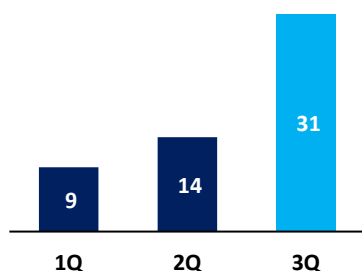
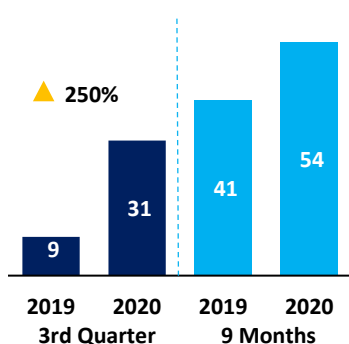


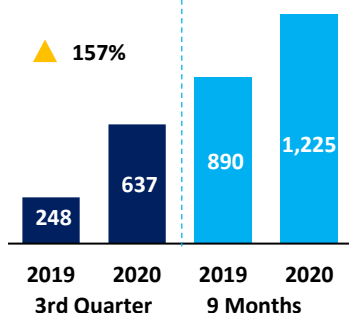
NI 2020 (EGPm)



NI 2020 vs. 2019 (EGPm)



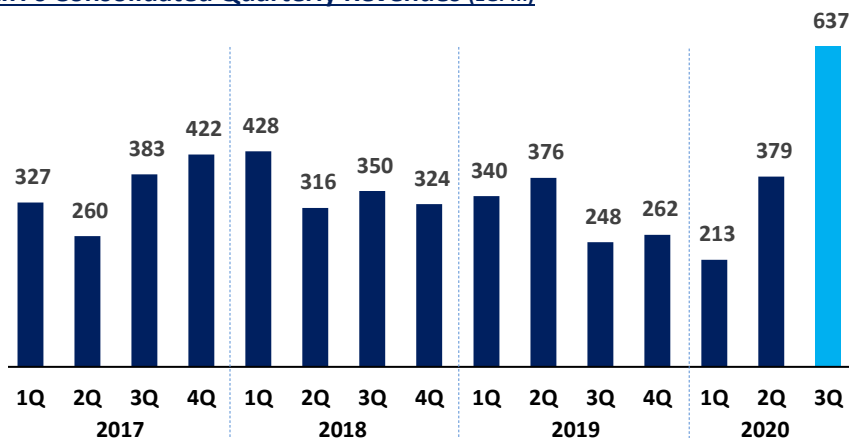
Revenues (EGPm)



*The 9m2019 revenues were adjusted for the new leasing accounting standard.

11th consecutive profitable quarter (3.5x increase YoY to EGPm 31) and life-time high revenues, propelled by UE Finance’s resilient growth and Group’s exceptional performance amidst pandemic

AIH’s Consolidated Quarterly Revenues (EGPm)

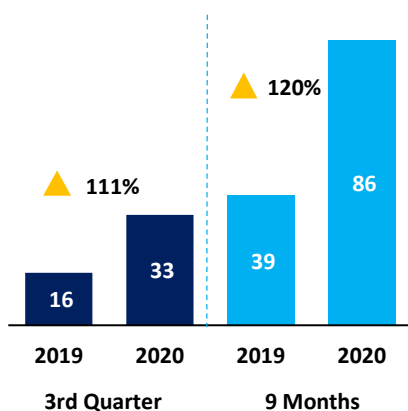


- AIH exceeded earning guidance on 3Q Consolidated NI with EGPm 31, up 250% YoY.
- Quarterly earnings growth exceeds that of revenues reflecting AIH’s agile crisis management plan and execution since 1Q to date.
- Despite COVID-19, consolidated revenues in 3Q hit a record high of EGPm 637, up 68% QoQ and 157% YoY.

Outlook

- AIH has a positive outlook for 2020, revising its post-Covid earnings guidance from EGPm 72 to 2019 NI level of EGPm 82 – excluding any potential capital gains and one-off transactions.
- AIH to lead the investment in the new factoring arm “Takhseem” in partnership with its NBFS companies.
- Medium term strategy highlights:
 - AIH seeks to integrate its investments by sector forming two legal entities one for NBFS and another for traditional investments.
 - Enhancing NBFS operating efficiency by integrating common functions.
 - AIH targets to double its business size over the coming 3 years by:
 - Adding new services/products across its investments;
 - Expanding geographically;
 - Adding new investments and companies in NBFS; and
 - Creating synergies across the Group.
 - Developing corporate governance and sustainability across the Group.
 - Positive contribution and integration of Environmental and Social dimensions in all businesses.

NBFS NII (EGPm)



NBFS – Earnings up 93% YoY

- Revenues reached EGPm 252 in 3Q, up 44% QoQ and 42% YoY.
- Net Interest Income (NII) reached EGPm 33 in 3Q, up 14% QoQ and 111% YoY.
- RoE stood at 22% in 9m.
- Cost to income stood at 6% in 9m.
- Cumulative lending reached EGPb 4.3 as of September 2020.

UE Finance – Ranked 3rd by market share as of September 2020

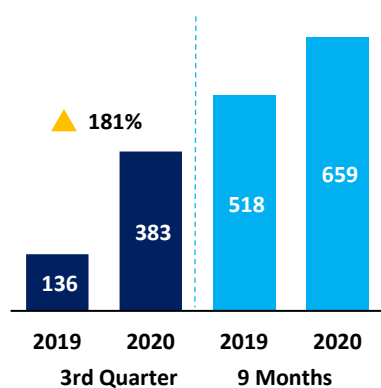
- Tripling portfolio size YoY (+194%) standing at EGPb 2.1 in 3Q.
- Started operating the Tanta branch.
- Launched the factoring line of business.
- Outlook: close 2020 with net portfolio of EGPb 2.3 and receive EGPm 50 from the Saudi Development Fund.

Rawaj – Car sales up in 3Q by 25% YoY while receiving the consumer finance license

- Increased cumulative lending to stand at EGPm 867 as of 3Q.
- Plans to launch consumer financing by 2021 after receiving green light from financial regulator as this earnings release is prepared.
- Outlook: Rawaj to capitalize on the opportunity to raise leverage after shifting its legal structure from investment law 159 to law no. 18 of 2020 for consumer financing.

Traditional Businesses:

Construction & Building Materials Revenues (EGPm)



Construction & Building Materials:

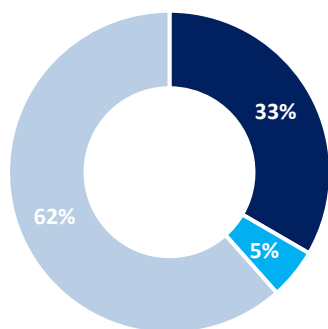
- Revenues reached EGPm 383 in 3Q, up 90% QoQ and 181% YoY, driven by Kahromika's project deliveries.
- EBITDA sprint to EGPm 27 in 3Q, up 206% QoQ and 245% YoY.
- Improved cost/income to 3% in 3Q down from 8% during the same quarter last year.
- Kahromika's revenues hit record high of EGPm 371 in 3Q.
- Kahromika won 2 bids for Transmission & Distribution valued at EGPm 200.
- Kahromika renewed the ISO 2001 certification and got awarded ISO 2001 for the EPC line of business for the first time.
- Kahromika utilized the CBE initiative (Mobadra) to significantly reduce financing expenses.
- Despite COVID-19, 30% of Kahromika overdue projects were closed as of September 2020.
- Toblat closed the 9m with positive earnings despite the pandemic impact.
- Toblat's 3Q revenues bounced back to pre-pandemic level reaching EGPm 12, up 50% QoQ driven by demand in Dabaa region.
- Outlook: Kahromika is well positioned to close up to 90% of overdue projects by year end.

Auto:

- Awarded Cairo Arbitration Center favorable final decision vs. its previous owners.
- Continued operational losses on the back of lingering business challenges.
- Cost cutting efforts materialized in overhead decline by 14% QoQ and 33% YoY.

AIH Shareholders' Structure*

10 November, 2020



■ Jamal Othman ■ Institutions ■ Free float

* Excluding 5% treasury shares

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 EGP107mn. 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 EGP487mn in the automotive business, where EGP387mn 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:

Non-Banking Financial Services

- **UE Finance** established in 2008, a customer-centric leasing operation with SME focus and strong presence in Upper Egypt. UE’s paid-in capital is EGP100mn and is fully owned by AIH.
- **Rawaj** established in 2013, a consumer finance business specialized in auto finance. Rawaj’s paid-in capital is EGP70mn and is fully owned by AIH.
- **Tawriq** established in Dec. 2018 with a paid-in capital of EGP5mn to capture growth in the booming securitization market. It is fully owned by AIH.

Traditional business

- **Kahromika** established in 1971 and built a long heritage as a domestic and regional electromechanical contracting firm. Its paid-in capital is EGP200mn. 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 EGP5mn. 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.