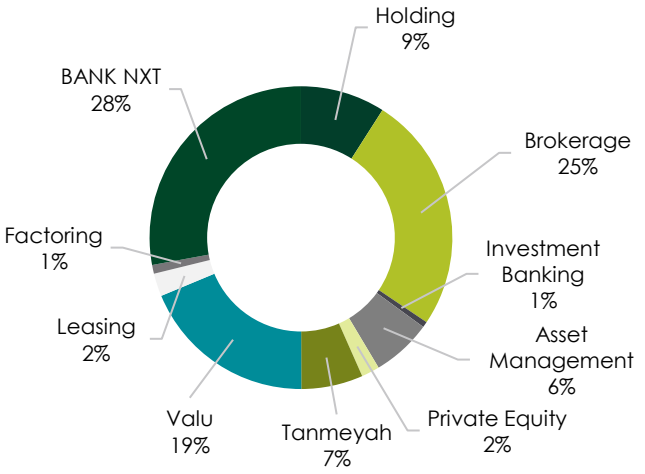
In EGP mn



EFG Holding Revenue Contribution by Platform

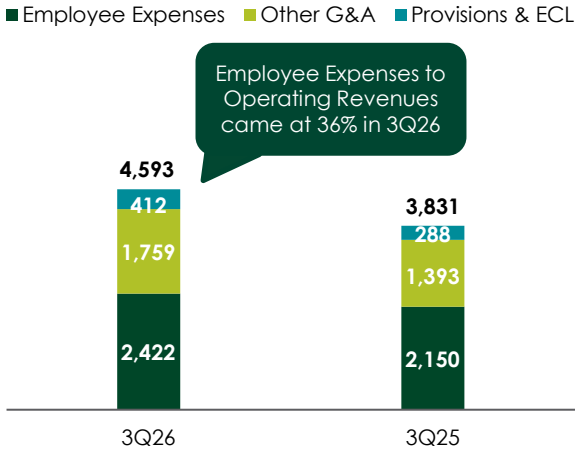


Revenue Breakdown By Line of Business



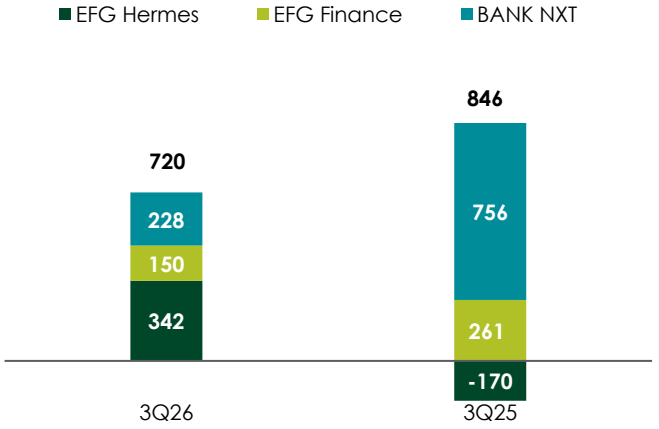
EFG Holding Operating Expenses, up 20% Y-o-Y

In EGP mn

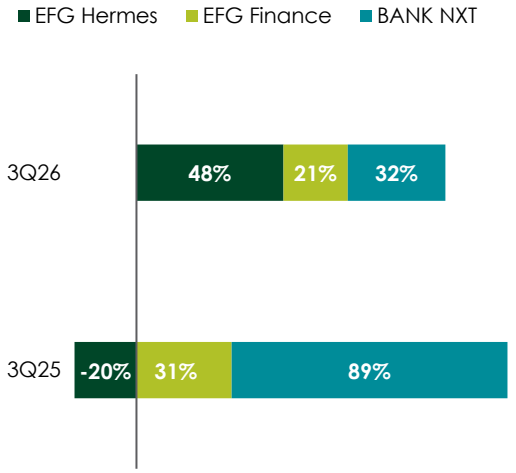


EFG Holding Net Profit After Tax and Minority Interest, down 15% Y-o-Y

In EGP mn



NPATM Contribution by Platform



EFG Hermes Highlights – 3Q2026

EFG Hermes Operational Highlights

USD 32.3 bn

Brokerage Executions
-12% Q-o-Q, 3% Y-o-Y

232
companies

Research Coverage

USD 38 mn

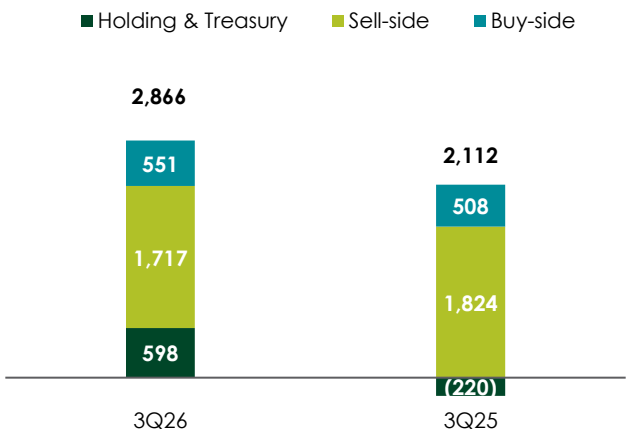
Investment Banking Deals Size

USD 7.5 bn

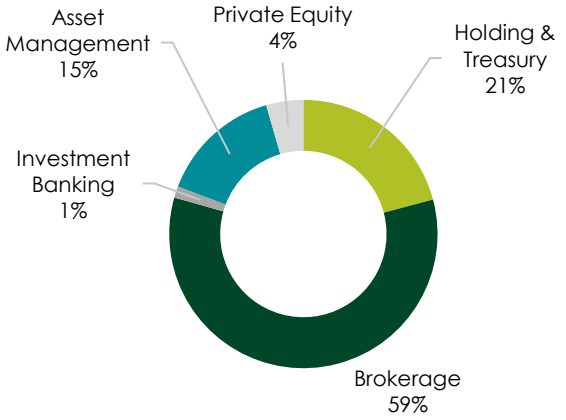
Buy-Side AuMs
4% Q-o-Q, 27% Y-o-Y

EFG Hermes Revenue,
up 36% Y-o-Y

In EGP mn

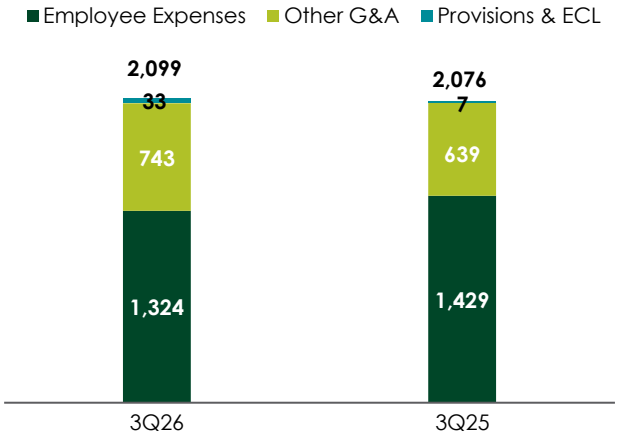


EFG Hermes Revenue Contribution



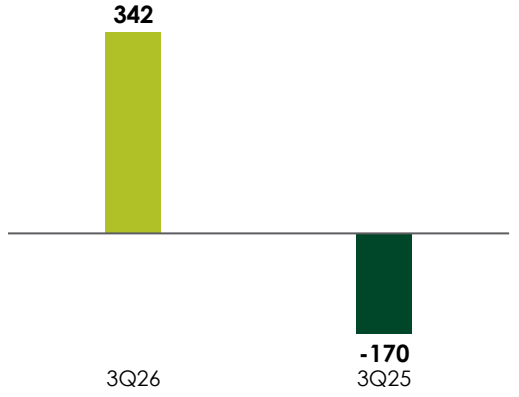
EFG Hermes Expenses,
up 1% Y-o-Y

In EGP mn



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

In EGP mn



Brokerage Overview – 3Q2026

Executions and Market Shares

EGYPT (1)
- Executions: **$3,786 mn** (up 83% Y-o-Y)
- Rank **# 2**
- **19.6%** Market Share

KSA
- Executions: **$4,419 mn** (down 6% Y-o-Y)
- Rank **# 11**
- **5.9%** Market Share

DUBAI
- Executions: **$5,243 mn** (down 14% Y-o-Y)
- Rank **# 1**
- **44.7%** Market Share

ABU DHABI
- Executions: **$7,892 mn** (flat Y-o-Y)
- Rank **# 1**
- **38.9%** Market Share

KUWAIT
- Executions: **$7,995 mn** (up 1% Y-o-Y)
- Rank **# 1**
- **40.5%** Market Share

Structured Products
- Executions: **$218 mn** (down 2% Y-o-Y)
- Rank **N/A**
- **N/A** Market Share

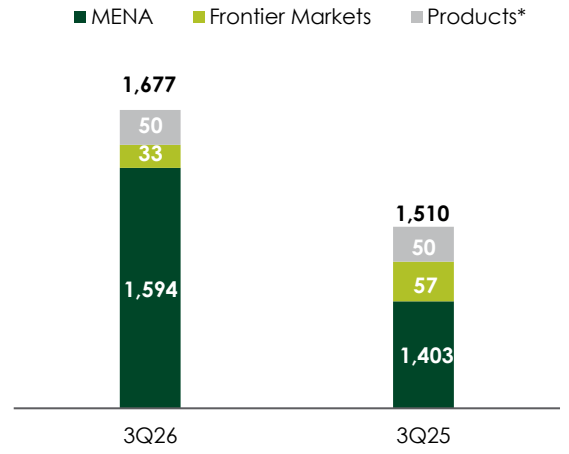
Indirect Presence

MENA Executions:	Frontier Executions (2) :
$2.0bn	**$744 mn**

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

Brokerage Revenue by Region

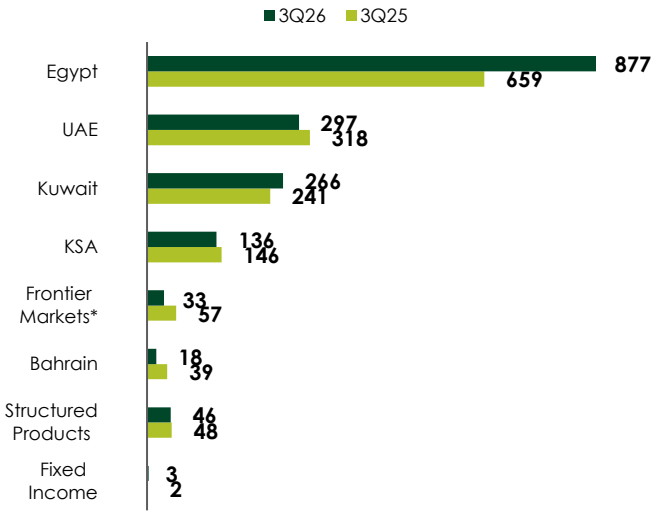
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

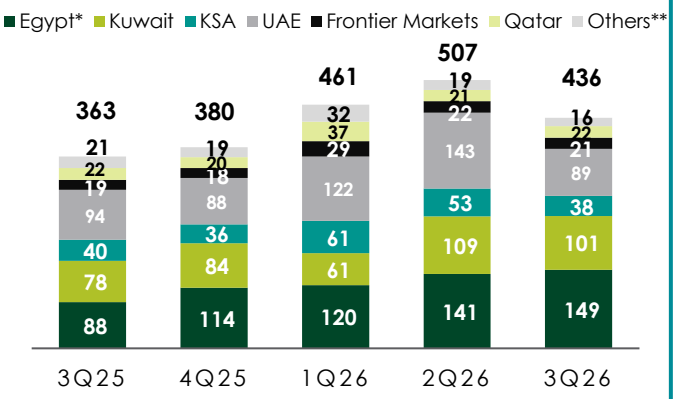
In EGP mn



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

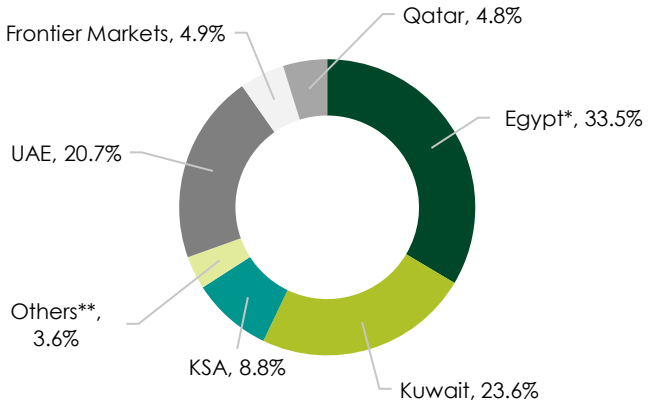
Average Daily Commissions

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 3Q26 figures*

Investment Banking & Research Overview – 3Q2026

Investment Banking

Corporate Bond Issuance

(US$ 20mn)

Bond Underwriting

August 2026

Bond Issuance Through Securitization

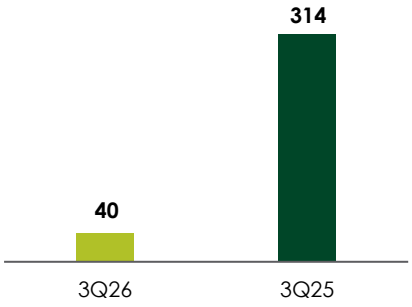
(US$ 18mn)

Bond Underwriting

September 2026

Investment Banking Revenue

In EGP mn



USD **38** mn

Aggregate Deals Size

0 ECM Deals Count

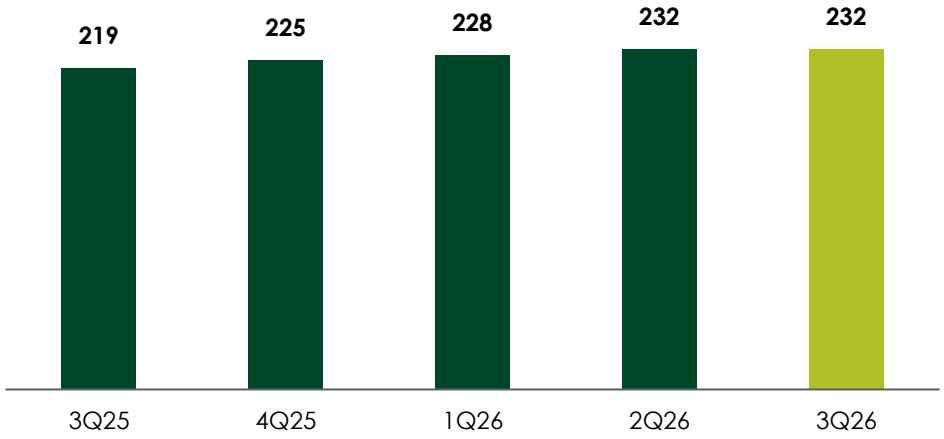
2 DCM Deals Count

0 M&A Deals Count

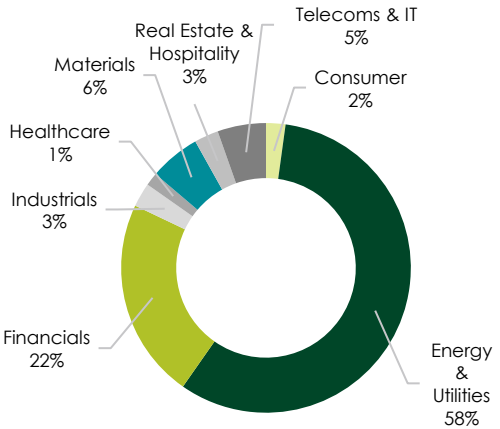
Research

Research Coverage Universe

Number of Companies



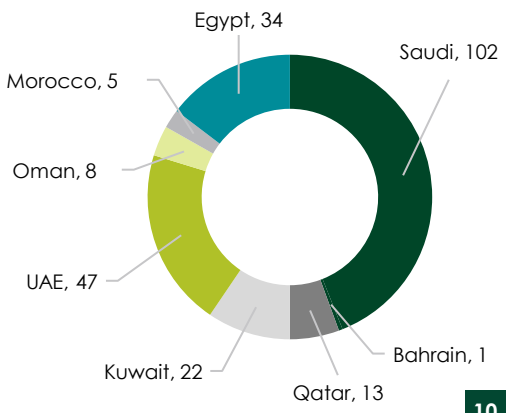
Research Coverage by Sector*



**As a percentage of market cap*

Research Coverage by Country

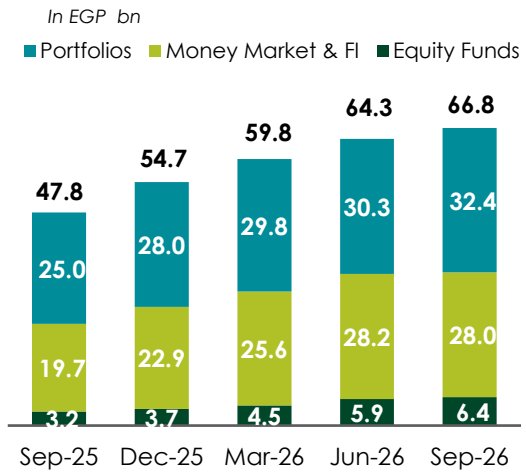
Number of Companies



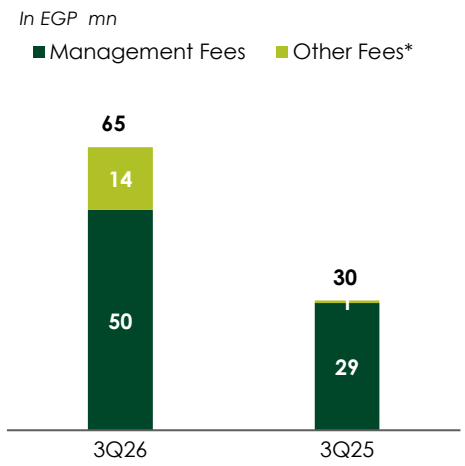
Asset Management Overview – 3Q2026

Egypt Asset Management

Assets Under Management

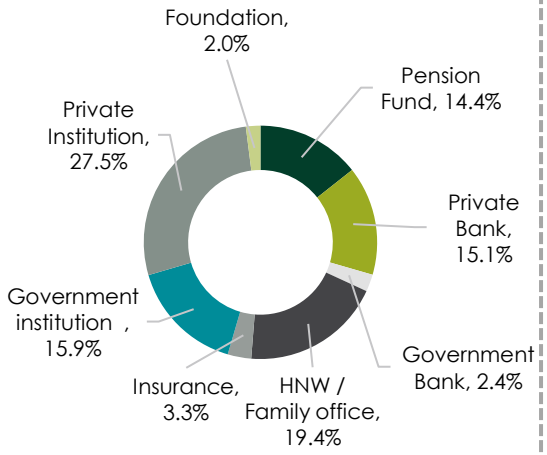


Revenue Breakdown

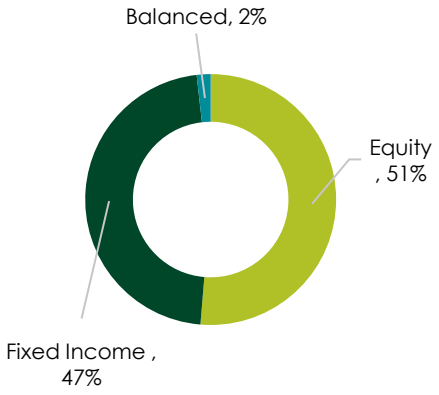


* Other Fees include incentive fees and other net revenues

AuMs Breakdown by Investor Type

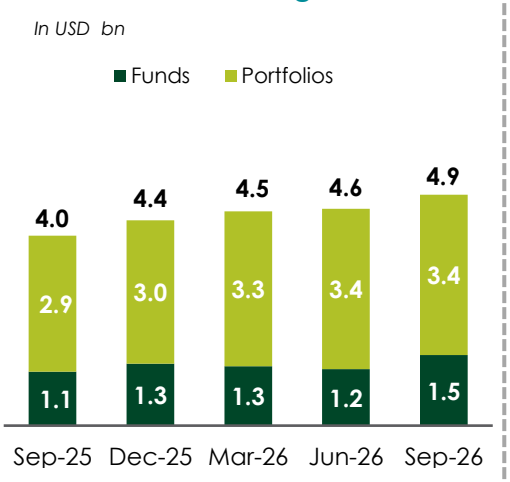


AuMs Breakdown by Fund Type

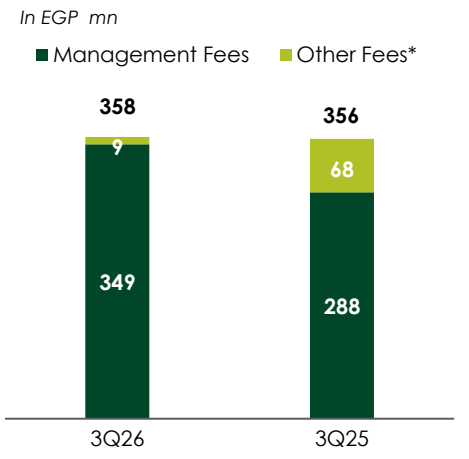


Regional Asset Management "FIM"

Assets Under Management

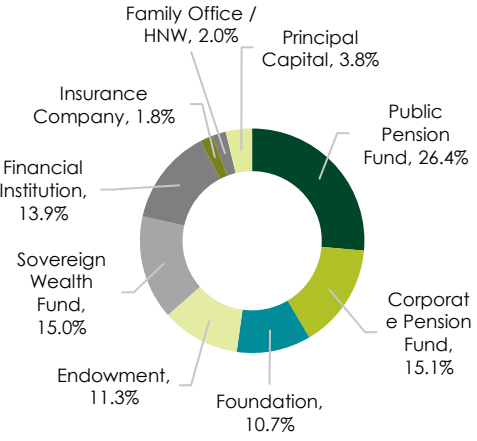


Revenue Breakdown

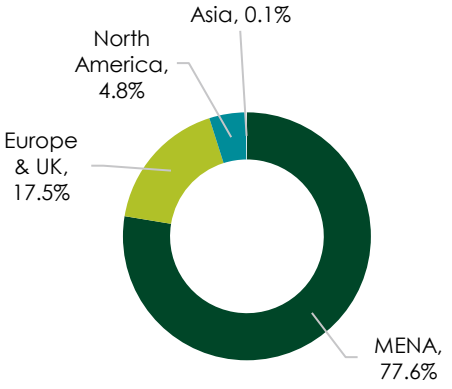


* Other Fees include incentive fees and other net revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region



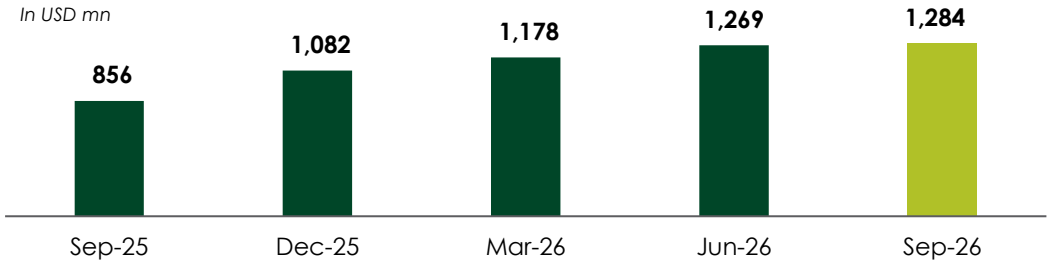
EFG Holding INVESTOR RELATIONS

Private Equity Overview – 3Q2026

Private Equity

Private Equity AuMs Evolution

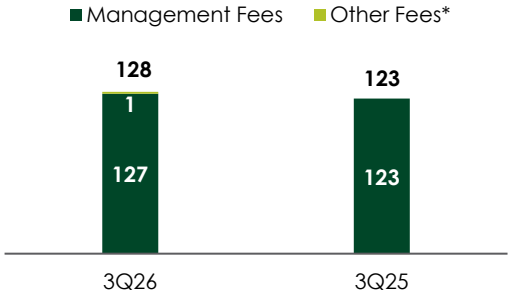
In USD mn



- Vortex Energy IV, a global renewable energy fund managed by the private equity arm of EFG Hermes, currently manages one company, Ignis Energy, a developer of power and land for data centers backed by a large-scale renewable energy portfolio.
- 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

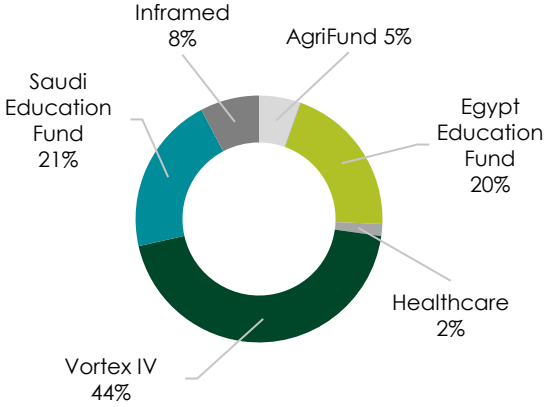
Private Equity Revenue

In EGP mn



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

AuMs by Platform



Awards/Rankings

Research House of the year 2025- EFG Hermes
IPO of the Year - Nomu: Jamjoom Fashion IPO
Saudi Capital Market Awards

No.1 in Corporate Access- EFG Hermes
Ahmed Hazem Maher, #1 in utilities #2 in transportation and runner-up in Oil & Gas- EFG Hermes
Ahmed Moataz #1 in Healthcare and Pharmaceuticals – EFG Hermes
Mai Attia, #3 in Construction & Real Estate- EFG Hermes
Hatem Alaa, #3 in transportation and runner-up in the Consumer sector- EFG Hermes
Extel Awards

Top 100 CEO– Karim Awad
CNBC Arabia

Top 50 Leaders & CFO– Karim Awad
Gulf Business

Top CEO List– Karim Awad
Forbes ME

Rank: 23 – Karim Awad
Forbes Top Asset Managers

Best Equity Broker in Dubai- EFG Hermes
AFCM Awards

Best Fund Management- Bank NXT
Best Investment Bank Egypt- EFG Hermes
MENA Banking Excellence Corporate & Investment Awards 2026

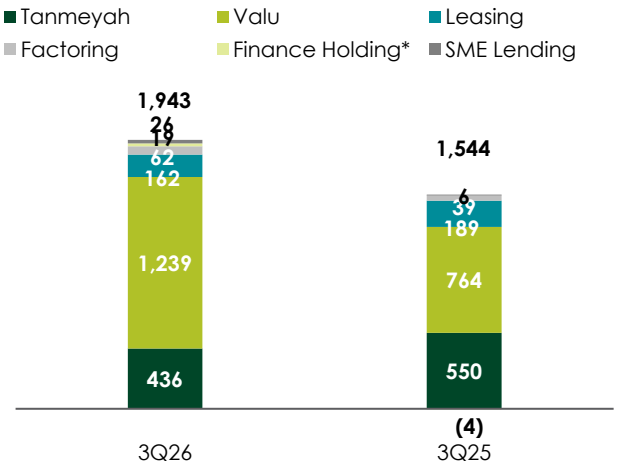
Egypt's Best Investment Bank
Euromoney Awards for Excellence 2026

EFG Holding INVESTOR RELATIONS

EFG Finance Highlights – 3Q2026

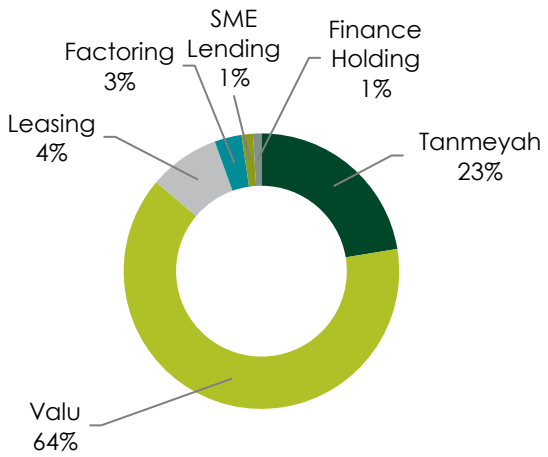
EFG Finance Revenue,
up 26% Y-o-Y

In EGP mn



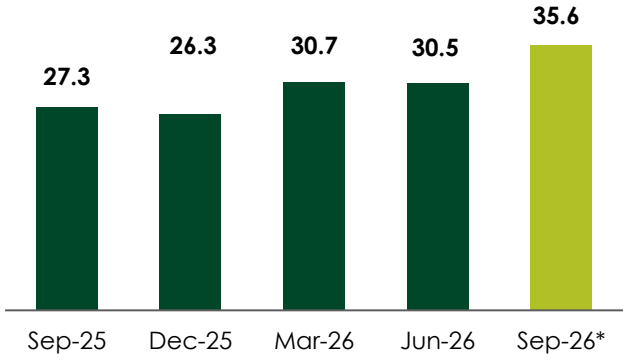
* Finance Holding revenues include Balad

EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio,
up 17% Q-o-Q

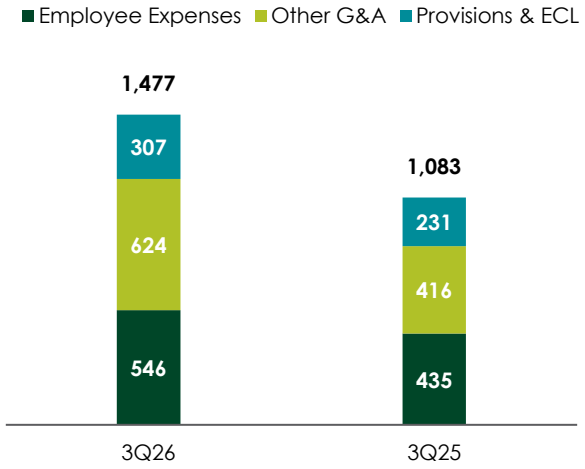
In EGP bn



**Excludes Leasing securitization of EGP2,853 million, and Valu securitization of EGP5,549 million*

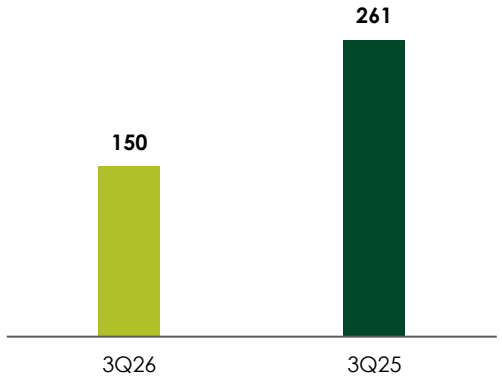
EFG Finance Expenses,
Up 36% Y-o-Y

In EGP mn



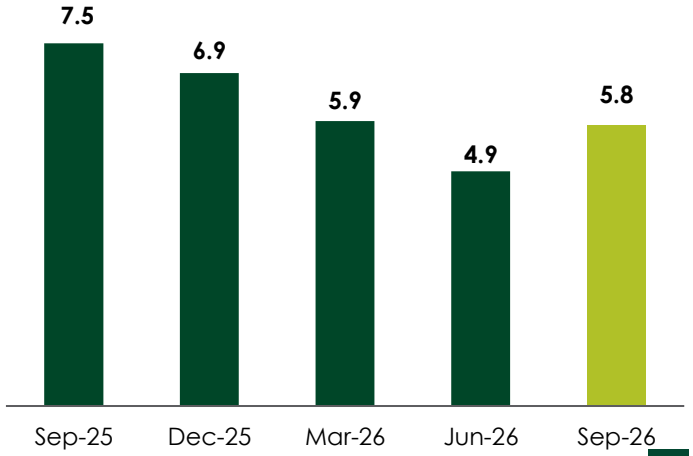
EFG Finance Net Profit After Tax and Minority Interest,
down 43% Y-o-Y

In EGP mn



EFG Finance Tangible Equity,
up 20% Q-o-Q

In EGP bn



Tanmeyah & Valu Overview – 3Q2026

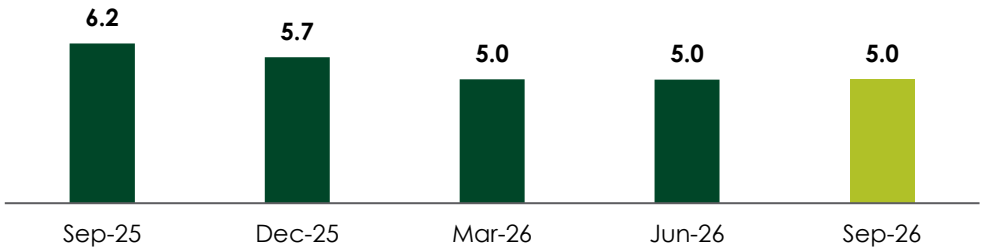
Tanmeyah

KPIs

49,973	33,827	219,913	4,396
Number of Processed Applications	Number of Loans Issued	Number of Active Borrowers	Total Staff

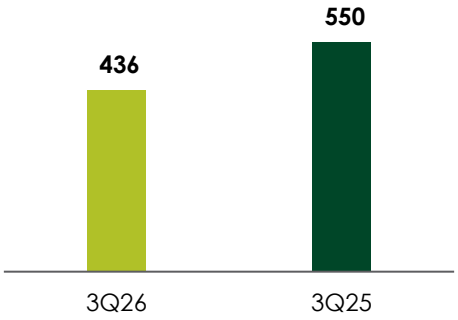
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



Valu

KPIs

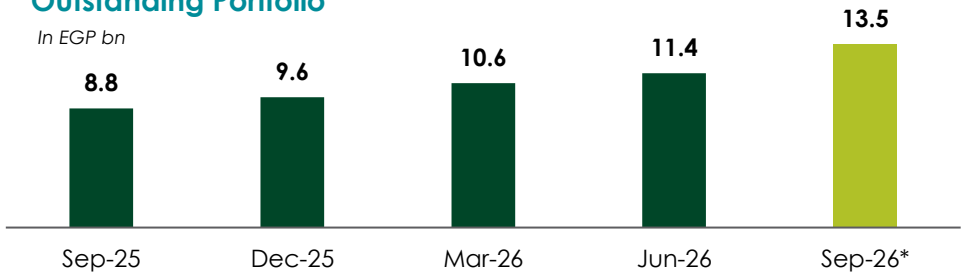
EGP10.1 bn	993 K	3.1 mn
GMV	Active Customers	Number of Transactions(1)

EGP8.5 bn	30 Months	10,308
Loans Issued	Average Portfolio Maturity Tenor	Number of Merchants

(1)*Includes Valu prepaid cards spending transactions*

Outstanding Portfolio

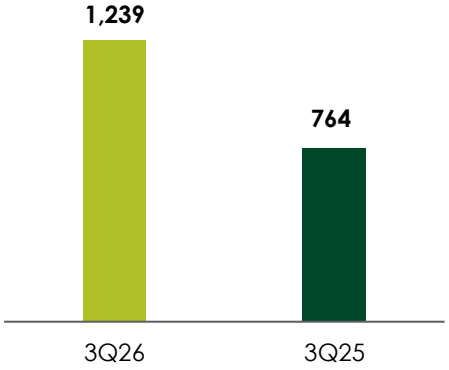
In EGP bn



**Excludes Securitized Portfolio of EGP5,549 million*

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 3Q2026

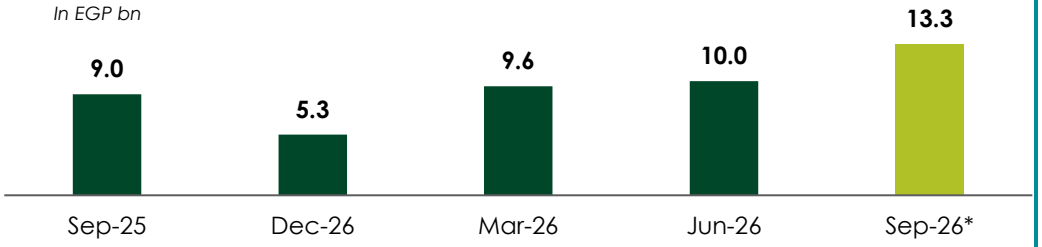
Leasing

KPIs

- EGP 7.8 bn — Receivables Value of New Contracts
- EGP 4.9 bn — Net Financed Amount for New Contracts
- 13 — Number of New Contracts

On-Books Portfolio

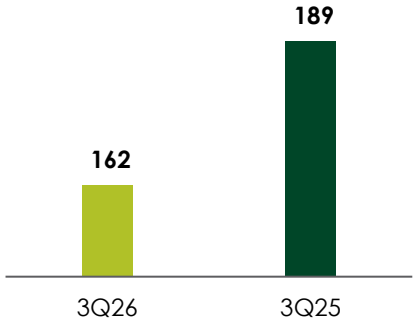
In EGP bn



**Excludes Securitized Portfolio principal amount of EGP2,853 million*

Leasing Revenue

In EGP mn



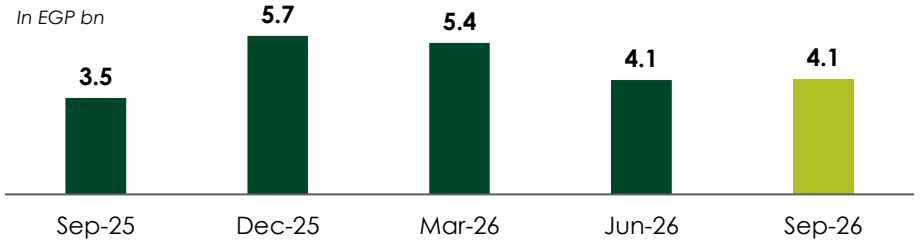
Factoring

KPIs

- EGP 1.7 bn — Net Financed Amount
- EGP 28.8 mn — Average Ticket Size
- 43 — Number of Existing Clients
- 151 — Average Portfolio Tenor – Days

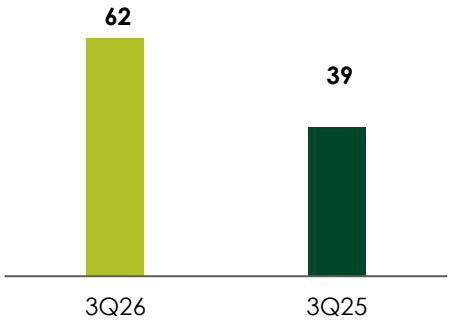
Outstanding Portfolio

In EGP bn



Factoring Revenue

In EGP mn

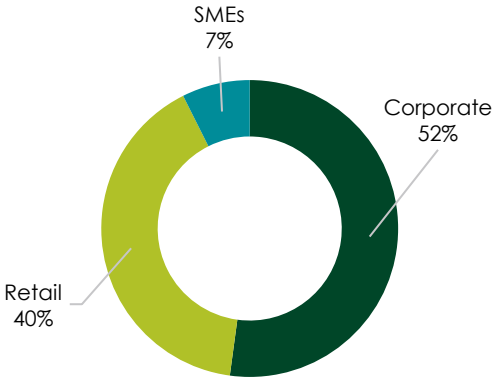


BANK NXT Highlights – 3Q2026

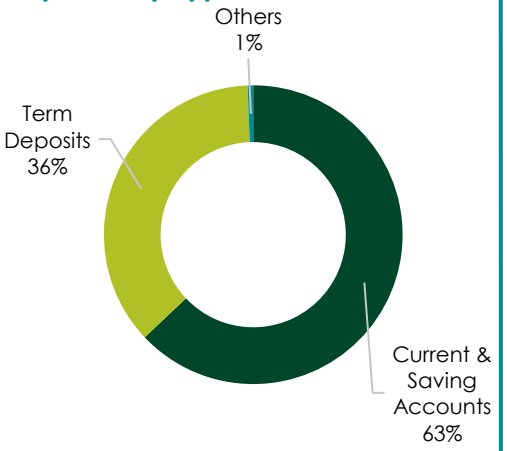
KPIs

EGP 117.3bn Total Assets	6.0% Net Interest Margin
EGP 95.9bn Deposits	11.0% ROAE
EGP 64.5bn Gross Loans	1.6% ROAA
67% Gross Loans/Deposits	2.3% NPLs
19% Capital Adequacy Ratio	172% Coverage Ratio

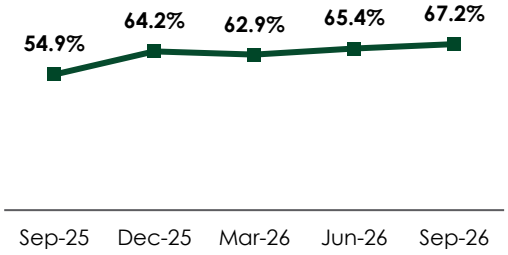
Loans by Type



Deposits by Type

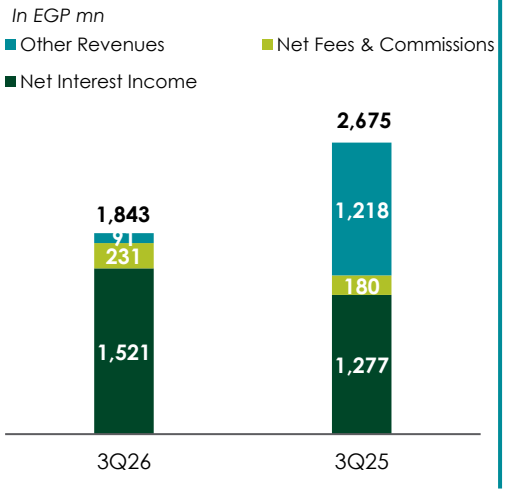


Gross Loans/Deposits Ratio



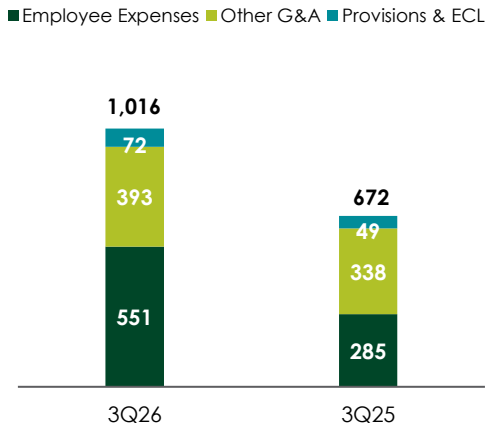
BANK NXT Net Operating Revenue, down 31% Y-o-Y

In EGP mn



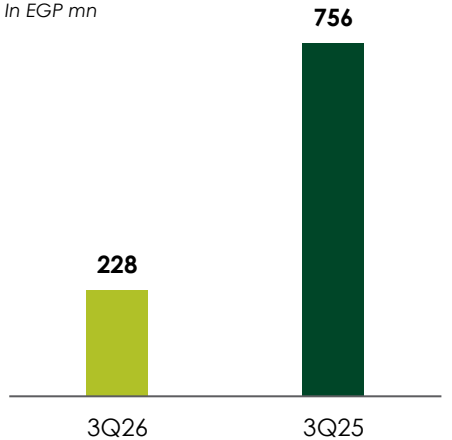
BANK NXT Operating Expenses, up 51% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, down 70% Y-o-Y

In EGP mn

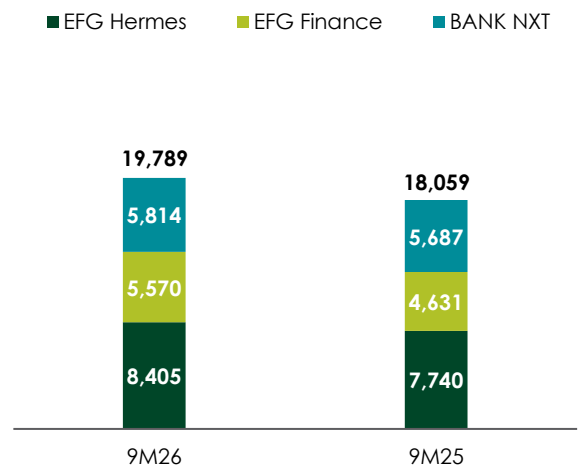


II. Nine Months Results Review – 9M2026

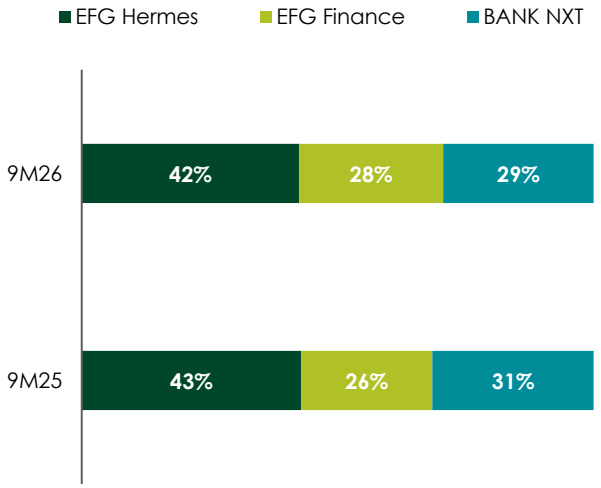
Group Highlights – 9M2026

EFG Holding Net Operating Revenue, up 10% Y-o-Y

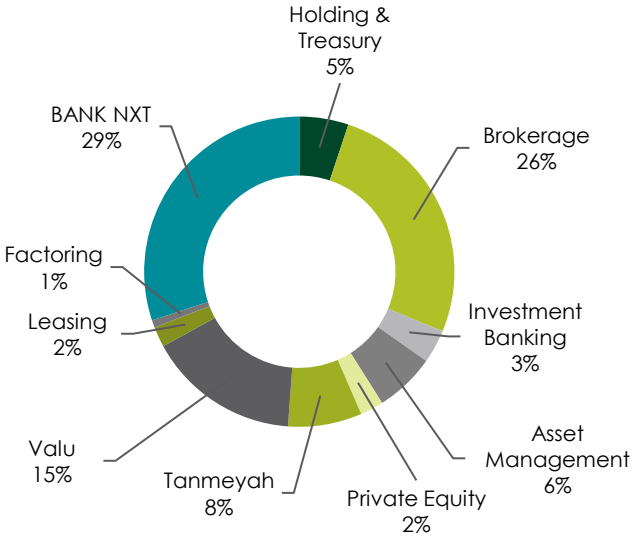
In EGP mn



EFG Holding Revenue Contribution by Platform

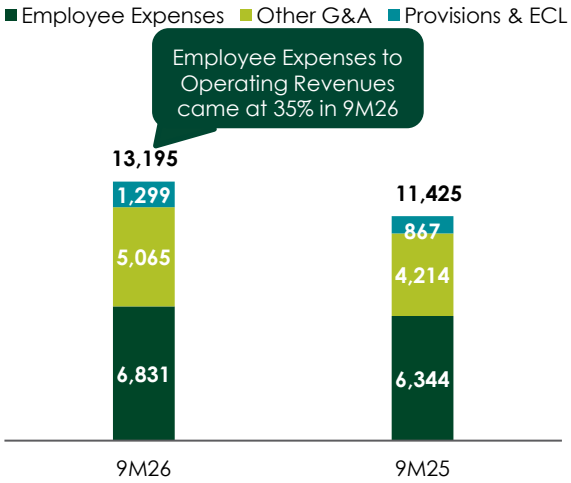


Revenue Breakdown By Line of Business



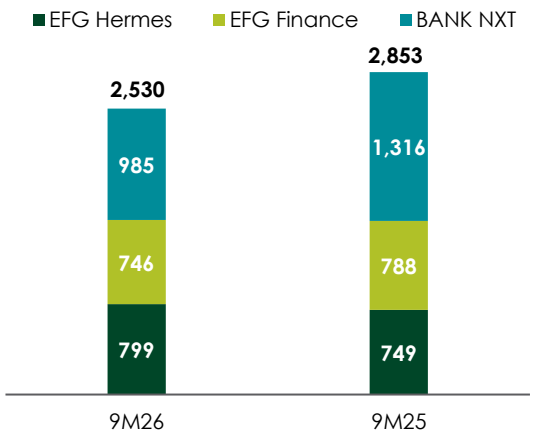
EFG Holding Operating Expenses, up 15% Y-o-Y

In EGP mn

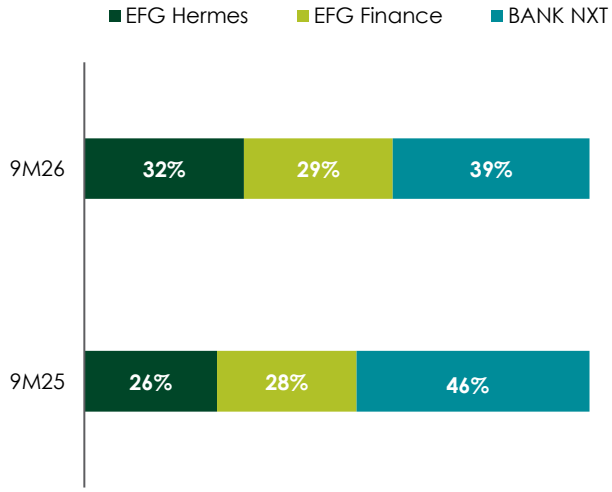


EFG Holding Net Profit After Tax and Minority Interest, down 11% Y-o-Y

In EGP mn



NPAT Contribution by Platform



EFG Hermes Highlights – 9M2026

EFG Hermes Operational Highlights

USD 105.0 bn
Brokerage Executions 9% Y-o-Y

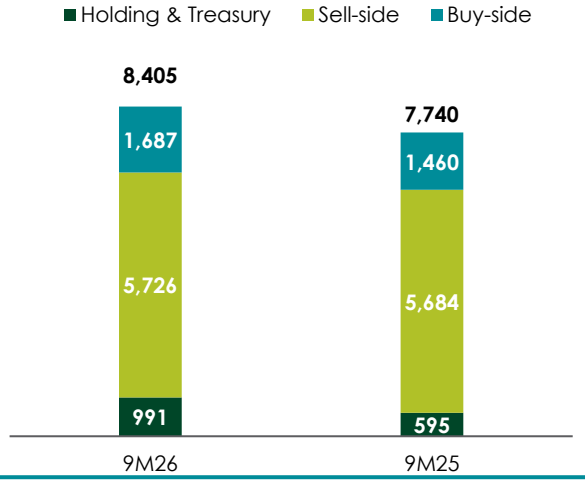
232 companies
Research Coverage

USD 786 mn
Investment Banking Deals Size

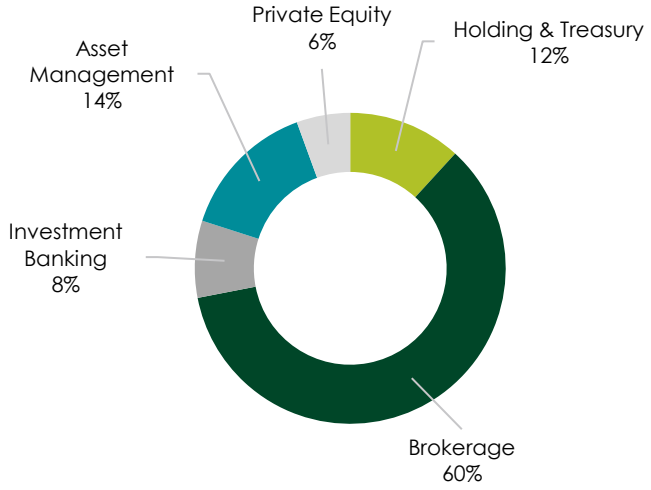
USD 7.5 bn
Buy-Side AuMs 27% Y-o-Y

EFG Hermes Revenue, up 9% Y-o-Y

In EGP mn

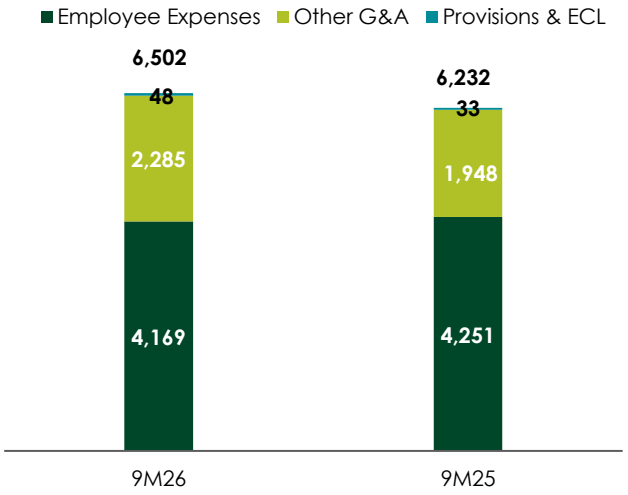


EFG Hermes Revenue Contribution



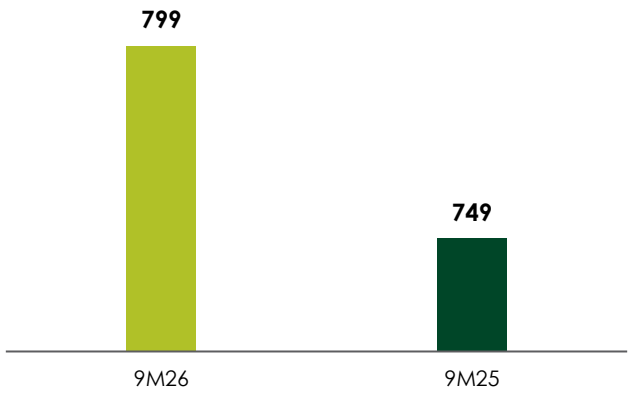
EFG Hermes Expenses, up 4% Y-o-Y

In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, up 7% Y-o-Y

In EGP mn



Brokerage Overview – 9M2026

Executions and Market Shares

EGYPT (1)
- Executions: **$10,067 mn** (up 25% Y-o-Y)
- Rank **# 2**
- **25.1%** Market Share

KSA
- Executions: **$15,298 mn** (down 10% Y-o-Y)
- Rank **# 10**
- **6.3%** Market Share

DUBAI
- Executions: **$21,060 mn** (up 12% Y-o-Y)
- Rank **# 1**
- **47.5%** Market Share

ABU DHABI
- Executions: **$26,039 mn** (up 4% Y-o-Y)
- Rank **# 1**
- **38.9%** Market Share

KUWAIT
- Executions: **$21,765 mn** (up 6% Y-o-Y)
- Rank **# 1**
- **41.2%** Market Share

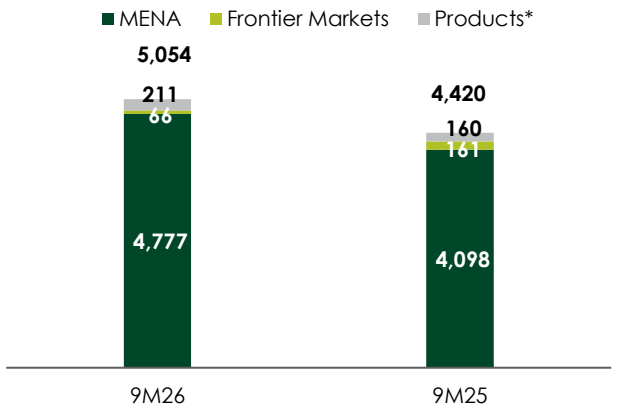
Structured Products
- Executions: **$946 mn** (up 104% Y-o-Y)
- Rank **N/A**
- **N/A** Market Share

Indirect Presence
- MENA Executions: **$7.4bn**
- Frontier Executions (2): **$2.4bn**

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

Brokerage Revenue by Region

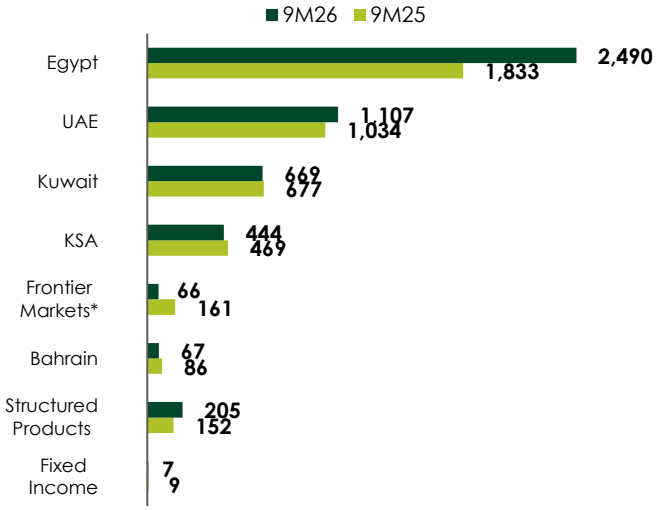
In EGP mn



* Includes Structured Products and Fixed Income

Brokerage Revenue by Country (Operations)

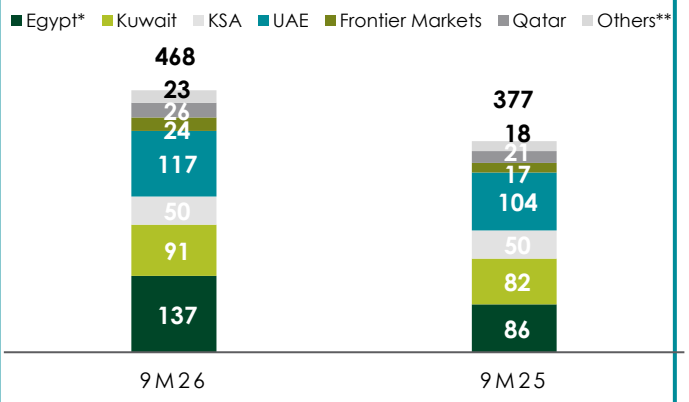
In EGP mn



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

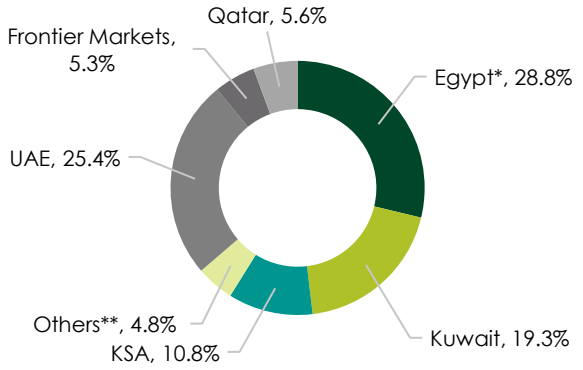
Average Daily Commissions

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 9M26 figures*

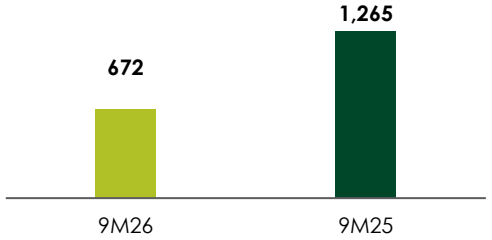
Investment Banking & Research Overview – 9M2026

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 NEUTRAL HOST Advisory on the sale of stake to (Undisclosed) Sell-Side Advisor February 2026	PALM HILLS Bond Issuance Through Securitization (US$ 43mn) Bond Underwriting February 2026	TROLLEY IPO (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
valu Corporate Bond Issuance (US$ 20mn) Bond Underwriting August 2026	valu Bond Issuance Through Securitization (US$ 18mn) Bond Underwriting September 2026		

Investment Banking Revenue

In EGP mn



USD786 mn
Aggregate Deals Size

6
ECM Deals Count

5
DCM Deals Count

3
M&A Deals Count

Awards/Rankings

Best Equity Capital Markets Bank in the Middle East 2024
Best Investment Bank for Healthcare in the Middle East 2026
Best Investment Bank in Saudi Arabia 2026
Global Finance

Rank: 17 – EFG Holding
Rank: 35 – Valu
Top CEO List– Karim Awad
Forbes Middle East

Deloitte Technology Fast 50 Winner List Best - Valu
Deloitte

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

Research House of the year 2025- EFG Hermes
IPO of the Year - Nomu: Jamjoom Fashion IPO
Saudi Capital Market Awards

Best Equity Broker in Dubai- EFG Hermes
AFCM Awards

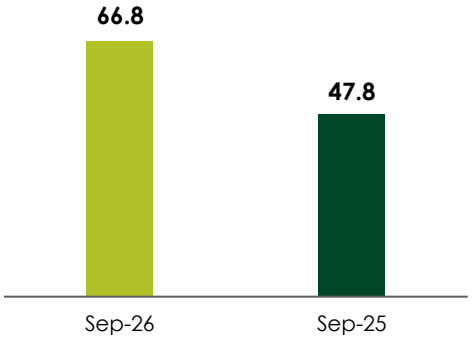
Best Fund Management- Bank NXT
Best Investment Bank Egypt- EFG Hermes
MENA Banking Excellence Corporate & Investment Awards 2026

Asset Management Overview – 9M2026

Egypt Asset Management

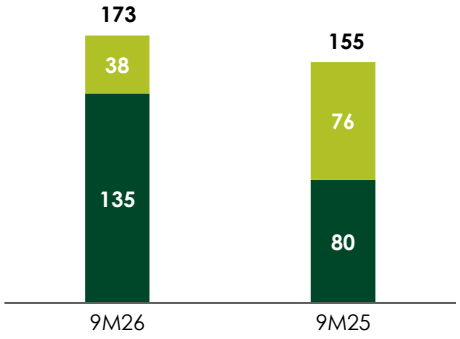
Assets Under Management

In EGP bn



Revenue Breakdown

In EGP mn

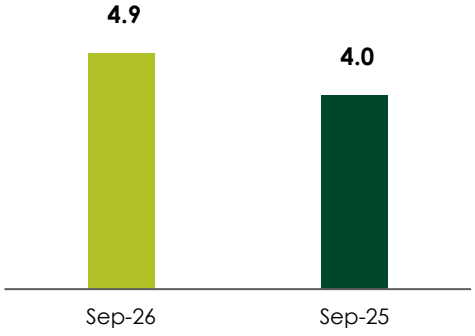


** Other Fees include incentive fees and other net revenues*

Regional Asset Management "FIM"

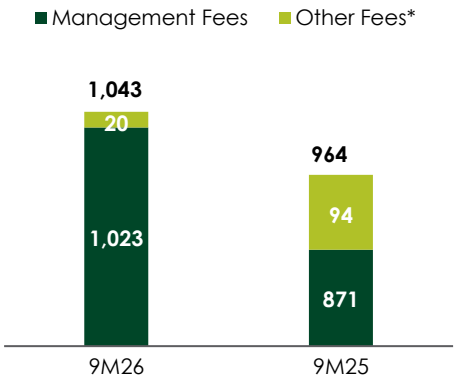
Assets Under Management

In USD bn



Revenue Breakdown

In EGP mn

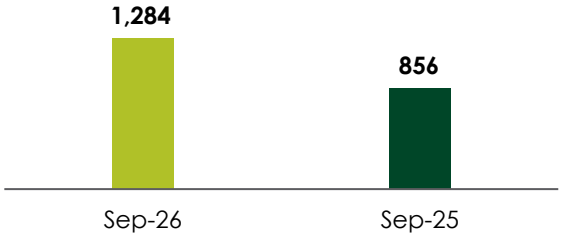


** Other Fees include incentive fees and other net revenues*

Private Equity

Private Equity AuMs Evolution

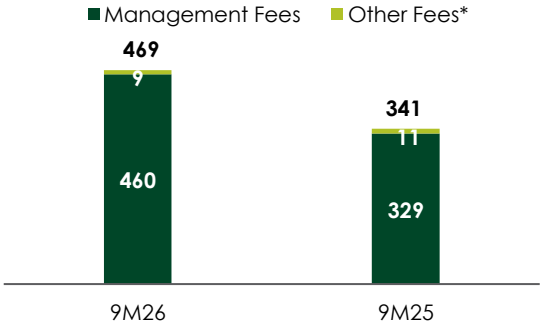
In USD mn



- The Egypt Education Fund is ramping up utilization levels across its schools and pre-schools capitalizing on its high quality education offering and strong recognition of its operating brands in the Egyptian education sector to drive the firm's future growth. EEP 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.
- 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 FY 2026, 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

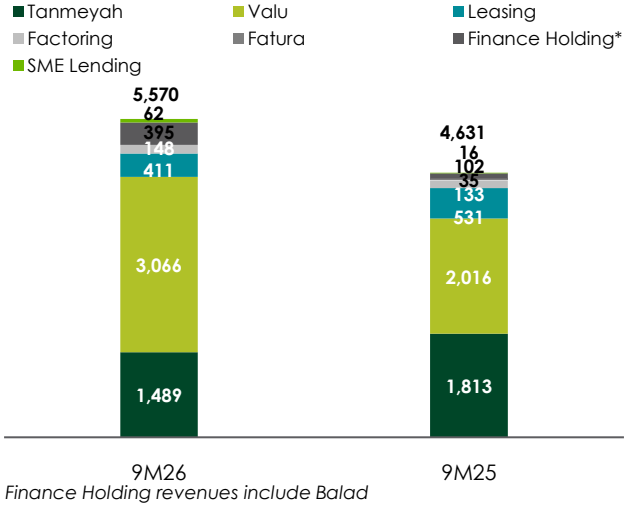


** Other Fees includes incentive fees and other net revenues*

EFG Finance Highlights – 9M2026

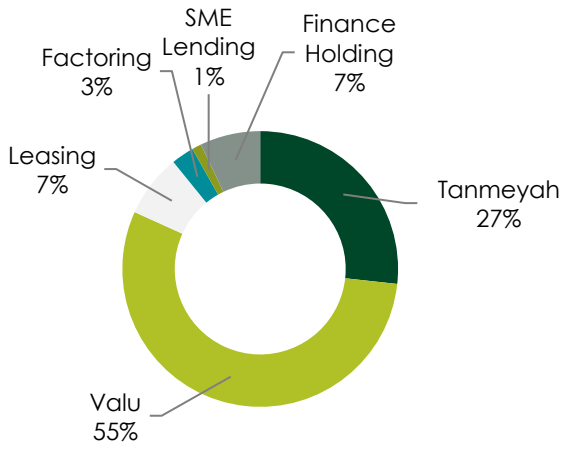
EFG Finance Revenue, up 20% Y-o-Y

In EGP mn



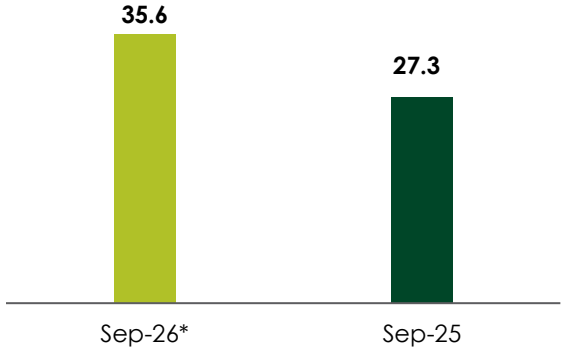
* *Finance Holding revenues include Balad*

EFG Finance Revenue Contribution



EFG Finance Outstanding Portfolio, up 31% Y-o-Y

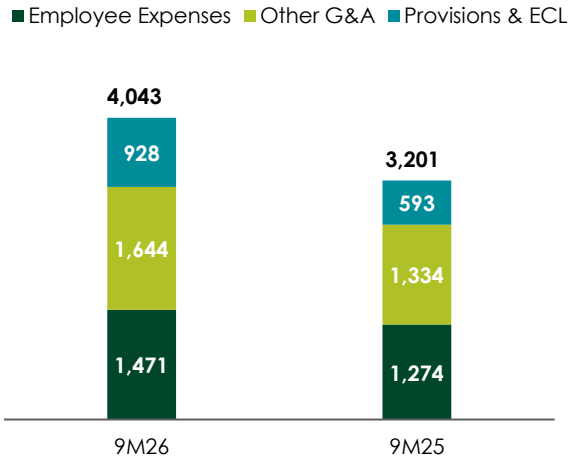
In EGP bn



**Excludes Leasing securitization of EGP2,853 million, and Valu securitization of EGP5,549 million*

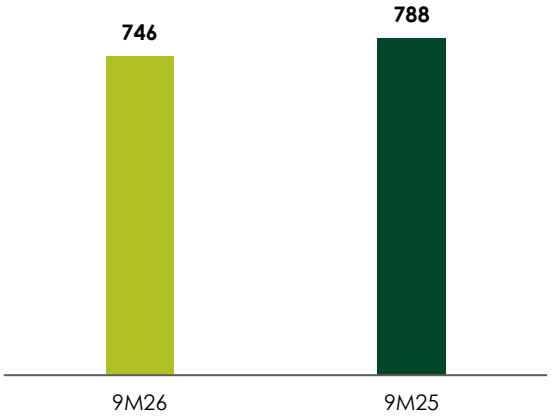
EFG Finance Expenses, up 26% Y-o-Y

In EGP mn



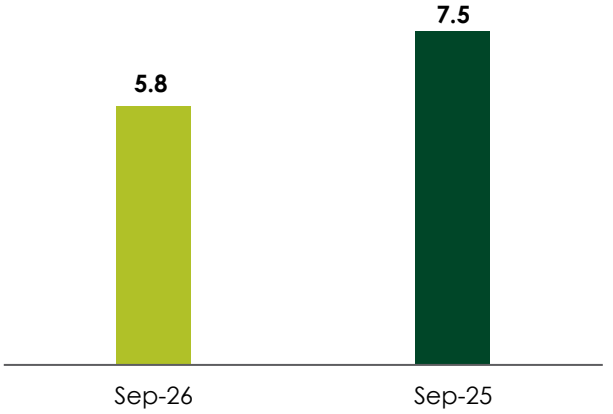
EFG Finance Net Profit After Tax and Minority Interest, down 5% Y-o-Y

In EGP mn



EFG Finance Tangible Equity, down 23% Y-o-Y

In EGP bn



Tanmeyah & Valu Overview – 9M2026

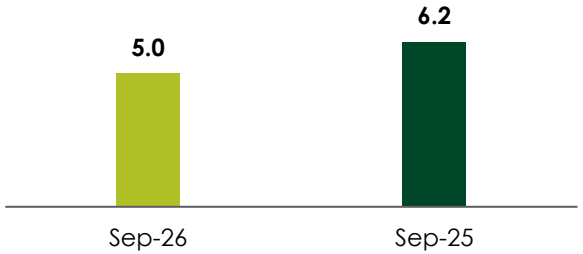
Tanmeyah

KPIs

147,323	104,683	219,913	4,396
Number of Processed Applications	Number of Loans Issued	Number of Active Borrowers	Total Staff

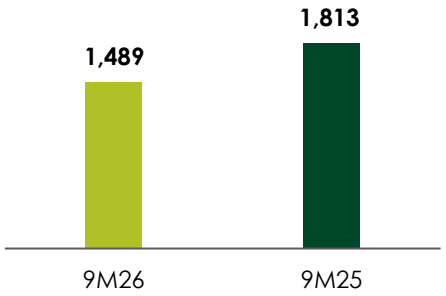
Outstanding Portfolio

In EGP bn



Tanmeyah Revenue

In EGP mn



Valu

KPIs

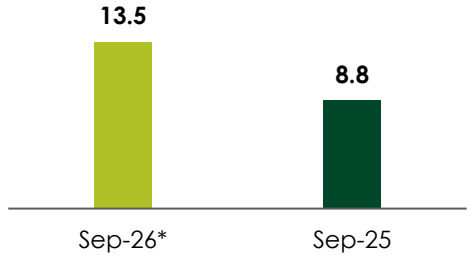
EGP24.7 bn	993 K	8.3 mn	29 Months
GMV	Active Customers	Number of Transactions(1)	Average Portfolio Maturity Tenor

EGP21.5 bn	10,308
Loans Issued	Number of Merchants

(1)*Includes Valu prepaid cards spending transactions*

Outstanding Portfolio

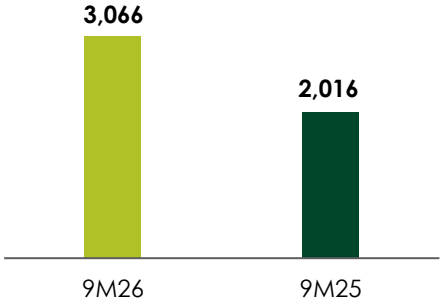
In EGP bn



**Excludes Securitized Portfolio of EGP5,549 million*

Valu Revenue

In EGP mn



EFG Corp-Solutions Overview – 9M2026

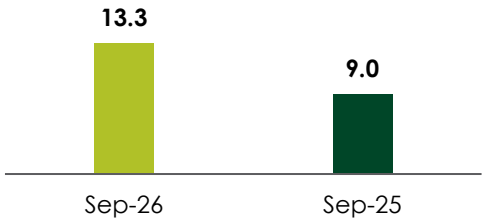
Leasing

KPIs

- EGP 17.2bn — Receivables Value of New Contracts
- EGP 10.7 bn — Net Financed Amount for New Contracts
- 32 — Number of New Contracts

On-Books Portfolio

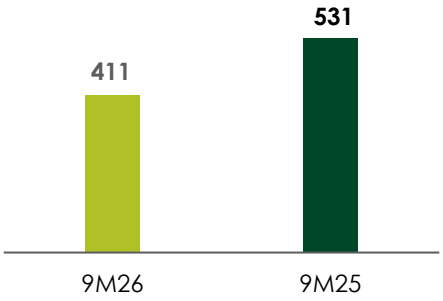
In EGP bn



**Excludes Securitized Portfolio principal amount of EGP2,853 million*

Leasing Revenue

In EGP mn



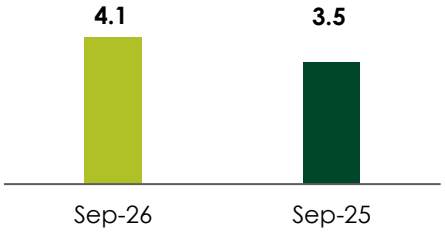
Factoring

KPIs

- EGP 4.5 bn — Net Financed Amount
- 43 — Number of Existing Clients
- 151 — Average Portfolio Tenor – Days
- EGP 17.3 mn — Average Ticket Size

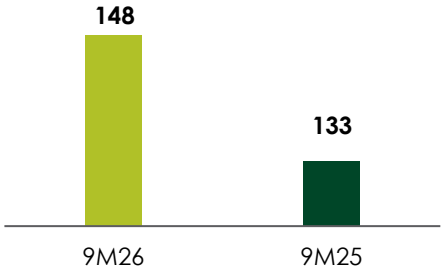
Outstanding Portfolio

In EGP bn



Factoring Revenue

In EGP mn



SME Lending Overview – 3Q26/9M26

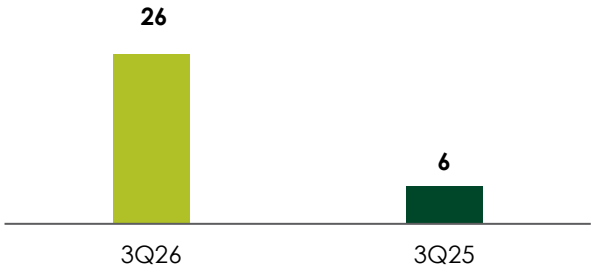
3Q26

KPIs

- 50 — Number of New Bookings
- EGP 274 mn — Value of New Bookings
- 14 months — Average Tenor

SME Lending Revenue

In EGP mn



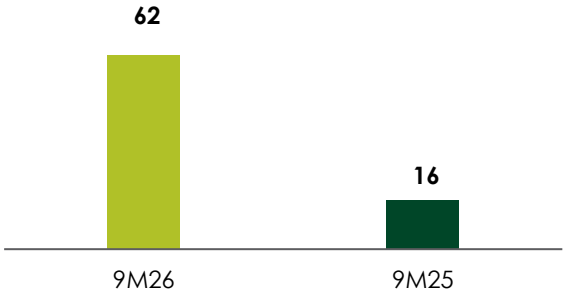
9M26

KPIs

- 162 — Number of New Bookings
- EGP 680 mn — Value of New Bookings
- 13 months — Average Tenor

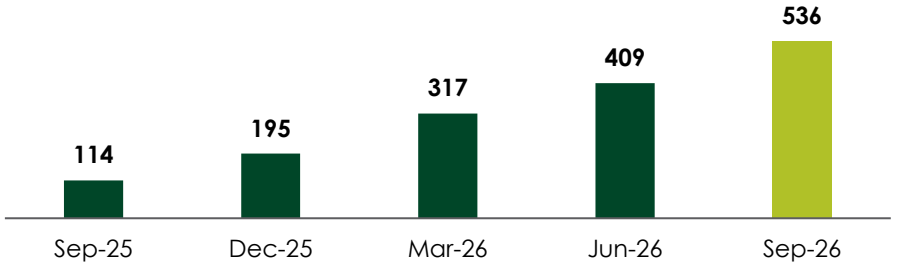
SME Lending Revenue

In EGP mn



Outstanding Portfolio

In EGP mn

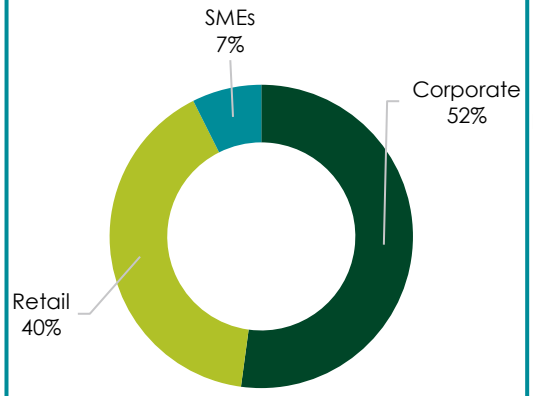


BANK NXT Highlights – 9M2026

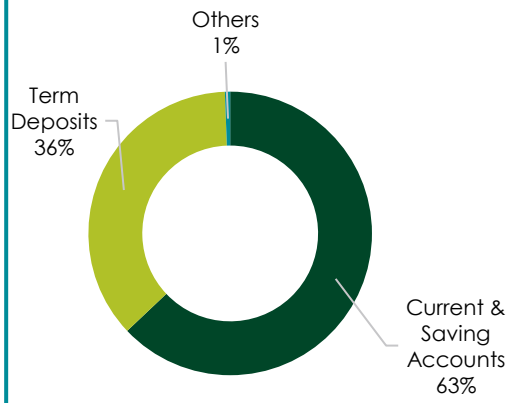
KPIs

EGP 117.3bn Total Assets	6.6% Net Interest Margin
EGP 95.9bn Deposits	16.1% ROAE
EGP 64.5bn Gross Loans	2.4% ROAA
67% Gross Loans/Deposits	2.3% NPLs
19% Capital Adequacy Ratio	172% Coverage Ratio

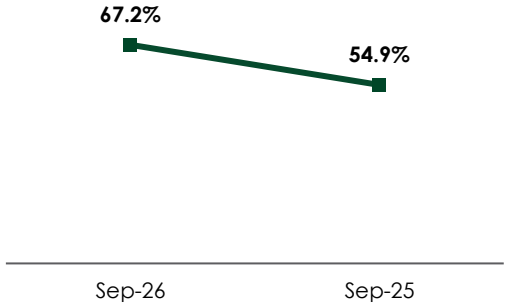
Loans by Type



Deposits by Type

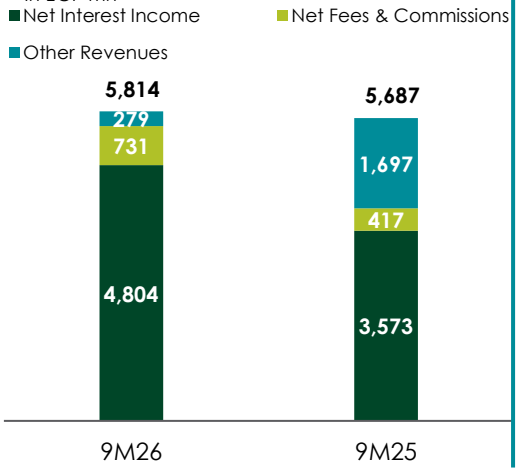


Gross Loans/Deposits Ratio



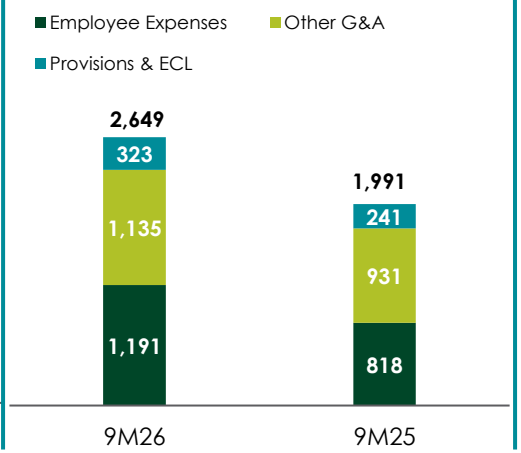
BANK NXT Net Operating Revenue, up 2% Y-o-Y

In EGP mn



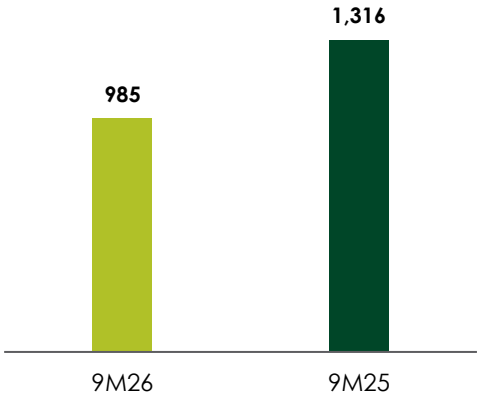
BANK NXT Operating Expenses, up 33% Y-o-Y

In EGP mn



BANK NXT Net Profit After Tax and Minority, down 25% Y-o-Y

In EGP mn



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