

**SARWA CAPITAL ANNOUNCES THIRD-QUARTER RESULTS;  
CONSOLIDATED NET INCOME OF EGP 248 MILLION FOR 9M 2018,  
UP 63% FROM 9M 2017**

**Key Highlights**

- 9M Net Income of EGP 248 million, up 63% from 9M 2017
- Q3 Net Income of EGP 100.4 million, up 104% from Q3 2017
- Total Portfolio of EGP 5.8 billion, up 19% YoY
- Return on Average Equity of 43%
- Return on Average Assets of 6.2%

**November 11, 2018 | Cairo, Egypt** Sarwa Capital Holding for Financial Investments SAE (SRWA.CA), Egypt's leading consumer and structure finance provider, announced today its consolidated financial results for the period ending 30 September 2018, with consolidated net income after minority interest of EGP 248 million, up 63% from EGP 153 million for the period ending 30 September 2017. For the third quarter, net income reached EGP 100 million, up 104% on the third quarter of 2017.

Management commented: "our first results announcement post the initial public offering of the company showcase the strong growth and diversified growth dynamics within the business. In an environment of volatility of sales in our underlying asset markets, and continued high interest rates, the expanded sources of business growth will help ensure a continued solid base of growth. Our expanding debt capital market presence also presents a wealth of opportunities as the market develops and grows.

Going forward, we expect continued strength across our product lines, while keeping a close eye on the macroeconomic and monetary environments to ensure that we remain well positioned to achieve growth while maintaining our unrivalled credit quality and performance. We also look with keen interest on developments regarding the upcoming consumer finance law which will have a net positive effort on our sector."

—Ends—

*For more information, please contact:*

**Investor Relations**

Sarah Hosni  
Head of Investor Relations  
Tel: +201000473078  
e-mail: [ir@sarwa.capital](mailto:ir@sarwa.capital)  
[investors.sarwa.capital](http://investors.sarwa.capital)

**Head Office**

7 Champollion Street  
Tahrir  
Cairo, Egypt

### *About Sarwa Capital*

Sarwa Capital Holding is a pioneer in consumer and structured finance in Egypt. Operating since 2001, Sarwa adopts innovative approaches in extending its services, offering a quality services with simple procedures and reaching a wide client base through its various subsidiaries, affiliates and partners.

Sarwa offers market leading services including new and used car financing through Contact Auto Credit, home finishing finance through Contact Mortgages, consumer goods financing through getGo Credit Services, SME asset finance through Plus Leasing in addition to an array of corporate financing services including securitization, structured debt and debt investment management.