

Contact

Results Presentation



9M-2024



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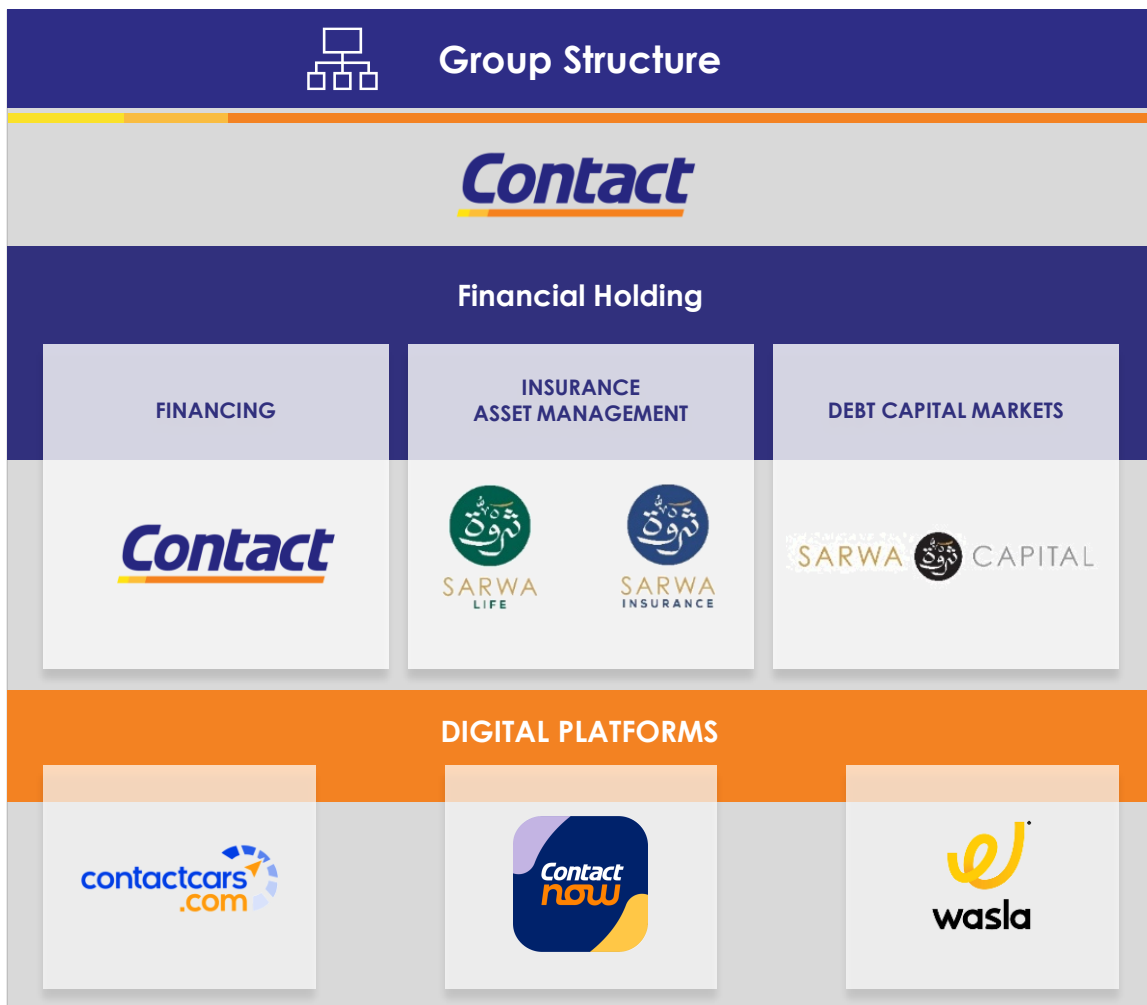


Introduction



At a Glance

Egypt's leading non-bank financial services provider



1st

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

EGX

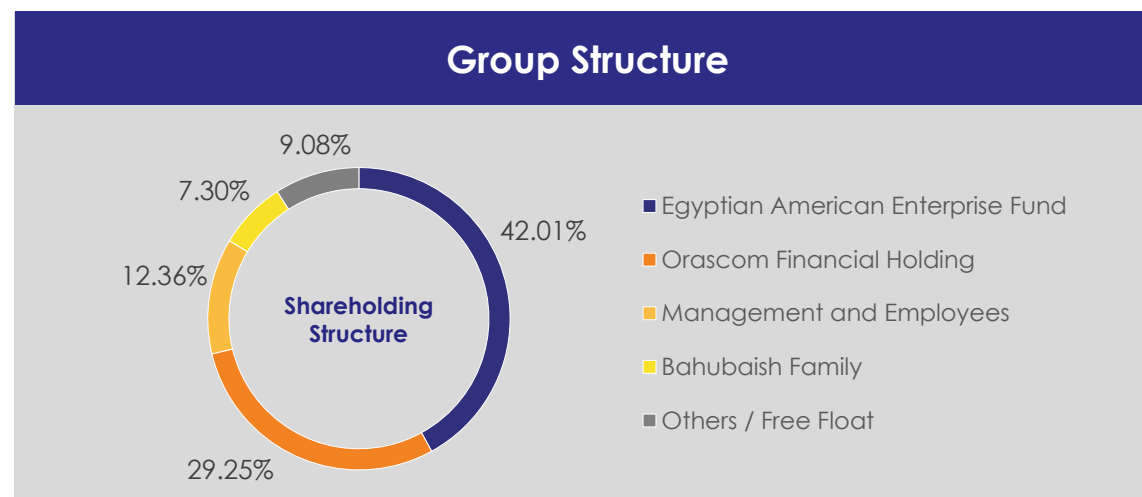
Listed Since 2018 Under the Ticker CNFN.CA

EGP 69.9 bn

Total Financing Since inception (Sept. 2024)

EGP 6.3 bn

Gross Written & Generated Premiums Since inception (Sept. 2024)



Results Snapshot

Strong results at the insurance division, coupled with the recovery in the financing segment's results during 3Q-2024 following a pickup in demand during the quarter, evidenced by the quarter-on-quarter increase in new lending enabled Contact to deliver a resilient performance in 9M-2024.

EGP **1.7** bn

Consolidated Total Operating Income
(▲6% y-o-y)

EGP **477.4** mn

Consolidated Normalized Net Income¹
(▼12% y-o-y)

18.1%

Return on Average Equity
(vs 23.6% in 9M-23)



Financing Division Highlights – 9M-2024

EGP **8.4** bn

New Lending
(▼31% y-o-y)

EGP **20.8** bn

Financing Portfolio
(▲6% y-o-y)

EGP **1.3** bn

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

EGP **312.5** mn

Financing Net Income
(▼23% y-o-y)

46.5%

Cost-to-Income
(vs. 33.4% in 9M-23)

2.0%

Return on Average Assets
(vs 3.1% in 9M-23)

15.5%

Return on Average Equity (vs
24.0% in 9M-23)



Insurance Division Highlights – 9M-2024

EGP **1.8** bn

Gross Written
Premiums
(▲50% y-o-y)

EGP **385.9** mn

Brokerage Generated
Premiums
(▲39% y-o-y)

+131 k

Underwritten &
Generated Insurance
Policies
(▲78% y-o-y)

EGP **362.9** mn

Insurance Operating
Income
(▲53% y-o-y)

96.5%

Insurance Combined Ratio
(vs. 92.8% in 9M-23)

EGP **120.3** mn

Insurance Net Income
(▲105% y-o-y)

49.0%

Return on Average Equity (vs
34.8% in 9M-23)

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



Our Edge



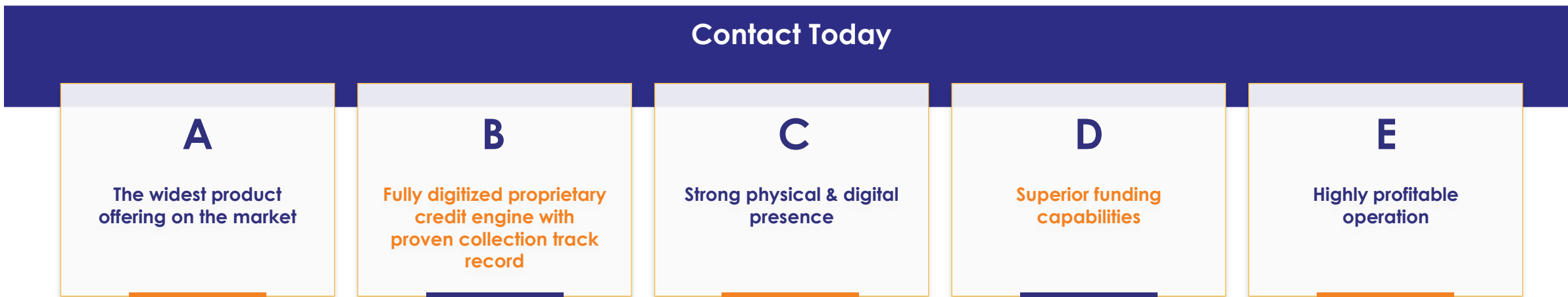
How We Differentiate Ourselves

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



Well-Defined Growth Strategy

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

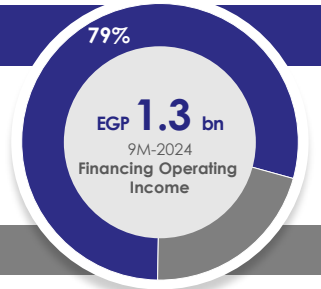


What We Do

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

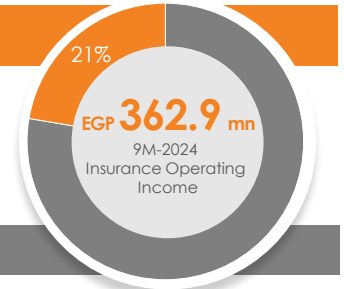


Product Offering

Auto	Trucks	Shopping	Mortgage	Medical	EGP 20.8 bn Loan Portfolio (Sept. 2024)	EGP 69.9 bn New Lending Since Inception (Sept. 2024)
Education	Club Memberships	Insurance Credit	Working Capital	Green Financing	+646K Transactions Since Inception (Sept. 2024)	

Insurance

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



Product Offering

Non-Life				Life		
Property	Motor	Marine	Personal Accident	Medical	Term Life	Savings
EGP 6.3 bn Gross Written & Generated Premiums Since inception (Sept. 2024)				+727K Policies Underwritten or Sold Since Inception (Sept. 2024)		

*In addition to a wide range of commercial products

Distribution

Physical

- ✓ 74 branches across all governorates
- ✓ +11,400 POS
- ✓ +1,500 Auto Dealers
- ✓ 12 booths in malls

Direct to Consumer Digital Platforms

- ✓ Contactcars.com: 1.3 million monthly users
- ✓ ContactNow app: 750k registered users
- ✓ Wasla: 2.0 million downloads

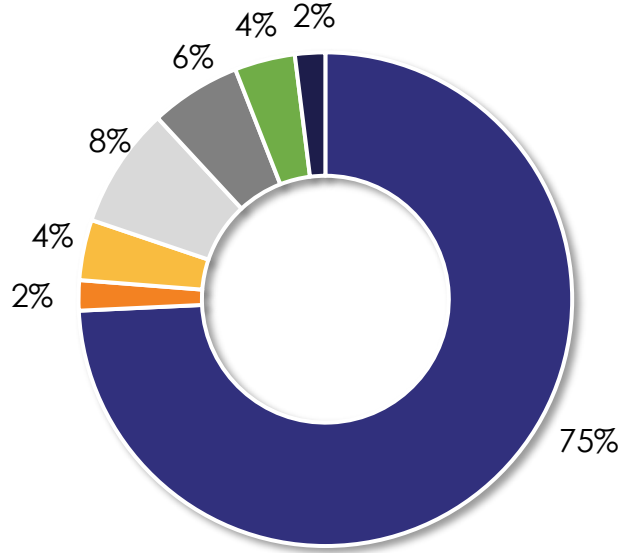
Lending as a Service for Digital Platforms

Leveraging the Group's unmatched credit funding, payment & collection abilities to offer seamless digital solutions to Fintechs & digital platforms, as well as extend Contact's financing products to their large customer/merchant base

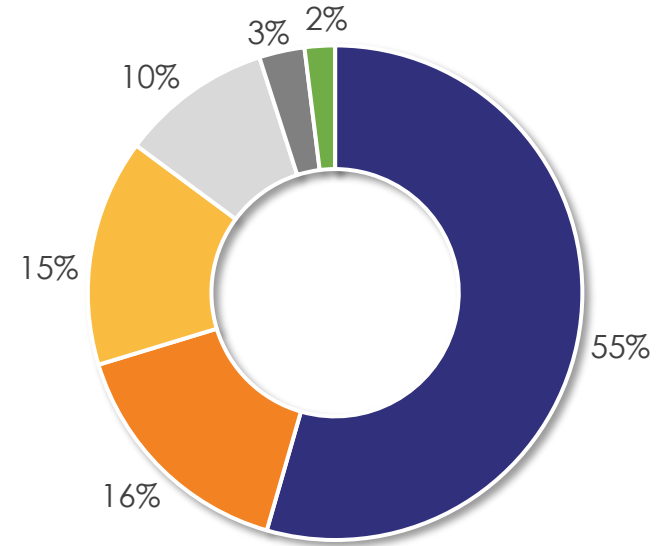
Diversified and Synergistic Product Base Driving Growth Across All Segments

Broad & Increasingly Diversified Consumer Finance Offering

New Lending Breakdown by Product for 2019



New Lending Breakdown by Product for 9M-2024



■ Auto ■ Working Capital ■ Shopping ■ Trucks ■ Mortgage ■ Medical ■ Others

■ Auto ■ Working Capital ■ Shopping ■ Trucks ■ Mortgage ■ Medical

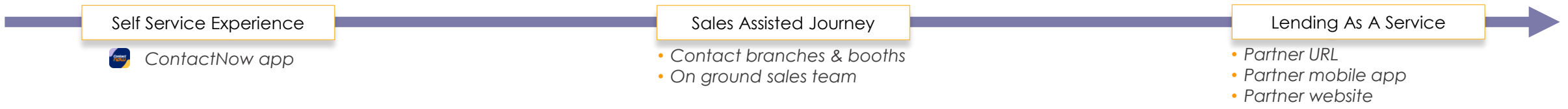
Proprietary AI Instant Credit Scoring Engine

Unique Credit Assessment Approach through Creditech

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



<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Creating and deploying an advanced AI engine for credit assessment that consists of combined features including, <ul style="list-style-type: none"> ▪ Risk programs ▪ +20 years of credit customers history ▪ Alternative & Behavioral data
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Self Service Experience

- ContactNow app

Sales Assisted Journey

- Contact branches & booths
- On ground sales team

Lending As A Service

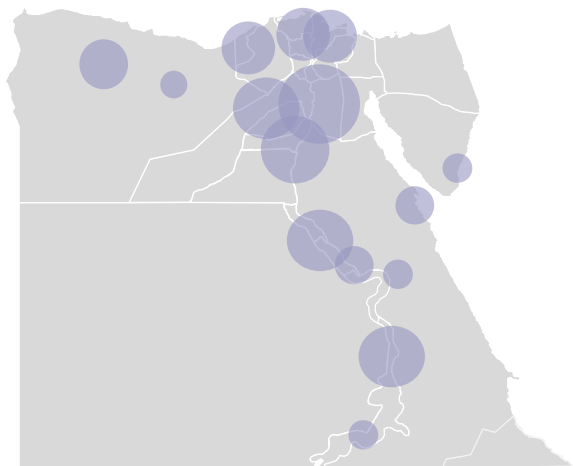
- Partner URL
- Partner mobile app
- Partner website

+562k
Submitted Digital Requests
Since Inception

25% Approval rate → **62%** 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

+11,400
PoS
(Shopping Merchant Network)

12
Contact Booths in Shopping Malls
across Cairo & Alexandria

17
Mini-Contact Branches in High-Density Areas in Large Governorates

74
Total Contact Branches across Egypt
Contact Pay PoS Machines were
Installed across all Contact Branches to
Collect Credit Installments

1st
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
Daery	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	Kafir Elsheikh	Mansoura	San Stefano Mall - Alexandria
Abassya	Beni Sweif	Shobra Elkheima	Zohour Club – Nasr City
Dokkii	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)

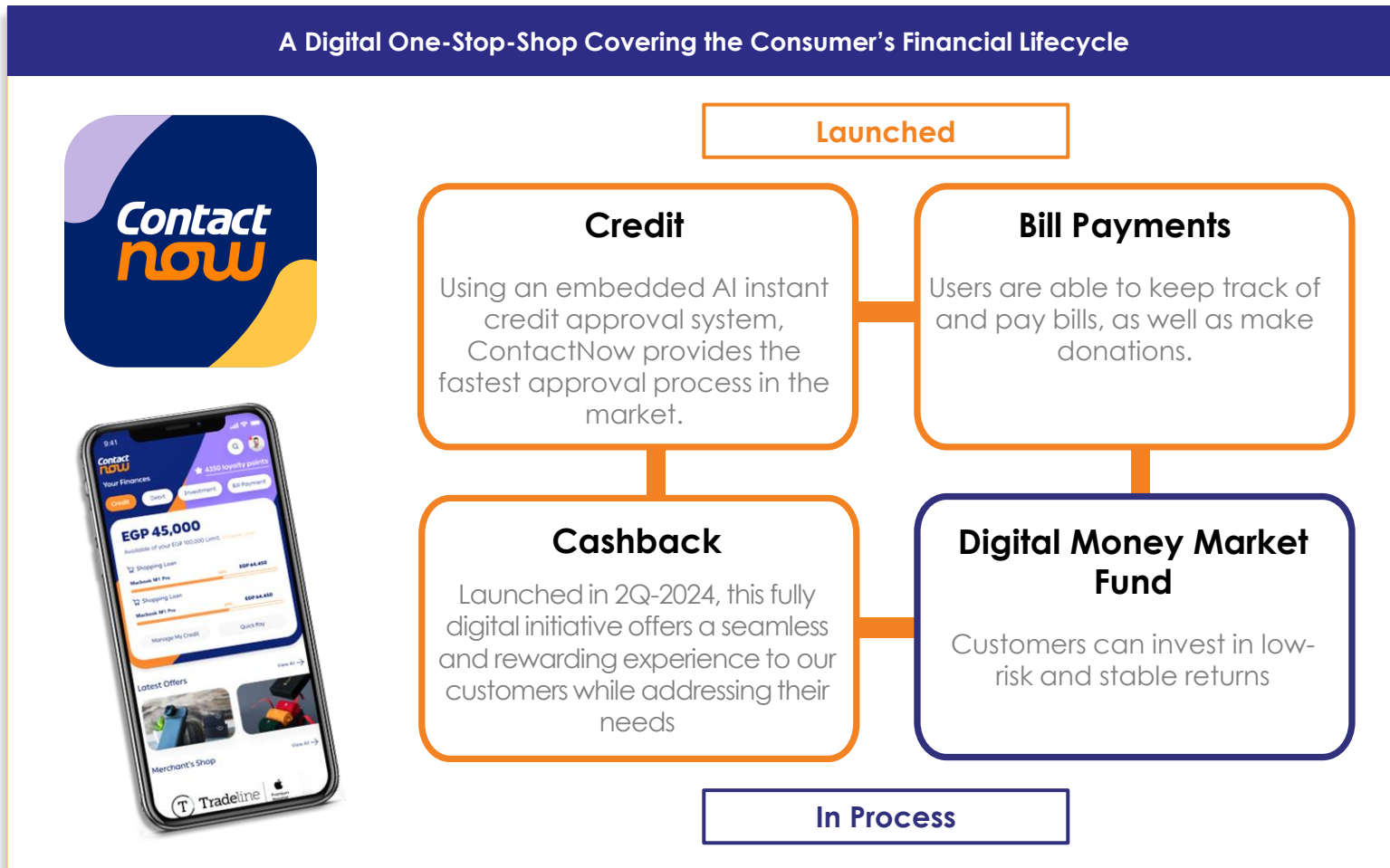


Lending as a Service (LaaS)



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

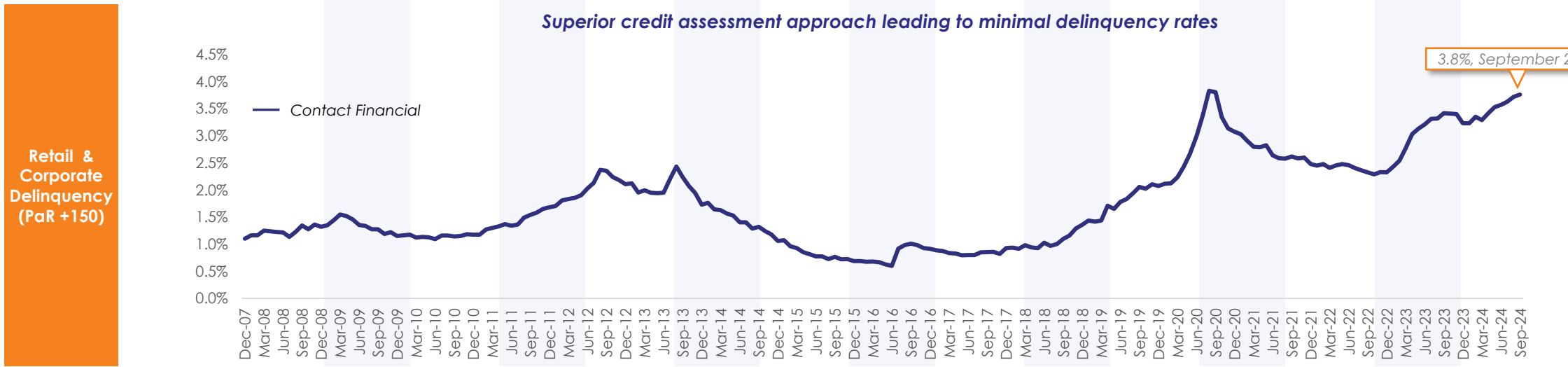
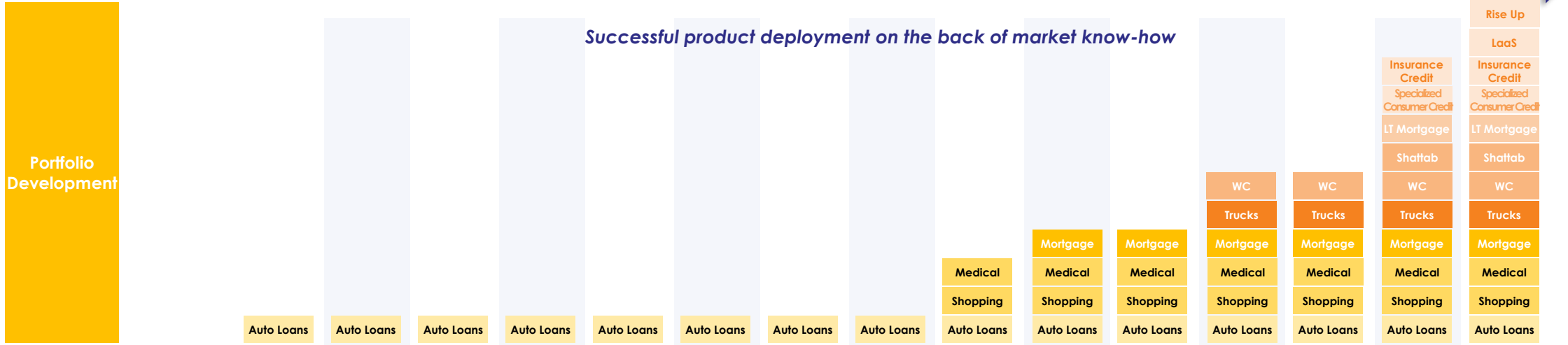


Strategic Advantages

- 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**

20+ Years of Strong Track Record of Credit Extension & Collection

Track Record of Growth and Operational Evolution



Diversified, Highly Liquid Funding Base

Funding Strategy Overview

Diversified funding base enabling consistent liquidity with efficient pricing

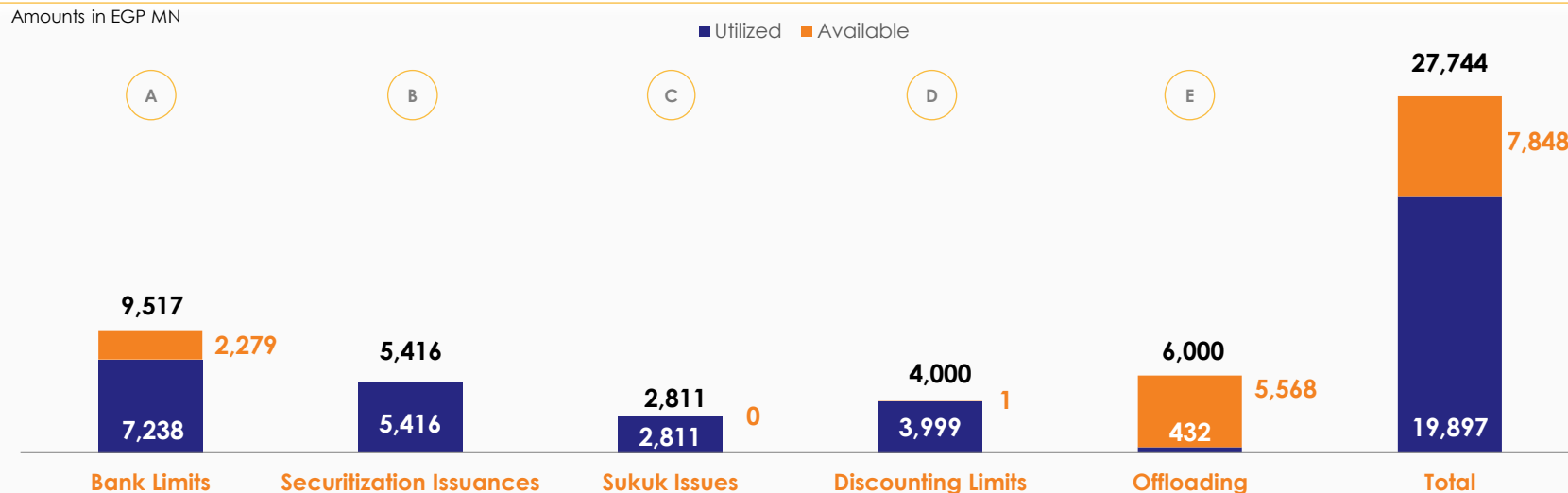
Fixed rate to match portfolio, with no tenor mismatch

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 9M-2024 Funding Base



A. Bank Limits

Contact has built robust relationship with Egypt's leading banks who offer Contact facilities in expedited timelines. In 9M-2024, Contact's approved bank limits stood at EGP 9.5 billion.

B. Securitization

Contact capitalizes on its securitization experience to access diverse pockets of funding. In 9M-2024, Contact completed a three-tranche securitization issuance worth EGP 1.0 billion.

C. Sukuk

Sukuk structures introduced to our funding strategy to provide flexibility, minimize overall funding costs, and target a wider investor base. To capitalize on the strategic advantages offered by sukuk.

D. Discounting

Discounting limits provide the Group with funding flexibility and currently stands at EGP 4.0 billion of authorized limits and EGP 1 million of available limits.

E. Offloading

Contact introduced a new direct to bank offloading structure to further diversify its funding base. An amount of EGP 5.6 billion is available for utilization.

Funding Driven by Continued Innovation in the DCM Space¹

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:
 - ▶ **1st** 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 35.3 bn as of 30 September 2024
- The Group fully redeemed 19 debt issuances to date worth over EGP 14.3 billion and has partially redeemed EGP 12.7 billion from its 12 remaining issuances. The current outstanding balance on these 12 issuances stands at EGP 8.3 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

31

Debt Issuances totaling*
+EGP 35.3 bn

A – AA+

Credit Rating

First Securitization Issuance

First Mudarba Sukuk Issuance In Egypt

Largest Issuer of Securitization Bonds

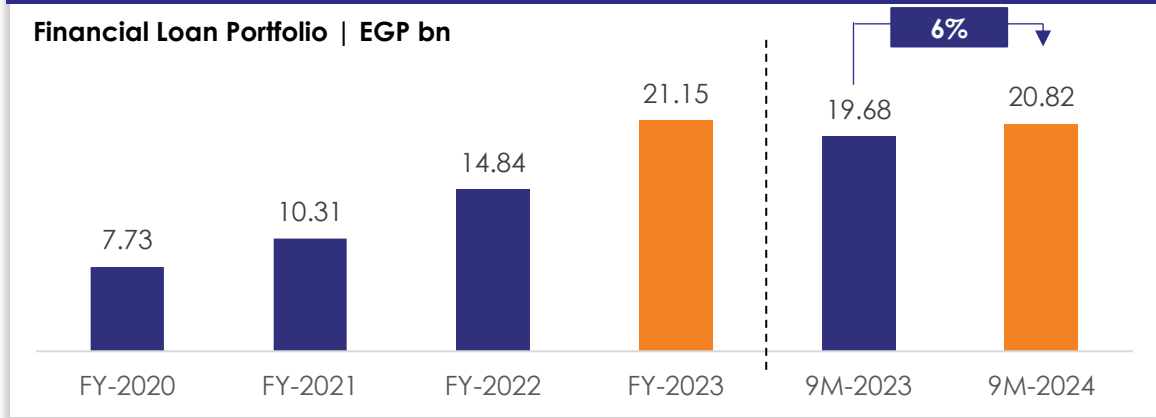
Largest Sukuk issuer In Egypt

(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.

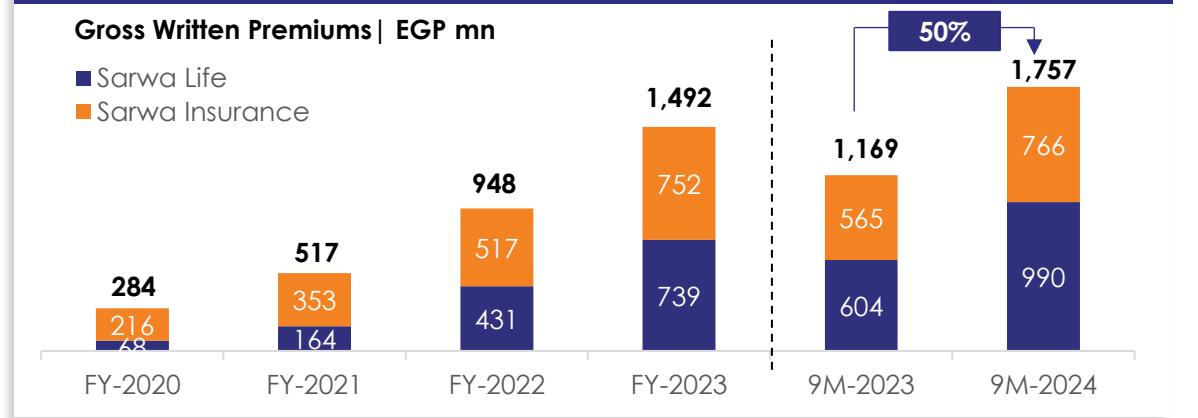
Consistent Growth and Expansion

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

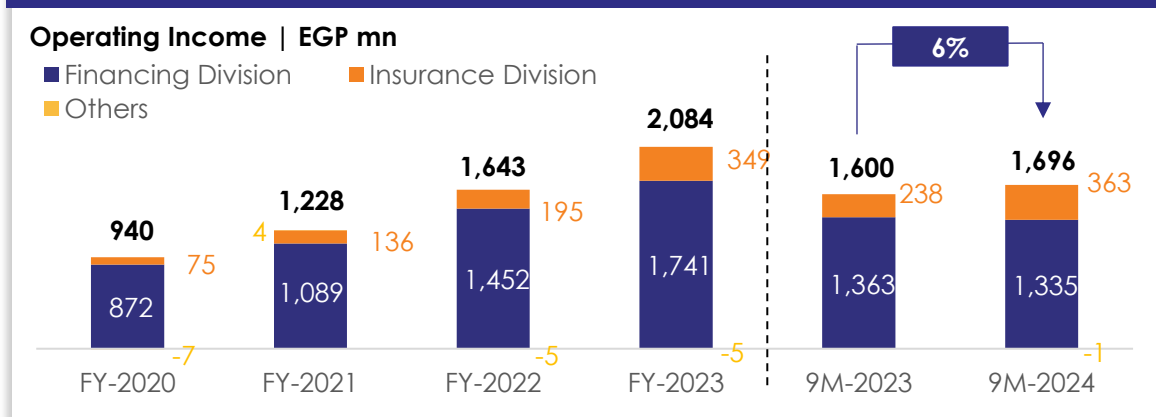
A sizeable loan portfolio...



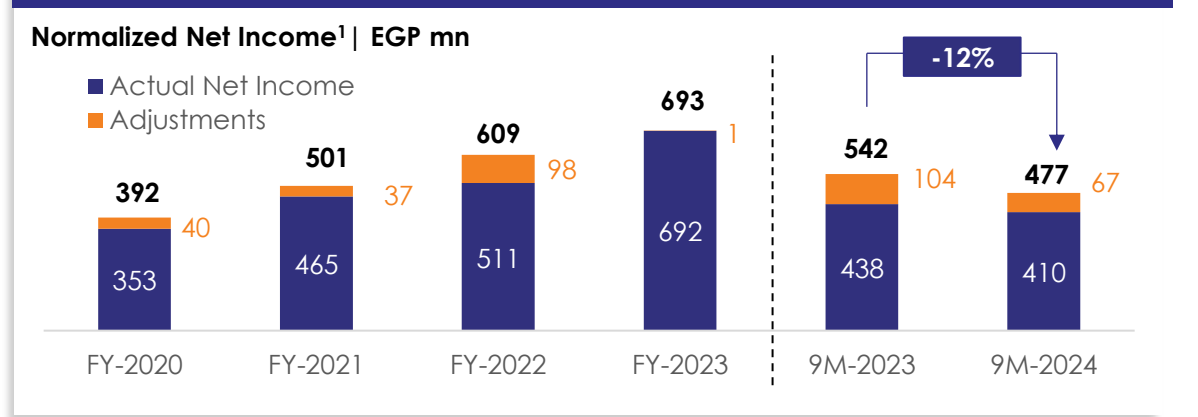
...A fast-growing insurance business providing a new, high-potential revenue stream



Delivering resilient operating income ...



...However, the challenging operating environment weighed on bottom-line results



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



Digital Platforms



A Digital Business

Through strategic investments and partnerships, Contact is continuously strengthening its digital capabilities, placing it at the forefront of the financing and insurance sectors' digitization movement

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

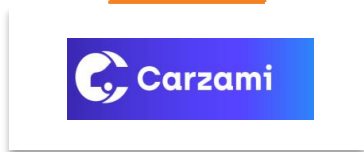
Direct to Consumer Platform

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.



Lending as a Service for Digital Platforms

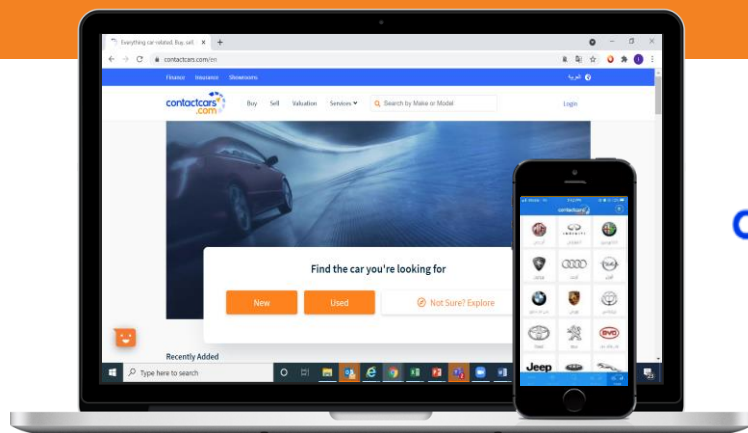
The Group has been developing new digital solutions in partnership with innovative companies across various sectors. Through these partnerships, Contact is expanding its ecosystem, increasingly catering to customer's needs, a key step to acquire and retain customers and drive sustainable revenue growth in the years to come.



Digital Platforms – Contactcars.com

The portal, originally set up in 2002, was relaunched in 2021 as a stand-alone business

ContactCars.com Relaunched



In 3Q-2024, Contactcars.com introduced the "Otlobha" product, which helps consumers locate the desired car at the best available price and in the shortest time. Additionally, Contact expanded the platform's product line for consumers and provided dealers with a new cutting-edge sales channel. After finalizing the product market fit, Contact sold five cars from the dealers' inventory and received 76 Paid "Otlobha" Requests from users. Additionally, Contact set up two media shows, "Khabar 3la Elsaree3" and "3rabaya b Bataraya".

+29K
Retail paid classified ads
Since launch in 2Q-2023

52%
9M-2024 YoY Growth in
subscribed dealers

9.5K
Motorcycle classified ads
Since launch in Oct. 2023

1.3 mn
Unique Avg. monthly
users in 9M-2024

22.6 mn
Classified Car page views
in 9M-2024

+3 mn
Motorcycle page views
since launch in October
2023

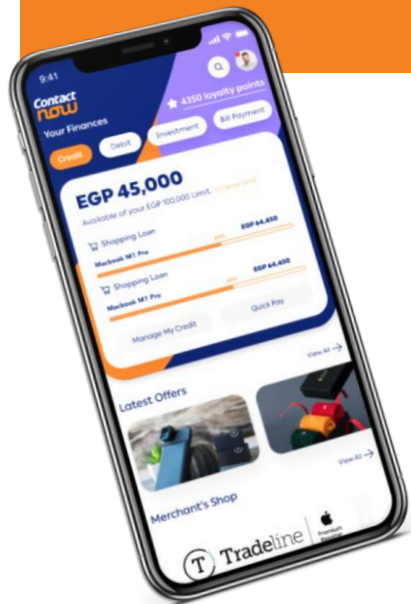
In 3Q-2024, the average number of paid dealer subscriptions increased by 52% y-o-y. Additionally, organic traffic (the most sustainable type of traffic) on the platform increased by 80% y-o-y during the first three quarters of 2024.

In 4Q-2024, Contact's primary focus will be on product growth; the Group intends to increase the number of subscribed dealers in Alexandria and also aggressively penetrate the Cairo market. Planning for "Otlobha's" product growth will entail launching a marketing campaign to raise awareness and increase reach, which is expected to increase both user requests and actual car sales.

Digital Platforms – ContactNow

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 Huawei
app store**

1.14 mn

Total Downloads Since Inception, 234k New in 9M-2024

+750k

Registrations Since Inception, Including 150k New Registrations in 9M-2024

+610k

Total transactions Since Inception, Including 216k New transactions in 9M-2024

36%

9M-2024 Y-o-Y Growth in Instalment Payments

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.

Contact has integrated entertainment services into the payment module, marking a significant expansion of its offerings, providing customers with a more comprehensive and convenient experience available through a variety of payment options, including cash and installments.

The app's modules have been revamped to deliver a more enhanced user experience. With a focus on improving usability and fulfilling the greatest possible amount of the customers' needs, the enhanced app is designed to make interactions seamless and enjoyable.

Contacted expanded its lending as a service (LAAS) offering to encompass 11 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

Digital Platforms – Wasla

Wasla In February 2022 Contact concluded a USD 9 million investment in e-commerce super-app, further expanding the Company’s growing footprint in fintech and reinforcing its quest to enable tech-first ventures in Egypt’s financing ecosystem

Wasla at a glance



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

Wasla 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
(13.7k organic new downloads in 9M-2024)

+1.38 mn

Unique Shopping Instances

268

Merchant Network



Top Arab Startups



2020 Venture Program



Featured Startup F30/30 2022

Key Milestones

Growth in GMV 9M-2024 vs 9M-2023

+46%

Growth in Transactions 9M-2024 vs 9M-2023

+9%

Conversion Rate in 9M-2024

51%
(vs 9% in 9M-23)

Marketing ROI 9M-2024

+30X

PCI-DSS Certification Complete



Key Fintech partnerships secured





Debt Capital Markets

The background of the slide is a composite image. The left side is a solid blue vertical bar. The right side is a grayscale photograph showing a close-up of several hands in business suits. One hand is using a calculator, another is pointing at a document, and another is resting on a document with a bar chart. The overall scene suggests a financial or business meeting.

Overview of the Debt Capital Markets¹

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**
- Introducing new products to the market:
 - 1st securitization in 2005
 - 1st real estate backed securitization in 2015
 - Largest** sukuk mudaraba in 2020
 - 1st 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 42.9 bn as of September 2024.

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; and
- 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

42

Debt Issuances totaling **+EGP 42.9 bn**

Highest Credit Ratings

First Securitization Issuance

First Real Estate-Backed Securitization

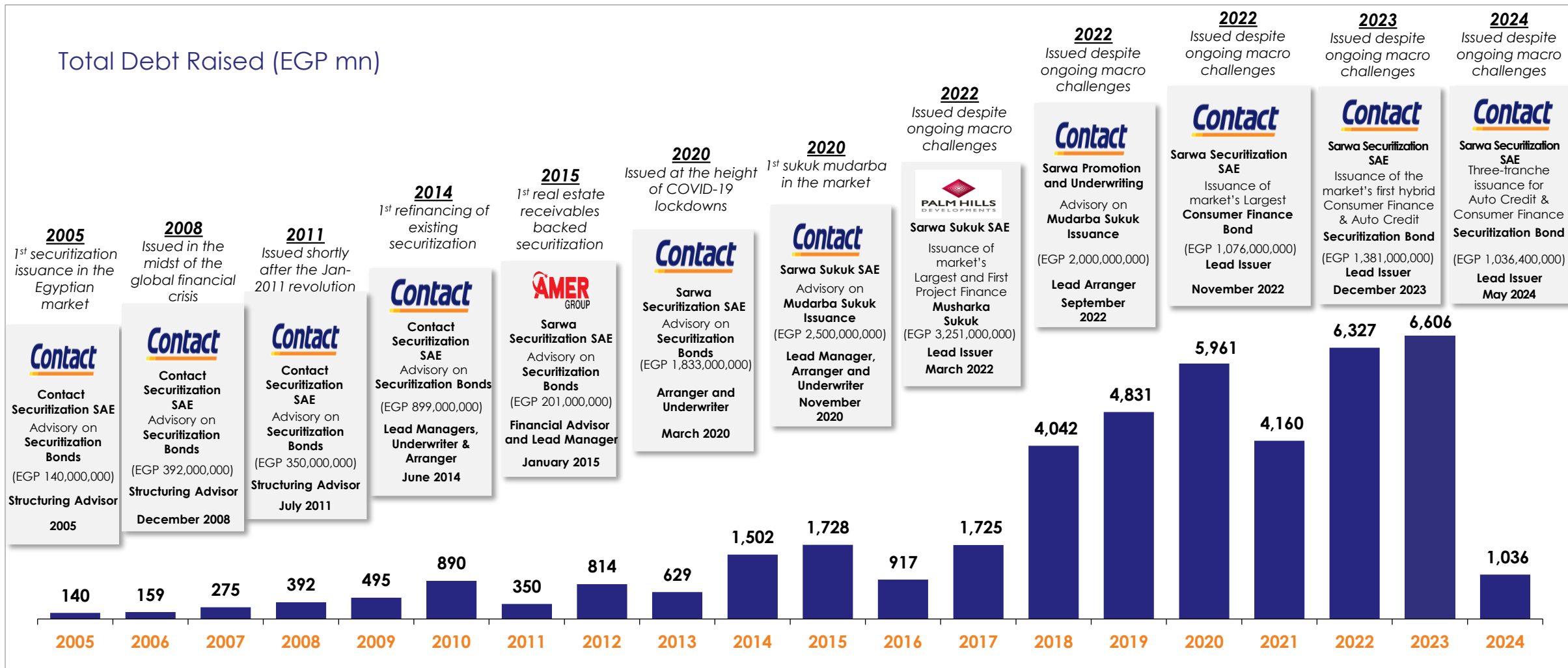
Largest Issuer of Securitization Bonds

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



Africa Expansion



The Perfect Opportunity for Further Expansion

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, a joint venture between Contact and Mansour Group, will initially provide leasing services and will work to expand its offering to consumer financing and auto loans in the coming period

Almasi Overview and Strategic Updates

Main sectors of focus by Almasi are:

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

The Company landed its first unsecured credit line

Going forward the focus will be on **SMEs/corporate segments** as well as **affluent segment** all of which are set to be fast-growing segments in the future.

KES 2.7 bn

Value of Contracts Financed Since Inception

KES 15 mn

Average Loan Amount

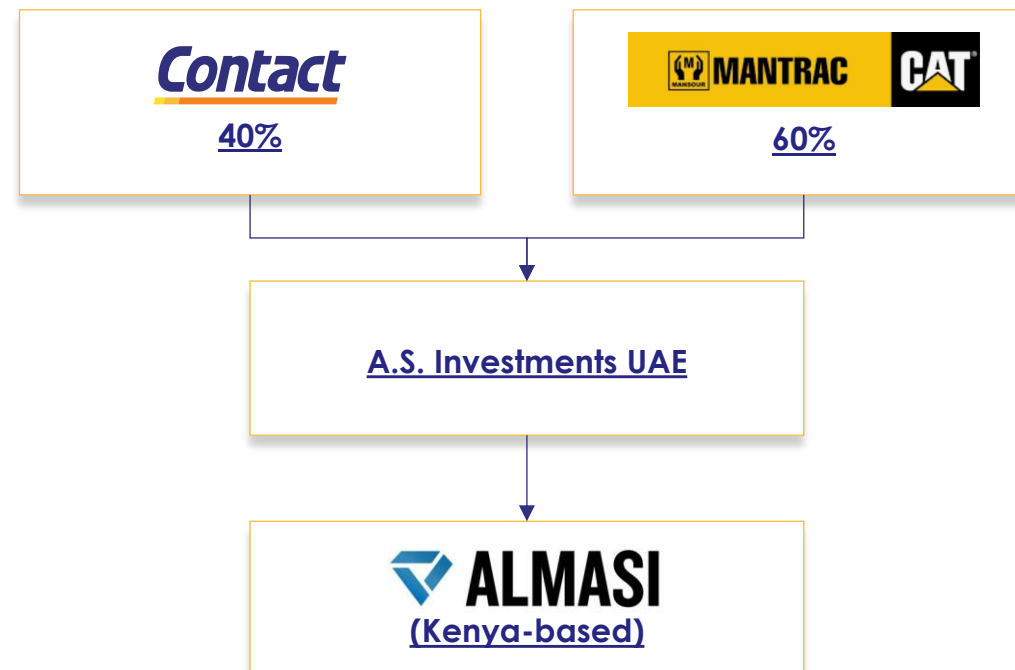
KES 1.7 bn

O/S Portfolio

178

Number of Financed Contracts Since Inception

Ownership Structure









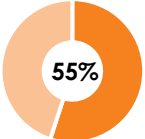
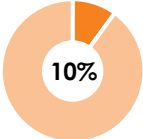
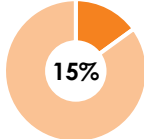
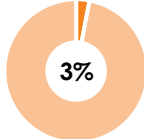
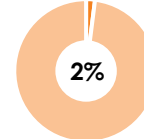
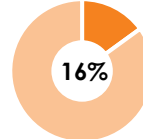


9M-2024 Performance Review



Comprehensive Financing Offering

9M-2024 new lending was impacted by a restrictive interest rate environment and product price uncertainty, in addition to Contact actively managing its risk levels by tightening the credit investigation process and focusing on higher margin products. It is worth mentioning that new lending figures have started picking up in 3Q-2024, rising strongly on a quarter-on-quarter basis

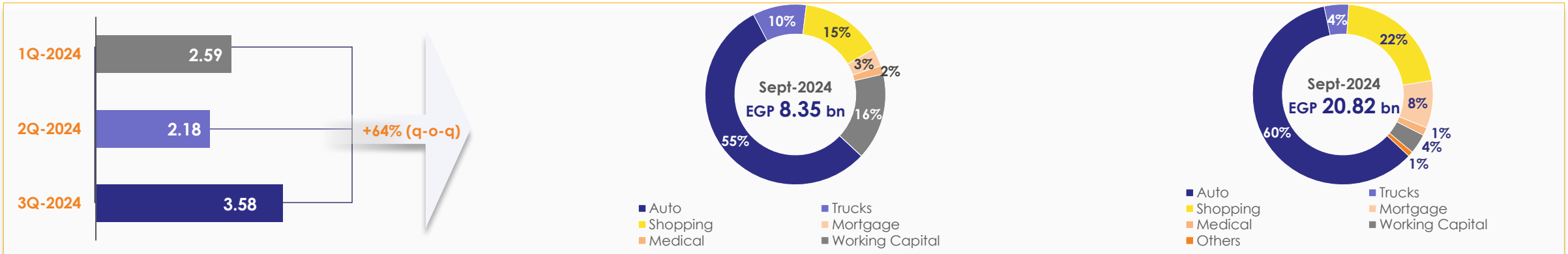
Segment Overview	 Passenger Cars Contact Auto offers financing for the purchase of new and used passenger cars for both banked and unbanked retail and SME customers through diverse distribution and acquisition channels <div style="background-color: #f4a460; padding: 5px; text-align: center;"> -32% New Financing decline in 9M-2024 vs 9M-2023 </div>	 Commercial Vehicles Contact Trucks provides retail loans for purchasing and leasing new and used, light and heavy trucks. Contact Trucks provides small-ticket individual financing as well as financial leasing services for SMEs in transportation and logistics sectors <div style="background-color: #f4a460; padding: 5px; text-align: center;"> -6% New Financing decline in 9M-2024 vs 9M-2023 </div>	 Contact Shopping Contact Shopping 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 <div style="background-color: #f4a460; padding: 5px; text-align: center;"> -57% New Financing decline in 9M-2024 vs 9M-2023 </div>	 Mortgage Contact Mortgage offers long-term mortgages, and home equity loans <div style="background-color: #f4a460; padding: 5px; text-align: center;"> -11% New Financing decline in 9M-2024 vs 9M-2023 </div>	 Medical Contact Medical offers leasing and factoring services of medical equipment for SMEs. The division provides differentiated financing solutions, with a particular focus on innovative small-ticket financing, to medical practitioners and vendors <div style="background-color: #f4a460; padding: 5px; text-align: center;"> -9% New Financing decline in 9M-2024 vs 9M-2023 </div>	 Working Capital WC financing includes all of Contact's short-term products under its Factoring offering, including transportation services, supply services, and reverse factoring. The segment is active across the agricultural, industrial, medical and transportation sectors <div style="background-color: #f4a460; padding: 5px; text-align: center;"> 19% New Financing growth in 9M-2024 vs 9M-2023 </div>
Year	2001	2019	2015/2021* <small>*relaunched</small>	2016	2015	2019
Product Financed	<ul style="list-style-type: none"> ✓ Retail auto credit ✓ SMEs leasing for PV 	Retail loans and leasing for new & used trucks	<ul style="list-style-type: none"> ✓ Consumer durables ✓ Fashion/Jewelry ✓ Insurance Credit ✓ Club memberships ✓ Home finishing Products ✓ Green financing 	<ul style="list-style-type: none"> ✓ Long-term mortgage ✓ Home equity loans 	<ul style="list-style-type: none"> ✓ Leasing and factoring of medical equipment for SMEs 	<ul style="list-style-type: none"> ✓ Short-term products under Factoring offering, including transportation & supply services, and reverse factoring
Contribution to New Financing						

Note: Percentage contributions refer to share of total new financing during 1H2024.

Financing Division – Resilient Results Across Financing Segments

In 9M-2024, total new financing extended fell by 31% year-on-year to reached EGP 8.35 billion, with the Consumer Finance and Auto segments witnessing the largest year-on-year contractions during the period on the back of the continued elevated interest rates and the current prevalent price uncertainty. Additionally, Contact has also been actively managing risk levels by tightening the credit investigation process, and has shifted its focus towards more higher margin products. It is worth noting that new lending figures have started picking up in 3Q-2024, rising strongly on a quarter-on-on-quarter basis

New Financing | EGP bn New Financing Breakdown Portfolio Breakdown



New auto credit shrank by 32% y-o-y in 9M-2024 as a result of the uncertainty in vehicle prices, as well as the substantial rise in interest rates, which increased by 800 basis points in 1Q-2024.

CV new financing extended during 9M-2024 contracted by 6% y-o-y due to the increase in vehicle prices, coupled with elevated interest rates (up 800 basis points in 1Q-2024) as during periods of high interest rates and price volatility purchase decisions are usually delayed.

In 9M-2024 shopping new financing dropped by 57% y-o-y following the decline in demand associated with the elevated interest rate environment and increased prices, as well as Contact actively managing its risk levels by tightening the credit investigation process. The segment consists of revolving credit limit products and non-revolving credit limit products, and as of 9M-2024, the non-revolving products constituted 56% of new lending. Some of the recently introduced non-revolving products include (Green Finance, Home Furniture, Motorcycles, and Watercrafts).

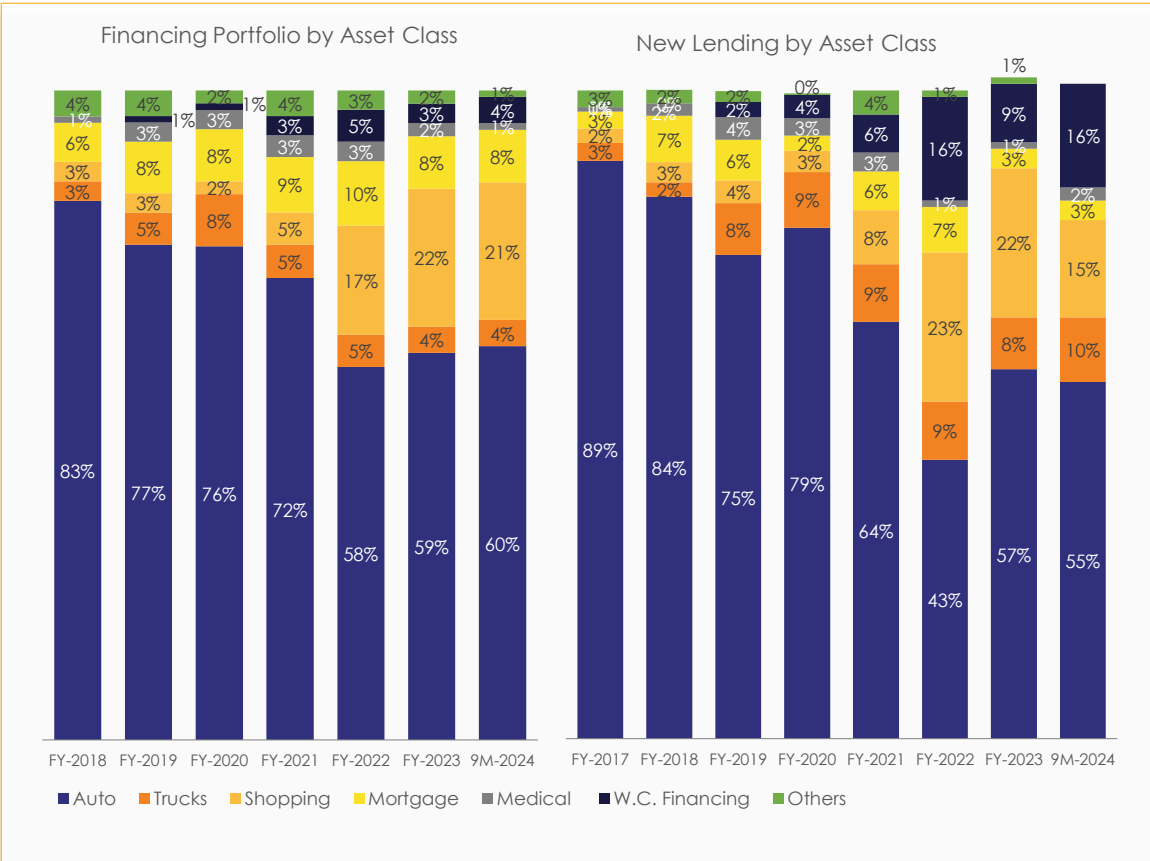
New financing extended at the mortgage segment saw its new financing extended fall by 11% y-o-y in 9M-2024 on the back of a restrictive interest rate environment.

Contact's working capital financing encompasses all short-term products available through the Group's Factoring offering, ranging from transportation services and supply services, to reverse factoring. In 9M-2024, the segment witnessed a 19% expansion driven by growth in Transportation Services and Memberships financing. Additionally, the introduction of the new "Rise Up" product, which provides financing to individuals looking to grow their businesses, further supported the division's performance.

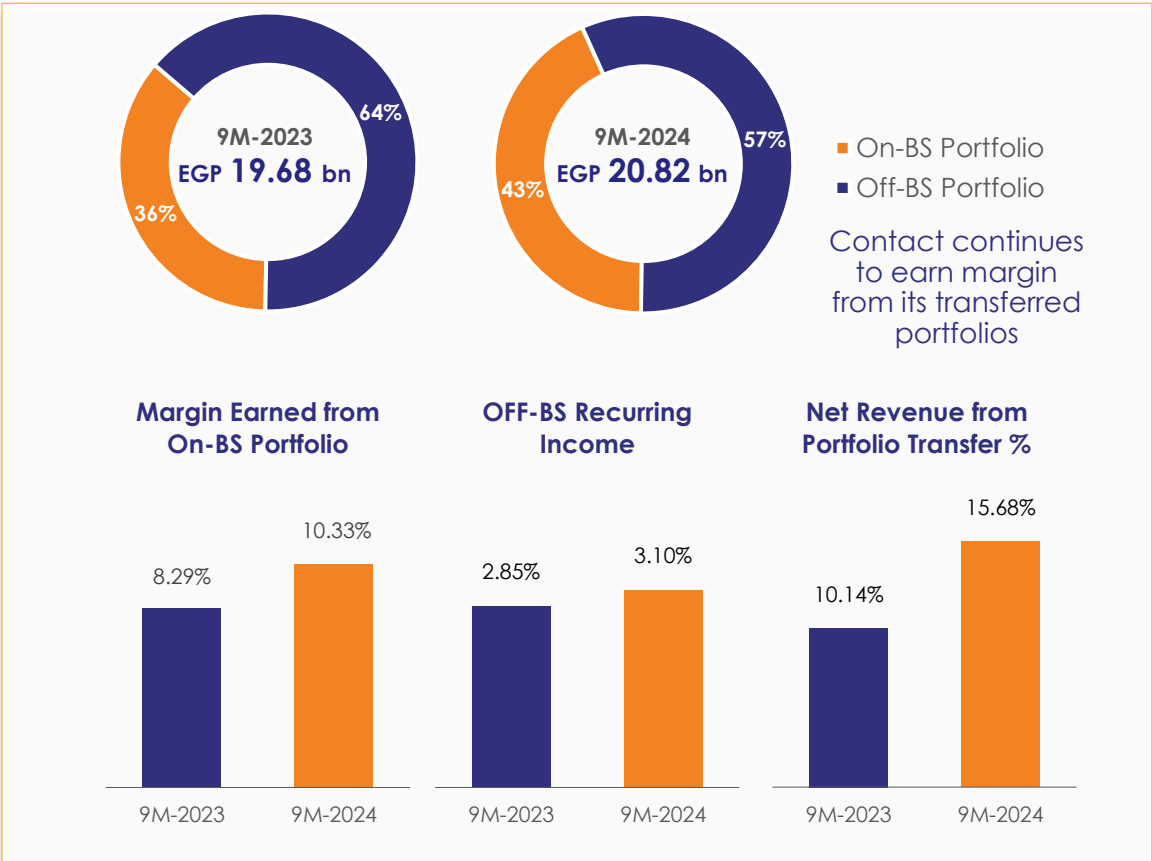
Financing Division – Increasingly Diversified Portfolio with Favorable Margins

Contact’s financing portfolio stood at EGP 20.82 billion in 9M-2024, a 6% year-on-year expansion. During the year, Contact continued diversifying its portfolio, with an added focus on higher-spread products to mitigate pressures from an elevated interest rate environment

Increasing diversification of Financing Portfolio and New Lending by Asset Class



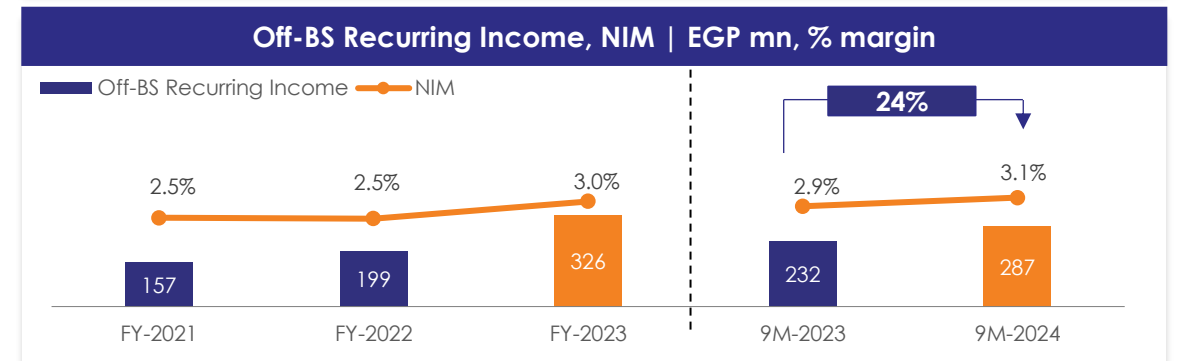
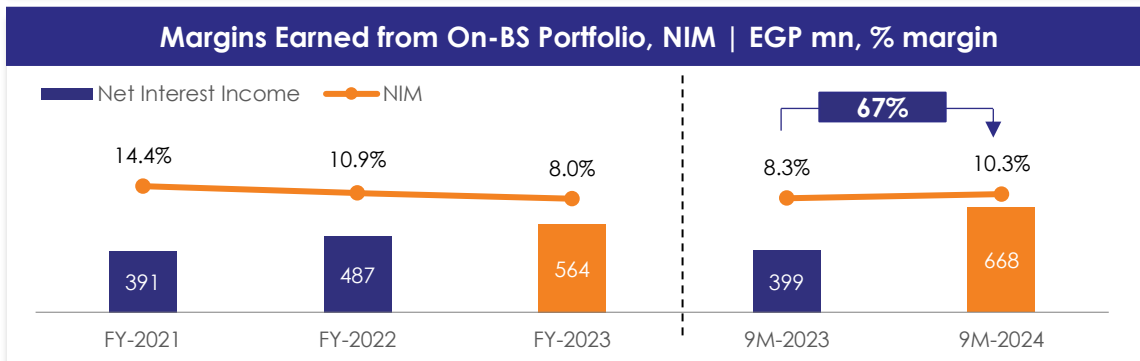
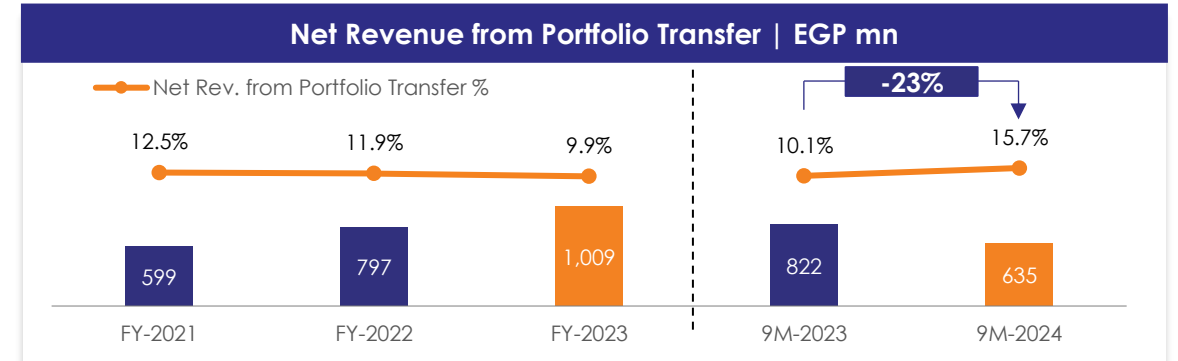
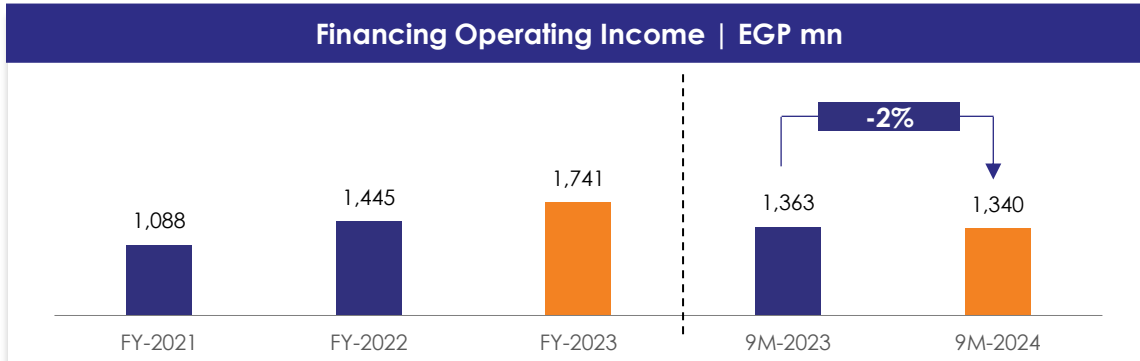
Financing Portfolio Breakdown



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

Financing Division – Resilient Results Across all Financing Revenue Components

In 9M-2024, the financing division’s results were impacted by an elevated interest rate environment and the prevalent price uncertainty, negatively affecting customer purchasing power, and resulting in a drop in demand. However, new lending figures have started gradually improving in 3Q-2024, cushioning the overall impact of the challenging macroeconomic conditions



Interest rate stability in recent months coupled with growing margins enabled the company to transfer more loans off the balance sheet, driving growth in net revenue from portfolio transfer during the quarter.

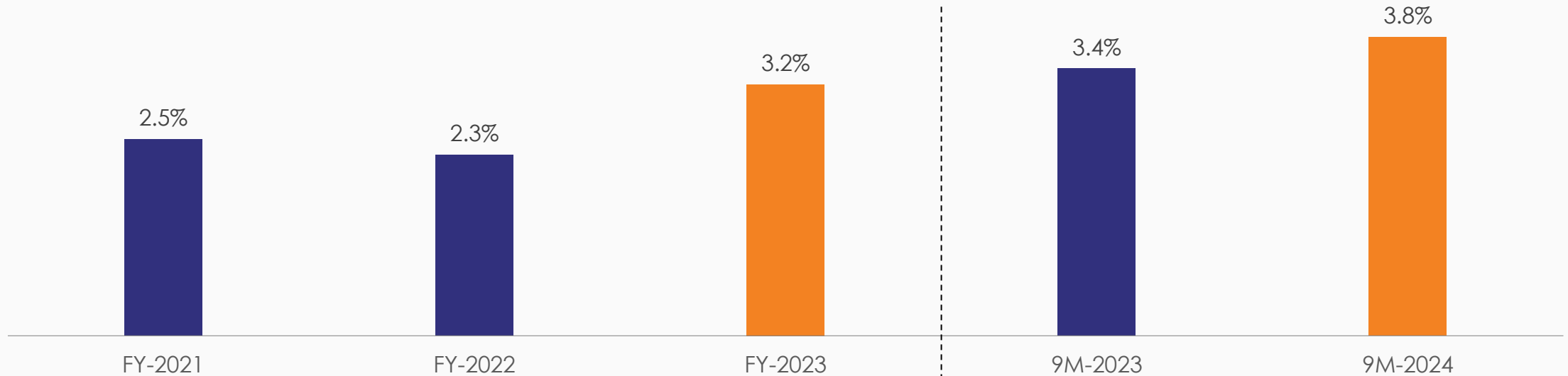
Off-balance sheet financing activity has resumed. The decision to transfer loans off the balance sheet wastaken as market rates have started stabilizing. It is worth noting that Contact will transfer portfolios at a more frequent rate once the interest rate starts declining.

Interest rate stability combined with a focus on higher margin products. Margins are starting to exhibit improvements due to interest rate stability, as contracts are being refinanced at normal rates. The impact is expected to be even greater once interest rates begin to ease.

Financing Division – High-Quality Portfolio as Evident by the Low Delinquency Ratio

Contact's PaR 150+ delinquencies (Portfolio at Risk) ratio as at September 2024 stood at 3.8%

150+ Days Portfolio at Risk

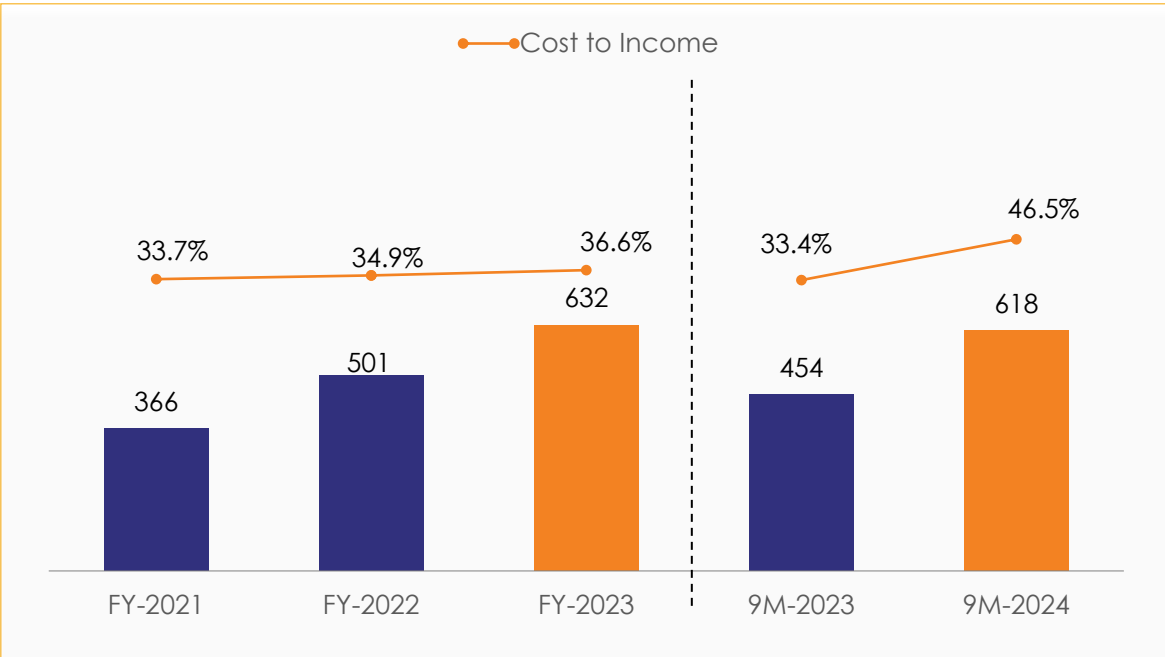


Contact's **delinquency ratio stood at 3.8% as of 30 September 2024** versus 3.4% recorded in 9M-2023 amidst difficult market conditions, reflecting the Group's efficient collection cycle, as well as its successfully monitored high-quality portfolio.

Financing Division – Declining Profitability amidst a Difficult Operating Environment

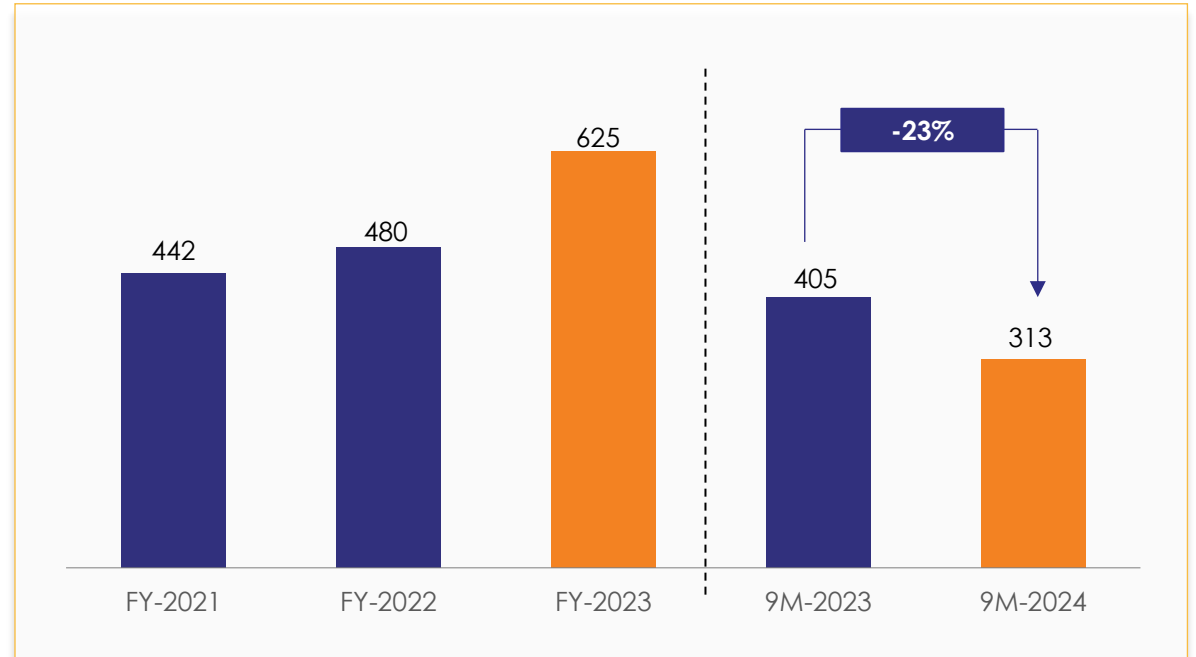
Net income at the financing division shrank by 23% year-on-year in 9M-2024 on the back of Contact’s decision to slow down portfolio transfer activities due to the prevailing interest rate environment, this was further exacerbated by FX losses associated with overseas operations

Operating Costs and Cost to Income | EGP mn, %



The financing segment’s cost-to-income ratio rose by 13.1 percentage points year-on-year largely as a result of the increase in operating costs and decrease in Total Operating Income.

Financing Net Income | EGP mn

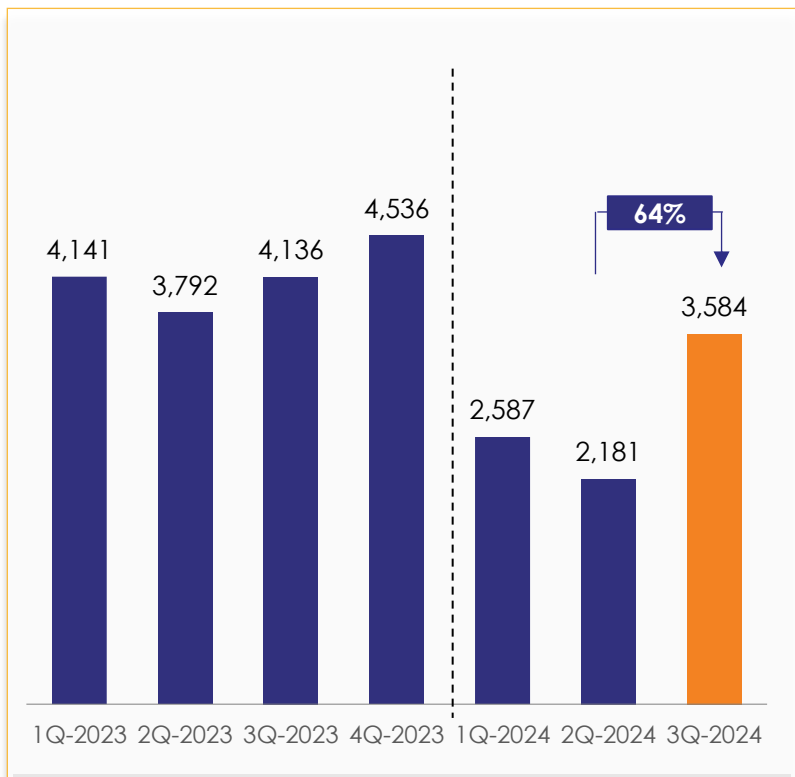


Financing net income declined by 23% year-on-year to EGP 313 million 9M-2024 as a result of limited revenue from portfolio transfer, as well as losses associated with overseas operations.

Financing Division – Quarterly Progress

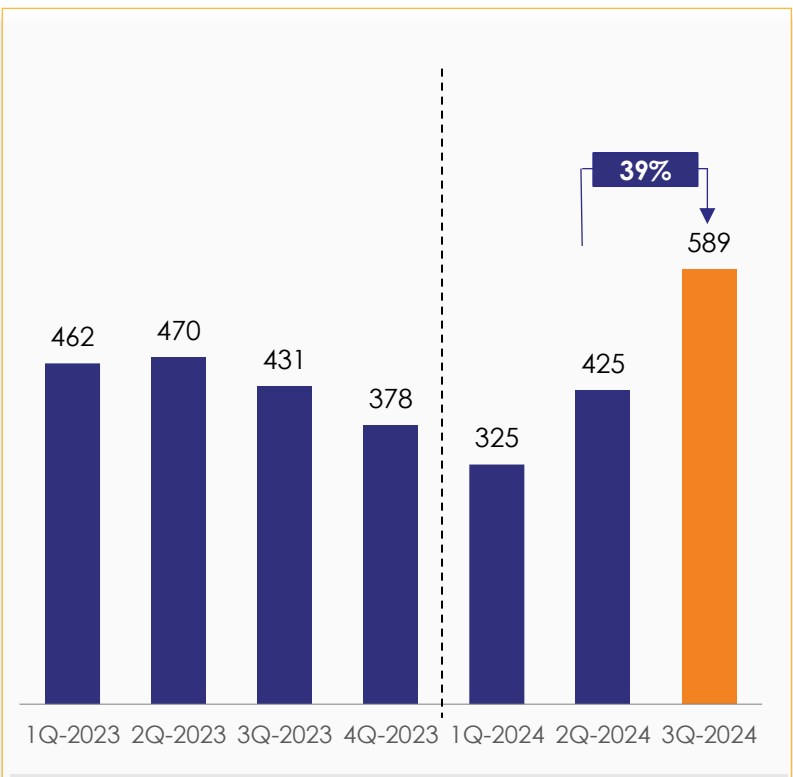
The financing division’s results during 3Q-2024 witnessed a significant recovery on the back of an uptick in demand during the quarter, reflected in the strong quarter-on-quarter increase in new lending

New Lending | EGP mn



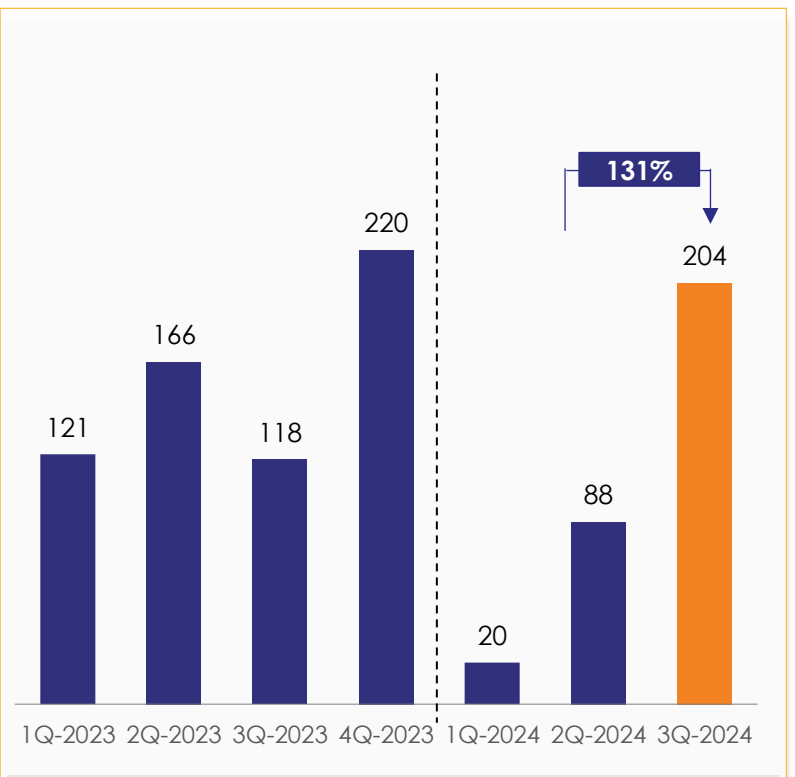
New lending at the financing division increased by **64% quarter-on-quarter** on the back of an uptick in demand, reaching EGP 3.6 billion

Financing Operating Income | EGP mn



On the back of the increase in new lending and portfolio transfer activities, **financing operating income rose by 39% quarter-on-quarter** in 3Q-2024 to EGP 589 million

Financing Net Income | EGP mn



Following a strong operating performance, **the financing division’s 3Q-2024 net income expanded by 131% quarter-on-quarter** to EGP 204 million

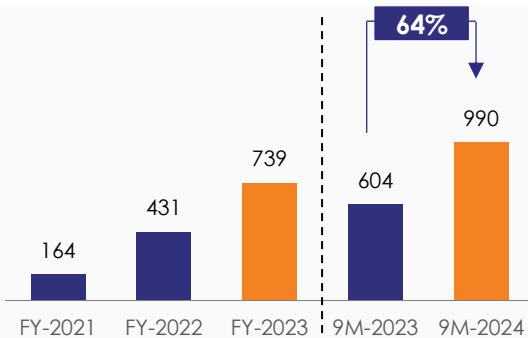
Insurance Division – Operational and Business Developments – 9M-2024

Gross written premiums generated by both insurance companies witnessed solid year-on-year growth following the ramp up of new product and increased cross-selling. Meanwhile, total policies underwritten in 9M-2024 reached c.120 thousand

Insurance – 50% year-on-year rise in total GWP to EGP 1,757 million

Sarwa Life – 64% year-on-year rise in GWP

GWP Sarwa Life | EGP mn

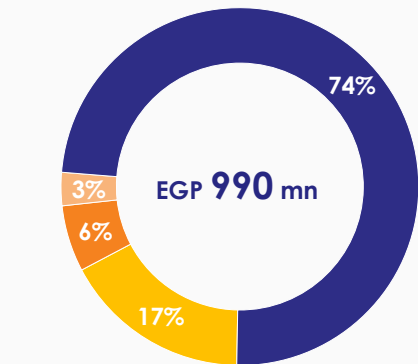


Strong growth for the period was driven by substantial growth in Term and Medical Insurance

Sarwa Life's first open-ended money market fund, which was launched in the first quarter of 2021, reached EGP 254 million as of 9M-2024.

Sarwa Life's new operational issuance system is now online and fully operational. 100% of the company's retail operations, as well as its group life insurance services are currently operating through the system.

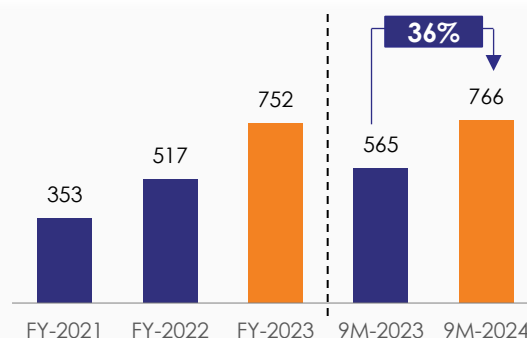
GWP Sarwa Life Breakdown – 9M-2024



- Term
- Credit Life
- Saving/Pension
- Medical

Sarwa Insurance – 36% year-on-year rise in GWP

GWP Sarwa Insurance | EGP mn

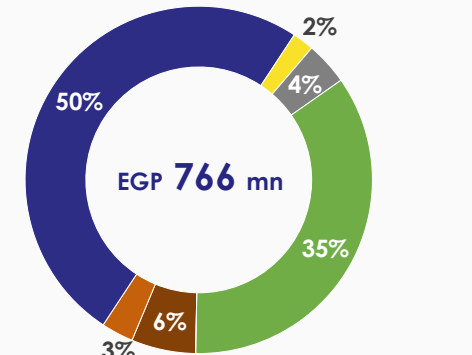


Higher GWPs reflect an increased reach and market penetration. Meanwhile, motor insurance continues to contribute the largest share of GWP having expanded 22% y-o-y.

The company has finalized its medical insurance system and is currently working on connecting it to the healthcare management company's platform, facilitating the swift issuance of medical insurance policies.

Sarwa Insurance has also completed the full digitalization cycle related to receiving price offers, issuing policies, and collecting installments for motor insurance, and has received FRA approval to begin using it.

GWP Sarwa Insurance Breakdown – 9M-2024



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

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

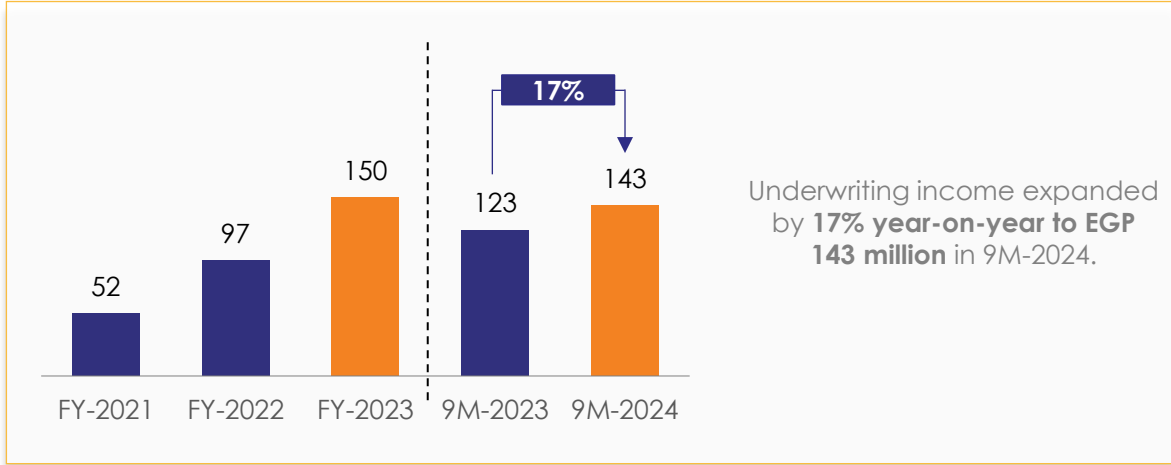
ISO 9001:2021 obtained highlighting strong and consistent adherence to regulations and industry best practices.
WEPS obtained highlighting efforts in promoting gender equality

DIGITAL OFFERING

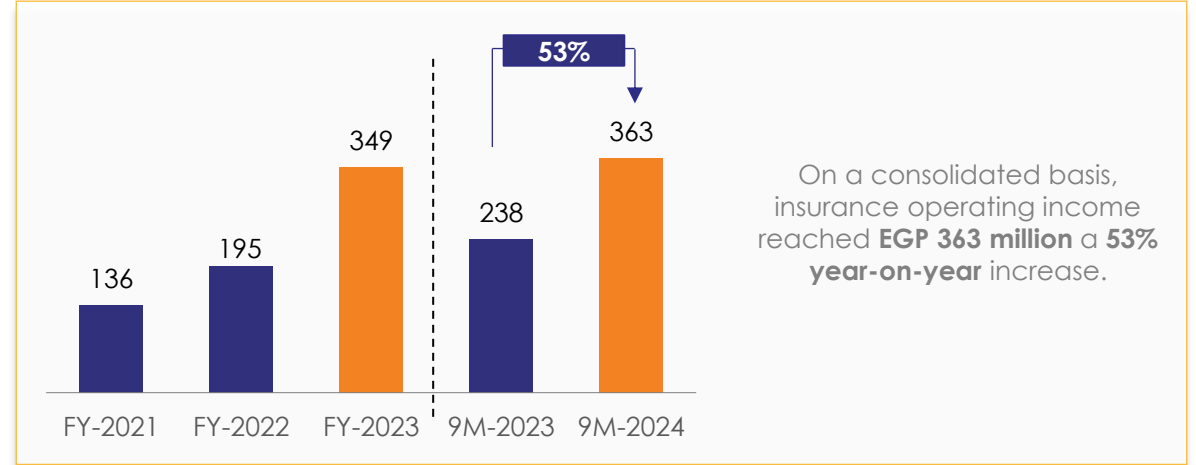
Contact Brokerage mobile app has been launched and is available to download

Insurance Division – Performance Review

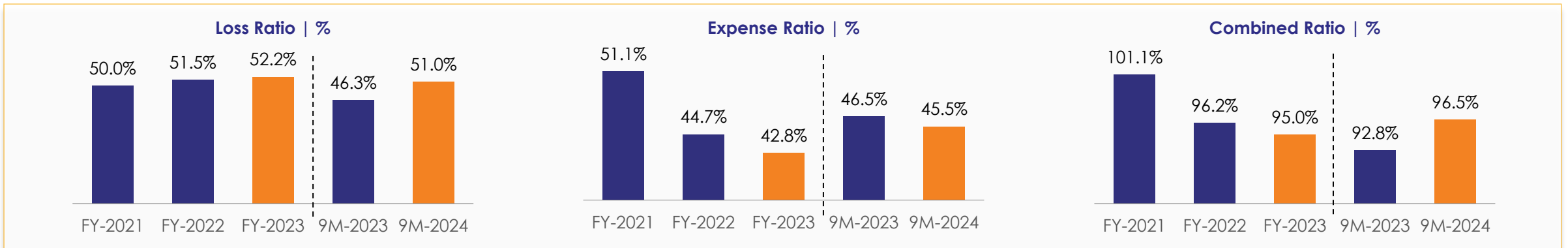
Underwriting Income | EGP mn



Insurance Operating Income | EGP mn



Key cost ratios¹

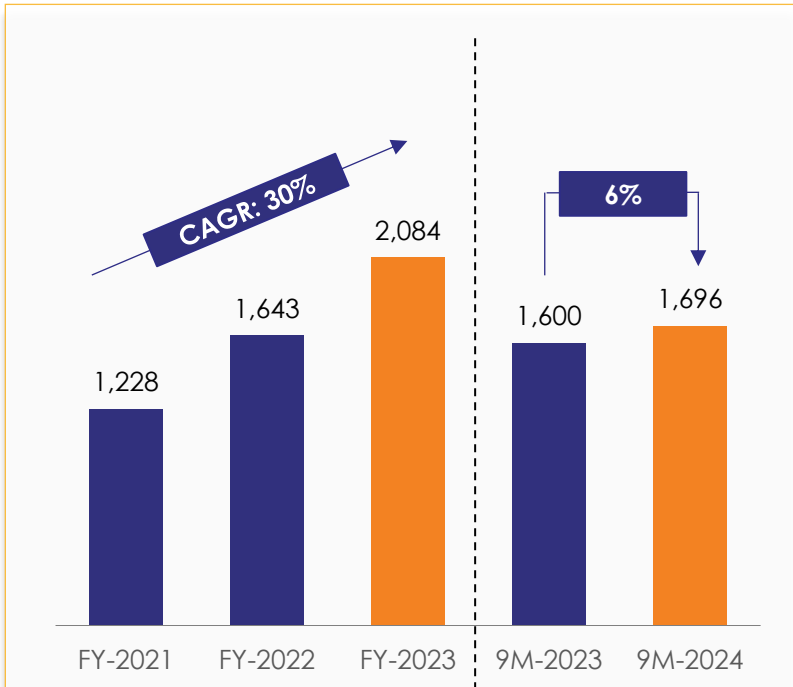


(1) Ratios reflect only underwriting activities and exclude insurance brokerage

Consolidated Performance – Income Statement

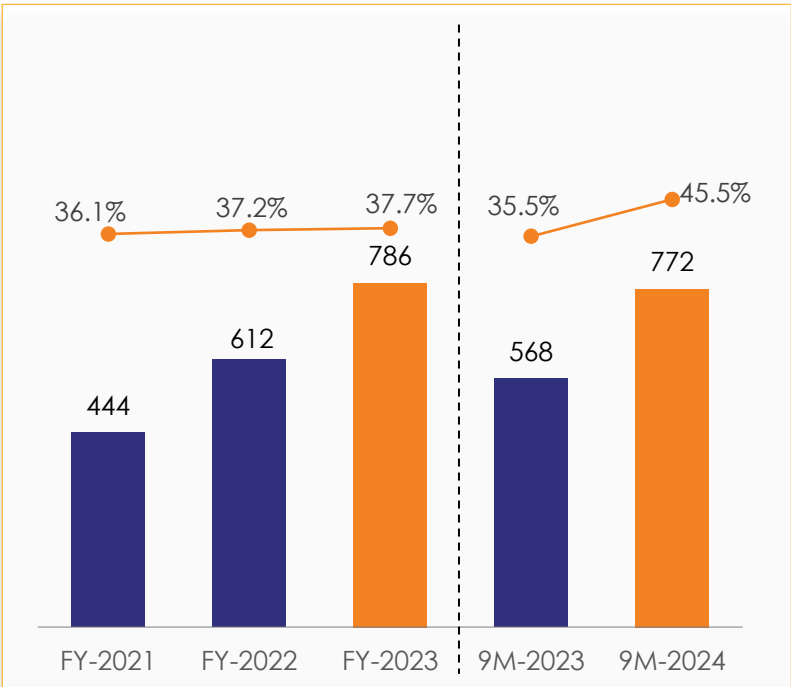
The insurance division’s positive results, coupled with the financing division’s recovery in 3Q-2024, cushioned the impact of the challenging macroeconomic environment, supporting Contact’s resilient performance for 9M-2024

Total Operating Income | EGP mn



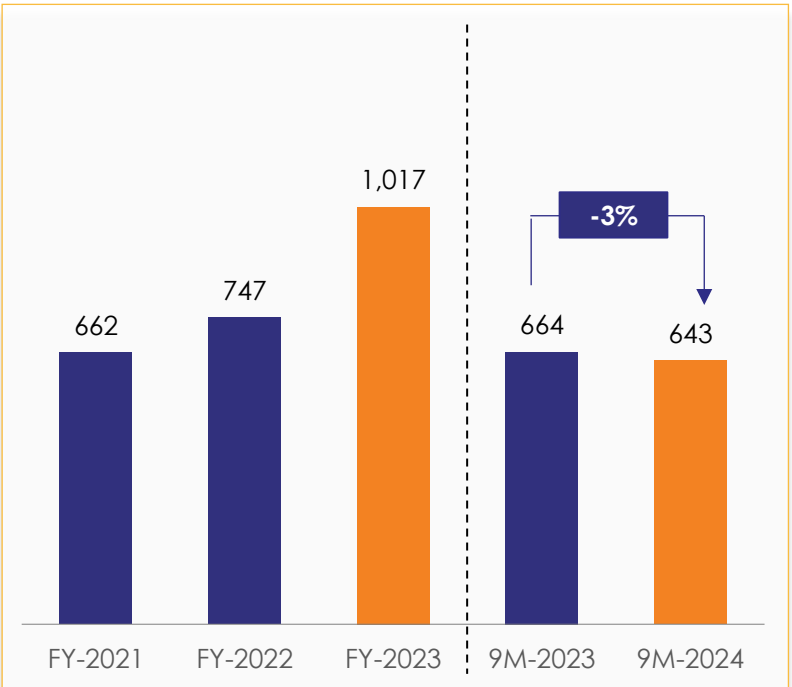
Total operating income rose by 6% year-on-year to EGP 1,696 million in 9M-2024, on the back of the insurance division’s strong performance, coupled with the recovery at the financing division during 3Q-2024

**Consolidated Operating Expenses | EGP mn
Cost-to-Income | %**



Cost-to-income increased by 10.0 percentage points year-on-year to 45.5% in 9M-2024 largely as a result of the increase in operating expenses

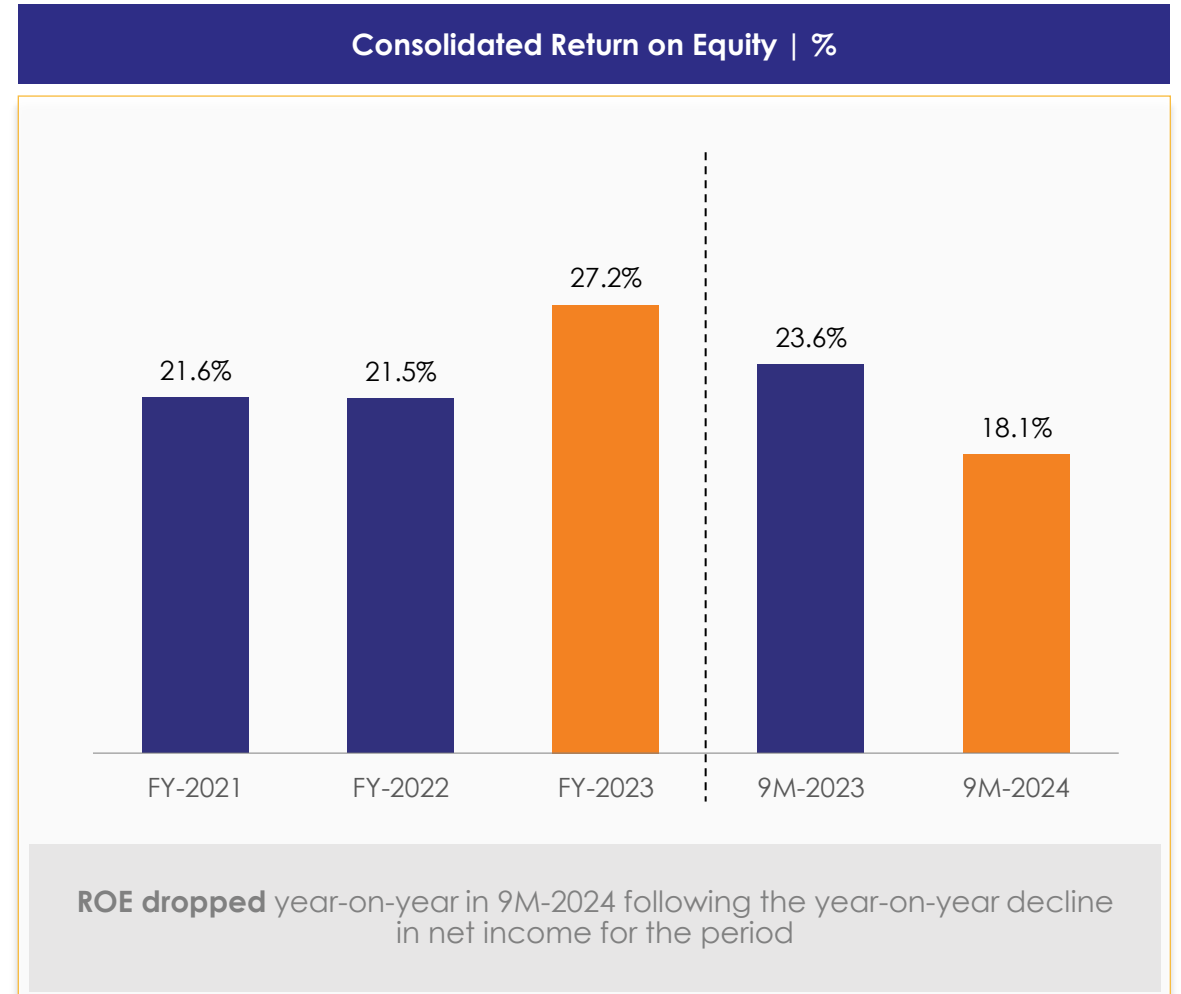
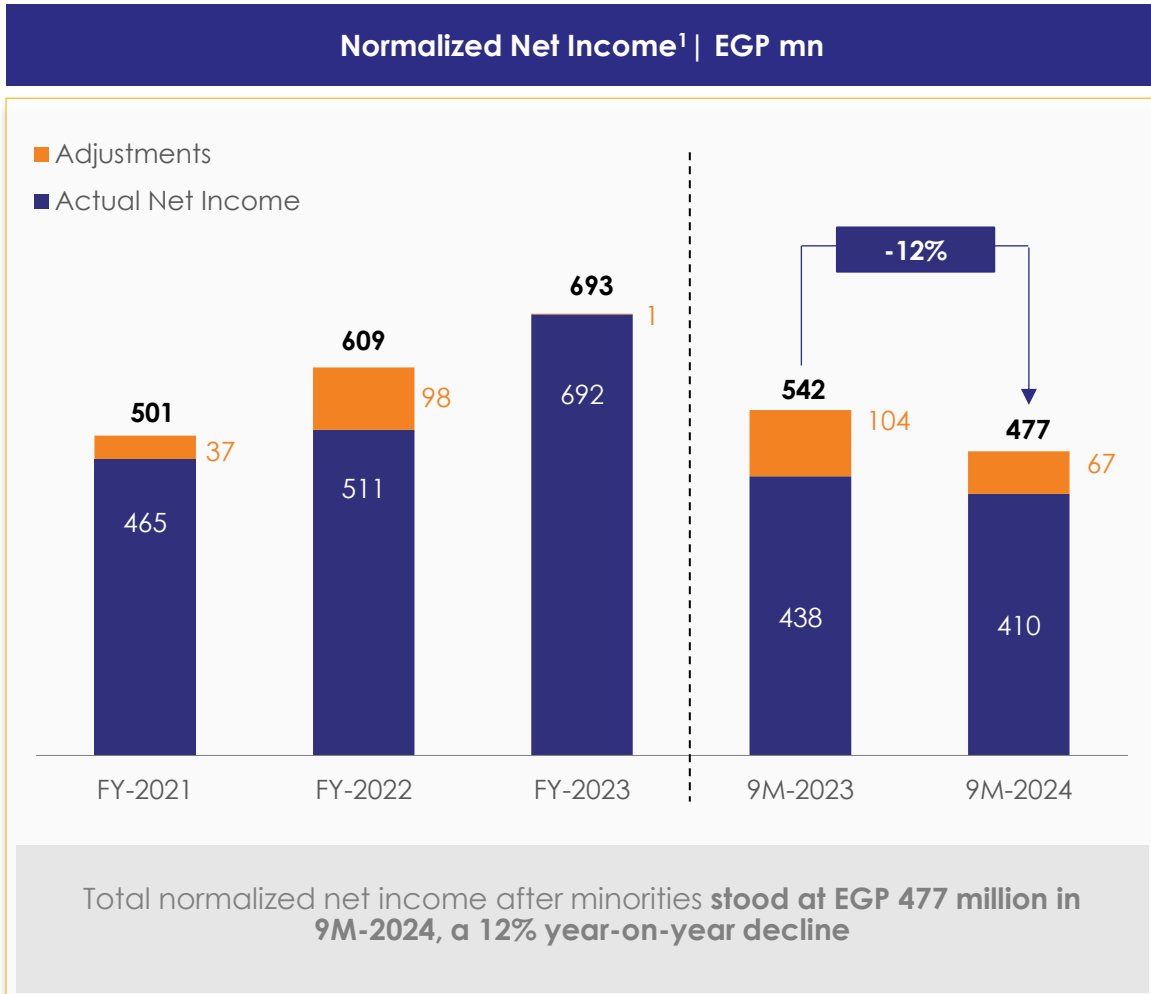
EBT | EGP mn



Earnings before tax and minorities shrank by 3% year-on-year to EGP 643 million in 9M-2024

Consolidated Performance – Income Statement

Consolidated normalized net income after minorities fell by 12% year-on-year to EGP 477 million in 9M-2024

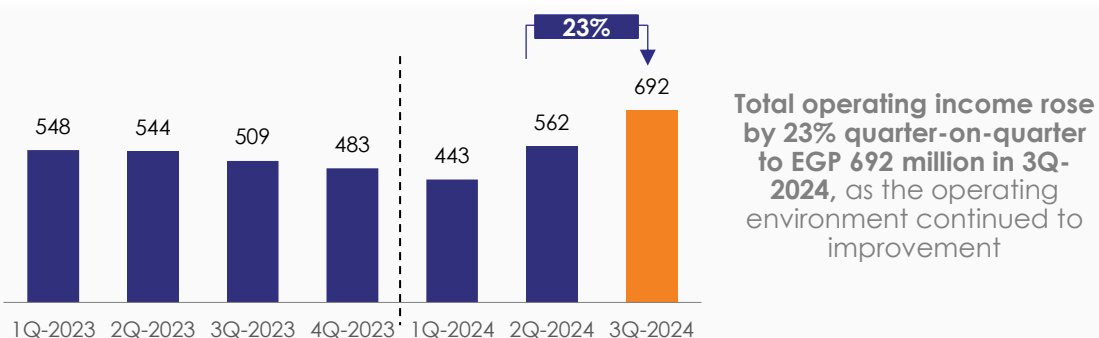


(1) Normalized net income adjusts for the following: Net effect of new rent standard, tech investments, tax adjustments, and a special provision.

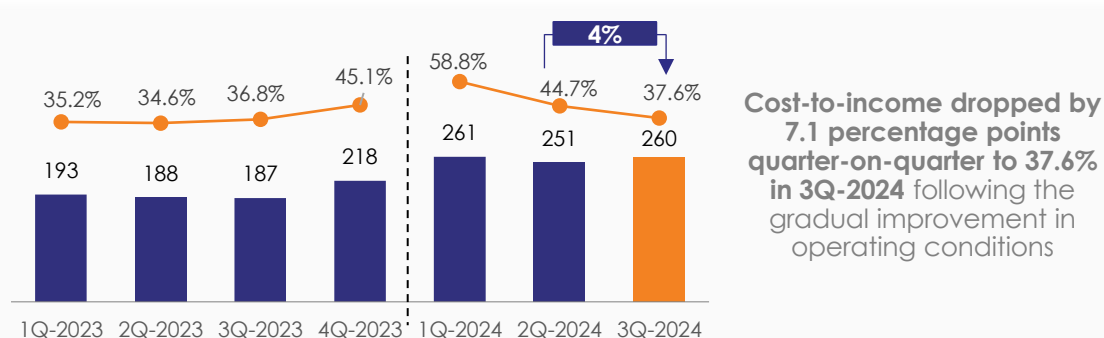
Consolidated Performance – Income Statement

The gradual improvement in market condition witnessed in 3Q-2024 reflected positively on the Group’s quarterly results, with consolidated performance rising strongly quarter-on-quarter

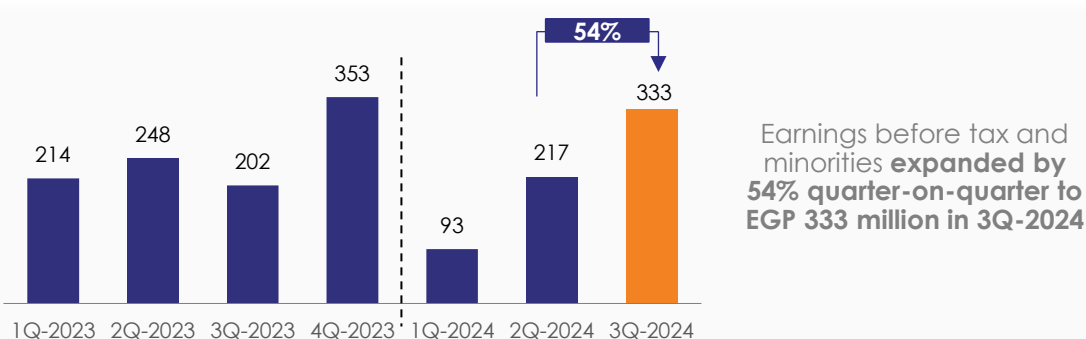
Total Operating Income | EGP mn



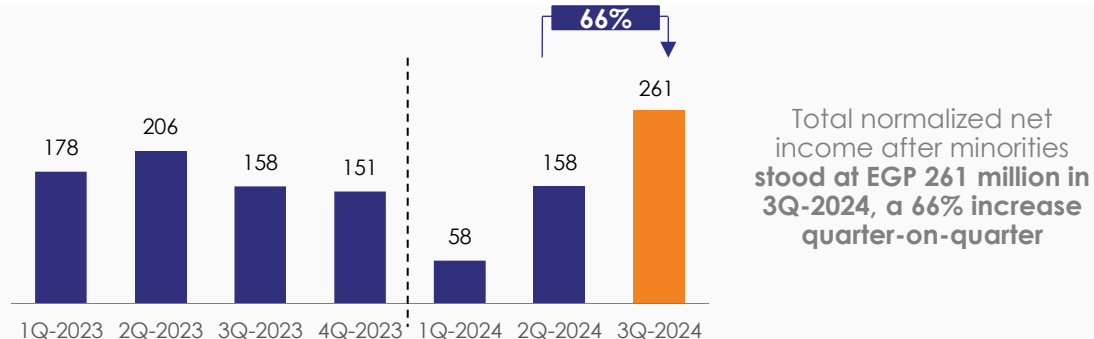
Consolidated Operating Expenses | EGP mn, Cost-to-Income | %



EBT | EGP mn



Normalized Net Income¹ | EGP mn



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



Appendix



Financing Business Income Statement

	FY-2022	FY-2023	change (FY-2022 vs FY-2023)	9M-2023	9M-2024	change (9M-2023 vs 9M-2024)
Revenue from Portfolio Transfer	767,104	1,005,772	31%	836,028	537,345	-36%
Off Balance Sheet Portfolio Management Fee	199,248	326,241	64%	232,040	287,130	24%
Securitization Surplus / Deficit	(16,759)	8,569	N/A	4,224	12,185	188%
Early Payment Expense - Sukuk/Discounting	(152,474)	(331,236)	117%	(250,516)	(201,867)	-19%
Net Revenue from Portfolio Transfer	797,119	1,009,346	27%	821,777	634,793	-23%
Income from Financing Activities	801,932	1,388,051	73%	942,585	1,630,027	73%
Interest Expense	(395,099)	(880,203)	123%	(581,488)	(1,036,508)	78%
Other Interest Income	90,530	70,477	-22%	48,838	85,441	75%
Other Interest Expenses	(10,149)	(14,095)	39%	(10,610)	(10,792)	2%
Net Interest Income	487,214	564,230	16%	399,325	668,168	67%
Fee & Commission Income	234,183	310,765	33%	238,542	140,371	-41%
Fee & Commission Expenses	(83,437)	(163,539)	96%	(113,611)	(84,526)	-26%
Net Financing Fee & Commission Income	150,746	147,226	-2%	124,931	55,846	-55%
Profit Share from Associates	10,386	20,377	96%	16,961	(18,933)	N/A
Sales Revenue - Goods and Services	105,959	-	N/A	-	-	N/A
Cost of sales - Good and Services	(105,959)	-	N/A	(0)	(0)	0%
Net Sales and Cost	-	-	N/A	(0)	(0)	0%
Financing Operating Income	1,445,464	1,741,179	20%	1,362,994	1,339,873	-2%
Other Operating Income	17,637	25,416	44%	19,683	17,528	-11%
Other Operating Expense	(25,782)	(36,568)	42%	(23,683)	(29,584)	25%
Net Operating Income/Expense	(8,145)	(11,152)	37%	(3,999)	(12,056)	201%
Total Operating Income	1,437,319	1,730,027	20%	1,358,995	1,327,817	-2%
Capital Gain	-	194,677	N/A	-	-	N/A
Depreciation / Amortization	(82,364)	(103,416)	26%	(76,675)	(82,473)	8%
Personnel Expenses	(398,912)	(492,969)	24%	(360,130)	(502,533)	40%
Other Expenses	(102,278)	(139,489)	36%	(93,716)	(115,212)	23%
Marketing Expenses	(21,043)	(48,302)	130%	(33,644)	(50,230)	49%
Provisions	-	(15,000)	N/A	-	15,000	N/A
Other Finance Cost - R.O.U	(41,070)	(36,845)	-10%	(27,776)	(34,376)	24%
Foreign Currency Differences	757	-	N/A	-	418	N/A
Board of Directors Allowances	(1,343)	(1,814)	35%	(1,443)	(2,503)	73%
Impairment of Financial Assets	(106,771)	(207,343)	94%	(178,154)	(83,366)	-53%
Total Expenses	(753,024)	(850,500)	13%	(771,538)	(855,275)	11%
EBT	684,296	879,527	29%	587,457	472,542	-20%
Income Tax	(196,877)	(241,715)	23%	(171,636)	(145,948)	-15%
Net Profit for the Year After Tax	487,419	637,813	31%	415,820	326,594	-21%
Non-Controlling Interest	(7,110)	(12,893)	81%	(10,762)	(14,065)	31%
Net Income	480,309	624,920	30%	405,058	312,529	-23%

Insurance Business Income Statement

	FY-2022	FY-2023	change (FY-2022 vs FY-2023)	9M-2023	9M-2024	change (9M-2023 vs 9M-2024)
Gross Written Premiums	948,316	1,491,843	57%	1,168,772	1,756,579	50%
Provisions of Unearned Premiums	(105,734)	(194,195)	84%	(186,257)	(213,767)	15%
Outward Reinsurance Premiums	(284,415)	(382,738)	35%	(332,468)	(511,428)	54%
Net Earned Premium	558,168	914,910	64%	650,047	1,031,384	59%
Net Claims	(287,324)	(477,675)	66%	(301,213)	(525,736)	75%
Net Commissions & Production Costs	(174,934)	(289,069)	65%	(220,841)	(362,203)	64%
Policies Issuance Revenue	9,573	9,637	1%	7,289	8,742	20%
Fluctuations Provision	(8,685)	(8,061)	-7%	(12,765)	(8,779)	-31%
Underwriting Income	96,798	149,742	55%	122,517	143,407	17%
Investment Income	64,956	134,267	107%	90,781	162,203	79%
Fee Income Insurance	42,113	105,173	150%	44,390	89,261	101%
Fee Expenses Insurance	(8,594)	(40,531)	372%	(19,961)	(31,986)	60%
Net Insurance Fee Income	33,518	64,642	93%	24,429	57,275	134%
Insurance Operating Income	195,273	348,651	79%	237,727	362,885	53%
Other Operating Income	2,377	1,050	-56%	1,492	1,145	-23%
Other Operating Expense	-	-	N/A	-	-	N/A
Net Operating Income/Expense	2,377	1,050	-56%	1,492	1,145	-23%
Total Operating Income	197,650	349,701	77%	239,219	364,030	52%
Depreciation / Amortization	(13,793)	(13,970)	1%	(10,233)	(12,728)	24%
Personnel Expenses	(70,965)	(93,644)	32%	(70,594)	(97,365)	38%
Other Expenses	(19,901)	(35,001)	76%	(23,644)	(34,750)	47%
Marketing Expenses	(7,901)	(15,638)	98%	(11,039)	(14,262)	29%
Provisions	(620)	(300)	-52%	(300)	(200)	-33%
Other Finance Cost - R.O.U	(1,268)	(17,474)	1278%	(12,476)	(16,256)	30%
Foreign Currency Differences	-	-	N/A	-	188	N/A
Board of Directors Allowances	-	-	N/A	-	-	N/A
Impairment of Financial Assets	(535)	(7,815)	1,360%	(11,092)	2,141	N/A
Total Expenses	(114,984)	(183,842)	60%	(139,378)	(173,231)	24%
EBT	82,666	165,859	101%	99,841	190,799	91%
Income Tax	(18,197)	(44,333)	144%	(26,547)	(40,860)	54%
Net Profit for the Year After Tax	64,469	121,526	89%	73,294	149,939	105%
Non-Controlling Interest	(10,956)	(22,963)	110%	(14,500)	(29,638)	104%
Net Income	53,513	98,562	84%	58,793	120,300	105%

Consolidated Income Statement

Financing Business	FY-2022	FY-2023	change (FY-2022 vs FY-2023)	9M-2023	9M-2024	change (9M-2023 vs 9M-2024)
Revenue from Portfolio Transfer	767,104	1,005,772	31%	836,028	537,345	-36%
Off Balance Sheet Portfolio Management Fee	199,248	326,241	64%	232,040	287,130	24%
Securitization Surplus / Deficit	(16,759)	8,569	-151%	4,224	12,185	188%
Early Payment Expense - Sukuk/Discounting	(152,474)	(331,236)	117%	(250,516)	(201,867)	-19%
Net Revenue from Portfolio Transfer	797,119	1,009,346	27%	821,777	634,793	-23%
Income from Financing Activities	801,932	1,388,051	73%	942,585	1,630,027	73%
Interest Expense	(395,152)	(880,296)	123%	(581,555)	(1,036,557)	78%
Other Interest Income	91,040	70,495	-23%	48,851	87,037	78%
Other Interest Expenses	(10,149)	(14,095)	39%	(10,610)	(10,792)	2%
Net Interest Income	487,671	564,155	16%	399,272	669,716	68%
Fee & Commission Income	248,447	327,129	32%	250,633	151,822	-39%
Fee & Commission Expenses	(83,437)	(163,539)	96%	(113,611)	(84,526)	-26%
Net Financing Fee & Commission Income	165,010	163,590	-1%	137,022	67,296	-51%
Profit Share from Associates	2,373	3,561	50%	4,656	(37,009)	N/A
Financing Operating Income	1,452,172	1,740,653	20%	1,362,727	1,334,795	-2%
Insurance						
Gross Written Premiums	948,316	1,491,843	57%	1,168,772	1,756,579	50%
Provisions of Unearned Premiums	(105,734)	(194,195)	84%	(186,257)	(213,767)	15%
Outward Reinsurance Premiums	(284,415)	(382,738)	35%	(332,468)	(511,428)	54%
Net Earned Premium	558,168	914,910	64%	650,047	1,031,384	59%
Net Claims	(287,324)	(477,675)	66%	(301,213)	(525,736)	75%
Net Commissions & Production Costs	(174,934)	(289,069)	65%	(220,841)	(362,203)	64%
Policies Issuance Revenue	9,573	9,637	1%	7,289	8,742	20%
Fluctuations Provision	(8,685)	(8,061)	-7%	(12,765)	(8,779)	-31%
Underwriting Income	96,798	149,742	55%	122,517	143,407	17%
Investment Income	64,956	134,267	107%	90,781	162,203	79%
Fee Income Insurance	42,113	105,173	150%	44,390	89,261	101%
Fee Expenses Insurance	(8,594)	(40,531)	372%	(19,961)	(31,986)	60%
Net Insurance Fee Income	33,518	64,642	93%	24,429	57,275	134%
Insurance Operating Income	195,273	348,651	79%	237,727	362,885	53%
Other Operating Income	22,750	34,268	51%	26,524	32,638	23%
Other Operating Expense	(27,423)	(39,738)	45%	(26,587)	(34,030)	28%
Net Operating Income/Expense	(4,673)	(5,470)	17%	(63)	(1,392)	2107%
Total Operating Income	1,642,771	2,083,834	27%	1,600,391	1,696,288	6%
Capital Gain	-	194,677	N/A	-	-	N/A
Depreciation / Amortization	(96,796)	(118,851)	23%	(87,771)	(97,022)	11%
Personnel Expenses	(483,732)	(603,251)	25%	(444,303)	(615,844)	39%
Other Expenses	(128,187)	(182,779)	43%	(123,894)	(155,717)	26%
Marketing Expenses	(36,054)	(69,605)	93%	(49,171)	(65,308)	33%
Provisions	(620)	(15,300)	2,368%	(300)	14,800	N/A
Other Finance Cost - R.O.U ¹	(42,337)	(54,345)	28%	(40,255)	(51,144)	27%
Foreign Currency Differences	758	-	N/A	-	616	N/A
Board of Directors Allowances	(1,343)	(1,814)	35%	(1,443)	(2,503)	73%
Impairment of Financial Assets	(107,341)	(215,123)	100%	(189,262)	(81,280)	-57%
Total Expenses	(895,653)	(1,066,392)	19%	(936,399)	(1,053,403)	12%
EBT	747,118	1,017,442	36%	663,993	642,885	-3%
Income Tax	(218,335)	(289,374)	33%	(200,684)	(188,832)	-6%
Net Profit for the Year After Tax	528,783	728,068	38%	463,309	454,053	-2%
Non-Controlling Interest	(18,070)	(35,860)	98%	(25,265)	(43,706)	73%
Net Income	510,714	692,208	36%	438,044	410,347	-6%

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