

CONTACT FINANCIAL HOLDING ANNOUNCES FY-2025 RESULTS

Contact concluded FY2025 with strong results, achieving a 12% increase in total operating income. The Group's growth was driven by strong performance in the financing division, supported by exceptional results from the insurance division. Despite the strength in operating income, bottom-line results were pressured by the group restructuring, disciplined reinvestment into digital infrastructure, risk intelligence, and scalable operating capabilities.

Cairo, 25th of March 2026

Contact Financial Holding SAE (CNFN.CA), Egypt's largest non-bank financial services provider, announced today its consolidated financial results for the quarter and twelve-month period ending 31 December 2025. In FY-2025, the Group achieved a consolidated total operating income of EGP 2.8 billion, marking a 12% y-o-y increase. driven mainly by the strong operating performance witnessed by both the financing and insurance divisions. Meanwhile, increased costs weighed on the Group's bottom-line results during the twelve-month period, with consolidated net income declining by 50% y-o-y in FY-2025, closing the year at EGP 345 million.

FY-2025 Key Financial and Operational Highlights

	FY-2024	FY-2025	Change	4Q-2024	4Q-2025	Change
Financing Division						
Total Portfolio (EGP bn)	21.1	19.7	-7%	21.1	19.7	-7%
Financing Operating Income (EGP mn)	1,987	2,215	12%	647	586	-9%
Financing Net Income (EGP mn)	533	225	-58%	221	72	-68%
Insurance Division						
Gross Written Premiums (EGP mn)	2,283	3,334	46%	526	657	25%
Insurance Revenue (EGP mn)	1,828	2,888	58%	506	765	51%
Insurance Operating Income (EGP mn)	490	562	15%	137	208	52%
Insurance Net Income ² (EGP mn)	188	148	-21%	48	75	58%
Consolidated Results						
Total Operating Income (EGP mn)	2,487	2,796	12%	778	803	3%
Net Income ² (EGP mn)	692	345	-50%	262	141	-46%
Annualized Return on Average Equity	22.3%	9.7%	-12.6 pts	31%	15.3%	-15.7 pts

Looking at the Group's performance by division, on a full-year basis, **the financing division** achieved solid operating income growth in FY-2025 despite a moderation in portfolio size. Operating income increased 12% y-o-y to EGP 2.2 billion, supported by a strategic shift towards higher margin products, coupled with strong returns associated with portfolio transfer activity. However, elevated costs weighed on the division's bottom-line, reflecting the continued investment in digital and operational infrastructure alongside exceptional ECL provisions aimed at primarily remediating historical portfolio exposure. Consequently, financing net income contracted by 58% y-o-y to EGP 225 million during the Twelve-month period as part of this multi-phase provisioning cycle.

FY-2025 marked another year of strong scale-up for **the insurance division**, revenue momentum remaining robust throughout the year. Insurance revenue increased 58% y-o-y to EGP 2.9 billion, driven by a 46% increase in Gross Written Premiums (GWPs) to EGP 3.3 billion, supported by the ramp up of new products and increased cross-selling across both Sarwa Insurance and Sarwa Life. Moreover, the strong top-line performance resulted in the division's

operating income rising 15% y-o-y to EGP 562 million. While profitability was tempered by higher claims and increased operating expenses, with net income reaching EGP 148 million, down 21% y-o-y.

Throughout 2025, Contact focused on strengthening its operational foundations while advancing its transformation strategy. The Group accelerated portfolio optimization initiatives and implemented a refined underwriting framework aimed at enhancing asset quality and strengthening balance sheet resilience. Leveraging its diversified licensing suite, Contact continued to drive balanced growth across Auto, Digital, Business and Insurance.

Operationally, the Group is undertaking a comprehensive organizational restructuring aimed at improving agility and execution efficiency and accelerating our digital and AI enabled infrastructure across its subsidiaries. As a result, the credit decision cycle was reduced by 50%, while end-to-end operational delivery improved by 19%. In parallel, The Group also continued advancing its portfolio diversification strategy, with consumer financing increasing by 15% and corporate lending activities expanding by 27%, further strengthening the resilience of its corporate financing cluster.

Meanwhile, the Group's insurance division maintained strong momentum during the year, supported by enhanced cross-selling capabilities and a broader product offering. Gross Written Premiums increased by 46% y-o-y, reflecting the continued scaling of the Group's insurance division. Sarwa Life recorded a 49% y-o-y increase in GWPs to EGP 1.88 billion, while Sarwa Insurance posted a 42% y-o-y increase to EGP 1.45 billion, highlighting the growing contribution of insurance within Contact's integrated financial services ecosystem.

On the digital front, ContactNow, Egypt's first comprehensive digital financial platform, continued to deliver strong momentum during FY2025. The total value of transactions processed on the platform surpassed EGP2 billion, while new downloads increased by 91% y-o-y. In parallel, new registrations grew by 98% y-o-y, highlighting the accelerating adoption of Contact's digital ecosystem.

Commenting on the results, John Saad, Group CEO of Contact Financial Holding said: "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. As we move into 2026, We are transforming Contact into a digital and AI-powered financial platform built to scale smartly in a rapidly evolving market. Our execution remains anchored around four strategic pillars — Digital Value Creation, Value Maximization, Business Optimization, and Organizational Agility — as we continue building a scalable, next-generation financial services platform. Through this strategy, we are transforming Contact into a digitally enabled and AI-powered financial ecosystem designed to scale smartly in a rapidly evolving market," **management concluded.**

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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 business access finance 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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