

**SARWA CAPITAL ANNOUNCES FIRST HALF RESULTS;
CONSOLIDATED NET INCOME OF EGP 183 MILLION FOR H1 2019,
UP 24% FROM H1 2018**

Key Highlights

- H1 2019 Net Income of EGP 183 million, up 24% from H1 2018
- Total Portfolio of EGP 6.3 billion, up 11% from H1 2019
- H1 Return on Average Equity of 21.4%
- H1 Return on Average Assets of 5.9%

August 4, 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 30 June 2019, with consolidated net income after minority interest of EGP 183 million, up 24% from EGP 148 million for the period ending June 30 2018, and consolidated earnings before tax up by 30%.

Management commented: "We are pleased to announce our interim results for the first half of 2019, a period marked by a number of key milestones and developments for the business. During the second quarter, we launched our insurance businesses, began factoring services, expanded our commercial vehicle financing operation, engaged in a number of important partnerships, and received the first Sukuk issuer license in the market.

With some of the headwinds affecting our underlying markets abating and demand recovering, we see growth potential ahead, enhanced by our expanding insurance operations and ongoing investments in technology with digital capabilities that will propel the business forward."

—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).