



***Contact***

**Earnings Release  
Presentation**



**Q1-2026**



# AGENDA

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# Overview



# Contact Financial Holding at a Glance

## 1<sup>st</sup> Consumer Finance License

in Egypt with over two decades of expertise.  
Listed in EGX since 2018 under the ticker CNFN.CA

## EGP 88 bn Total Financing

Since inception as of 31/3/2026

## EGP 12 bn GWP

Including Generated Premiums  
Since inception as of 31/3/2026

## Stock Performance<sup>1</sup> EGX

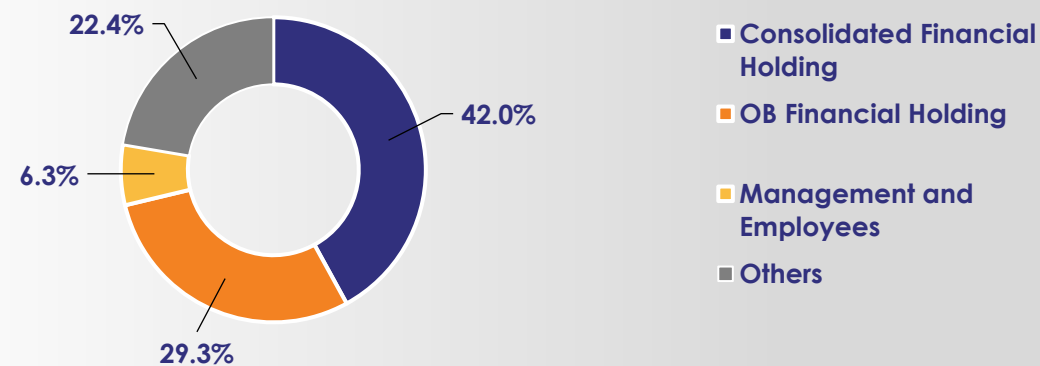
CNFN.CA

**Market Cap**  
4.82 bn EGP

**Listed Shares**  
1,196,974,000

**Average Trading Volume**  
1.42 mn

## Ownership Structure



1) Stock Performance Data are extracted from <https://english.mubasher.info/> as of 31/3/2026

# Driving Contact's Future of AI-Powered Finance

“Contact has entered a new phase of **growth** following our **management transition**, reshaping operations into an **agile, execution-driven model** supported by a **platform-based structure** that replaces traditional silos. This has strengthened lending distribution and enabled **diverse revenue streams**.

As a responsible **fintech leader**, we are embedding **AI at the core of our business** as a **driver of disciplined financial inclusion**. Through our **AI Lab**, we developed a proprietary **AI risk approval engine designed to enhance credit decision precision by utilizing expanded data points including I-score**. This system deepens our credit evaluation capabilities and introduces higher asset quality standards to our portfolio.

Fully embedded within a regulated, **FRA-supervised framework** with active human risk oversight and robust audit trails, this technology serves as a critical **financial inclusion mechanism**. Backed by the institutional **ContactNow** ecosystem, we are responsibly expanding access to finance, safely **bridging the gap for underserved Egyptian segments who would otherwise be priced out**, and building a **smarter, more secure, and inclusive financial experience** in Egypt.”

## John Saad

Group CEO of Contact Financial Holding



Following Hazem Moussa(CFH's Co-Founder), we welcome our new Chairperson, Dr. Manal Hussein.



**Dr. Manal Hussein** is a highly accomplished leader with over 30 years of experience across Egypt's financial services, public, and private sectors. She has held prominent leadership roles, including founding and chairing **e-Finance**. Her governance experience spans key financial institutions, including **Tamweel Mortgage Finance, MIDBANK, and AIBANK**. Prior to her private sector career, she served for **23 years** in the Egyptian government, including nine years as **Deputy Minister of Finance** and earlier as **Deputy Minister of Foreign Trade**.

She later served as Chairperson of **Orascom Development Egypt**, where she led the successful transformation of **El Gouna** into a globally recognized carbon-neutral destination. **Dr. Manal** holds advanced academic credentials in public administration, including a **Ph.D. with highest honors**, and has completed **executive leadership training at Harvard Kennedy School**.



Contact extends its **sincere appreciation to Hazem Moussa** for his exceptional **leadership and lasting contributions over more than two decades**. As co-founder and Chairman, he played a pivotal role in transforming the company into a leading force in consumer finance, driving innovation and setting new benchmarks across the industry.

As he moves on to pursue new ventures, **the company wishes him continued success and looks forward to building on the legacy he helped create**.

# Introducing our Board of Directors & our new Chairperson Dr. Manal Hussein



**Manal Hussein**  
Chairperson



**Zeinab Hashem**  
Independent  
Board Member



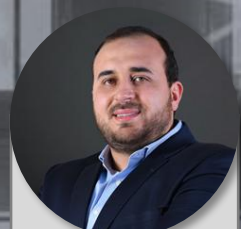
**John Saad**  
Group Chief  
Executive Officer  
Contact Financial  
Holding



**Ashraf Zaki**  
Board  
Member  
Representing  
Consolidated  
Financial Holding  
Company



**Mohamed Arafa**  
Board  
Member  
Representing  
Consolidated  
Financial Holding  
Company



**Mohamed Sadek**  
Board  
Member  
Representing  
Consolidated  
Financial Holding  
Company



**Sherif Salem**  
Board Member  
Representing  
Consolidated  
Financial Holding  
Company



**Mohamed Barakat**  
Board Member  
Representing OB  
Financial Holding  
Company



**Mostafa Al Anwar**  
Board Member  
Representing OB  
Financial Holding  
Company



**Omar Barakat**  
Board Member  
Representing OB  
Financial Holding  
Company

# New Strategic Platforms

We have redefined our identity from a car lender to a **fully diversified fintech group**. Under one umbrella, we now deliver **consumer financing, business financing propositions, insurance, and investment solutions**, creating a **unique value proposition** through integrated financial services.



Strategic Alliances & JVs

- LAAS & APIs.
- Strategic Joint Ventures.

- Funding and Securitization
- White Label Solutions

# New Management Team



**John Saad**

Group Chief Executive Officer

20+ years of leadership across telecom, media, and digital & AI businesses in the MENA region, leading transformation initiatives, building high-performing teams, and delivering strong results across diverse and highly competitive markets.



**Youssef Abdel-Ati**

Group Chief Financial Officer

20 years in banking, including 7 in Dubai covering MENA and Turkey, with strong NBFi expertise and a track record of delivering sustainable business impact.



**Khaled Mohamed Riad**

CEO – Contact Credit

35+ years driving growth, digital transformation, and profitability across telecom, FMCG, and multinationals; expert in turnarounds and market expansions across MENA, GCC, Africa, and Asia.



**Mostafa Adel**

CEO – Leasing, Factoring & Mortgage

18 years in banking, leading leasing, securitization, and NBFi portfolios with strong growth and disciplined asset management.



**Ahmed Khalifa**

CEO – Insurance

30+ years in insurance across MENA; results-driven CEO known for strategic leadership and strong financial performance.



**Mohsen El Shaarani**

Group Chief Digital Officer

18+ years across telecom, fintech, and digital platforms. Digital leader in scaling products, driving agile transformations, and building high-performing teams.

# New Management Team



**Ahmed Hassanein**

Group Chief Collection & Credit Officer

20+ years' experience across law enforcement and non-financial services, with deep expertise in credit risk, debt recovery, and portfolio performance across retail, SME, and digital segments.



**Safeya Borhan**

Group Chief Legal & Corporate Affairs Officer

17+ years' experience in corporate affairs; a board-level leader who has shaped Egypt's consumer finance sector and led complex licensing, IPO, and sustainability initiatives.



**Hazem ElHabrouk**

Governmental Relations & Administration Consultant

40+ years in public service with senior leaderships across the Ministry of Interior. Recipient of several honors, including the Medal of Excellence awarded by the President Abdel Fattah el-Sisi.



**Sherif Bakir**

Group Chief Commercial Operations Officer

30+ years' experience leading global telecom businesses and large-scale transformation, with a strong track record in restructuring



**Ahmed Hakim**

Group Chief Technology Officer

26+ years' experience in IT and software development, specializing in fintech and non-banking financial services. Experienced leader and BoD advisor in consumer finance and digital platforms.



**Haidy El Masry**

Group Chief Human Resources Officer

25+ years of HR experience across petroleum, services, and academia; recognized for leading organizational transformation.



**Ahmed Ezz ElDin**

Group Chief Risk Officer

18+ years of experience in Risk Management at banking & Fintech companies, certified as GRC expert with proven track record in driving growth while maintaining strong risk controls.



**Sherif El Naggari**

Group Transformation Director

20+ years' experience in across telecom, government utilities, and consultation; with a track-record of driving impactful change

## Driving Growth and Operational Efficiency

"Contact delivered **robust results in Q1 2026**, reflecting the continued momentum of our **transformation strategy** and sustained growth across our core business lines. This **strong start to the year**, supported by **new financing up 41% mainly driven by Digital and Business platforms** and **insurance GWP increasing by 29% YoY**, positions us well to build on our progress and drive further value creation in the quarters ahead.

To navigate interest rate volatility, we strategically **shifted toward off-balance sheet transfers**, resulting in **significant revenue growth** from portfolio transfers despite a planned NII compression. Crucially, our balance sheet remains highly resilient; backed by a **substantial equity base and a low leverage ratio of 2.2x**, we are exceptionally well-positioned to buffer risks while **unlocking significant potential for future growth**. This financial strength is further supported by **solid asset quality**, maintaining Net NPLs at a healthy 4.1%.

**Consolidated operating income climbed 27%** and by focusing on operational discipline, we improved our **Cost-to-Income ratio from 68.4% in Q1-2025 to 59.9% in Q1-2026** resulting in **EBT rising by 18% YoY**, which secured a **Net Income of EGP 66 million (+12% YoY)**."

**Youssef Abdel-Ati**

Group CFO of Contact Financial Holding



# Results Snapshot | Q1-2026

## Consolidated Performance

**EGP 642 mn**

Operating Income  
+27%<sup>1</sup>

**EGP 146 mn**

Earnings Before Tax  
+18%

**EGP 66 mn**

Net Income  
+12%

**6.9%**

ROAE  
vs<sup>2</sup> 6.8%

Financing



**EGP 2.9 bn**  
New Lending  
+41%



**EGP 19.2 bn**  
Outstanding Portfolio  
-5%



**EGP 542 mn**  
Operating Income<sup>3</sup>  
+46%



**55.7%**  
Cost to Income  
vs 75.8%



**EGP 72 mn**  
Net Income  
+170%



**2.0%**  
ROAA  
vs 0.8%



**9.7%**  
ROAE  
vs 3.6%

Insurance



**EGP 1.4 bn**  
GWP  
+29%



**EGP 188 mn**  
Brokerage GWP  
+11%



**EGP 97 mn**  
Operating Income  
-30%



**76.5%**  
Cost to Income  
vs 43.0%



**EGP (3) mn**  
Net Income  
-106%



**19.0%**  
ROI  
Stood Flat



**(1.3)%**  
ROAE  
vs 41.3%

1) Any percentages are the YOY% Q1-2026 vs Q1-2025

2) All Comparisons are Q1-2026 VS Q1-2025

3) Includes only financing companies operating income and excludes other non financing companies that might appear in the consolidated Income Statement



# Financing Segment Performance

# Comprehensive Financing Offering | Q1-2026

 **EGP 2.9 bn**  
New Lending  
+41%

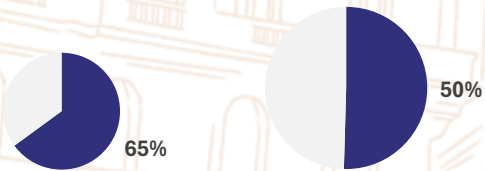
## Breakdown

 **Auto & Lifestyle**   
**EGP 1.5 bn**  
+9%

- ✓ Passenger Cars
- ✓ Trucks
- ✓ Memberships
- ✓ Furniture
- ✓ Insurance Credit
- ✓ Green Financing

Q1-2025

Q1-2026



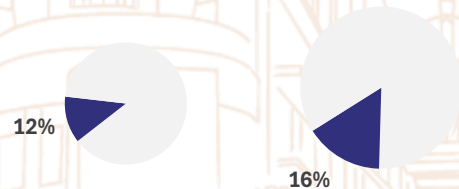
Our **Passenger Cars** delivered a **23% YoY growth** in lending for Q1-2026 which was driven by the integration our digital platforms to accelerate lead acquisition. While the **lifestyle** platform contracted by 76% YoY mainly driven by temporary softening in demand.

 **Consumer Credit**  
**EGP 453 mn**  
+80%

- ✓ Contact Now

Q1-2025

Q1-2026



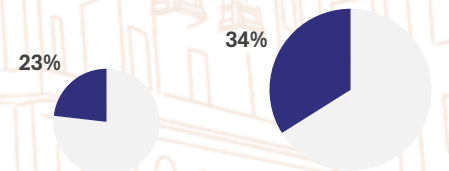
Driven by a robust digital lending strategy, the **Digital platform achieved an 80% increase**, with the revolving segment serving as primary growth engine. This was further bolstered by heightened customer engagement levels during the quarter.

 **Business**  
**EGP 985 mn**  
+109%

- ✓ Leasing
- ✓ Factoring
- ✓ Mortgage

Q1-2025

Q1-2026



The **Business Cluster** saw an exceptional **109% surge in new lending** during Q1-2026. This growth was primarily fueled by the leasing and factoring segments, responding to heightened demand within the medical and supply services sectors.

Note: Any percentages are the YOY% Q1-2026 vs Q1-2025

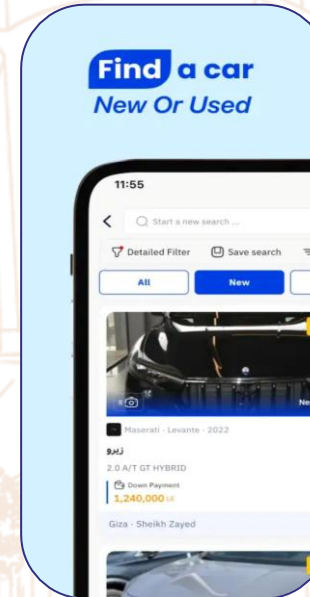
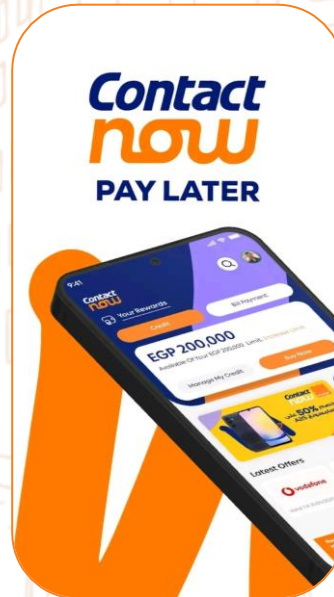
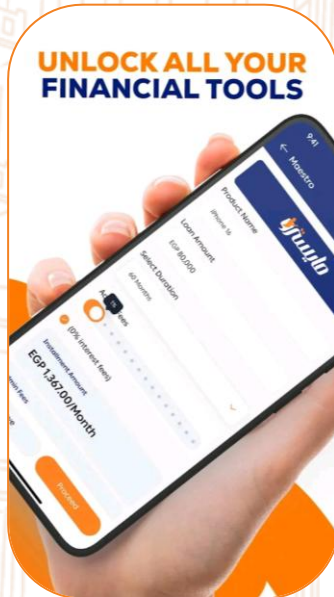
# Our Digital Platforms | Q1-2026



- 2.2 mn App Downloads
- 1.5 mn Registrations

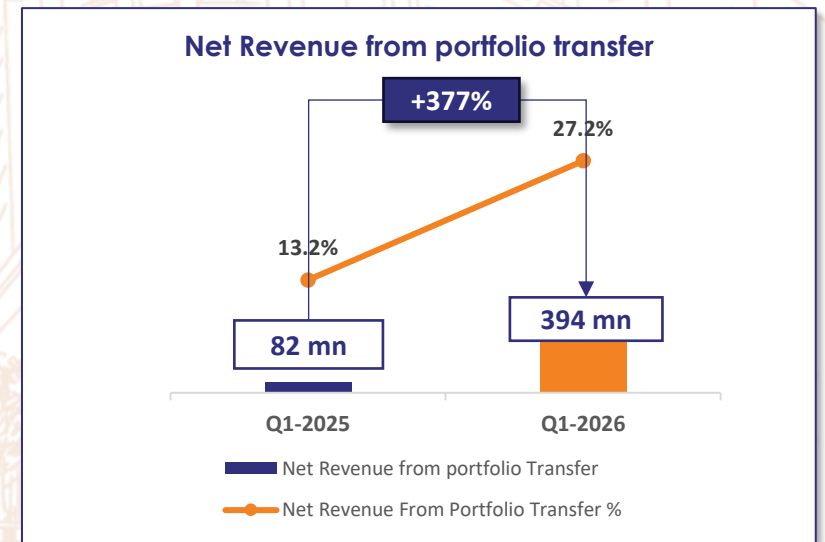
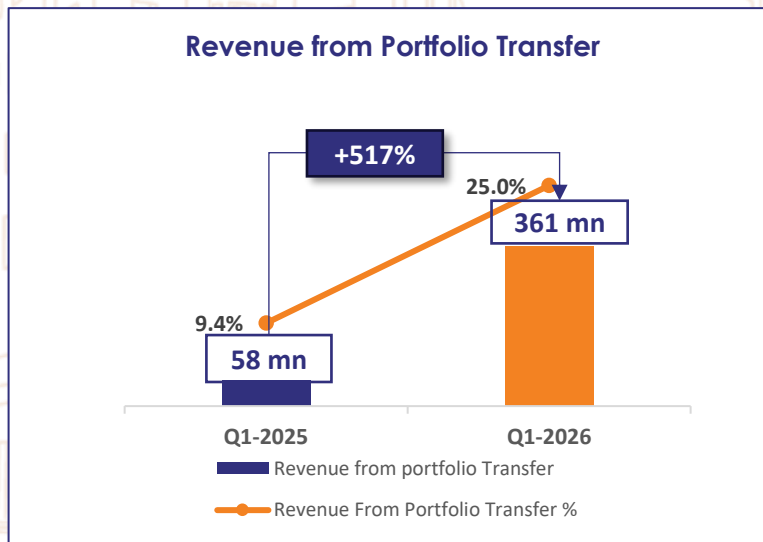
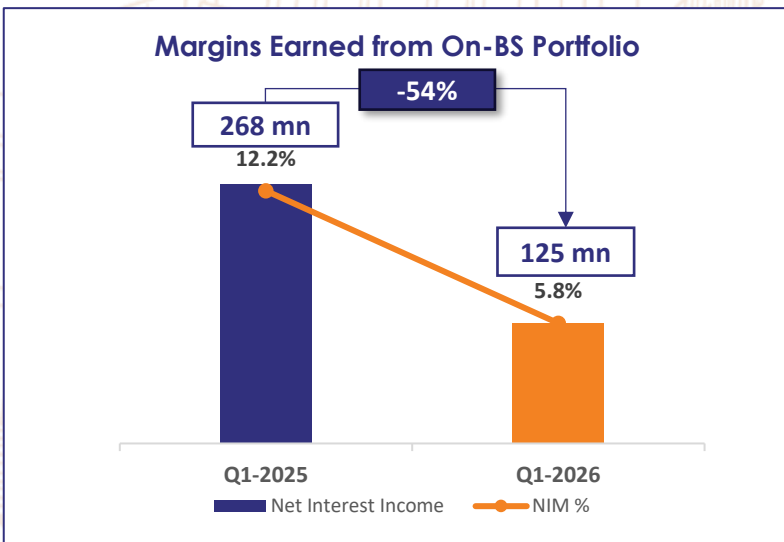
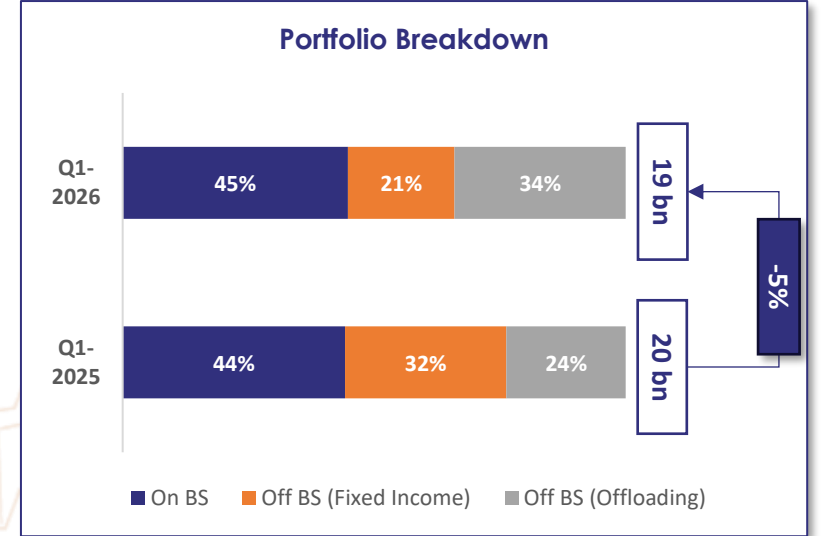
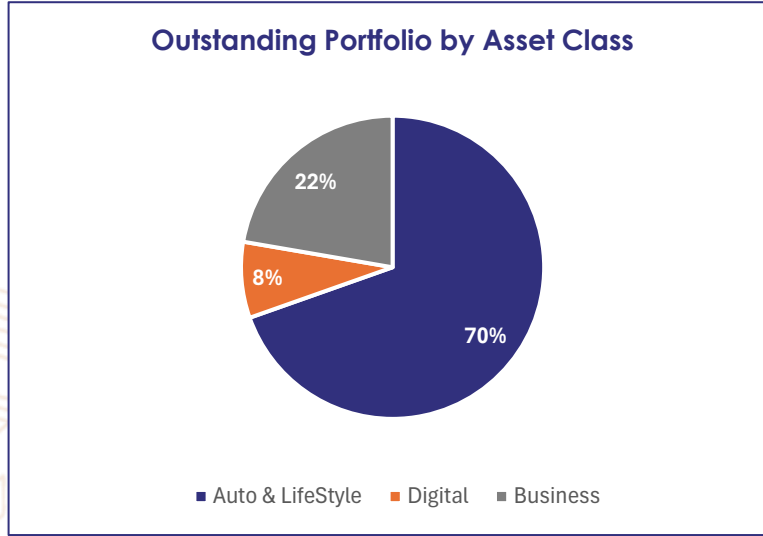
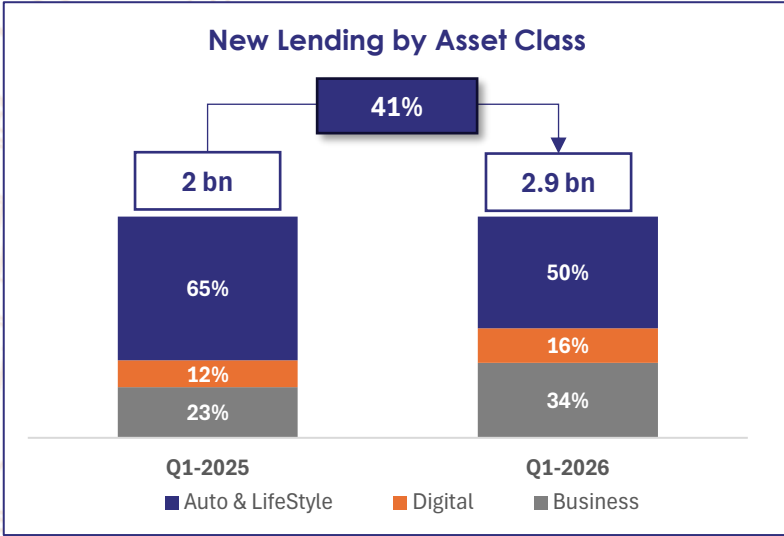


- 1.4 mn Registrations
- 68 mn Website views



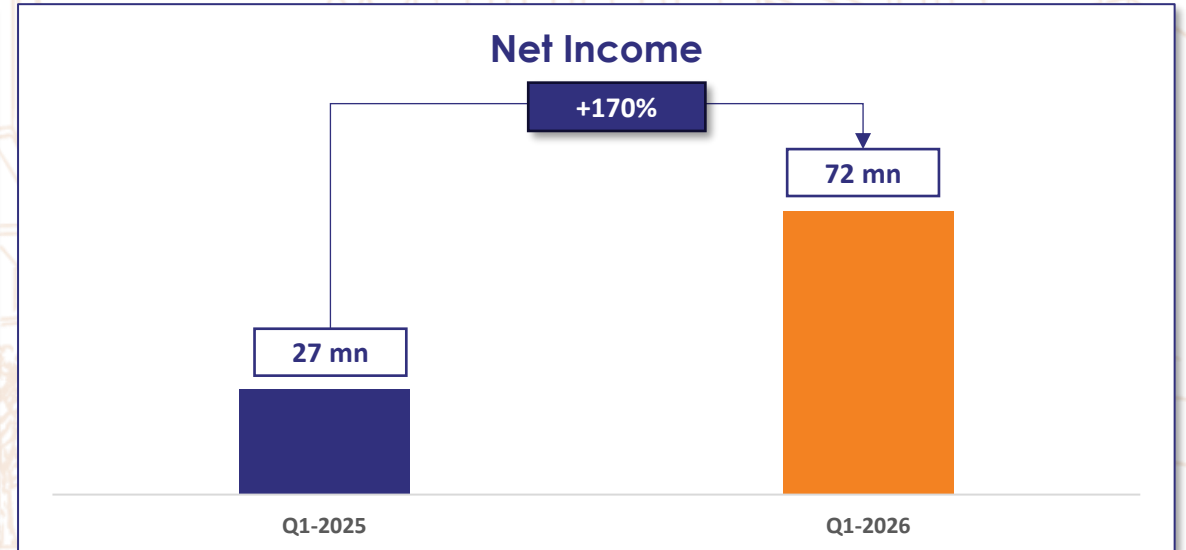
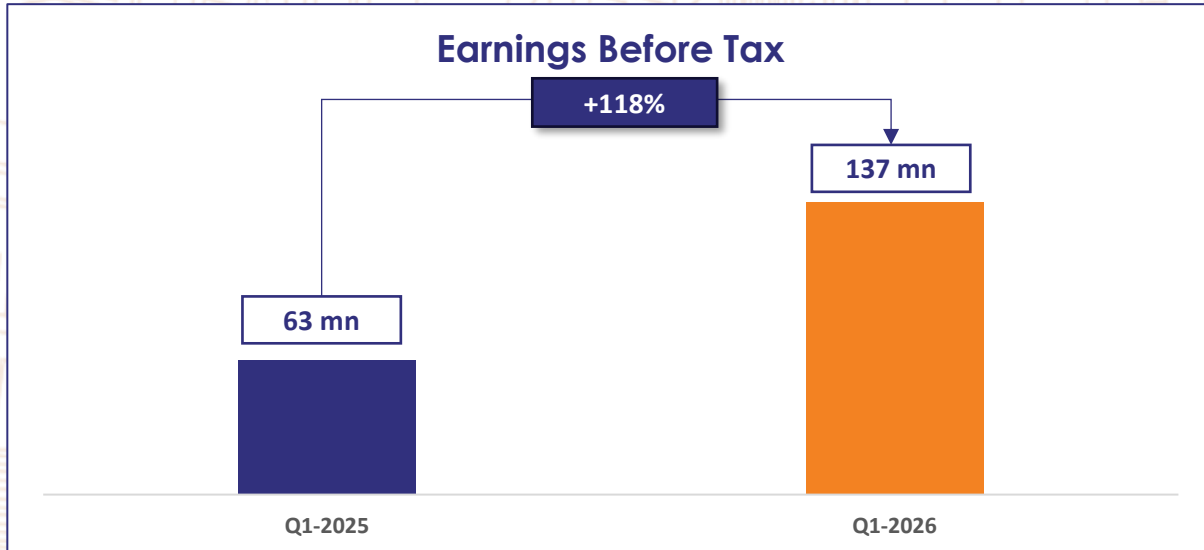
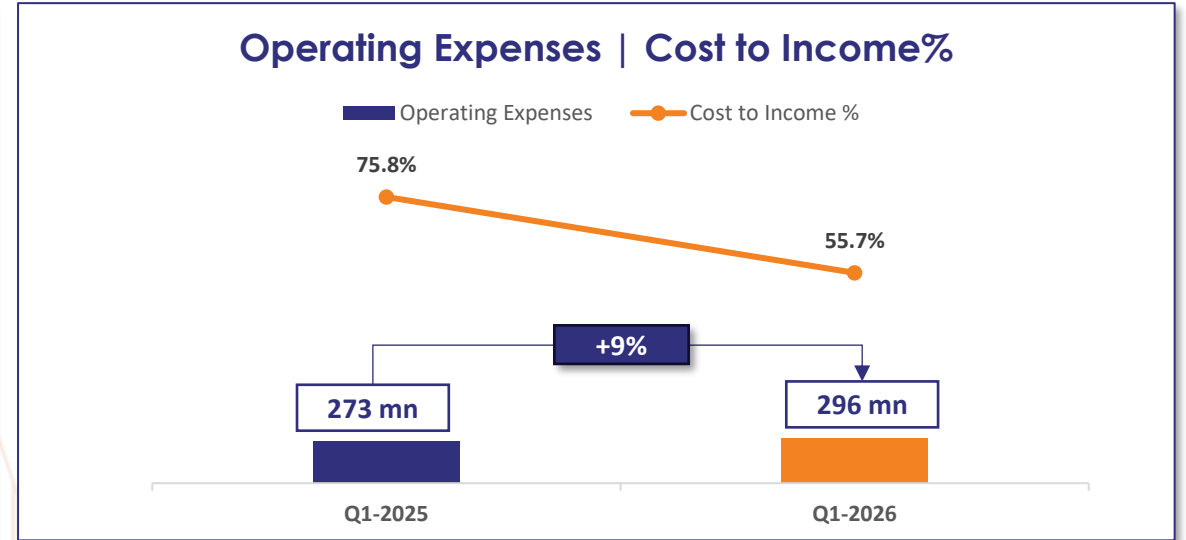
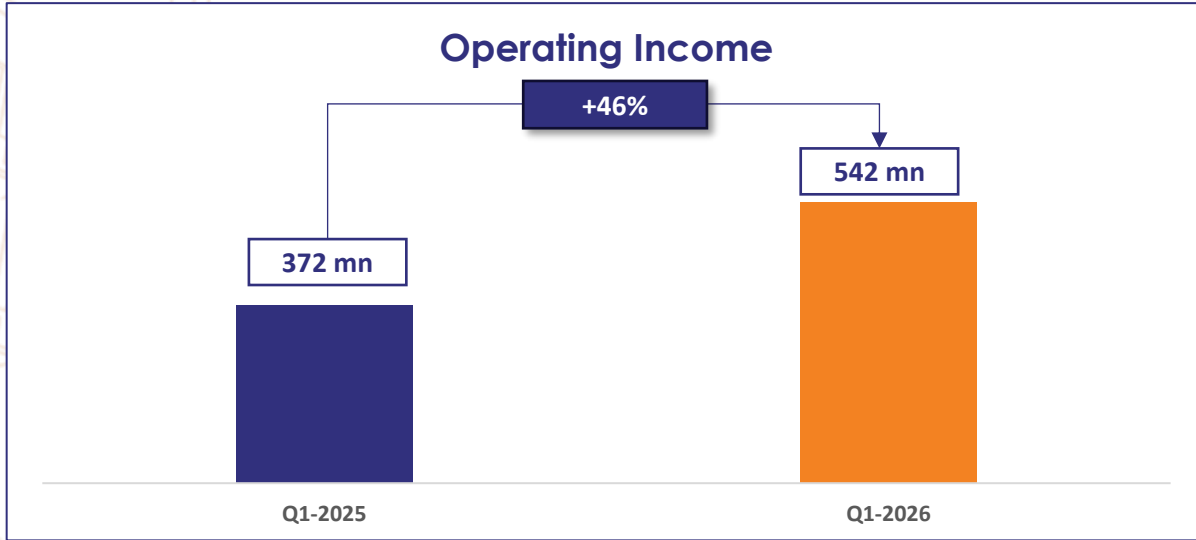
Note: all data are since inception except website views figure is Q1-2026 only.

# Financing Segment – Solid Results Across Financing Segments | Q1-2026



We recalibrated asset yields to isolate core lending rates from marketing incentives

# Financing Segment Financial Performance | Q1-2026





# AI Approval Engine

# AI Risk Analytics | Precision, Inclusion & Governance

As an **FRA-regulated institution**, the company utilizes its **proprietary AI engine** and expanded data points to ensure **institutional oversight and enhance asset quality**, while **responsibly** extending credit to underserved Egyptians who would otherwise be priced out, thereby serving as a vital tool to **increase financial inclusion**.



**680 mn**

Q1 Total lendings granted · EGP



**99.6%**

COLLECTION RATE · Q1 COHORT



**0%**

NPL Ratio from AI Approvals



**55.7%**

OF AUTO APPLICATIONS · FAST TRACK

Now the dominant Auto channel



**5.9%**

SIGNAL-DRIVEN APPROVALS · % OF TOTAL

Up from 0% pre-launch



**-6.5%**

NON-STARTER RATE · SIGNAL PROGRAM

Drop in approval failures



**486**

AUTO CUSTOMERS · FAST TRACK Q1

Pre-vetted Auto cohort



**3.9 hr**

AVG Auto approval · WORKING HOURS

≈ 7x faster than Normal Track

- **Approval & Assessment:** Uses automated parsers and machine learning, and an expanded set of data points including I-score to evaluate applications and accurately estimate applicant income.
- **Target Segment:** Designed for informal-pay, first-time borrowers, and users without prior banking relationships.
- **Eligibility & Routing:** Applications are routed based on predefined profession, region, and payment criteria.
- **Operations:** Decisions are fully automated and managed by the risk team with minimal manual underwriting involvement.
- **Safeguards:** Operates with customer-consented data access and ongoing Risk & Compliance monitoring.
- **Impact:** The automated approval and fast-track processes have scaled significantly and become key financing channels to increase high quality assets to the portfolio.



# Insurance Segment Performance

# Insurance Segment - Operational Performance | Q1-2026

**EGP 1.4 bn**  
**GWP**  
 +29% YOY

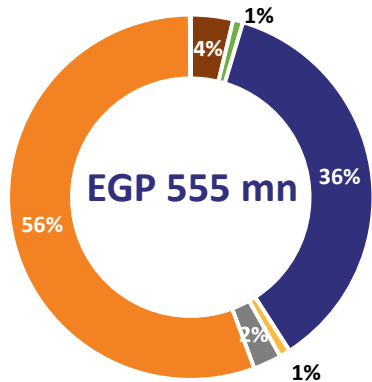
+80% YOY

+8% YOY

## Gross Written Premium Breakdown



Sarwa Insurance

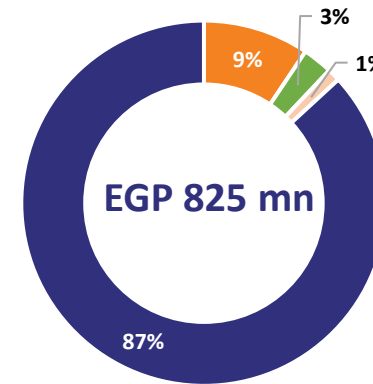


- Property
- Marine
- Motor
- Construction & Eng.
- Casualty
- Medical
- Credit

The strong growth in GWP's reflect an increased reach and market penetration. The company has finalized its medical insurance system and is currently in the final stages of connecting it to the healthcare management company's platform.



Sarwa Life



- Term
- Credit Life
- Saving/Pension
- Medical

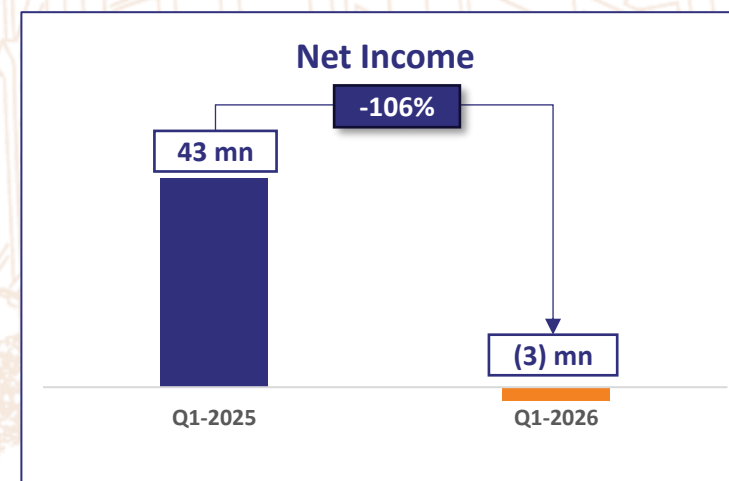
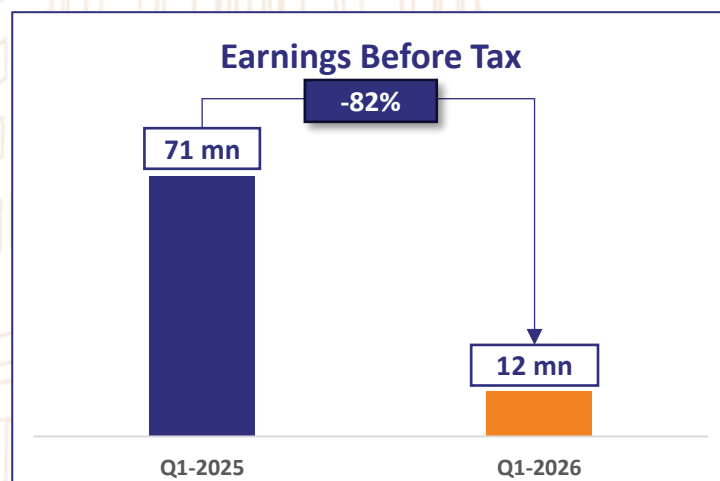
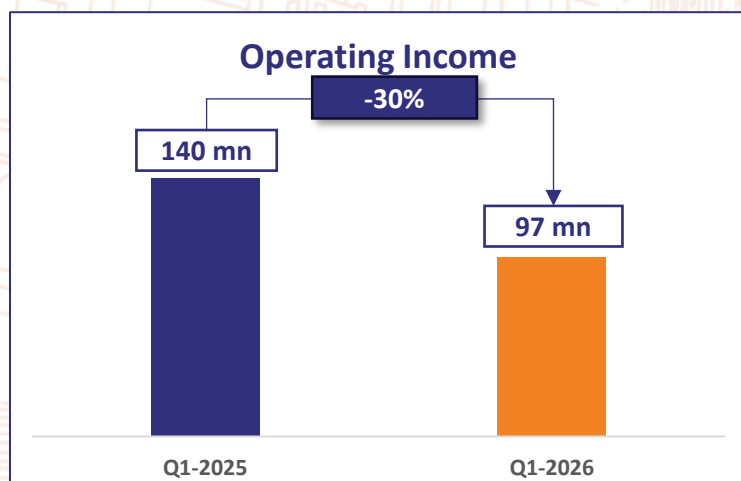
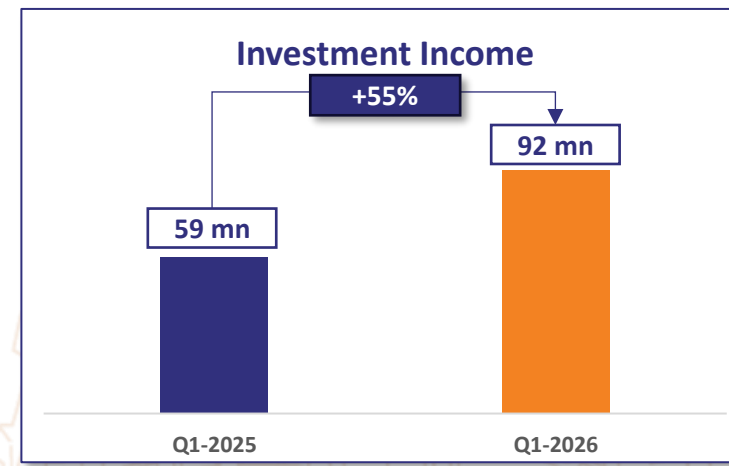
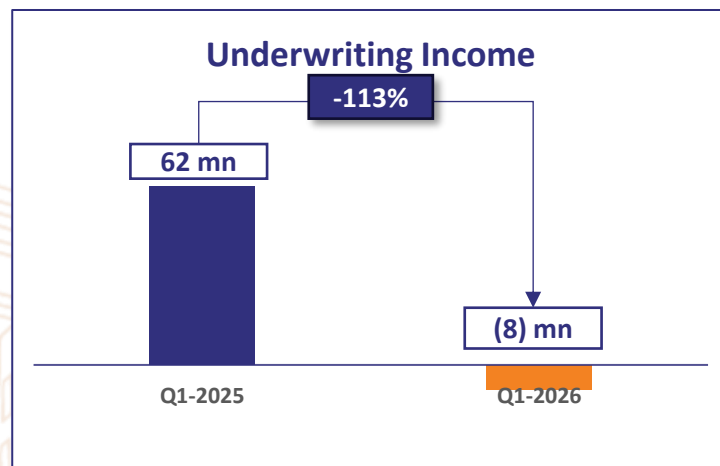
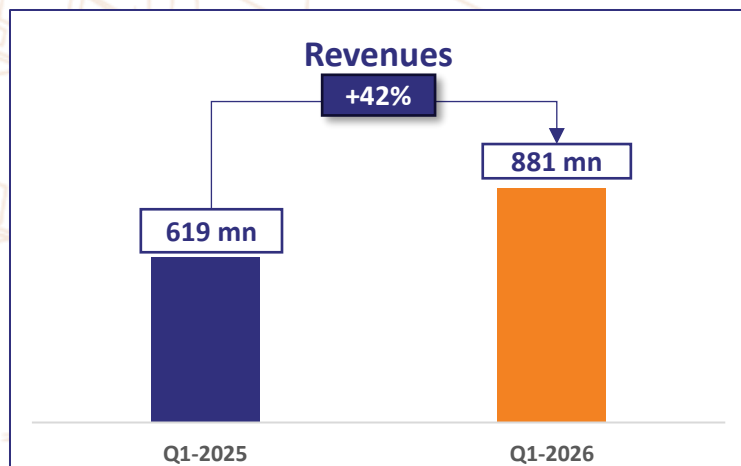
Growth during the period was driven by growth in Medical, Term, and Saving/Pension Insurance. Sarwa Life's first open-ended money market fund, which was launched in the first quarter of 2021, reached EGP 100 million as of Q1-2026.



**188 mn Brokerage GWP**  
 +11% YOY

# Insurance Segment Financial Performance | Q1-2026

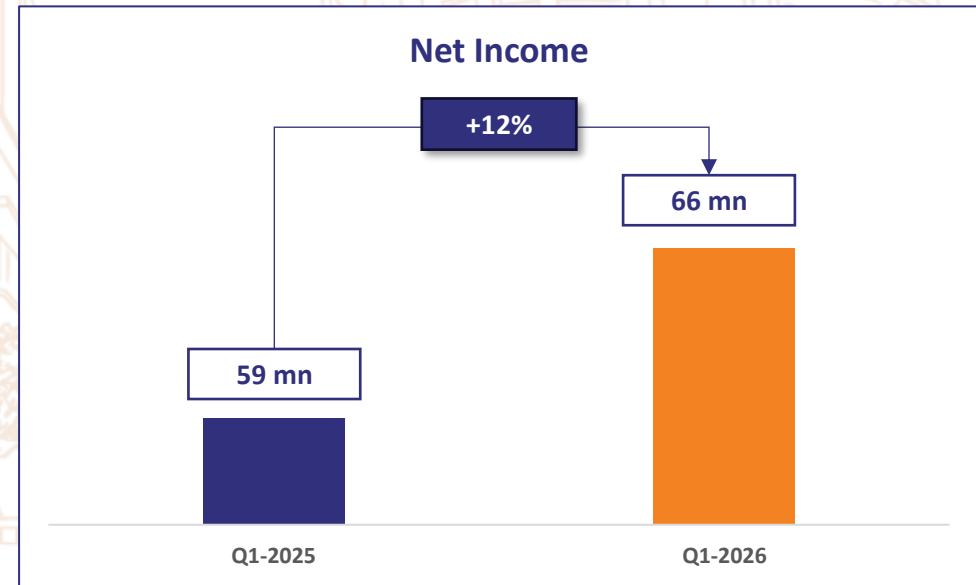
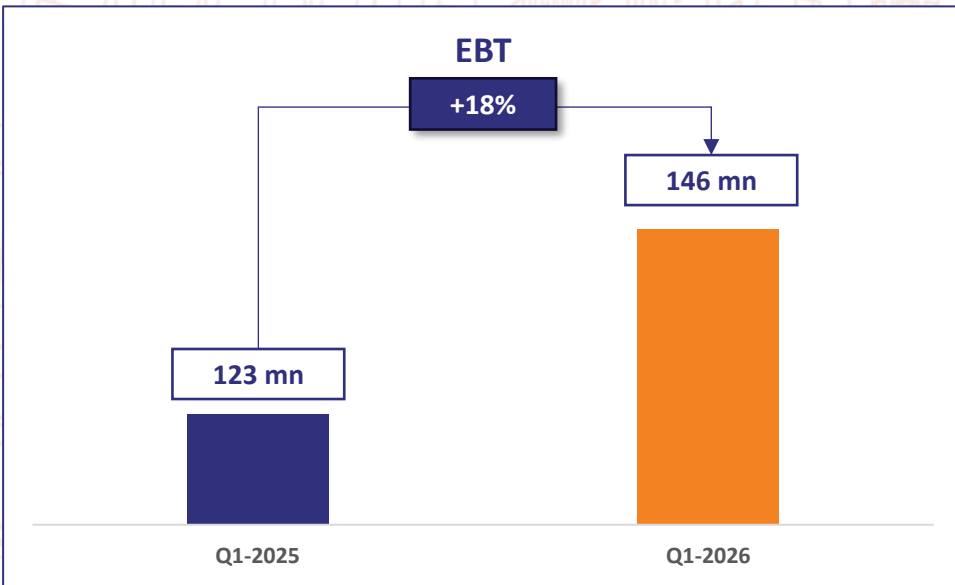
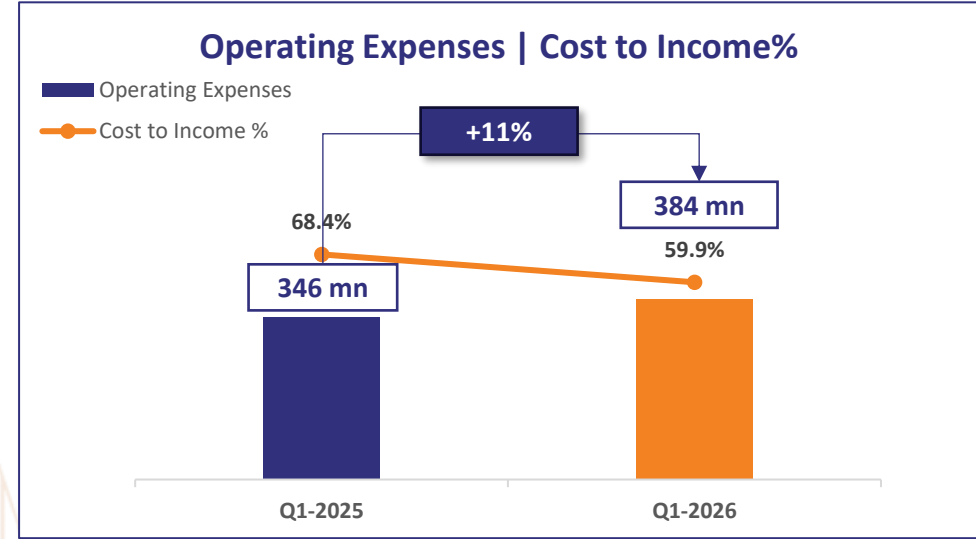
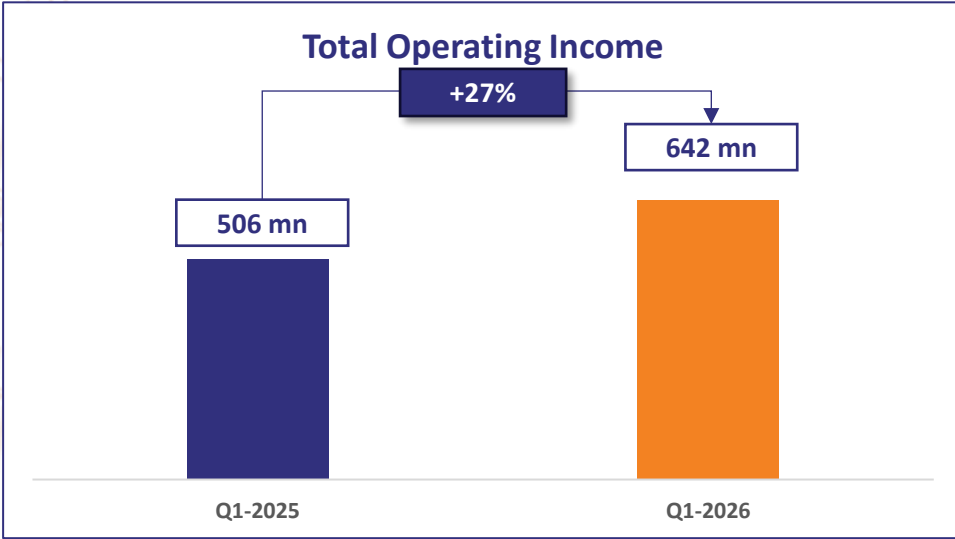
Q1 insurance profitability was **temporarily impacted** by a bounded timing issue—specifically a concentration of late-2025 Group Medical claims. To drive underwriting income back into positive territory, **management aggressively repriced over 50% of its policies in Q1**, with the remainder of the **portfolio rolling out across Q2 and Q3 2026**. Importantly, the **core commercial momentum and structural earning capacity remain highly robust** and unimpaired; **GWP surged 29% YoY to EGP 1.4 billion** and **investment income rose 55%** on expanding AUM.





# Consolidated Performance

# Consolidated Performance | Q1-2026





# Appendix



# Financing Income Statement | Q1-2026

	Q1-2025	Q1-2026	Change ( Q1-2025 vs Q1-2026)
Net Revenue from Portfolio Transfer	82,461	393,722	377%
Net Interest Income	268,003	124,593	-54%
Net Financing Fee & Commission Income	18,104	14,541	-20%
Profit Share from Associates	3,351.7	9,027.5	169%
<b>Financing Operating Income</b>	<b>371,920</b>	<b>541,883</b>	<b>46%</b>
Net Operating Income/Expense	(11,360)	(9,357)	18%
<b>Total Operating Income</b>	<b>360,560</b>	<b>532,526</b>	<b>48%</b>
Depreciation / Amortization	(32,912)	(35,981)	-9%
Operating Expenses	(273,138)	(296,444)	-9%
Marketing Expenses	(16,636)	(16,567)	0%
Other Finance Cost - R.O.U	(18,018)	(29,394)	-63%
Other Expenses	(1,449)	(885)	39%
Impairment of Financial Assets	44,482	(16,348)	-137%
<b>Total Expenses</b>	<b>(297,669)</b>	<b>(395,620)</b>	<b>-33%</b>
<b>EBT</b>	<b>62,890</b>	<b>136,906</b>	<b>118%</b>
Income Tax	(23,989)	(40,857)	-70%
<b>Net Profit for the Year After Tax</b>	<b>38,901</b>	<b>96,049</b>	<b>147%</b>
Non-Controlling Interest	(12,073)	(23,633)	-96%
<b>Net Income</b>	<b>26,828</b>	<b>72,416</b>	<b>170%</b>

Other Expenses Contains Provisions, FX and Board of directors' allowances

# Insurance Income Statement | Q1-2026

	Q1-2025	Q1-2026	Change ( Q1-2025 vs Q1-2026)
Insurance Activity Surplus (Deficit)	(75,604)	75,400	200%
Reinsurance Activity Surplus (Deficit)	144,739	(72,785)	-150%
Net Insurance Financing Income (Expenses)	(17,804)	(22,122)	-24%
Net Reinsurance Financing Income (Expenses)	10,718	11,161	4%
<b>Underwriting income</b>	<b>62,050</b>	<b>(8,346)</b>	<b>-113%</b>
Investment income	59,494	92,201	55%
Net Insurance Fee Income	18,363	13,392	-27%
<b>Insurance operating income</b>	<b>139,907</b>	<b>97,247</b>	<b>-30%</b>
Net operating income/expense	2,710	(386)	-114%
<b>Total Operating Income</b>	<b>142,617</b>	<b>96,860</b>	<b>-32%</b>
Depreciation / Amortization	(6,505)	(9,319)	-43%
Operating Expenses	(61,316)	(74,062)	-21%
Marketing Expenses	(573)	(2,055)	-259%
Other Finance Cost - R.O.U	(5,627)	(6,332)	-13%
Other Expenses/ Income	902	7,493	731%
Impairment of Financial Assets	1,045	(181)	-117%
<b>Total Expenses</b>	<b>(72,075)</b>	<b>(84,458)</b>	<b>-17%</b>
<b>EBT</b>	<b>70,542</b>	<b>12,403</b>	<b>-82%</b>
Income Tax	(18,579)	(15,363)	17%
<b>Net Profit for the Year After Tax</b>	<b>51,963</b>	<b>(2,961)</b>	<b>-106%</b>
Non-Controlling Interest	(9,460)	209	102%
<b>Net Income</b>	<b>42,503</b>	<b>(2,751)</b>	<b>-106%</b>

# Consolidated Income Statement | Q1-2026

Financing Business	Q1-2025	Q1-2026	Change ( Q1-2025 vs Q1-2026)
Net Revenue from Portfolio Transfer	82,461	393,722	377%
Net Interest Income	269,485	126,946	-53%
Net Financing Fee & Commission Income	20,851	16,091	-23%
Profit Share from Associates	(3,181)	2,140	167%
<b>Financing Operating Income</b>	<b>369,616</b>	<b>538,898</b>	<b>46%</b>
Insurance Business			
Insurance Activity Surplus (Deficit)	(75,604)	75,400	200%
Reinsurance Activity Surplus (Deficit)	144,739	(72,785)	-150%
Net Insurance Financing Income (Expenses)	(17,804)	(22,122)	-24%
Net Reinsurance Financing Income (Expenses)	10,718	11,161	4%
<b>Underwriting income</b>	<b>62,050</b>	<b>(8,346)</b>	<b>-113%</b>
Investment income	59,494	92,201	55%
Net Insurance Fee Income	18,363	13,392	-27%
<b>Insurance operating income</b>	<b>139,907</b>	<b>97,247</b>	<b>-30%</b>
Net Operating Income/Expense	(3,932)	5,475	239%
<b>Total Operating Income</b>	<b>505,591</b>	<b>641,619</b>	<b>27%</b>
Depreciation / Amortization	(39,932)	(45,975)	-15%
Operating Expenses	(345,845)	(384,355)	-11%
Marketing Expenses	(17,361)	(19,789)	-14%
Other Finance Cost - R.O.U	(23,694)	(35,925)	-52%
Other Expenses	(548)	6,621	1309%
Impairment of Financial Assets	45,184	(16,548)	-137%
<b>Total Expenses</b>	<b>(382,196)</b>	<b>(495,970)</b>	<b>-30%</b>
<b>EBT</b>	<b>123,395</b>	<b>145,649</b>	<b>18%</b>
Income Tax	(43,353)	(56,519)	-30%
<b>Net Profit for the Year After Tax</b>	<b>80,042</b>	<b>89,130</b>	<b>11%</b>
Non-Controlling Interest	(21,535)	(23,425)	-9%
<b>Net Income</b>	<b>58,508</b>	<b>65,705</b>	<b>12%</b>

Other Expenses Contains Provisions, FX and Board of directors' allowances  
Other Finance Costs reflect the application of the EAS 49 standard/IFRS16.

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