



Investor Presentation:

The Financial Inclusion Engine

March 2026

Introduction





eFinance Investment Group – Powering Egypt’s Digital Future

Financial inclusion is the engine of eFinance Investment Group’s future - unlocking new markets, accelerating digital payments, and expanding formal financial access across Egypt.



Who we are

eFinance Investment Group is Egypt’s leading payment and technology infrastructure firm. From its beginnings as the country’s first fintech platform in 2005, eFinance has grown to pioneer Egypt’s comprehensive digital transformation efforts across an unmatched range of economic sectors by establishing the country’s digital transformation building blocks, positioning the Group as Egypt’s national technology champion.

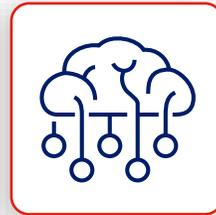


What we Do

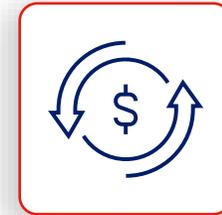
**Payment Network Operator
(Transaction Revenue)**



**Cloud Services
Provider**



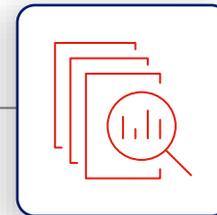
**Build and Operate
Tailored and Integrated Solutions**



Next Step



Embedded Finance

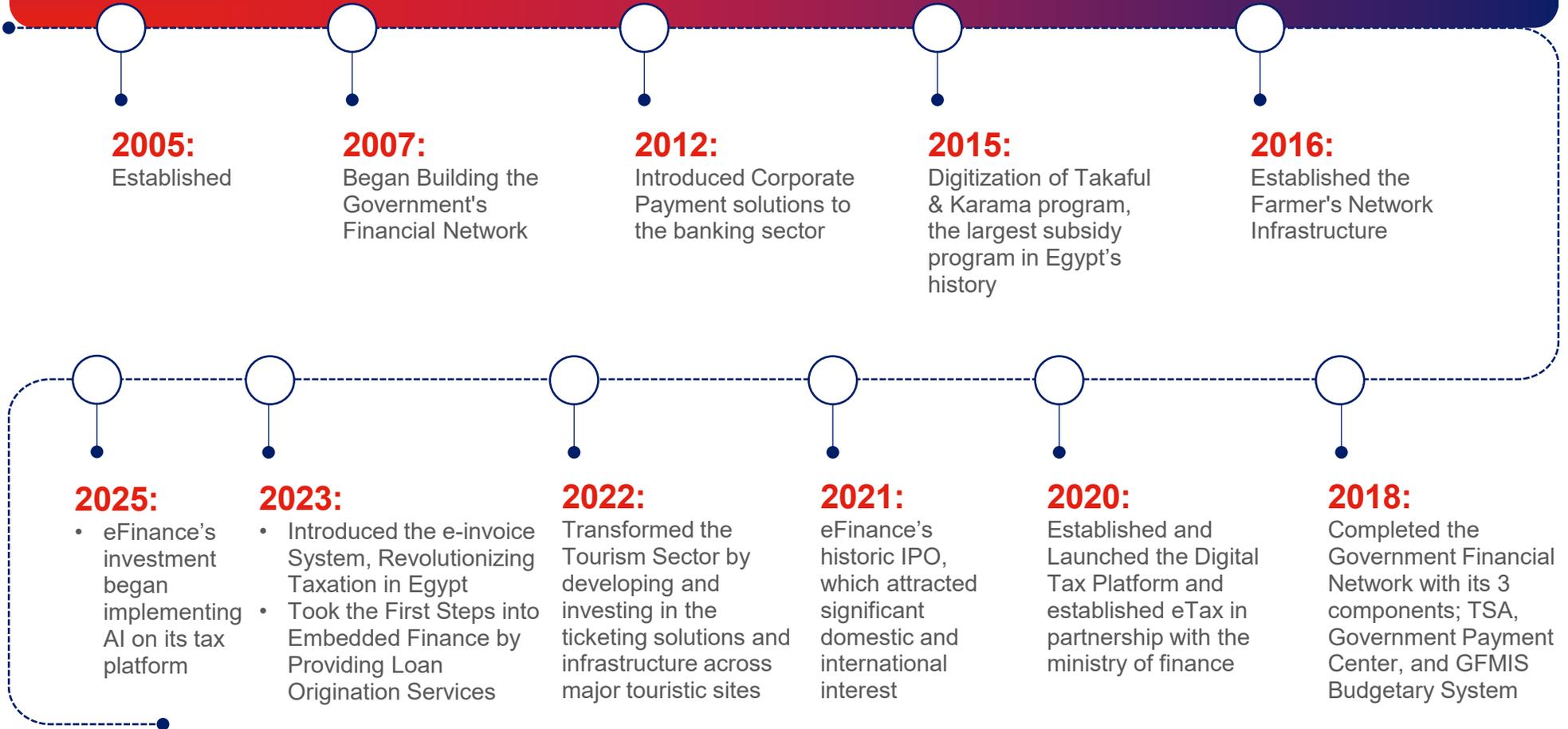


Data Monetization



Corporate Evolution and Path to Institutionalization

Two Decades of Excellence





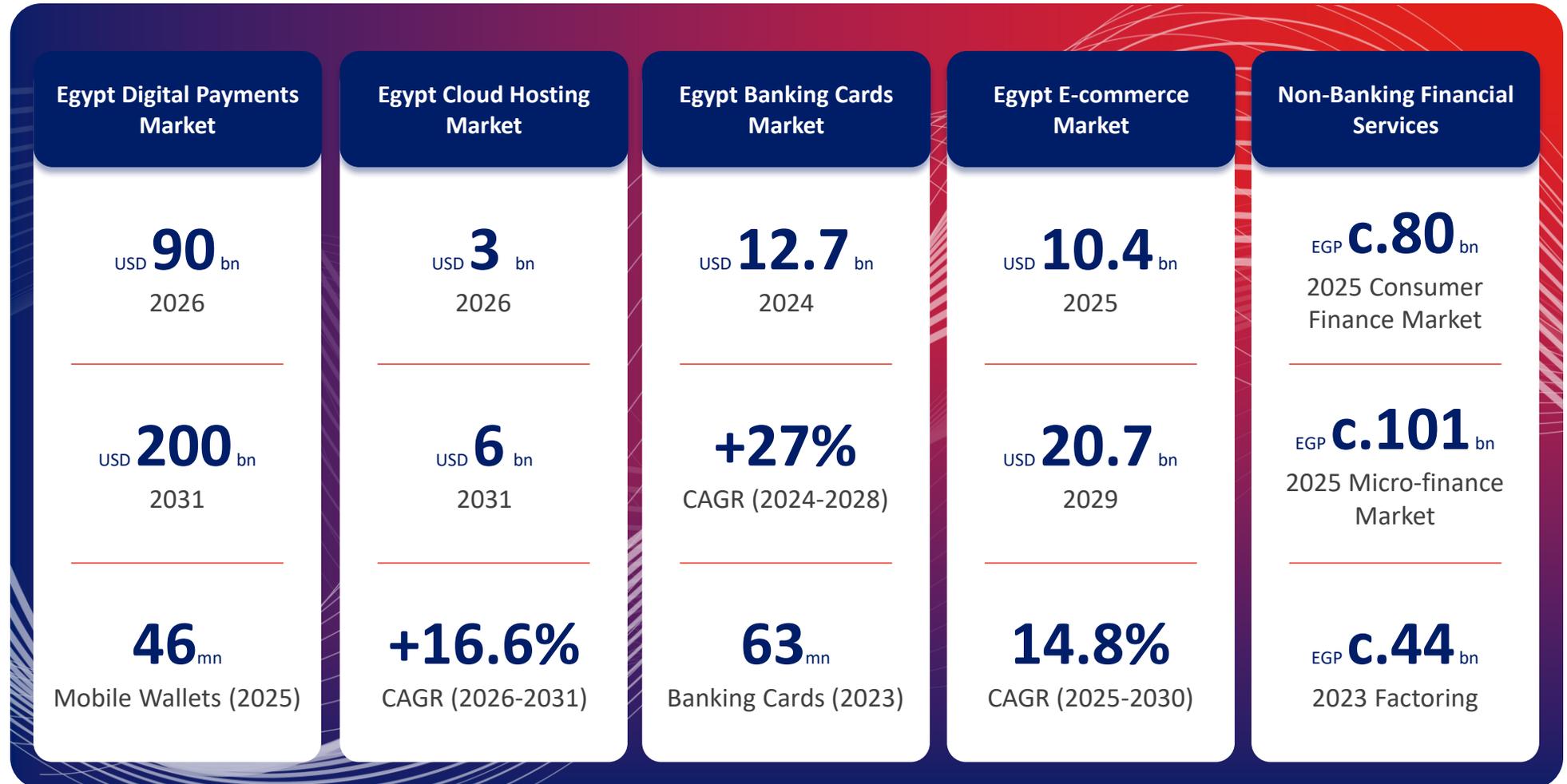
Where eFinance Creates Impact





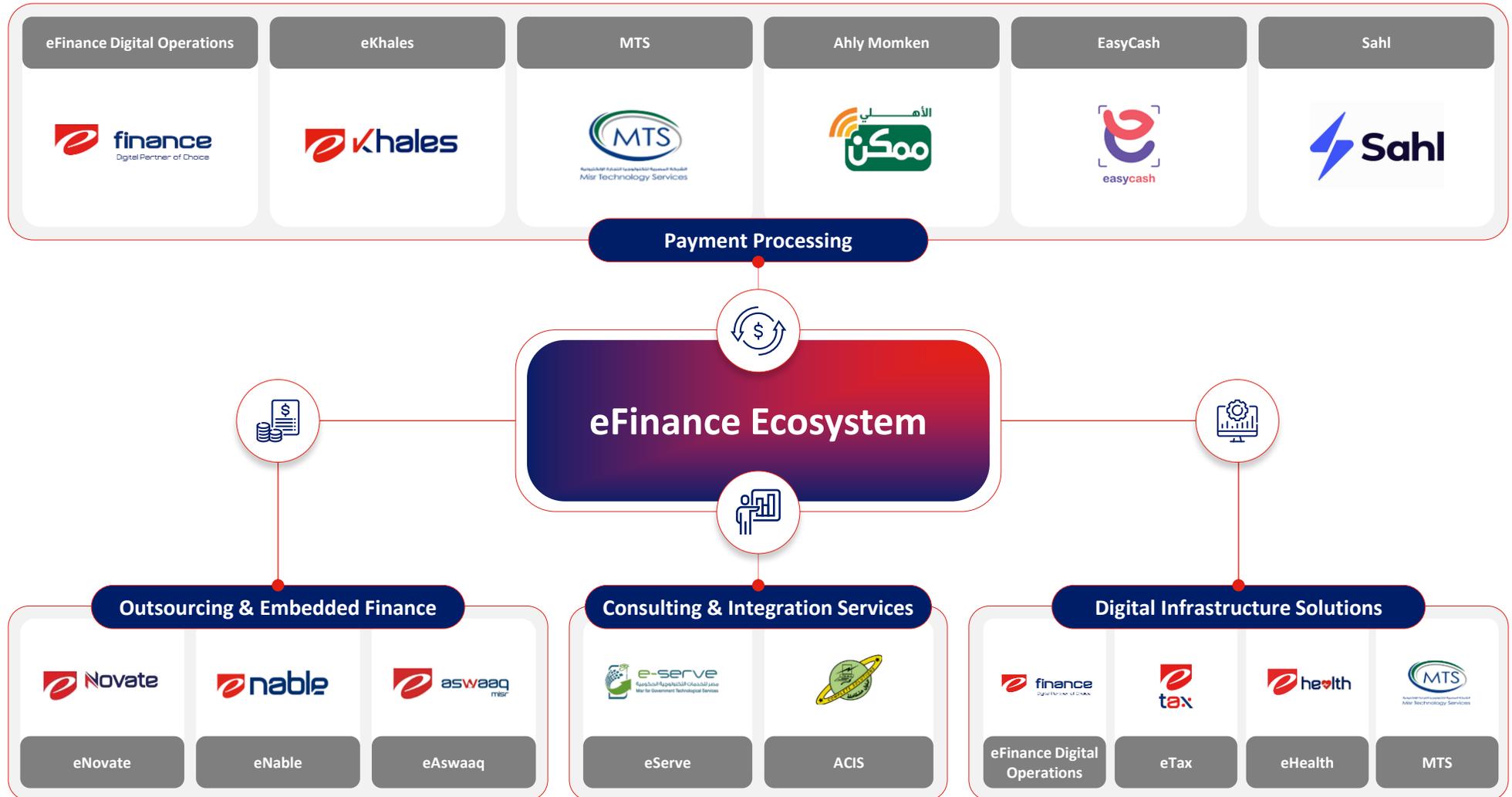
Supported by Attractive Market Fundamentals

The Egyptian market holds great untapped potential across multiple industries inline with the country's Vision 2030 to become a cashless society





eFinance Investment Group – Powering Egypt’s Digital Future



The Big Picture



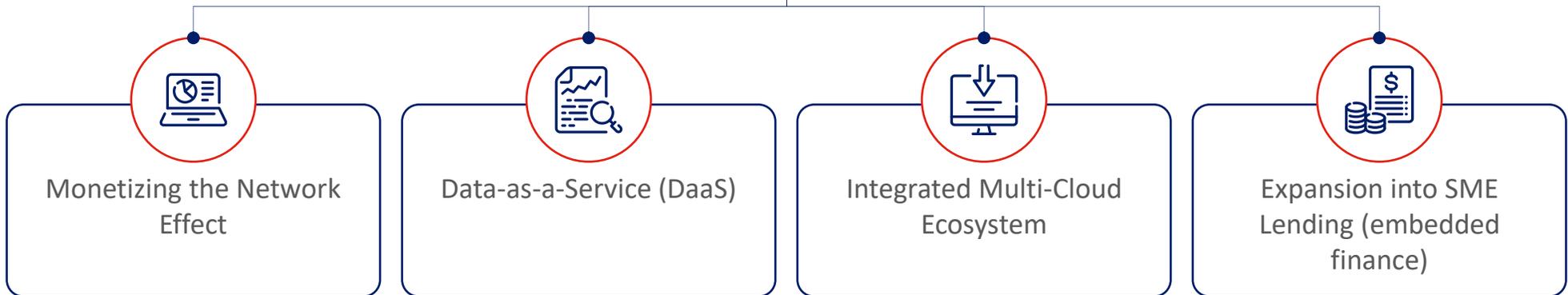


eFinance Investment Group: 2026 Investment Thesis

From Digital Transformation Architect to Financial Inclusion Enabler

As of 2026, eFinance Investment Group (EFIG) is completing its strategic expansion from a developer of digital infrastructure into a unique ecosystem enabling financial inclusion. By leveraging its unparalleled national data moats and existing government-linked networks, the Group is unlocking high-margin revenue streams through embedded finance and intelligent data monetization.

Core Transition Pillars



EFIG is no longer just "building the pipes"—it is now the owner of the value flowing through them. This transition is projected to drive margin expansion as the Group diversifies from only processing transactions & building platforms toward scalable, digital financial services and data monetization.



How our Ecosystem Enables “Embedded Finance”

The Interface (Front-End)



Platforms and Networks we Build and Manage:

Tax Platform

Customs Single Window

E-Invoicing & eReceipt Systems

Universal Health Insurance Network

Agriculture Network



The Brain (Data/AI)



eFinance Cloud & Analytics

Infrastructure as a Services (IAAS)



The Enabler (Fintech)



Financial Services (Microfinance and Factoring)

Issuing and Acquiring services

Data Monetization



Exclusive Transactions With Substantial Volumes

e-finance's unique positioning as the premier government partner for transaction processing has allowed it seamlessly process billions of transactions annually and leverage several fixed- and variable-fee sources to generate diversified revenues

Fixed-Fee Transaction Revenues

Financial Subsidies

Electronically processes subsidy disbursement for Takaful and Karama beneficiaries, receiving a fixed fee per transaction.

Payroll

Uploading government employee files to the network and transferring funds to their payroll cards.

Pension

Uploading beneficiaries' files to the network and transferring funds to their pension cards.

Digital Egypt

Providing the payment gateway for the Digital Egypt services portal.

E-Tax Declaration

Subscription-based revenues for digitally processing various tax declaration submissions.

Variable Transaction Revenues

Single Window (Customs)

Providing payment processing for the Customs Authority (Single Window), operated by MTS.

Taxes

Collecting VAT dues, as well as corporate and individual income tax, and social insurance payments on behalf of the government.

Ticketing

Receiving a revenue share per ticket at museums and touristic sites.

Government POSs

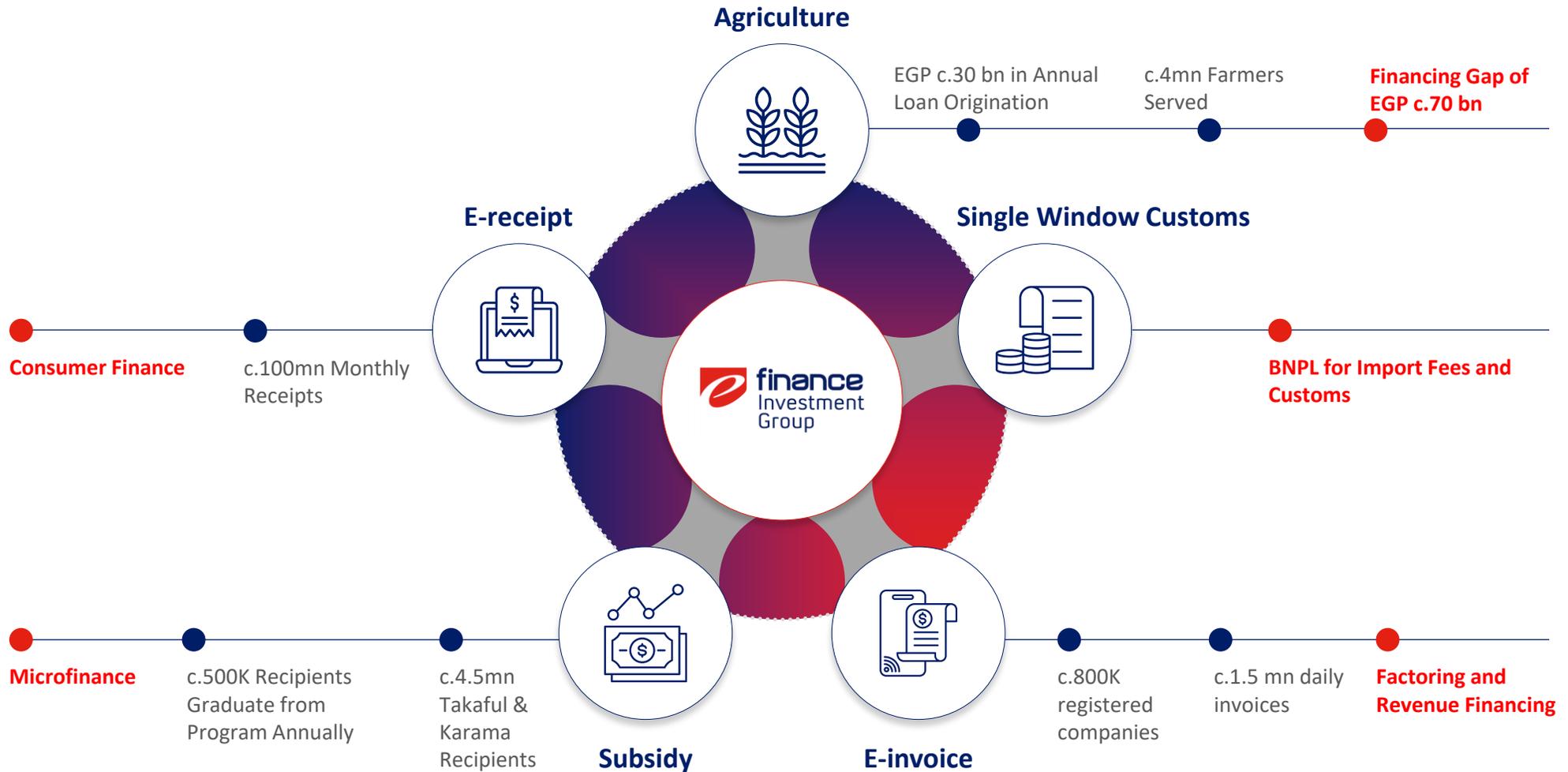
Third-party contract related to the settlement and processing of transactions on behalf of the government through 20k POSs, currently for transactions over EGP 500.

Social Insurance

Processing social insurance payments on behalf of the government



Embedded Finance Opportunities Across Our Ecosystem



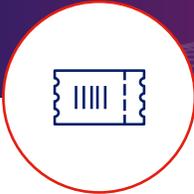
The Sectors we Transform





Tourism — Digitizing Egypt’s Fastest Growing Sector

Impressive and Consistent Results



E-Ticketing

Develop e-ticketing and booking solutions for touristic attractions in Egypt



Record Tourists

Egypt is expecting 21 million visitors in 2026 up from 18 million in 2025



Record Inflows

Record tourism revenues in 2025 of more than USD 16 billion directly impact e-finance transaction revenues

+110 Touristic sites

The Group is able to successfully capitalize on its mandate to automate digitalized ticketing and payment systems at gift shops across +110 touristic destinations in Egypt, including the Grand Egyptian Museum

Comprehensive Tourist Experience

eFinance has developed a tourism booking platform for transportation, entertainment, and events at Egypt’s major touristic sites through the “Experience Egypt” mobile app, facilitating greater value generation





Taxes — Modernizing Egypt’s Fiscal Engine

Significant Growth Potential



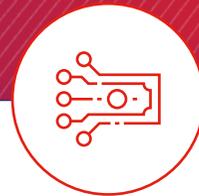
Tax Processing

eFinance continues to deliver strong growth, with the surge in tax revenue during the past fiscal year strongly supporting the platform’s performance



Price Optimization Opportunity

The last price increase was implemented two years ago



Greater Penetration

Increasing penetration of e-declarations and automated collections



Expanding Tax Base

TAM supported by Egypt’s expanding tax base:

+3 Million Taxpayers

EGP +1 Trillion Tax TPV

+1.5 billion e-invoices & e-receipts Annually

2026 Focus ▶

Improved Pricing Tiers

Data-driven growth in number of taxpayers and declining tax evasion

SME onboarding expansion capitalizing on government tax breaks for smaller companies



Customs — Seamless Trade Infrastructure

eFinance is playing a pivotal role in digitizing customs and logistics flows:

Reliable, High-Volume Network



EGP **+600** billion
2025 TPV



EGP **+750** billion (est.)
2026 TPV

Future Growth



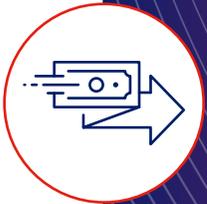
Enhanced Digital
Identity for Traders



Financing Solutions
for Importers



Social Protection— A National Inclusion Platform



+10 Million

Individuals from underserved populations supported

Farmers, subsidy recipients, and pensioners: Egypt's largest financially underserved populations are directly supported by e-finance

Massive TAM for tailored financial products

2026 Goal



Deeper integration of underserved demographics into the digital economy



Expanding value-added financial services to beneficiaries



Cloud & Data Hosting — Egypt's Sovereign Cloud Champion





Egypt's Digital Payments and Infrastructure Progress



Financial Outlook





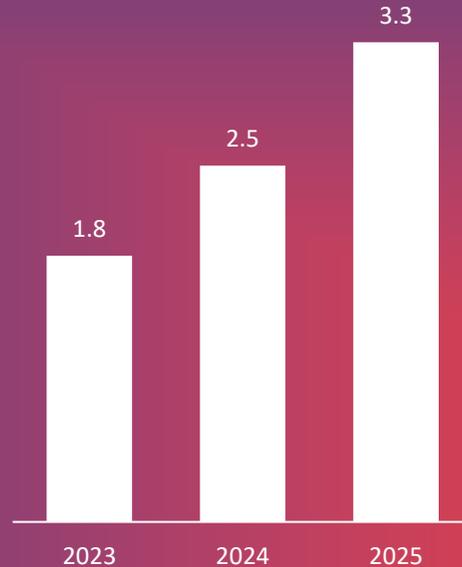
Performance Overview

By spearheading Egypt's digitization efforts, eFinance has positioned itself as an infrastructure and digital payments pioneer enabling digital and financial transformation

FY2025 Highlights:

-  EGP **6.8** billion Revenue
-  EGP **3.8** billion Gross Profit
-  EGP **3.3** billion EBITDA
-  EGP **2.7** billion Adjusted Net Profit¹

3-Year EBITDA Performance (EGP bn)



Why 2026 Matters:

- 2026 marks a strategic inflection point, accelerating the Group's evolution into a comprehensive financial hub.
- Expansion will be driven by targeted acquisitions across microfinance, SME finance, and merchant enablement.



+15M
Customers served annually



+18M
Tourists



+3M
Taxpayers



EGP **+2** Trillion
Annual Throughput Value



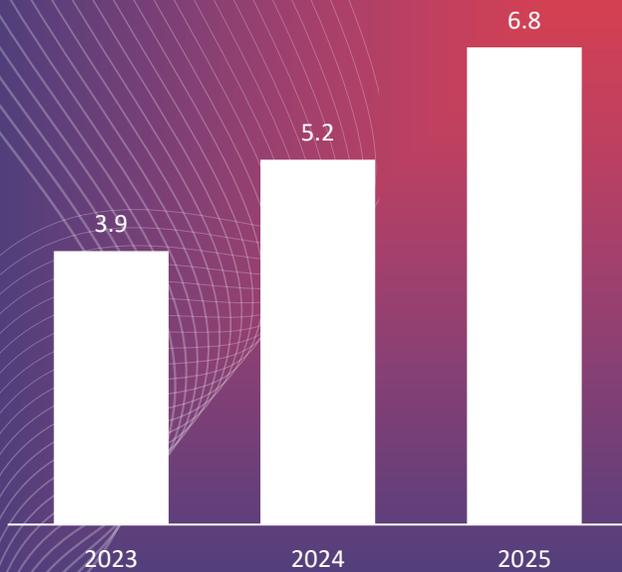
Largest
Gov-grade cloud operator in Egypt

¹ Adjusted Net Profit adds back non-cash ESOP expense on an after-tax basis

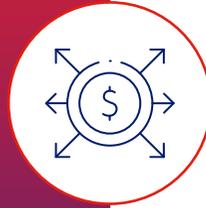


Financial Outlook & Key KPIs

3-Year Revenue Performance (EGP bn)



56%
Gross Margin

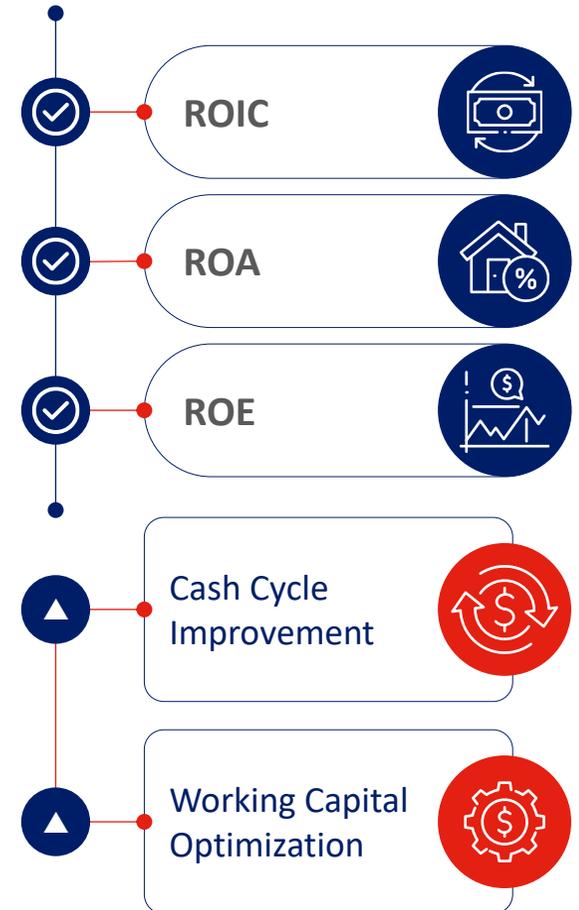


49%
EBITDA Margin



36%
Net Margin

Improvement in:





Financial Highlights

Historical Performance

Revenue (EGP mn)



Gross Profit, Margin (EGP mn, %)



EBITDA, Margin (EGP mn, %)



Net Profit, Margin (EGP mn, %)





Financial Highlights

Historical Performance

Variable-fee Transaction Revenue (EGP mn)



Fixed-fee Transaction Revenue (EGP mn)



Cloud Services Revenue (EGP mn)



Build and Operate Revenue (EGP mn)



Summary





2026 Investment Case — Why Invest in e-finance Now?

01



Exposure to underpenetrated digital sectors with strong regulatory support tailwind

02



Irreplaceable infrastructure + Dominant positioning in key verticals

03



Multiple growth engines with compounding synergies

04



Catalysts: cloud expansion, pricing revisions, digital financial products, new sectors

Thank you
