finance Investment Group

1H2026 EARNINGS RELEASE

Cairo | 12 August 2026

eFinance Investment Group Reports 1H2026 Results

eFinance Reports 1H26 Results: Revenues Up 29% to EGP 4.2 Billion, Net Profit Up 64% - EBITDA margin expands 283 bps to 52.9% - announces the strategic acquisition of Tamweely as a key step to expanding into embedded finance and driving further value across its ecosystem.

2Q2026 Financial Highlights

Revenues	Gross Profit	EBITDA	Adjusted[1] Net Profit
EGP 1,927.4 Mn	**EGP 1,106.5 Mn**	**EGP 997.5 Mn**	**EGP 1,138.0 Mn**
(▲19.7% y-o-y)	(▲20.4% y-o-y)	(▲22.8% y-o-y)	(▲78.3% y-o-y)

1H2026 Financial Highlights

Revenues	Gross Profit	EBITDA	Adjusted[1] Net Profit
EGP 4,175.0 Mn	**EGP 2,446.2 Mn**	**EGP 2,210.5 Mn**	**EGP 2,098.7 Mn**
(▲29.3% y-o-y)	(▲34.6% y-o-y)	(▲36.6% y-o-y)	(▲65.6% y-o-y)

12 August 2026 – (Cairo) eFinance for Digital and Financial Investments S.A.E. ("eFinance", or the "Group", EFIH.CA on the Egyptian Exchange), announced today its standalone and consolidated results for the three- and six-month periods ended 30 June 2026. The Group's consolidated revenues rose by 29.3% y-o-y to EGP 4,175.0 million in 1H2026, following broad-based growth across the Group's business segments. On the profitability front, the Group's EBITDA expanded by 36.6% y-o-y to EGP 2,210.5 million during the period, generating an associated EBITDA margin of 52.9%, a 2.8 percentage point year-on-year increase. Meanwhile, eFinance's net profit after NCI grew by 64.5% y-o-y in 1H2026, closing out the period at EGP 1,806.2 million, with an associated net profit margin expansion of 9.3 percentage points year-on-year to 43.3%. In parallel, adjusted net profit, which adds back non-cash ESOP expenses, reached EGP 2,098.7 million during the period, a 65.6% y-o-y increase.

| Summary Income Statement

(EGP mn)	2Q2026	2Q2025	*Change*	1H2026	1H2025	*Change*
Total Consolidated Revenues	**1,927.4**	**1,610.7**	**19.7%**	**4,175.0**	**3,229.8**	**29.3%**
Transaction	713.7	631.0	13.1%	1,595.7	1,302.0	22.6%
Cloud Services	693.4	545.3	27.2%	1,523.1	1,155.0	31.9%
Build & Operate	343.6	325.9	5.5%	717.7	538.5	33.3%
Other	216.6	207.4	4.4%	443.0	411.5	7.7%
Intercompany	(40.0)	(98.9)	-59.6%	(104.4)	(177.1)	-41.1%
Cost of Sales	**(820.9)**	**(691.8)**	**18.7%**	**(1,728.8)**	**(1,412.4)**	**22.4%**
Gross Profit	**1,106.5**	**918.9**	**20.4%**	**2,446.2**	**1,817.4**	**34.6%**
Gross Profit Margin	57.4%	57.1%	0.4%	58.6%	56.3%	2.3%
SG&A	(180.8)	(177.2)	2.1%	(372.7)	(331.3)	12.5%
SG&A-to-sales (%)	-9.4%	-11.0%	1.6%	-8.9%	-10.3%	1.3%
EBITDA	**997.5**	**812.2**	**22.8%**	**2,210.5**	**1,618.8**	**36.6%**
EBITDA Margin	51.8%	50.4%	1.3%	52.9%	50.1%	2.8%
Net Profit after NCI	**949.3**	**495.9**	**91.4%**	**1,806.2**	**1,098.1**	**64.5%**
Net Profit Margin	49.3%	30.8%	18.5%	43.3%	34.0%	9.3%
Adjusted[1] Net Profit	**1,138.0**	**638.2**	**78.3%**	**2,098.7**	**1,267.5**	**65.6%**
Adjusted[1] Net Profit Margin	59.0%	39.6%	19.4%	50.3%	39.2%	11.0%

1. Adjusted Net Profit adds back non-cash ESOP expense

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| Chairman's Message

eFinance has maintained strong momentum through the first half of 2026, delivering an outstanding set of financial and operational results. Our performance continues to highlight the consistency of our business model, our agility in navigating macroeconomic dynamics, and the deep strategic importance of our digital infrastructure to the Egyptian economy.

During the first six months of the year, Group revenues expanded by 29.3% year-on-year to EGP 4,175.0 million as result of outstanding performance from Cloud Services and Build & Operate. This top-line expansion successfully filtered down to our profitability metrics, reflecting our strict operational discipline and scalable platforms. EBITDA grew by 36.6% year-on-year to EGP 2,210.5 million, yielding a margin expansion of 2.8 percentage points to 52.9%, while net profit after NCI increased by 64.5% year-on-year to EGP 1,806.2 million, with our associated net profit margin expanding by 9.3 percentage points to 43.3% boosted by the annual dividend payouts from our associate investments and income from other investment activities.

The transition of the Takaful and Karama program's payment structure from a fixed fee per transaction to a variable-fee take rate based on total processed value is now delivering clearly in our numbers, with revenues expanding by 43.7% year-on-year to EGP 1,186.0 million, comfortably outpacing the 17.8% increase in processed transaction value to EGP 1,285.5 billion. This is evidence that the restructured economics are translating directly into higher-quality revenue.

Our cloud hosting business remains our fastest-scaling growth engine, with revenues up 31.9% year-on-year to EGP 1,523.1 million and now approaching parity with our transaction business as the Group's largest revenue stream.

Data monetization continues to open new avenues for us. The group's agreement with Financial Regulatory Authority and the Ministry of Finance, which enables factoring providers to use our e-invoice system as a centralized verification database, remains our template for converting proprietary data assets into sustainable, high-margin revenue streams.

In parallel, our portfolio companies continue to unlock value across new verticals. eTax has sustained exceptionally strong growth, and we anticipate significant income expansion through 2026, underpinned by the scaling of the eReceipt platform, continued eInvoice adoption, and value-added services extended to individual and corporate taxpayers.

The Group also expanded elsewhere in the period, with eAswaaq Misr partnering with Green Me Limited on the "Green Me Egypt" green-lending platform and eFinance signing a protocol to host and operate the digital infrastructure of the state's "Rasheed" platform.

Beyond our core infrastructure businesses, we continued to broaden the Group's role in Egypt's digital and financial ecosystem, leveraging our scale, technology platforms and extensive reach to unlock new sources of growth. eFinance went into agreement to acquire 100% of Tamweely, a licensed financial services company with an EGP 5.5 billion loan portfolio, divided between microfinance and SME lending. This acquisition directly contributes to our embedded finance strategy by converting data coming from our proprietary systems into credit and creating a flywheel of growth. In parallel, we are acquiring a stake in Wilzy, an AI-native wealth management platform, extending our reach into savings and investments as well. Our focus remains on expanding access to digital and non-banking financial services, while deepening the monetization of the data and infrastructure that underpin our platforms. This strategy is enabling eFinance to participate in a wider range of thigh-growth opportunities, strengthening the Group's position at the intersection of the digital infrastructure, financial inclusion and technology-enabled services.

As we progress through the remainder of 2026, our focus remains squarely on meeting our communicated financial targets and deepening our footprint in the Egyptian economy. Service expansion, cloud scale, and data monetization are what will compound shareholder value from here.

Ibrahim Sarhan
Chairman of the Board

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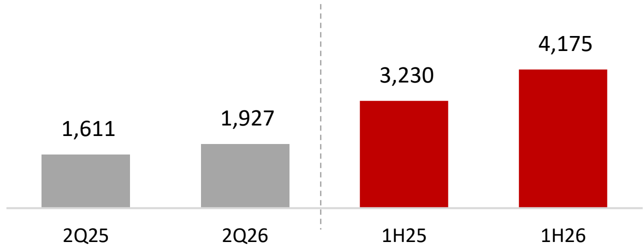
| Consolidated Financial Performance

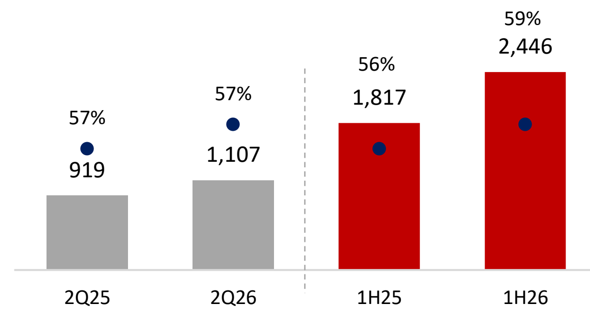
- eFinance's **consolidated revenues** rose by 29.3% y-o-y to EGP 4,175.0 million in 1H2026, supported by solid growth in cloud services with revenues expanding 31.9% coupled by build & operate revenues expansion of 33.3%.
- Consolidated **gross profit** expanded by 34.6% y-o-y to EGP 2,446.2 million in 1H2026, generating an associated GPM expansion of 2.3 percentage points year-on-year to 58.6%. Improved profitability was mainly fueled by an increase in revenue contribution from higher margin sales primarily in Cloud Services as well as an elevated Build and Operate revenue which included a one-off supply contract in 1Q26.
- **Selling, general and administrative (SG&A) expenses** increased by 12.5% y-o-y to EGP 372.7 million in 1H2026, largely as a consequence of a 24.4% y-o-y rise in G&A costs, recording EGP 345.1 million, as inflationary pressures affected period costs related to labor and restructuring. Conversely, selling and marketing expenses were down 46.3% y-o-y to EGP 27.7 million during 1H2026, primarily due to high base effect. On a quarterly basis, SG&A increased moderately by 2.1% reaching EGP 180.8 million
- **EBITDA** surged by 36.6% y-o-y to EGP 2,210.5 million in 1H2026, yielding an associated EBITDA margin expansion of 2.8 percentage points year-on-year to 52.9%. EBITDA growth for the period was further boosted by an upward price adjustment for a cloud contract which took place in 1Q2026. On a quarterly basis, EBITDA expanded by 22.8%, reaching EGP 997.5 million with an associated margin of 51.8%.
- **Net profit after NCI** reached EGP 1,806.2 million in 1H2026, a 64.5% y-o-y expansion largely driven by the strong, broad-based revenue growth reported across the Group's business segments. Meanwhile, NPM expanded by 9.3 percentage points year-on-year to 43.3%. On a quarterly basis, Net profit after NCI recorded a surge of 91.4% y-o-y reaching EGP 949.3 million, yielding a NPM of 49.3%.
- **Adjusted net profit**, which adds back non-cash ESOP expense, expanded by 65.6% y-o-y to EGP 2,098.7 million in 1H2026, further showcasing the strength of the Group's operational performance. On a quarterly basis, surged by 78.3%, reaching EGP 1,138.0 million.

| Consolidated Financial Performance Dashboard

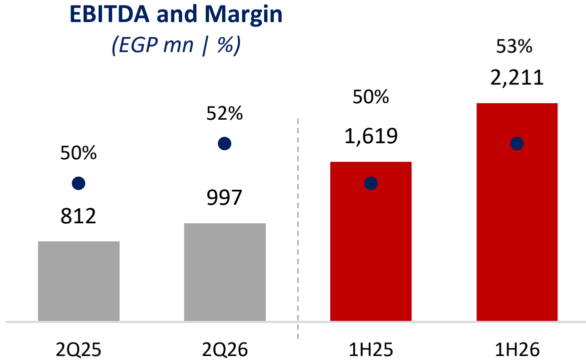
Consolidated Revenue
(EGP mn)



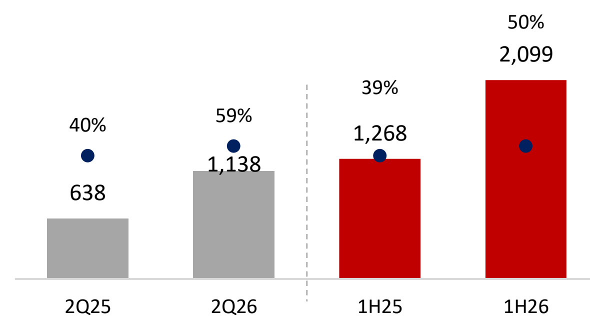
Gross Profit and Margin *(EGP mn | %)*



EBITDA and Margin
(EGP mn | %)



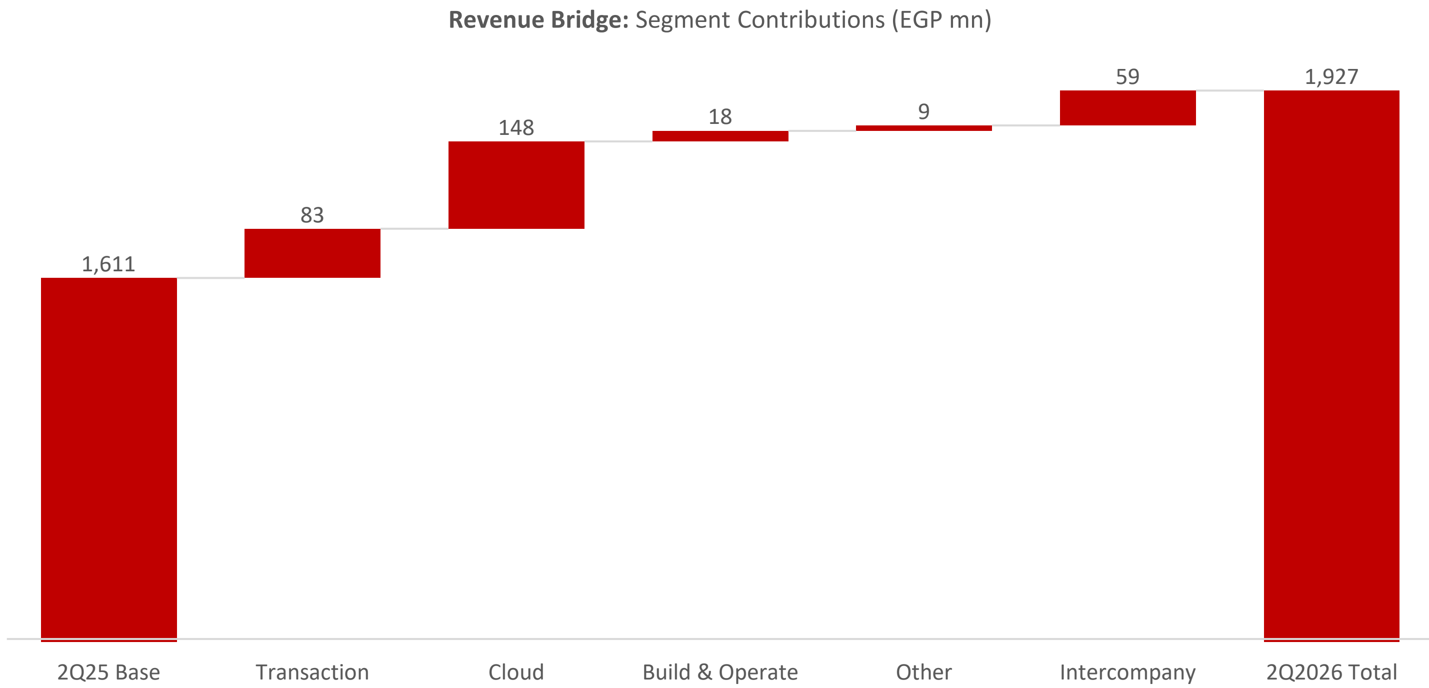
Adjusted[1] Net Profit and *Margin (EGP mn | %)*



| Margin Summary

Margin	2Q2026	2Q2025	*Change*	1H2026	1H2025	*Change*
Gross Profit Margin	57.4%	57.1%	0.4%	58.6%	56.3%	2.3%
EBITDA Margin	51.8%	50.4%	1.3%	52.9%	50.1%	2.8%
Net Profit Margin	49.3%	30.8%	18.5%	43.3%	34.0%	9.3%
Adjusted Net Profit	1,138.0	638.2	78.3%	2,098.7	1,267.5	65.6%
Adjusted Net Profit Margin	59.0%	39.6%	19.4%	50.3%	39.2%	11.0%

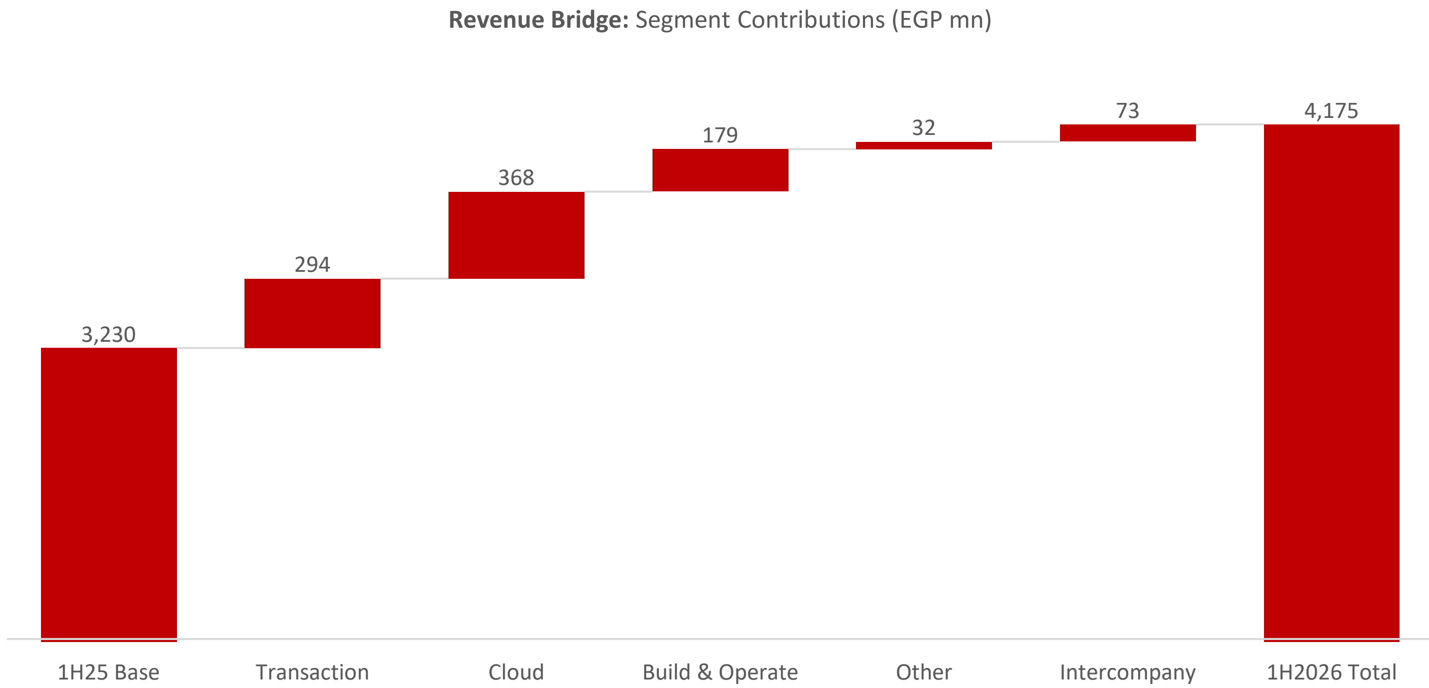
| Revenue Bridge: 2Q2025 – 2Q2026



| Segment Performance Summary: 2Q2026

EGP mn	Transaction	Cloud Services	Build & Operate	Others	Total
Revenues (post-eliminations)	703.1	691.4	339.7	193.3	1,927.4
Cost of Revenue	(266.3)	(117.2)	(146.0)	(291.3)	(820.9)
Gross Profit	**436.8**	**574.2**	**193.6**	**(98.1)**	**1,106.5**
Gross Profit Margin	*62%*	*83%*	*57%*	*-51%*	*57%*
Other Expenses and Revenues	(51.9)	(94.3)	(53.8)	337.0	137.0
Net Profit Before Tax	**384.9**	**479.9**	**139.9**	**239.0**	**1,243.6**
Net Profit Margin Before Tax	*55%*	*69%*	*41%*	*124%*	*65%*

| Revenue Bridge: 1H2025 – 1H2026



| Segment Performance Summary: 1H2026

EGP mn	Transaction	Cloud Services	Build & Operate	Others	Total
Revenues (post-eliminations)	1,564.5	1,518.6	711.8	380.2	4,175.0
Cost of Revenue	(577.2)	(257.0)	(355.5)	(539.0)	(1,728.8)
Gross Profit	**987.3**	**1,261.6**	**356.3**	**(158.9)**	**2,446.2**
Gross Profit Margin	*63%*	*83%*	*50%*	*-42%*	*59%*
Other Expenses and Revenues	(140.1)	(190.9)	(94.7)	455.0	29.2
Net Profit Before Tax	**847.1**	**1,070.6**	**261.6**	**296.1**	**2,475.4**
Net Profit Margin Before Tax	*54%*	*71%*	*37%*	*78%*	*59%*

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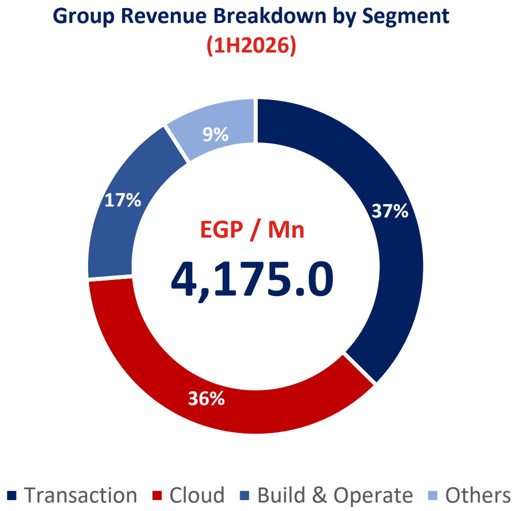
| Segments Overview



Segment	2Q2026	2Q2025	*Change*	1H2026	1H2025	*Change*
Transaction	713.7	631.0	13.1%	1,595.7	1,302.0	22.6%
Variable-Fee TRX	520.1	409.1	27.1%	1,186.0	825.5	43.7 %
Fixed-Fee TRX*	96.8	140.6	-31.2%	213.9	308.4	-30.6%
Card Management	51.4	48.0	7.3%	117.2	103.9	12.9%
Bill Aggregation	45.4	33.3	36.4%	78.5	64.2	22.3%
Cloud Services	693.4	545.3	27.2%	1523.1	1,155.0	31.9%
Build & Operate	343.6	325.9	5.5%	717.7	538.5	33.3%
Other	216.6	207.4	4.4%	443.0	411.5	7.7%
Intercompany Elim.	(40.0)	(98.9)	-59.6%	(104.4)	(177.1)	-41.1%
Total	1,927.4	1,610.7	19.7%	4,175.0	3,229.8	29.3%

* Fixed-Fee TRX decline is structural, driven by the deliberate migration of Takaful and Karama to variable-fee. Excluding migrated projects, Fixed-Fee revenue grew y-o-y on a like-for-like basis.

| Segment Commentary

- **TRANSACTION — EGP 1,595.7mn (+22.6% y-o-y)**

Variable-fee transaction revenue for 1H26 expanded 43.7% y-o-y to EGP 1,186.0mn, driven by a 17.8% increase in total value processed (EGP 1,285.5bn), on higher taxes/customs throughput and the Takaful & Karama migration to variable-fee, while strong tourism ticketing volumes post-GEM opening added to revenue growth due to their higher take rate. Card Management increased by 12.9% on recent repricing; Bill Aggregation revenue rose 22.3% y-o-y, while transactions aggregated declined 4.0%. On a quarterly basis, transactions expanded by 13.1% reaching EGP 713.7mn.

- **CLOUD SERVICES — EGP 1,523.1mn (+31.9% y-o-y)**

Cloud Hosting continued its steady expansion, benefiting from rising demand for managed hosting services and increased utilization of the Group's cloud infrastructure. A retroactive price adjustment on a strategic cloud contract provided an incremental tailwind to EBITDA during 1Q2026. Cloud contributed 36.4% of consolidated revenues, cementing its role as the Group's most margin-dense recurring revenue engine. On a quarterly basis, Cloud Hosting surged by 27.2% reaching EGP 693.4 mn.

- **BUILD & OPERATE — EGP 717.7mn (+33.3 % y-o-y)**

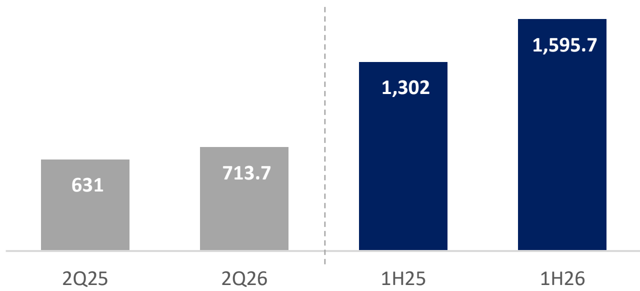
The strongest growth segment for 1H26, with revenue of EGP 717.7mn, up 33.3% y-o-y. On a quarterly basis, B&O grew 5.5% y-o-y to EGP 343.6mn. Build & Operate's project-driven nature means revenue can be unequally concentrated quarter-to-quarter, but the Group's robust project pipeline and government digital transformation mandate support a healthy order book.

- **OTHER — EGP 443.0mn (+7.7% y-o-y)**

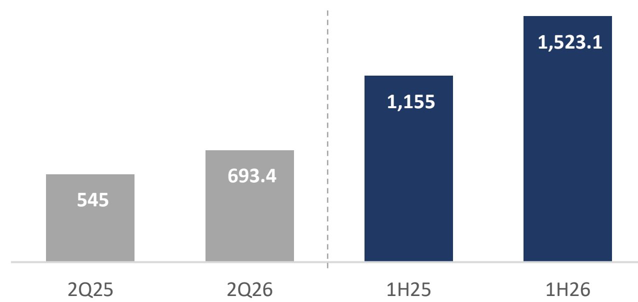
Other revenue encompasses card production, BPO, loan origination, and agriculture B2B at eAswaaq — the Group's first embedded finance ventures. Loan origination and agriculture B2B are the key growth drivers. BPO surged by 73.8% y-o-y, reaching EGP 125.1 million, boosted by offshore outsourcing (enable's offshore segment grew 294.9% y-o-y). Coupled by a recovery in Card production with 17.7% volume growth.

| Segment Performance Dashboard

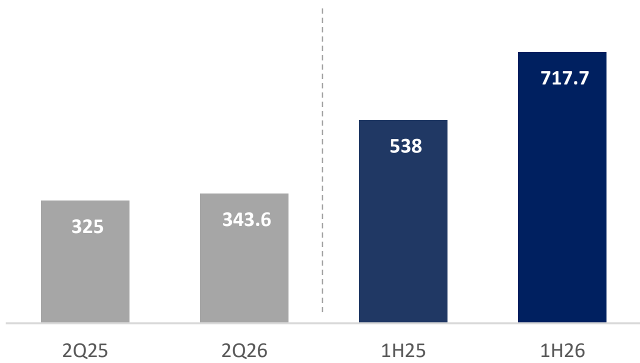
Transaction Segment Revenue
(EGP mn)



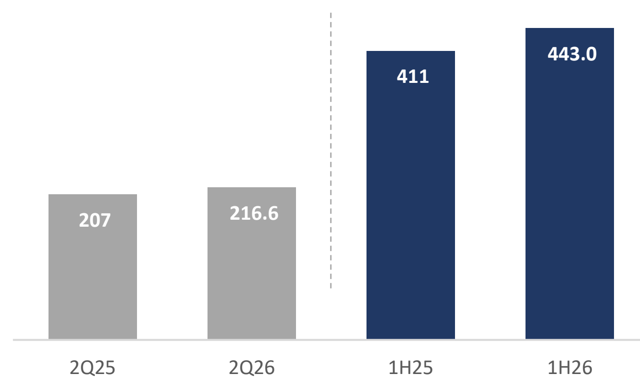
Cloud Segment Revenue
(EGP mn)



Build & Operate Segment Revenue
(EGP mn)



Other Revenue
(EGP mn)



| Operational KPIs

Operational KPI	2Q2026	2Q2025	*Change*	1H2026	1H2025	*Change*
Variable-Fee TRX Value Processed (EGP bn)	772.7	691.4	11.8%	1,285.5	1,091.1	**17.8%**
Fixed-Fee TRX Processed (mn)	39.9	60.4	-34.0%	83.5	121.2	**-31.1%**
Cards Managed (mn)	5.8	6.3	-8.8%	5.8	6.3	-8.8%
eKhales POS Terminal Network (000s)	631	621	1.6%	631	621	1.6%
eKhales Transactions Aggregated (mn)	21.5	21.9	-2.1%	39.8	41.4	-4.0%
enable — Number of Seats (#)	1,211	1,017	19.1%	1,211	1,017	19.1%

| Balance Sheet Highlights

- As of 30 June 2026, eFinance's **total assets** reached EGP 13,211 million, compared to EGP 11,971 million booked at year-end 2025. eFinance's cash conversion cycle in 1H2026 came in at 49 days, down by 18 days from the 67 days reported in FY2025 as a result of a decline in inventory days (-9 days), and more payables days (+17 days), despite higher receivables days by 8 days.
- The Group's **cash and cash equivalents** stood at EGP 1,500 million compared to EGP 1,382 million at the close of 2025.
- During the six-months period, the Group deployed CAPEX of EGP 127.6 million, mainly allocated for the expansion of its cloud infrastructure. Additionally, the Group deployed EGP 124.3 million in long-term financial investments (FVOCI) in 1H2026 compared to EGP 145.5 million in 1H2025.
- Total controlling shareholders' **equity** stood at EGP 9,967 million as at 30 June 2026, compared to the EGP 8,626 million reported at year-end 2025.

Balance Sheet Item	30 June 2026	31 December 2025	*Change*
Total Assets (EGP mn)	13,211	11,971	*10.4%*
Cash & Cash Equivalents (EGP mn)	1,500	1,382	*8.6%*
Controlling Shareholders' Equity (EGP mn)	9,967	8,626	*15.6%*
Cash Conversion Cycle (days)	49	67	*-18 Days*
Capex Deployed (EGP mn)	127.6	53.4	139.0%

| Strategic Developments

eFinance has expanded into non-banking financial services with the acquisition of Tamweely Financial Services and Wilzy

eFinance has agreed to acquire 100% of Tamweely Financial Services, a licensed microfinance company with a gross portfolio of EGP 5.5bn in microfinance and SME lending, serving 167.4K active customers through 250 branches across 24 governorates. The acquisition adds the final pillar of eFinance's growth strategy of embedded finance network monetization, data-as-a-service and the multi-cloud ecosystem. The rationale is straightforward: eFinance already operates the rails through which much of Egypt's formal economic activity passes, but has monetized only the transaction, not the activity behind it. Tamweely supplies the missing capability including licences, underwriting and nationwide distribution, converting proprietary tax, e-invoice and subsidy data into credit across agricultural lending, marketplace financing, fee-based distribution of the subsidized Forsa program, and SME revolving credit.

In addition, eFinance is acquiring a stake in Wilzy, an AI-native digital investment and wealth-management platform majority-owned by Act Financial and licensed by the FRA across custody, asset management and securities trading, marking eFinance's entry into digital savings and wealth management.

eHealth signed three strategic agreements at the Africa Health ExCon exhibition and conference

The first, a strategic cooperation agreement with Roche Pharma Egypt, supports the digital transformation of healthcare facilities and helps providers prepare for integration into Egypt's Universal Health Insurance System, with eHealth acting as technology partner through its "Eyada Plus" clinic management platform. The second, with Orange Egypt, covers collaboration across digital health, technological infrastructure, and advanced digital services. The third is a cooperation agreement with eAswaaq and Tanmeyah for Microfinance to broaden adoption of the "Eyada Plus" platform by combining eHealth's technical solutions, Tanmeyah's financing services, and eAswaaq's financing and marketing platform, giving healthcare providers access to integrated digital and financing solutions. Together, the agreements extend the Group's addressable market into private healthcare provision and reinforce the cross-subsidiary model linking technology delivery with non-banking financial services.

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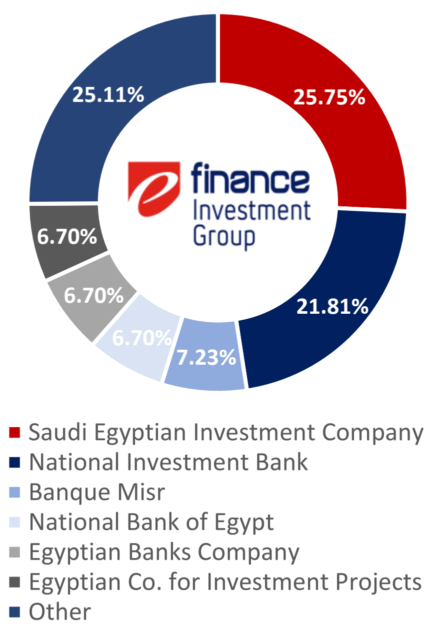
| About eFinance for Digital and Financial Investments

e-finance for Digital and Financial Investments is the operator of Egypt's national digital financial infrastructure. Established in 2005 to develop the Government of Egypt's financial network, the Group has spent nearly two decades designing, building and operating the platforms through which the state, businesses and citizens collect, disburse and reconcile funds — spanning government payments, tax and e-invoicing, customs, agriculture, health and subsidy distribution. Through a portfolio of specialised subsidiaries, the Group orchestrates an integrated digital ecosystem that connects these sectors and is progressively layering financial services and data-driven products onto that ecosystem to deepen financial inclusion and support the development of Egypt's digital economy. Learn more at efinanceinvestment.com.

Shareholder Structure

As of 30 June 2026



SHARE INFORMATION

EFIH.CA on the EGX	
Number of Shares	3,466,666,667
Par Value / Share (EGP)	0.5
Paid-in Capital	EGP 1,733,333,333.5

INVESTOR RELATIONS CONTACTS

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