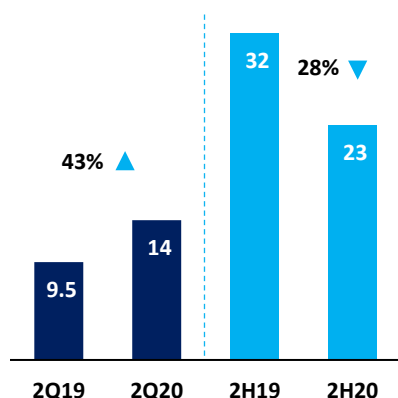
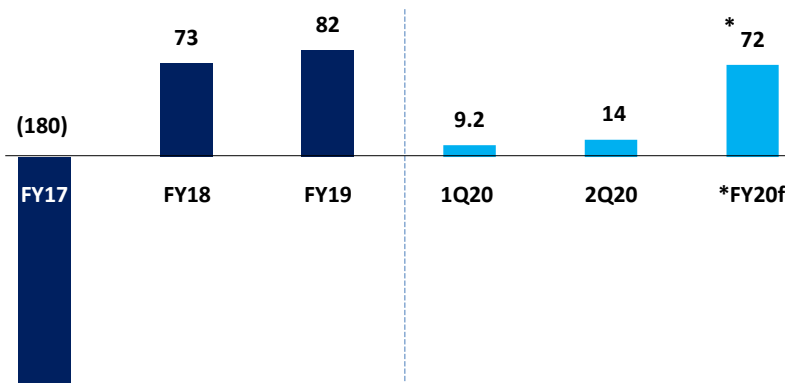


Consolidated NI (EGPm)



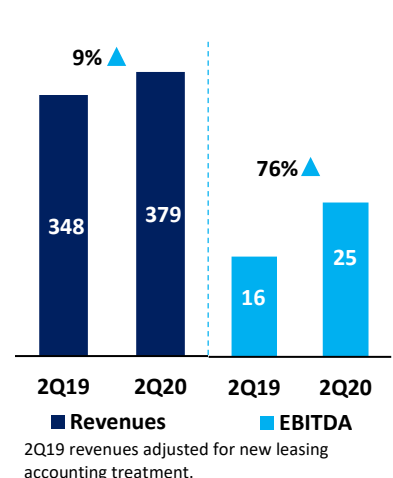
Quarterly earnings up 47% QoQ to EGPm 14, the 10th consecutive profitable quarter driven by corporate resilience and UE Finance stellar performance despite pandemic impact.

Consolidated NI - EGPm



*2020 forecast doesn't include one-off opportunities related to sale of assets.

Consolidated Revenues, EBITDA



Value creation streak and investment plans are on track

- Quarterly Consolidated NI guidance on track at EGPm 14 in 2Q20, up 43% from 2Q19.
- Revenues reached EGPm 379, up 78% from 1Q20.
- Since AIH's capital increase last Dec, EGPm 102 were injected in NBFS platform.
- Post the full ownership of the NBFS businesses in 1Q20:
 - 150% Increase in UE Finance's issued capital to reach EGPm 100 in 1H20.
 - 40% Inc. in Rawaj's issued capital to reach EGPm 70.
- EGPm 20 will be injected in AIH's new factoring arm "Takhseem"
- Solid Step towards institutionalization with 5 new BoD committees, governance, audit, risk, investment, and nomination & remuneration committees.

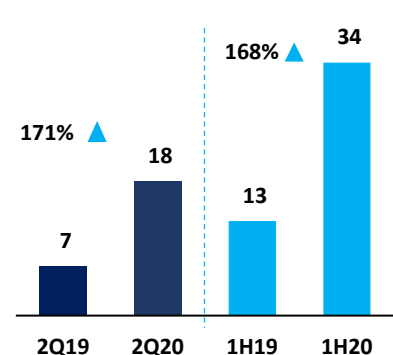
Arabia - Outlook

- AIH confirms its revised 2020 earnings guidance at EGPm 72 excluding any potential capital gains and/or gain from other one-off transactions.

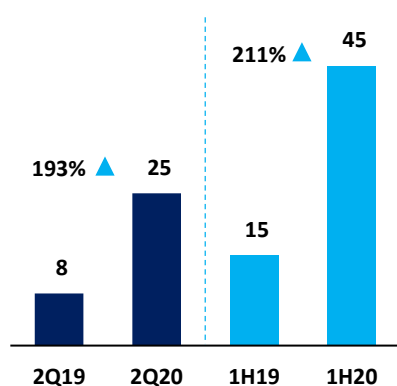
Arabia Capital- NBFS Net Income up 171%

- NI reached EGPm 18.2 in 2Q20, up 13% QoQ & 171% from 2Q19.
- EBITDA reached EGPm 25 in 1Q20, up 19% QoQ & 193% from 2Q19.
- Revenues reached EGPm 175, up 30% QoQ & 17% from 2Q19 (adjusted for new leasing accounting treatment).
- RoAE exceeded 35% TTM 1H20.
- Cost to income of 6% in 1H20.
- Portfolio size reached EGPbn 1.9 in 1H20, up 114% from 1H19.

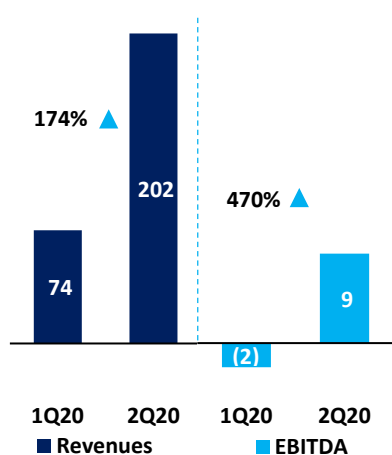
NBFS NI (EGPm)



NBFS EBITDA (EGPm)



Construction & Building Materials



UE Finance – NI in 1H 2020 exceeds that of full year 2019

- 150% increase in UE Finance’s – AIH’s SMEs Leasing leader - issued capital in 1H20 to reach EGPm 100, (EGPm 60 increase).
- As part of the geographic expansion plan, UE Finance expects to go live in its newly established “Tanta” branch in 3Q20.
- UE Finance received additional EGPm 50 loan from the “MSMEDA” thus recording total loans obtained from “MSMEDA” to EGPm 150.
- Adding factoring line of business is undergoing.

Rawaj – Expanding into full scope consumer finance by 2021

- 40% increase in Rawaj’s issued capital in 2Q20, (EGPm 20 increase).
- Despite Vehicle licensing suspension, Rawaj’s portfolio went up 50% QoQ.
- Cumulative lending reached EGPm 740 since inception including securitized amounts.
- Meeting bent up demand post COVID-19 is expected to enhance sales growth
- Rawaj ramping up capacity and systems to expand into consumer finance by 2021

Arabia – Traditional Businesses

Construction & Building Materials

- NI reached EGPm 5.64 compared to a loss of EGPm 5.3 in first quarter, & up 119% from 2Q19, driven mainly by Kahromika’s project closure.
- Revenues reached EGPm 202, up 174% QoQ & 3% from 2Q19.

Kahromika – New management focus on completion of existing projects while addressing the challenge of new business

- Despite COVID-19, 20% of the remaining overdue projects were closed in 2Q20.
- Currently, key challenge for Kahromika is sourcing new projects with attractive margins. Kahromika won an electricity distribution bid worth EGPm 100 in 2Q20.
- Outlook, closure of 90% of the overdue projects by year end.

Toblat – Conservative credit policy maintains positive cashflow amid economic closure

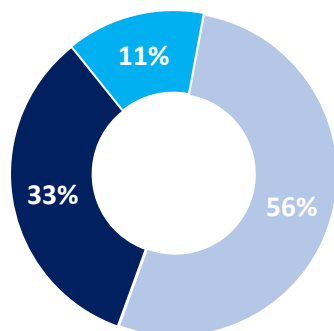
- Under strong pressure from Pandemic, Toblat closes 1H20 with minor losses.
- Due to a predominantly cash only sales policy, Toblat delivers profits in June 2020 as markets starts to pick up as economy is opening again.
- Outlook, resumption of construction post COVID-19 is expected to enhance sales growth through 2H20.

Auto

- Closure of largest service center (Ghamra) in March, will yield the full impact on overheads reduction by 3Q20.
- Further partial closure/ divesture of Auto business & sale of unutilized assets are still continuing as opportunity arises.

AIH Shareholders' Structure

10 August, 2020



■ Jamal Othman ■ Institutions ■ Free Float
Share Information

Code ISIN: EGS21351C019

Reuters Code: AIH.CA

Shares Outstanding: 1,349 Million

Head Quarter

4 Tawfik Diab, Garden City,

Cairo, Egypt

arabia-investments.com

Investor Relations Officer

Hesham Zakaria

h.zakaria@arabia-investments.com

Social Media

[linkedin.com/company/14010223/](https://www.linkedin.com/company/14010223/)

[facebook.com/ArabiaInvestments/](https://www.facebook.com/ArabiaInvestments/)

AIH – Background Overview

Arabia Investments Holding "AIH" was established in 1985, and successfully engaged in the contracting sector in Egypt. In 2010, the company was listed in the Egyptian Stock Exchange, becoming one of the most heavily traded stocks in the exchange.

In January 2014, the shareholders lobbied to issue a material dividend payout of EGPM 107. Since late 2014, the company went through turbulent circumstances, and incurred increasing losses annually. In February 2014, the major shareholder at the time exited the company.

In November 2016, the devaluation of the Egyptian Pound, resulted in foreign exchange losses that amounted to EGPM 487 in the automotive business, where EGPM 387 were unrecognized.

An Egyptian entrepreneur and businessman based in Dubai, Jamal Othman, decided to invest in the business by May 2017. In July of the same year, board members of highly skilled professionals with global expertise were added. Management recognized the previous losses and implemented radical changes in AIH strategy, systems and culture and instated AIH set of corporate values. In May 2020, AIH attracted prominent independent diversified members to its new 7 members BoD with Mr. Sherif Shaheen as the CEO, to continue on AIH's value creation, capturing, & sustainability for all stakeholders.

Currently, the active companies in AIH portfolio of investments, the home of around than 1,100 staff, are:

Arabia Capital – Non-Banking Financial Services

- **UE Finance** established in 2008 and is a customer-centric leasing operation with SME focus and strong presence in Upper Egypt. UE paid in capital is EGPM 100 and is fully owned by AIH
- **Rawaj** established in 2013 and is a consumer finance business specialized in auto finance. Rawaj paid in capital is EGPM 70 and is fully owned by AIH
- **Tawriq** established in Dec. 2018 with a paid in capital of EGPM 5 to capture growth in the booming securitization market. It is fully owned by AIH

Arabia – Traditional business

- **Kahromika** established in 1971 and built a long heritage in domestic and regional electromechanical contracting firm. Its paid in capital is EGPM 200. AIH owns 51% of the company.
- **Toblat** established in 1979 and is a premium producer of concrete bricks, hardscape paving solutions, landscaping tiles and concrete-based tiles. Its paid in capital is EGPM 5. AIH owns 99% of Toblat.
- **Auto:** 43 years of history as European auto brand affiliate and 3S provider. This investment was fully impaired in 2017

Forward Looking Statements

The statements contained herein may contain certain forward-looking statements relating to the group that are based on the beliefs of the group's management as well as assumptions made by and information currently available to the group's management. These statements are, subject to significant risks, & uncertainties. These statements include, without limitation, statements relating to the group's business prospects, future developments, trends and conditions in the industries in which the group operates. Many factors could cause the actual results, to be materially different from any future results that may be expressed or implied by forward-looking statements.