

***Contact***

# Results Presentation



1H-2025



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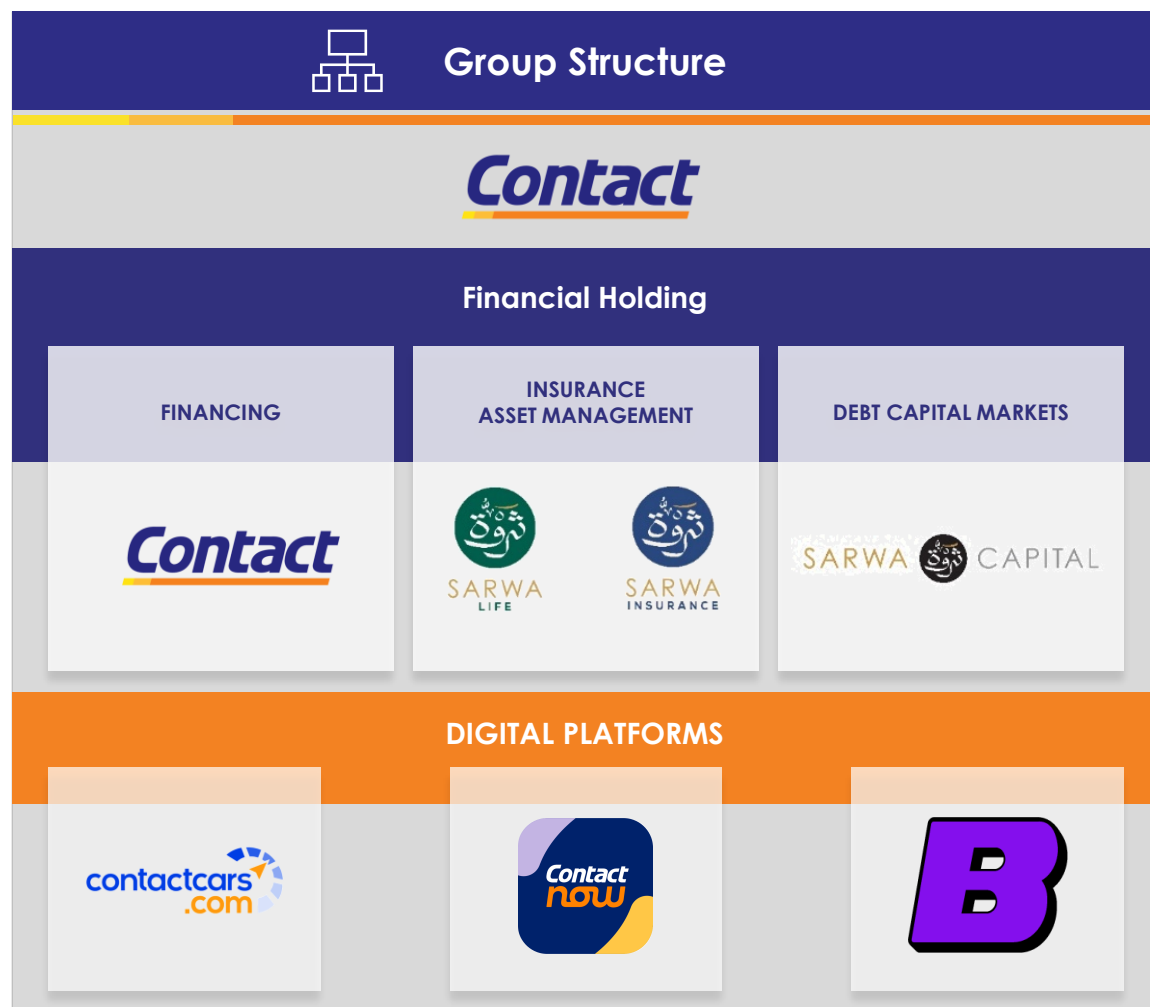


# Introduction



# At a Glance

Egypt's leading non-bank financial services provider



**1<sup>st</sup>**

Consumer Finance License in Egypt with +20yrs and Largest Consumer Finance Player in the Market Offering Innovative Financial Services

**EGX**

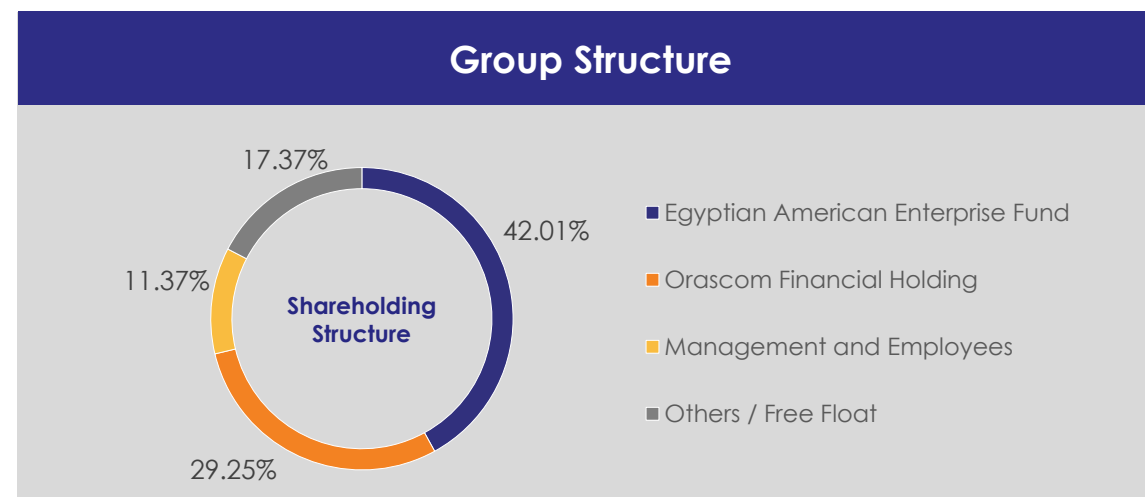
Listed Since 2018 Under the Ticker CNFN.CA

**EGP 78.3 bn**

Total Financing Since inception (June 2025)

**EGP 9.0 bn**

Gross Written & Generated Premiums Since inception (June 2025)



# Results Snapshot

Contact delivered a solid operating performance in 1H-2025, mainly on the back of strong results at the financing division. Meanwhile, increased costs weighed on the Group's bottom-line results during the six-month period

**EGP 1.1 bn**

Consolidated Total Operating Income  
(▲24% y-o-y)

**EGP 163.6 mn**

Consolidated Normalized Net Income<sup>1</sup>  
(▼17% y-o-y)

**7.1%**

Return on Average Equity  
(vs 11.4% in 1H-24)



## Financing Division Highlights – 1H-2025

**EGP 5.1 bn**

New Lending  
(▲7% y-o-y)

**EGP 20.3 bn**

Financing Portfolio  
(Flat y-o-y)

**EGP 983.0 mn**

Financing Operating Income  
(▲31% y-o-y)

**EGP 88.8 mn**

Financing Net Income  
(▼18% y-o-y)

**62.3%**

Cost-to-Income  
(vs. 55.0% in 1H-24)

**0.9%**

Return on Average Assets  
(vs 1.0% in 1H-24)

**5.8%**

Return on Average Equity (vs 8.2% in 1H-24)



## Insurance Division Highlights – 1H-2025

**EGP 1.9 bn**

GWP  
(▲55% y-o-y)

**EGP 346.3 mn**

Brokerage Generated Premiums  
(▲36% y-o-y)

**+81.5 k**

Underwritten & Generated Insurance Policies  
(▲1% y-o-y)

**EGP 157.9 mn**

Insurance Operating Income  
(▼2% y-o-y)

**25.0%**

Cost-to-Income  
(vs. 14.2% in 1H-24)

**EGP 50.5 mn**

Insurance Net Income  
(▼35% y-o-y)

**26.6%**

Return on Average Equity (vs 49.6% in 1H-24)

(1) Normalized net income adjusts for the following: Net effect of new rent standard, tech investments, ESOP, tax adjustments and special provision.

# A New CEO

Building on the solid foundation laid by the founders, Contact appointed John Saad as the Group's new CEO, with Zater being appointed as Vice Chairman of the Board of Directors and Hazem Moussa continues to act as the group's Chairman

John Saad brings over 20 years of diverse experience in commercial and marketing within the technology sector across various markets and his appointment sees the Group kick off the next phase of its growth strategy



"I am thrilled to join Contact Financial Holding and would like to extend my sincere appreciation to the top management and founders for their visionary leadership, which has firmly positioned Contact among Egypt's top non-banking financial institutions. It is an honor to be part of this Group, which has achieved a total lending of nearly EGP 75 billion, as well as Gross Written Premiums of EGP 9 billion, since inception. I look forward to driving excellence by building upon these achievements, prioritizing customer-centricity, developing innovative financing solutions, and pushing ahead with our digital transformation strategy, while preserving the Group's strong foundation and deeply rooted values."

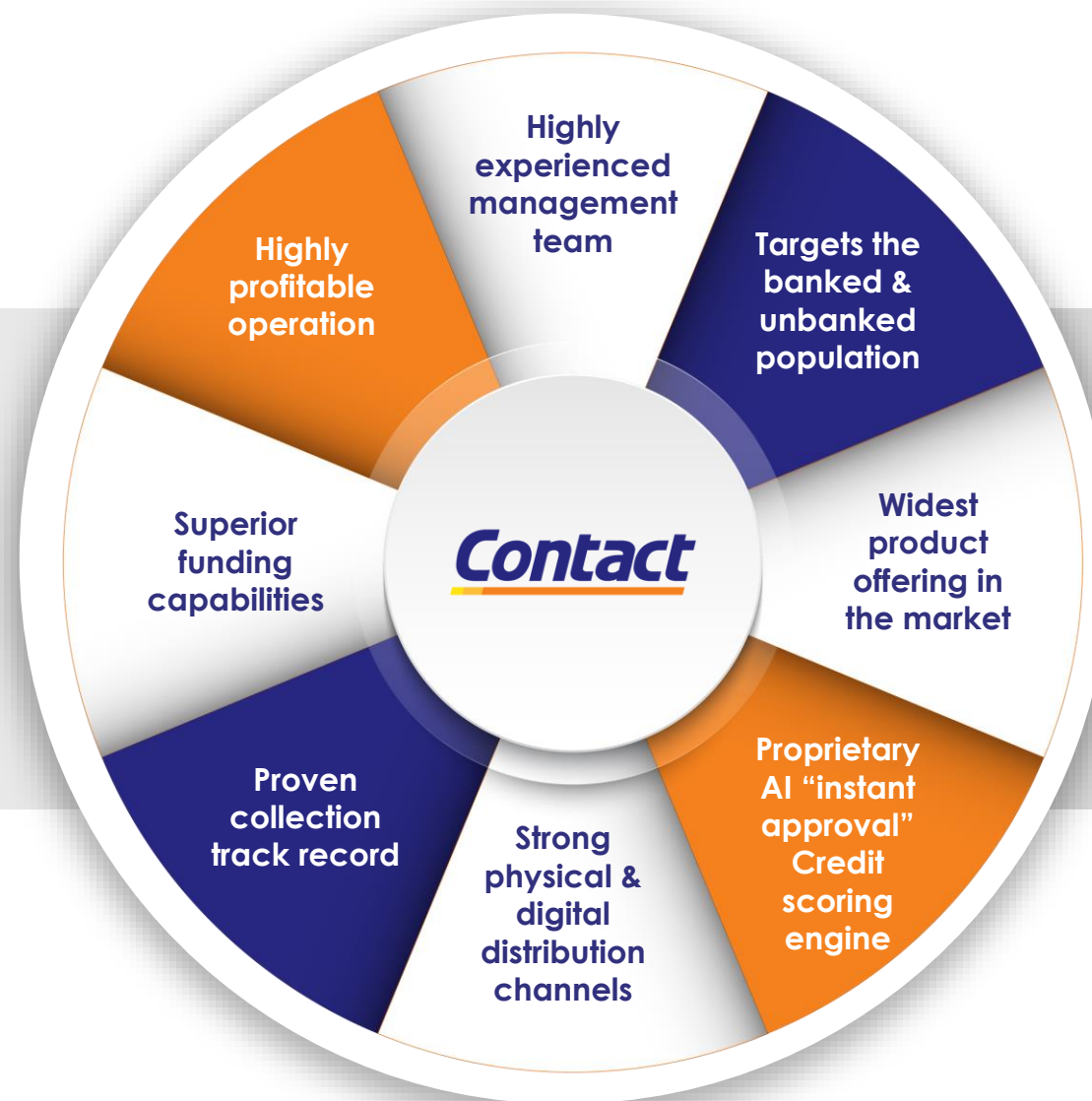


# Our Edge



# How We Differentiate Ourselves

Contact has established itself into a prominent market player with a solid base and robust business fundamentals



# Well-Defined Growth Strategy

Contact has a clear vision for the business with a well-defined growth strategy to achieve it

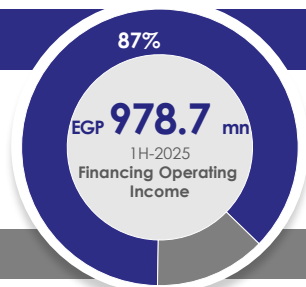


# What We Do

Contact is Egypt's largest non-bank financial services provider and has been actively changing the way businesses and individuals access financial and insurance services over the past twenty years.

## Financing

Financing products targeting Egypt's banked and unbanked population in both the retail and commercial spaces

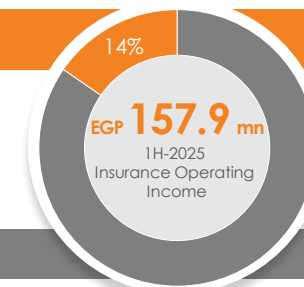


### Product Offering

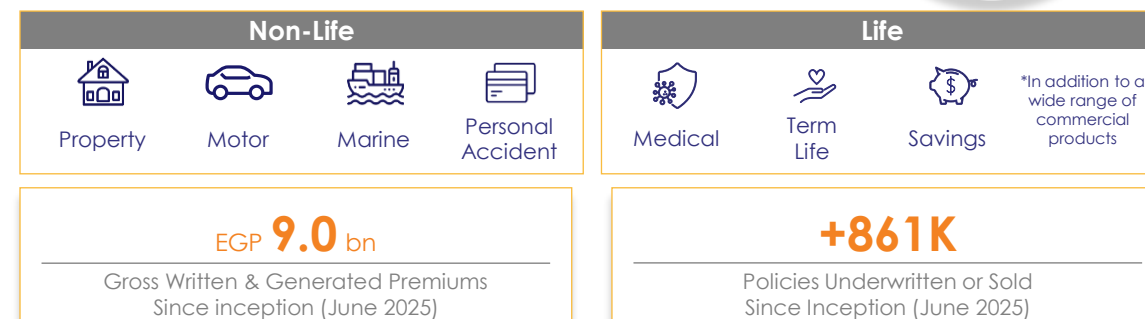


## Insurance

Leveraging over 15 years of insurance brokerage and claims management experience to bring clients life and non-life insurance solutions



### Product Offering



## Distribution

### Physical

- ✓ 73 branches across all governorates
- ✓ +12,706 POS
- ✓ +1,500 Auto Dealers
- ✓ 11 booths in malls

### Direct to Consumer Digital Platforms

- ✓ Contactcars.com: 1.2 million monthly users
- ✓ ContactNow app: 1 million registered users
- ✓ Bravo: 2.0 million downloads

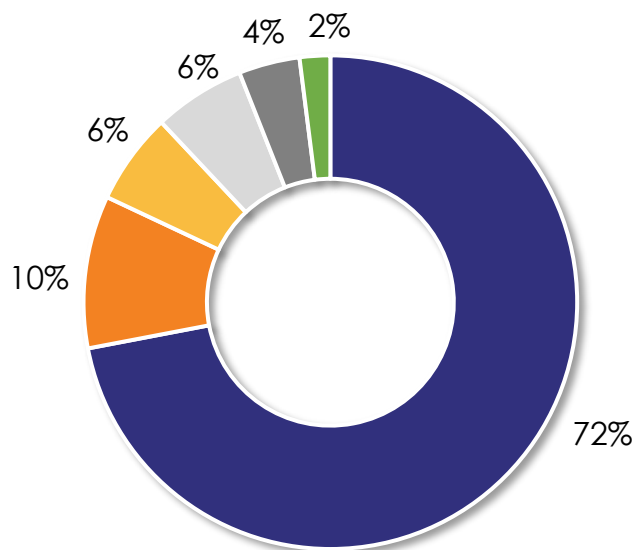
### Lending as a Service for Digital Platforms

Leveraging the Group's unmatched credit funding, payment & collection abilities to offer seamless digital solutions to Fintechs & digital platforms

# Diversified and Synergistic Product Base Driving Growth Across All Segments

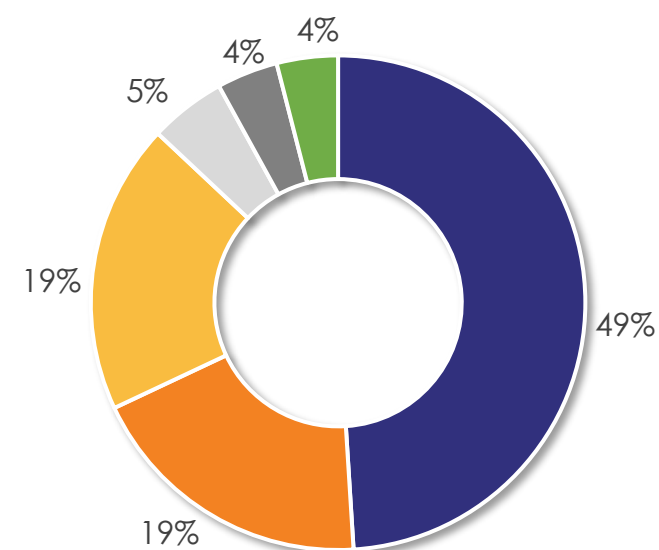
## Broad & Increasingly Diversified Consumer Finance Offering

New Lending Breakdown by Product for 2019



■ Auto ■ Fixed Assets ■ Mortgage ■ Trucks ■ Shopping ■ Working Capital

New Lending Breakdown by Product for 1H-2025



■ Auto ■ Shopping ■ Working Capital ■ Trucks ■ Mortgage ■ Fixed Assets

# Proprietary AI Instant Credit Scoring Engine

## Unique Credit Assessment Approach through Creditech

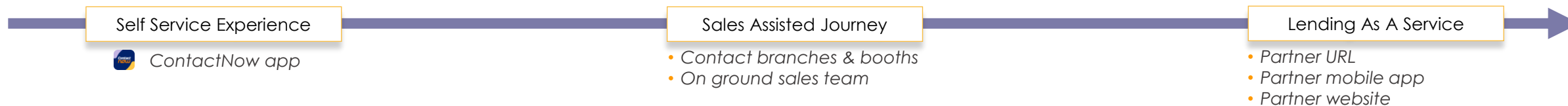
*Distinctive credit assessment methodology refined over +20 years of financing experience*



- Team of qualified individuals provided with extensive fraud detection / asset valuation training
- Investigation and collection team sourced from target areas to ensure understanding of community dynamics & relationships with clients



- Creating and deploying an advanced AI engine for credit assessment that consists of combined features including,
  - Risk programs
  - +20 years of credit customers history
  - Alternative & Behavioral data



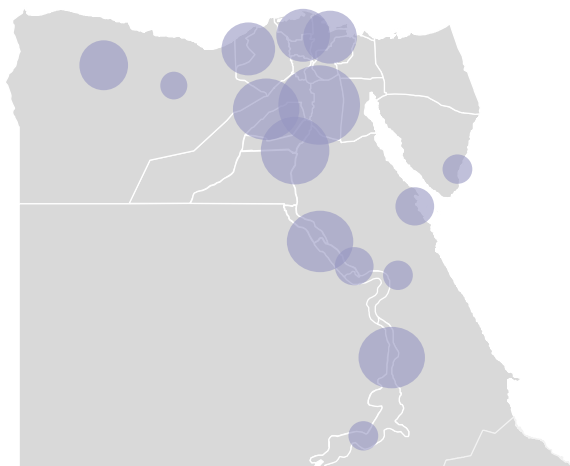
**+705k**  
Submitted Digital Requests  
Since Inception



**28%** → **53%**  
Approval rate → Onboarded

# Market-wide Coverage Including Banked and Unbanked Population Powered by Physical Presence ...

Expanding the branch network in high-potential areas outside the main cities took place throughout 2021, 2022, 2023 and 2024



## +1,500

Auto Dealers



## +12,706

PoS  
(Shopping Merchant Network)



## 11

Contact Booths in Shopping Malls  
across Cairo & Alexandria



## 17

Mini-Contact Branches in High-Density  
Areas in Large Governorates



## 73

Total Contact Branches across Egypt  
Contact Pay PoS Machines were  
Installed across all Contact Branches to  
Collect Credit Installments



## 1<sup>st</sup>

Branch in Dubai (UAE) opened in  
September 2024

### Wide Geographical Footprint

Zamalek	Sharm El Sheikh	Dubai	Platinum Club
Abu Rawash	Ismailia	Naga Hamadi	Gezerit Elward
New Cairo	Dakahlia	New Damietta	Matrix Club
Maadi	Assiut	Desouk	City Stars Mall
Daaery	Damietta	Beni Mazar	City Center Almaza
Nasr City	Behera	Abu Kbeir	Mall of Arabia
Heliopolis	Sharkya	Obour	Mall of Egypt
Sheraton	Menya	Hurghada	Hyper One – Sheikh Zayed
Helwan	Gharbeya	Menouf	Hyper One - 10th of Ramadan
Zaytoun	Suhag	Malawi	Cairo Festival City
Rehab	Qalubya	Kaws	Point 90 Mall
Zahraa El Maadi	Menoufia	Al Alamein – Sahel	City Center Alexandria
Madinty	Kafr Elsheikh	Mansoura	San Stefano Mall - Alexandria
Abassya	Beni Sweif	Shobra Elkheima	Zohour Club – Nasr City
Dokki	Fayoum	Sadat City	Zohour Club – New Cairo
6 October	Suez	Beba	Mahala Elkobra
Haram	Port Said	Meit Ghamr	Menia Elkamh
Badrashen	Gena	Elgouna	Giza
Embaba	Luxor	Wadi Degla Club – Sheraton	Kornish Mandara
Roshdy	Aswan	Wadi Degla Club – October	Talaat Harb

## ... And A Diversified Digital Distribution Network

### Direct to Consumer Distribution (DTC)

**BRAVO**



contactcars  
.com

### Lending as a Service (LaaS)



toothpick



trella

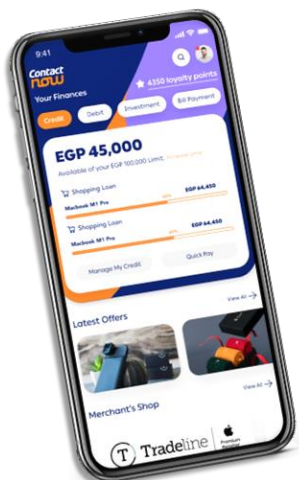


JUMIA

# A Digital One-Stop-Shop for all Financial Needs

Relaunched in January 2023, the ContactNow app is Egypt's first fully-fledged app offering the full suite of digital financial solutions, and is licensed by the FRA to offer fully digital consumer finance services

## A Digital One-Stop-Shop Covering the Consumer's Financial Lifecycle



Launched

### Credit

Using an embedded AI instant credit approval system, ContactNow provides the fastest approval process in the market.

### Bill Payments

Users are able to keep track of and pay bills, as well as make donations.

### Maestro

Launched the first solution in the region to empower customers to tailor their loan's interest rate, down payment and admin fees

### Digital Money Market Fund

Customers can invest in low-risk and stable returns

In Process

## Strategic Advantages



Increased Customer Retention



Increased Customer Acquisition and Market Penetration



Increased Cross-selling Opportunities



Increased ability to learn from clients' behaviors to tailor offering and experience

## Track Record of Growth and Operational Evolution

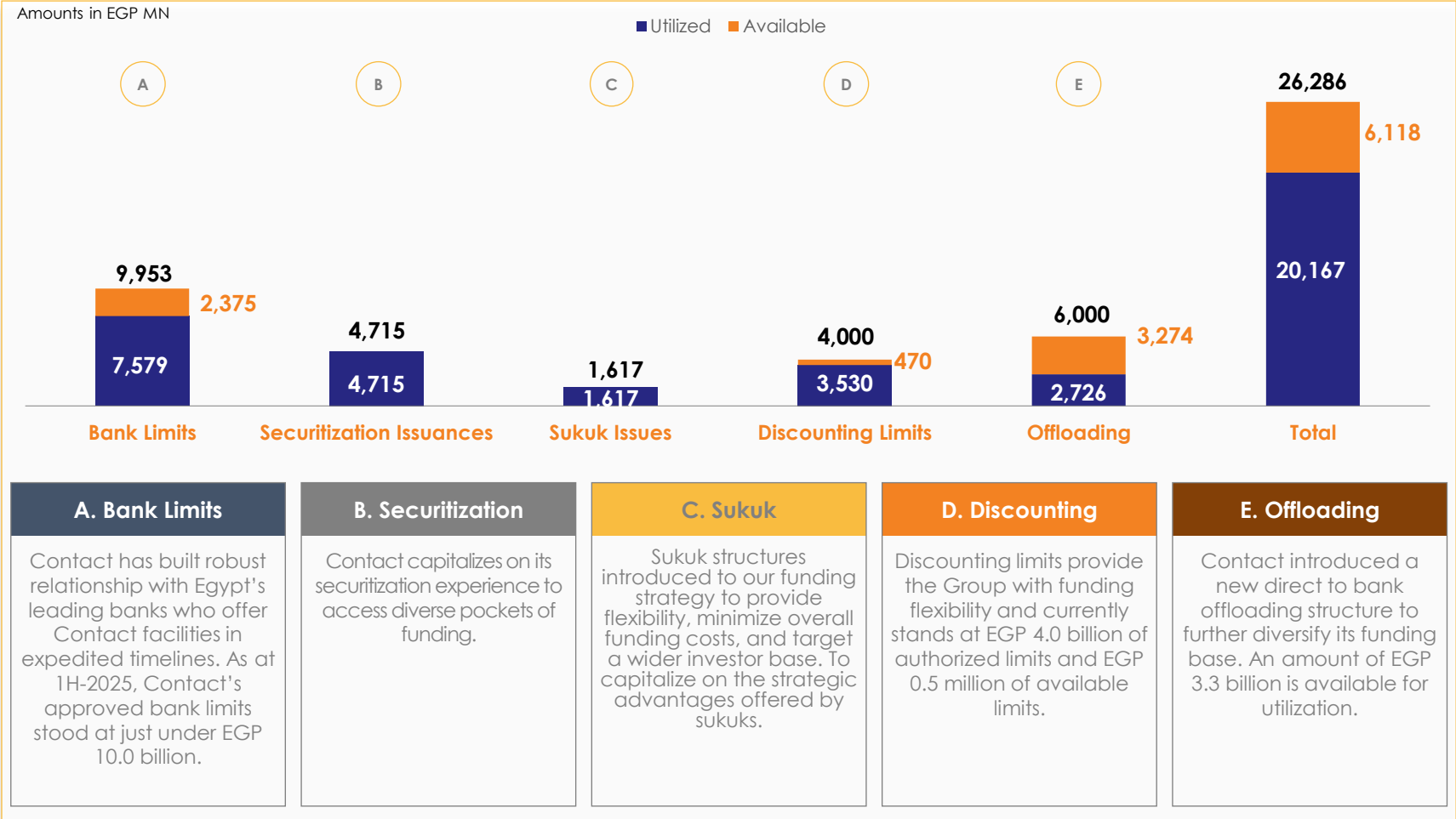


# A Diversified, Highly Liquid Funding Base

## Funding Strategy Overview

- Diversified funding base enabling consistent liquidity with efficient pricing
- Fixed rate to match portfolio, with no tenor mismatch
- Structure results in recurring revenue from portfolio transfer, one of the Group's core revenue streams
- Utilizing in-house DCM capabilities to ensure best financing terms and structures
- Working with regulator and market players to create a secondary market for fixed income products

## Overview of 1H-2025 Funding Base



# Funding Driven by Continued Innovation in the DCM Space<sup>1</sup>

## Overview of Debt Capital Markets Activities

- Originally established to **deepen Egypt's debt capital markets and further enhance the Group's availability and cost of funding, Contact's debt capital markets activities have developed strongly, and the Group is currently the largest sukuk issuer in the Egyptian market.**
- Introducing new products to the market:
  - ▶ **1<sup>st</sup>** securitization in 2005
  - ▶ **Largest** sukuk Mudaraba in 2021
  - ▶ Issued the first Consumer Finance bond in 2022 with the highest portfolio rating in the market
- The Group's debt market issuances\* reached a total value of EGP 36.5 bn as of June 2025
- The Group fully redeemed 21 debt issuances to date worth over EGP 18.0 billion and has partially redeemed EGP 12.2 billion from its 11 remaining issuances. The current outstanding balance on these 11 issuances stands at EGP 6.3 billion.

## Funding Enhancement Approach

- Strategy to fund a significant portion of the financing and insurance operation through DCM
- Working with regulators and stakeholders to unlock further offerings and enhance market liquidity
- Exploiting an under-utilized savings product and targeting the retail segment



### Money Market Fund

The Group issues its first open-ended money market fund in 1Q-2021.

## DCM Segment Highlights

# 32

Debt  
Issuances  
totaling\*  
**+EGP 36.5 bn**

# A – AA+

Credit  
Rating

First Securitization  
Issuance

First Mudarba  
Sukuk Issuance  
In Egypt

Largest Issuer of  
Securitization  
Bonds

Largest  
Sukuk issuer  
In Egypt

(1) Contact is the largest debt issuer in the Egyptian market excluding issuances by Governmental and Public entities.

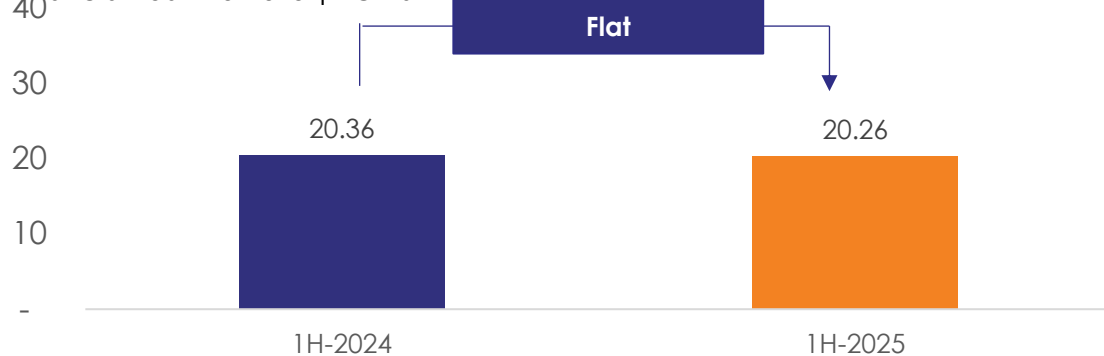
\*Figures refer to the Group's internal issuance only.

# Consistent Growth and Expansion

By leveraging its growing digital presence and its increasingly broad reach and service offering, underpinned by its ever-expanding insurance offering, Contact is able to navigate challenging market conditions and a difficult macroeconomic environment to continue outperforming rising competition

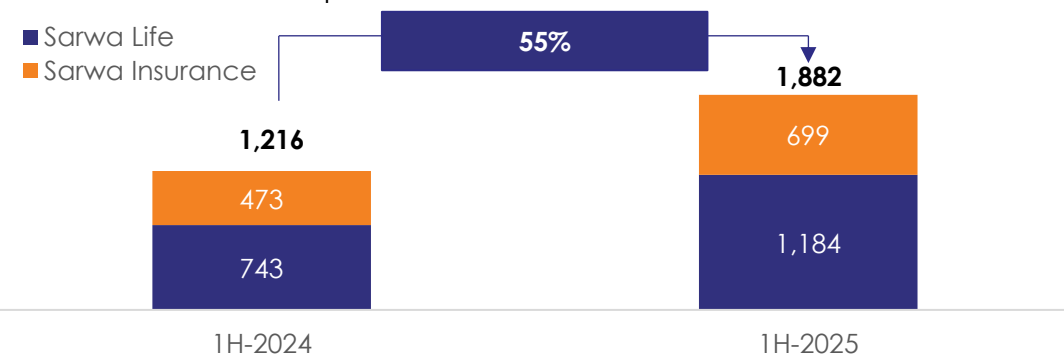
## A sizeable loan portfolio...

### Financial Loan Portfolio | EGP bn



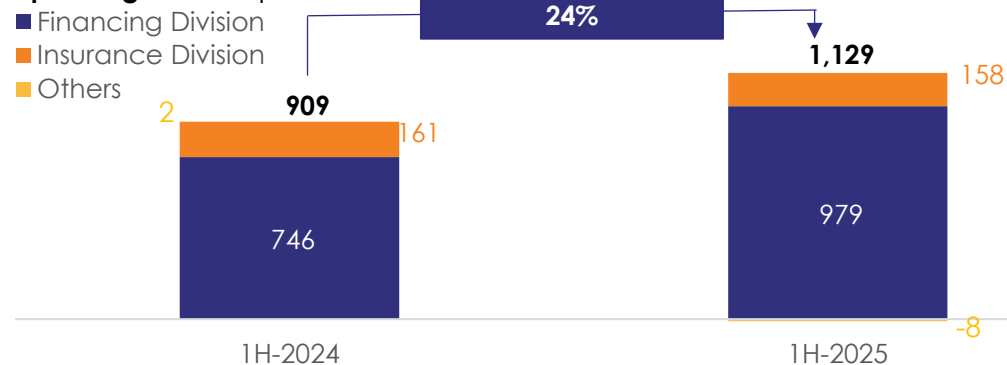
## ...A fast-growing insurance business providing a new, high-potential revenue stream

### Gross Written Premiums | EGP mn



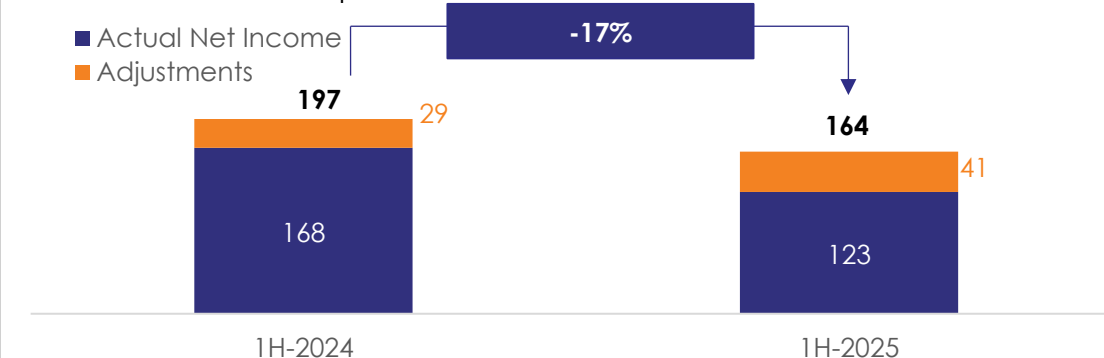
## Delivering solid operating income ...

### Operating Income | EGP mn



## ...However, elevated costs weighed of the bottom-line performance<sup>1</sup>

### Normalized Net Income<sup>2</sup> | EGP mn



(1) The normalized net income for 1H-2024 has been significantly influenced by the implementation of IFRS 17, which pertains to the accounting standards for insurance companies.

(2) Normalized net income adjusts for the following: Net effect of new rent standard, tech investments, ESOP, tax adjustments and special provision.



# Digital Platforms



# A Digital Business

Contact is actively working on building a “Data Driven Organization” where data is a foundational asset across all levels of decision-making to drive intelligence, agility, and competitive differentiation

## Contact's Digitalization Strategy

1

Create new revenue streams by introducing complementary digital products

2

Improve customer acquisition at lower costs

3

Maintain market leadership by integrating machine learning and AI

4

Retain customer leveraging a differentiated user experience

5

Increase customer engagement and develop cross-selling opportunities

## Direct to Consumer Platform

The Group has been developing its own proprietary platforms. Through the ContactNow app and the contactcars.com platforms, as well as its e-commerce super-app Wasla, the Company is able to reach new customer segments, increase the sale of its products, and understand users' behaviors to then better tailor its service offering.



ContactNow

**BRAVO**



## Lending as a Service for Digital Platforms

The Lending-as-a-Service (LaaS) cluster represents Contact's focus to scale its reach to be a “platform enabler” by offering modular lending and insurance infrastructure, including credit decision engines, APIs, and servicing tools. By developing new digital solutions in partnership with innovative companies across various sectors, Contact is expanding its ecosystem, increasingly catering to customer's needs, a key step for acquiring and retain customers, as well as driving sustainable long-term revenue growth.



sakneen

Carzami

naqla by zero

trella

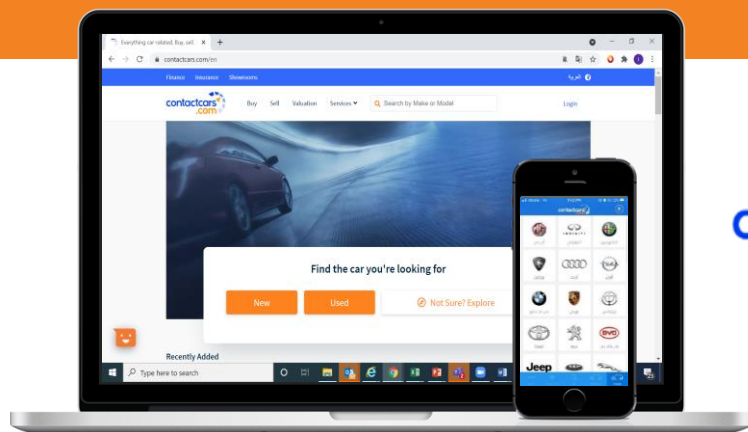
toothpick

JUMIA

# Digital Platforms – Contactcars.com

The portal, originally set up in 2002, was relaunched in 2021 as a stand-alone business as part of Contact's strategy to position itself as a symbol of trust, innovation, and customer-centricity by consistently delivering personalized and emotionally resonant experiences

## ContactCars.com Relaunched



In H2-2025, Contact began working on scale monthly active users (MAU) and deepening engagement through sharper acquisition, SEO, and product-led growth, converting traffic into high-intent leads. This will expand classified ads supply and lift dealer satisfaction by improving lead quality and time-to-sale, driving share gains in classifieds. Contact is also working on rebuilding Finance & Insurance (F&I) end-to-end: benchmark top competitors, integrate seamlessly with Contact's F&I providers, and deliver a frictionless, mobile-first user experience.

### 14%

Avg. YoY Growth in Consumer Classified Ads for the same period

### 16%

Avg. YoY Growth in subscribed dealers for the same period

### 510

"Otlobha" user requests, and 60 sold cars since launch in Aug-2024.

### 1.24 mn

Unique Avg. monthly users in H1-2025

### +132 mn

Classified Car page views in H1-2025

### 125

Listed Cars in 6 completed auctions, 77 sold cars, for 66.3 mn.

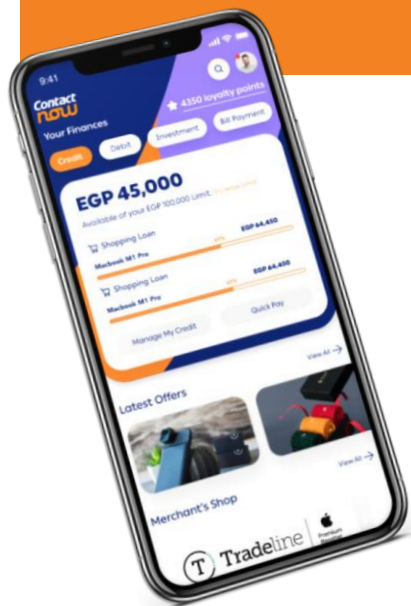
Despite a dynamic market, Contactcars.com successfully scaled shopper engagement to a new high in 1H-2025, reaching 132 million classified car page views. This surge reflects healthier marketplace liquidity and continued gains in discovery speed and lead quality for Contact's dealer partners. Successfully defending its share in paid classifieds and dealer subscriptions while growing engagement indicates durable positioning even as the market consolidates.

Building on its 1Q-2025 achievements, including the step-change in Otlobha conversion (9%→12%) and the launch of the B2B Vehicle Digital Auction with Toyota Egypt, Contact doubled down on product innovation that differentiates Contactcars.com end-to-end dealer tools, finance and insurance rails ready for scale, and data-driven matching that lifts conversion while lowering acquisition cost.

# Digital Platforms – ContactNow

As Contact continues its progressive transformation journey, the Company rolled out its ContactNow app in early 2021 (relaunched in 2023) with the platform rapidly rising in popularity ever since

## The ContactNow app



**ContactNow  
on all App  
stores**

**1.61 mn**

Total Downloads Since Inception, 334k New in 1H-2025

**1.04 mn**

Registrations Since Inception, Including 198k New Registrations in 1H-2025

**834k**

Total transactions Since Inception, Including 143k New transactions in 1H-2025

**20%**

1H-2025 y-o-y Growth in Total Transactions Value

Originally launched as the Contact App in February 2021, the app has been revamped and relaunched as a separate entity under the brand name ContactNow.

ContactNow has partnered with Fawry to offer customers a significantly expanded range of payment options and enhanced experience. This integration provides a more convenient and comprehensive experience, including cash and instalment payments, making it easier than ever to access the app's services.

Contacted expanded its lending as a service (LAAS) offering to encompass more partners. This strategic move allows the Group to acquire and serve a larger customer base and provide them with access to innovative lending solutions.

The app continues to benefit from Contact's expertise and technology as the Group continues to grow its network

The Group has recently received a fintech license from the Financial Regulatory Authority to offer fully digital consumer finance services through Contact Now. This comes as part of Contact's strategy to drive digital transformation and promote financial inclusion.

# Digital Platforms – Bravo

Aligning structure with strategy has become essential to unlocking long-term value and sustaining competitive advantage. On that front, in February 2022 Contact concluded a USD 9 million investment in e-commerce super-app Bravo, further expanding the Company's growing footprint in fintech and reinforcing its quest to enable tech-first ventures in Egypt's financing ecosystem

## Bravo at a glance



### The first e-commerce super-app built for emerging markets

Bravo is the first emerging markets mobile web browser and desktop extension that enables users to save money, make secure payments, build their credit profiles, and gain access to flexible and convenient financing through an Integrated Shopping experience.

**2 mn**

Downloads  
(3.5k organic new downloads in 1H-2025)

**+1.4 mn**

Unique Shopping Instances

**269**

Merchant Network



Top Arab Startups



2020 Venture Program

**Forbes**

Featured Startup F30/30 2022

## Key Milestones

Growth in GMV 1H-2025 vs 1H-2024

**+4%**

Growth in Transactions 1H-2025 vs 1H-2024

**6%**

Conversion Rate in 1H-2025

**83%**

(vs 46% in 1H-2024)

Marketing ROI 1H-2025

**+28X**

PCI-DSS Certification Complete



Key Fintech partnerships secured





# Debt Capital Markets



# Overview of the Debt Capital Markets<sup>1</sup>

## Overview of Debt Capital Markets Activities

- Originally established to **deepen Egypt's debt capital markets and further enhance the Group's availability and cost of funding**
- Through debt capital markets, Contact **reinforces its leadership position** in Egypt's evolving financial landscape, **aligning funding strategy with long-term value creation**.
- Introducing new products to the market:
  - 1<sup>st</sup> securitization in 2005
  - 1<sup>st</sup> real estate backed securitization in 2015
  - Largest** sukuk mudaraba in 2020
  - 1<sup>st</sup> project finance Musharka sukuk issuance in the market in 2022
- The group's debt market issues (including third party issuances) reached a total value of +EGP 44.2 bn as of June 2025.

## Funding Enhancement Approach

- Funding a significant portion of the financing and insurance operation through DCM
- Working with regulators and stakeholders to unlock further offerings and enhance market liquidity
- Exploiting an under-utilized savings product and targeting the retail segment.

### Money Market Fund

First open-ended money market fund issued by the Group in FY-2021.

## DCM Segment Highlights

43

Debt  
Issuances  
totaling  
**+EGP 44.2 bn**

Highest  
Credit  
Ratings

First  
Securitization  
Issuance

First  
Real Estate-  
Backed  
Securitization

Largest Issuer of  
Securitization  
Bonds

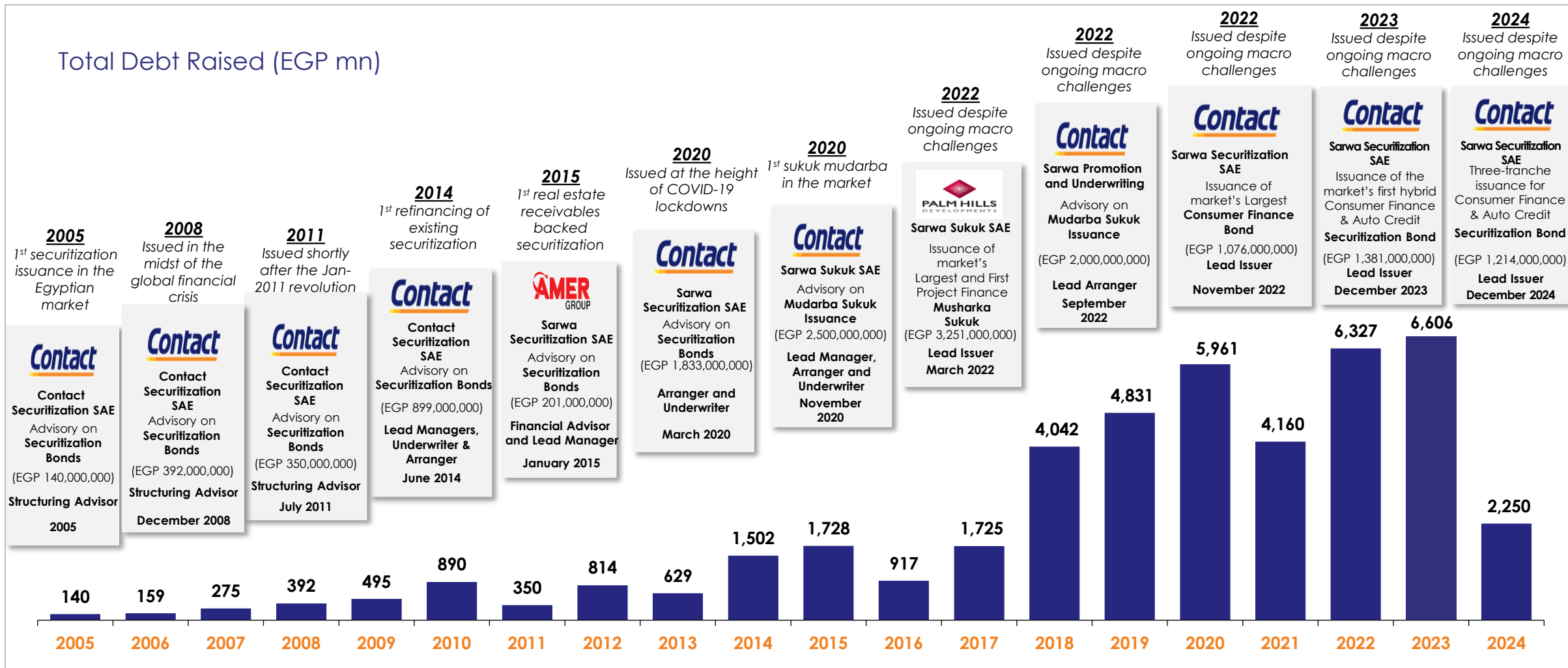
Largest  
Mudaraba &  
Musharka  
Sukuk issue  
In Egypt

(1) Contact is the largest debt issuer in the Egyptian market excluding issuances by Governmental and Public entities..

# Overview of the Debt Capital Markets

Egypt's Leading DCM Player with a Proven Record of Executing Transactions in Challenging Market Conditions, Safeguarding the Group's Liquidity Requirements

Total Debt Raised (EGP mn)



# Africa Expansion



# The Perfect Opportunity for Further Expansion

A partnership between Contact and Mansour Group, Almasi currently provides leasing services and plans to expand its offering to consumer financing and auto loans in the coming period. Expanding into Kenya and other emerging African markets presents a great opportunity for Contact to replicate its domestic success in markets with similar demographics

## Almasi Overview and Strategic Updates

### Main sectors of focus:

- **Construction** (infrastructure, housing, commercial & industrial buildings)
- **Transportation** (cargo & logistics – passengers)
- **Agriculture**
- **Medical Equipment**

The Company landed its first unsecured credit line

### Future Focus Areas:

- SMEs/corporate segments
- Affluent segments

**KES 3.7 bn**

Value of Contracts Financed Since Inception

**KES 14.5 mn**

Average Loan Amount

**KES 2.3 bn**

O/S Portfolio

**+250**

Number of Financed Contracts Since Inception

## Ownership Structure

**Contact**

40%



**MANTRAC**



60%

A.S. Investments UAE

**ALMASI**  
(Kenya-based)



# 1H-2025 Performance Review



# Comprehensive Financing Offering

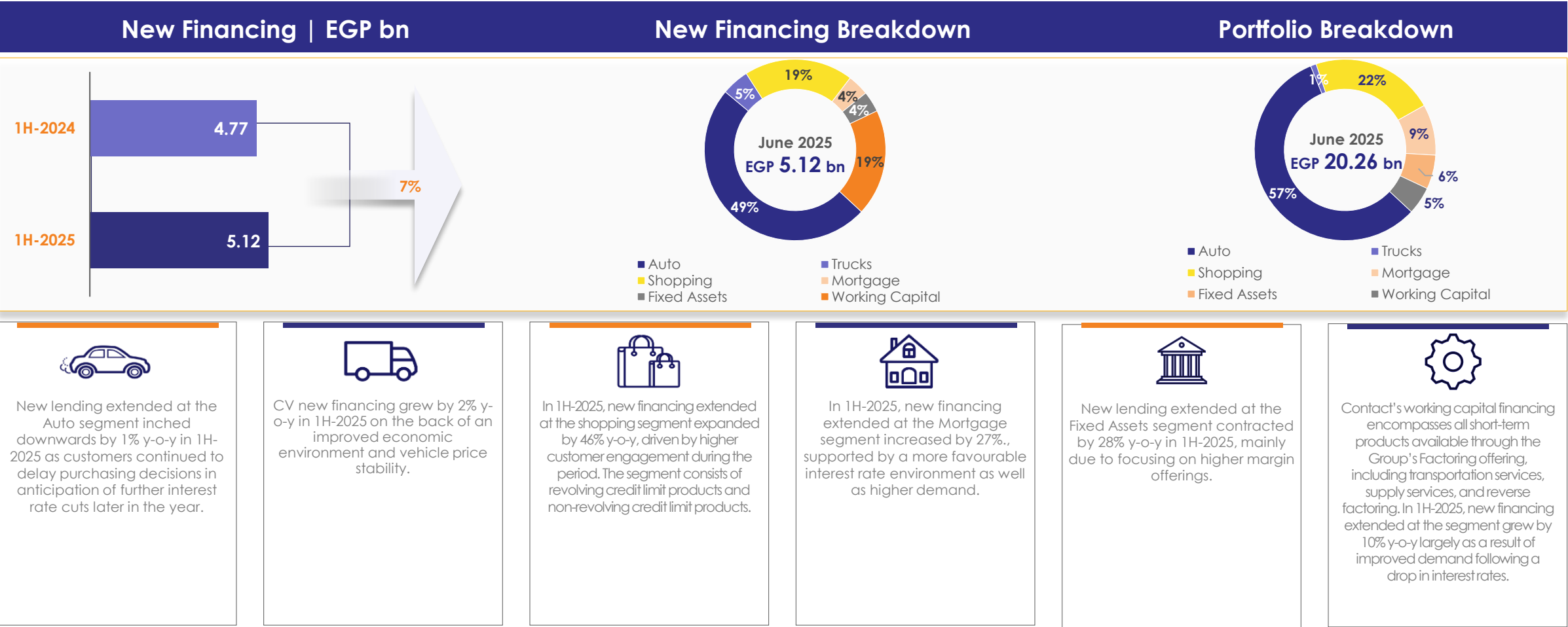
An improved operating environment supported new lending growth at Contact across most segments during 1H-2025. In parallel Contact continues to actively manage its risk levels by tightening the credit investigation process and focusing on higher margin products to enhance the quality of its portfolio

Segment Overview	<b>Passenger Cars</b>  Contact Auto <b>offers financing for the purchase of new and used passenger cars for both banked and unbanked retail customers</b> through diverse distribution and acquisition channels  <div>-1%</div> New Financing decline in 1H-2025 vs 1H-2024	<b>Commercial Vehicles</b>  Contact Trucks <b>provides retail loans for purchasing new and used, light and heavy trucks.</b> Contact Trucks provides small-ticket individual financing for transportation and logistics sectors  <div>2%</div> New Financing growth in 1H-2025 vs 1H-2024	<b>Contact Shopping</b>  Contact Shopping <b>provides financing services for several products ranging from consumer durables, fashion and jewelry to insurance credit, club memberships, education, home finishing products, watercrafts, Motorcycles, and green financing</b>  <div>46%</div> New Financing growth in 1H-2025 vs 1H-2024	<b>Mortgage</b>  Contact Mortgage <b>offers long-term mortgages, and home equity loans</b>  <div>27%</div> New Financing growth in 1H-2025 vs 1H-2024	<b>Fixed Assets</b>  Contact Fixed Assets Financing <b>offers services primarily for vehicles, heavy equipment, and medical equipment for SMEs.</b> The division provides differentiated financing solutions, with a particular focus on innovative small-ticket financing, to vendors and medical practitioners  <div>-28%</div> New Financing decline in 1H-2025 vs 1H-2024	<b>Working Capital</b>  WC financing <b>includes all of Contact's short-term products under its Factoring offering, including transportation services, supply services, and reverse factoring.</b> The segment is active across the agricultural, industrial, medical and transportation sectors  <div>10%</div> New Financing growth in 1H-2025 vs 1H-2024
	2001	2019	2015/2021* <small>*relaunched</small>	2016	2015	2019
	✓ Retail auto credit	Retail loans for new & used trucks	✓ Consumer durables ✓ Fashion/Jewelry ✓ Insurance Credit ✓ Club memberships ✓ Home finishing Products ✓ Green financing	✓ Long-term mortgage ✓ Home equity loans	✓ Leasing of vehicles ✓ Leasing of Heavy equipment ✓ Leasing and factoring of medical equipment for SMEs	✓ Short-term products under Factoring offering, including transportation & supply services, and reverse factoring
	<div>49%</div>	<div>5%</div>	<div>19%</div>	<div>4%</div>	<div>4%</div>	<div>19%</div>
	Contribution to New Financing	Contribution to New Financing	Contribution to New Financing	Contribution to New Financing	Contribution to New Financing	Contribution to New Financing

Note: Percentage contributions refer to share of total new financing during 1H-2025.

# Financing Division – Solid Results Across Financing Segments

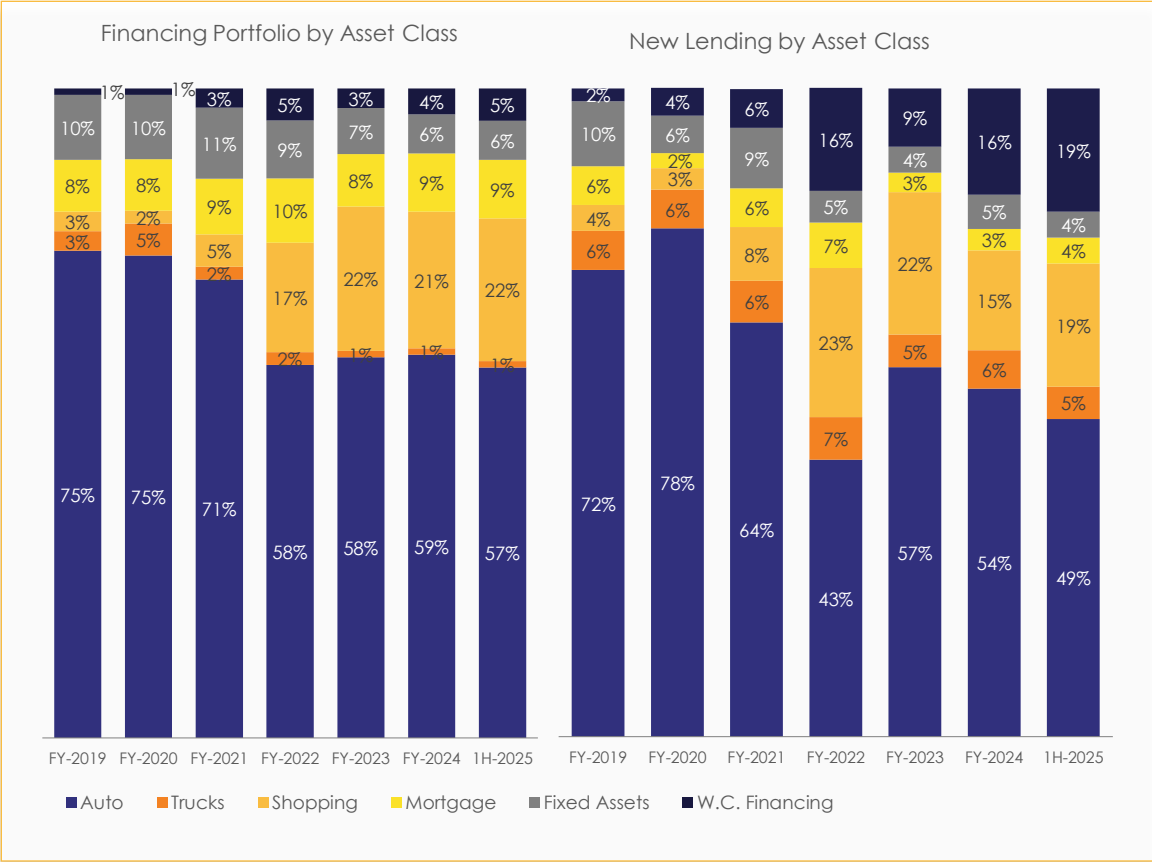
Total new financing extended in 1H-2025 expanded by 7% year-on-year to EGP 5.12 billion, with the Trucks, Shopping, Working Capital, and Mortgage segments all reporting year-on-year growth during the period on the back of an improved operating environment. It is also worth noting that Contact has been actively managing risk levels by tightening the credit investigation process, and has shifted its focus towards higher margin products to enhance the quality of its portfolio



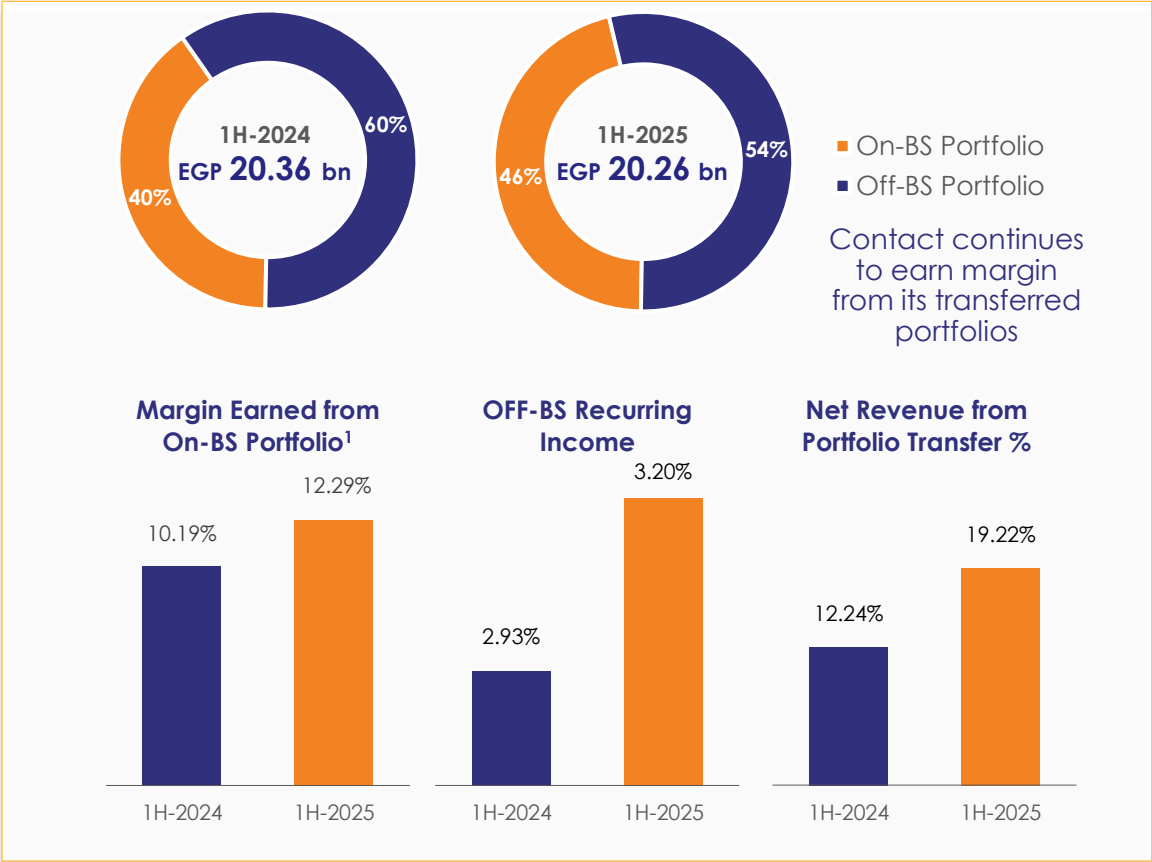
# Financing Division – Increasingly Diversified Portfolio with Favorable Margins

Contact’s financing portfolio contracted remained largely stable year-on-year at EGP 20.26 million in 1H-2025. During the period, Contact continued to focus on enhancing the quality of its portfolio, with an increased emphasis on lower-risk and higher-spread products

## Increasing diversification of Financing Portfolio and New Lending by Asset Class



## Financing Portfolio Breakdown

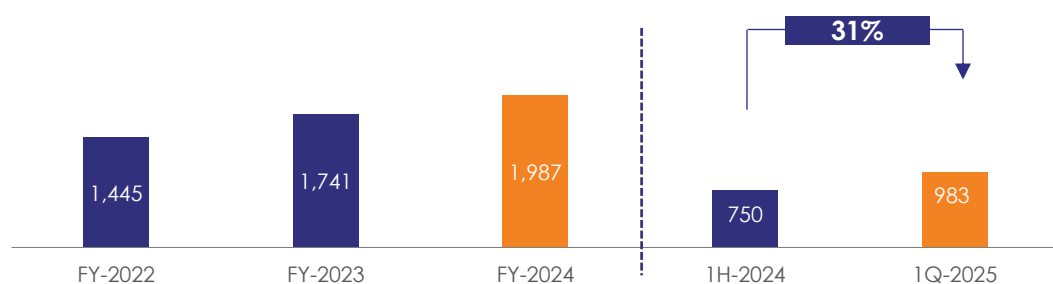


Note: The continued interest rate increases in Egypt have a negative effect on Contact's spreads in the short-term due to the timing gap between lending and refinancing. However, It is important to note the flexibility of all our finance and DCM structures, allowing for future refinancing  
(1) The increase in the Company's On-BS NIMs was a result of the increased focus on higher margin products and increasing the spreads on key products.

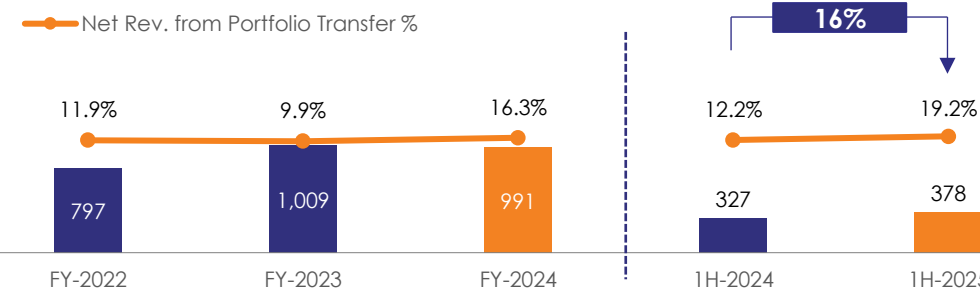
# Financing Division – Solid Results Across all Financing Revenue Components

The financing division delivered a strong performance in 1H-2025 on the back of the shift in focus towards higher margin products, coupled with strong returns associated with portfolio transfer activity

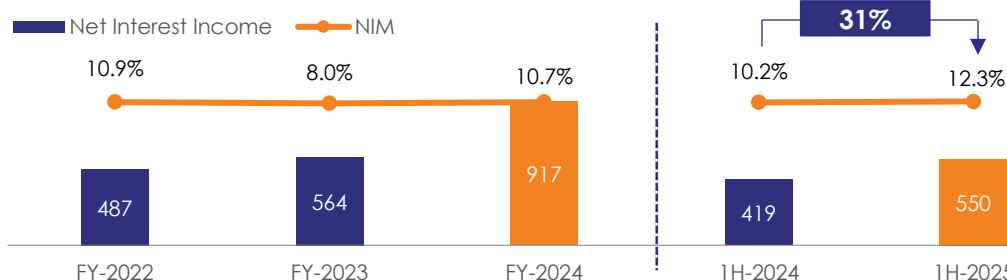
### Financing Operating Income | EGP mn



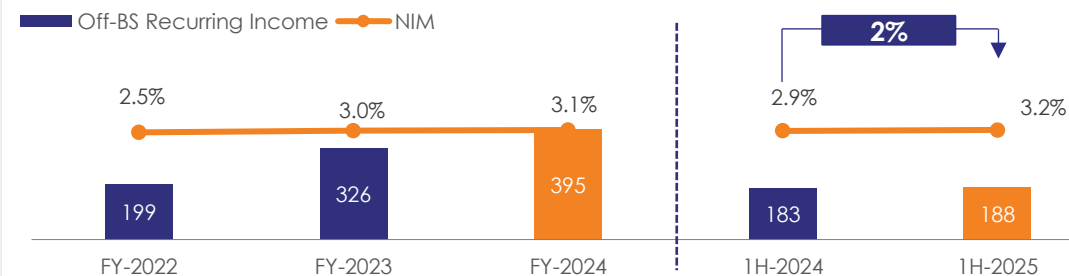
### Net Revenue from Portfolio Transfer | EGP mn



### Margins Earned from On-BS Portfolio, NIM | EGP mn, % margin



### Off-BS Recurring Income, NIM | EGP mn, % margin



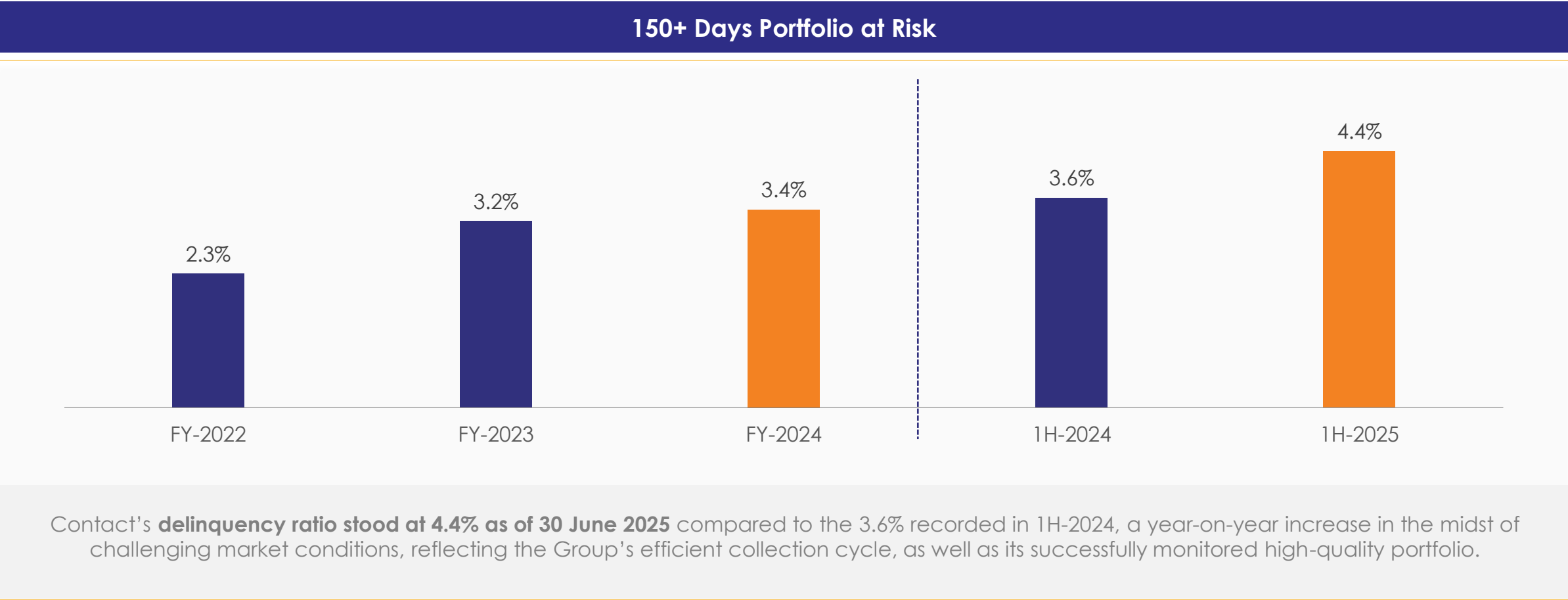
During 1H-2025, the Group decided to slow down its portfolio transfer activities in anticipation of expected interest rate cuts over the coming period. However, Contact still managed to generate strong returns from the undertaken portfolio transfer activities.

It is worth noting that Contact is planning on transferring portfolios at a more frequent rate once the interest rate starts declining.

Continued Interest rate stability, combined with a focus on higher margin products, have supported strong margins across the board during 1H-2025. Additionally, margins are expected to improve further with the anticipated upcoming interest rate cuts.

# Financing Division – High-Quality Portfolio in the Midst of Challenging Market Conditions

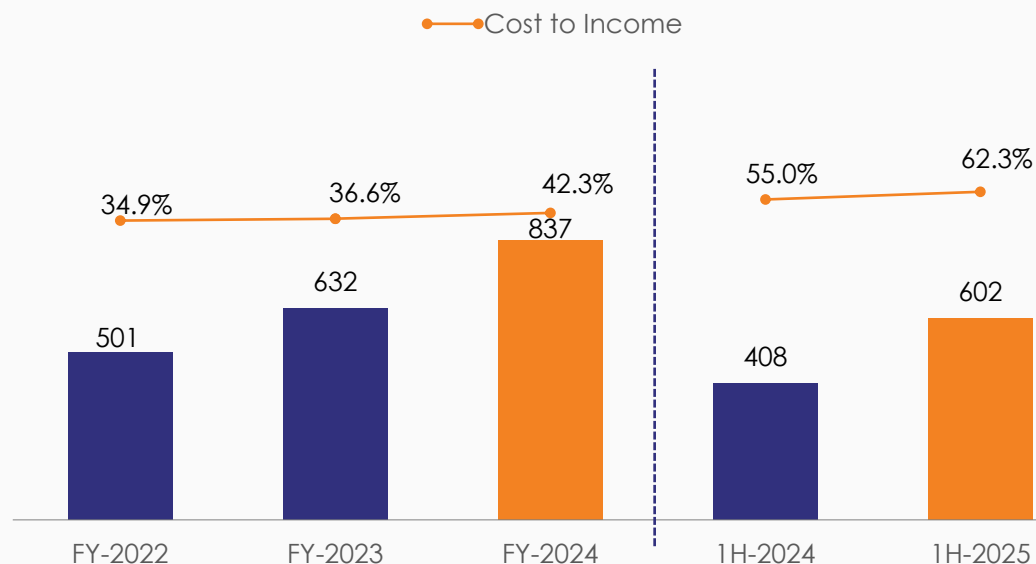
Contact’s PaR 150+ delinquencies (Portfolio at Risk) ratio as at June 2025 stood at 4.4%



# Financing Division – Elevated operating costs weighed on bottom-line profitability

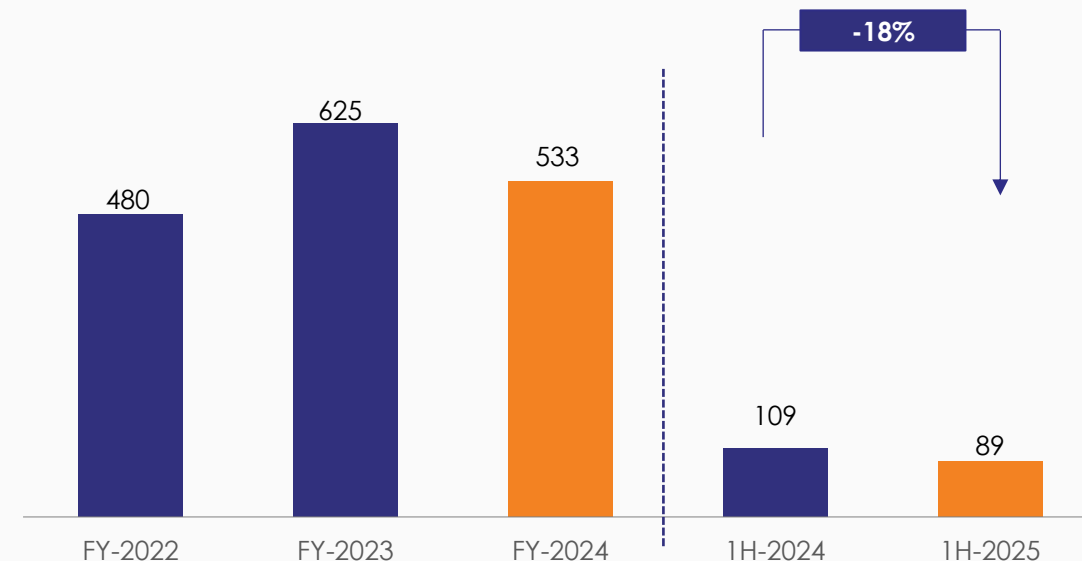
Net income at the financing division shrank by 18% y-o-y in 1H-2025 as higher operating costs weighed on the division's bottom-line results

Operating Costs and Cost to Income | EGP mn, %



The financing segment's cost-to-income ratio rose by 7.3 percentage points year-on-year largely as a result of the increase in operating expenses due to a high inflation environment

Financing Net Income | EGP mn



Financing net income contracted by 18% y-o-y in 1H-2025 to EGP 89 million mainly as a consequence of the increase in operating expenses

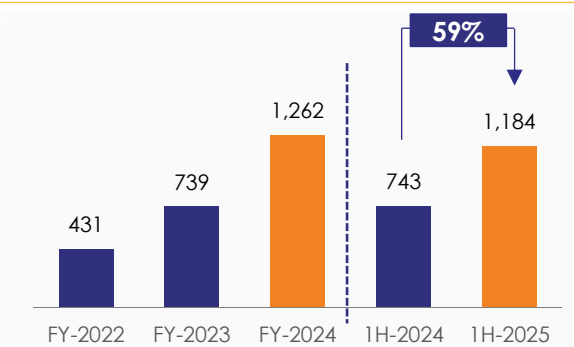
# Insurance Division – Operational and Business Developments – 1H-2025

While gross written premiums generated by both insurance companies reported solid year-on-year growth in 1H-2025, driven by the ramp up of new products and increased cross-selling, the division’s results were significantly impacted by increased costs during the period. Meanwhile, total policies underwritten in 1H-2025 reached c.74 thousand

Insurance – 55% year-on-year rise in total GWP to EGP 1,882 million

Sarwa Life – 59% year-on-year rise in GWP

GWP Sarwa Life | EGP mn

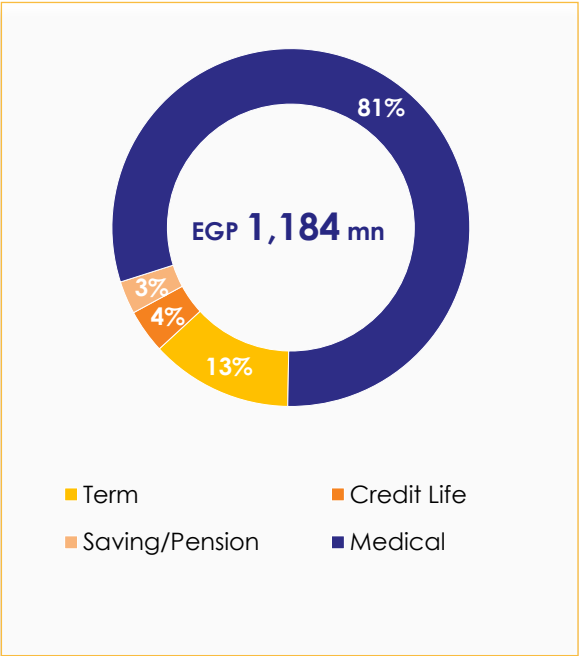


**Strong growth** for the period was driven by substantial growth in Medical, Term, and Saving/Pension Insurance

Sarwa Life’s first open-ended money market fund, which was launched in the first quarter of 2021, reached EGP 58 million as of 1H-2025.

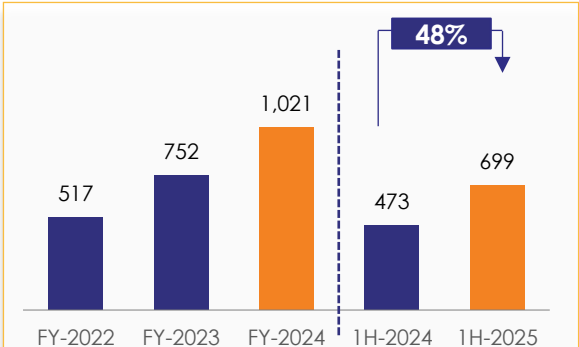
Sarwa Life’s new operational issuance system is now online and fully operational.

GWP Sarwa Life Breakdown – 1H-2025



Sarwa Insurance – 48% year-on-year rise in GWP

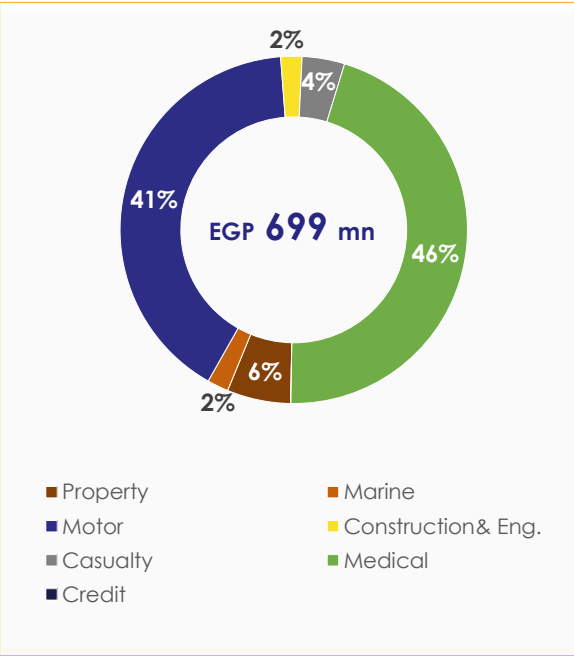
GWP Sarwa Insurance | EGP mn



**Higher GWPs reflect an increased reach and market penetration.** Meanwhile, despite remaining stable year-on-year, Motor Insurance continues to contribute the largest share of GWP.

The company has finalized its medical insurance system and is currently working on connecting it to the healthcare management company's platform.

GWP Sarwa Insurance Breakdown – 1H-2025



Contact Insurance Brokerage

**NEW PRODUCTS**

New product roll outs include the "Family Card" which is a medical services card for Contact Brokerage customers, What's App promotions, home appliances warranty extension, SMEs Policies, and Car Towing (Road Assistance) policies

**CERTIFICATION**

ISO 9001:2021 obtained highlighting strong and consistent adherence to regulations and industry best practices.

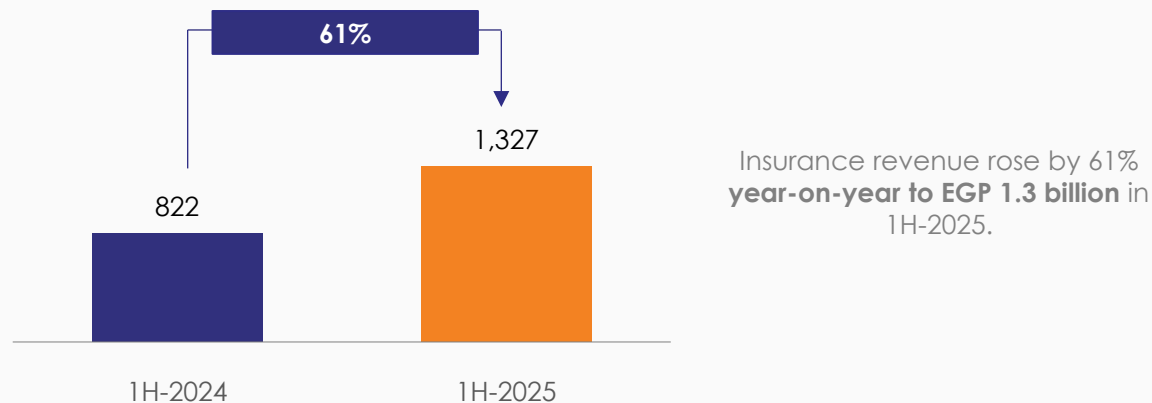
WEPS obtained highlighting efforts in promoting gender equality

**DIGITAL OFFERING**

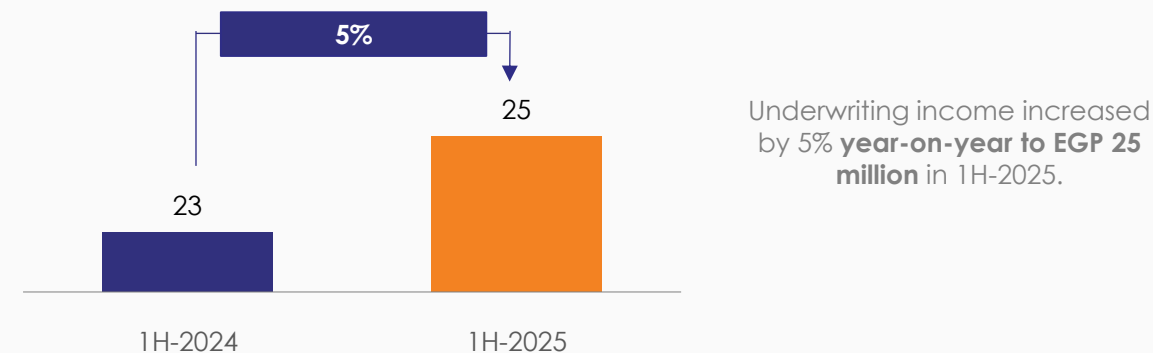
Contact Brokerage mobile app has been launched and is available to download

# Insurance Division – Performance Review<sup>1</sup>

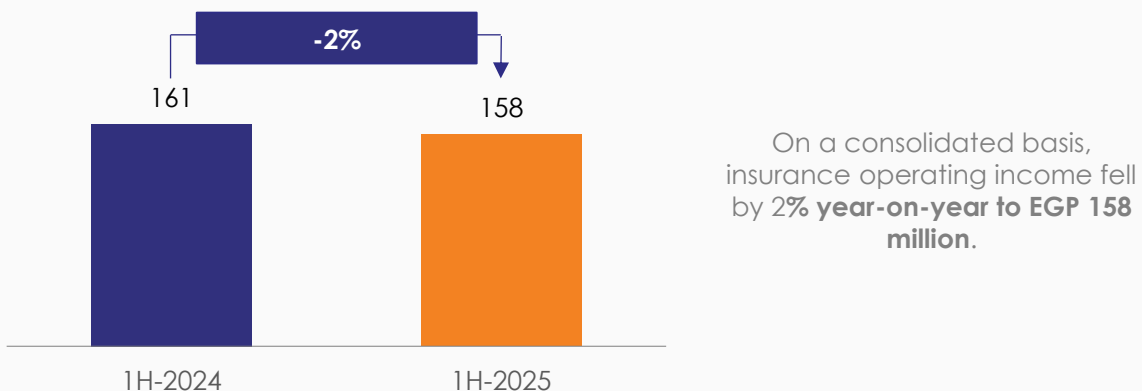
## Insurance Revenue | EGP mn



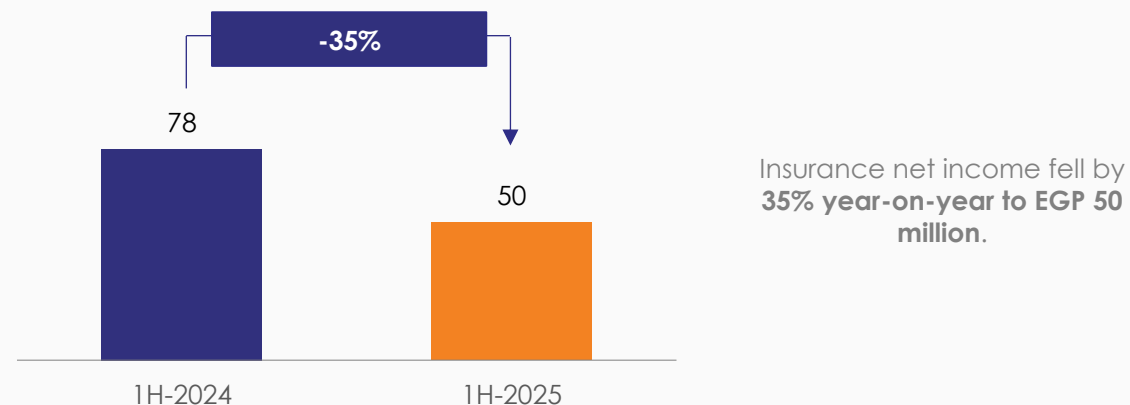
## Underwriting Income | EGP mn



## Insurance Operating Income | EGP mn



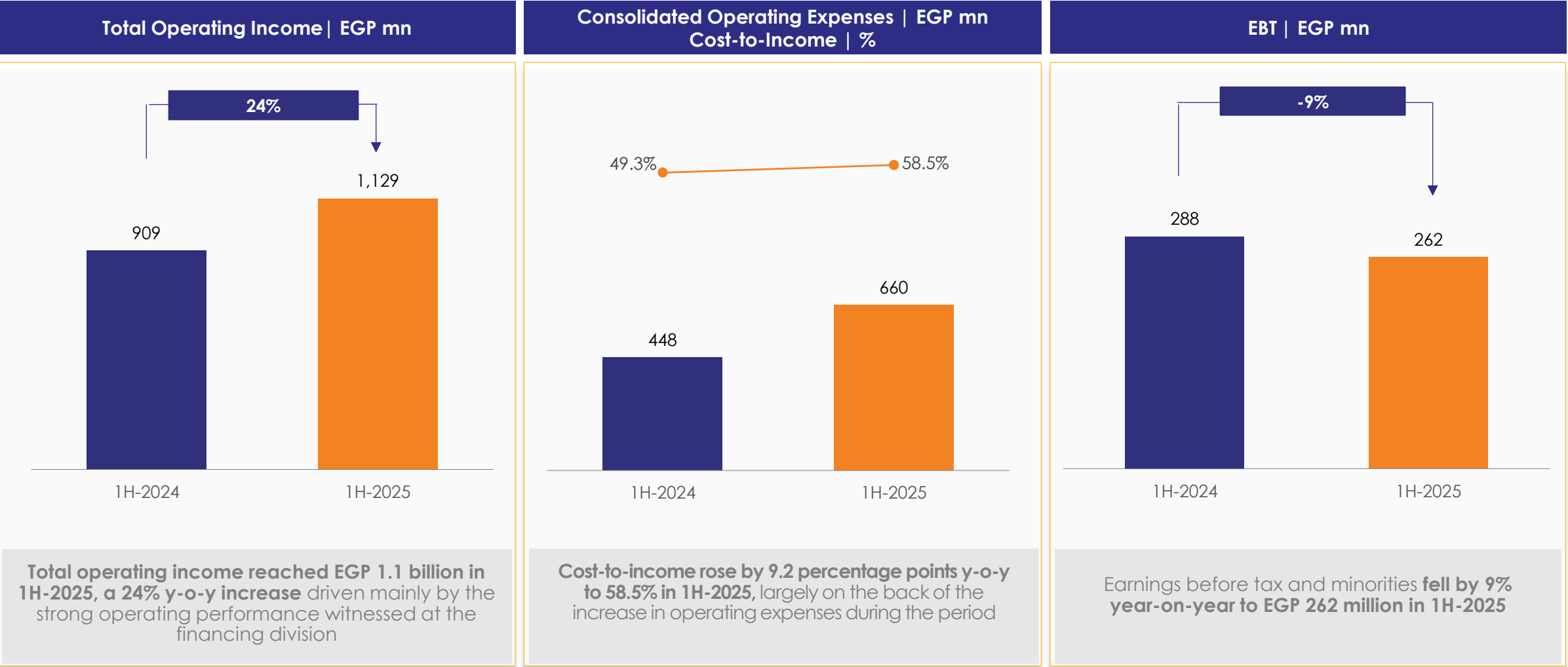
## Insurance Net Income | EGP mn



(1) All insurance figures have been adjusted to IFRS 17, this had a huge impact on the figures compared to IFRS 4. The impact on the rest of 2024 quarters should be lower.

# Consolidated Performance – Income Statement

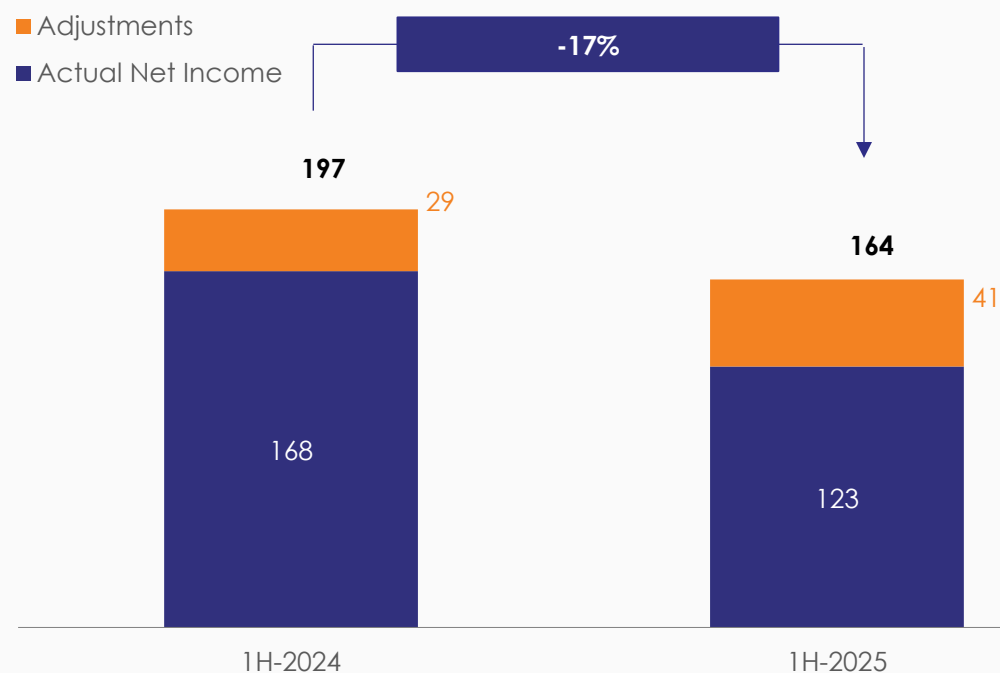
Elevated costs across the board more than offset the strong operating performance at the financing division in 1H-2025, weighing on the Group’s consolidated performance



# Consolidated Performance – Income Statement

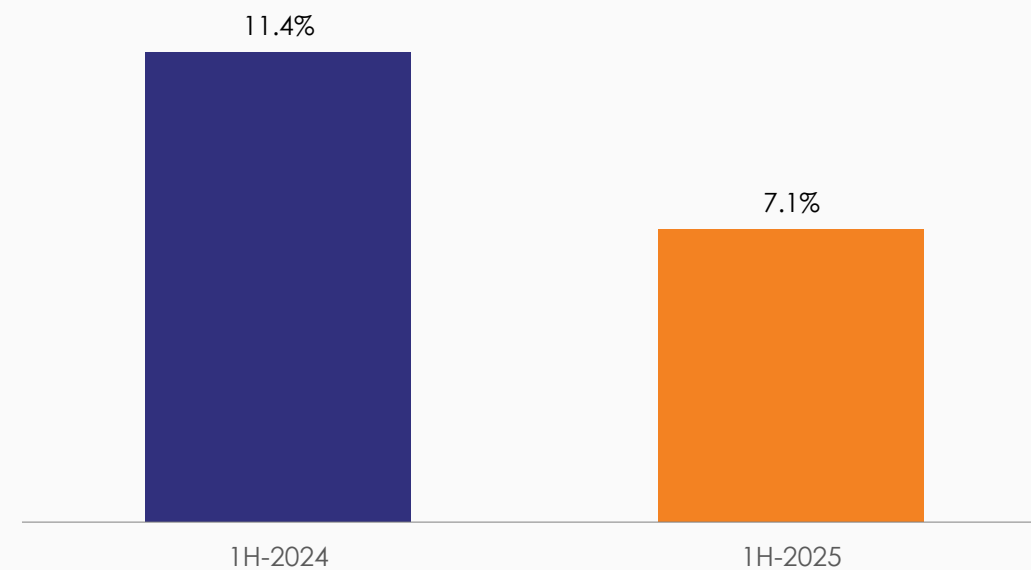
Consolidated normalized net income after minorities fell by 17% year-on-year to EGP 164 million in 1H-2025

Normalized Net Income<sup>1, 2</sup> | EGP mn



Total normalized net income after minorities fell by 17% year-on-year to EGP 164 million in 1H-2025

Consolidated Return on Equity | %



ROE reached 7.1% in 1H-2025, a 4.3 percentage point year-on-year drop following the year-on-year decline in net income witnessed during the period

(1) The normalized net income for 1H-2024 has been significantly influenced by the implementation of IFRS 17, which pertains to the accounting standards for insurance companies.

(2) Normalized net income adjusts for the following: Net effect of new rent standard, tech investments, ESOP, tax adjustments and special provision.

The image is a black and white photograph of an outdoor terrace. On the left side, there is a large blue rectangular overlay. Within this overlay, at the top, is a solid orange vertical bar. Below the bar, the word "Appendix" is written in a white, sans-serif font. The photograph in the background shows a terrace with a wooden pergola structure supported by several columns. Underneath the pergola, there are several square tables and wooden chairs arranged for seating. The terrace is bordered by a white balustrade with decorative balusters. In the background, there are arched windows or doorways in a light-colored wall. The overall scene is bright, with shadows cast by the pergola structure.

# Appendix

# Financing Business Income Statement

	1H-2024	1H-2025	change (1H-2024 vs 1H-2025)
Revenue from Portfolio Transfer	273,753.8	318,844.7	16%
Off Balance Sheet Portfolio Management Fee	183,370.1	187,802.2	2%
Securitization Surplus / Deficit	8,182.1	5,446.3	-33%
Early Payment Expense - Sukuk/Discounting	(138,668.1)	(133,692.3)	-4%
<b>Net Revenue from Portfolio Transfer</b>	<b>326,637.8</b>	<b>378,400.9</b>	<b>16%</b>
Income from Financing Activities	1,050,801.1	1,384,607.7	32%
Interest Expense	(678,581.7)	(904,907.9)	33%
Other Interest Income	53,990.6	81,567.3	51%
Other Interest Expenses	(6,795.2)	(11,251.1)	66%
<b>Net Interest Income</b>	<b>419,414.7</b>	<b>550,016.0</b>	<b>31%</b>
Fee & Commission Income	85,089.0	85,709.8	1%
Fee & Commission Expenses	(58,832.2)	(41,103.8)	-30%
<b>Net Financing Fee &amp; Commission Income</b>	<b>26,256.8</b>	<b>44,606.0</b>	<b>70%</b>
Profit Share from Associates	(21,848.2)	9,942.5	-146%
Sales Revenue - Goods and Services	-	-	N/A
Cost of sales - Good and Services	(0.0)	(0.0)	N/A
Net Sales and Cost	(0.0)	(0.0)	N/A
<b>Financing Operating Income</b>	<b>750,461.1</b>	<b>982,965.4</b>	<b>31%</b>
Other Operating Income	11,346.4	11,586.1	2%
Other Operating Expense	(19,454.8)	(29,486.2)	52%
<b>Net Operating Income/Expense</b>	<b>(8,108.3)</b>	<b>(17,900.1)</b>	<b>121%</b>
<b>Total Operating Income</b>	<b>742,352.8</b>	<b>965,065.3</b>	<b>30%</b>
Capital Gain	-	-	N/A
Depreciation / Amortization	(54,040.6)	(66,162.2)	22%
Personnel Expenses	(331,876.1)	(511,499.3)	54%
Other Expenses	(76,467.0)	(90,206.7)	18%
Marketing Expenses	(22,768.3)	(42,226.0)	85%
Provisions	15,000.0	(158.2)	-101%
Other Finance Cost - R.O.U	(22,013.3)	(37,339.6)	70%
Foreign Currency Differences	360.6	(21.2)	-106%
Board of Directors Allowances	(1,358.0)	(2,220.0)	63%
Impairment of Financial Assets	(67,104.2)	(30,555.3)	-54%
<b>Total Expenses</b>	<b>(560,266.9)</b>	<b>(780,388.7)</b>	<b>39%</b>
<b>EBT</b>	<b>182,085.8</b>	<b>184,676.6</b>	<b>1%</b>
Income Tax	(65,753.2)	(52,257.7)	-21%
<b>Net Profit for the Year After Tax</b>	<b>116,332.6</b>	<b>132,418.9</b>	<b>14%</b>
Non-Controlling Interest	(7,763.7)	(43,665.4)	462%
<b>Net Income</b>	<b>108,568.9</b>	<b>88,753.5</b>	<b>-18%</b>

# Insurance Business Income Statement

	1H-2024	1H-2025	change (1H-2024 vs 1H-2025)
Insurance Revenue	821,899.7	1,326,700.3	61%
Insurance Service Expenses	(827,067.7)	(1,257,523.3)	52%
<b>Insurance Activity Surplus (Deficit)</b>	<b>(5,168.0)</b>	<b>69,177.0</b>	<b>N/A</b>
Reinsurance expenses	(226,336.0)	(426,761.6)	89%
Reinsurance revenue	264,229.1	397,134.4	50%
<b>Reinsurance Activity Surplus (Deficit)</b>	<b>37,893.0</b>	<b>(29,627.1)</b>	<b>-N/A</b>
<b>Net Insurance Financing Income (Expenses)</b>	<b>(23,049.0)</b>	<b>(34,987.1)</b>	<b>52%</b>
<b>Net Reinsurance Financing Income (Expenses)</b>	<b>13,821.2</b>	<b>20,065.4</b>	<b>45%</b>
<b>Underwriting income</b>	<b>23,497.1</b>	<b>24,628.2</b>	<b>5%</b>
<b>Investment income</b>	<b>104,374.1</b>	<b>117,563.6</b>	<b>13%</b>
Fee Income Insurance	53,609.6	68,860.0	28%
Fee Expenses Insurance	(20,072.7)	(53,127.0)	165%
<b>Net Insurance Fee Income</b>	<b>33,536.8</b>	<b>15,733.0</b>	<b>-53%</b>
<b>Insurance operating income</b>	<b>161,408.1</b>	<b>157,924.8</b>	<b>-2%</b>
Other operating income	14,604.2	10,870.5	-26%
Other operating expense	(9,998.6)	(10,897.5)	9%
Net operating income/expense	4,605.6	(27.0)	N/A
<b>Total Operating Income</b>	<b>166,013.7</b>	<b>157,897.8</b>	<b>-5%</b>
Depreciation / Amortization	(8,154.0)	(14,585.4)	79%
personnel expenses	(18,254.1)	(29,072.9)	59%
Other Expenses	(5,543.2)	(10,474.8)	89%
Marketing Expenses	(69.5)	(840.9)	1,110%
Provisions	(200.0)	1,120.0	N/A
Other Finance cost - R.O.U	(10,652.7)	(11,426.8)	7%
Foreign currency differences	(0.0)	(8.7)	144,221%
Board of directors allowances	-	-	N/A
Expected Credit loss Provision	225.3	(101.6)	-145%
<b>Total Expenses</b>	<b>(42,648.2)</b>	<b>(65,391.2)</b>	<b>53%</b>
<b>EBT</b>	<b>123,365.5</b>	<b>92,506.6</b>	<b>-25%</b>
Income tax	(27,807.0)	(30,051.7)	8%
<b>Net Profit for the Year After Tax</b>	<b>95,558.4</b>	<b>62,455.0</b>	<b>-35%</b>
Non controlling interest	(17,933.7)	(11,978.5)	-33%
<b>Net Income</b>	<b>77,624.8</b>	<b>50,476.4</b>	<b>-35%</b>

# Consolidated Income Statement

Financing Business	1H-2024	1H-2025	change (1H-2024 vs 1H-2025)
Revenue from Portfolio Transfer	273,753.8	318,844.7	16%
Off Balance Sheet Portfolio Management Fee	183,370.1	187,802.2	2%
Securitization Surplus / Deficit	8,182.1	5,446.3	-33%
Early Payment Expense - Sukuk/Discounting	(138,668.1)	(133,692.3)	-4%
<b>Net Revenue from Portfolio Transfer</b>	<b>326,637.8</b>	<b>378,400.9</b>	<b>16%</b>
Income from Financing Activities	1,050,801.1	1,384,607.7	32%
Interest Expense	(678,609.1)	(904,960.3)	33%
Other Interest Income	54,527.6	84,779.4	55%
Other Interest Expenses	(6,795.2)	(11,251.1)	66%
<b>Net Interest Income</b>	<b>419,924.4</b>	<b>553,175.8</b>	<b>32%</b>
Fee & Commission Income	92,722.2	91,150.2	-2%
Fee & Commission Expenses	(58,832.2)	(41,103.8)	-30%
<b>Net Financing Fee &amp; Commission Income</b>	<b>33,889.9</b>	<b>50,046.4</b>	<b>48%</b>
<b>Profit Share from Associates</b>	<b>(34,922.4)</b>	<b>(2,965.2)</b>	<b>-92%</b>
<b>Financing Operating Income</b>	<b>745,529.8</b>	<b>978,657.9</b>	<b>31%</b>
<b>Insurance</b>			
Insurance Revenue	821,899.7	1,326,700.3	61%
Insurance Service Expenses	(827,067.7)	(1,257,523.3)	52%
<b>Insurance Activity Surplus (Deficit)</b>	<b>(5,168.0)</b>	<b>69,177.0</b>	<b>N/A</b>
Reinsurance expenses	(226,336.0)	(426,761.6)	89%
Reinsurance revenue	264,229.1	397,134.4	50%
<b>Reinsurance Activity Surplus (Deficit)</b>	<b>37,893.0</b>	<b>(29,627.1)</b>	<b>N/A</b>
<b>Net Insurance Financing Income (Expenses)</b>	<b>(23,049.0)</b>	<b>(34,987.1)</b>	<b>52%</b>
<b>Net Reinsurance Financing Income (Expenses)</b>	<b>13,821.2</b>	<b>20,065.4</b>	<b>45%</b>
Underwriting income	23,497.1	24,628.2	5%
Investment income	104,374.1	117,563.6	13%
Fee Income Insurance	53,609.6	68,860.0	28%
Fee Expenses Insurance	(20,072.7)	(53,127.0)	165%
<b>Net Insurance Fee Income</b>	<b>33,536.8</b>	<b>15,733.0</b>	<b>-53%</b>
<b>Insurance operating income</b>	<b>161,408.1</b>	<b>157,924.8</b>	<b>-2%</b>
Other Operating Income	34,293.4	36,235.2	6%
Other Operating Expense	(32,373.2)	(44,000.0)	36%
<b>Net Operating Income/Expense</b>	<b>1,920.2</b>	<b>(7,764.8)</b>	<b>N/A</b>
<b>Total Operating Income</b>	<b>908,858.0</b>	<b>1,128,817.8</b>	<b>24%</b>
Depreciation / Amortization	(63,403.1)	(81,779.6)	29%
Personnel Expenses	(362,206.8)	(555,978.1)	53%
Other Expenses	(85,781.0)	(104,026.8)	21%
Marketing Expenses	(23,532.0)	(43,623.7)	85%
Provisions	14,800.0	961.8	-94%
Other Finance Cost - R.O.U <sup>1</sup>	(33,083.2)	(48,841.6)	48%
Foreign Currency Differences	370.1	(36.0)	N/A
Board of Directors Allowances	(1,358.0)	(2,220.0)	63%
Impairment of Financial Assets	(66,934.8)	(31,141.6)	-53%
<b>Total Expenses</b>	<b>(621,128.8)</b>	<b>(866,685.7)</b>	<b>40%</b>
<b>EBT</b>	<b>287,729.2</b>	<b>262,132.2</b>	<b>-9%</b>
Income Tax	(94,351.1)	(83,921.3)	-11%
<b>Net Profit for the Year After Tax</b>	<b>193,378.1</b>	<b>178,210.9</b>	<b>-8%</b>
Non-Controlling Interest	(25,699.0)	(55,645.8)	117%
<b>Net Income</b>	<b>167,679.0</b>	<b>122,565.1</b>	<b>-27%</b>

(1) Other Finance Costs reflect the application of the EAS 49 standard/IFRS16.