



Integrated Investments Generating  
Superior Returns

Investor Presentation  
Q1 2022



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# AGENDA

## EKH Overview

### Growth Drivers & Recent Developments

- Sprea Misr
- NatEnergy
- AlexFert
- Offshore North Sinai
- Insurance and NBFS
- Nilewood - MDF Project

## Financial Highlights

### Appendix 1:

Organization & Governance

# EKH OVERVIEW



# EGYPT KUWAIT HOLDING “EKH”

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Hands-on investor and operator



Create synergies between different group companies



Secure strategic partnerships with leading international value adding industry players



Long-term investor with opportunistic exit strategy











Develop greenfield operations to leverage operational expertise



Expand industry expertise to new markets

# EKH's MAIN PORTFOLIO COMPANIES

Fertilizers and Petrochemicals	Energy and Energy-Related	Insurance & Non-Banking Financial Services
 <p><b>Sprea Misr</b> Petrochemicals Plant</p> <p>Effective EKH Ownership <b>100.00%</b></p>	 <p><b>NatEnergy</b> Gas Distribution and Electricity Generation &amp; Distribution Holding Company</p> <p>Effective EKH Ownership <b>100%</b></p>	 <p><b>Delta Insurance</b> Life, Property &amp; Casualty Insurance</p> <p>Effective EKH Ownership <b>63.22%</b></p>
 <p><b>AlexFert</b> Ammonia, Urea Fertilizer and Ammonium Sulfate Plant</p> <p>Effective EKH Ownership <b>57.4%</b></p>	 <p><b>Offshore North Sinai</b> Upstream Gas</p> <p>Effective EKH Ownership <b>100.00%</b></p>	 <p><b>El Mohandes Insurance</b> Life, Property &amp; Casualty Insurance</p> <p>Effective EKH Ownership <b>24.99%</b></p>
 <p><b>Nilewood</b> MDF, Forestry and Waste Management</p> <p>Effective EKH Ownership <b>73%</b></p>		 <p><b>Bedayti</b> Microfinance, Consumer Finance &amp; E-Payments *</p> <p>Effective EKH Ownership <b>100%*</b></p>

\* License of the Consumer Finance & E-Payment subject for Financial Regulatory Authority Approval

# EKH AT A GLANCE

## 6 strategic sectors

petrochemicals,  
fertilizers, gas  
distribution, electricity  
generation &  
distribution, upstream  
gas and insurance

**USD 2.1 Bln**

total assets

**> 5,500**

professionals employed  
by the holding company  
and its subsidiaries

**USD 807 Mln**

total equity book value

**19 %**

Revenue growth rate in  
past 5 years

**22 %**

average ROE in past 5  
years

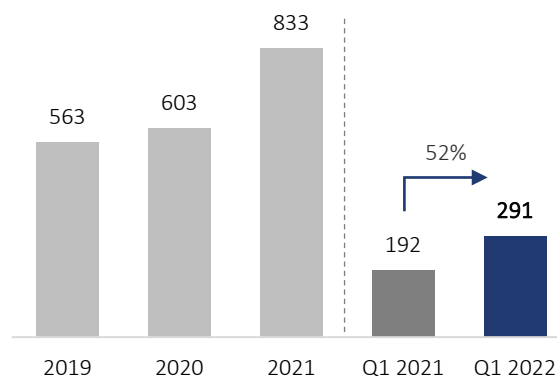
**40 %**

Average EBITDA Margin  
in past 5 years

**US\$ 1.5 bln**

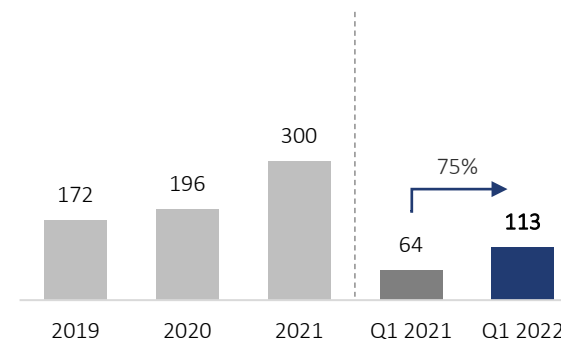
Market Cap 30 May '22

Recurring Revenues in US\$ mln

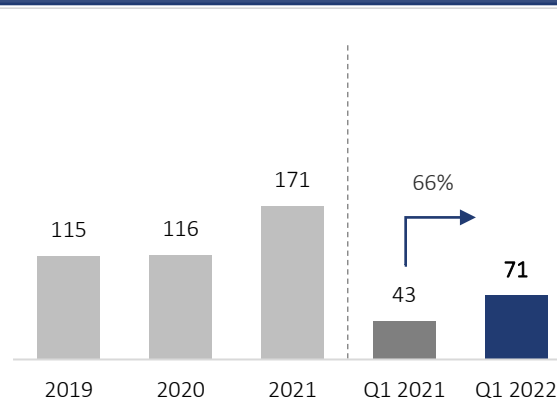


Recurring Attributable EBITDA in US\$ mln

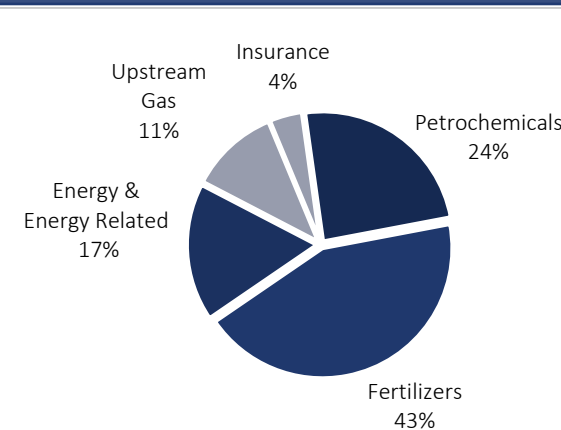
EBITDA margin Q1 2022: 51%



Recurring Attributable Net Profit in US\$ mln



Attributable Net Profit by Sector



\* According to EAS



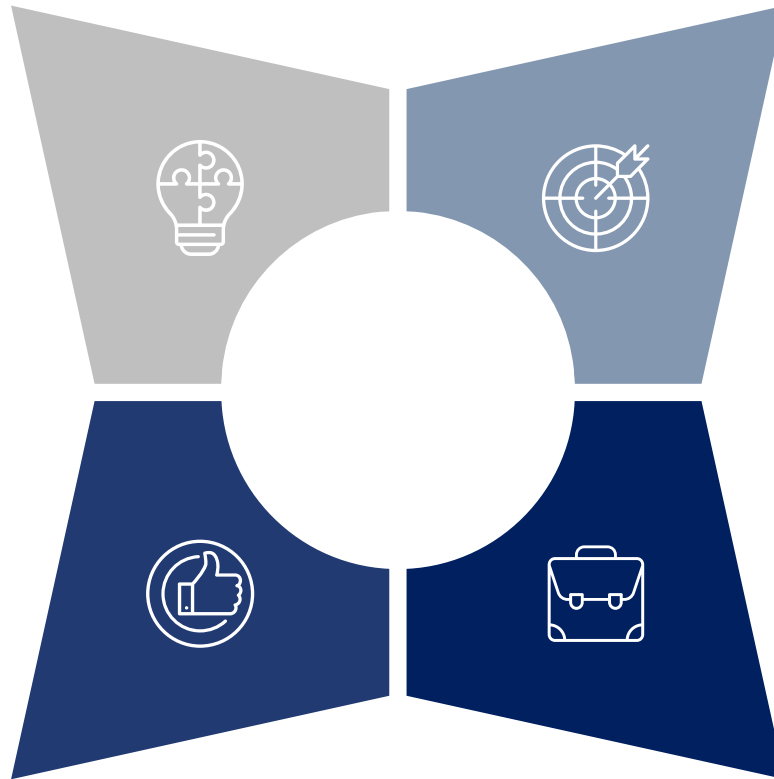
# RECENT DEVELOPMENTS

## Board of Directors

The Board of Directors appointed Mr. Loay Jassim Al Kharafi as chairman after Mr. Moataz Al-Alfi stepped down, with Mr. Adel Al-Alfi assuming the position of Vice Chairman of the Board. As of 27 February 2022.

## Dividends Paid

The OGM held on 31-03-2022 approved a dividend payout of \$ 7 cents. All shareholders received the dividends in US\$, including holders of **EKHO.CA** (USD denominated shares), **EKHOA.CA** (EGP denominated shares) and **ECHK.KW** (Kuwaiti Dinar denominated shares listed on Kuwait Boursa).



## Microfinance Subsidiary 'Bedayti' commences operations

Following the receipt of FRA approval in 2021, EKH's microfinance subsidiary 'Bedayti' has commenced operations with 21 branches in 6 governorates throughout Egypt.

## JV Agreement with Homanit

**EKH** entered into a joint venture agreement with leading German MDF producer **Homann Holzwerkstoffe GmbH**, selling a 27% stake in its subsidiary **Global MDF Industries BV**. Local production of Medium Density Fiberboard is scheduled to start in Q4 2022 with a capacity of 200,000 m<sup>3</sup>.



# GROWTH DRIVERS



# SPREA MISR



Founded in 1989 and acquired by EKH in 2007  
State of the art Petrochemicals plant located in  
10<sup>th</sup> of Ramadan City over 88,000 m<sup>2</sup>.

**100%**

Effective EKH ownership

**50 countries**

Export Destinations

**> 144 ktpa**

Formaldehyde &  
form-urea capacity

**> 102 ktpa**

glues and melamine  
formaldehyde resins  
capacity

**> 3 mln sheets pa**

Formica capacity

**> 90 ktpa**

SNF: sulfonated  
naphthalene  
formaldehyde capacity

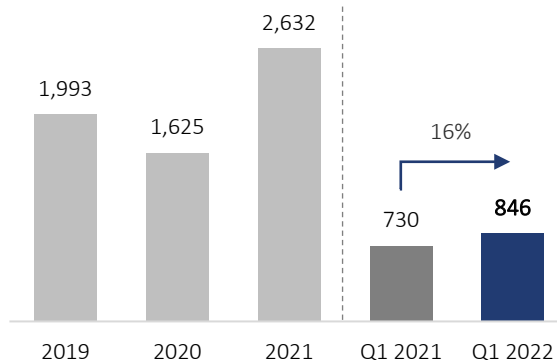
**> 25 ktpa**

Melamine, Urea  
Molding Compound

**813**

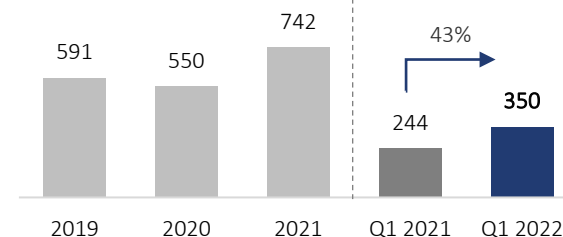
employees

Revenues in EGP mln

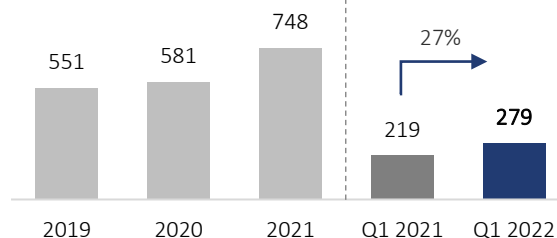


EBITDA in EGP mln

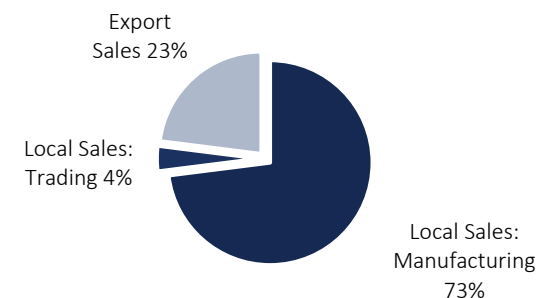
EBITDA margin Q1 2022: 41%



Net Profit in EGP mln



Sales Mix Q1 2022



\* According to EAS

## Projects in Progress

### Formica Sheets Production Line

Capacity Additional 3 mln sheets p.a.  
**Doubling capacity to 6 mln sheets**

Production Start Date 2Q 2022



### SNF Production Line

Capacity Additional 90 ktpa  
**Doubling capacity to 180 ktpa**

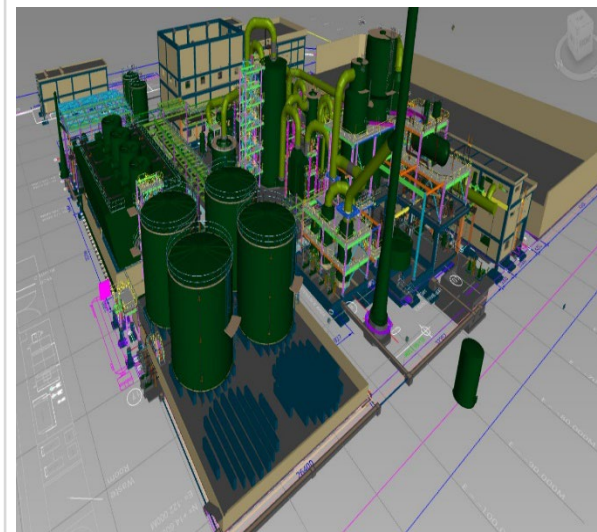
Production Start Date Additional 45 ktpa by 2Q 2022  
Additional 45 ktpa by 2Q 2023



### Sulfuric Acid Production Line

Capacity **165 ktpa**

Production Start Date Q4 2022



# NATENERGY



**NatEnergy** is a holding company with ownership stakes in 5 subsidiaries: NATGAS, Fayum Gas, Nubaria, Kahraba and Gas Chill.

**> 1.8 mln**

Households served by NATGAS & Fayum Gas

**> 11,600**

Commercial Clients served by NATGAS & Fayum Gas

**> 890**

Industrial Clients served by NATGAS & Fayum Gas

**16%**

Market share

**5.06 bcm p.a.**

Natural gas distributed p.a.

**>11,500 km**

Length of natural gas pipes network

**115 MW**

Kahraba installed power generation capacity

**54,000**

Refrigerated capacity Gas Chill Tons

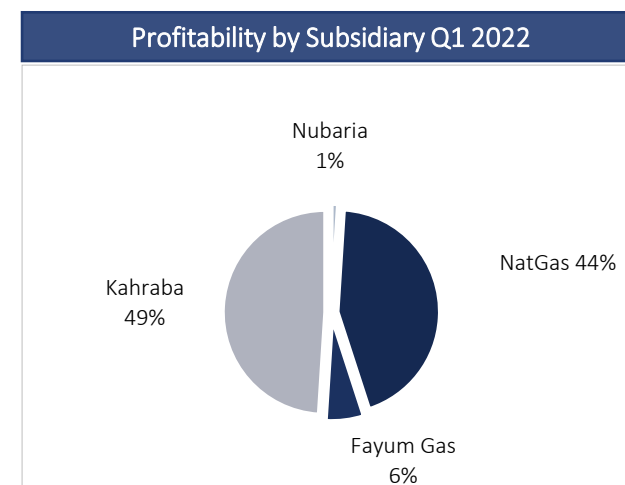
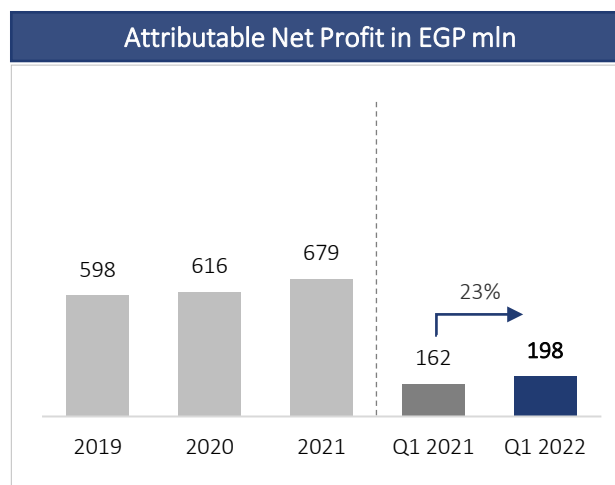
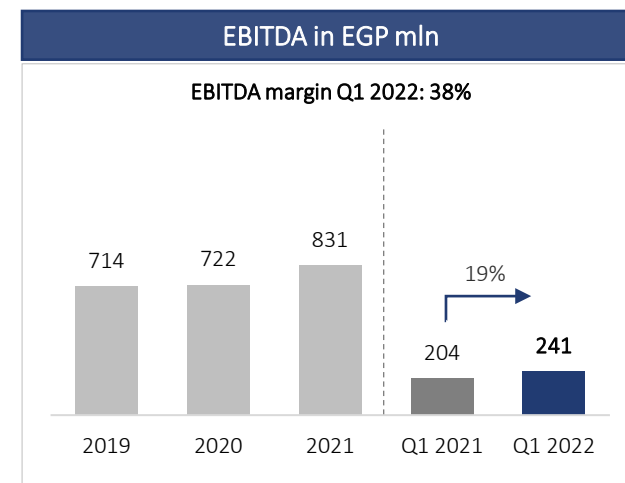
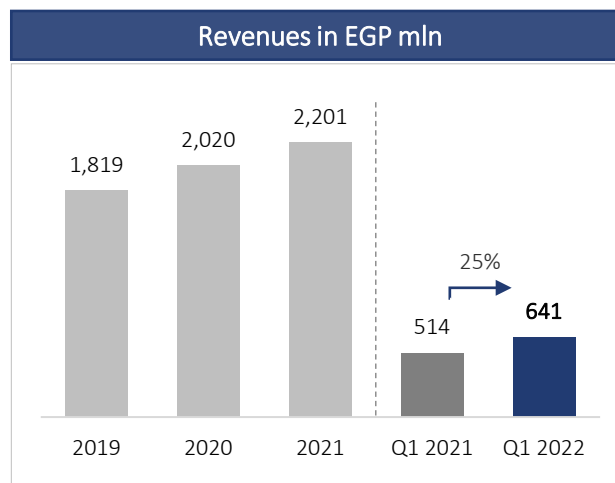
**1,700**

Employees

**100%**

Effective EKH ownership

\* According to EAS

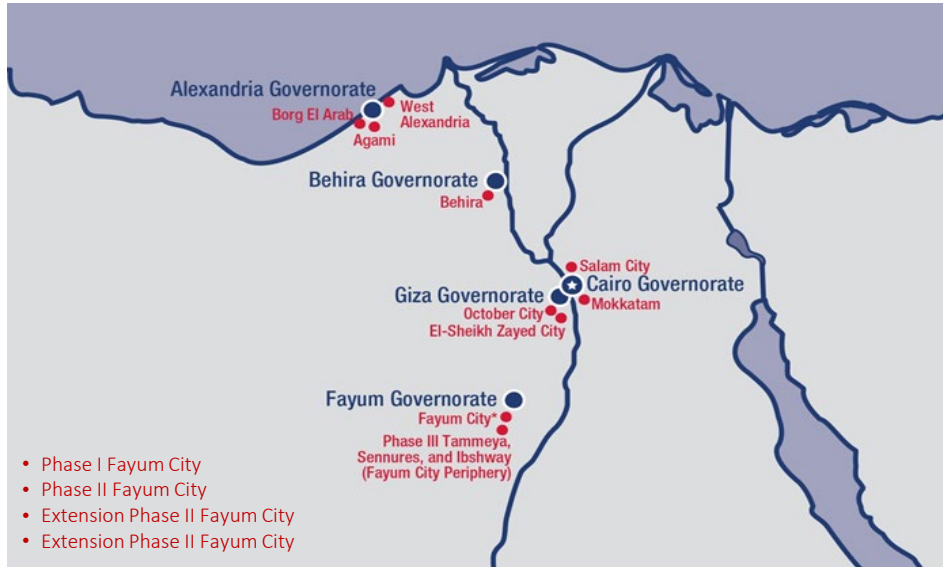




# NATENERGY: NATGAS & Fayum Gas



## Existing Concessions



- NatEnergy's subsidiaries engaged in natural gas distribution: NATGAS & Fayum Gas operate 5 concessions. In 2021, the tenor of these concession agreements was renewed for 15 years.
- Current concessions include a catchment of 5 million households. To date, NATGAS & Fayum Gas connected 1.8 mln households.
- NATGAS & Fayum Gas plan to add 150,000 to 200,000 households p.a. over the next 5 years (excluding Haya Karima).

## Haya Karima

On 2nd January 2021, HE President Abdel Fattah El-Sisi launched the initiative Haya Karima (Decent Life), with the aim of improving the living conditions of millions of Egyptians. The initiative seeks to provide everything from education and housing, to infrastructure and healthcare.

The initiative will be rolled out in 3 phases:

- Phase I: 1,330 villages
- Phase II & III: 3,524 villages

Haya Karima involves installing waste water treatment plants, improving roads, building schools and among many other infrastructure works **installing natural gas networks to less privileged areas.**

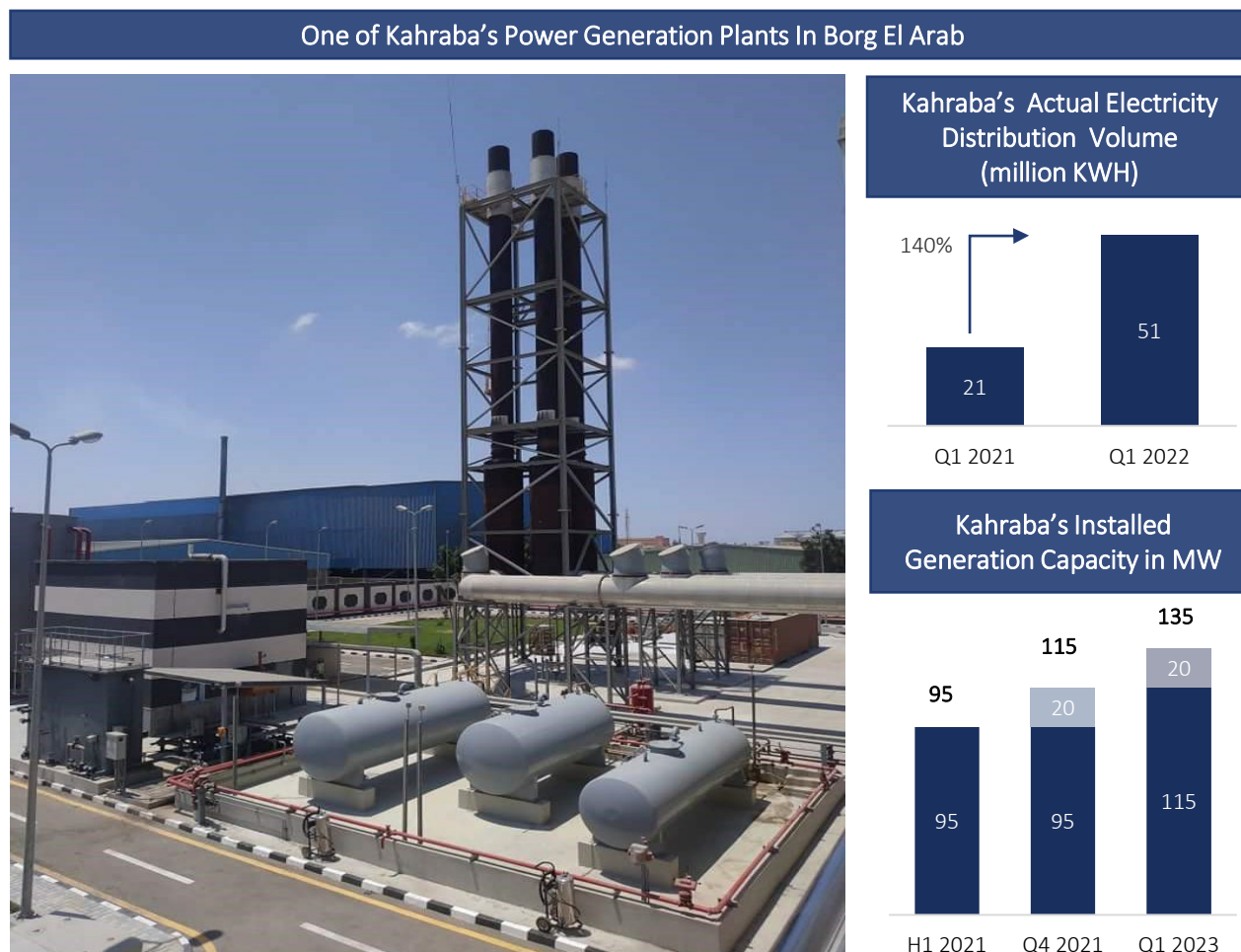


- As a result of the implementation of **Phase I of Haya Karima**, NATGAS & Fayum Gas will extend natural gas networks and connections to **500,000 additional households over the next 3 years.**
- **This will effectively increase the number of household additions by 50,000 in 2022, c.200,000 in 2023 and c.250,000 in 2024.**
- The implantation of Phase II and III of Haya Karima are still under study.

# NATENERGY: Kahraba



- Kahraba owns and operates 2 power generation plants with an installed capacity of 115 MW in Borg Al-Arab Industrial Zone in Alexandria, in addition to 2 smaller power generation facilities.
- In 2021, NatEnergy succeeded in increasing the power generation capacity under its license to 115 MW.
- Accordingly, Kahraba has invested US\$ 10 mln to install an additional 20 MW which were commissioned in November 2021, increasing installed capacity to 115 MW.
- Kahraba plans to invest an additional US\$ 10 mln to install the remaining 20 MW during 2023 increasing the total installed capacity at Kahraba to 135 MW.
- Kahraba also has increased its distribution capacity to reach 235 MW.



# ALEXFERT



Established by EKH in 2003. It operates a fertilizer production facility in Alexandria over an area of 108,000 m<sup>2</sup>.

**650 ktpa**

Urea Production  
Capacity

**180 ktpa**

ammonium sulphate  
capacity

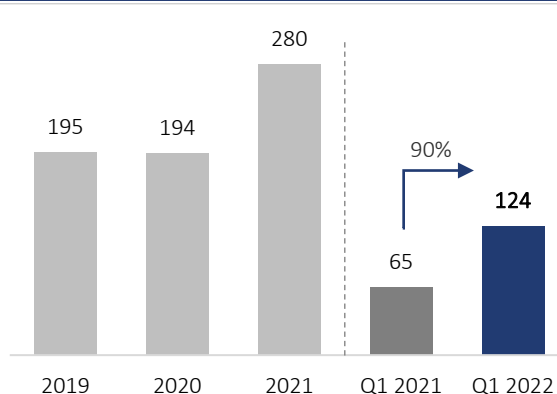
**452**

employees

**57.4%**

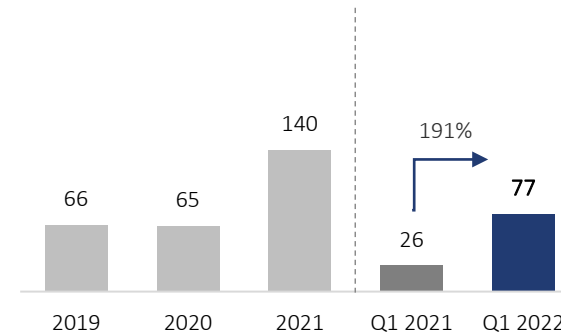
Effective EKH ownership

Revenues in US\$ mln

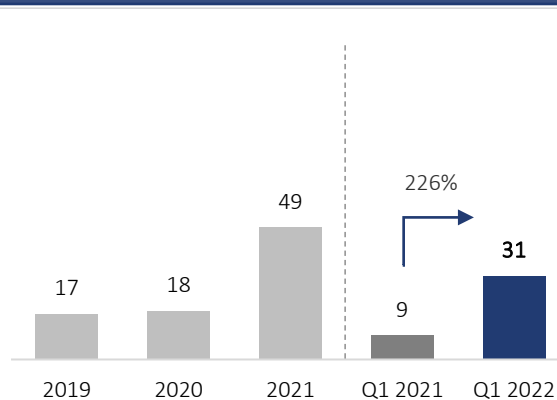


EBITDA in US\$ mln

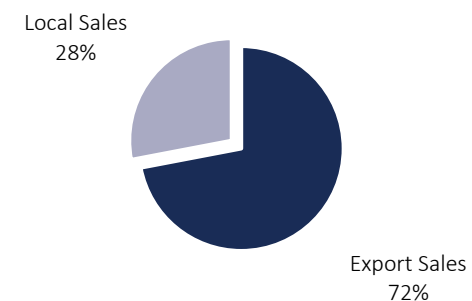
EBITDA margin Q1 2022: 62%



Attributable Net Profit in US\$ mln



Sales Mix Q1 2022



\* According to EAS



# OFFSHORE NORTH SINAI CONCESSION (ONS)



355 km<sup>2</sup> concession located offshore 50 Km North East of Port Said.

**5 + 3**

Operative wells + 3  
newly drilled wells

**50 mmscf/day**

daily production Q1  
2022

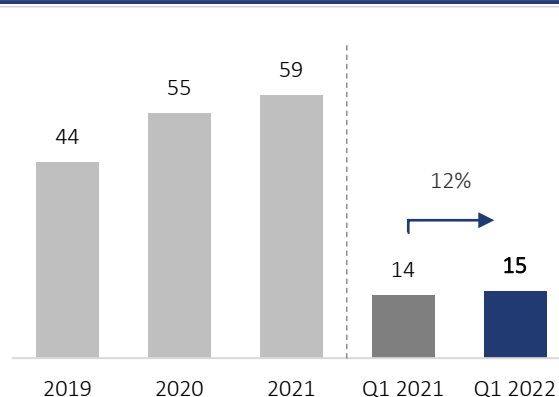
**US\$ 74 mln**

CAPEX spent in 2021 to  
drill 3 new wells.

**100%**

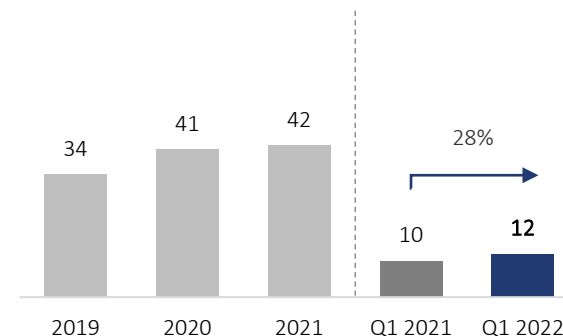
Effective EKH ownership  
of ONS.

Revenues in US\$ mln

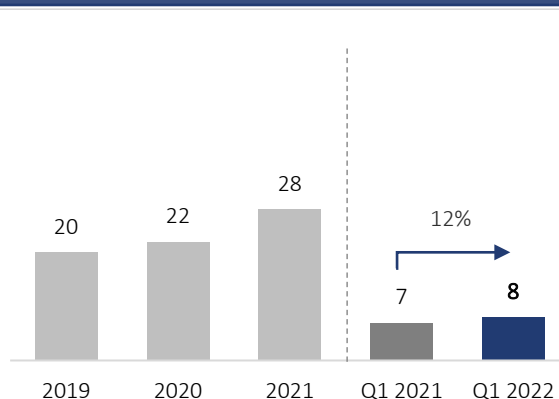


EBITDA in US\$ mln

EBITDA margin Q1 2022: 80%



Net Profit in US\$ mln



Net Entitlement



\* According to EAS

# OFFSHORE NORTH SINAI CONCESSION (ONS)

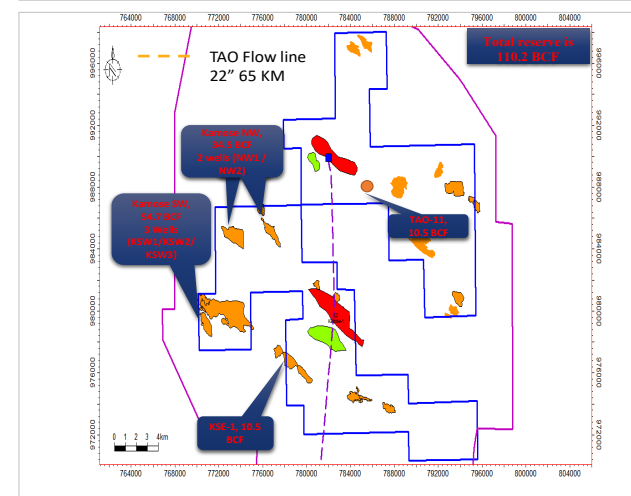
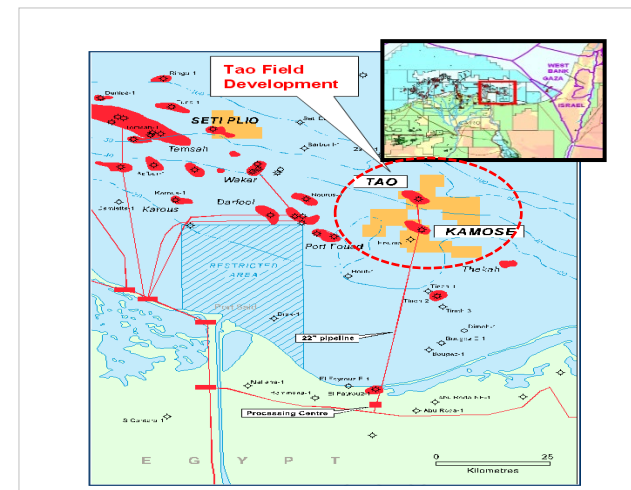
## Overview of Concession and CAPEX Plan

### Concession Terms

- Offshore, located 50 Km North East of Port Said.
- Operated through NOSPCO JV after take over from Perenco mid 2014. 20 year concession started in 2009, with a possible extension to 2034.
- Two Development Leases awarded in 1992: Tao & Kamose over a total area of 355 km<sup>2</sup>. Shallow water : WD 30 – 85m
- After EGPC & EGAS approvals, secured the approval of Counsel of State, Cabinet & Parliament to amend price of natural gas. Amended Concession Agreement signed on July 2018 **at new adjustable gas price with a floor of US\$ 5.18/MMBTU @ Brent 40 US\$ /bbl and a cap of US\$ 5.88/MMBTU @ Brent 100 US\$/bbl**. The new gas price retroactively starting January 1<sup>st</sup> 2017 on all new gas.

### CAPEX Plan Phase 3

- During 2021, ONS completed drilling three wells (Phase 3a) being NW1/KSW1/KSW3 with a total investment cost of US\$ 74 mln during broken down as follows:
  - US\$ 34 mln for drilling three wells
  - US\$ 40 mln to fund the following:
    - 3 Platforms
    - 20 Km pipelines material
    - 3 PLTFs Installation and pipeline laying
    - Topside Facilities
- Phase 3a's production will contribute to sustaining average daily production at 50 mmscf/d.
- During 2022, EKH plans to mobilize capex for drilling 4 wells (Phase 3b) as well as mobilizing for drilling wells part of Phase 4. Drilling phase 3b and 4 will start in 2023.



# OFFSHORE NORTH SINAI CONCESSION (ONS)

## ONS Production Facilities



Onshore CPF Site



Rumana CPF

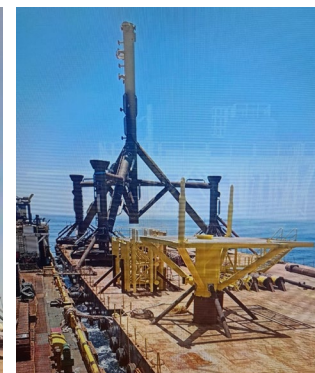


Office Camp in Rumana  
CPF

## Progress on Kamose Project



Platform Fabrication



Platform Sail Away



Platform Installation

# Insurance: Delta & Mohandes



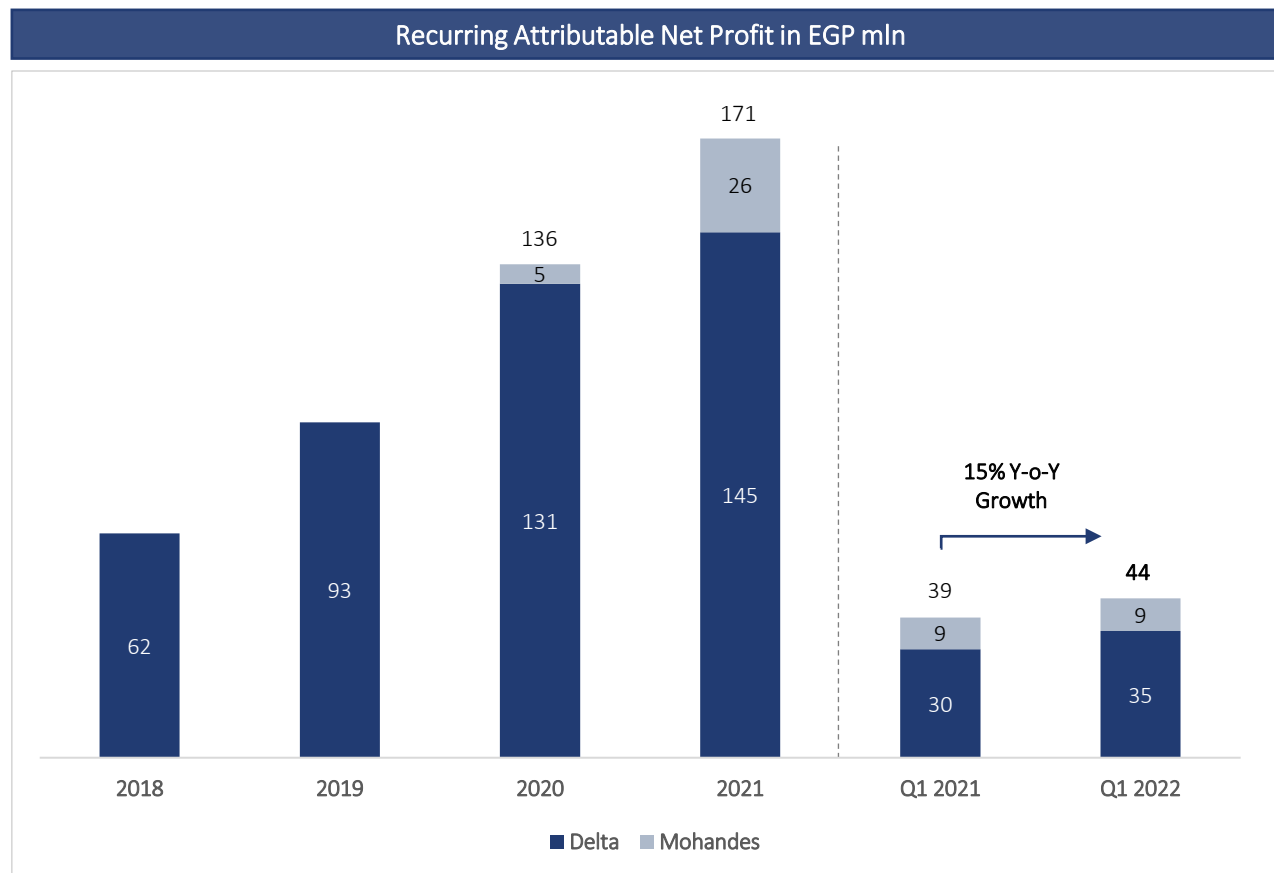
Significant increase in attributable net profit to EKH from its insurance subsidiaries over the last 4 years.

## Delta Insurance

- Leading Life, Property & Casualty Insurance Company
- Delta Insurance is currently among the top 5 largest private sector insurance companies in Egypt.
- In 2019, EKH increased its stake in Delta Insurance from 33% to 55%. In 2020 and 2021, EKH acquired additional shares increasing its effective stake in Delta to 63.2% by the end of Q3 2021.
- Delta Insurance extraordinary general meeting approved capital increase from EGP126mn to EGP350mn.

## El Mohandes Insurance

- Leading Life, Property & Casualty Insurance Company
- In Q4 2020, EKH acquired a 24.9% stake in Mohandes Insurance.



Adjusted for calendar year

\* According to EAS

# Non Banking Financial Services: Bedayti



## Bedayti Microfinance

- EKH's fully owned microfinance subsidiary Bedayti started operations in Q1 2022.

## Bedayti Q1 2022 Performance

- During Q1 2022, Bedayti opened 21 branches in 6 governorates throughout Egypt.
- Key Performance Indicators up to end of April 2022:
  - Total disbursed loans: EGP 120 mn
  - Outstanding loans: EGP 95mn
- Bedayti plans to open a total of 45 branches by the end of 2022.

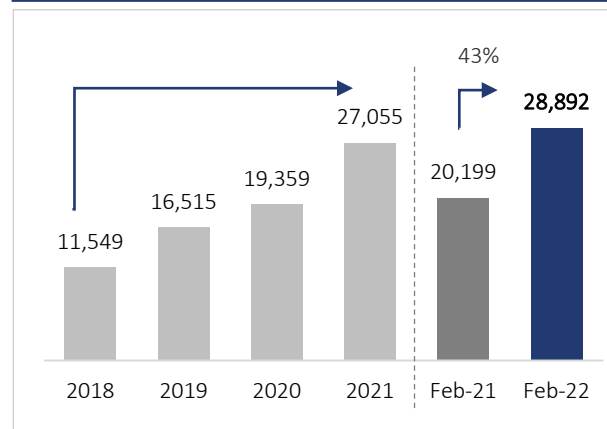
## Microfinance sector in Egypt is promising:

- Demonstrated Growth of Microfinance Loan Market:
  - From 2016 to 2021 total outstanding microfinance loans showed a CAGR of 32.8%.
  - Q1 2022 vs Q1 2021 showed a 43% increase in outstanding loan amounts.
- c.65% of Egypt's population addressable age cohort (between 20-54 year olds) of c.47 mln remain unbanked.
- The addressable age cohort is expected to expand by and additional 15 mln people in the next 12 years.

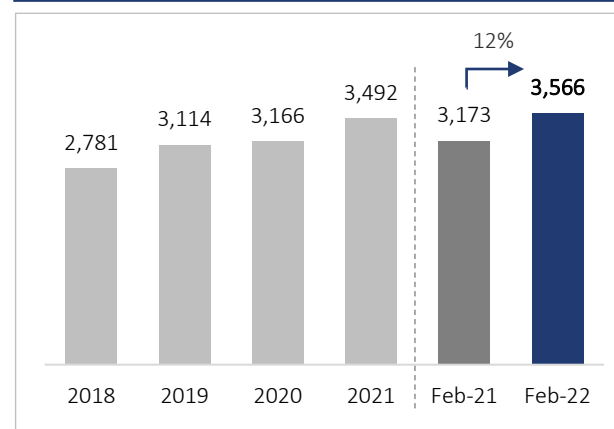
## Bedayti Consumer Finance & E-Payment Platforms

- EKH is considering expanding into consumer finance and other non-banking financial services operations.

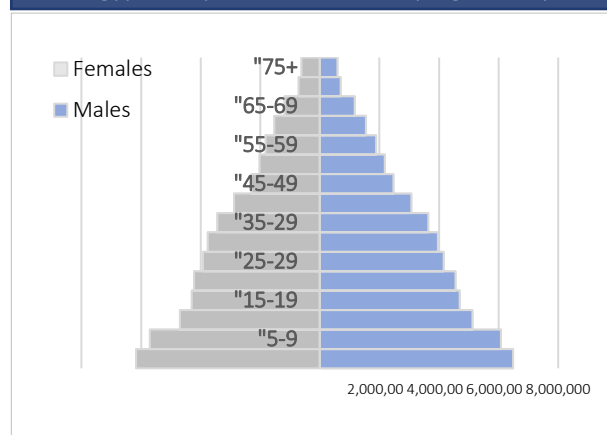
Total Micro Finance Loans EGP mln



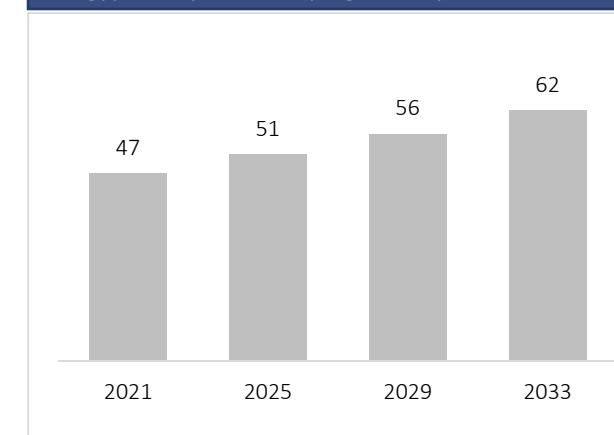
Number of Microfinance Loan Beneficiaries '000



Egypt's Population in 2021 by Age Group



Egypt's Population by Age Group 20-54 in mln





# Non Banking Financial Services: Bedayti



# Nile Wood



## Forest

- Acquired a forest of 1,420 feddans
- Secured an additional 1,250 feddans in Sadat City (of which 800 feddans have been grown) to reach a total land bank of 2,670 feddans in Sadat area; 5 km away from the factory .
- In the process of adding another 1,000 feddans.

## Production Facility

- The factory over an area of 150,000 m<sup>2</sup> is under constructions in Sadat City, 140 km away from Alexandria Port.
- Total investment cost stands at c. EGP 1.4 bln. Factory is set to have a capacity of 196,500 m<sup>3</sup>/year up 43% from the initial plan.
- The production line will be supplied from Dieffenbacher, Heat Plant is to be supplied from Vynke and Refiner from Andritz. L.C of EGP 794 mln for equipment was opened and most of the machineries delivered to the site.
- Production anticipated Q4 2022

## Strategy

- To concentrate on supplying raw MDF boards with a production capacity of 655 m<sup>3</sup>/day.
- Capacity to be doubled to reach a production of 1,300 m<sup>3</sup>/day through adding one new production line
- Upon the success of Phase I, additional lines will be added to produce value added products to be used in flooring, lamination, doors, etc.

## Plantation in Sadat City Area



## Forest





# Nile Wood – MDF PRODUCTION PROCESS



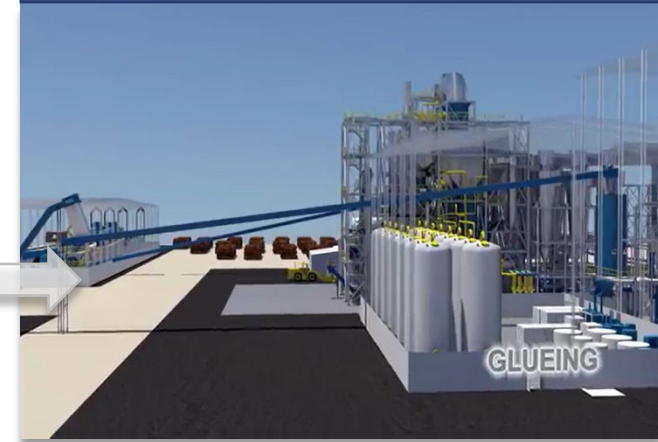
Chipping Line



Refining



Glueing



# Nile Wood – MDF PRODUCTION PROCESS



Forming Line



Press System



Sanding Line



Cutting Line



# SHAREHOLDER RETURNS & FINANCIAL HIGHLIGHTS



# SHARE PERFORMANCE & SHAREHOLDER RETURNS (EGX)

## Share Information

- Number of Shares: 1.126. bln
- Market Cap as of 30<sup>th</sup> May 2022: US\$ 1.503 bln (EGP 27.516 bln)
- EKH ranked 5<sup>th</sup> largest company by Market Cap on EGX on 30<sup>th</sup> May 2022

## Returns\*

- 2016-2022: EKHO up 404.8% vs 55.3% for EGX30\*
- YTD (30<sup>th</sup> May 2022)
  - EKHO up 7.3%
  - EKHOA up 24.0%
  - EGX30 down 13.1%

\* Including dividends

## Returns Adjusted for Dividends EKHO Share on EGX and EGX 30 Index



**EKH**  
Egypt Kuwait Holding

+404.8%

EGX 30  
55.3%

# SHARE PERFORMANCE & SHAREHOLDER RETURNS (KUWAIT)

## Share Information

- Number of Shares Listed on Kuwait Bourse in Dinars: 469.1 mln

## Returns\*

- 2016-2022: EKHOLDIN up 406.8% vs 112.6% for Boursa Kuwait All Share Price Return Index
- YTD (26<sup>th</sup> May 2022): EKHOLDIN up 4.7% vs 13.7% for Boursa Kuwait All Share Price Return

\* Including dividends

## Returns Adjusted for Dividends EKHOLDIN Share on Boursa Kuwait and BKM50 Index



**EKH**  
Egypt Kuwait Holding

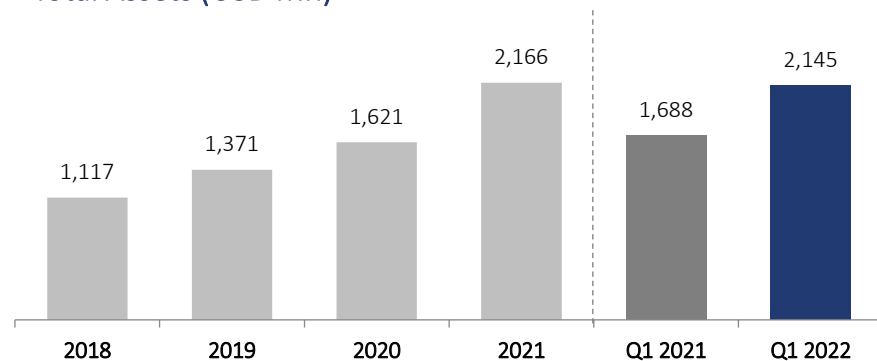
+406.8%

Kuwait All  
Share  
Price Index

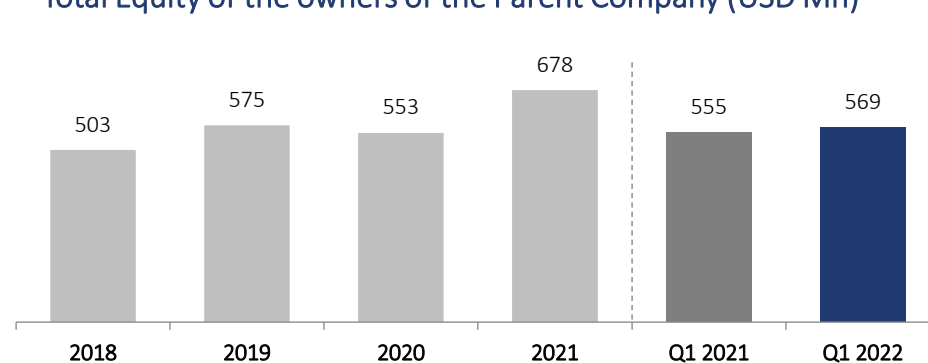
+112.6%

# EKH'S FINANCIALS

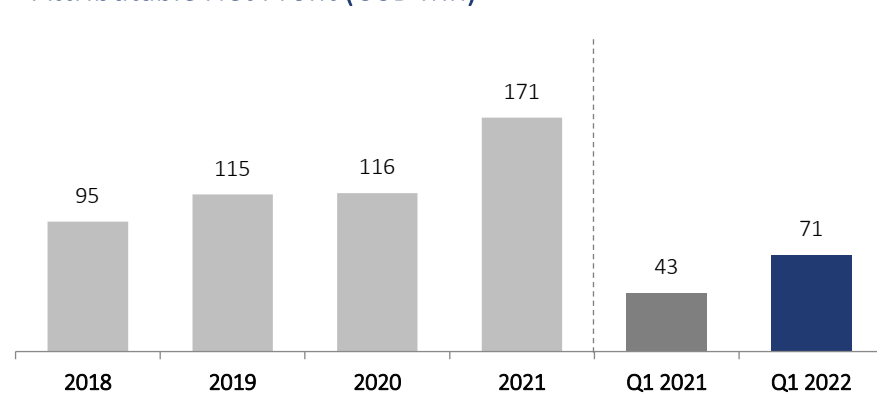
Total Assets (USD Mn)



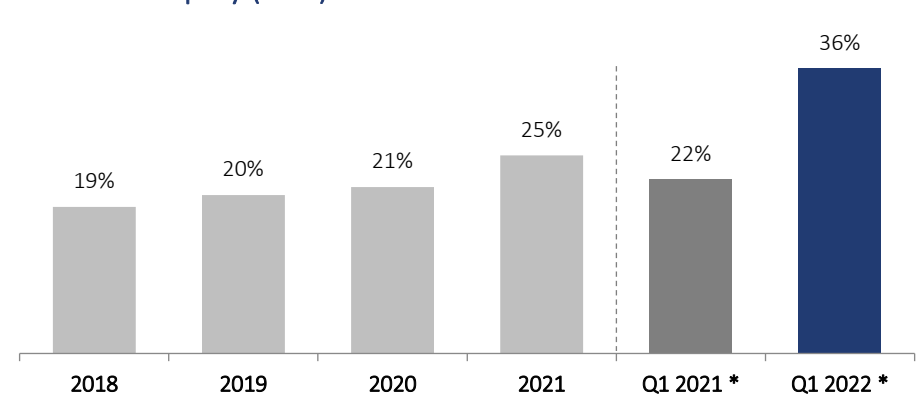
Total Equity of the owners of the Parent Company (USD Mn)



Attributable Net Profit (USD Mn)



Return on Equity (ROE)\*



\*Annualized figures for Q1 2021 and Q1 2022

# EBITDA & DEBT OVERVIEW

## Attributable EBITDA

(In '000 USD)	Q1 2021	Q1 2022
Fertilizers and Petrochemicals	30,657	65,718
Energy & Energy Related	20,938	25,550
Diversified	12,846	21,752
<b>Attributable EBITDA</b>	<b>64,440</b>	<b>113,019</b>

## Net Debt (Cash)

(In '000 USD)	Q1 2022
Long-term interest-bearing debt	499,126
Short-term interest-bearing debt	180,641
<b>Gross interest-bearing debt</b>	<b>679,767</b>
Cash & Cash Equivalents	(1,057,328)
<b>Consolidated Net debt (cash)</b>	<b>(377,562)</b>
<b>Attributable Net debt (cash)</b>	<b>(185,453)</b>

\* According to EAS



APPENDIX 1:  
MANAGEMENT  
TEAM, BOARD  
MEMBERS, TIMELINE  
& CORPORATE  
CITIZENSHIP



# BOARD OF DIRECTORS

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**Mr. Loay Jassim Al-Kharafi**  
Chairman of the Board  
(Non-Executive)



**Mr. Adel Al-Alfi**  
Vice Chairman of the Board  
(Non-Executive)



**Mr. Sherif El Zayat**  
CEO  
(Executive)



**Mr. Moataz Al-Alfi**  
Member of the Board  
(Non-Executive)



**Mr. Ibrahim Mahlab**  
Member of the Board  
(Non-Executive)



**Mr. Saad Al-Saad**  
Member of the Board  
(Non-Executive)



**Eng. Amin Abaza**  
Member of the Board  
(Non-Executive)  
Independent



**Mr. Hussein Al-Kharafi**  
Member of the Board  
(Non-Executive)



**Sheikh Mubarak Abdulla Al-Mubarak Al-Sabah**  
Member of the Board  
(Non-Executive)



**Mr. Talal Jassim Al-Kharafi**  
Member of the Board  
(Non-Executive)



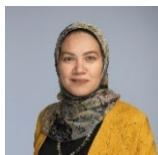
**Mr. Waleed El Zorba**  
Member of the Board  
(Non-Executive)  
Independent



**Mr. Mohamed Kamel**  
Member of the Board  
(Non-Executive)



**Mr. Husam Mohamed El-Sayed**  
Member of the Board  
(Non-Executive)



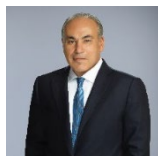
**Ms. Maha Abaas**  
Member of the Board  
(Non-Executive)



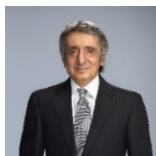
**Mr. Hussam Al Kharafi**  
Member of the Board  
(Non-Executive)

# MANAGEMENT TEAM

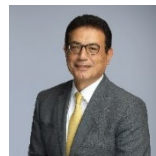
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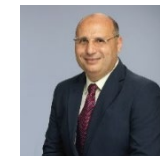
**Mr. Sherif El Zayat**  
Chief Executive Officer



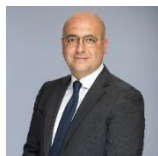
**Mr. Ayman Laz**  
Advisor to the Chairman  
and CEO



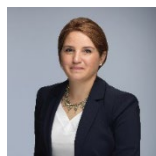
**Mr. Medhat Bonna**  
Group Chief Financial  
Officer



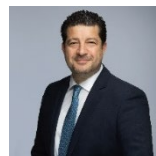
**Mr. Khaled El-Demerdash**  
Group Legal Counsel



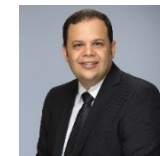
**Mr. Tamer Badrawi**  
Chief Human Resources  
& Communication  
Officer



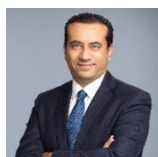
**Mrs. Angie Helmi**  
Chief Investment Officer



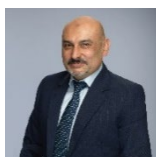
**Mr. Hany Ezzat**  
Group Treasurer



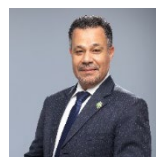
**Mr. Ahmed Boghdady**  
Sector Head —  
Insurance



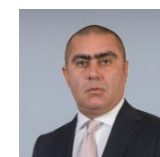
**Mr. Alaa El Banna**  
Senior Sector Head -  
Fertilizers & Upstream  
Oil & Gas



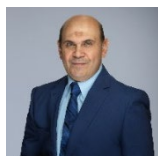
**Mr. Elhamy El Sheikh**  
Senior Sector Head - Gas  
Distribution & Electricity



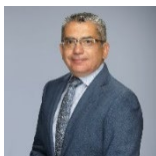
**Mr. Sayed Hussein**  
Sector Head — Cement



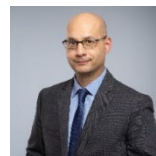
**Mr. Ahmed El-Chourbagy**  
Senior Sector Head — Non  
Banking Financial Services



**Mr. Hany Azzam**  
Head of Corporate  
Governance

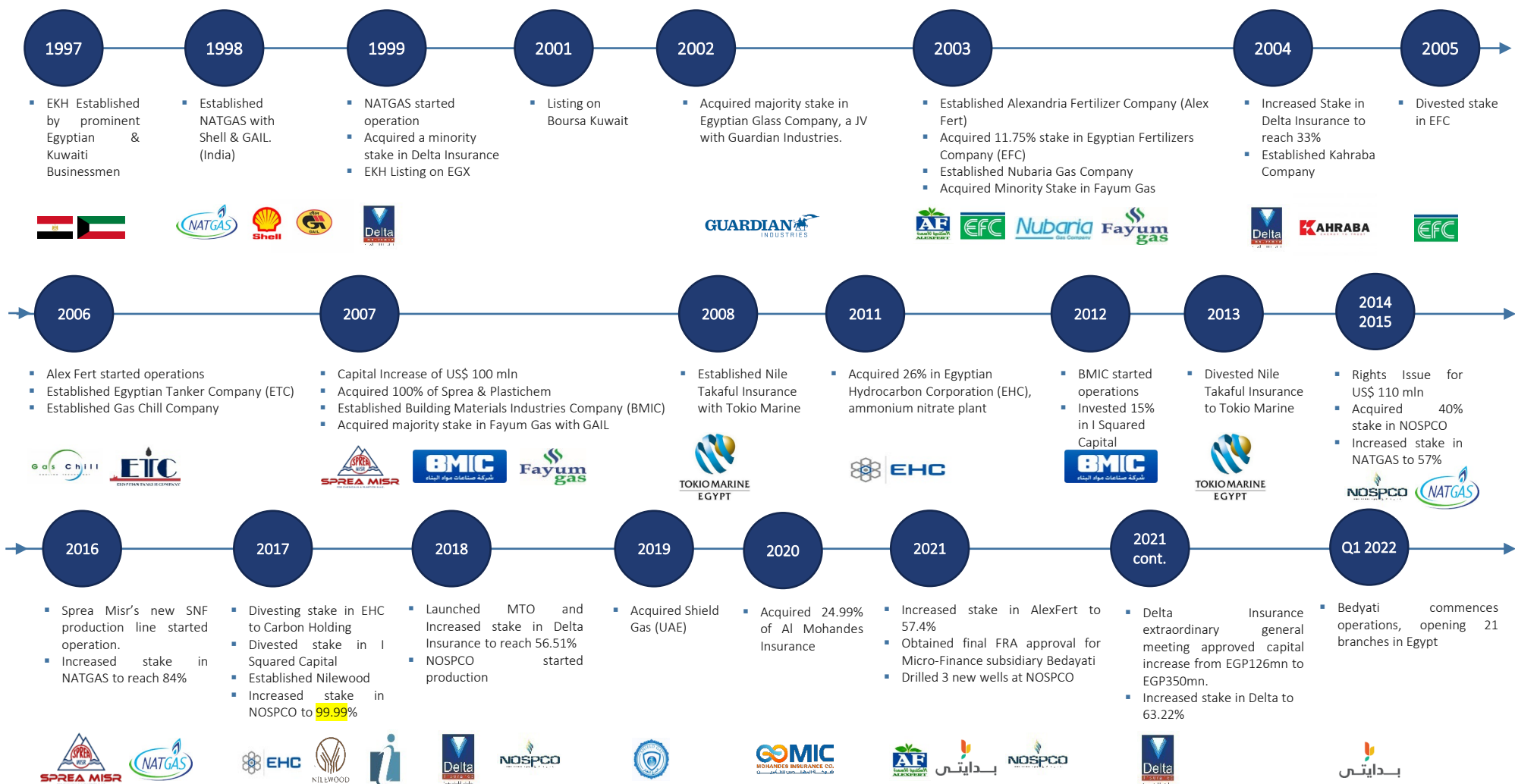


**Mr. Mohamed Wafaei**  
Head of Internal Audit



**Mr. Tarek Yehia**  
Investor Relations  
Director

# KEY MILESTONES



# CORPORATE CITIZENSHIP

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Egypt Kuwait Holding (EKH) prides itself on actively participating in sustainable development, focusing on improving communities in the emerging economies in which it does business and working diligently to create a better future for coming generations. From educational initiatives and contributions to NGOs and charities, to stringent measures aimed at minimizing its environmental footprint, EKH remains deeply committed to ensuring a sustainable future.

## Corporate Governance

Egypt Kuwait Holding (EKH) is committed to promoting a responsible, ethical business culture which safeguards the interests of our shareholders, stakeholders, and the environment in which we operate. EKH assesses its policies and performance with respect to its Business Principles; Code of Conduct; Health, Safety, Security and Environment (HSSE) policies; and major issues of public concern on behalf of the Board. Our corporate governance policies and practices are guided by internationally recognized standards such as the OECD Principles of Corporate Governance.

## Corporate Social Responsibility (CSR) Projects

From its support of NGOs through applications and donations, to its involvement in spreading software knowledge to Egyptian universities, Egypt Kuwait Holding is proud to have participated in numerous educational initiatives since 2014. EKH offers assistance to surrounding schools, supplying them with computers to further develop students' cognitive and technical skills and providing support for renovating the infrastructure of the educational institutions.

EKH is an active supporter of Injaz Egypt, an organization working to bridge the gap between the education system and the private sector. In partnership with the Ministry of Education and multinational and national companies, the program has positively impacted 500,000 Egyptian students in more than 451 public schools and 21 universities in 26 governorates since its establishment in 2003. Injaz Egypt is a member nation of Junior Achievement, a global economic education organization with a presence in over 100 countries, impacting over 8 million youth worldwide.



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Chief Investment Officer

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Website : [www.ekholding.com](http://www.ekholding.com)