

Contact

Board of directors' annual report Form
For the Financial Year ended December 31,2025
(As per article 40 of Listing rules)



Contact Financial Holding S.A.E.

7 Champollion St., Cairo 11111, Egypt

Tel.: +202 25757775

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**Board of directors' annual report Form
For the Financial Year ended December 31,2025
(As per article 40 of Listing rules)**

Contact Financial Holding continued to succeed in 2025, building on its strong track record. The company excelled in all financial indicators, and the following are the key highlights of its business results for the fiscal year ended on 31 December 2025:

Company Name	Contact Financial Holding
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1. General Information

Company Purpose: Participating in incorporating companies that issue securities or increasing their capital, promotion and underwriting in securities whilst observing the provisions of the applicable laws, regulations, and decrees, and conditional upon obtaining all the licenses necessary for practicing such activities.			
Duration of the company	25 years From: 18/03/2018 To: 17/03/2043	Listing date	15/09/2018
The law under which the company is incorporated	No: 95 Year: 1992	Stock nominal value	0.16
Authorized capital (updated)	EGP 950,000,000	Issued Capital (updated)	EGP 191,515,840
Paid-in Capital (updated)	EGP 191,515,840	Commercial registry number & registration date	78317 18/03/2018

2. Investor Relations

Investor relations officer	Gaser Said Ali Ali Zater		
Head Office address	7 Champollion St, Cairo, Egypt		
Telephone no.	0225757775	Fax No.	
Website	www.contact.eg		
E-mail	ir@contact.eg		

3. Financial Auditor

Name	Mr. Abdel Hadi Mohamed Ali Ebrahim Partner – KPMG
Date of appointment	26/03/2025
Listing No.	395



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4. Shareholder's Structure and BOD's ownership on the date of financial

4.1 Shareholders of 5% or more of company's shares as of 31 December 2025

Name	No. owned shares	Percentage of ownership
Consolidated Financial Holding	502,862,086	42.01111
O B Financial Holding	350,088,786	29.24782
RIMCO EGT INVESTMENT LLC	64,122,266	5.35703
Total	917,073,138	76.61596

Note: The above-mentioned data extracted from Q4-2025 shareholders report issued from Misr for Central Clearing, Depository and Registry (MCDR).

4.2 BOD's ownership in the company

Board member name	Entity Represented	Ownership of		
		Entity Represented	Board member	Percentage %
Hazem Amr Mahmoud Moussa	-	-	59,800,000	4.995931
Said Ali Ali Zater	Consolidated Financial Holding	502,862,086		42.011112
Ashraf Mahmoud Abbas Zaki	Consolidated Financial Holding	502,862,086	-	42.011112
Mohamed Abdelhalim Arafa	Consolidated Financial Holding	502,862,086	-	42.011112
Mohamed Ayman Mohamed Sadek	Consolidated Financial Holding	502,862,086	-	42.011112
Mohamed Hazem Adel Mohamed Fathalla Barakat	O B Financial Holding	350,088,786	-	29.247819
Mostafa Abdel Salam Mostafa Anwar	O B Financial Holding	350,088,786	-	29.247819
Omar Mohamed Hazem Adel Barakat	O B Financial Holding	350,088,786	-	29.247819
Total		852,950,872	59,800,000	76.254861

5. Treasury stocks as of date of purchase

Date	Outstanding balance as of the last disclosure statement	Percentage%
	NA	



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6. Board of Directors

6.2 Current structure

S.	Name	Title	Entity represented	Description (Executive/ Non-executive/Independent)
1	Hazem Amr Mahmoud Moussa	Chairman	-	Non-executive
2	Said Aly Aly Zater	Vice Chairman	Consolidated Financial Holding	Non-executive
3	John Mufid Girgis Saad	Managing Director	-	Executive
4	Ashraf Mahmoud Abbas Zaki	Board member	Consolidated Financial Holding	Non-executive
5	Mohamed Abdelhalim Arafa	Board member	Consolidated Financial Holding	Non-executive
6	Mohamed Ayman Mohamed Sadek	Board member	Consolidated Financial Holding	Non-executive
7	Mohamed Hazem Adel Barakat	Board member	O B Financial Holding	Non-executive
8	Mostafa Abdelsalam Anwar	Board member	O B Financial Holding	Non-executive
9	Omar Mohamed Hazem Adel Barakat	Board member	O B Financial Holding	Non-executive
10	Manal Hussein Abdel Razek	Board member	Independent	Independent
11	Zeinab Hany Ebrahim Hashem	Board member	Independent	Independent

6.3 Board of Directors Meeting and Assembly Meetings: (no. of meetings during the year)

S.	Name	BOD	GAME/EGM
1	Hazem Amr Mahmoud Moussa	7/7	1/1
2	Said Aly Aly Zater	6/7	1/1
3	John Mufid Georges Saad	5/7	-/1
4	Ashraf Mahmoud Abbas Zaki	7/7	-/1
5	Mohamed Abdelhalim Arafa	7/7	-/1
6	Mohamed Ayman Mohamed Sadek	7/7	-/1
7	Omar Mohamed Hazem Adel Barakat	5/7	1/1
8	Mohamed Hazem Adel Barakat	5/7	-/1
9	Mostafa Abdel Salam Anwar	7/7	1/1
10	Zeinab Hany Ebrahim Hashem	6/7	1/1
11	Manal Hussein Abdel Razek	5/7	1/1
12	Karim Mohamed Medhat Galal Ahmed	2/7	-/1
13	Amr Mohamed Mohamed Lamey	2/7	1/1
14	Karim Mohie El Din Hussein Mohamed	1/7	-/1

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6.4 Audit, Risk and Governance committee:

6.4.1 Current structure

Member Name	Entity Represented
Manal Hussein Abdel Razek	Independent
Zeinab Hany Ebrahim Hashem	Independent
Mohamed Abdelhalim Arafa	Consolidated Financial Holding

6.4.2 Audit, Risk and Governance Committee committee's responsibilities, and the assigned tasks

- Review the company's internal controls and draw up a written report on the committee's opinion and recommendations about such controls.
- Review financial statements before submission to the Board of Directors, and express opinion and make recommendations about such statements;
- Review the adopted accounting policies, and express opinion and make recommendations about such policies;
- Nominate to the Board one or more External Auditor (s) to be appointed for the company, and define his/her/their qualifications, competencies, and independence. The decision of appointing such External Auditor(s) and determining his/her/their remuneration lies within the responsibility of the ordinary General Assembly of the company;
- Review the audit plan set by the External Auditor, and make remarks thereon;
- Consider the observations and recommendations of the External Auditor on the financial statements as well as the notes and recommendations set forth in the audit management letter received from the External Auditor, and follow up the measures taken in respect thereof;
- Ensure the company's compliance with internal and external systems, regulations and laws, as reported by the compliance department and other competent departments;
- Recommend the approval for the External Auditor to provide non audit services, apart from auditing, and recommend the compensation for such tasks, taking in consideration his/her annual audit fees;
- Discuss and approve the annual plan of the internal audit department, and follow up its effectiveness, and ensure that the plan cover all the company's departments and activities;
- Review the internal audit reports, and identify the weaknesses in the company and the reasons for such weaknesses, and follow up the remedial procedures;
- Review and evaluate the security system of information and data, and means of protecting the same against any internal or external hackers;
- Examine the notifications or violations submitted by the regulatory bodies and follow up the actions taken to address them;
- Invite the company's External Auditor, director of the internal audit department, or any other individual inside or outside the company to attend the committee's meetings, when necessary;
- Implement and follow up any other tasks that may be assigned to it by Setting executive frameworks, measures and rules approved by the Board, as necessary for addressing different types of risks that may face the company, including strategic risks, operational risks, market risks, credit risks,

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reputational risks, risks related to information systems and data protection, and any other risks that are likely to negatively affect the company's activity and sustainability;

- Assisting the Board of Directors to identify and evaluate the company's risk appetite, and ensuring that the company does not overstep those limits;
- Supervising and checking the effectiveness of risk management in performing the tasks assigned thereto, and ensuring that it efficiently performs its duties within the powers and functions mandated to it, in addition to ensuring the independence of the risk management employees from the executive management;
- Preparing a periodic report on its outcomes and recommendations for submission to the Board of Directors to take the necessary action.
- Regularly evaluating the governance system, and drafting manuals, codes and policies that define the methods of implementing governance principles across the company;
- Reviewing the company's annual report and the Board of Directors' report, particularly with respect to the items related to the disclosure and other corporate governance-related items;
- Monitoring the availability of principles and key elements that contribute to the development and improvement of performance within the company, to achieve the strategic goals, set by the board of directors.
- Monitoring the implementation of the principles of disclosure, transparency, and governance culture in all the activities and operations of the company.
- Working on implementing the concepts of transparency, clarity, and fairness in dealing with all stakeholders.
- Working on ensuring clarity in the relationships between the board of directors and the stakeholders.

6.4.3 Audit committee achievements during the year

No. of meetings during the year	4
If the committee reports had been presented to the BOD?	Yes
If the committee reports mention any substantive observations that should be addressed?	No
If the BOD takes actions to remedy the substantive observation?	No

7. Violations and Actions Taken related to Capital market law and Listing rules.

Contact Financial Holding was not subject to inspection for the fiscal year ended on December 31, 2025, and no actions have been taken against the company by either the FRA or the stock exchange.

8. Transactions with relevant parties:

No commutative contracts entered by the company with one of its founders or major shareholders and associated groups during fiscal year ended on December 31, 2025

9. Dividends distribution for the fiscal year ending on 31/12/2025

No dividends distribution for the fiscal year ending on 31/12/2025



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10. ISO certificates

As part of reinforcing Contact's excellence and leadership in the non-banking financial services sector, and in line with its commitment to international standards in governance, compliance, and sustainability, Contact has obtained the ISO 37000:2021 Governance Management certification as well as the ISO 14001:2015 Environmental Management certification.

These certifications represent international recognition of Contact's strategy to align with global best practices and implement effective management systems in the areas of corporate governance and environmental management. Achieving these certifications reflects the company's ongoing efforts and continuous enhancement of its systems and operational procedures to ensure business sustainability, optimal resource utilization, and a strong focus on cost efficiency.

The Group is in the process of finalizing the issuance procedures for both certifications.

11. Egyptian Gender Equality Seal Certification

Contact Financial Holding has obtained the Egyptian Gender Equality Seal certification on 23/12/2025, as part of the National Council for Women's initiative aimed at promoting women's economic empowerment, fostering a safe working environment, and supporting equal opportunities in hiring and promotion, in alignment with Egypt Vision 2030 objectives.

11. The Sustainable Development and Corporate Social Responsibility of Contact Financial Holding Group:

Within the strategy of Contact Financial Holding Group, which is in line with the United Nations framework of the 17 sustainable development goals.

- 1) No Poverty.
- 2) Zero Hunger.
- 3) Good Health and Well-Being.
- 4) Quality Education.
- 5) Gender Equality.
- 6) Clean Water and Sanitation.
- 7) Affordable and Clean Energy.
- 8) Decent Work and Economic Growth.
- 9) Industry, innovation and infrastructure.
- 10) Reduced Inequalities.
- 11) Sustainable cities and Communities.
- 12) Responsible consumption and production.
- 13) Climate Action.



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- 14) Life Below Water.
- 15) Life on Land.
- 16) Peace, Justice, and Strong Institutions.
- 17) Partnerships for life Goals.

Sustainability

Sustainability is a key pillar in addressing environmental and social challenges. Building on its leading role, Contact has continuously developed and strengthened its strategies in alignment with the seventeen Sustainable Development Goals (SDGs), while actively supporting corporate social responsibility initiatives and inclusive development efforts. These efforts contribute to improving quality of life and enabling various segments of society to access non-banking financial services.

This commitment is reflected in the launch and implementation of numerous environmental initiatives and community protection programs, in addition to establishing strategic partnerships and cooperation protocols with civil society organizations. Such efforts help drive sustainable social impact and support long-term development objectives.

The Group's strategic plan for the period to achieve the following sustainable development goals:

- SDG 1: No Poverty
- SDG 2: Zero Hunger
- SDG 3: Good Health and Well-being
- SDG 4: Quality Education
- SDG 5: Gender Equality
- SDG 8: Decent Work and Economic Growth
- SDG 10: Reduced Inequalities
- SDG 17: Partnerships for the Goals

Contact Financial Holding has been keen to advance the Sustainable Development Goals through strategic partnerships and protocols with civil society organizations:

- United Nations Global Compact Egypt Network (UNGC Egypt Network)
- United Nations Entity for Gender Equality and the Empowerment of Women (UN Women)



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- **Cooperation Protocol with SAFE Foundation**

Focused on integrating financial literacy, digital tools, and comprehensive support within a holistic development framework. This partnership reflects our broader vision for a human-centered digital transformation that promotes inclusion and delivers sustainable social and economic impact.

- **Cooperation Protocol with Al Nour & Al Amal Foundation**

Focused on the economic and social empowerment of women, particularly visually impaired women, by providing sustainable employment opportunities, stable income sources, and support for small enterprises. Through our digital financial solutions, we contribute to job creation, skills development, and enhanced financial inclusion for targeted groups.

- **Strategic Partnership with the Egyptian Food Bank**

Extends beyond food support programs to financing economic empowerment initiatives that enable women to generate sustainable income and strengthen their financial independence. Through our financial transformation and inclusion strategy, we ensure that support becomes a pathway toward broader integration into the formal economy by providing tools, knowledge, and digital solutions that enhance economic readiness and active participation.

- **Strategic Partnership with Educate Me Foundation**

Focused on supporting community education programs and youth skills development, contributing to capacity building, awareness raising, and improved opportunities for future integration into the labor market and the formal economy.

- **Support for Orman Association Initiatives**

Particularly in orphan care and improving the living conditions of the most vulnerable families.

- **Support for Badran Foundation Initiatives**

Contributing to the organization of medical convoys and the provision of free healthcare services to underserved communities, enhancing access to healthcare and improving quality of life.

- **Cooperation Protocol with Bekia Recycling Company**

As part of the Group's commitment to sustainability and circular economy principles, this protocol aims to support recycling practices, reduce environmental impact from waste, and promote environmental awareness among employees and the community.

- **Strategic Partnership with Baheya Foundation for Early Detection & Breast Cancer Treatment**

Including awareness campaigns for employees, periodic medical screenings conducted at the foundation, and follow-up healthcare support.



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In addition to initiatives and activities that support the Sustainable Development Goals, including:

- **Honoring Top High School Achievers**

Along with delivering a career orientation workshop aimed at helping students identify their interests, strengths, and professional aspirations at an early stage.

- **Employee Family Engagement Programs**

Providing year-round recreational programs for employees and their families, partially supported by the Group.

- **Postgraduate Education Support for Employees**

As part of the employee benefits framework, the Group supports employees in pursuing postgraduate studies to foster continuous professional development.

- **Role of the Foundation in Supporting Orphans**

Based on our belief that today's child is tomorrow's leader, we actively contribute to orphan care and development initiatives that nurture future generations.

12. The main activities of the company and its subsidiaries

Contact Financial Holding is a leading company offering a diverse portfolio of financial solutions and services, including consumer finance, mortgage finance, leasing, and factoring, in addition to insurance services for individuals and property, insurance brokerage, and other related services serving a broad customer base. The Group is also a key player in Egypt's emerging debt capital markets, where it structures, arranges, and underwrites debt issuances for companies seeking to finance their growth plans, manage risks, strengthen their financial positions, and enhance liquidity levels.

13.1 Individuals financing services.

13.1.1 Consumer Finance Services:

Through Contact Finance and its licensed subsidiaries and affiliates operating in the consumer finance sector, the Group provides financing solutions in line with the Consumer Finance Law issued by the Financial Regulatory Authority (FRA). This enables the company to finance a wide range of products and services across the Egyptian market. These include, but are not limited to, financing for new and used cars, educational services, home finishing and renovations, household appliances, solar energy solutions, Hajj and Umrah trips, and various other consumer financing products.

13.1.2 Green Finance

As part of the Group's commitment to sustainable development and environmental responsibility, green finance products have been introduced. These include, for example, financing for residential solar energy systems and environmentally friendly vehicles such as electric cars, with flexible repayment plans tailored to suit the financial capabilities of different segments of society.

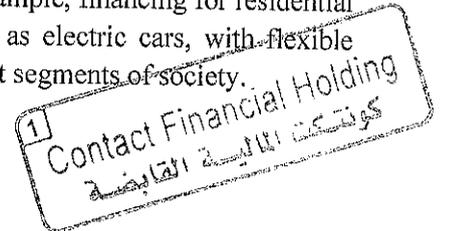
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13.1.3 Education

It covers all age groups and both local and international educational programs within Egypt, thus helping to achieve a higher level of education and build a better life for the society members.

13.1.4 Mortgage

Through Contact Mortgage Finance, the company offers innovative solutions to the real estate finance market, providing the necessary financing for various segments, including low-income, middle-income, and high-income individuals. This aligns with the different needs of different segments of society.

In addition to numerous financing programs, these programs help customers achieve their goals more easily and quickly, especially given the fast pace of market changes. These programs include financing for Clubs, home interior, and other diverse financing programs.

13.2 Corporate financing services

13.2.1 Leasing

Through contact leasing, financing programs are developed to finance:

- **Transportation:** From passenger vehicles to commercial vehicles (light, medium, heavy trucks) in addition to busses and vans
- **Medical Equipment:** Enhance your practice with cutting-edge technology and healthcare devices.

13.2.2 Factoring

Through **Contact Factoring**, the company is empowering your business and boosting your working capital long before collecting bills and extended payment terms. It is a great cash flow solution for businesses of all sizes and growth stages conducted with the flexibility of a reliable financing company offering you cost advantage services, and customized solutions. We cover industrial, agriculture, commercial, entertainment, and other sectors.

Many types of factoring are offered:

- Commercial and consumerism factoring
- Direct and reverse factoring
- Recourse and non-recourse factoring
- Spot or whole Ledger Factoring

13.2.3 Debt Capital Market Services

13.2.3.1 Sukuk

Through Sarwa Sukuk, the company provides Sukuk issuance services.

13.2.3.2 Securitization

Through Sarwa Securitization, issuing securitization bonds services are offered.

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13.2.3.3 Promotion & Underwriting services

The company provides promotion, underwriting and lead managing services through Contact Financial Holding & Sarwa Promotion and underwriting.

13.2.3.4 Asset management

Sarwa Asset Management provides services in managing securities and investment portfolios for companies and financial institutions.

13.3 Insurance Services

Contact Group offers a wide range of insurance programs aimed at providing comprehensive coverage to individuals through its following subsidiaries:

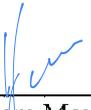
13.3.1 Life and property insurance

Through Sarwa Insurance and Sarwa Life, we offer insurance services for properties and liabilities, as well as life insurance.

13.3.2 Insurance brokerage

Through **Contact for Insurance Brokerage**, the company aims to provide comprehensive insurance coverage for individuals and companies by offering a range of products and services provided by various insurance companies, and choosing the package that suits their needs, at competitive prices and features.

All programs are provided by **Contact for Insurance Brokerage** and through insurance companies licensed by the **Egyptian Financial Supervisory Authority**, the company provides brokerage services in all types of insurance.



Hazem Moussa
Chairman



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