



4Q2021 Investor Presentation

April 2022



Agenda

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

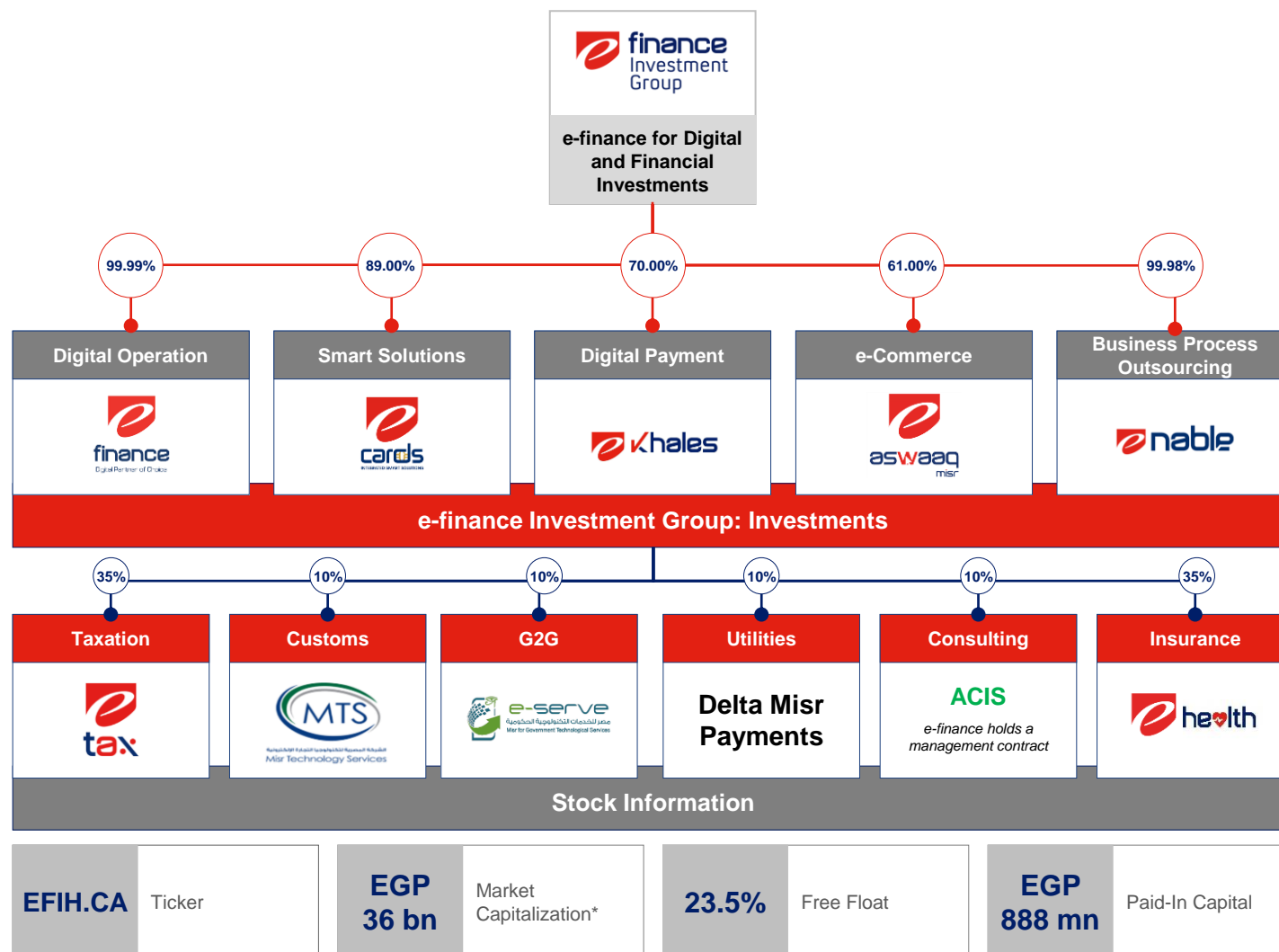
Overview



Group Overview

e-finance is a homegrown developer of digital payments infrastructures with its services extending to network management and end-to-end process, and is the sole entity authorized to process and settle the Egyptian Government's payments and collections transactions

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



Group Key Highlights

Operational Highlights

#1	Producer of Gov. Payment Cards	>500mn	Gov. Trans. Processed
EGP 2.1tn	Total Gov. Transactions	>50mn	Transactions Aggregated
200+	Nationwide ATM Network	38	Digitally Integrated Banks

FY2021 Financial Highlights (EGP mn)

EGP 1,963.3mn	Consolidated Revenues	EGP 922.9mn	Gross Profit
▲59% y-o-y		▲55% y-o-y	
EGP 749.3mn	EBITDA	EGP 519.7mn	Net Profit
▲57% y-o-y		▲47% y-o-y	

The Group Operates Through a Robust Business Model

e-finance's Aggressively Growing Fintech Platform is Complemented and Supported by a Number of Synergistic Subsidiaries, to Complete its Fully Integrated End-to-End Offering

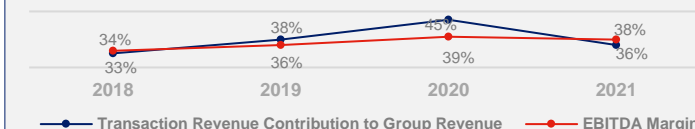
EGP1.2bn
2020
Revenue

28%
2018–21
Revenue CAGR

59%
2020 – 21
Revenue Growth



The Group's Strategic Shift Towards a More Transaction Dominant Revenue Mix, In Addition to the Restructuring of its Subsidiaries, Has Led to a Significant Margin Expansion of c.4% between 2018 and 2021



e-aswaq

- Recent venture into the e-commerce space with the aim of providing the largest B2B and B2C commerce platform in Egypt
- Initially launching an agri-commerce platform as well as Egypt's first digital lending platform

e-aswaq Platforms



Agri-Misr



Aswaq Misr



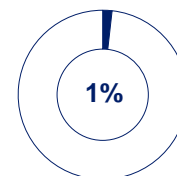
Ayadi Misr



Tamweel Misr



e-finance marked its expansion into e-commerce with the establishment of e-aswaq in 2020



EGP54mn
2021 Revenue

e-nable

- Leading business processing outsourcing service provider, offering integrated telecom and contact center solutions
- Providing human resource outsourcing, information technology outsourcing and 24/7 contact center services to clients

e-nable 2021 Operational KPIs

737
seats

>1mn
Monthly Calls

52
clients

e-cards

- Largest card producer in Egypt and Africa being the sole producer of Government payment cards
- Recently introduced card management, smart solutions, and third-party processing services

e-cards 2021 Revenue Breakdown (%)



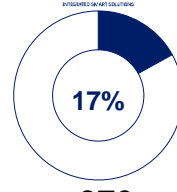
Card Management



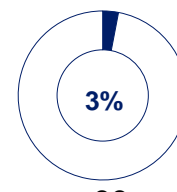
Card Production



Smart Solutions



EGP376mn
2021 Revenue

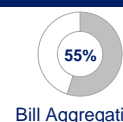


EGP66mn
2021 Revenue

Khaless

- Operator of the largest bill aggregating eco-system with a network of over 13 partners, 326k POS and a mobile app
- Aggregating services for utilities, education, entertainment among others

Khaless 2021 Revenue Breakdown (%)

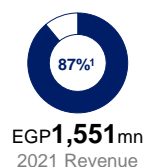


Bill Aggregation



Other

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 through building and operating Government digitization projects and acting as the sole processor and settler of state budget payments and collections



EGP1,551mn
2021 Revenue

Build and Operate Revenue¹

EGP669mn
2021 Revenue

7%

2018–21 Revenue
CAGR



2021 Revenue
Contribution

Transaction-based Revenue¹

EGP549mn
2021 Revenue

29%

2018–21 Revenue
CAGR



2021 Revenue
Contribution

Cloud Hosting Revenue¹

EGP265mn
2021 Revenue

86%

2018–21 Revenue
CAGR



2021 Revenue
Contribution

Source: Company filings

¹ These figures correspond to the operations and revenue streams relating to e-finance for Digital Operations excluding all other subsidiaries

² Calculated as total transaction revenue from e-finance for Digital Operations and Khaless as a percentage of the Group's combined revenue including intercompany transactions

2021 Revenue Contribution to Group (%)

2021 Revenue Breakdown to Subsidiary (%)

Corporate Evolution and Path to Institutionalization



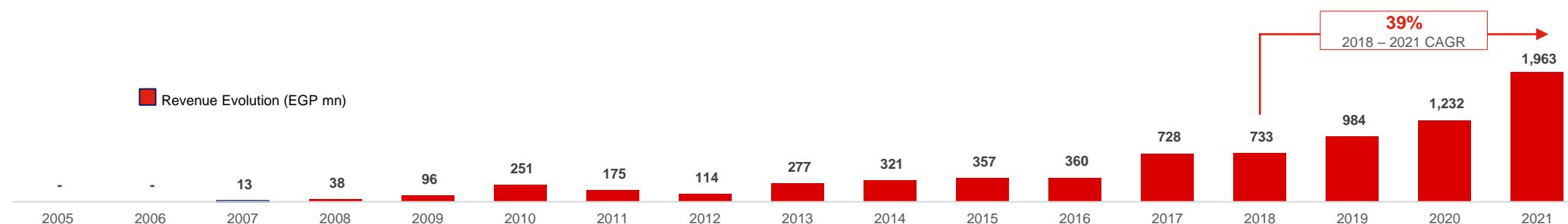
2005 - 2010

2011 - 2015

2016 - 2018

2019 - Present

■ Revenue Evolution (EGP mn)



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 Investments



Source: Company filings

Leveraging our Expansive Reach and Strategic Partnerships

						
Banks	Agricultural Bank	Post Office	Government Acceptance	eKhaless	Internet Banking	Online Portal Payment Gateway
38 Banks	1.2k Branches	4.1k Offices	20.0k POS	13 Partners	20 Banks	Wallets
4.9k Branches	5.7k Syndicates	9.0k POS	QR Acceptance	326k POS		3 Schemes



Electronic Channels¹



Digital Channels²

...and has Been Made Possible Through the Group's Comprehensive Network of Strategic Partnerships

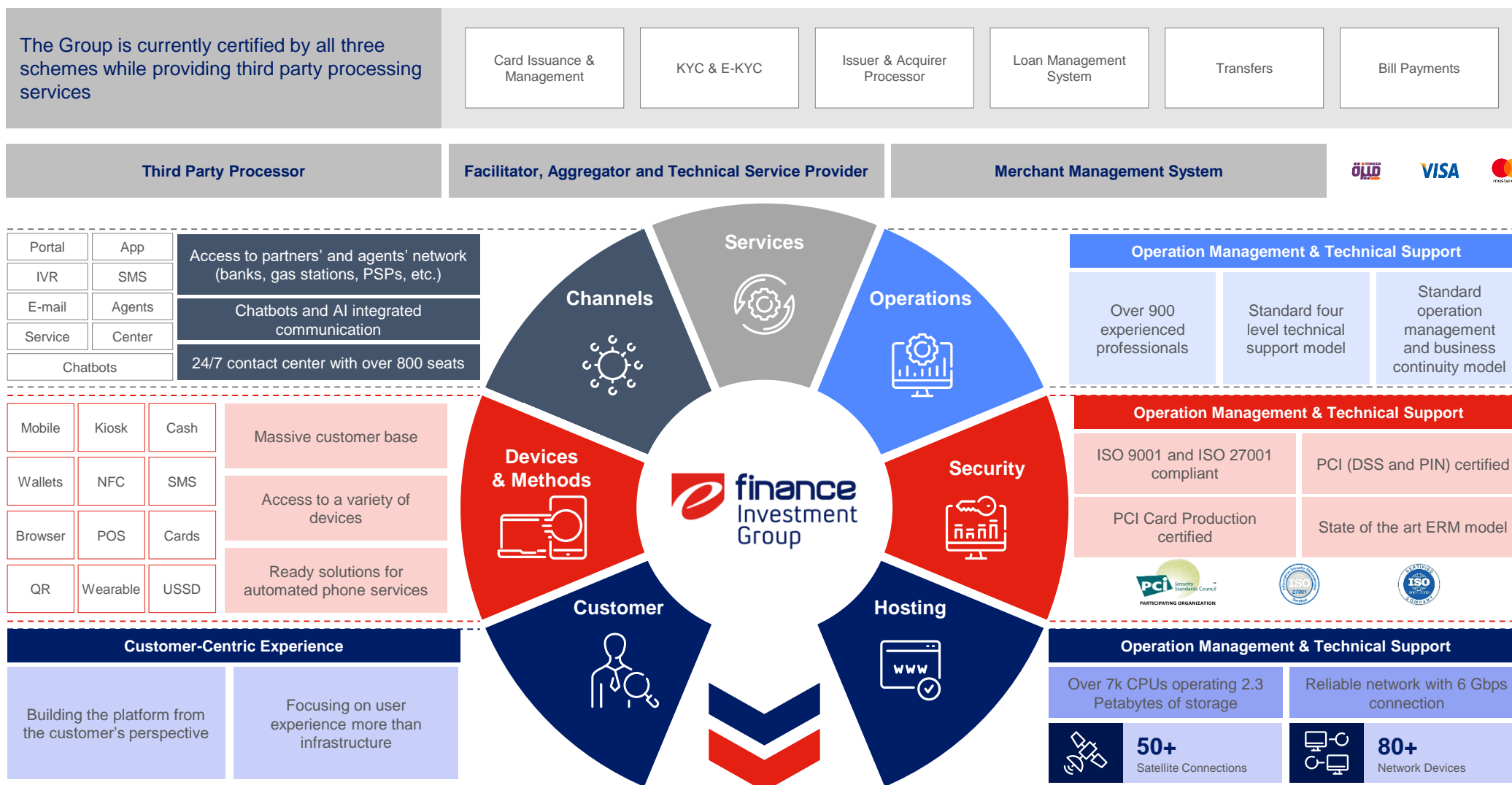
								
Ministry of Finance	Egypt Post Office	Ministry of Social Solidarity	Ministry of Antiquities and Tourism	National Organization for Social Insurance	Ministry of Electricity	Ministry of Communication & IT	Ministry of Agriculture & Land Reclamation	Holding Co. for Water & Waste Water
								
Egypt Tax Authority	Egypt Customs Authority	National Railway	Ministry of Higher Education and Scientific Research	The World Bank	National Health Organization	Egyptian General Petroleum Company	Ministry of Planning & Economic Development	

Source: Company filings

¹ Though physical points of sale including banks, POS, etc.

² Through an online method including applications, portals, gateways, etc.

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

Consolidated Financial Performance in FY2021

Key Highlights

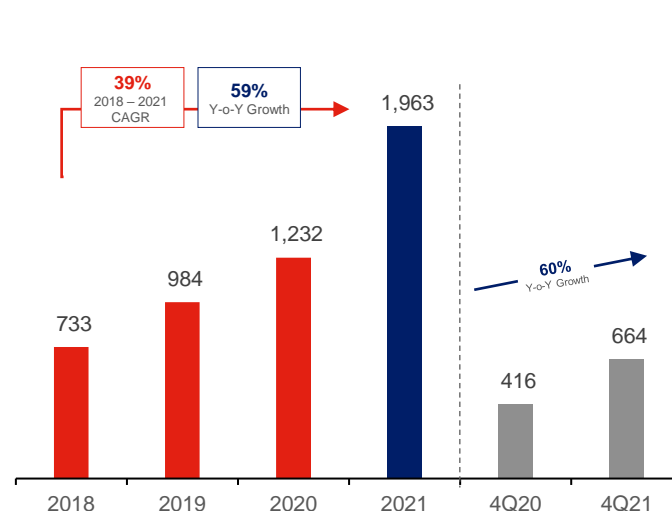
e-finance recorded consolidated revenues of EGP 1,963.3 million for FY2021, up by 59.3% y-o-y. Revenue growth for the year was broad-based, with all Group subsidiaries reporting strong top-line increases. The lion's share of top-line growth in 2021 was contributed by e-finance for Digital Operations and eCards.

Consolidated gross profit rose by 55.0% y-o-y, recording EGP 922.9 million and yielding a gross profit margin (GPM) of 47.0% for 2021, stable against the GPM booked one year previously. Reflecting the Group's ongoing operational expansion and strong top-line growth, the year's rapid increase in gross profit and stability in the GPM come despite a 63.4% y-o-y climb in e-finance's cost of revenue.

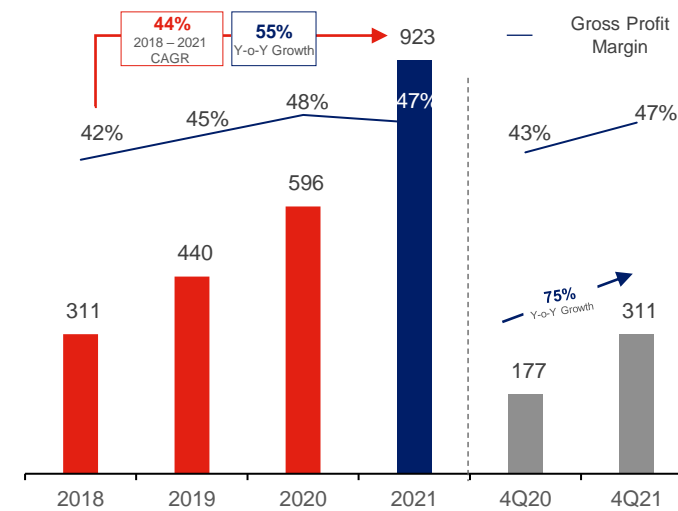
Despite the Group's restructuring and rapid operational expansions bringing increased cost pressure as it significantly stepped-up recruitment during 2021, e-finance booked an EBITDA of EGP 749.3 million for FY2021, up by 57.3% y-o-y. The Group's EBITDA margin was stable y-o-y, settling at 38.2% for the year.

e-finance's net profit climbed by 46.9% y-o-y to EGP 519.7 million for 2021, yielding a net profit margin (NPM) of 26.5% against the 28.7% booked one year previously. On a quarterly basis, e-finance's bottom line more than doubled y-o-y, recording EGP 139.3 million in 4Q21

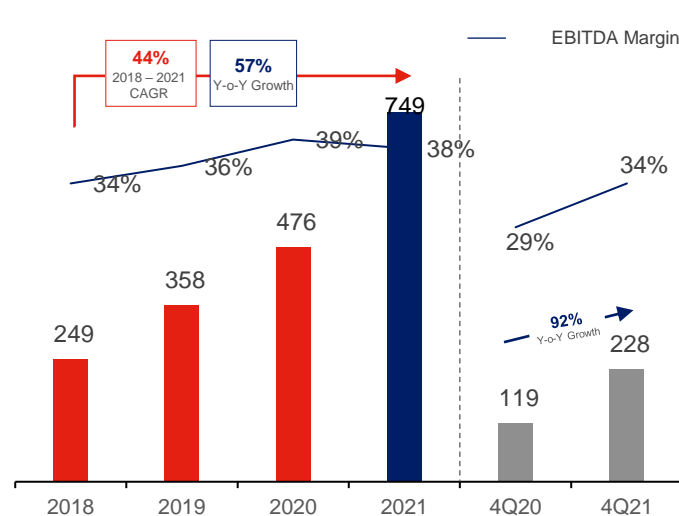
Revenue (EGP mn)



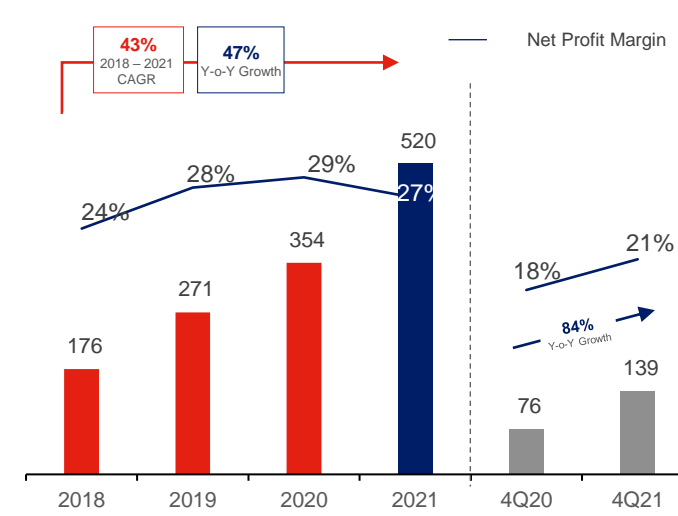
Gross Profit, Margin (EGP mn, %)



EBITDA, Margin (EGP mn, %)



Net Profit, Margin (EGP mn, %)



Normalized Profitability Shows Core Strength

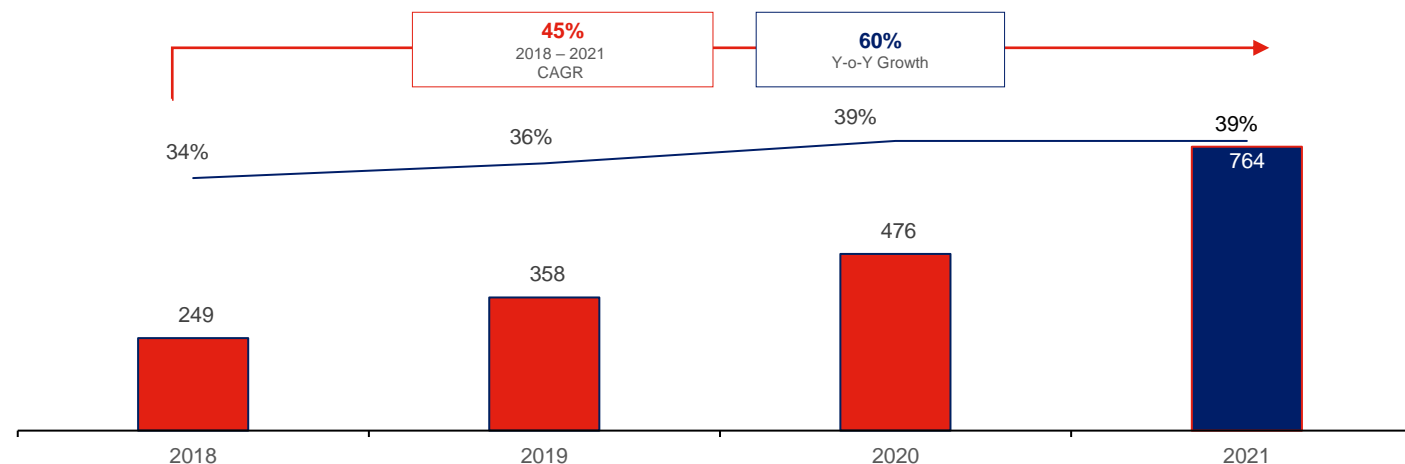
Key Highlights

The Group recognized nonrecurring IPO-related expenses of EGP 14.4 million during FY2021, including EXG, FRA, legal, and consulting fees.

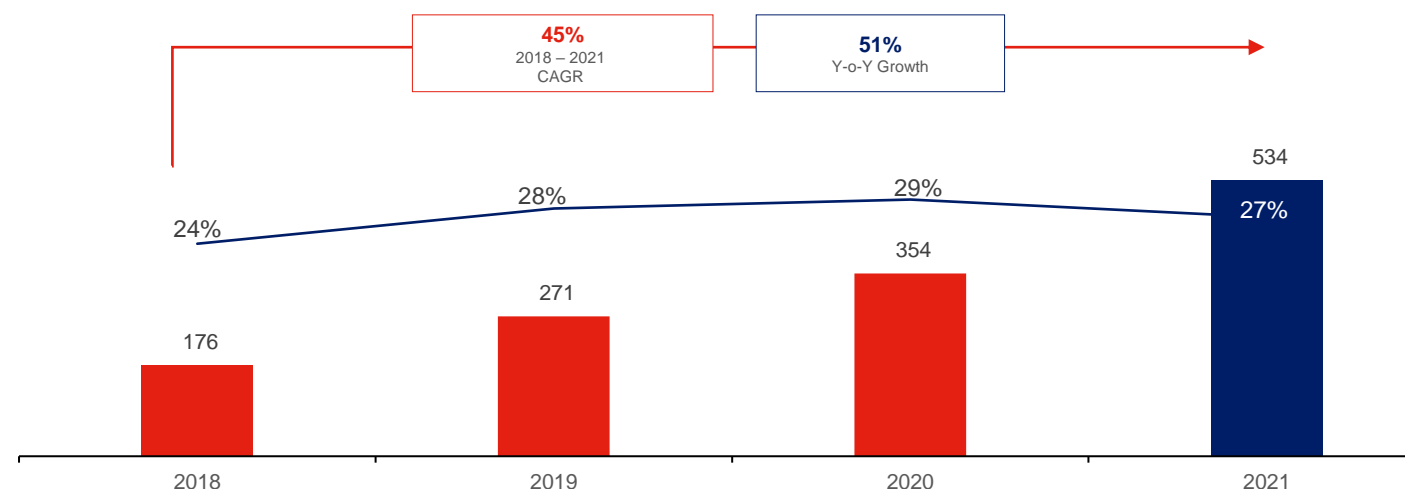
Normalized EBITDA, which adjusts for nonrecurring expenses, booked EGP 763.7 million in FY2021, up by 60.4% y-o-y from the EBITDA of EGP 476.2 million booked in FY2020. The Group recorded a normalized EBITDA margin of 38.9% for FY2021 against the EBITDA margin of 38.6% recorded one year previously.

Normalized net profit booked EGP 534.2 million in FY2021, up by 50.9% y-o-y from the net profit of EGP 353.9 million booked in FY2020. The Group recorded a normalized NPM of 27.2% for FY2021. On a quarterly basis, normalized net profit was up by 102.8% y-o-y to record EGP 153.8 million for 4Q21, with the margin climbing by 4.9 percentage points to settle at 23.2% for the quarter.

Normalized EBITDA, Margin (EGP mn, %)



Normalized Net Profit, Margin (EGP mn, %)



Cost Base Analysis

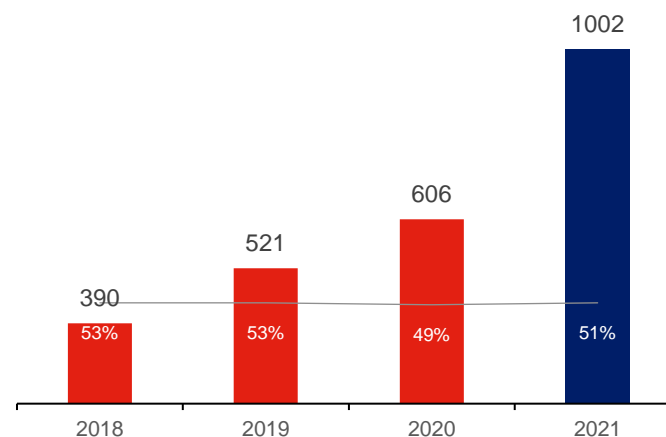
Key Highlights

Cost of sales increased by 65% y-o-y driven by the Group's operational expansion and extensive restructuring efforts. The Group significantly stepped-up recruitment during the year, which saw 179 new hires join e-finance across the Group's various subsidiaries.

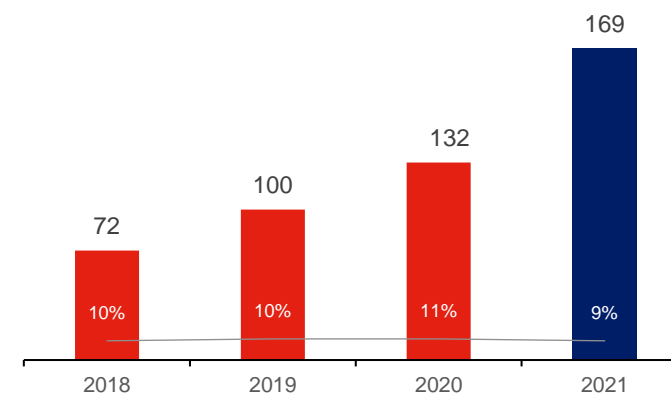
General and administrative (G&A) expenses increased by 28% y-o-y to record EGP 169 million for FY2021, reflecting the Group's restructuring efforts and the ramp-up of operations at new subsidiaries. Selling and marketing (S&M) expenses rose to EGP 42.9 million in FY2021 from EGP 17.9 million in FY2020, driven heightened expenditure on conventions and rising advertisement expenses as the Group continuously launched new service offerings across its platform during the year.

Despite the increase in SG&A expenses, as a percentage of sales SG&A declined 2% to 9% in FY2021, allowing the Group to partially offset lower margin revenues related to the sale of hardware for the railway project. In turn, the Group's EBITDA margin contracted by a slight 48 basis points compared to the 132 basis points contraction at the gross profit level.

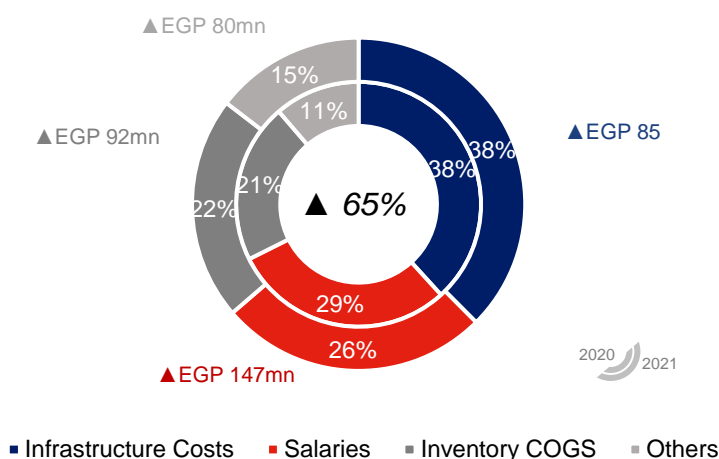
Cost of Sales ⁽¹⁾ (EGP mn, %)



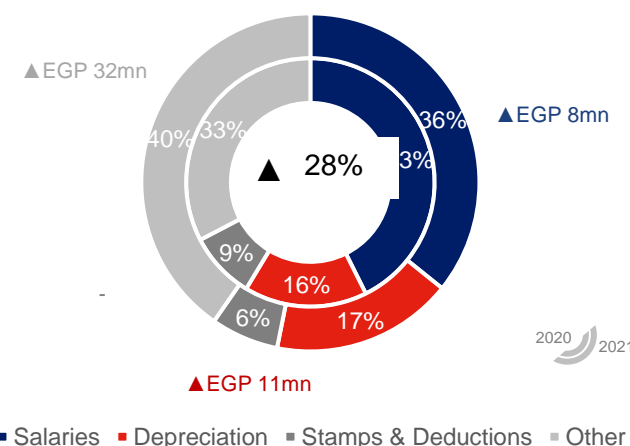
G&A ⁽¹⁾ (EGP mn, %)



2020-21 COGS Breakdown



2020-21 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

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 processor and settler of state budget payments and collections

e-finance acts as the sole processor for Government services collections which are directly linked to the Government's budget...

Customs



Taxes

Government Services



Social Insurance

....and provides an integrated end-to-end processing solution for all government payments

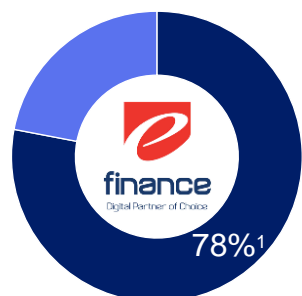
Income Based Subsidies



Supplier Payments

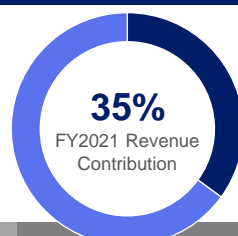


Government Payroll



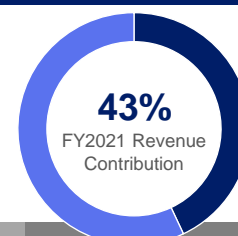
EGP 1,551 mn
FY2021 Revenue¹

Build and Operate Revenue



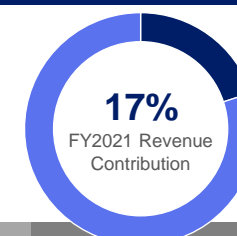
25% FY2021 Revenue Growth

Transaction-based Revenue



18% FY2021 Revenue Growth

Cloud Hosting Revenue



53% FY2021 Revenue Growth

Source: Company filings

¹ Calculated as a (%) of the Group's combined revenue including intercompany transactions

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

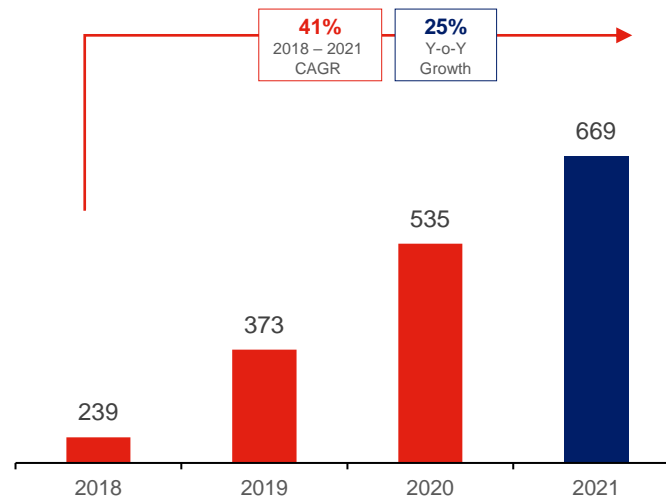
Key Highlights

Revenues at e-finance Digital Operations rose by 22.7% y-o-y to EGP 1,550.8 million in FY2021, with growth driven primarily by an increase of 25.0% y-o-y in transaction-based sales on the back of rapid growth in revenue from variable-fee transactions.

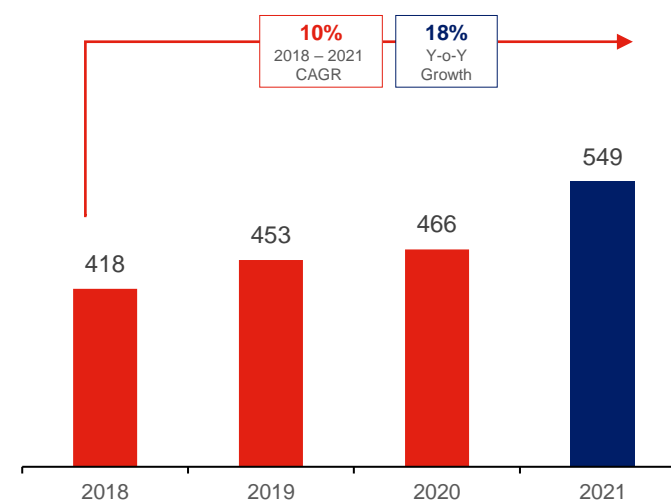
Revenues at e-finance for Digital Operations were further driven by growth of 53.3% y-o-y in revenue from cloud hosting services. The subsidiary's cloud services business booked sales of EGP 265.3 million in FY2021, up strongly from EGP 173.0 million one year previously as the subsidiary secured new contracts.

Growth in cloud services revenue for 2021 was driven by core taxation, e-invoice, and customs cloud hosting services. On the operational front, total throughput value reached EGP 726.5 billion in FY2021, up by 50.4% y-o-y.

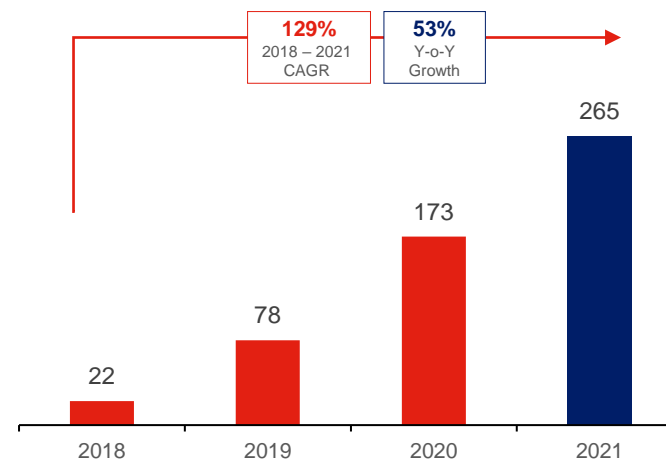
Transaction Based Revenues (EGP mn)



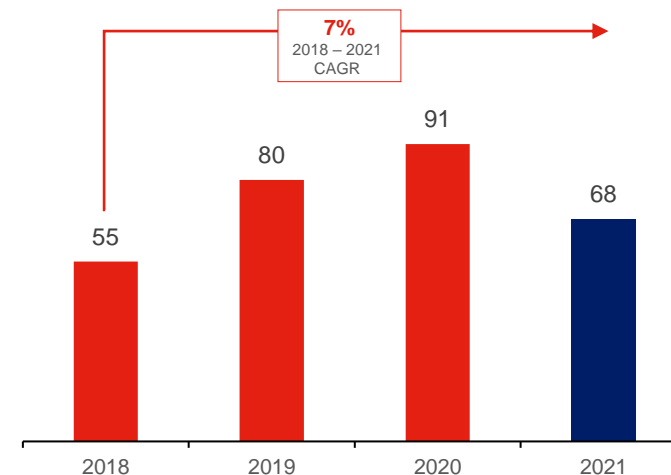
Build & Operate Revenues (EGP mn)



Cloud Hosting Revenues (EGP mn)



Other Revenues (EGP mn)



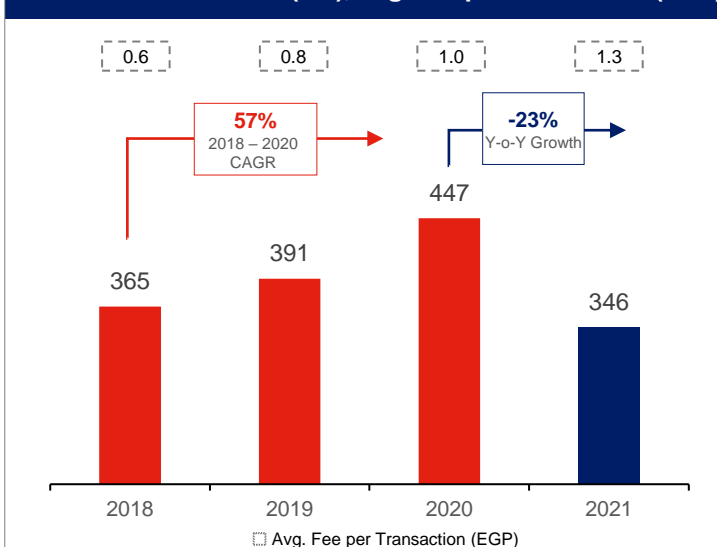
e-finance Digital Operations Drivers & Revenues (2/2)

Key Highlights

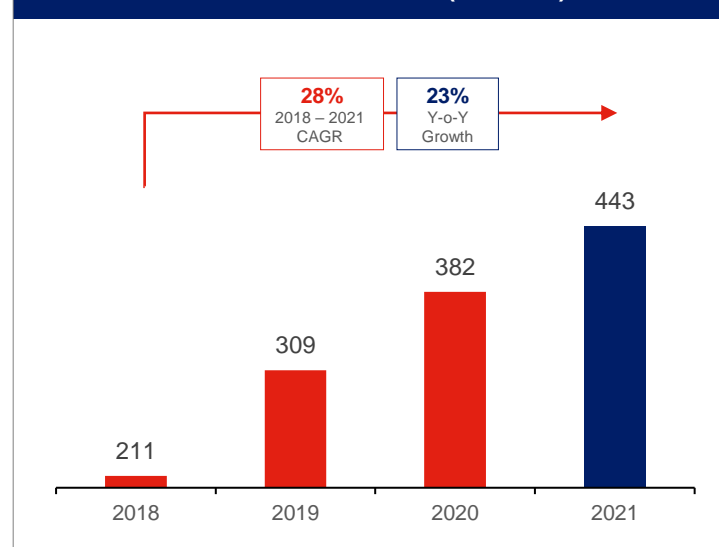
Fixed fee revenues were up by 23% y-o-y to register EGP 443 million in FY2021 despite a decrease of 23% y-o-y in the total volume of fixed fee transactions. Fixed-fee revenue growth reflects an increase in the average fee per transaction to EGP 1.3 in FY2021 from EGP 1.0 one year previously.

Variable fee revenues came in at EGP 226 million for FY2021, up by 25% y-o-y. Growth was driven by an increase of 50% y-o-y in the subsidiary's variable fee throughput, which reached EGP 727 billion for the year. The take rate was stable at 0.03% for FY2021.

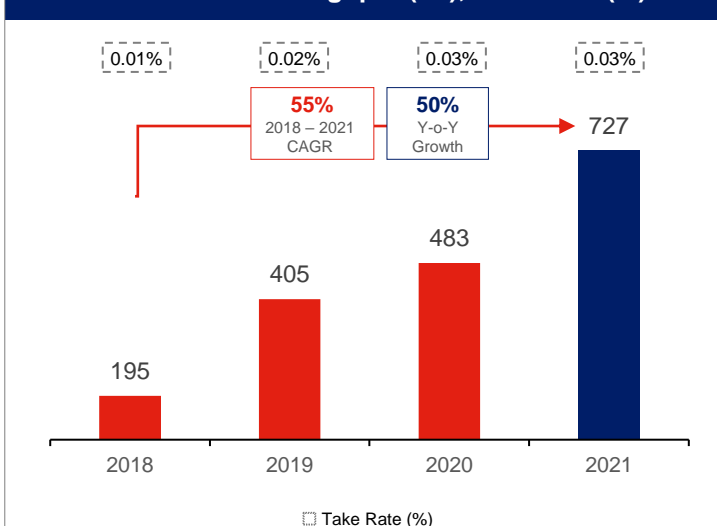
Fixed Fee Transactions (mn), Avg. Fee per Transaction (EGP)



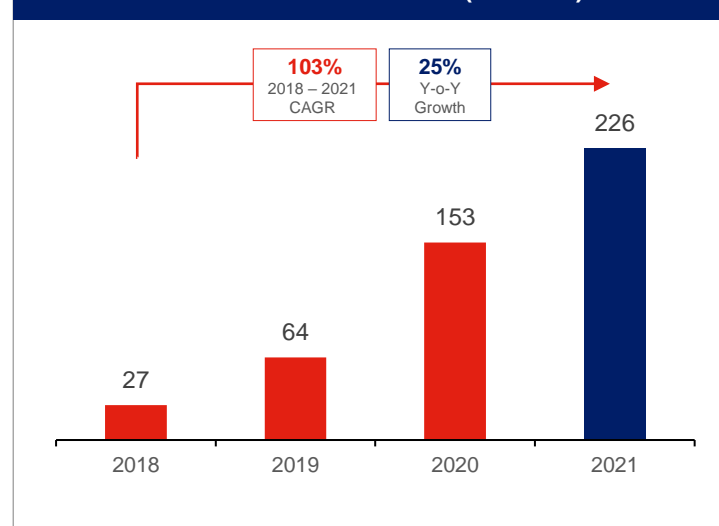
Fixed Fee Revenues (EGP mn)



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

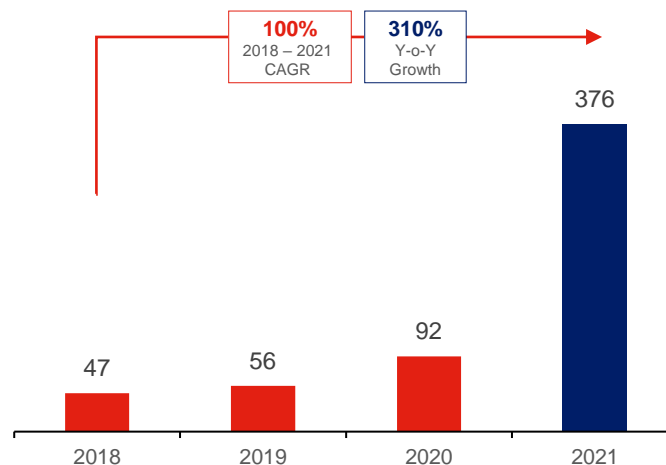
eCards' revenue grew by a rapid 310% y-o-y to EGP 375.8 million in 2021 driven by a 82% y-o-y increase in card production revenues, as well as new contributions from eCards' new card management and smart solution services.

The subsidiary began the railway digitization project which entailed deploying e-gates and new ticketing systems across Egypt's four highest-traffic railway stations of Cairo, Alexandria, Sidi Gaber and Giza

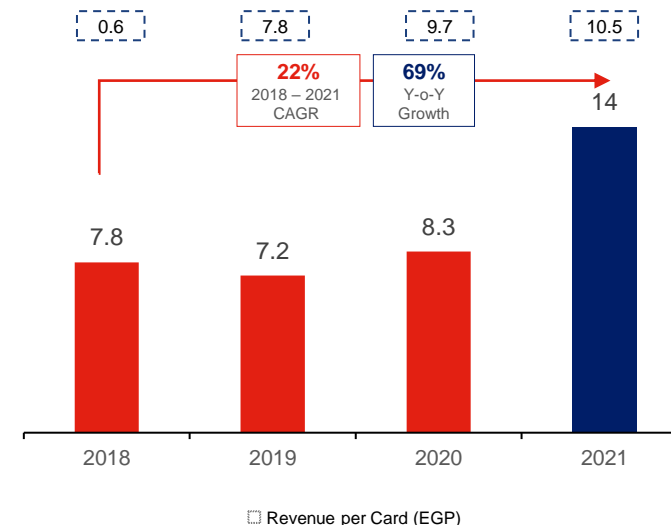
The increase in cards issued and managed is due to new contracts with 4 banks for third party processing services

The strategy applied to eCards falls in line with the overall strategy of the company, which guarantees a steady source of revenue by managing the cards after it has built the required infrastructure for it

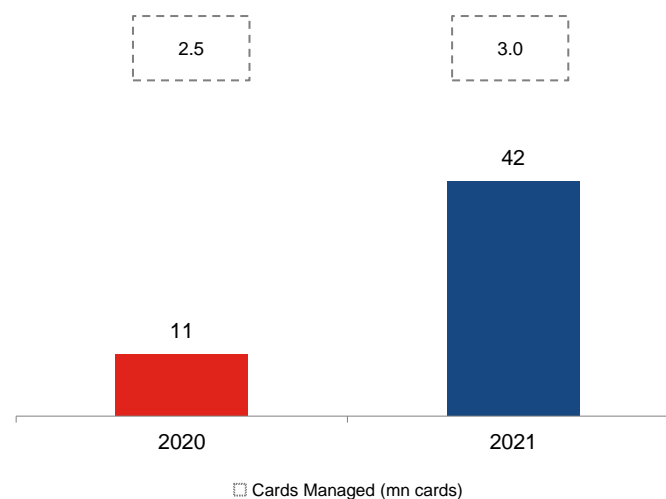
e-cards Revenues (EGP mn)



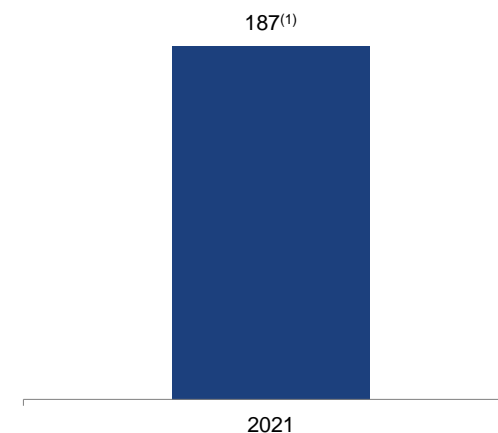
Card Production (mn), Revenue per Card (EGP)



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



Smart Solutions Revenue



Through eKhailes, 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, eKhailes 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

POS Partners

>326K

POS Network

EGP c.500 mn

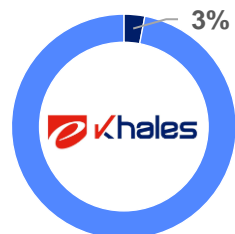
Average TPV Per
Month

49.7 mn

Transactions
Aggregated, FY2021

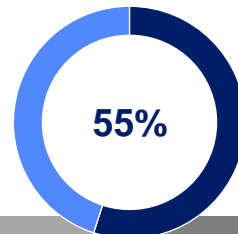


eKhailes Contribution



EGP 66 mn
FY2021 Revenue

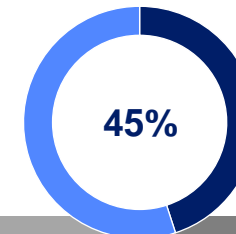
Bill Aggregation Revenue



EGP 36 mn

FY2021
Revenue

Other Revenue*



EGP 29 mn

FY2021
Revenue

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

eKhailes Operational Drivers & Revenues

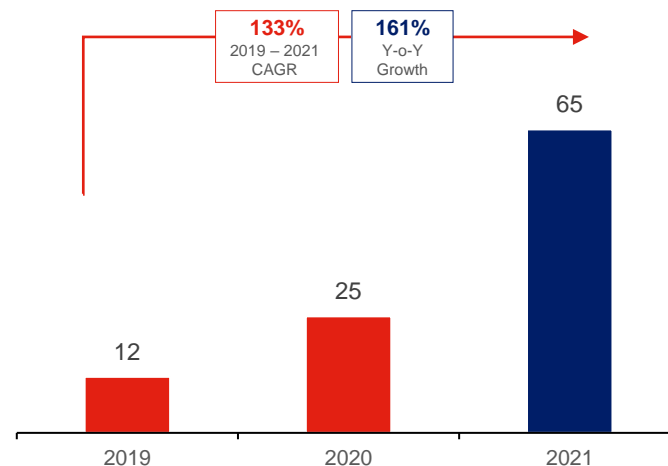
Key Highlights

Revenues at eKhailes grew over three-fold to EGP 65.5 million in 2021 due to a strong increase in revenues from utilities and sale of POSs. eKhailes had integrated nine electricity distribution companies nationwide by year-end 2021. It is worth noting that by year-end 2021, eKhailes was officially the largest payment service provider in the electricity segment, enjoying a market share of approximately 60%.

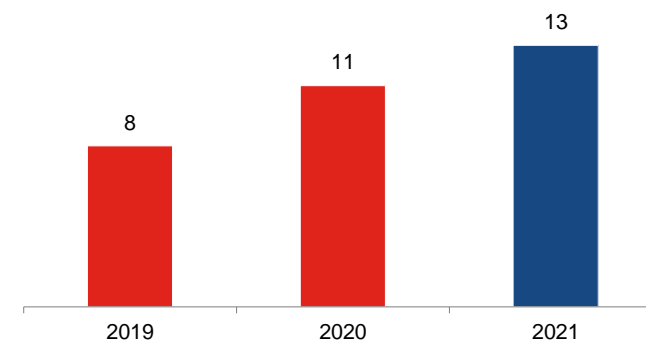
The driver behind the increase in the POS network is attributable to the increase in the number of new partners reaching 13 partners as of 2021 from 10 partners in 2020 alongside increases of POS devices from existing clients

eKhailes throughput grew by 135% y-o-y to reach EGP 6,998 bn by year-end 2021

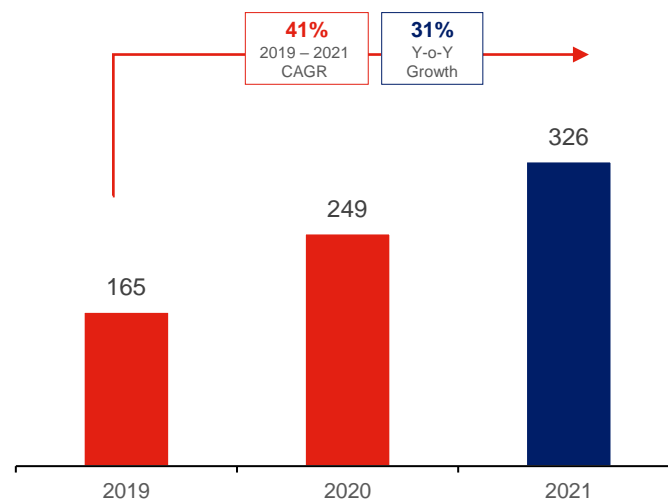
eKhailes Revenues (EGP mn)



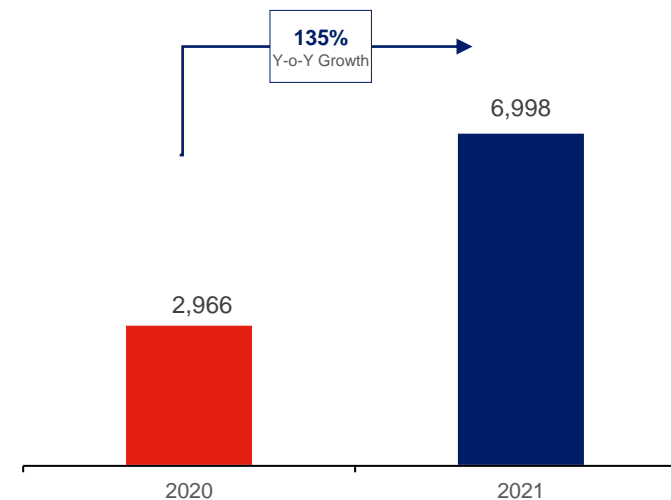
Number of Partners



POS Network Evolution (000)

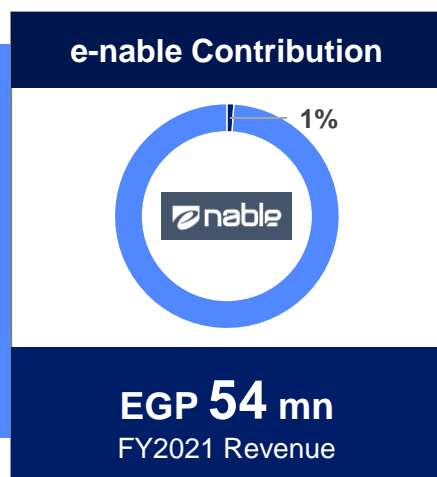


Throughput (EGPmn)



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	
737	Seats (capacity to reach 1,000)	24/7	Service	52	Clients
>1 mn	Monthly Calls	15 mn	Individual Customers	9	Industries Served



FY2021 was e-nable's first fiscal year with standalone financial statements. Revenue figures displayed here reflect results at the newly established entity against divisional performance for FY2020.

Growth at e-nable was driven during FY2021 by increased capacity following a period of investment, with the subsidiary serving a total of 52 clients in 2021 versus 40 in 2020.

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

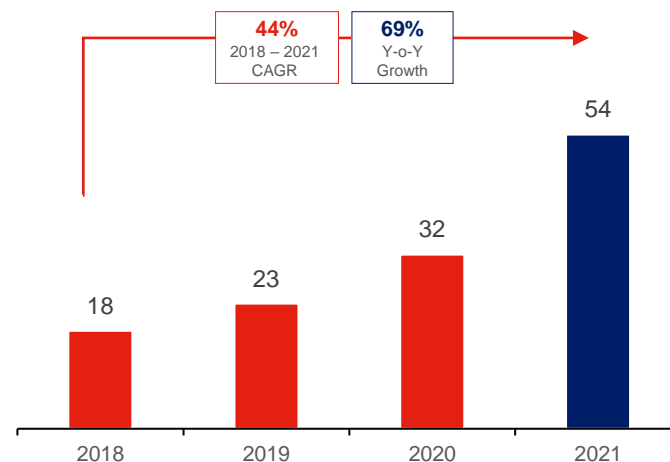
Two years ago, e-nable started penetrating the private market with flagship customers in the pharmaceutical, social development, and FMCG sectors

Revenue booked EGP 53,8 million in 2021, up 69% y-o-y compared to its divisional contribution to e-finance in the same period last year

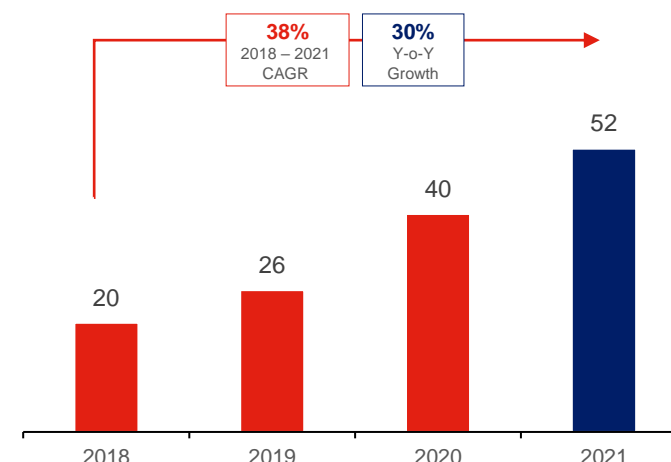
Growth was driven by increased capacity following a period of investment increasing the number of seats by 29% to 737 seats serving a total of 52 clients compared to 40 in the 2020

Total number of agents grew by 75% y-o-y to reach 820 agents with the revenue per agent reaching EGP 66k against EGP 68k in 2020.

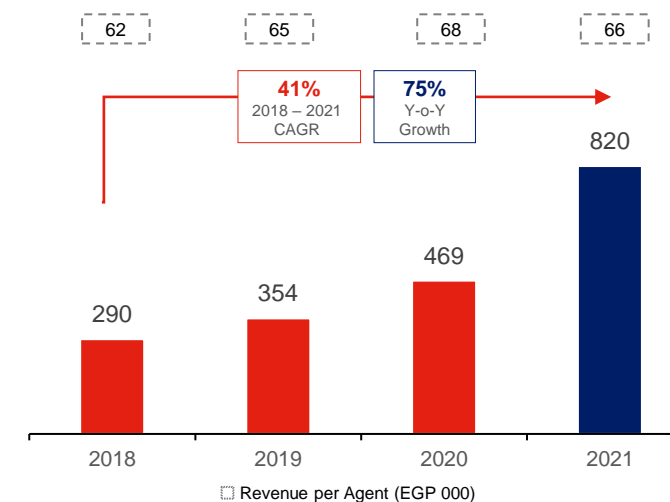
e-nable Revenues (EGPmn)



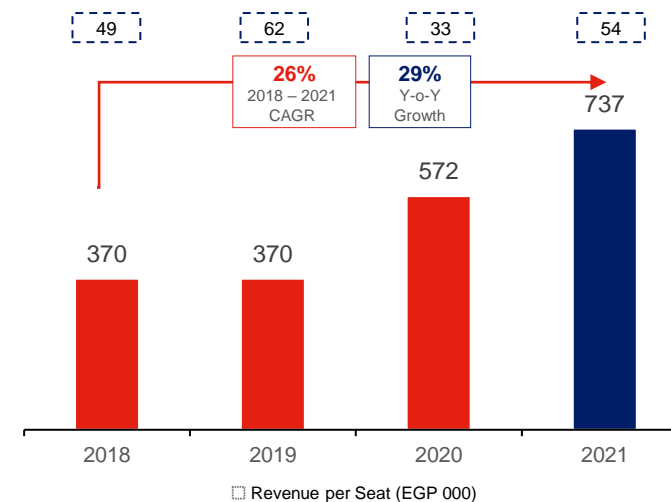
Customer Served



Number of Agents, Revenue per Agent (EGP 000)



Number of Seats, Revenue per Seat (EGP 000)

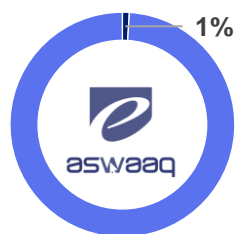


Established in 2020, eAswaaq establishes digital purchasing platforms that penetrate and unlock value from a wide range of economic sectors, creating a one-stop-shop for digital commerce

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

 <p>AgriMisr</p> <p>Agriculture</p>	 <p>Aswaaq Misr</p> <p>B2C Commerce</p>	 <p>Ayadi Misr</p> <p>Handcrafts</p>	 <p>Tamweel Misr</p> <p>Microlending</p>	<ul style="list-style-type: none"> 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
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eAswaaq Contribution



EGP 23 mn
FY2021 Revenue

Key Focus Areas

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

Appendix

Historical Income Statement

Consolidated Income Statement				
(EGP mn, unless otherwise stated)	2018	2019	2020	2021
Sales	733	984	1,232	1,963
Total Revenue	733	984	1,232	1,963
% y-o-y	0.7%	34.2%	25.2%	59.3%
Cash Production Costs	(388)	(492)	(585)	(966)
Depreciation & Amortization	(34)	(52)	(52)	(74)
Total COGS	(422)	(544)	(637)	(1,040)
Gross Profit	311	440	596	923
Gross Profit Margin (%)	42.5%	44.7%	48.3%	47.0%
% y-o-y	66.4%	41.3%	35.3%	55.0%
S&M Expense	(14)	(24)	(18)	(43)
G&A Expense	(82)	(110)	(154)	(205)
EBIT	215	306	424	675
EBIT Margin (%)	29.3%	31.1%	34.4%	34.4%
% y-o-y	99.8%	42.2%	38.6%	59.2%
EBITDA	249	358	476	749
EBITDA Margin (%)	33.9%	36.4%	38.6%	38.2%
% y-o-y	67.3%	43.9%	33.0%	57.3%
Investment Income		10	10	6
Other Income	2	3	3	19
FX Gains (Losses)	(0.5)	8	0.17	0.7
Interest Income	27	28	44	69
Interest Expense	(30)	(8)	(11)	(14)
Capital Gains (Losses)	0.108	0.05	(0.39)	0.06
ESOP Expense	-	-	-	-
Net Provisions	-	-	(13)	(14)
Impairment Losses	5			
Pre-Tax Profit	219	348	457	742
% of Total Revenues	29.9%	35.3%	37.1%	37.8%
Taxes	(43)	(77)	(105)	(222)
Corporate Tax Rate	19.5%	22.1%	22.9%	30.0%
Net Profit Before Minority	176	271	352	520
Margin	24.1%	27.5%	28.6%	26.5%
% y-o-y	81.0%	53.4%	30.2%	47.5%
Minority Interest		(1)	(2)	0.05
Net Profit	176	271	354	520
Net Profit Margin	24.1%	27.6%	28.7%	26.5%

Source: Company filings

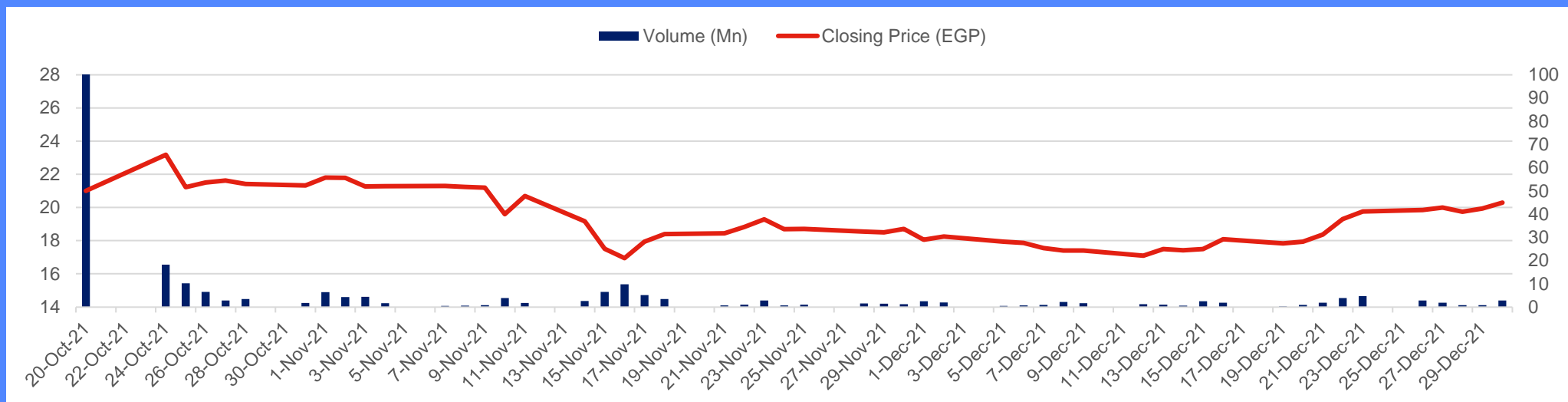
Historical Balance Sheet

Consolidated Balance Sheet

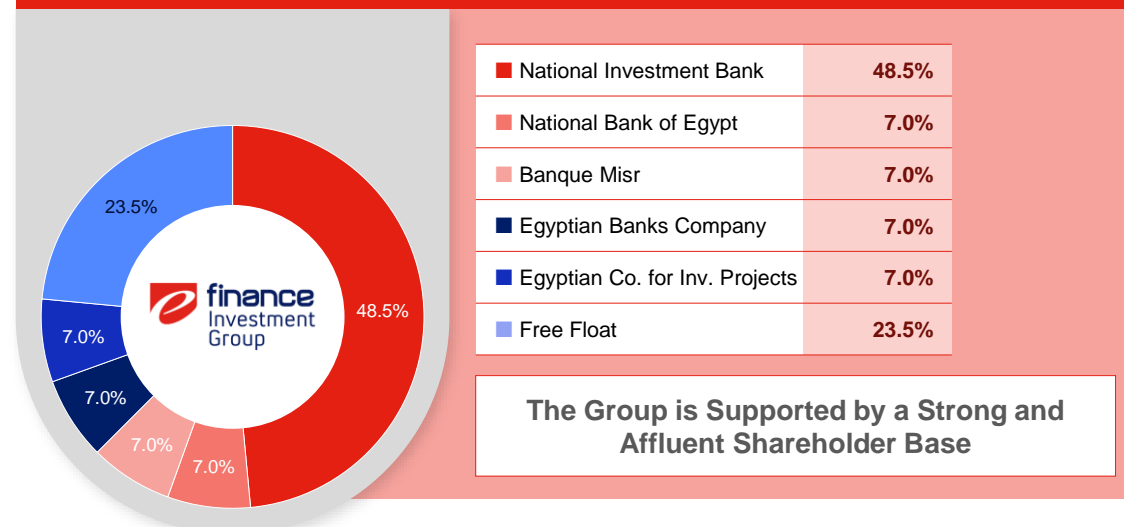
(EGP mn, unless otherwise stated)	2018	2019	2020	2021
Assets				
Cash	240	612	633	2,869
Receivables	577	667	780	1,358
Inventory	43	54	59	55
Total Current Assets	859	1,333	1,472	4,282
Gross PP&E	452	490	638	760
Accumulated Depreciation (-)	(288)	(322)	(346)	(379)
Projects Under Construction	25	33	23	132
Intangibles	0.152	0.07	0.02	21
BoD Benefits Paid in Advance		10	10	7
Deferred Tax Assets	23	24	26	33
Investments (FVOCI)	14	103	136	137
Investment in Associates				51
Total Non-Current Assets	227	329	486	762
Total Assets	1,086	1,662	1,958	5,044
Liabilities				
Overdrafts				115
CPLTD				
Total Short-Term Debt				115
Payables	255	334	355	551
Provisions	10	10	10	
Tax Payable	33	53	85	181
Finance Lease Installments			23	34
Dividends Payable				
Total Current Liabilities	299	397	473	881
Long-Term Debt				
Defined Benefit Obligations	98	127	148	159
Finance Lease Installments			73	60
Total Non-Current Liabilities	98	127	221	219
Total Liabilities	397	523	694	1,100
Owners' Equity				
Capital	500	800	800	889
Capital Increase				2,346
Legal Reserve	14	27	45	55
General Reserve		20	90	90
ESOP Reserves				
Retained Earnings	175	262	269	503
Minority Interests		29	61	61
Total Owners Equity	689	1,139	1,264	3,944

Source: Company filings

Stock Chart



Shareholding Structure



Share and Contact Information

Ticker	EFIH.CA on the EGX
Date of Listing	20 October 2021
Number of Shares	1,777,777,778
Par Value	EGP 0.5 / share
Paid-in Capital	EGP 888,888,889
Market Capitalization*	EGP 36.0bn

*As of 30 Dec 2021

Thank You

INVESTOR RELATIONS CONTACTS

Telephone: +202 3531 7430
E-mail: info@efinance.com.eg
www.efinanceinvestment.com

SHAREHOLDER INFORMATION

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

