

Contact

Repositioning to Futuristic Growth



FY-2025 Earnings Highlights



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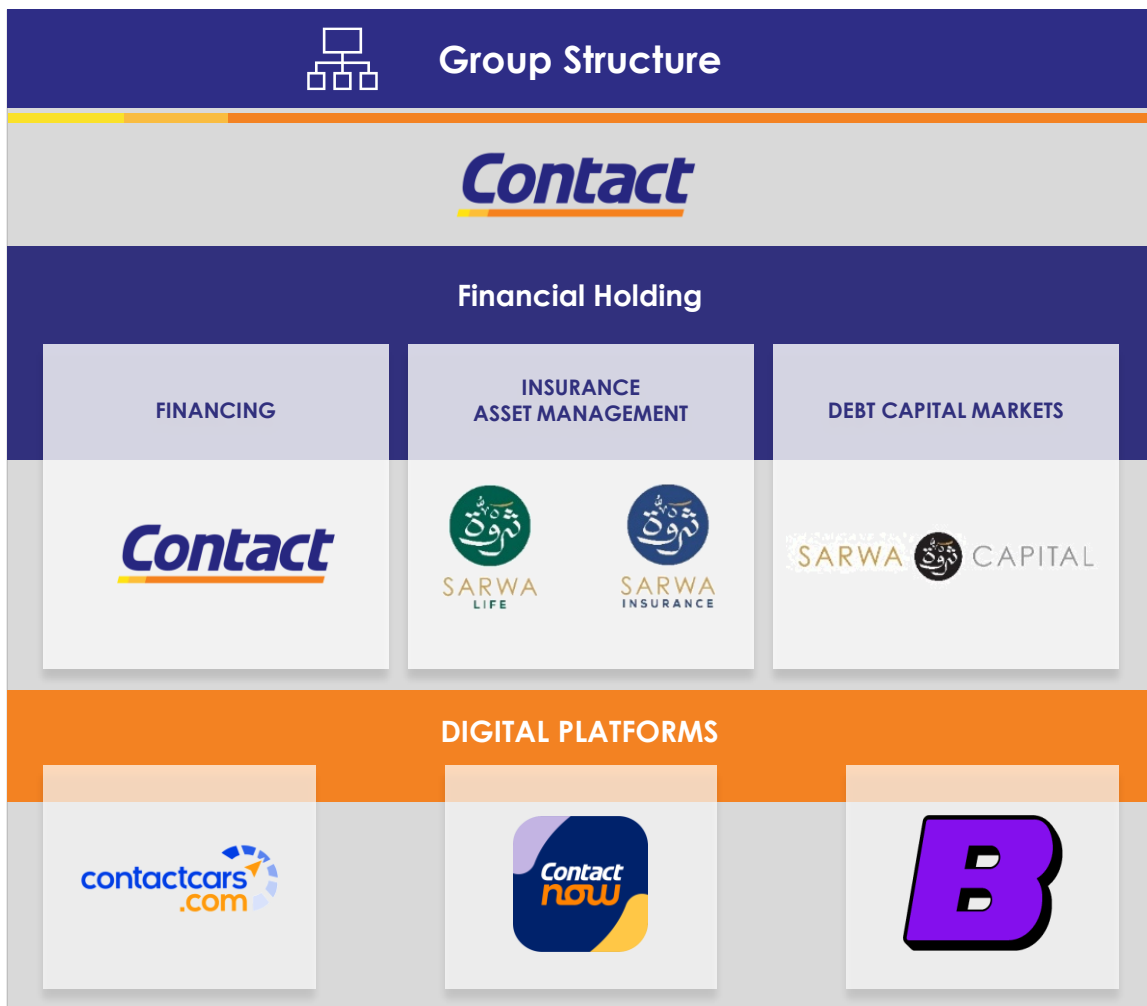


Introduction



Contact 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

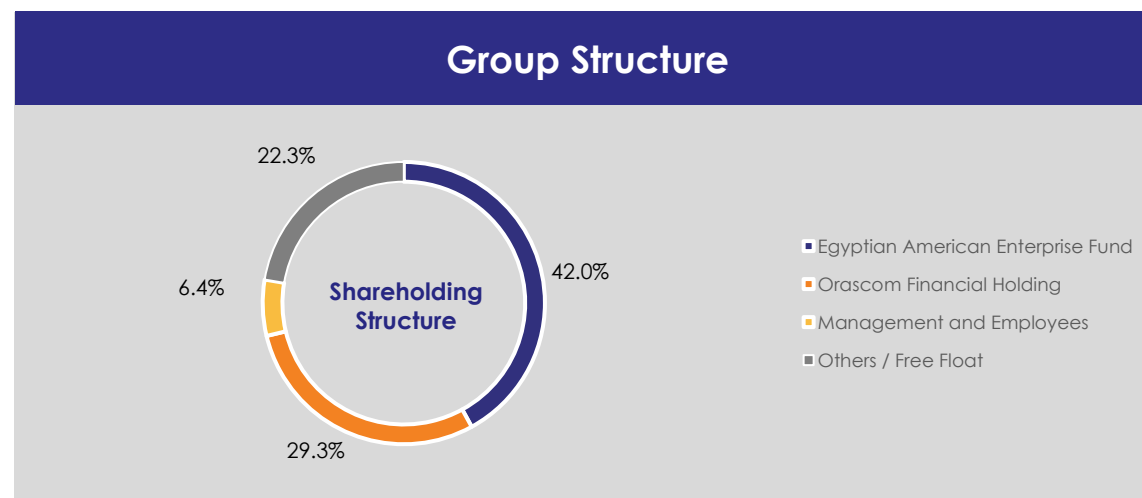
Listed Since 2018 Under the Ticker CNFN.CA

EGP 85 bn

Total Financing Since inception (December 2025)

EGP 10.7 bn

Gross Written & Generated Premiums Since inception (December 2025)



Results Snapshot

In the process of setting the scene for its digital transformation journey, overall group restructuring as well as the fierce competition, Contact was able to achieve an increase in its consolidated operating income by 12% to reach EGP 2.8bn.

EGP **2.8** bn

Consolidated Total Operating Income
(▲12% y-o-y)

EGP **345** mn

Consolidated Net Income
(▼50% y-o-y)

9.7%

Return on Average Equity
(vs 22.3% in FY-24)



Financing Division Highlights – FY-2025

EGP **11.8** bn

New Lending
(▲2% y-o-y)

EGP **19.7** bn

Financing Portfolio
(▼7% y-o-y)

EGP **2.2** bn

Financing Operating
Income
(▲12% y-o-y)

EGP **225.2** mn

Financing Net Income
(▼58% y-o-y)

50.8%

Cost-to-Income
(vs. 42.3% in FY-24)

1.6%

Return on Average Assets
(vs 2.7 in FY-24)

7.4%

Return on Average Equity
(vs 19.3% in FY-24)



Insurance Division Highlights – FY-2025

EGP **3.3** bn

GWP
(▲46% y-o-y)

EGP **771.8** mn

Brokerage Generated
Premiums
(▲24% y-o-y)

+168.8 k

No. Of Underwritten
& Generated
Insurance Policies
(▼7.9% y-o-y)

EGP **562.2** mn

Insurance Operating
Income
(▲15% y-o-y)

47.6%

Cost-to-Income
(vs. 34.9% in FY24)

EGP **148.4** mn

Insurance Net Income
(▼21% y-o-y)

43.6%

Return on Average Equity (vs
55.2% in FY-24)

Repositioning for Futuristic Growth

2025 marked a decisive reset for Contact.

With renewed leadership and sharper execution, we are repositioning the Group to compete in a more competitive, regulated, and digitally demanding market environment.

Despite these dynamics, **total revenues** — including joint ventures — **increased 29% to EGP 8.4 billion**, compared to EGP 6.5 billion in 2024, while consolidated operating income grew 12% to EGP 2.8 billion.

Net income stood at EGP 345 million, reflecting disciplined reinvestment into digital infrastructure, risk intelligence, and scalable operating capabilities.

During the year, we accelerated portfolio optimization and embedded key learnings into a calibrated underwriting framework — strengthening asset quality and reinforcing balance sheet resilience.

Our diversified licensing suite continues to support balanced growth across consumer finance, SME, mortgage, leasing, factoring, and insurance, enhancing the Group's structural resilience.

We advanced API-driven partnerships, most notably our joint venture with e&, embedding our financing engine within digital ecosystems and expanding distribution beyond traditional channels.


Execution remains anchored around four strategic pillars — Digital Value Creation, Value Maximization, Business Optimization, and Organizational Agility — guiding our evolution into a next-generation financial services platform.

We are transforming Contact into a digital and AI-powered financial platform built to scale smartly in a rapidly evolving market.

John Saad

Group CEO of Contact Financial Holding



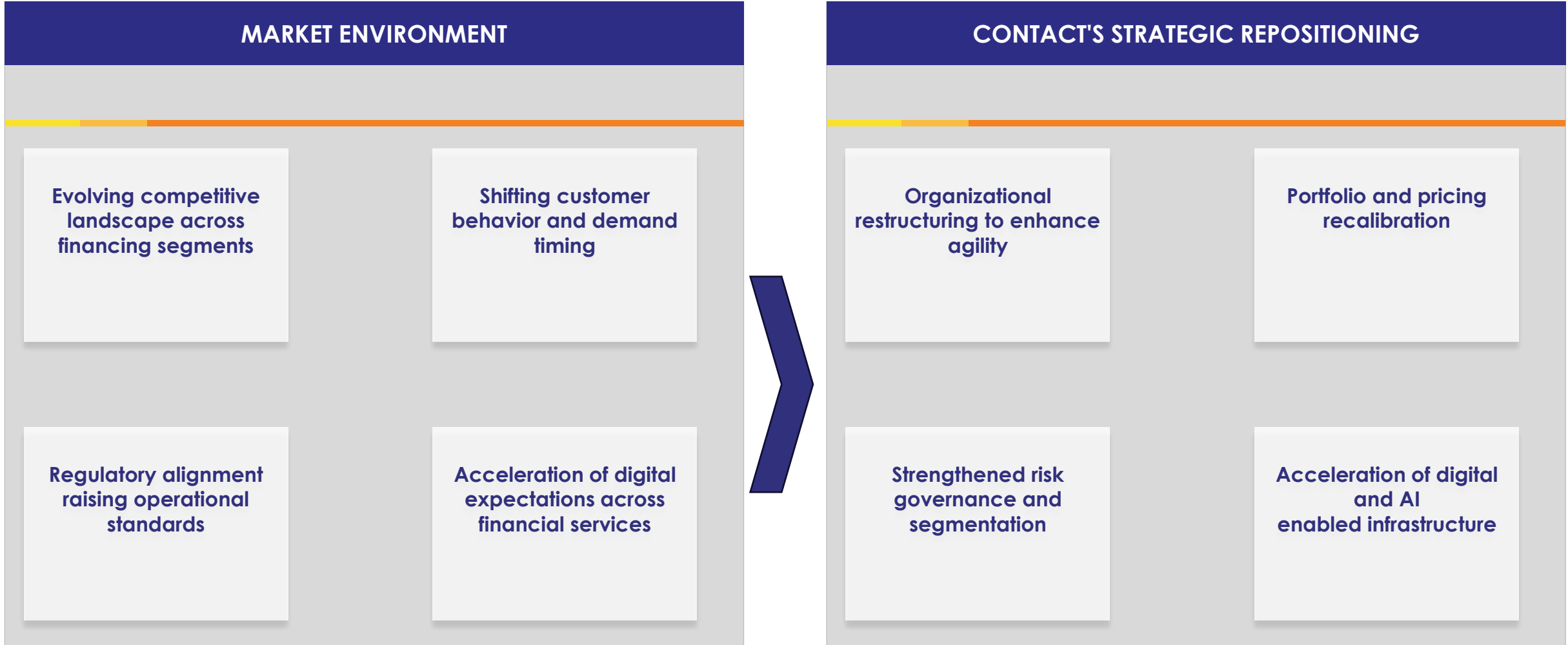


2025: Strategic Repositioning & Performance Dynamics



Structural Repositioning in a Changing Market

Adapting to a More Competitive and Digitally Accelerating Environment



2025 marked a structural repositioning to strengthen competitiveness and enable scalable growth

Profitability Impact & Structural Reinforcement

WHAT CHANGED IN 2025?

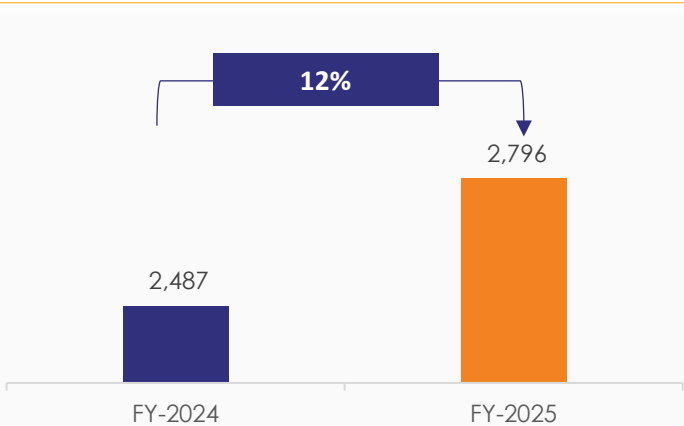
Competitive repricing across the portfolio

Disbursements moderated as we prioritized disciplined underwriting

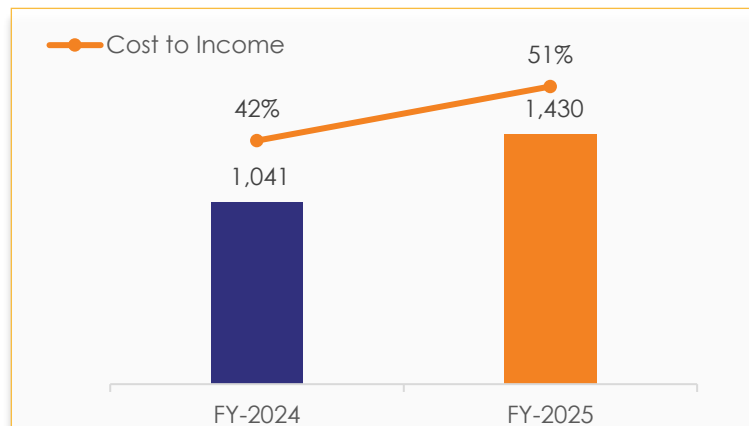
Digital investment phase impacting cost base

Financial Impact

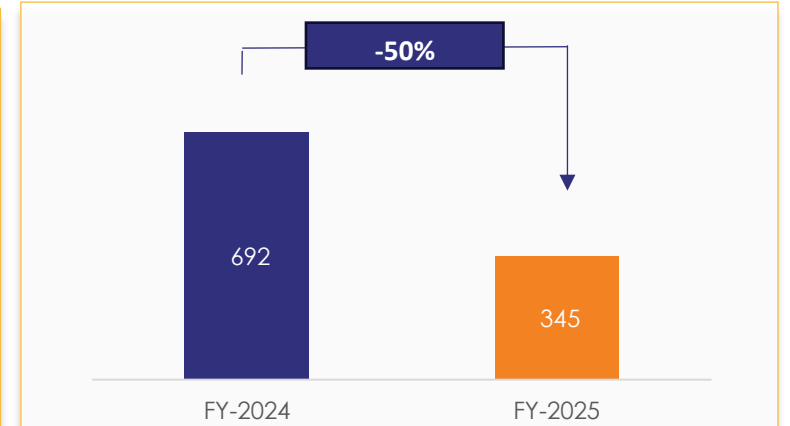
Total Operating Income | EGP mn



Operating Costs & Cost to Income | EGP mn, %



Net Income | EGP mn



STRUCTURAL REINFORCEMENT & RESILIENCE MEASURES

Organizational restructuring completed across the group

Credit decision cycle reduced by 50%

End to end delivery improved by 19%

Portfolio Diversification
Mortgage +26%, Factoring +47% & Insurance GWP +46%

Evolving into an Integrated Financial Ecosystem

Scaling Through Embedded, Digital, and Multi-Product Distribution

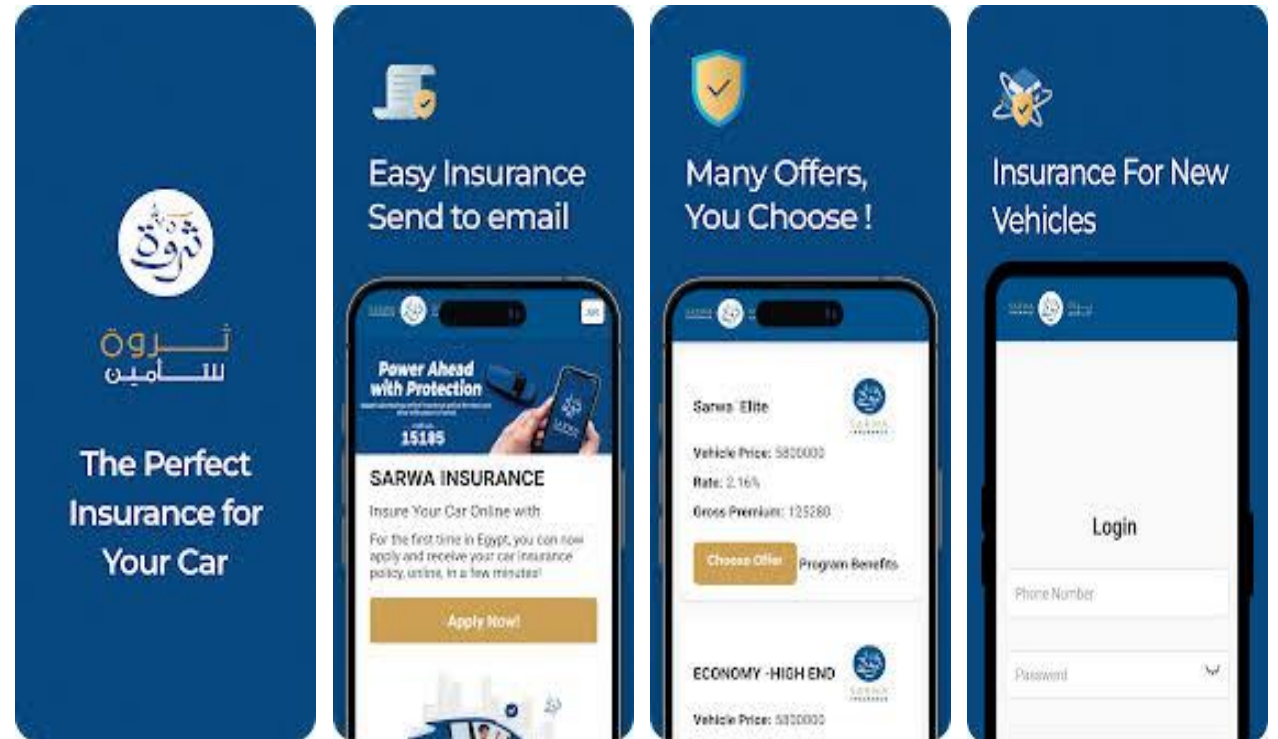
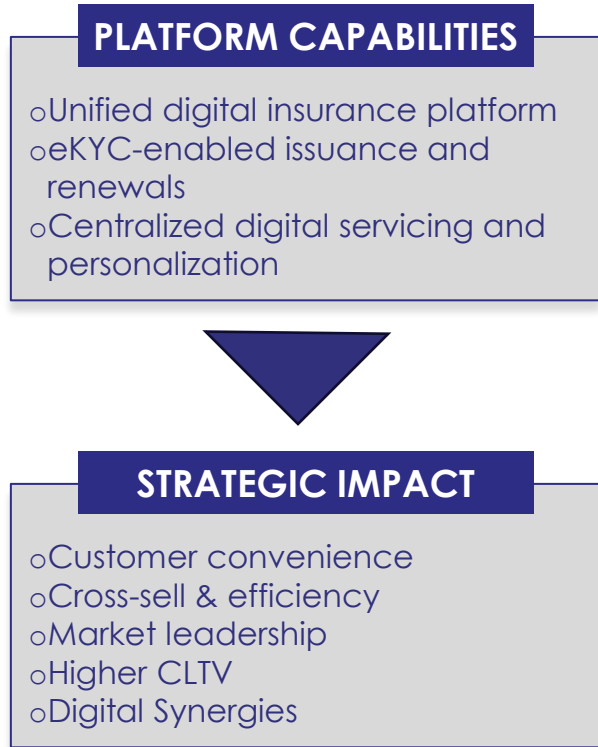
- First of its kind partnership where Contact's financing embedded inside My e& and eMoney apps.
- Contact is identified by its Lending As A Service "LAAS" model in the market exploring and/or availing its services to different market players within their digital journeys.
- Merchant and supply chain financing integrated within payment ecosystems.



Integrated credit engine, risk intelligence, and multi-product capabilities

SarwaNow: Introducing Fully Digital Motor Insurance Issuance

Egypt's first end-to-end digital motor insurance journey for newly purchased vehicles



SarwaNow marks a key milestone in Contact's strategy to expand digitally enabled financial and insurance services.

Fast Track Credit Model – Scaling Automated Approvals

Accelerating Credit Decisions While Maintaining Portfolio Quality

In its first operational quarter, Fast Track is rapidly becoming a core driver of faster credit origination and digitally enabled lending at Contact.

39.8%

of Applications
Processed



34.5%

Share of Financing Value
Originated

OPERATIONAL CAPABILITIES

Instant Approvals

Qualifying specific customer segments for instant approvals

Automated Credit Decisioning

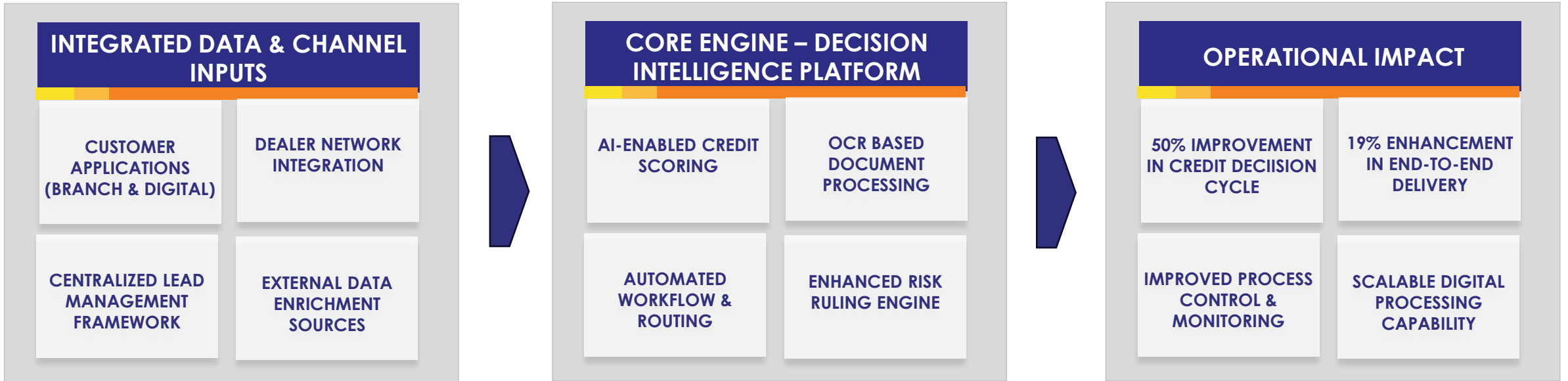
DBR calculations, credit checks, and scoring rules fully automated

System Integration with iScore

Real-time credit bureau checks eliminating manual steps

Digital Infrastructure & Decision Intelligence

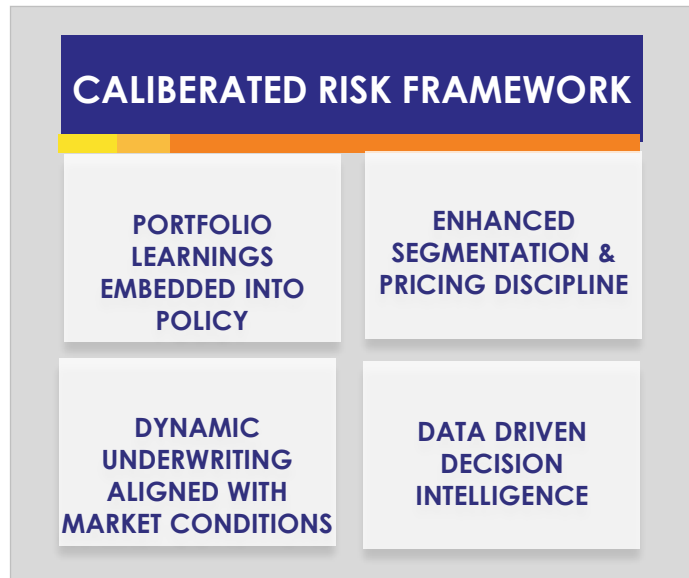
From Data Input to Faster, Scalable Execution



The digital engine is now operational, strengthening efficiency, risk control, and scalability.

Intelligent Risk Calibration for Sustainable Growth

Aligning Growth Ambition with Portfolio Resilience








FY-2025 Performance Review



Comprehensive Financing Offering

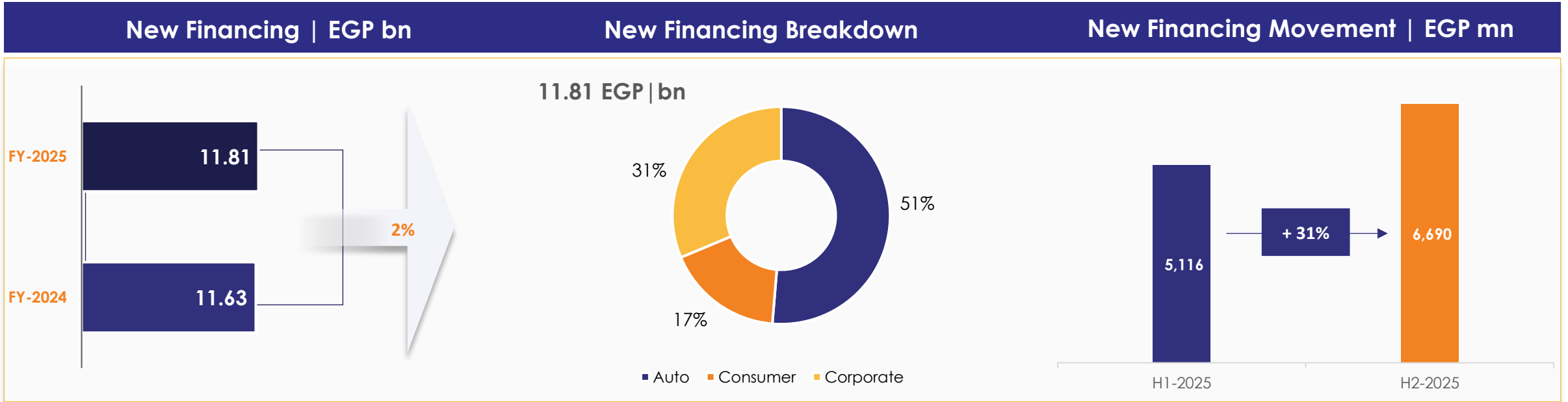
Total new lending in FY-2025 increased by 2% supported by 15% growth in Consumer lending and 27% growth in Corporate lending. In parallel, Contact continues to actively manage its risk levels by tightening the credit investigation process and focusing on higher margin products to enhance the quality of its portfolio.

Segment Overview	 <h2>Auto</h2> <ul style="list-style-type: none"> Contact offers financing solutions for the purchase of new and used passenger cars as well as light and heavy trucks, serving both banked and unbanked retail customers through diverse distribution and acquisition channels. <div style="text-align: center; background-color: #f4a460; padding: 10px; margin-top: 20px;"> <p>-13% New Financing decline in FY-2025 vs FY-2024</p> </div>	 <h2>Consumer</h2> <ul style="list-style-type: none"> 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="text-align: center; background-color: #f4a460; padding: 10px; margin-top: 20px;"> <p>15% New Financing growth in FY-2025 vs FY-2024</p> </div>	 <h2>Corporate</h2> <ul style="list-style-type: none"> Through its Corporate division, Contact provides a diversified suite of financial solutions across three specialized arms: Mortgage, Leasing, and Factoring. The Mortgage arm delivers long-term financing through mortgage and home equity loans, while the Leasing division focuses on empowering SMEs with tailored financing solutions. Additionally, Contact Factoring provides critical liquidity through both standard and reverse factoring products. <div style="text-align: center; background-color: #f4a460; padding: 10px; margin-top: 20px;"> <p>27% New Financing growth in FY-2025 vs FY-2024</p> </div>
Year	2001	2015	2015
Product Financed	<ul style="list-style-type: none"> ✓ Retail auto credit ✓ Retail Loans 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 ✓ Leasing of vehicles ✓ Leasing of Heavy equipment and medical equipment for SMEs ✓ Short-term products under Factoring offering, including transportation & supply services, and reverse factoring
Contribution to New Financing	<div style="display: flex; justify-content: space-around; background-color: #f4a460; padding: 10px;"> <div style="background-color: #d9534f; color: white; padding: 10px; border-radius: 5px;">Auto Loan, 51%</div> <div style="background-color: #f4a460; color: white; padding: 10px; border-radius: 5px;">Consumer, 17%</div> <div style="background-color: #f4a460; color: white; padding: 10px; border-radius: 5px;">Corporate Companies, 31%</div> </div>		

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

Financing Division – Solid Results Across Financing Segments

Total new financing extended in FY-2025 expanded by 2% year-on-year to EGP 11.81 billion, with the Consumer and Corporate segments all reporting year-on-year growth during the period on the back of an improved operating environment. Also, Contact has been actively managing risk levels by tightening the credit investigation process and shifting its focus towards higher margin products to enhance the quality of its portfolio.



New Lending for Auto contracted by 13% YOY in FY-2025 as a result of the market shifting towards Chinese brands and electric vehicles reshaping trends across the automotive sector. In response, Contact has realigned its acquisition strategy and dealer partnerships to capture growth in these emerging segments.



In FY-2025, new financing extended at the shopping segment expanded by 15% y-o-y, driven by higher customer engagement during the period. The segment consists of revolving credit limit products and non-revolving credit limit products.

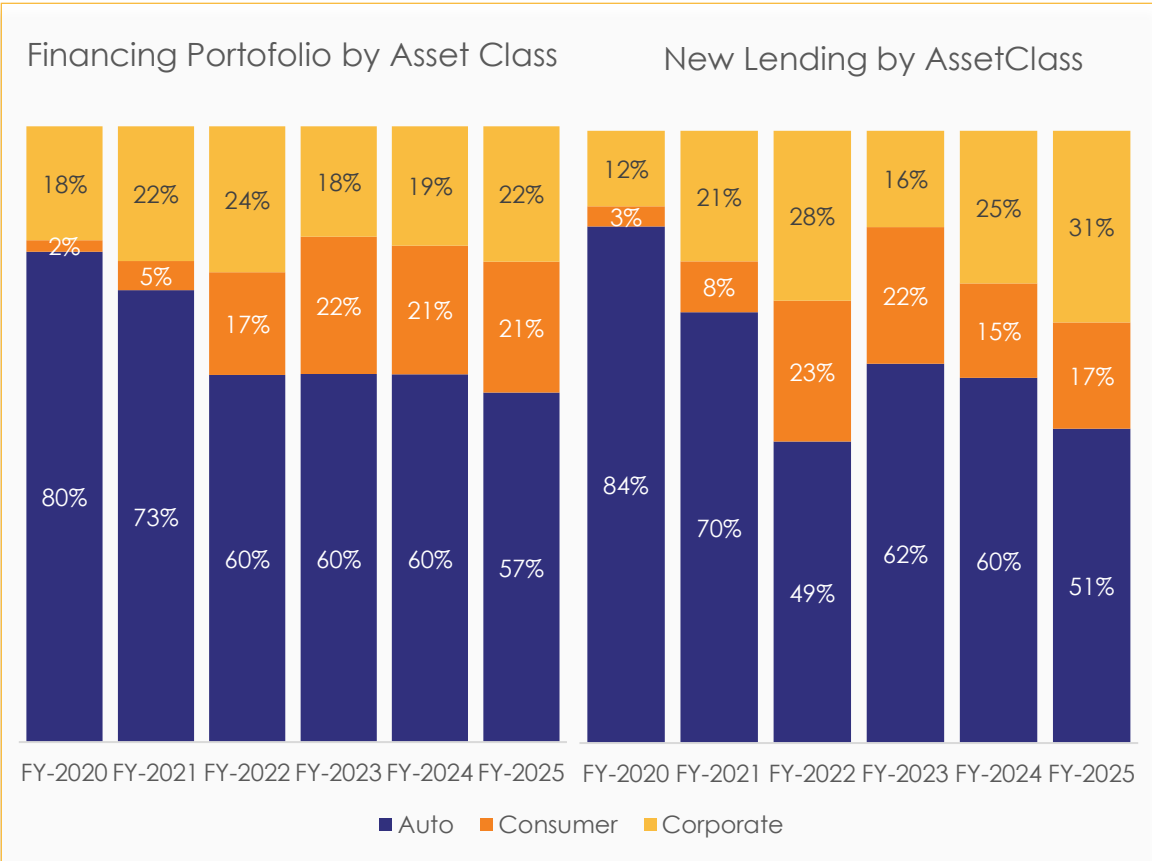


In FY-2025, the corporate segment has increased by 27% due to the high demand, focusing on higher margin offering and growth in market penetration.

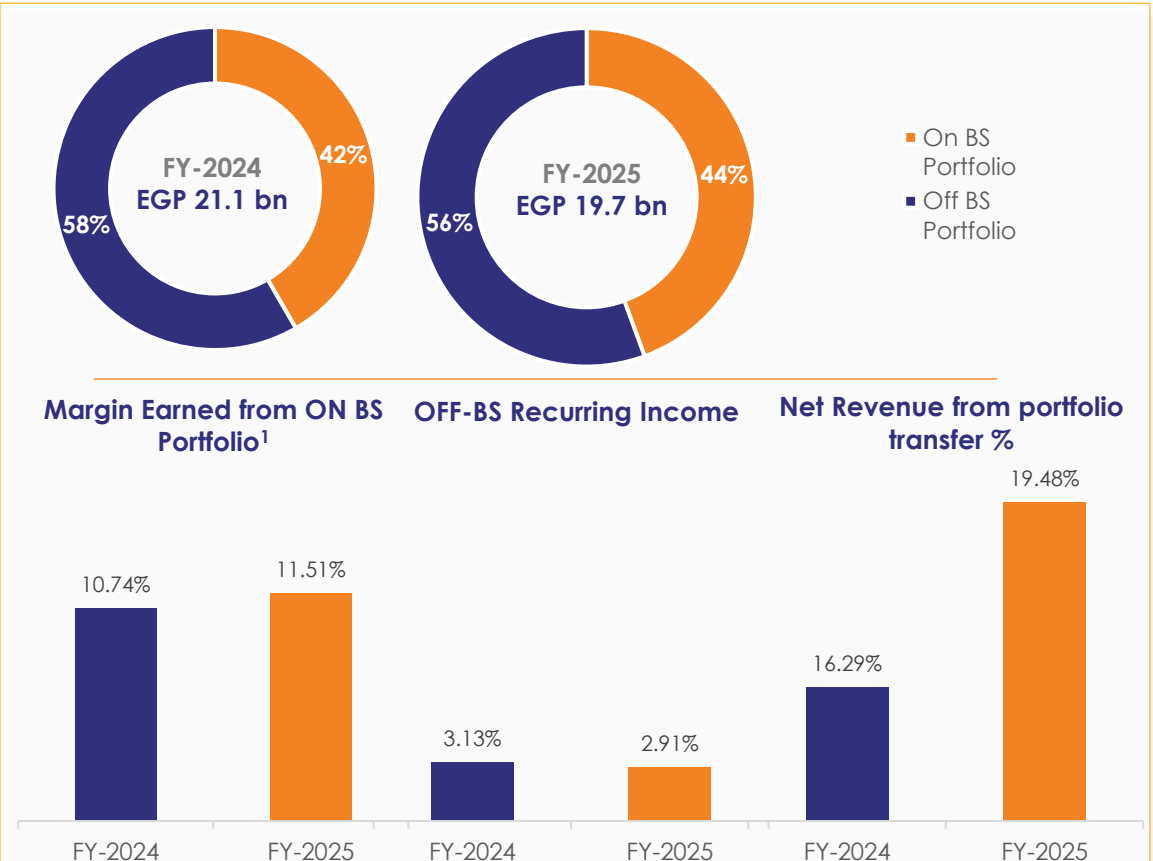
Financing Division – Increasingly Diversified Portfolio with Favorable Margins

Although Contact’s financing portfolio showed a slight decrease year-on-year at EGP 19.7 billion in FY-2025, the On BS NIM and Net Revenue from transfers showed a noticeable increase. 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



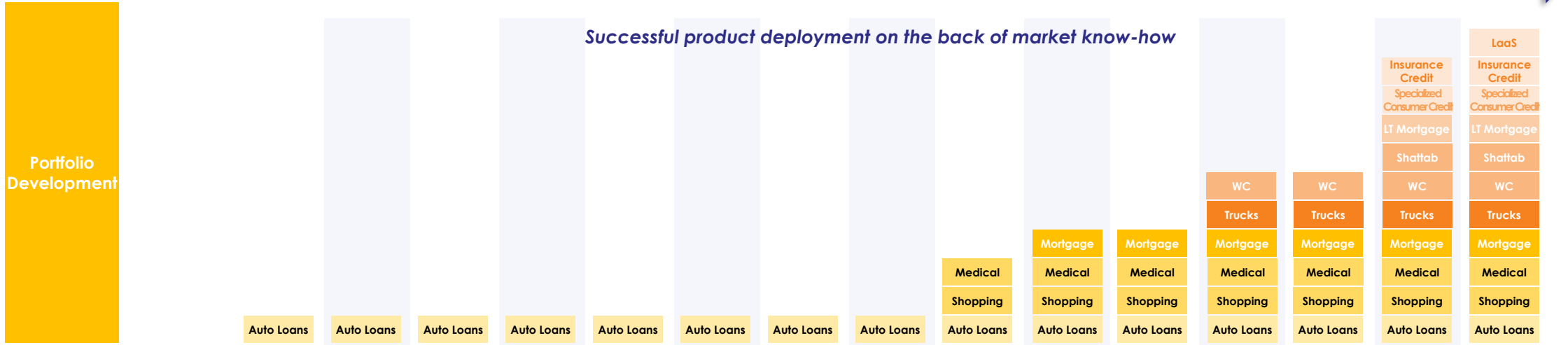
Financing Portfolio Breakdown



Note: 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.

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

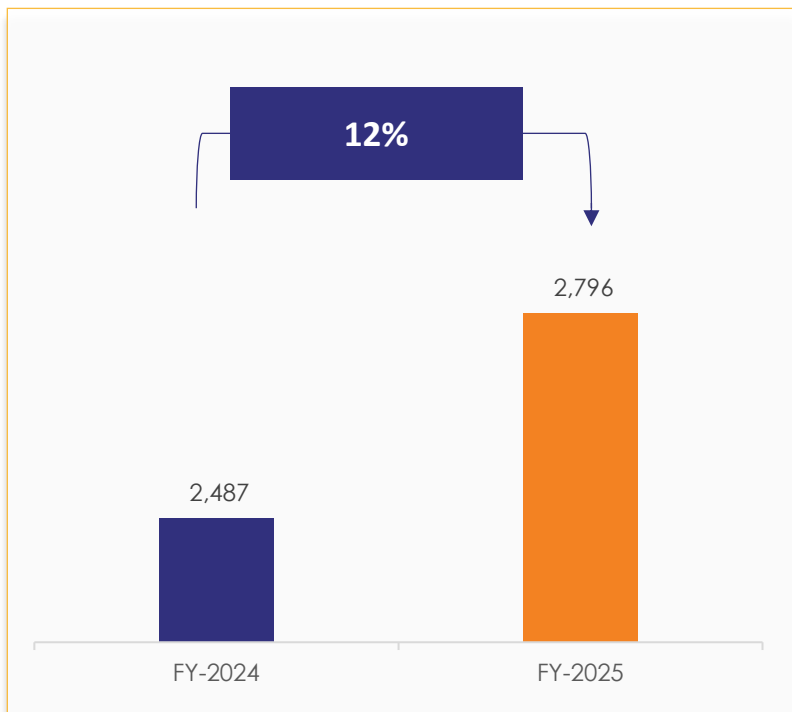
Track Record of Growth and Operational Evolution



Consolidated Performance – Income Statement

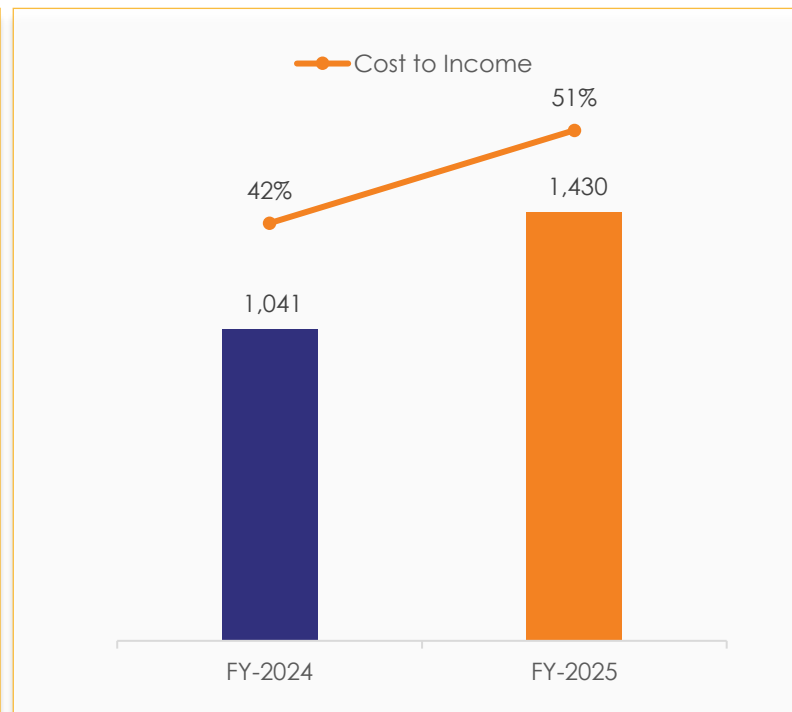
Elevated costs across the board weighed on the Group's consolidated performance

Total Operating Income | EGP mn



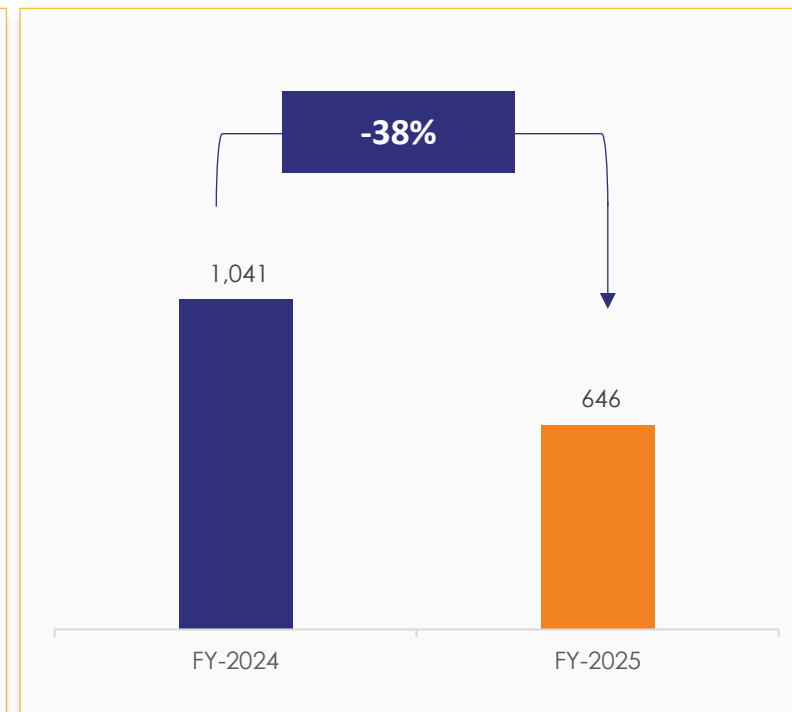
Total operating income reached EGP 2.8 billion in FY-2025, a 12% y-o-y increase driven mainly by the strong operating performance witnessed by both the financing and insurance divisions

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



Cost-to-income rose by 9 percentage points y-o-y to 51% in FY-2025, largely on the back of the increase in operating expenses during the period on the back of organizational restructure efforts to set the scene for the future

EBT | EGP mn

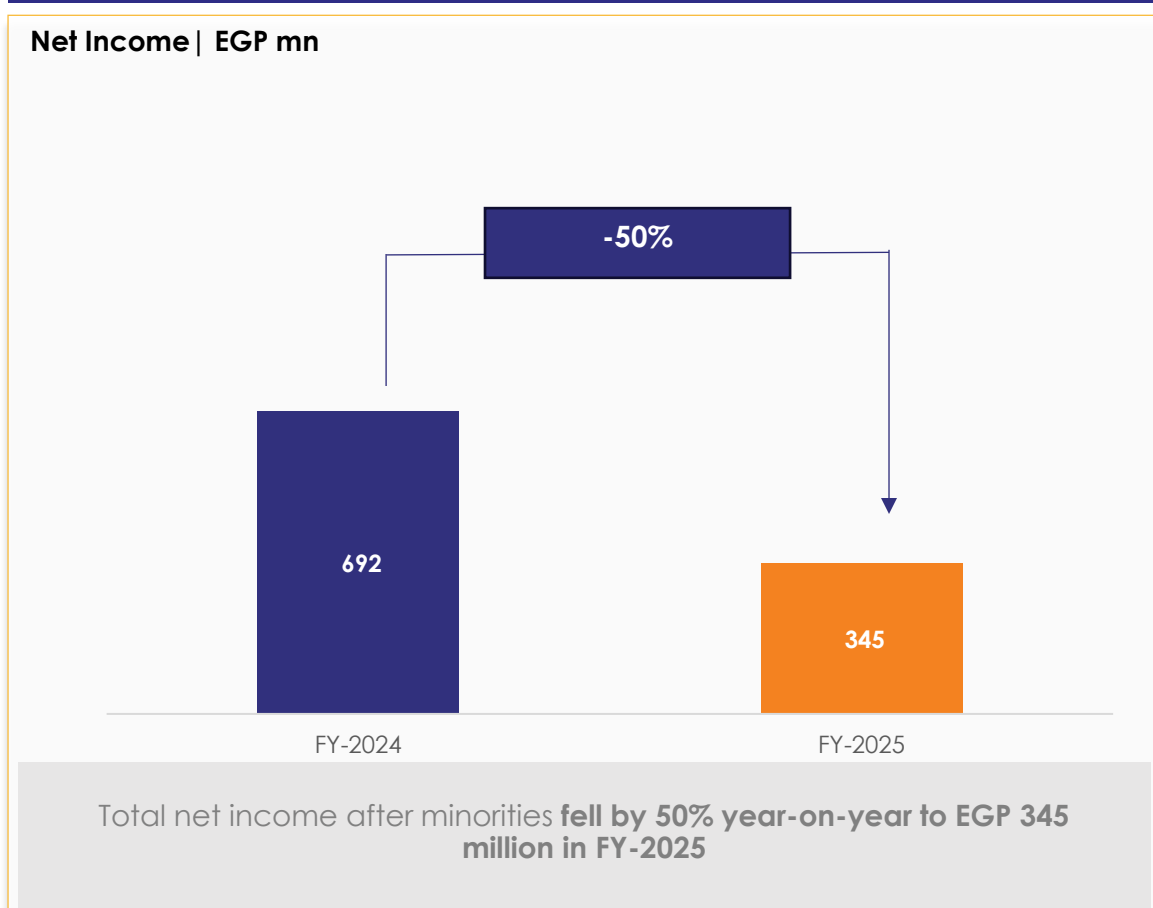


Earnings before tax and minorities fell by 38% year-on-year to EGP 646 million in FY-2025

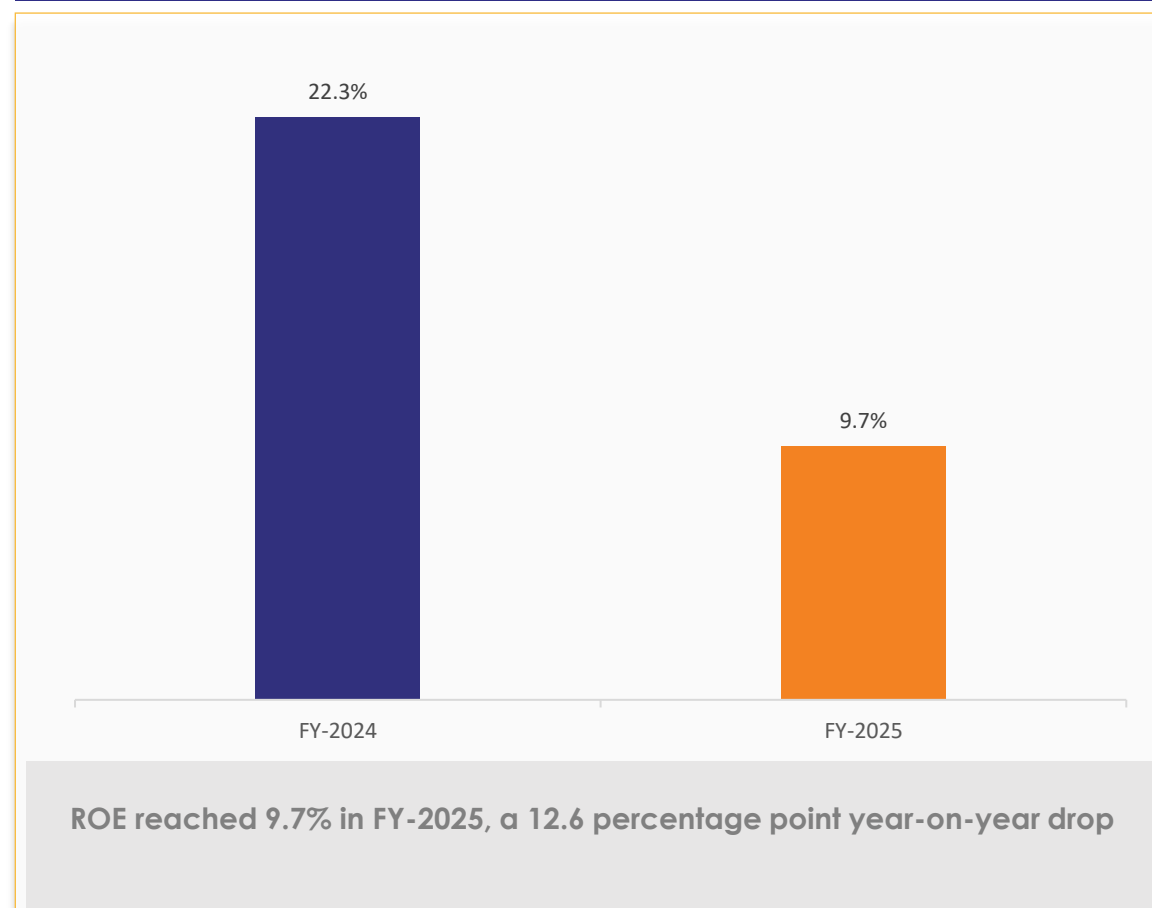
Consolidated Performance – Income Statement

Consolidated net income after minorities fell by 50% year-on-year to EGP 345 million in FY-2025

Net Income | EGP mn

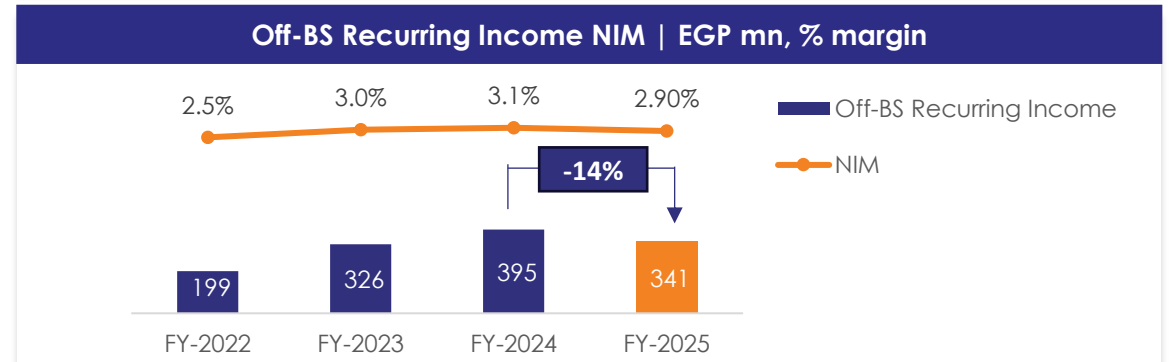
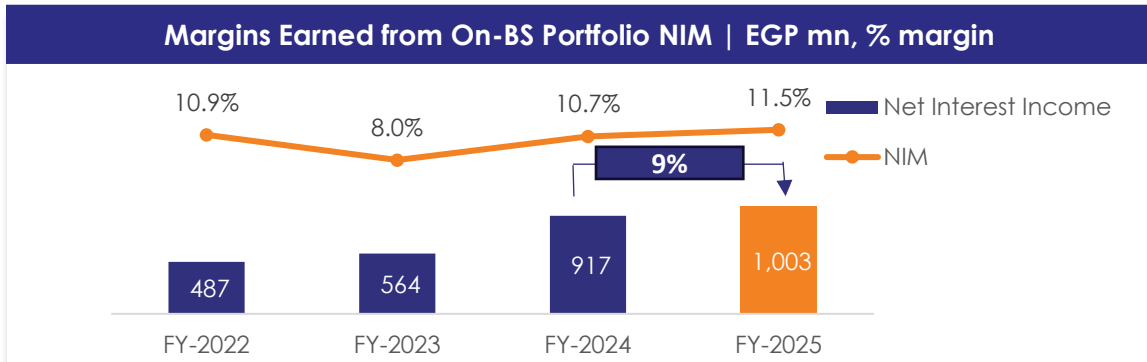
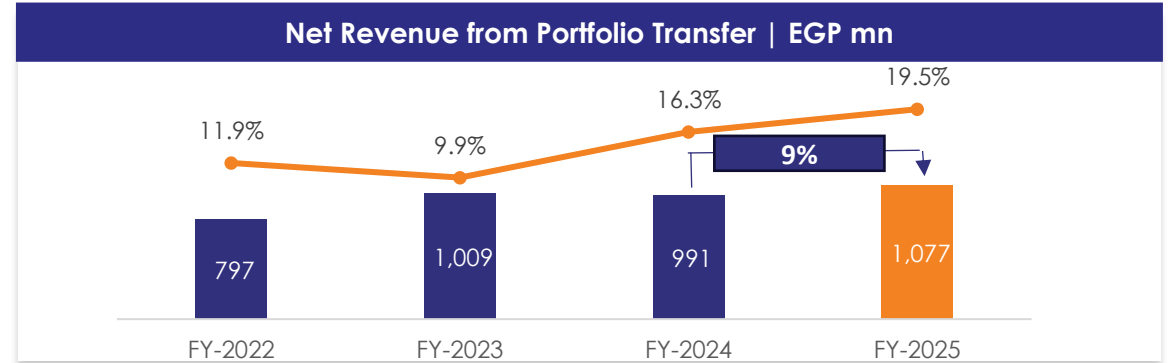
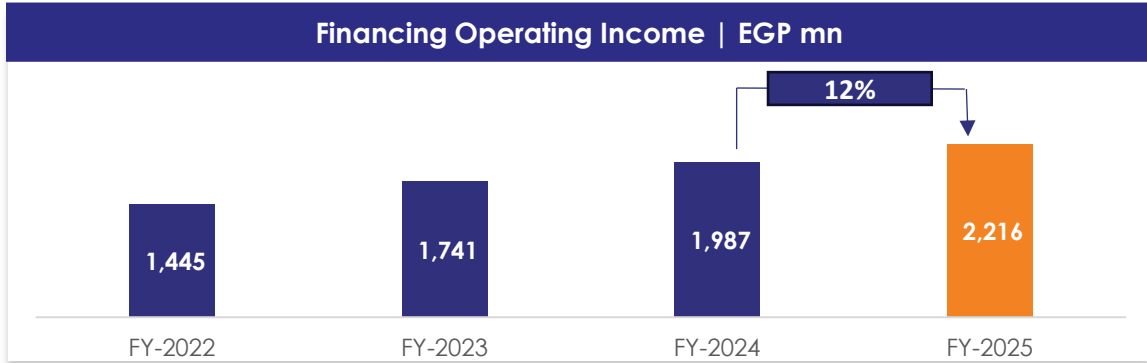


Consolidated Return on Equity | %



Financing Division – Solid Results Across all Financing Revenue Components

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



During FY-2025, the Group to delay its portfolio transfer activities in anticipation of expected interest rate cuts. In 3Q-2025 the Group issued its first securitization bond during the year.

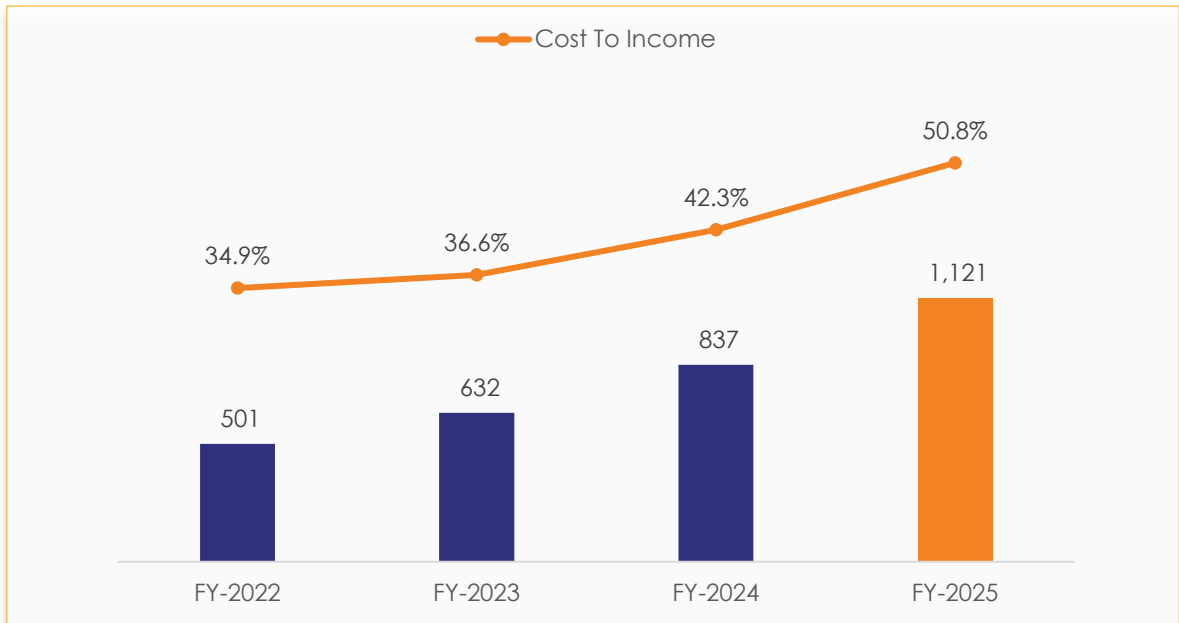
It is worth noting that Contact has picked up its portfolio transfer activities at a more frequent rate once the interest rate started declining.

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

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

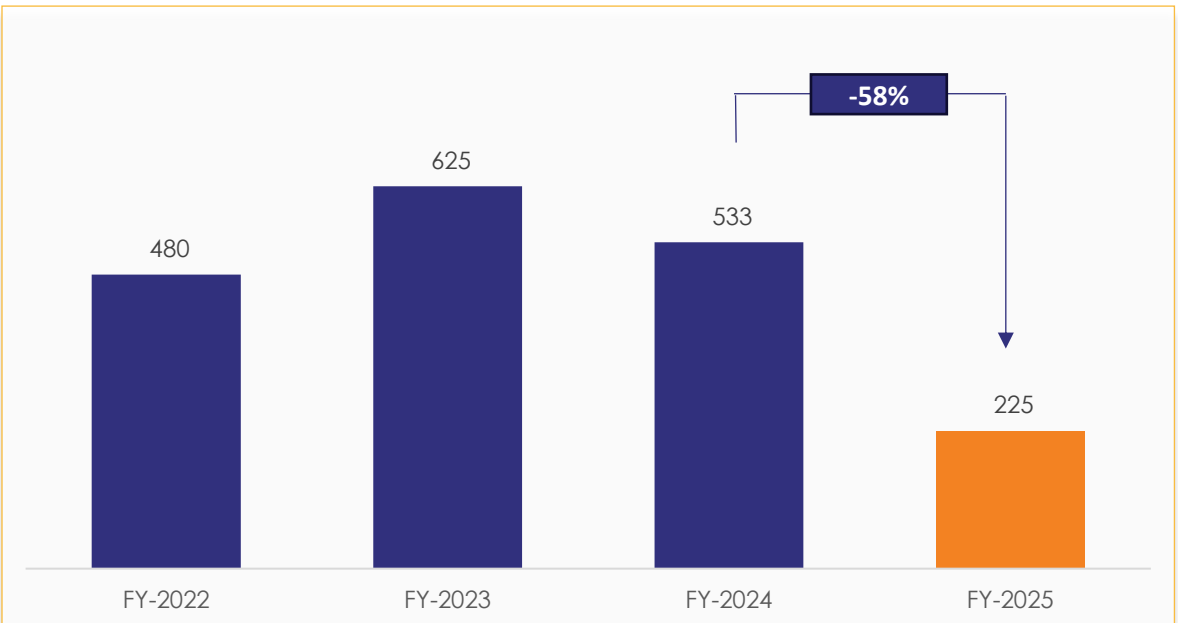
Net income at the financing division contracted by 58% y-o-y in FY-2025 as higher operating costs weighed on the division's bottom-line results.

Operating Costs and Cost to Income | EGP mn, %



The financing segment's cost-to-income ratio rose by 8.5 percentage points year-on-year largely as a result of the increase in operating expenses on the back of organizational restructure efforts and digital investments to set the scene for the future

Financing Net Income | EGP mn



Financing net income contracted by -58% y-o-y in FY-2025 to EGP 225 million mainly because of the increase in operating expenses and taking a more conservative provisioning approach to reinforce the portfolio's credit quality

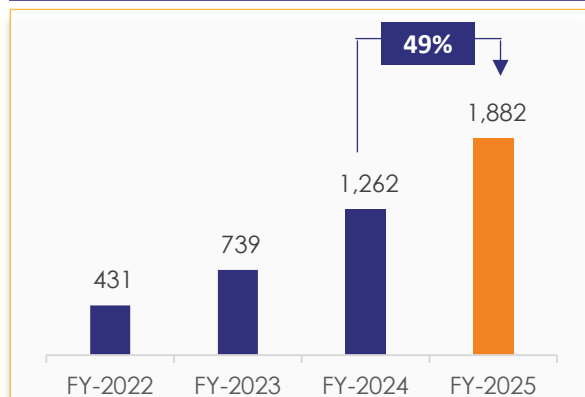
Insurance Division – Operational and Business Developments – FY-2025

While gross written premiums generated by both insurance companies reported by 46% year-on-year growth in FY-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 FY-2025 reached c.155 thousand.

Insurance – 46% year-on-year rise in total GWP to EGP 3,334 million

Sarwa Life – 49% year-on-year rise in GWP

GWP Sarwa Life | EGP mn

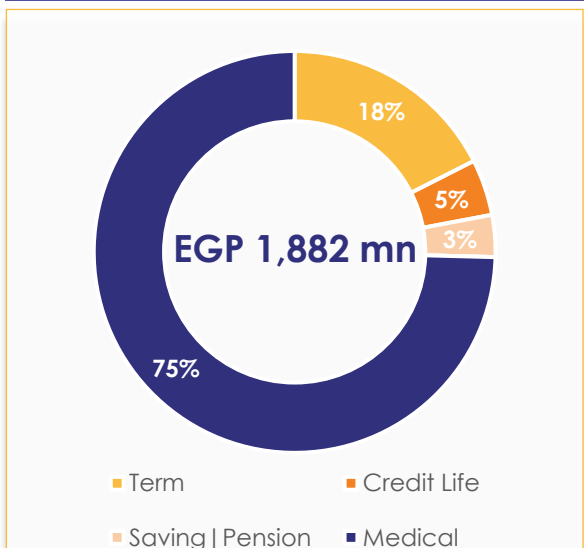


Strong growth for the period was driven by substantial growth in Medical, Term, and Saving/Pension Insurance

Sarwa Life's first open-ended money market fund, which was launched in the first quarter of 2021, reached EGP 95 million as of FY-2025.

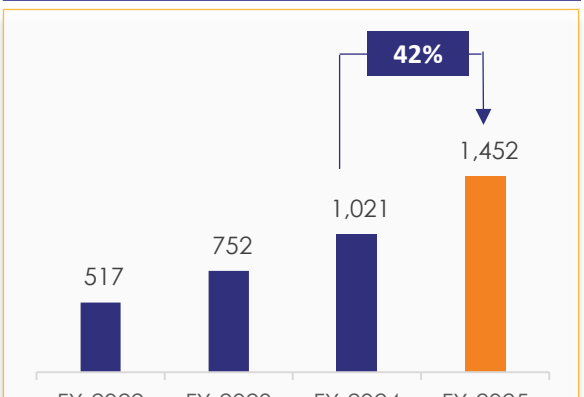
Facing high claims within its Medical LOB, Sarwa Life is shifting its strategy from aggressive growth to prioritizing profitability.

GWP Sarwa Life Breakdown – FY-2025



Sarwa Insurance – 42% year-on-year rise in GWP

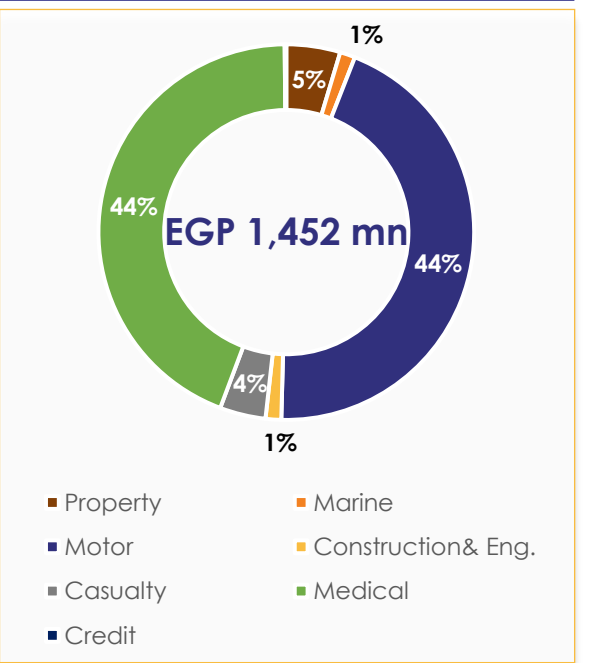
GWP Sarwa Insurance | EGP mn



Higher GWPs reflect an increased reach and market penetration.

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 – FY-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.

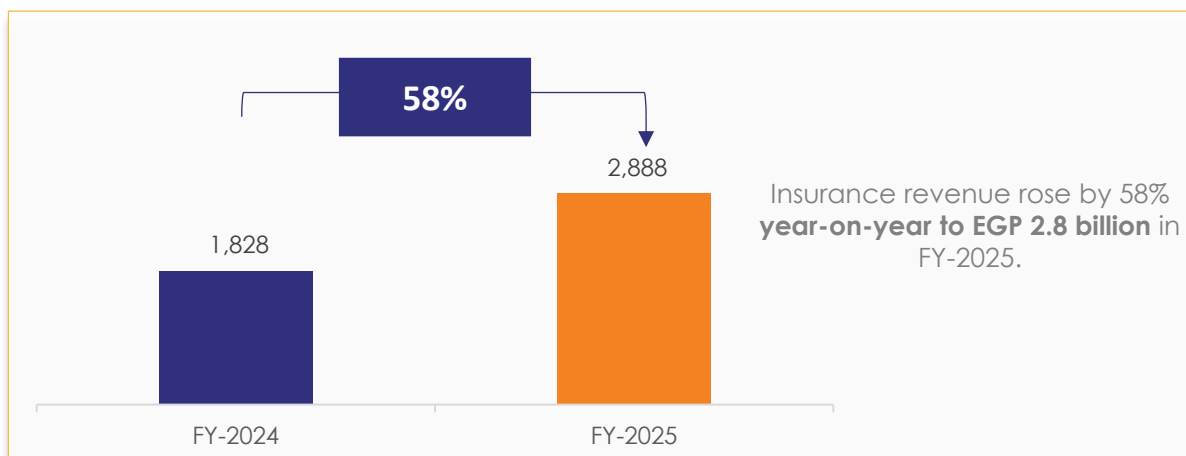
WEPS obtained highlighting efforts in promoting gender equality

DIGITAL OFFERING

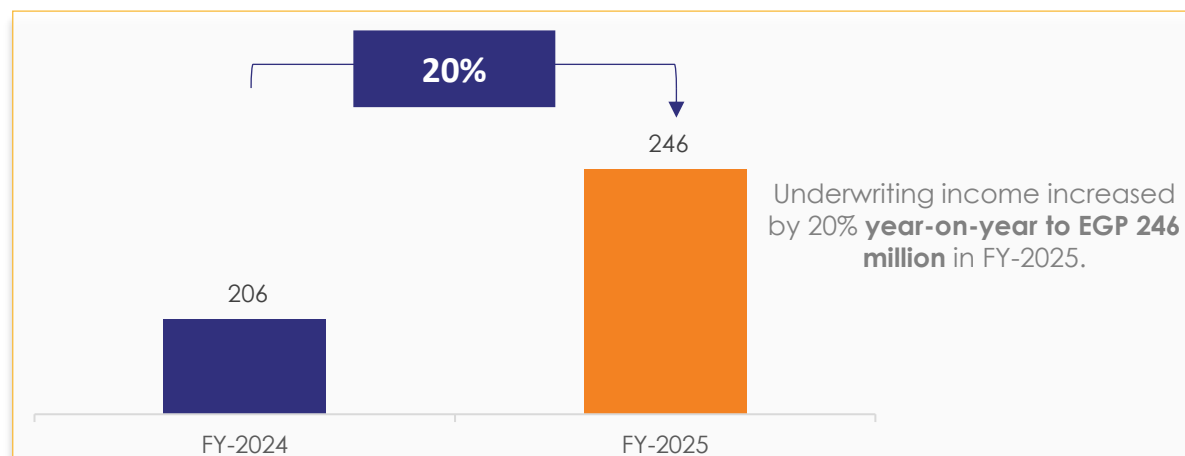
Contact Brokerage mobile app has been launched and is available to download

Insurance Division – Performance Review¹

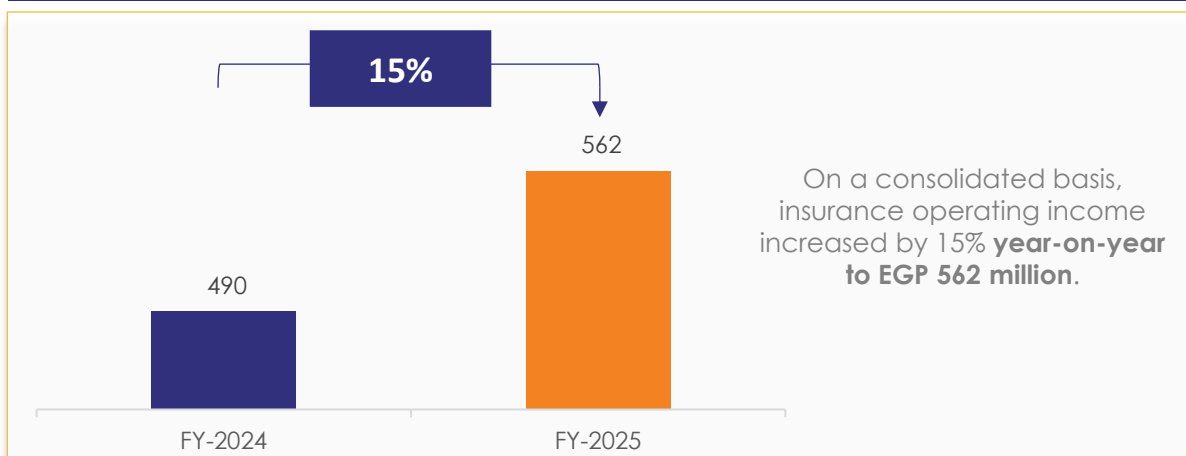
Insurance Revenue | EGP mn



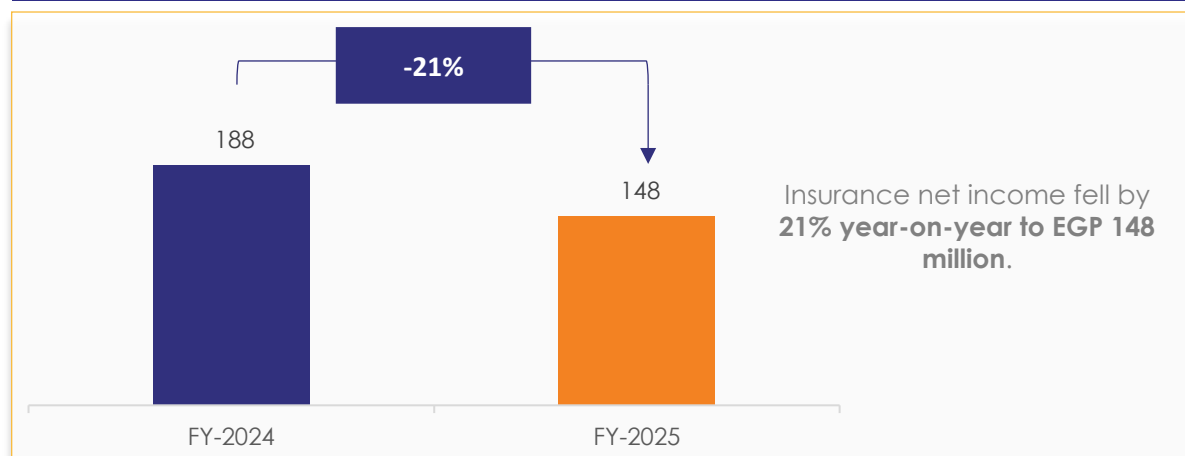
Underwriting Income | EGP mn



Insurance Operating Income | EGP mn



Insurance Net Income | EGP mn



(1) All insurance figures have been adjusted to IFRS 17.



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 people's hands in business attire. One hand is using a calculator, while others are resting on or pointing to documents with charts and tables. The overall scene suggests a professional financial or accounting environment.

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**
- 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:
 - **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 45.5 bn as of December 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

44

Debt Issuances totaling **+EGP 45.5 bn**

Highest Credit Ratings

First Securitization Issuance

First Real Estate-Backed Securitization

Largest Issuer of Securitization Bonds

Largest Mudaraba & Musharka Sukuk issuance In Egypt

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



Appendix: Financial Statements



Financing Business Income Statement

	FY-2024	FY-2025	Change (FY-2024 vs FY-2025)
Revenue from Portfolio Transfer	839,977.2	966,841.8	15%
Off Balance Sheet Portfolio Management Fee	394,751.8	340,764.9	-14%
Securitization Surplus / Deficit	17,790.0	9,693.2	-46%
Early Payment Expense - Sukuk/Discounting	(261,669.3)	(240,433.4)	-8%
Net Revenue from Portfolio Transfer	990,849.7	1,076,866.4	9%
Income from Financing Activities	2,302,151.1	2,689,024.3	17%
Interest Expense	(1,490,234.4)	(1,819,195.2)	22%
Other Interest Income	121,227.7	153,493.9	27%
Other Interest Expenses	(15,913.6)	(20,510.8)	29%
Net Interest Income	917,230.8	1,002,812.1	9%
Fee & Commission Income	203,864.5	202,600.8	-1%
Fee & Commission Expenses	(110,908.3)	(96,984.2)	-13%
Net Financing Fee & Commission Income	92,956.2	105,616.6	14%
Profit Share from Associates	(14,226.6)	30,046.7	-311%
Financing Operating Income	1,986,810.1	2,215,341.9	12%
Other Operating Income	32,676.8	47,096.1	44%
Other Operating Expense	(41,489.8)	(57,342.9)	38%
Net Operating Income/Expense	(8,813.0)	(10,246.8)	16%
Total Operating Income	1,977,997.1	2,205,095.0	11%
Depreciation / Amortization	(112,228.5)	(137,348.7)	22%
Personnel Expenses	(687,321.5)	(929,672.4)	35%
Other Expenses	(149,676.0)	(191,388.3)	28%
Marketing Expenses	(92,674.7)	(93,830.9)	1%
Provisions	15,000.0	(1,548.5)	-110%
Other Finance Cost - R.O.U	(46,924.0)	(72,351.9)	54%
Foreign Currency Differences	750.5	(42.2)	-106%
Board of Directors Allowances	(3,793.0)	(4,355.0)	15%
Impairment of Financial Assets	(120,456.1)	(338,514.8)	181%
Total Expenses	(1,197,323.3)	(1,769,052.6)	48%
EBT	780,673.8	436,042.4	-44%
Income Tax	(210,786.5)	(116,804.3)	-45%
Net Profit for the Year After Tax	569,887.3	319,238.1	-44%
Non-Controlling Interest	(36,412.3)	(93,994.5)	158%
Net Income	533,475.0	225,243.6	-58%

Insurance Business Income Statement

	FY-2024	FY-2025	Change (FY-2024 vs FY-2025)
Insurance Revenue	1,827,698.3	2,887,720.1	58%
Insurance Service Expenses	(1,595,785.1)	(2,552,880.7)	60%
Insurance Activity Surplus (Deficit)	231,913.2	334,839.4	44%
Reinsurance expenses	(504,027.8)	(811,785.9)	61%
Reinsurance revenue	497,517.3	756,192.7	52%
Reinsurance Activity Surplus (Deficit)	(6,510.6)	(55,593.3)	754%
Net Insurance Financing Income (Expenses)	(44,011.8)	(67,754.4)	54%
Net Reinsurance Financing Income (Expenses)	24,252.5	34,779.7	43%
Underwriting income	205,643.3	246,271.5	20%
Investment income	214,702.0	258,618.2	20%
Fee Income Insurance	128,055.8	153,062.5	20%
Fee Expenses Insurance	(58,072.0)	(95,784.0)	65%
Net Insurance Fee Income	69,983.8	57,278.5	-18%
Insurance operating income	490,329.1	562,168.2	15%
Other operating income	11,882.0	16,632.8	40%
Other operating expense	(268.0)	(755.6)	182%
Net operating income/expense	11,614.0	15,877.2	37%
Total Operating Income	501,943.1	578,045.4	15%
Depreciation / Amortization	(18,133.0)	(31,753.6)	75%
personnel expenses	(124,766.3)	(174,346.9)	40%
Other Expenses	(50,613.2)	(100,752.1)	99%
Marketing Expenses	(3,935.8)	(11,377.7)	189%
Provisions	(200.0)	1,120.0	-660%
Other Finance cost - R.O.U	(22,159.2)	(24,096.3)	9%
Foreign currency differences	699.1	576.9	-17%
Board of directors allowances	-	-	N/A
Expected Credit loss Provision	3,140.4	(2,124.3)	-168%
Total Expenses	(215,968.0)	(342,754.1)	59%
EBT	285,975.1	235,291.3	-18%
Income tax	(54,891.8)	(55,136.6)	0%
Net Profit for the Year After Tax	231,083.3	180,154.7	-22%
Non controlling interest	(42,921.0)	(31,765.0)	-26%
Net Income	188,162.3	148,389.8	-21%

Consolidated Income Statement

Financing Business	FY-2024	FY-2025	Change (FY-2024 vs FY-2025)
Revenue from Portfolio Transfer	839,977.2	966,841.8	15%
Off Balance Sheet Portfolio Management Fee	394,751.8	340,764.9	-14%
Securitization Surplus / Deficit	17,790.0	9,693.2	-46%
Early Payment Expense - Sukuk/Discounting	(261,669.3)	(240,433.4)	-8%
Net Revenue from Portfolio Transfer	990,849.7	1,076,866.4	9%
Income from Financing Activities	2,302,151.1	2,689,024.3	17%
Interest Expense	(1,490,314.0)	(1,819,322.6)	22%
Other Interest Income	124,362.3	159,984.9	29%
Other Interest Expenses	(15,913.6)	(20,510.8)	29%
Net Interest Income	920,285.8	1,009,175.8	10%
Fee & Commission Income	218,654.7	212,854.4	-3%
Fee & Commission Expenses	(110,908.3)	(96,984.2)	-13%
Net Financing Fee & Commission Income	107,746.4	115,870.2	8%
Profit Share from Associates	(39,603.5)	4,672.8	-112%
Financing Operating Income	1,979,278.4	2,206,585.2	11%
Insurance Business			
Insurance Revenue	1,827,698.3	2,887,720.1	58%
Insurance Service Expenses	(1,595,785.1)	(2,552,880.7)	60%
Insurance Activity Surplus (Deficit)	231,913.2	334,839.4	44%
Reinsurance expenses	(504,027.8)	(811,785.9)	61%
Reinsurance revenue	497,517.3	756,192.7	52%
Reinsurance Activity Surplus (Deficit)	(6,510.6)	(55,593.3)	754%
Net Insurance Financing Income (Expenses)	(44,011.8)	(67,754.4)	54%
Net Reinsurance Financing Income (Expenses)	24,252.5	34,779.7	43%
Underwriting income	205,643.3	246,271.5	20%
Investment income	214,702.0	258,618.2	20%
Fee Income Insurance	128,055.8	153,062.5	20%
Fee Expenses Insurance	(58,072.0)	(95,784.0)	65%
Net Insurance Fee Income	69,983.8	57,278.5	-18%
Insurance operating income	490,329.1	562,168.2	15%
Other Operating Income	65,050.9	93,562.9	44%
Other Operating Expense	(47,910.1)	(66,504.0)	39%
Net Operating Income/Expense	17,140.8	27,058.8	58%
Total Operating Income	2,486,748.3	2,795,812.1	12%
Depreciation / Amortization	(132,708.7)	(171,262.6)	29%
Personnel Expenses	(831,980.6)	(1,129,526.3)	36%
Other Expenses	(208,533.8)	(300,383.4)	44%
Marketing Expenses	(98,308.7)	(107,332.7)	9%
Provisions	14,800.0	(456.8)	-103%
Other Finance Cost - R.O.U ¹	(69,668.0)	(96,831.9)	39%
Foreign Currency Differences	1,487.7	658.3	-56%
Board of Directors Allowances	(3,793.0)	(4,355.0)	15%
Impairment of Financial Assets	(117,371.6)	(340,684.1)	190%
Total Expenses	(1,446,076.7)	(2,150,174.4)	49%
EBT	1,040,671.6	645,637.7	-38%
Income Tax	(269,034.7)	(174,779.9)	-35%
Net Profit for the Year After Tax	771,636.9	470,857.8	-39%
Non-Controlling Interest	(79,337.1)	(125,762.9)	59%
Net Income	692,299.8	345,094.9	-50%

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