

CONTACT FINANCIAL HOLDING ANNOUNCES 9M-2025 RESULTS

Contact delivered a solid operating performance in 9M-2025, driven primarily by continued strength in the financing division, coupled with sustained growth at the insurance business revenue. The Group maintained its resilience amid a gradually improving economic environment characterized by easing inflation, lower interest rates, and more stable market conditions.

Cairo, 18th November 2025

Contact Financial Holding SAE (CNFN.CA), Egypt's largest non-bank financial services provider, announced today its consolidated financial results for the quarter and nine-month period ending 30 September 2025. In 9M-2025, the Group's consolidated total operating income expanded by 17% y-o-y to EGP 2.0 billion, mainly on the back of a strong operating performance at the financing division. Meanwhile, increased costs weighed on the Group's bottom-line results during the nine-month period, with consolidated normalized net income¹ standing at EGP 280 million, shrinking by 44% y-o-y.

9M-2025 Key Financial and Operational Highlights

	9M-2024	9M-2025	Change
Financing Division			
Total Portfolio (EGP bn)	20.8	19.9	-4%
Financing Operating Income (EGP mn)	1,440	1,630	22%
Financing Net Income (EGP mn)	313	153	-51%
Insurance Division			
Gross Written Premiums (EGP mn)	1,757	2,677	52%
Insurance Revenue (EGP mn)	1,321	2,123	61%
Insurance Operating Income (EGP mn)	353	354	0%
Insurance Net Income ² (EGP mn)	141	73	-48%
Consolidated Results			
Total Operating Income (EGP mn)	1,709	1,993	17%
Net Income ² (EGP mn)	431	204	-53%
Annualized Return on Average Equity	18.2%	7.5%	-10.7 pts
Normalized Net Income¹ (EGP mn)	498	280	-44%

Looking at the Group's performance by division, on a nine-month basis, **the financing division** delivered a robust operating performance in 9M-2025, with an improved operating environment, and a continued shift in focus toward higher-margin products, supporting the division's performance. On that front, financing operating income expanded by 22% y-o-y to EGP 1.6 billion. However, elevated costs weighed on the division's bottom-line reflecting the continued investment in digital and operational infrastructure, with financing net income contracting by 51% y-o-y to EGP 153 million during the nine-month period.

At the **insurance division**, insurance revenue increased by 61% y-o-y to EGP 2.1 billion in 9M-2025, driven by solid, broad-based growth in Gross Written Premiums (GWP), which rose 52% y-o-y to EGP 2.7 billion across both Sarwa Life and Sarwa Insurance. Despite the strong top-line performance, the division's operating income stood flat y-o-y

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

²The financial figures for 9M-2025 take into account the implementation of IFRS 17, which pertains to the accounting standards for insurance companies. The comparative figures for 9M-2024 have been re-classified accordingly.

to EGP 354 million, while its net income declined by 48% y-o-y to EGP 73.2 million in 9M-2025, as elevated operating expenses and higher claims costs weighed on profitability during the nine-month period.

During 2025, Contact accelerated its operational and digital transformation, executing a set of high-impact initiatives that strengthened control, speed, and productivity across the Group. A fully re-engineered Fast Track model now enables customers with 40%+ down-payments to receive approvals in under three hours, while vehicle registration time has been reduced by more than 50%. Automated DBR calculations, system-to-system integration with i-Score, and a new internal digital payments and settlement app collectively increased process digitalization by more than 15%. In parallel, building on the strong foundation of Contact's collection, processes were digitalized and streamlined. introduced a new collections leadership and strategy, tightening early-stage controls, enhancing segmentation, and deploying advanced analytics; resulting in stabilized portfolio performance and a clear downward trend in NPLs.

Additionally, the Group advanced its internal transformation agenda, aligning subsidiaries, operations, and technology under a unified structure to drive scale and efficiency. Shared data infrastructure, centralized risk and finance functions, and harmonized product and pricing frameworks began yielding measurable benefits across the Group. This integrated operating model lays the groundwork for accelerated growth, higher profitability, and more consistent performance across financing, insurance, mobility, and digital channels.

Commenting on the results, management said: "2025 has been a deliberate year of rebuilding for Contact — strengthening our foundations, restructuring the Group, and reinforcing operational discipline across all subsidiaries. New lending expanded sequentially by +65% versus 1Q and +11% versus 2Q, supported by a sharper focus on higher-margin consumer, mortgage, shopping, and working-capital products. Our insurance platform continued to scale its contribution, with revenues rising 52% year-on-year, reaffirming Contact's unique position as Egypt's only NBFI operating at depth across financing, insurance, mobility, and business solutions. With reinforced provisioning and clear investment prioritization, Contact continues to progress on its digital transformation journey, driving the organization toward consistency, scalability, and sustainable value creation."

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About Contact Financial

Contact Financial Holding SAE (CNFN.CA) is the largest non-bank financial services provider in Egypt changing the way people and businesses access finance, mobility and insurance. Operating since 2001, Contact adopts innovative approaches in extending its services, offering quality services with simple procedures and reaching a wide client base through its various subsidiaries, affiliates and partners. Contact's financing division offers market leading services including consumer financing for new and used passenger and commercial vehicles and an array of consumer durables through Contact Credit and Contact CrediTech, Mortgage finance through Contact Mortgage, as well as commercial finance through Contact Leasing and Contact Factoring. Contact operates in insurance through Sarwa Insurance and Sarwa Life Insurance. Contact also offers an array of corporate financing services including securitization, structured debt and debt investment management. Contact Financial Holding SAE is authorized and regulated by the Financial Regulatory Authority (FRA).

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