

**SARWA CAPITAL ANNOUNCES 2018  
RESULTS;**

**CONSOLIDATED NET INCOME OF EGP 283 MILLION FOR 2018,**

**UP 51% FROM  
2017**

Key  
Highlights

- Net Income of EGP 283 million, up 51% from 2017
- Q4 Net Income of EGP 35 million, nominally unchanged from Q4 2017
- Normalised Q4 Net Income of EGP 52.2 million, up 51.4% from 2017
- Total Portfolio of EGP 6.2 billion, up 24%
- Return on Average Equity of 30.4%
- Return on Average Assets of 5%

**February 26, 2019 | Cairo, Egypt** Sarwa Capital Holding for Financial Investments SAE (SRWA.CA), Egypt's leading consumer and structured finance provider, announced today its consolidated financial results for the year ending 31 December 2018, with consolidated net income after minority interest of EGP 283 million, up 51% from EGP 187 million in 2017. Net profit for the fourth quarter reached EGP 34.6 million, unchanged from Q4 2017 but after accounting for one-off IPO fees and the provision for the new health insurance tax.

Management commented: "we are pleased to report our excellent results for 2018, a year full of developments providing an exciting launchpad for the years ahead. Going forward, we expect continued strength across our business, while

closely monitoring developments and shifts in our underlying asset markets and consumer dynamics as a result of macroeconomic and monetary policy developments. While some volatility is to be expected in the short term, evolving market dynamics present additional opportunities for expansion as demand looks set to pick up. We are also undertaking a substantial investment in technology through a number of initiatives aiming at continuously expanding our audience.”

—Ends

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*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.