

**SARWA CAPITAL ANNOUNCES THIRD QUARTER RESULTS;
CONSOLIDATED NET INCOME OF EGP 280 MILLION FOR 9M 2019,
UP 13% FROM 2018**

Key Highlights

- 9M Net Income of EGP 280 million, up 13% from 9M 2018
- Total Portfolio of EGP 6.4 billion, up 12% YoY
- 9M Annualized Return on Average Equity of 21.4%
- 9M Annualized Return on Average Assets of 6%

November 14, 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 September 2019, with consolidated net income after minority interest of EGP 280 million, up 13% from EGP 248 million for the period ending 30 September 2018. For the third quarter, net income came to EGP 97 million, down 3% on the third quarter of 2018.

Separating the insurance business, normalized net profit came in at EGP 292 million for the period ending 30 September 2019, up 18% from the period ending 30 September 2018, and EGP 102 million for the third quarter in 2019, up 1% from EGP 100 million for the third quarter in 2018.

Management commented: "We are pleased to report our interim results for the first nine months of the year, demonstrating solid financials through a period of substantial expansion and important milestones, while navigating volatile asset markets and changing financial markets conditions. Our focus on healthy economics in a tight market, further supported by investments in new capabilities and technologies, puts us in a strong position going forward.

We expect a strong close to the year end and to head into 2020 with robust momentum and with a number of product launches and technological implementations coming into play in both the financing and insurance divisions."

—Ends—

For more information, please contact:

Investor Relations

Sarah Hosni
Head of Investor Relations
Tel: +2 2575 7775
e-mail: ir@sarwa.capital
investors.sarwa.capital

Head Office

7 Champollion Street
Tahrir, Downtown
Cairo, 11111
Egypt

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).