



# 1H2022 Earnings Presentation

September 2022



# Agenda

- I e-finance Overview
- II Our Subsidiaries
- III Appendix



# Overview

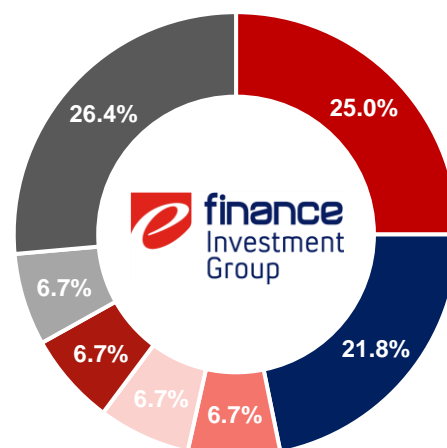


# Group Overview

## Group Synopsis

e-finance Investment Group is Egypt's leading investment management firm. From its beginnings as the country's first fintech platform in 2005, e-finance has grown to pioneer Egypt's comprehensive digital transformation efforts across an unmatched range of economic sectors. Today, the Group commands a diversified portfolio of subsidiaries and investments offering a vast array of digital services to partners and customers, driving synergies and anchoring an integrated, platform-based business model.

The Group invests in innovative platforms and solutions that serve everyone from government agencies to ordinary consumers. e-finance provides an integrated suite of services linking government entities to each other (G2G), and to customers (G2C & C2G), businesses with other businesses (B2B), and businesses with their customers (B2C).



- Public Investment Fund
- Banque Misr
- Egyptian Banks Company
- Other
- National Investment Bank
- National Bank of Egypt
- Egyptian Co. for Inv. Projects

**EFIH.CA**

Ticker

**EGP 26bn\***

Market Cap

**EGP 924mn**

Paid in Capital

## 1H2022 Financial Highlights

### Consolidated Revenues

EGP **1,262.0** million  
▲ 40% y-o-y

### Gross Profit

EGP **687.9** million  
▲ 57% y-o-y

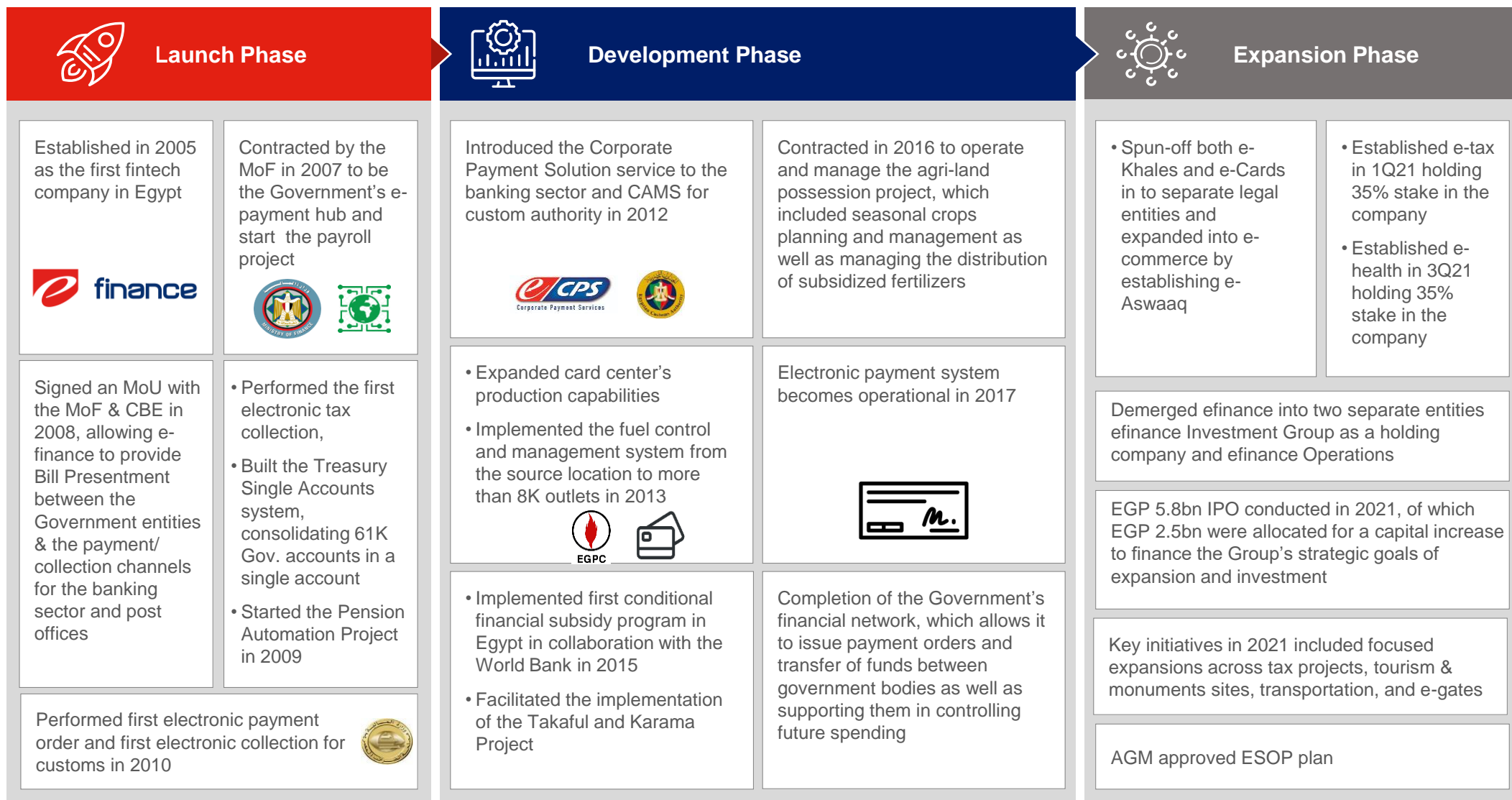
### EBITDA

EGP **561.5** million  
▲ 50% y-o-y

### Net Profit After NCI

EGP **479.7** million  
▲ 72% y-o-y

# Corporate Evolution and Path to Institutionalization



2005 - 2010

2011 - 2015

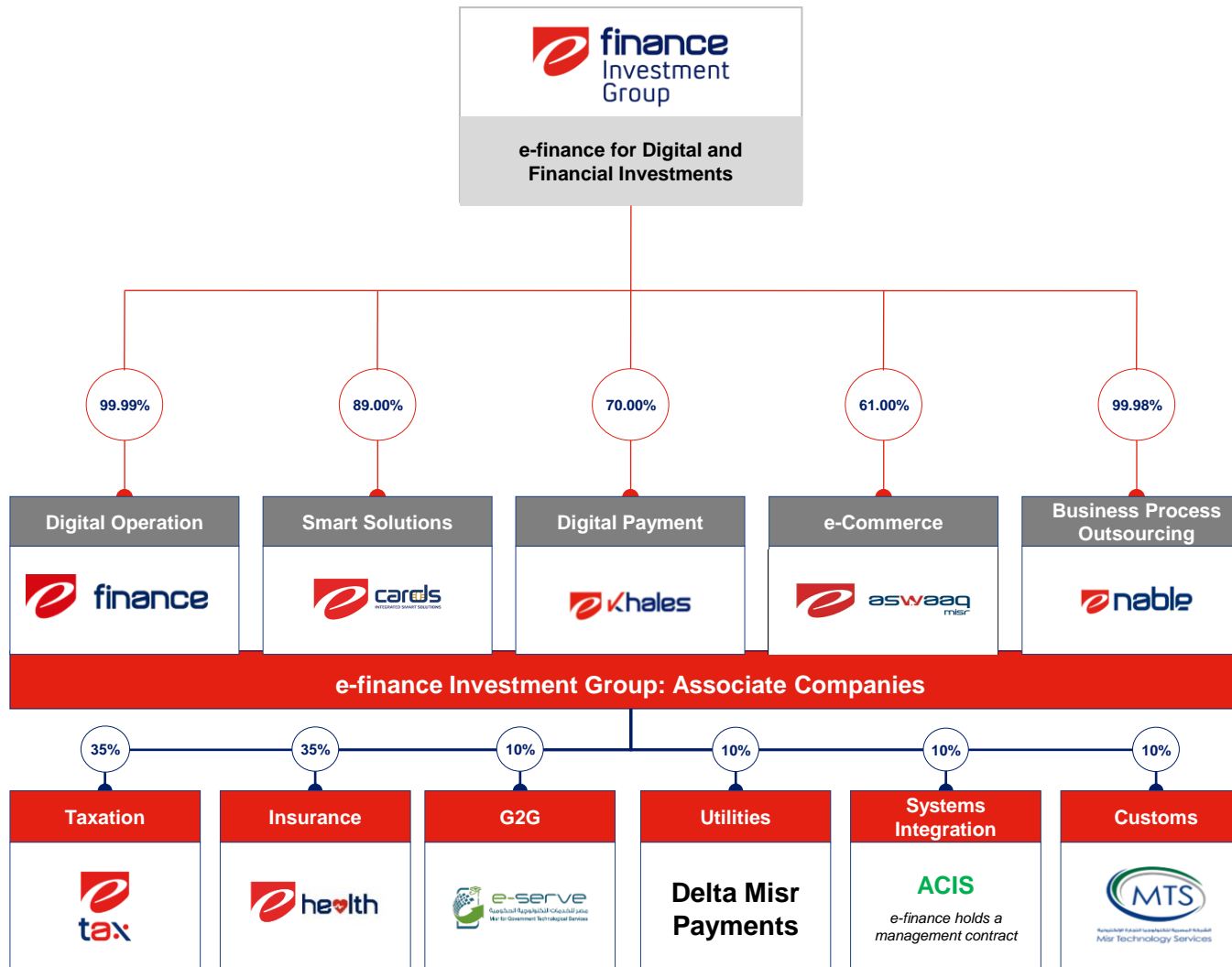
2016 - 2018

2019 - Present

# Group Overview

eFinance Investment Group (EFIH) runs a diversified portfolio of subsidiaries and investments, offering an array of digital services to government partners, businesses, financial institutions, and citizen

e-finance's full end-to-end offering is made possible through its portfolio of synergistic companies

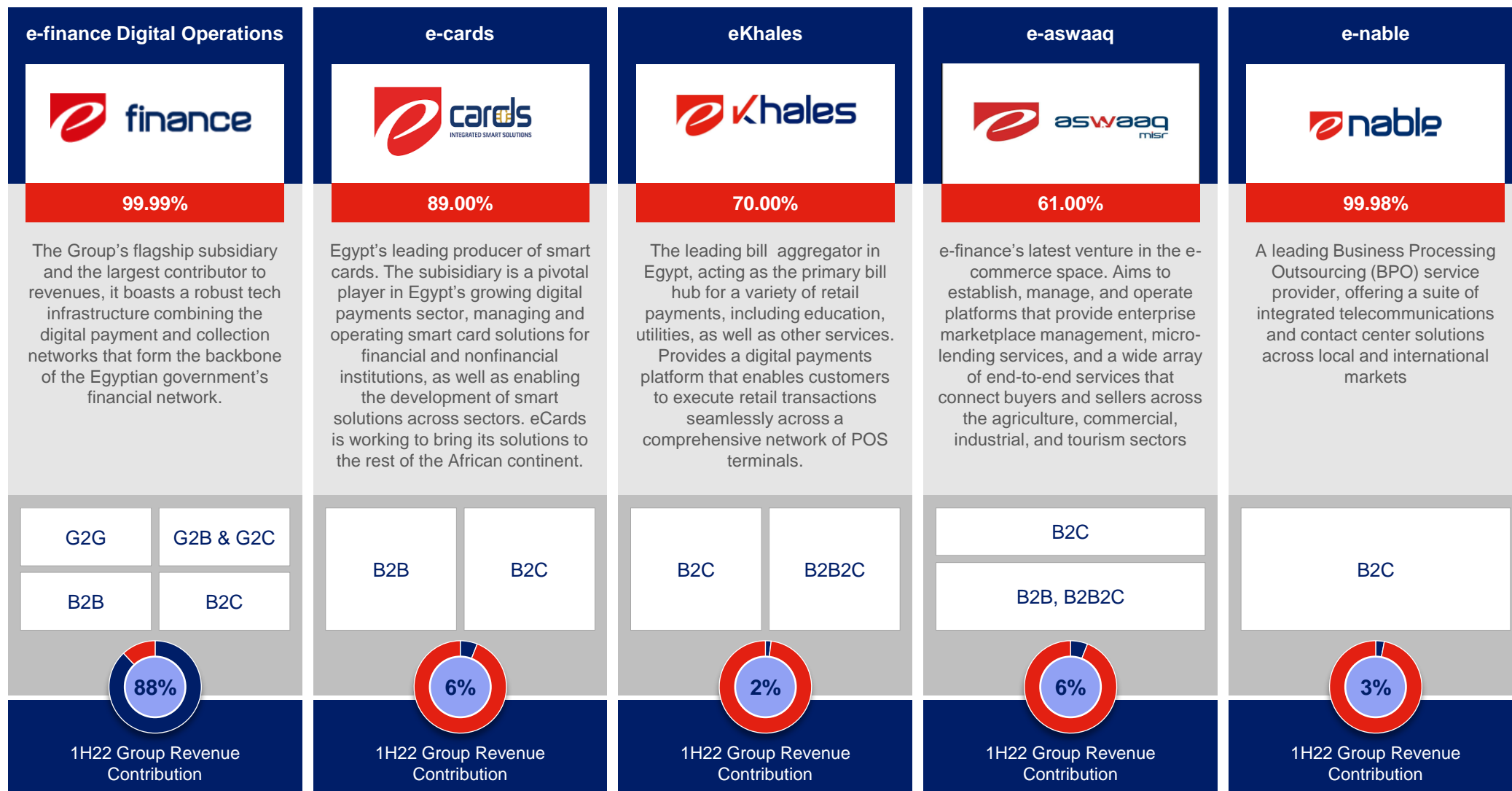


## Sectors We Serve



# A Comprehensive Service Offering Through a Portfolio of Leading Subsidiaries

By leveraging its robust network infrastructure across its subsidiaries, e-finance is able to extend its reach across the nation and capture the entire digital payments value chain with a ubiquitous service offering covering all possible payment channels to expedite the growth of electronic and digital payments





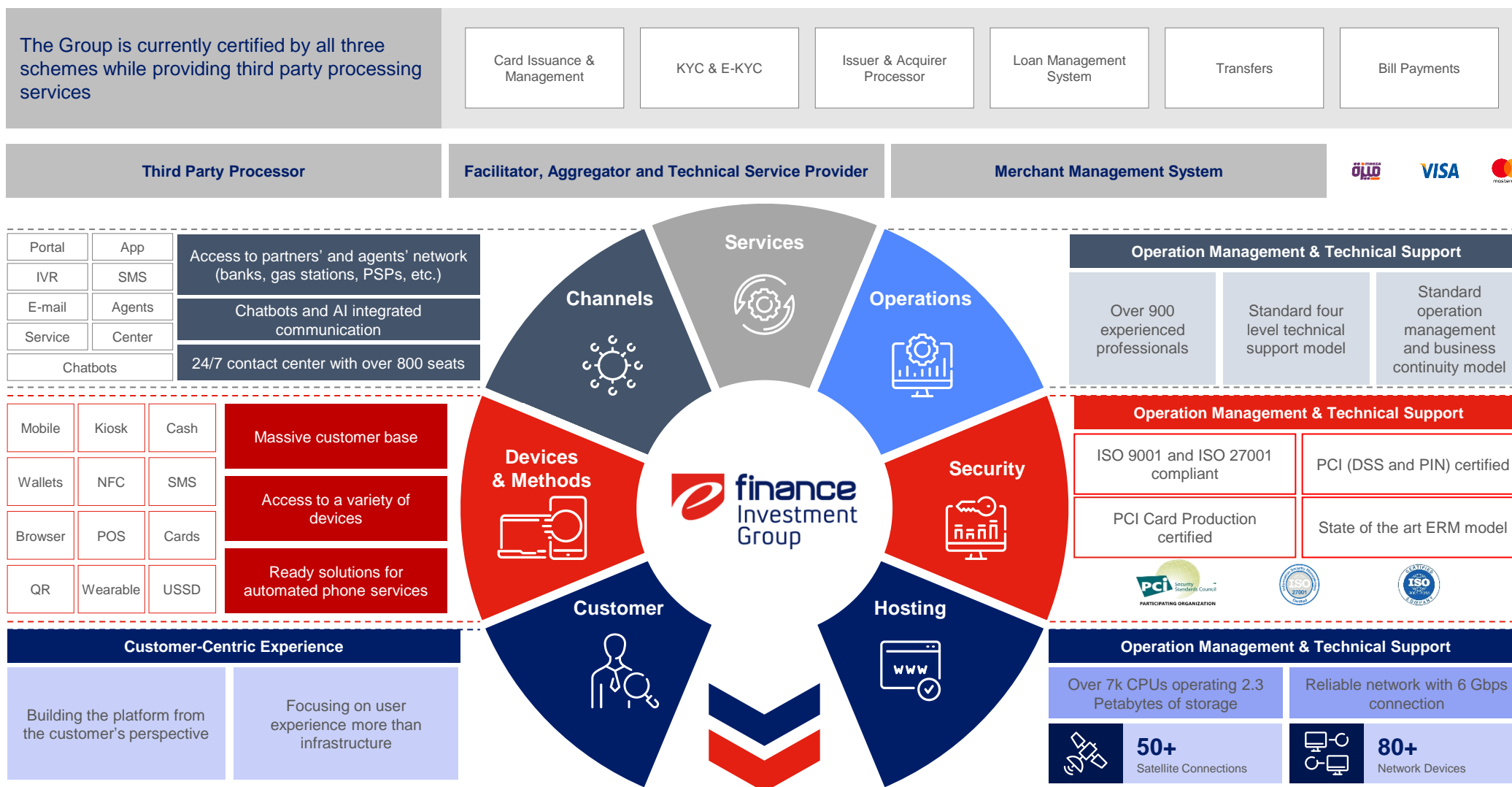
# Overview of Associate Companies



Source: Company filings










# To Offer a One-Stop Shop Solution Covering the Entire E-Payments Value Chain



The Group's synergistic business model which covers the entire digital payments value chain strategically positions it as a prime candidate for a digital banking license in Egypt

# Our Revenue Generation Model

## A wide array of revenue generating services

	<b>Build &amp; Operate (Contract Based)</b>	e-finance develops and manages tailored solutions for clients under contract
	<b>Transaction Based (Variable &amp; Fixed TRX)</b>	Payment processing activities split into variable-fee transactions (take rate/throughput) and fixed-fee transactions, including retail transactions at eKholes and card management processing
	<b>Cloud Services Revenue</b>	Cloud hosting and computing services offered across e-finance's client base
	<b>Smart Solutions Revenue</b>	e-finance supplies and installs innovative IT infrastructure solutions, encompassing both software and hardware
	<b>Card Production Revenue</b>	Revenue from production of smart cards supported by e-Cards' state of the art manufacturing facility
	<b>E-commerce Revenue</b>	e-finance's newest revenue stream, generated through eAswaaq's multiple B2B and B2C e-commerce marketplaces
	<b>Business Process Outsourcing</b>	The Group offers its clients BPO services including a call center and IT and HR outsourcing

# Leveraging our Expansive Reach and Strategic Partnerships

## Four Transaction Revenue Generating Channels

### Financial Institutions Network



**39**

Commercial Banks

**>6k**

Bank Branches

**>4k**

Post Offices

### POS Network



**13**

PSPs

**380k**

POSs (Held by PSPs)

**20k**

Third Party Government POSs

### Corporate Online Banking



**Corporate Online Internet Banking**

**21**

Partner Banks

**>6k**

Companies

### Payment Gateway



**Integrated Online  
Payment System**



Prices vary from channel to channel, with more convenient channels charging higher prices per transaction

# Consolidated Financial Performance in 1H2022

## Key Highlights

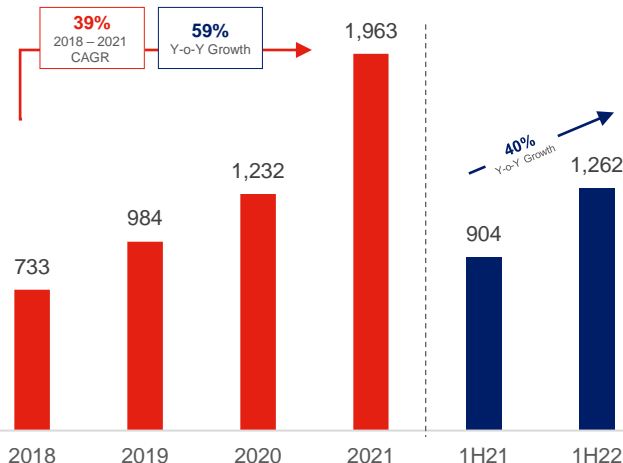
e-finance recorded consolidated revenues of EGP 1,262.0 million for 1H2022, up by 39.5% y-o-y. Top-line growth for the period was broad-based, with most Group subsidiaries reporting rapid revenue increases. e-finance for Digital Operations remained the main generator of revenue growth for the period, with strong additional contributions from eAswaaq and eCards.

Consolidated gross profit rose by 57.4% y-o-y in 1H2022, recording EGP 687.9 million and yielding a gross profit margin (GPM) of 54.5%, an increase of 6.2 percentage points against the GPM recorded for 1H2021. Growth in gross profitability reflects the Group's recognition of a higher margin revenue mix, with increased contributions from variable-fee transactions, Cloud Hosting, and the Build & Operate segment.

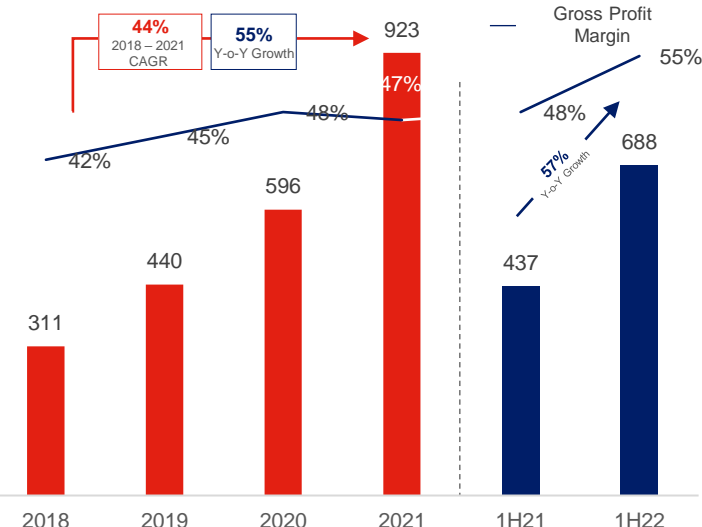
EBITDA recorded EGP 561.5 million for 1H2022, up by 50.1% y-o-y. The Group's EBITDA margin came in at 44.5% for the six-month period, up from the 41.4% booked in 1H2021. Strong growth in the Group's core profitability came despite an increase in operational costs during the period, reflecting the strong increase in revenues for 1H2022 and the continuous rollout of new products and services across the Group's subsidiaries

e-finance's net profit after NCI rose by 72.0% y-o-y to EGP 479.7 million in 1H2022, yielding a net profit margin (NPM) of 38.0%, up by 7.2 percentage points versus the 30.8% booked for 1H2021. Growth in the Group's bottom-line was driven by the rapid increase in high-margin revenues, with additional support from growth in investment income, which recorded EGP 44.1 million for 1H2022. Bottom-line growth was further driven by an increase in interest income, which rose by 6.5x y-o-y to book EGP 158.0 million for 1H2022, recording an effective interest yield of 11.0%, up by 2.8 percentage points from one year previously, reflecting global macroeconomic developments and the consequent rise in interest rates.

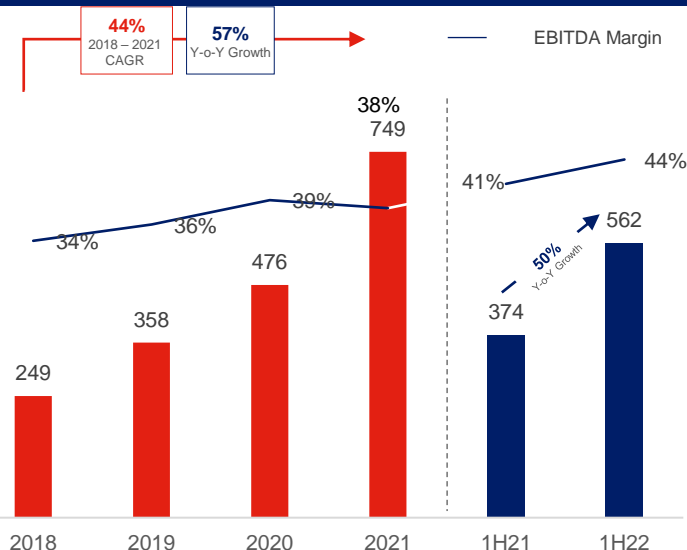
## Revenue (EGP mn)



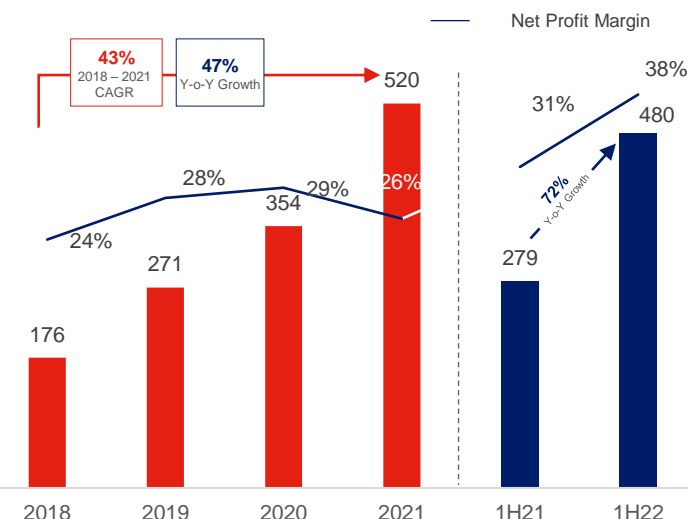
## Gross Profit, Margin (EGP mn, %)



## EBITDA, Margin (EGP mn, %)



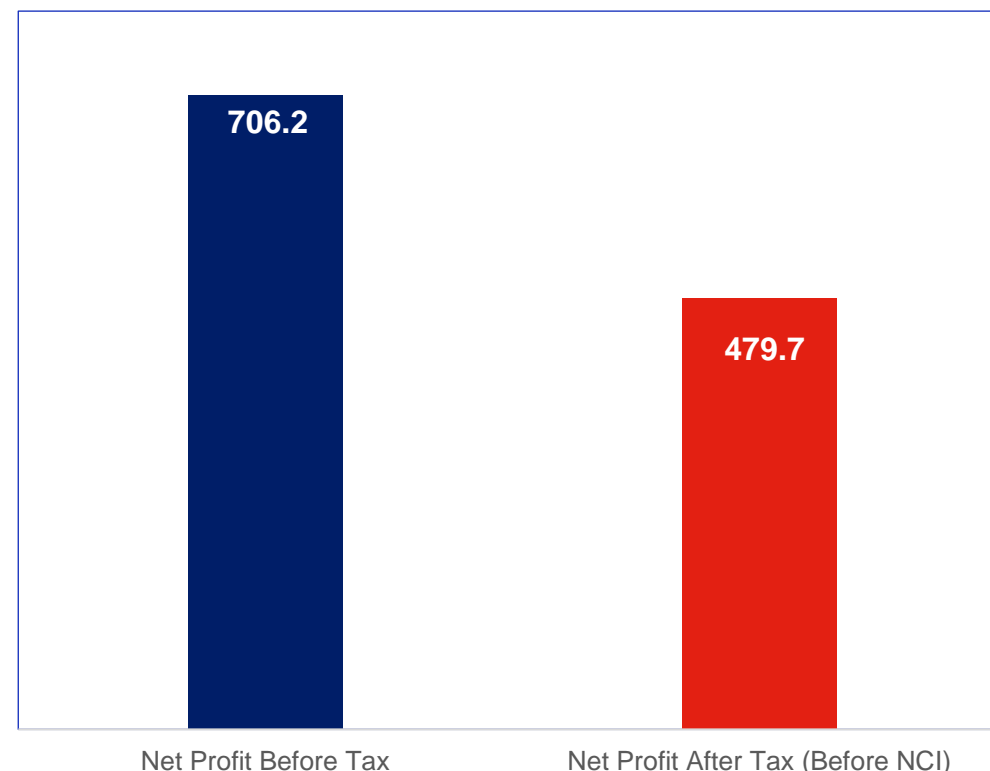
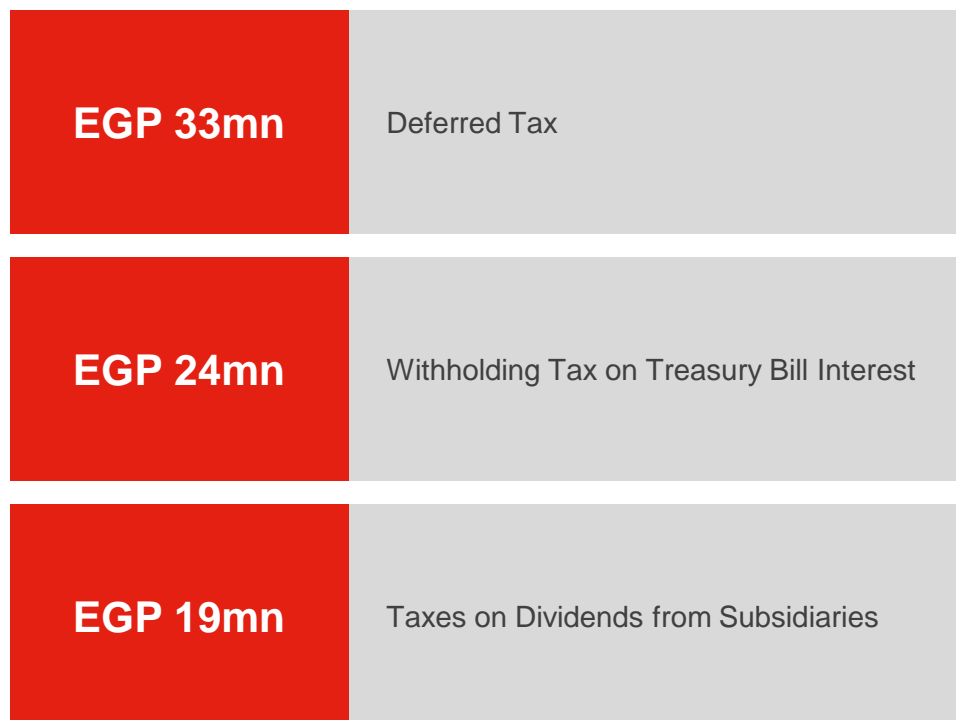
## Net Profit, Margin (EGP mn, %)





# Bottom-Line Strength Despite Elevated Effective Tax

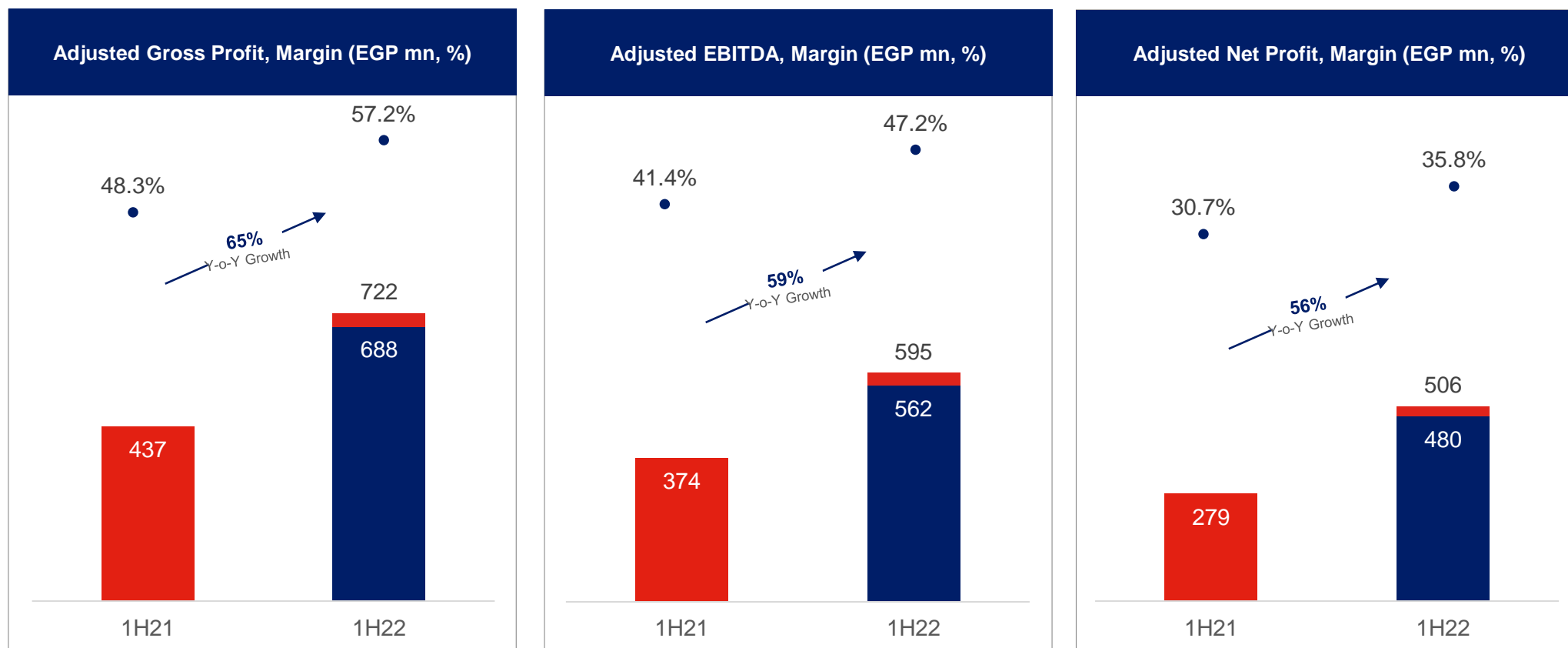
## Net Profit After Tax Progression (EGP mn)



The period's solid bottom-line increase comes despite the Group's elevated effective tax rate, which stood at 31.1% by the close of 1H2022. The Group's relatively high effective tax rate for the period reflects the Group's payment of taxes on dividends from subsidiaries (EGP 19million), withholding taxes on interest income from treasury bills (EGP 24 million), and deferred taxes (EGP 33 million).

# Adjusted Figures Show Core Strength

Adjusted financial results normalize for the effects of an accounting treatment that has seen e-finance Digital Operations switch to amortizing revenue from annual tax declarations over a twelve-month period.



# Cost Base Analysis

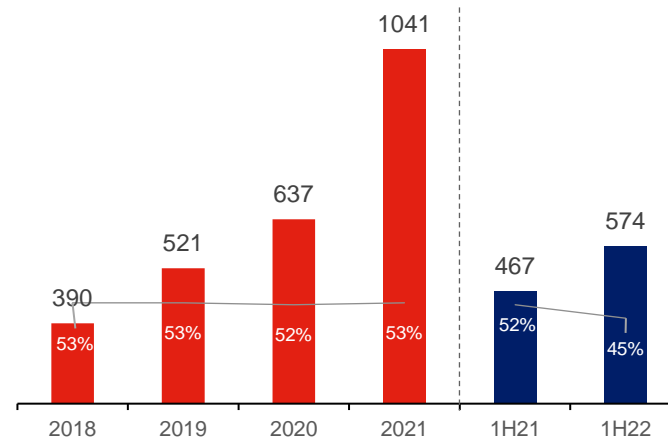
## Key Highlights

Cost of sales increased by 23% y-o-y driven by the Group's operational expansion.

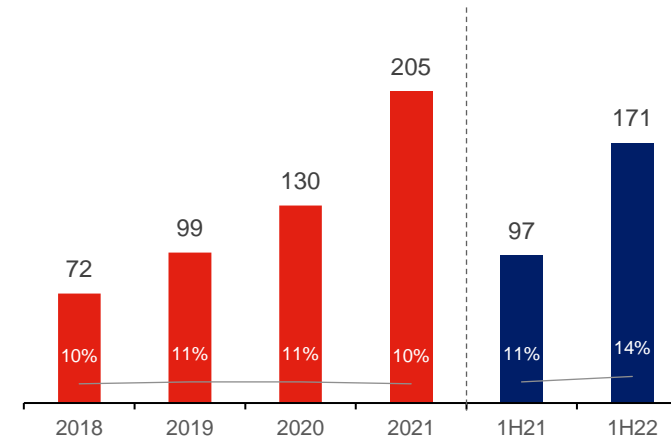
Sales, general and administrative (SG&A) expenses increased by 75.4% y-o-y, posting EGP 170.8 million for 1H2022. This growth reflects an increase of 48.7% y-o-y in G&A costs as the Group continues to ramp up operations and expand its headcount. Growth in G&A expenses is expected to slow over the remainder of FY2022 and to normalize in FY2023.

Meanwhile, selling & marketing expenses rose rapidly during 1H2022 due to heightened expenditure on marketing campaigns, as well as costs associated with the Group's participation at conferences during the period. SG&A expenses booked 13.5% as a percentage of consolidated revenues during 1H2022, up from an average of 12.6% for FY2021 and up from 10.8% for 1H2021.

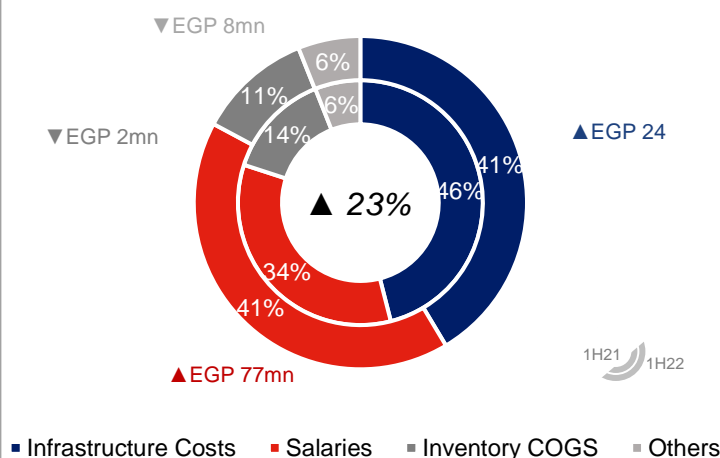
## Cost of Sales <sup>(1)</sup> (EGP mn, %)



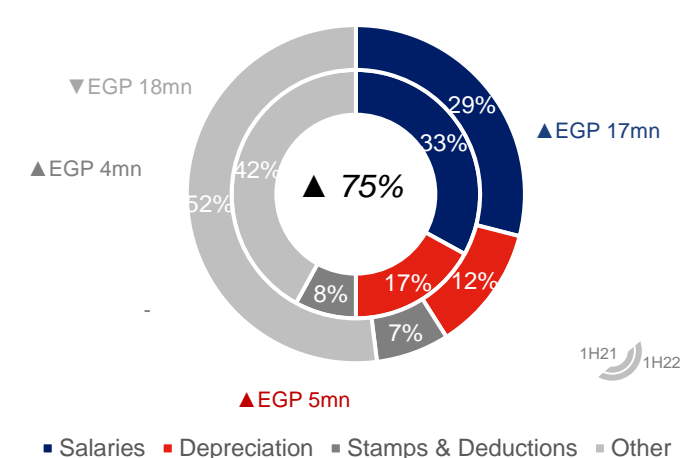
## G&A <sup>(1)</sup> (EGP mn, %)



## 1Q2021-22 COGS Breakdown



## 1Q2021-22 SG&A Breakdown



# Best Practice ESG Standards

E-finance has been actively pursuing the highest environmental and safety standards for its employees and all other stakeholders



**Environmental & Safety Practices**



Quality Certificates, including ISO, PCI and CMMI



**Waste Minimization**



**Energy Saving**

## Initiatives



Saving documents electronically instead of hard copies. Replacing cardboard boxes with durable, reusable boxes for packaging and shipping



Installing motion sensors for lights

e-finance is an active player in the community promoting equality and social welfare



**Social Practices**



**12%**  
Females in Total Headcount



**11%**  
Females in Senior Management Positions



**Sustainable Development Goals Achieved**

## Social Projects



Supported those affected by severe weather conditions, by collaborating with Misr El Kheir Foundation for rebuilding homes across Egypt



Collaboration with civil society to support families during COVID-19



Generous donation to Tahya misr towards social economic development of underprivileged communities



Supported Egyptian Food Bank and Misr El Kheir Foundation in providing food supplies to families during Ramadan, for three consecutive years



Participated in the winter campaign to provide shelter to people in need



Teaming up with Sunaa Al Kheir foundation in the village of Al Farisiya in Luxor Governorate to rebuild and finish twenty family homes, renovate a further ten homes, organize medical convoys, and provide thirty families with stable incomes through a fishing boat project.

As part of its community development and employment creation, e-finance focuses on employing recent graduates



**Development Practices**



**1000+**  
Employees



**84**  
Fresh Grad



**46**  
Total Promotions

## Initiatives



Firm-wide training policy for all employees. e-finance heavily invests in training across its operating entities



Increased women hiring by over 33% during the past three years, and increased women in leadership positions by c. 15%



# Our Subsidiaries



# e-finance Digital Operations

e-finance for Digital Operations (e-finance's largest subsidiary) provides the Group with a unique position and infrastructure to capitalize on Egypt's robustly growing digital transformation drive, building and operating Government digitization projects and acting as the sole authorized entity to process and settle government payment and collection transactions.

## Four Main Revenue Networks

Government Financial Network

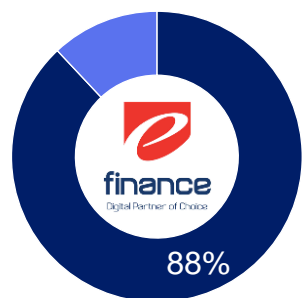


Petroleum Control Network

Agriculture Network

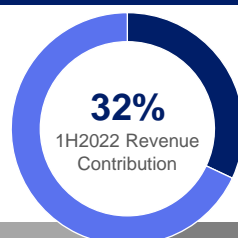


Social Solidarity Network



**EGP 1,106 mn**  
1H2022 Revenue

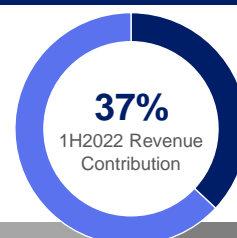
### Build and Operate Revenue



EGP 359 mn

1H2022 Revenue

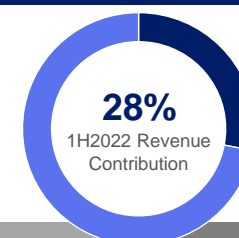
### Transaction-based Revenue



EGP 413 mn

1H2022 Revenue

### Cloud Hosting Revenue



EGP 311 mn

1H2022 Revenue

# e-finance Digital Operations Drivers & Revenues (1/2)

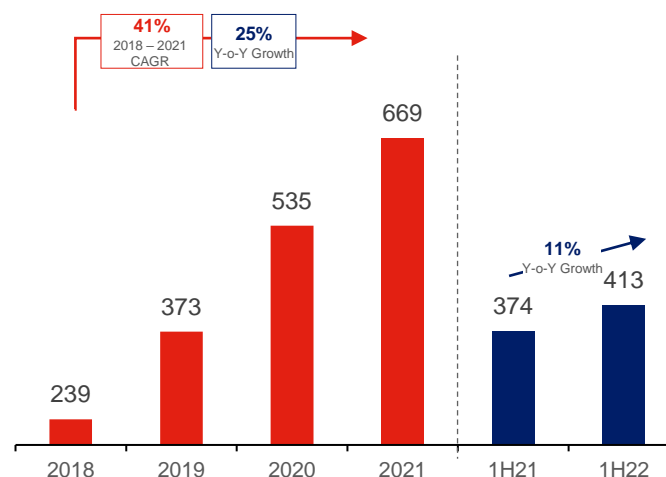
## Key Highlights

e-finance for Digital Operations recorded pre-elimination revenues of EGP 1,106.4 million during 1H2022, up by 34.4% y-o-y. Growth at e-finance for Digital Operations was driven primarily by Cloud Hosting Services, where revenues came in at EGP 311.2 million for 1H2022, up by 136.7% y-o-y, driven by the growth of business under some of the segment's main contracts, in addition to new data hosting contracts which saw a retroactive contract pay a large one off sum of EGP 43.0 million for services rendered in February and March.

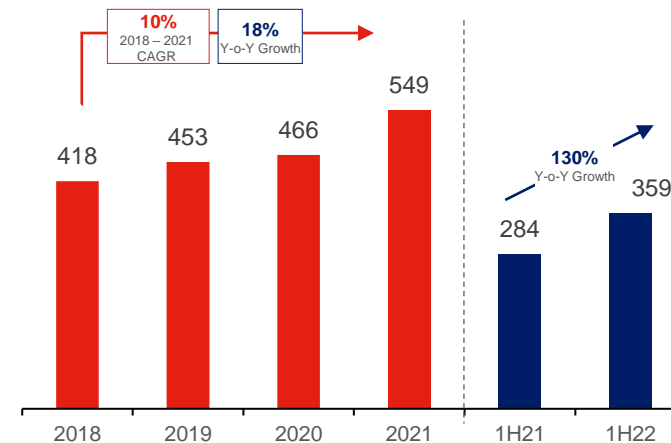
Revenue from variable-fee transactions more than tripled y-o-y during 1H2022, recording EGP 210.2 million. The subsidiary's throughput of variable fee transactions reached EGP 443.0 billion for the six-month period, up by 27.3% y-o-y. The robust increase in revenue in relation to the growth in throughput value reflects the effect of the price increases which took place at the end of 2021. Fixed-fee transaction revenue fell by 34.9% y-o-y to EGP 203.1 million, partly reflecting the adoption of an accounting treatment whereby revenue from tax declarations is now being amortized over a twelve-month period.

Cloud Hosting Services represented 28.1% of the subsidiary's total revenues in 1H2022, up from 16.0% in 1H2021. Meanwhile, the B&O segment saw revenues climb by 26.7% y-o-y to EGP 359.2 million, contributing 32.5% of the subsidiary's total revenues for 1H2022.

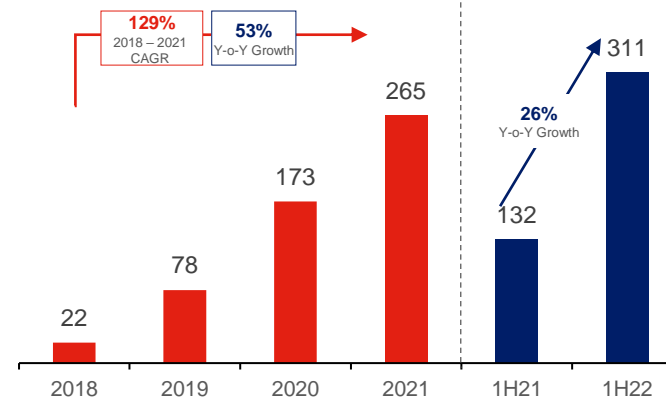
## Transaction Based Revenues (EGP mn)



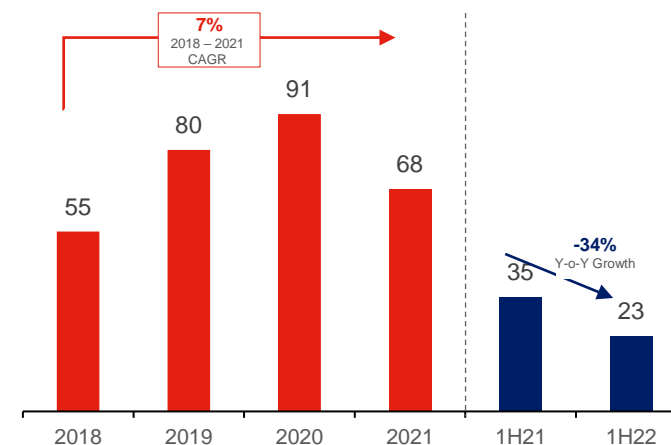
## Build & Operate Revenues (EGP mn)



## Cloud Hosting Revenues (EGP mn)



## Other Revenues (EGP mn)



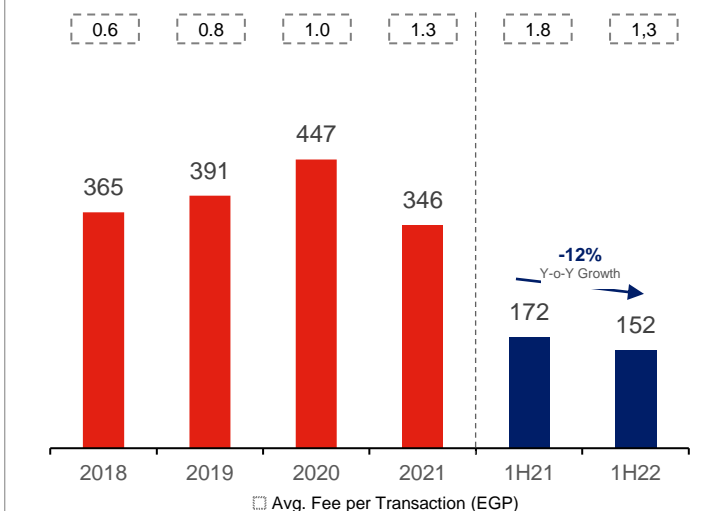
# e-finance Digital Operations Drivers & Revenues (2/2)

## Key Highlights

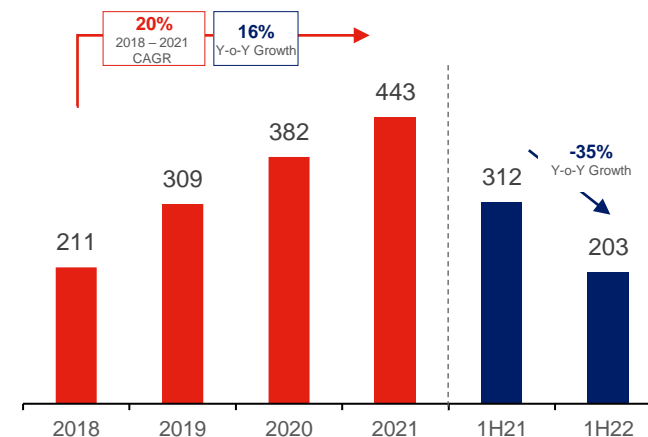
Fixed-fee transaction revenue fell by 34.9% y-o-y to EGP 203.1 million, partly reflecting the adoption of an accounting treatment whereby revenue from tax declarations is now being amortized over a twelve-month period.

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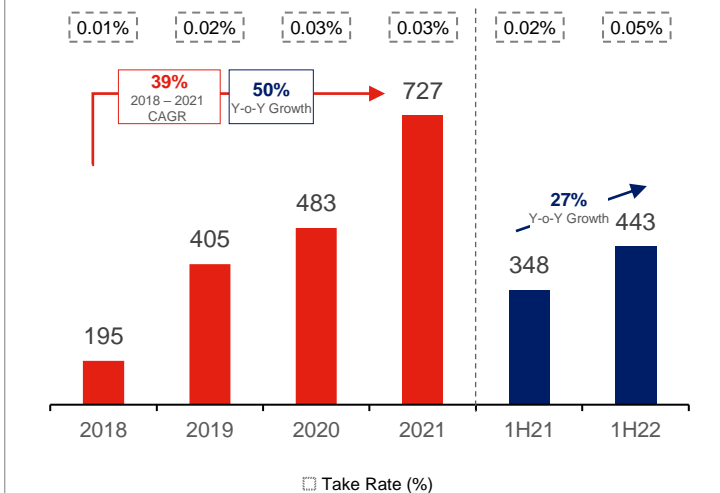
## Fixed Fee Transactions (mn), Avg. Fee per Transaction (EGP)



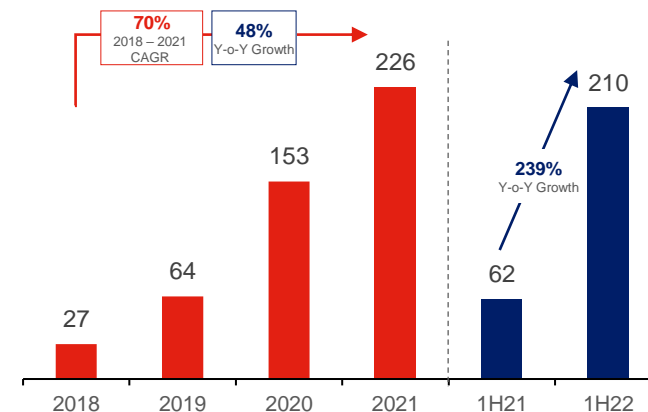
## Fixed Fee Revenues (EGP mn)



## Variable Fee Throughput (bn), Take Rate (%)

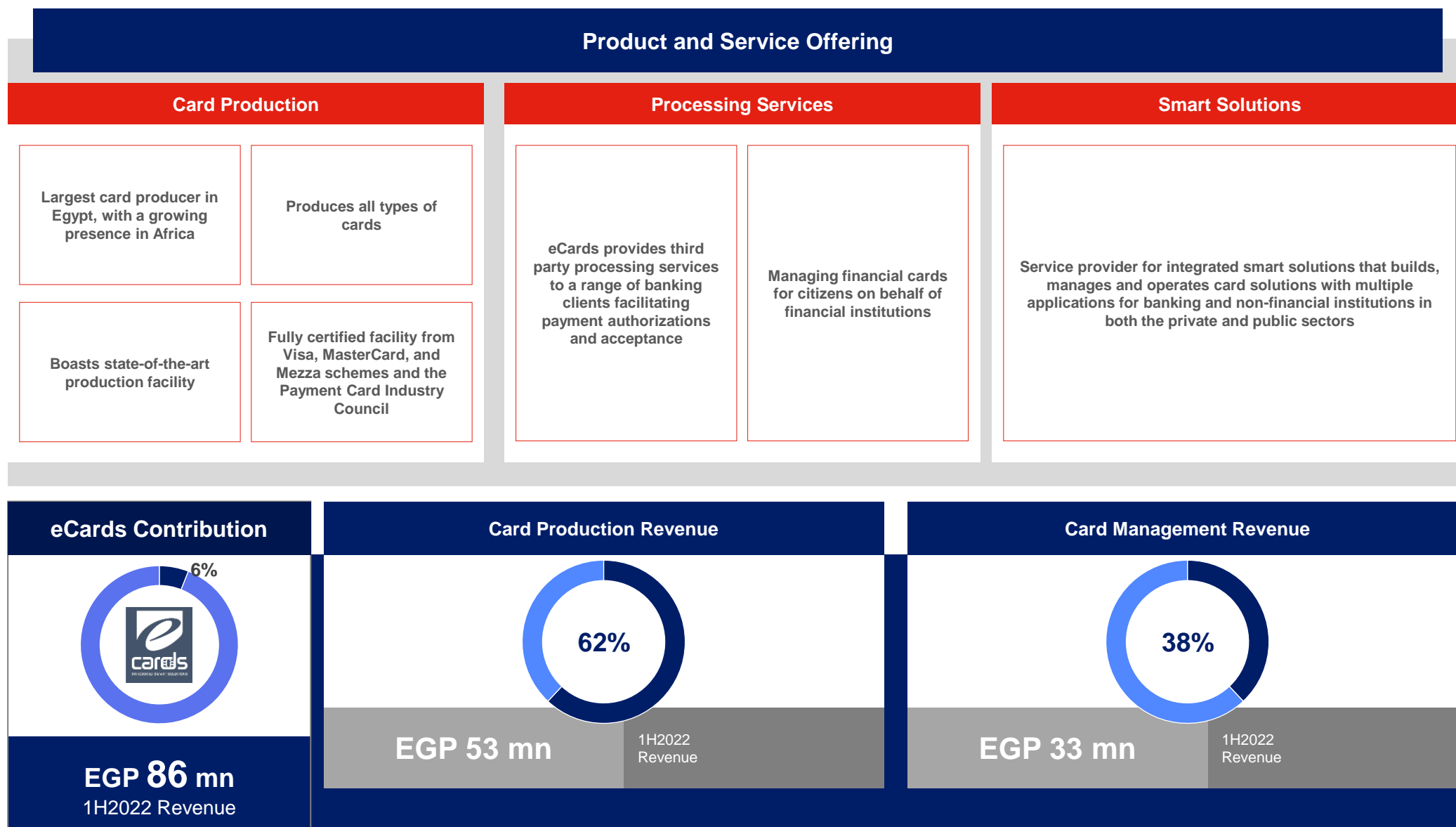


## Variable Fee Revenues (EGP mn)





eCards is a pivotal player in Egypt's growing digital payments sector, leading the digital transformation by building, managing and operating smart card solutions for financial and nonfinancial institutions, as well as enabling the development of smart solutions across sectors



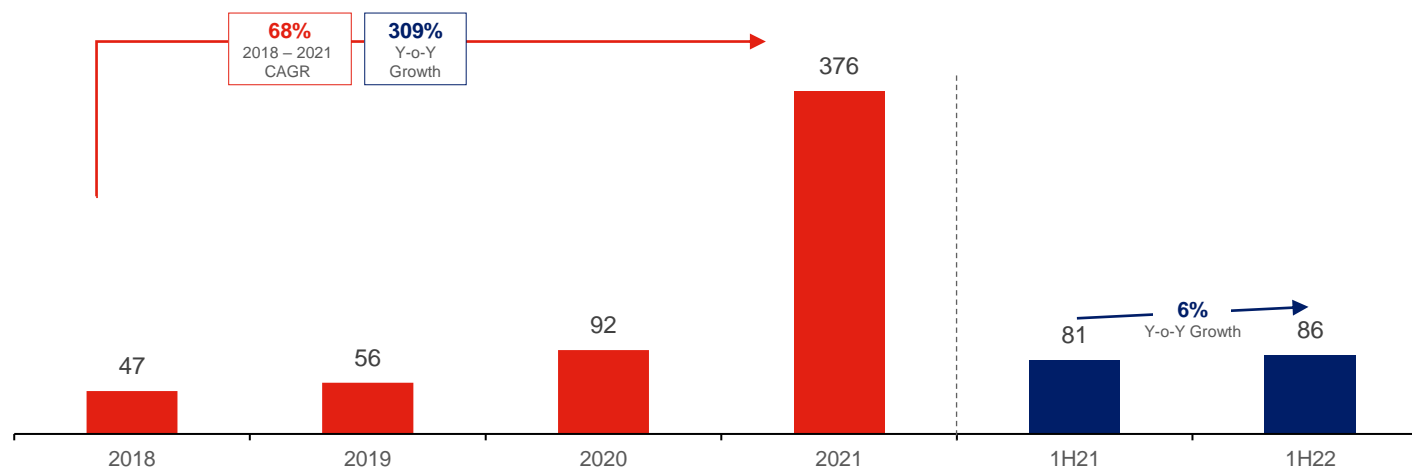
# eCards Operational Drivers & Revenues

## Key Highlights

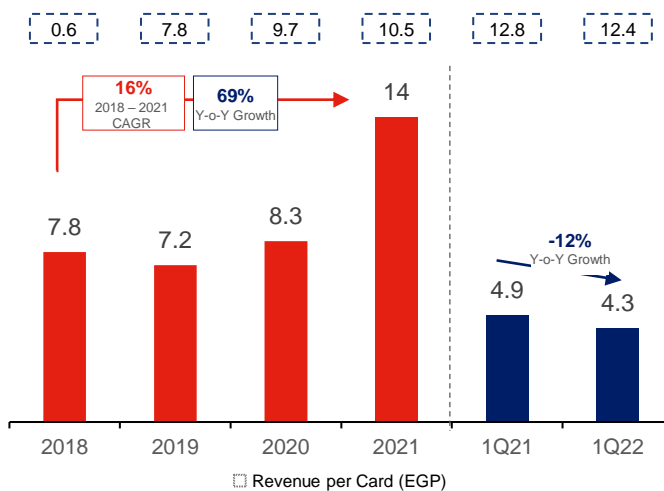
Revenue at eCards expanded by 6.0% y-o-y before eliminations, booking EGP 86.2 million for 1H2022. Card Production revenues recorded EGP 53.2 million in 1H2022, down by 14.8% y-o-y. This decline in card production was attributed to macroeconomic conditions, mainly the foreign currency and worldwide sim card shortages which may extend into the coming quarters. The decline was offset by growth in eCards' Card Management revenues.

eCards continued to ramp up operations at the Card Management Services segment, where revenues booked EGP 33.0 million during 1H2022, up by 75.0% y-o-y, with the number of cards managed climbing by 54.2% y-o-y to 4.5 million.

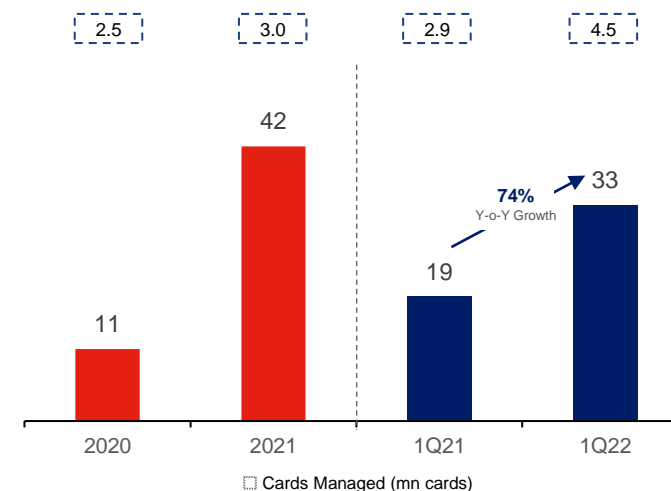
## e-cards Revenues (EGP mn)



## Card Production (mn), Revenue per Card (EGP)



## Card Management Revenue (EGP mn), Cards Managed (mn)



Through eKhales, the Group has successfully tapped into Egypt's thriving retail space, enabling users to execute all manner of bill payments, and creating value for a wide network of merchant partners

Through its wide network of POS partners, and inter-operable digital wallet platforms, eKhales has successfully established itself as the leading bill aggregator in Egypt and acts as the primary bill hub for a variety of retail payments, including education, utilities, as well as other services.

13

PSP Partners

>380K

POS Network

EGP c.500 mn

Average TPV Per  
Month

49.7 mn

Transactions  
Aggregated, 1H2022



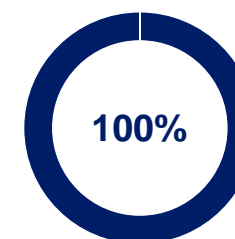
## eKhales Contribution



2%

**EGP 23 mn**  
1H2022 Revenue

## Bill Aggregation Revenue



100%

**EGP 23 mn**

1H2022  
Revenue

\*Other revenue represent one-time sales of POS machines during the period

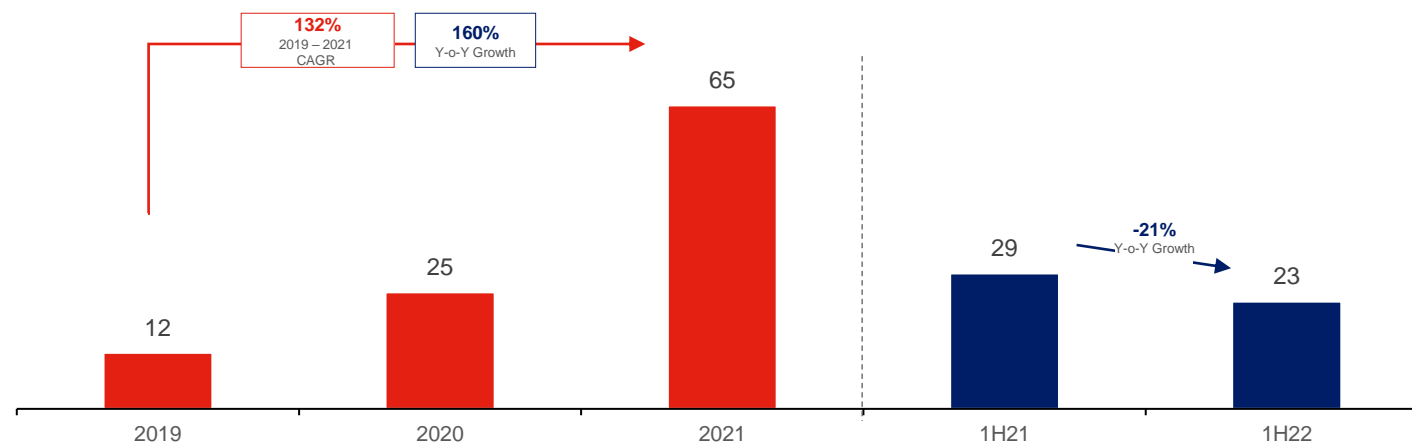
# eKhailes Operational Drivers & Revenues

## Key Highlights

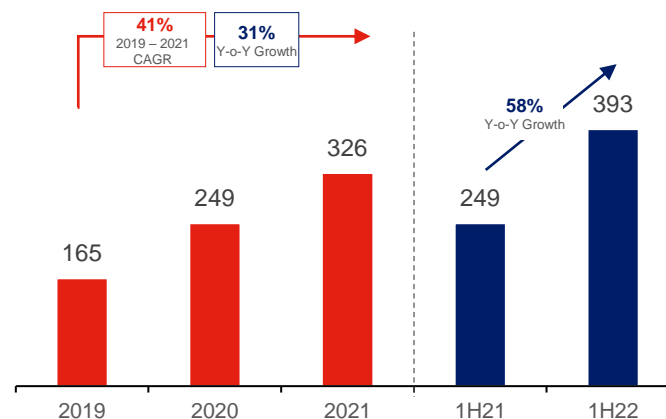
eKhailes recorded pre-elimination revenues of EGP 22.6 million for 1H2022, down by 20.7% y-o-y from the figure recorded in 1H2021. The y-o-y decline in revenues at eKhailes reflects a base effect from one-off POS sales of nearly EGP 15 million completed during 1H2021. POS sales are not a core revenue stream for the subsidiary and will not be recurring.

Once one-off POS sales from the comparable period are excluded, eKhailes records significant y-o-y revenue growth of 68.9% y-o-y, reflecting growth in the subsidiary's core aggregation business.

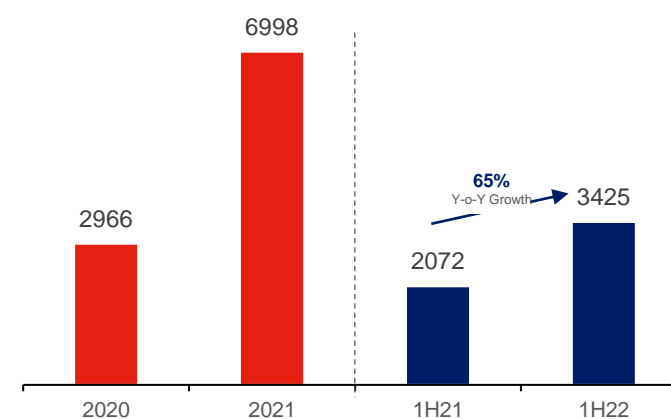
## eKhailes Revenues (EGP mn)



## POS Network Evolution (000)



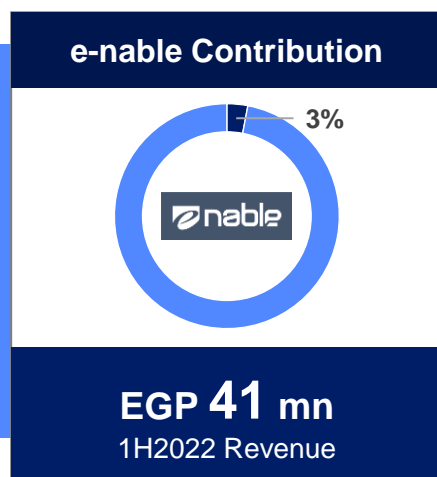
## Throughput (EGPmn)





e-nable is a leading Business Processing Outsourcing (BPO) service provider, offering a suite of integrated telecommunications and contact center solutions, from HR and IT outsourcing to a full contact center, across local and international markets

Service Offering					
24/7 Contact Center		HR Outsourcing		IT Outsourcing	
Inbound and outbound		HR Operations		Renting seats	
Non-voice services		Recruitment		Contact Center Tech	
Consultancy chat bot		Training and consultancy		Consultancy	
<b>737</b>	Seats (capacity to reach 1,000)	<b>24/7</b>	Service	<b>59</b>	Clients
<b>&gt;1 mn</b>	Monthly Calls	<b>15 mn</b>	Individual Customers	<b>9</b>	Industries Served



enable is the Group's business process outsourcing (BPO) service provider. The subsidiary focuses on supporting efinance's wide customer base.

enable is the preferred service provider for a broad range of Egyptian and international entities, offerings solutions which range from HR and IT process outsourcing to full contact center services.

# e-nable Operational Drivers & Revenues

## Key Highlights

e-nable was established in 2021 to absorb e-finance's spun off call center business, with FY2021 being the company's first fiscal year with standalone financial statements. Thus, revenue comparison reflects results of the newly established entity against divisional performance in the previous year.

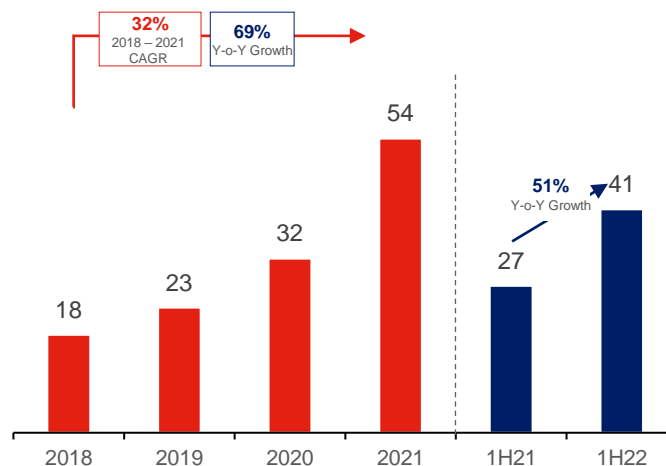
In 2019, e-nable started penetrating the private market with flagship customers in the pharmaceutical, social development, and FMCG sectors.

Pre-elimination revenues at enable recorded EGP 40.6 million in 1H2022, up by 50.9% y-o-y from the top line of EGP 26.9 million booked for 1H2021.

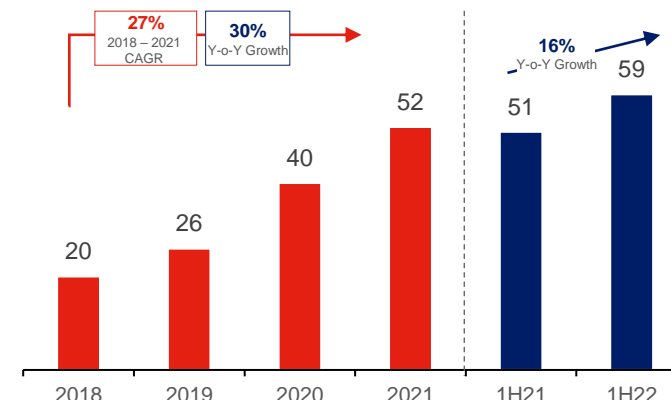
Growth was driven by increased capacity following a period of continued investment, with enable serving a total of 59 clients in 1H2022 compared to 51 in 1H2021.

The subsidiary's revenues were augmented by two new projects launched during the first quarter, driving rapid growth at enable's IT outsourcing and HR outsourcing businesses.

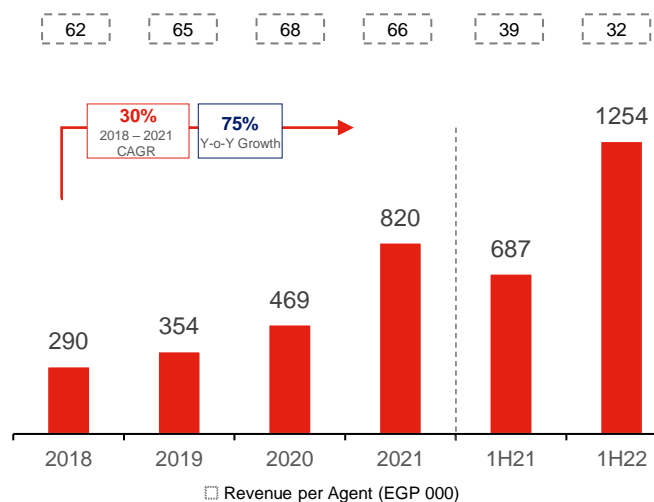
## e-nable Revenues (EGPmn)



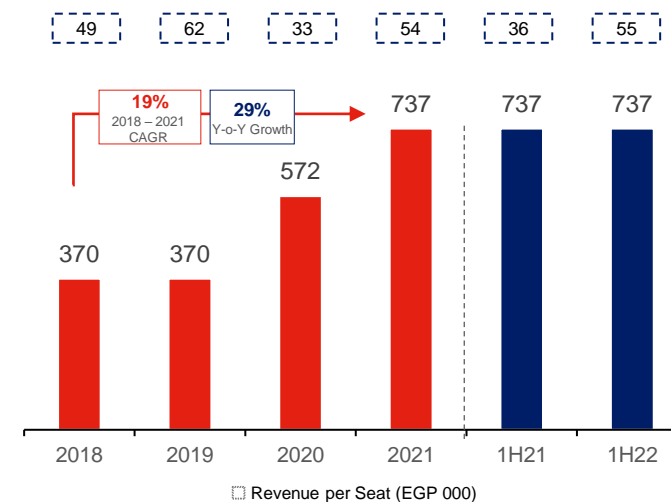
## Customer Served



## Number of Agents, Revenue per Agent (EGP 000)




## Number of Seats, Revenue per Seat (EGP 000)



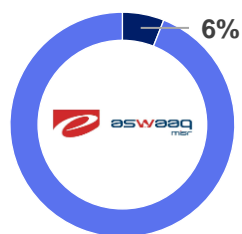
Established in 2020, eAswaaq establishes digital purchasing platforms that penetrate and unlock value from a wide range of economic sectors, creating a one-stop-shop for digital commerce

**eAswaaq provides platforms catering to several sectors across Egypt's growing economy:**

 <p><b>AgriMisr</b></p>	 <p><b>Aswaaq Misr</b></p>	 <p><b>Ayadi Misr</b></p>	 <p><b>Tamweel Misr</b></p>
<b>Agriculture</b>	<b>B2C Commerce</b>	<b>Handcrafts</b>	<b>Microlending</b>

- An unprecedented platform for B2B and B2C marketplaces
- Initial focus is agriculture, with Egypt's first agri-focused e-commerce platform
- Strategic partnerships with key public and private sector players

## eAswaaq Contribution



**EGP 77 mn**  
1Q2022 Revenue

## Key Focus Areas

e-Commerce	Loan Management	e-Saving
<ul style="list-style-type: none"> <li>Creating multi-tenant specialized marketplaces for the largest variety of goods within one e-commerce platform (AgriMisr)</li> <li>AgriMisr leverages data from the farmers' card developed by eCards.</li> </ul>	<ul style="list-style-type: none"> <li>Mandated to develop ticketing portals to over 30 touristic destinations, including the NMEC. Developing the Tourism Egypt mobile app.</li> <li>Providing platform for the sale of highest-quality replicas of Egyptian treasures.</li> </ul>	<ul style="list-style-type: none"> <li>Tamweel Misr is the first Egyptian digital lending platform offering a wide array of microlending and individual lending products.</li> </ul>
		<ul style="list-style-type: none"> <li>Exploiting new regulatory frameworks formalizing saving &amp; borrowing groups known Village Savings and Loan Associations (VSLA).</li> <li>Objective is to develop digital saving groups to enable fintech ecosystem and promote financial inclusion.</li> </ul>

# Appendix



# Historical Income Statement

Consolidated Income Statement				
(EGP mn, unless otherwise stated)	2020	2021	1H2021	1H2022
Sales	1,232	1,963	904	1,262
<b>Total Revenue</b>	<b>1,232</b>	<b>1,963</b>	<b>904</b>	<b>1,262</b>
% y-o-y	25.2%	59.3%		39.5%
Cash Production Costs	(585)	(966)	(433)	(530)
Depreciation & Amortization	(52)	(74)	(34)	(44)
<b>Total COGS</b>	<b>(637)</b>	<b>(1,040)</b>	<b>(467)</b>	<b>(574)</b>
<b>Gross Profit</b>	<b>596</b>	<b>923</b>	<b>437</b>	<b>688</b>
Gross Profit Margin (%)	48.3%	47.0%	48.3%	54.5%
% y-o-y	35.3%	55.0%		57.4%
S&M Expense	(18)	(43)	(7)	(38)
G&A Expense	(154)	(205)	(90)	(133)
<b>EBIT</b>	<b>424</b>	<b>675</b>	<b>340</b>	<b>517</b>
EBIT Margin (%)	34.4%	34.4%	37.6%	41.0%
% y-o-y	38.6%	59.2%		52.2%
<b>EBITDA</b>	<b>476</b>	<b>749</b>	<b>374</b>	<b>562</b>
EBITDA Margin (%)	38.6%	38.2%	41.4%	44.5%
% y-o-y	33.0%	57.3%		50.1%
Investment Income	10	6	3	44
Other Income	3	19	3	5
FX Gains (Losses)	0.17	0.7	-	(4)
Interest Income	44	69	24	158
Interest Expense	(11)	(14)	(6)	(8)
Capital Gains (Losses)	(0.39)	0.06	-	-
ESOP Expense	-	-	-	-
Net Provisions	(13)	(14)	-	(6)
Impairment Losses				
<b>Pre-Tax Profit</b>	<b>457</b>	<b>742</b>	<b>365</b>	<b>706</b>
% of Total Revenues	37.1%	37.8%	40.3%	56.0%
<b>Taxes</b>	<b>(105)</b>	<b>(222)</b>	<b>(89)</b>	<b>(220)</b>
Corporate Tax Rate	22.9%	30.0%	24.5%	31.1%
<b>Net Profit Before Minority</b>	<b>352</b>	<b>520</b>	<b>276</b>	<b>487</b>
Margin	28.6%	26.5%	30.5%	38.6%
% y-o-y	30.2%	47.5%	47.5%	76.6%
Minority Interest	(2)	0.05	(3)	7
<b>Net Profit</b>	<b>354</b>	<b>520</b>	<b>278.8</b>	<b>480</b>
Net Profit Margin	28.7%	26.5%	30.8%	38.0%
% y-o-y		46.9%		72.0%

Source: Company filings



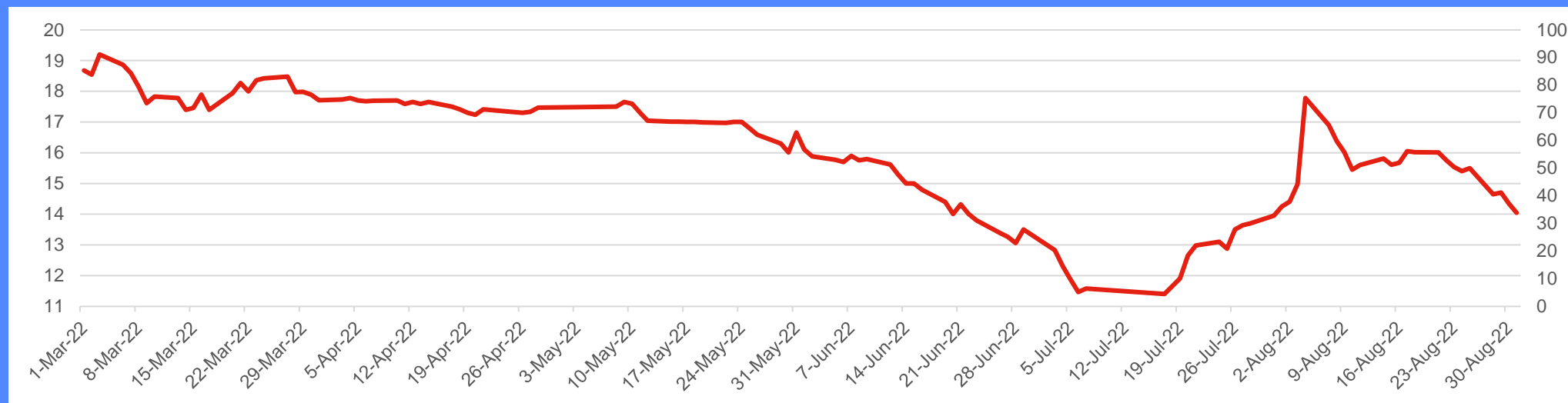
# Historical Balance Sheet

Consolidated Balance Sheet				
(EGP mn, unless otherwise stated)	2019	2020	2021	1H2022
<b>Assets</b>				
Cash	612	633	2,367	796
HTM Investments				2,109
Receivables	667	780	1,358	1,576
Inventory	54	59	55	77
<b>Total Current Assets</b>	<b>1,333</b>	<b>1,472</b>	<b>4,282</b>	<b>4,557</b>
<b>Gross PP&amp;E</b>	<b>490</b>	<b>638</b>	<b>760</b>	<b>748</b>
Accumulated Depreciation (-)	(322)	(346)	(379)	(404)
Projects Under Construction	33	23	132	139
Intangibles	0.07	0.02	21	42
Employee Benefits Paid in Advance		10	7	5
Deferred Tax Assets	24	26	33	-
Investments (FVOCI)	103	136	137	140
Investment in Associates			51	89
<b>Total Non-Current Assets</b>	<b>329</b>	<b>486</b>	<b>762</b>	<b>760</b>
<b>Total Assets</b>	<b>1,662</b>	<b>1,958</b>	<b>5,044</b>	<b>5,317</b>
<b>Liabilities</b>				
Overdrafts			115	104
CPLTD				
<b>Total Short-Term Debt</b>			<b>115</b>	<b>104</b>
Payables	334	355	551	629
Provisions	10	10		
Tax Payable	53	85	181	164
Operating Lease Installments		23	34	29
Dividends Payable				
<b>Total Current Liabilities</b>	<b>397</b>	<b>473</b>	<b>881</b>	<b>926</b>
Long-Term Debt				
Defined Benefit Obligations	127	148	159	197
Finance Lease Installments		73	60	27
				1
<b>Total Non-Current Liabilities</b>	<b>127</b>	<b>221</b>	<b>219</b>	<b>226</b>
<b>Total Liabilities</b>	<b>523</b>	<b>694</b>	<b>1,100</b>	<b>1,151</b>
<b>Owners' Equity</b>				
Capital	800	800	889	924
Capital Increase			2,346	1,956
Legal Reserve	27	45	55	44
General Reserve	20	90	90	102
ESOP Reserves				
Retained Earnings	262	269	503	681
Minority Interests	29	61	61	58
<b>Total Owners Equity</b>	<b>1,139</b>	<b>1,264</b>	<b>3,944</b>	<b>4,166</b>

Source: Company filings

# Stock Information

## Stock Chart



## Share and Contact Information

Ticker	EFIH.CA on the EGX
Date of Listing	20 October 2021
Number of Shares	1,848,888,889
Par Value	EGP 0.5 / share
Paid-in Capital	EGP 924,444,444
Market Capitalization*	EGP 26.0bn

\*Figure as of 31 August 2022

# Thank You

## INVESTOR RELATIONS CONTACTS

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[www.efinanceinvestment.com](http://www.efinanceinvestment.com)

## SHAREHOLDER INFORMATION

EGX: EFIH.CA  
Listed: October 2021  
Shares Outstanding: 1.6 billion

