

**SARWA CAPITAL ANNOUNCES FIRST QUARTER RESULTS;
CONSOLIDATED NET INCOME OF EGP 120 MILLION FOR Q1 2019,
UP 130% FROM Q1 2018**

Key Highlights

- Q1 2019 Net Income of EGP 120 million, up 130% from Q1 2018
- Total Portfolio of EGP 6.2 billion, up 16% from Q1 2019
- Q1 Return on Average Equity of 29%
- Q1 Return on Average Assets of 7.7%

May 13, 2019 | Cairo, Egypt Sarwa Capital Holding for Financial Investments SAE (SRWA.CA), Egypt's leading consumer and structured financial services provider, announced today its consolidated financial results for the period ending 31 March 2019, with consolidated net income after minority interest of EGP 120 million, up 130% from EGP 52 million in Q1 2018.

Management commented: "We are pleased to announce our record quarterly profits amidst an eventful period full of developments for the business. Receiving final approvals to launch the life and general insurance businesses is a key strategic milestone that will significantly enhance our dynamics. Strong synergies with our business, both structurally and in cross selling opportunities, while addressing the huge potential of the market, underscore the significance of our insurance expansion. In addition, the financing business is expanding further geographically within Egypt and with a wider product mix including new products for commercial vehicles and new enterprise financing tools including factoring and sukuk.

Looking ahead, while the expected volatility persists in our underlying asset markets, a series of new investments and partnerships are building substantial momentum as they come into effect over the coming period across our business lines, further boosting our capacity, distribution, and product roll out. Our ongoing investment in technology, in both financing and insurance, will provide the backbone for future growth and value creation for both our clients and shareholders."

—Ends—

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About Sarwa Capital

Sarwa Capital Holding for Financial Investments SAE (SRWA.CA) is a pioneer in consumer and structured financial services in Egypt. Operating since 2001, Sarwa 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.

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, insurance products through Sarwa Insurance and Sarwa Life Insurance, in addition to an array of corporate financing services including securitization, structured debt and debt investment management.

Sarwa Capital Holding for Financial Investments SAE is authorized and regulated by the Financial Regulatory Authority (FRA).