

e-finance Investment Group Reports 1Q2022 Results

Strong top-line expansion driven by rapid growth across e-finance's subsidiaries, propelling healthy progression in bottom-line profitability

1Q22 Financial Highlights

Revenues	Gross Profit	EBITDA	Net Profit After NCI
EGP 559.5 million (▲21% y-o-y)	EGP 272.4 million (▲30% y-o-y)	EGP 218.8 million (▲17% y-o-y)	EGP 200.3 million (▲41% y-o-y)

1Q22 Financial Highlights – Adjusted¹

Revenues	Gross Profit	EBITDA	Net Profit After NCI
EGP 619.6 million (▲34% y-o-y)	EGP 300.2 million (▲43% y-o-y)	EGP 246.6 million (▲32% y-o-y)	EGP 221.9 million (▲56% y-o-y)

31 May 2022 – (Cairo) e-finance for Digital and Financial Investments S.A.E. (“e-finance”, “EFIG” or the “Group”, EFIGH.CA on the Egyptian Exchange), Egypt’s first fintech platform and one of its leading developers of digital payments infrastructures, announced today its standalone and consolidated results for the quarter ended 31 March 2022. e-finance’s consolidated revenues rose by 20.7% y-o-y to record EGP 559.5 million for 1Q2022, with strong top-line growth recorded at most of the Group’s subsidiaries. The Group booked a net profit after minority of EGP 200.3 million for 1Q2022, an increase of 40.6% y-o-y yielding a net profit margin of 35.8% against the 30.7% recorded one year previously.

Summary Income Statement

(EGP mn)	1Q2022	1Q2021	Change
Total Consolidated Revenues	559.5	463.4	20.7%
e-finance Digital Operations	511.9	407.4	25.6%
eCards	62.8	42.6	47.5%
eKhales	10.1	13.3	-24.3%
enable	18.6	14.8	25.7%
eAswaaq	11.2	8.0	40.0%
Intercompany Eliminations	(55.2)	(22.8)	141.8%
Cost of Sales	(287.1)	(253.1)	13.5%
Gross Profit	272.4	210.3	29.5%
Gross Profit Margin	48.7%	45.4%	3.3%
EBITDA	218.8	186.3	17.4%
EBITDA Margin	39.1%	40.2%	-1.1%
Net Profit Before NCI	198.3	143.1	38.6%
Net Profit After NCI	200.3	142.4	40.6%
Net Profit Margin	35.8%	30.7%	5.1%

¹ Adjusted figures normalize for the effects of an accounting treatment adopted during the period which requires the Group to amortize revenue from annual tax declarations over a twelve-month period.

Chairman's Message

e-finance has made a strong start to 2022. Our consolidated revenues for 1Q2022 were up by more than 20% year-on-year and profitability is holding up strongly despite our continued investment in people and infrastructure across the e-finance platform. Our bottom line rose by 40.6% year-on-year to record EGP 200.3 million, with the net profit margin expanding by 5.1 percentage points to 35.8% for the quarter. On the operational front, our cloud hosting business continues to make rapid gains, booking a 25.8% y-o-y increase in revenues to EGP 82.6 million. The value of variable-fee government transactions processed through our platform has increased by more than half to EGP 199.1 billion, while eCards continued to expand both card production and the number of cards managed. At eKhaless, our revenues from aggregation continued to expand at a rapid pace. The Group is well-positioned to drive further growth over the rest of 2022.

One of the Group's key objectives is to drive high returns on investment by creating unique value for individuals and for Egypt as a whole, an objective we will achieve by efficiently integrating the different components of the e-finance platform. As e-finance continues to expand, management is working to drive profitable synergies between the Group's subsidiaries, synergies which will enable our platform to take on larger and more complex projects across a wide array of sectors and markets. With Egypt's digital transformation continuing apace, we believe that a platform-based approach to value creation will consistently provide e-finance with larger scopes of work while facilitating speedy implementation. This approach is evident in our continued investment in expanding our cloud business, which offers its services to clients of e-finance Digital Investments and to clients across our other subsidiaries and investments. Additionally, we are in the process of upgrading our subsidiaries' shared infrastructure, and have been working with one of the top strategy consultants to recalibrate our growth strategy and drive expansions across existing and new lines of business, creating maximum value for our shareholders.

The period saw the Group record a major milestone at eTax, a major e-finance investment operating tech solutions which provide specialized services in the field of digital taxation in collaboration with the Egyptian Tax Authority. On 1 April 2022, eTax launched the first phase of the landmark eReceipt system significantly ahead of schedule. Based on a centralized digital platform, the eReceipt system enables the ETA to monitor all economic transactions between producers and consumers in real time. It is worth noting that this entire system is being hosted on e-finance's own cloud infrastructure, enabling the Group to benefit from collaborations within its platform. Moreover, e-finance's e-Invoice system has also been growing rapidly, and we expect about 450 thousand new companies to register for the network. The system provides the backbone for the ETA's business-to-business invoicing network, further enhancing our platform's value to decisionmakers.

Meanwhile, our investment eHealth is elaborating its vision for transforming Egypt's health insurance landscape. eHealth is identifying large healthcare players across the public and private sectors who will be key to implementation of Egypt's universal insurance program. The company aims to act as the primary hub for cooperation between the Universal Health Insurance Authority and success stories in the private healthcare sector. Importantly, the first phase of eHealth's rollout has now been approved, and the company is close to signing its first contract to automate operations at the Health Insurance Authority. We are confident that e-finance's platform-wide infrastructure will be key to the success of Egypt's vision of population-wide health coverage by 2030.

To better fulfill our mandate of furthering digital transformation in Egypt, we are deepening our participation in the country's dynamic fintech startup space. The quarter saw us announce the Group's participation in NClude, a venture

capital fund aiming to generate long-term capital gains by investing predominantly in early- and growth-stage fintech and fintech-enabled companies based or operating in Egypt and the wider Middle East and Africa regions. Our investment of USD 10 million in NClude is a step towards delivering on our strategy of supporting emerging high-potential new players in Egypt's financial services sector, with an eye to developing the market's e-payments ecosystem and expanding the Group's transaction-based revenues.

Independently of NClude, the Group's subsidiaries have been significantly active in scouting high-potential investment opportunities that will deepen our presence in the startup and fintech spaces, broadening our access to lucrative growth-phase technologies and platforms, diversifying the Group's portfolio and its expertise, and winning exposure to dynamic private sector markets.

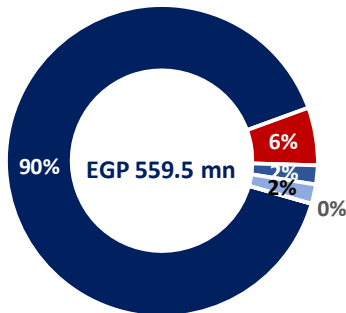
Beyond Egypt, the Group is taking major steps to expand its presence in dynamic markets. We have placed particular focus on sub-Saharan Africa, which is experiencing rapid economic and demographic growth. Among several concrete steps we are taking to grow our African footprint, in 1Q2022 we established a new line of business for Africa and International Alliances, which will spearhead e-finance's activity in the region. The Group is already present in Zimbabwe through our subsidiary eCards, which is driving operations there using our Egyptian infrastructure.

As e-finance's impact continues to spread across various corners of the Egyptian economy, we strive to ensure that the Group gives back to local communities. To this end, we are teaming up with the 'Sunaa Al Kheir' Development Foundation in the village of Al Farisiya in Luxor Governorate to rebuild and finish twenty family homes, renovate a further ten homes, organize medical convoys, and provide thirty families with stable incomes through a fishing boat project. This campaign is being organized under the presidential Hayah Karima initiative. e-finance has contributed significantly to the development and operation of the initiative, which is focused on the sustainable development of rural communities.

In conclusion, I am confident that efinance Investment Group can deliver on its core strategy of driving synergies across our unique and dynamic platforms, and that the Group can do so in a sustainable manner. Our core value of leading the digital transformation initiative within and outside of our borders is what drives us to introduce the most innovative solutions, making a real difference to the areas we serve and creating long-term value for our shareholders.

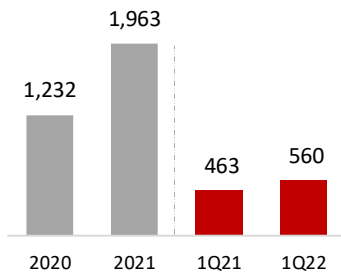
Ibrahim Sarhan
Chairman of the Board

EFIG Revenue Breakdown
(1Q2022)

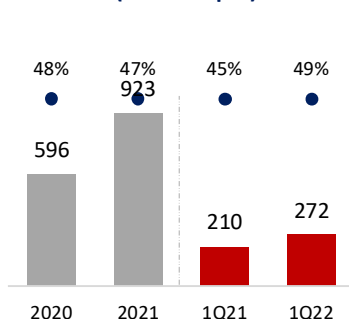


- e-finance Digital Operations
- eCards
- Khaled
- eNable
- eAswaaq

Consolidated Revenue
(EGP mn)



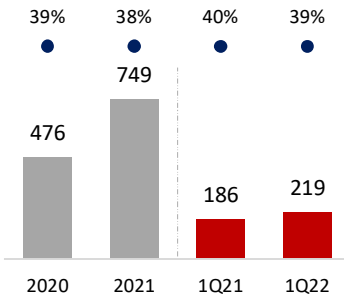
Gross Profit and Margin
(EGP mn | %)



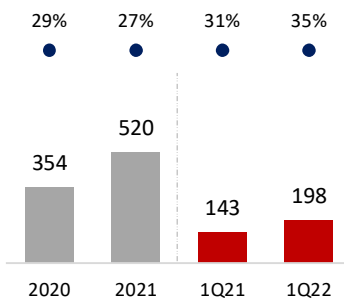
Consolidated Financial Performance

- e-finance booked consolidated **revenues** of EGP 559.5 million for 1Q2022, up by 20.7% y-o-y. Top-line growth for the period was broad-based, with most Group subsidiaries reporting rapid revenue increases. e-finance for Digital Operations and eCards continued to drive the bulk of revenue growth during 1Q2022. Adjusting for the effects of an accounting treatment that has seen e-finance Digital Operations switch to amortizing revenue from annual tax declarations over a twelve-month period, the Group's consolidated revenues record EGP 619.6 million for 1Q2022, up by 33.7% y-o-y.
- The Group's flagship subsidiary, **e-finance for Digital Operations**, saw revenues climb by 22.9% y-o-y in 1Q2022 to record EGP 501.8 million after intercompany eliminations. Revenue from the subsidiary's financial cloud services business continued to grow rapidly during the period, expanding by 25.8% y-o-y and generating 14.5% of the subsidiary's revenues in 1Q2022, stable against the contribution booked one year previously. Meanwhile, e-finance for Digital Operations saw its revenue from variable fee transactions rise at a rapid 144.1% during the period, although fixed-fee transaction revenue declined by 47.0% y-o-y after the subsidiary applied a revenue amortization treatment for income from tax declarations. During the comparable period, such revenue had been recognized directly upon collection. The decline in fixed-fee transactions was further driven by the migration of pension card revenues from closed-loop cards to bank cards.
- Adjusting for the effects of the abovementioned accounting treatment, e-finance for Digital Operations records revenues of EGP 571.9 million in 1Q2022, up by 40.4% y-o-y from EGP 407.4 million for 1Q2021.
- Revenues at **eCards** rose by 13.8% y-o-y in 1Q2022, posting EGP 34.7 million after intercompany eliminations against EGP 30.5 million for 1Q2021. eCards contributed 6.2% of e-finance's consolidated top line in 1Q2022 against a contribution of 6.6% one year previously.
- eKhaled** booked EGP 8.9 million in post-elimination revenues for the quarter, down by 28.1% y-o-y. The decline reflects the booking of approximately EGP 7.0 million in one-time POS sales completed during the comparable period of FY2021. Once one-off POS sales from the comparable period are excluded, eKhaled records significant y-o-y revenue growth of 78.4% y-o-y, reflecting growth in the subsidiary's core aggregation business.
- Consolidated **gross profit** expanded by 29.5% y-o-y during 1Q2022, registering EGP 272.4 million and yielding a gross profit margin (GPM) of 48.7%, up by 3.3 percentage points against the GPM booked for 1Q2021. Adjusted for the effects of the abovementioned accounting treatment, gross profit posts EGP 300.2 million for 1Q2022, marking a y-o-y increase

EBITDA and Margin
(EGP mn | %)



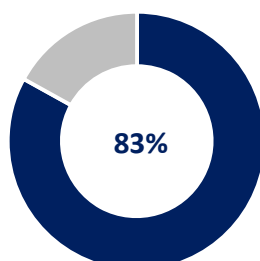
Net Profit and Margin
(EGP mn | %)



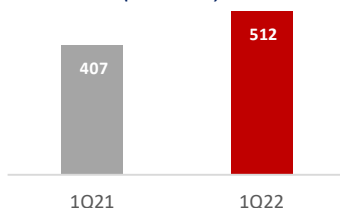
of 42.8%. The expansion in gross profitability reflects an improvement in the Group's sales mix towards a higher revenue contribution from cloud services, the growth in the value of transactions processed, and commission increases which took place at the end of 2021.

- **Sales, general and administrative (SG&A) expenses** rose by 81.2% y-o-y, booking EGP 75.0 million during 1Q2022. The increase comes on the back of a 46.0% y-o-y increase in G&A costs, driven by the Group's expansion of headcount as it continues to ramp up operations. This growth is expected to slow over the course of FY2022 and to normalize in FY2023. Meanwhile, selling & marketing expenses rose rapidly during the period due to heightened expenditure on marketing campaigns, as well as costs associated with the Group's participation at conferences during the quarter. SG&A expenses recorded 13.4% as a percentage of consolidated revenues during 1Q2022 compared to an average of 12.6% for FY2021 and 8.9% for the comparable quarter.
- **EBITDA** came in at EGP 218.8 million for 1Q2022, an increase of 17.4% y-o-y. EFIG's EBITDA margin registered 39.1% for the quarter, down from the 40.2% booked for 1Q2021. Adjusted EBITDA registered EGP 246.6 million during 1Q2022, up by 32.4% y-o-y. Strong absolute growth in EBITDA reflects both the rapid increase in revenues during the period and e-finance's ability to pursue expansion and continuously roll out new products and services while controlling operational costs. e-finance's EBITDA margin was affected by elevated marketing expenses and the increase in SG&A outlays during the period.
- The Group's **net profit** climbed by 40.6% y-o-y to EGP 200.3 million, yielding a net profit margin (NPM) of 35.8% in 1Q2022, up by a strong 5.1 percentage points against the 30.7% booked one year previously. EFIG's adjusted net profit came in at EGP 221.9 million for the quarter, up by 55.8% y-o-y. Bottom-line growth was driven by a solid expansion in revenues and operating margins and was further propelled by strong growth in investment income, which booked EGP 38.0 million for 1Q2022. Misr Technology Services (MTS) was the largest contributor to the Group's investment income during 1Q2022, booking a dividend payout of EGP 26.0 million. Net profit was additionally boosted by growth in interest income, which rose more than fivefold y-o-y to book EGP 75.0 million for 1Q2022, posting an effective interest yield of 10.4%, up by 2.9 percentage points from one year previously, reflecting global macroeconomic developments and the consequent rise in interest rates.
- The period's solid bottom-line increase comes despite the Group's elevated effective tax rate, which stood at 34% by the close of 1Q2022. EFIG's relatively high effective tax rate for the period reflects the Group's payment of taxes on dividends from subsidiaries (EGP 23 million), withholding taxes on interest income from treasury bills (EGP 9 million), and deferred taxes (EGP 6 million). e-finance's effective tax rate is

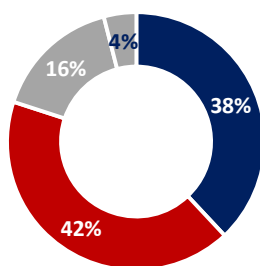
e-finance Digital Operations Contribution to Group Revenues - Pre-Elimination - 1Q2022



e-finance Digital Operations Revenue - Pre-Elimination (EGP mn)



e-finance Digital Operations Revenue Breakdown - Pre-Elimination



- Build and Operate
- Transaction-Based
- Cloud Hosting
- Other

expected to decline to a lower level if Egypt's House of Representatives passes the proposed amendment to the tax code approved by the Cabinet on 2 May 2022. This amendment would allow the deduction of taxes on the dividend distributions within compound tax structures.

Balance Sheet Highlights

- e-finance booked **total assets** of EGP 5.4 billion as at 31 March 2022, up from the EGP 5.0 billion booked at year-end 2021. The Group deployed CAPEX of EGP 20.5 million during the quarter, down from the EGP 22.5 million outlay recorded for 1Q2021. Approximately 37% of CAPEX spend during the period was expansionary.
- The Group's **net cash position** stood at EGP 2.9 billion at 31 March 2022, up from EGP 2.8 billion at year-end 2021 and reflecting a net cash to EBITDA ratio of 3.3x versus 3.7x for FY2021. Strong liquidity allows e-finance to phase its investment efforts in concordance with prevailing market conditions and to rely on internal resources to fund expansions.
- Total shareholder's **equity** stood at EGP 3,828.0 million as at 31 March 2022, down from EGP 3,883.0 million at the close of FY2021.

e-finance's cash conversion cycle was 56 days in 1Q2022 versus 66 days at the close of FY2021, with the decrease driven by a climb in payables days on hand, which rose to 220 in 1Q2022 from 208 as at FY2021.

Portfolio Performance²

e-finance Digital Operations

EGP million (unless otherwise stated)	1Q2022	1Q2021	Change %
Total Revenues	511.9	407.4	25.6%
Transaction Based³	213.5	240.6	-11.3%
Fixed Fee TRX	103.6	195.6	-47.0%
Variable Fee TRX	109.9	45.0	144.1%
Build and Operate	196.4	85.4	130.0%
Cloud Hosting	82.6	65.7	25.8%
Other	19.4	15.6	24.1%
Operational KPIs			
Fixed-Fee Transactions Processed (millions)	73.8	90.4	-18.4%
Variable-Fee Transactions, Total Value Processed (EGP billion)	197.2	130.4	51.2%

e-finance for Digital Operations is e-finance Investment Group's flagship subsidiary. The subsidiary utilizes a fully integrated system of end-to-end payment infrastructure to develop and operate financial networks and to

² Unless otherwise stated, figures discussed in this section are presented before intercompany eliminations. The revenue figures presented in this section are gross revenues calculated prior to intercompany eliminations.

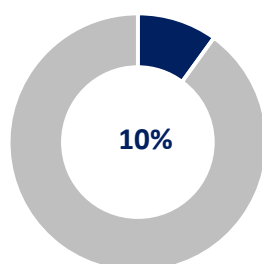
³ This revenue is derived from any Government-related payments and collections made through the different payment channels offered by e-finance for Digital Operations.

provide government, businesses, and consumers with a broad and innovative suite of digital products. The subsidiary executes e-finance’s mandate as the Government of Egypt’s exclusive digital partner, processing and settling payment and collection transactions on the Government’s e-payments system.

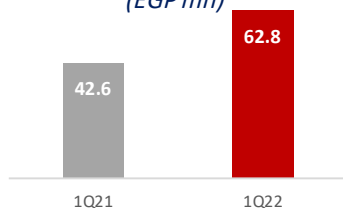
The subsidiary offers simple and convenient end-to-end digital solutions that cover a wide range of areas, including customs, taxes, single window system, social insurance subscription collection, Takaful and Karama, fuel management system, pensions disbursements and more. e-finance for Digital Operations has cemented the Group’s position as a one-stop shop for digital transformation and constructed three distinct platforms covering the entirety of the digital payments value chain: a Build & Operate (B&O) platform, a Cloud Services platform, and a Transaction-Based platform.

e-finance for Digital Operations booked pre-elimination revenues of EGP 511.9 million during 1Q2022, up by 25.6% y-o-y. Growth at e-finance for Digital Operations was driven primarily by the B&O segment, where revenues rose by 130.0% y-o-y and booked 38.4% of the subsidiary’s total revenues. The B&O segment was boosted during the period by growth in sales of integrated solutions. Meanwhile, revenue from variable-fee transactions more than doubled during the period, booking EGP 109.9 million. The company’s throughput of variable fee transactions reached EGP 197.2 billion for the quarter, an increase of 51.2% y-o-y. Fixed-fee transaction revenue fell by 47.0% y-o-y to EGP 103.6 million, with approximately EGP 60 million of the decrease reflecting the adoption of an accounting treatment whereby revenue from tax declarations is now being amortized over a twelve-month period. Revenue from Cloud Hosting Services came in at EGP 82.6 million for 1Q2022, up by 25.8% y-o-y, driven by the growth of business under some of the segment’s main contracts, including for the Egyptian Tax Authority’s Core Taxation and e-Invoice programs, in addition to data hosting contracts for the Government Financial Management Information System (GFMS) and the state’s disaster recovery project.

eCards Contribution to Group Revenues - Pre-Elimination - 1Q2022



eCards Revenue - Pre-Elimination (EGP mn)



eCards

EGP million (unless otherwise stated)	1Q2022	1Q2021	Change %
Total Revenues	62.8	42.6	47.5%
Card Production	48.4	34.7	39.7%
Card Management Service	14.4	7.9	82.3%
Smart Solutions	-	-	-
Operational KPIs			
Cards Managed (mn)	4.3	2.7	57.8%
Card Production (mn)	3.7	2.7	37.3%

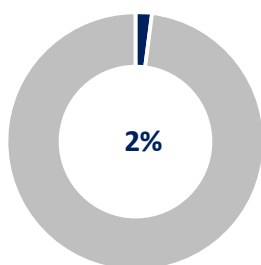
eCards is Egypt’s leading producer of smart cards, with an expanding presence in Africa. The subsidiary builds, manages, and operates smart card solutions with a variety of applications for banking and non-financial institutions across the public and private sectors. eCards’ offering is centered around card production services,

chip embedding and personalization, as well as Third-Party Provider (TPP) services for various financial institutions. eCards has also invested in world-class data management, allowing the subsidiary to offer an array of multiapplication solutions, and making for three distinct sources of revenue: Card Production, Card Management, and Smart Solutions.

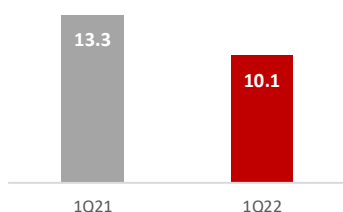
Revenue at eCards rose by 47.5% y-o-y pre-eliminations to book EGP 62.8 million for 1Q2022. Strong top-line growth at the subsidiary was driven primarily by an increase in revenues from card production during the period. Card production revenues booked EGP 48.4 million in 1Q2022, up by 39.7% y-o-y. The subsidiary booked no revenues from Smart Solutions during the 1Q2022, having booked revenues from supplying hardware to the railway automation project during 4Q2021.

Meanwhile, the subsidiary continued to ramp up its card management operation, where revenues increased by 82.3% y-o-y to EGP 14.4 million on the back of an expansion of 57.8% in the number of cards managed to 4.3 million as at 1Q2022. eCards has also secured a card production and management mandate for the Tahweesha project, a micro-saving and micro-lending signed with the National Council for Women.

eKhaless Contribution to Group Revenues - Pre-Elimination - 1Q2022



eKhaless Revenue - Pre-Elimination (EGP mn)



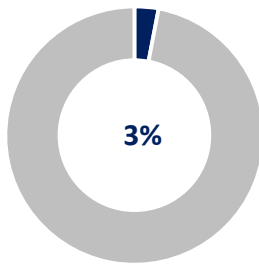
eKhaless

EGP million (unless otherwise stated)	1Q2022	1Q2021	Change %
Total Revenues	10.1	13.3	-24.3%
Aggregation	9.9	5.6	78.4%
Other	0.2	7.7	-97.4%
Operational KPIs			
POS Terminal Network (000's)	377.0	251.0	50.1%
Transactions Aggregated (millions)	13.7	8.8	55.8%

Spun off as a separate entity at the end of 2019, the Group's eKhaless platform provides a central bill processing hub for retail partners through a nationwide network of POS machines. eKhaless provides a digital payment solution that eases the payment and collection process for consumers. Leveraging its position as an aggregator of aggregators, eKhaless provides merchants with a suite of value-added digital services, including white-label mobile app development, interoperable digital wallets, and an online payments portal.

eKhaless booked pre-elimination revenues of EGP 10.1 million for 1Q2022, down by 24.3% y-o-y from the figure recorded in 1Q2021. The y-o-y decline in revenues at eKhaless reflects the one-off POS sales of nearly EGP 7.0 million in 1Q2021 and a total of EGP 25 million booked over the course of 9M2021. POS sales are not a core revenue stream for the company and will not be recurring. Revenues at the subsidiary were further subject to seasonality effects, with income from education fees typically peaking in 4Q, when most tuition fees are paid. However, once one-off POS sales from the comparable period are excluded,

enable Contribution to Group Revenues - Pre-Elimination - 1Q2022



eKhales records significant y-o-y revenue growth of 78.4% y-o-y, reflecting growth in the subsidiary’s core aggregation business.

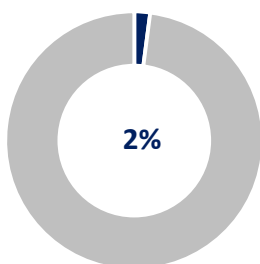
eKhales is looking to expand its insurance premium installment collection services and is actively looking to grow within this space. The subsidiary has also begun providing prepaid gas meter charging in partnership with two major market players commanding over 500 thousand meters. Additionally, eKhales has begun providing POS runners for bill payments as a service to existing clients and is rolling out microfinance installment and telecom payment collection services.

The subsidiary’s national POS network grew to 377 thousand at the close of 1Q2022, up from the level of 251 achieved one year previously. The eKhales network expanded to 13 corporate partners in 1Q2022 from 11 in 1Q2021, with the subsidiary aggregating 13.7 million transactions for 1Q2022, up by 55.8% y-o-y.

enable

<i>EGP million (unless otherwise stated)</i>	1Q2022	1Q2021	Change %
Total Revenues	18.6	14.8	25.6%
Operational KPIs			
Customers Served (#)	57	44	29.5%
Number of Seats (#)	737	522	41.2%

eAswaaq Contribution to Group Revenues - Pre-Elimination - 1Q2022



Spun off in 2021 into a call center business, enable is a business process outsourcing (BPO) service provider. The subsidiary focuses on supporting e-finance’s wide customer base. enable is the preferred service provider for a broad range of Egyptian and international entities, offerings solutions which range from HR and IT process outsourcing to full contact center services.

Pre-elimination revenues at enable posted EGP 18.6 million in 1Q2022, up by 25.6% y-o-y from the top line of EGP 14.8 million booked for 1Q2021. Growth was driven by increased capacity following a period of continued investment, with enable serving a total of 57 clients in 1Q2022 compared to 44 in 1Q2021. The subsidiary’s revenues were augmented by two new projects launched during 1Q2022, driving rapid growth at enable’s IT outsourcing and HR outsourcing businesses.

eAswaaq

Established in 2020, eAswaaq is building Egypt’s flagship B2B & B2C marketplace. The subsidiary establishes, manages, and operates platforms that digitize traditional business processes through a wide array of end-to-end solutions connecting buyers and sellers, while providing value-added services including access to financial and logistical services. Offering a fully digital purchasing process, eAswaaq allows merchants to sell finished, intermediate, and raw material products to individual consumers and business customers in both single

units and wholesale quantities. eAswaaq recorded revenues of EGP 11.2 million before intercompany eliminations for 1Q2022, up by 40.0% from the EGP 8.0 million booked one year previously.

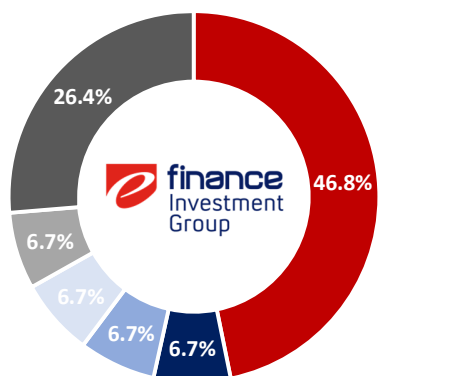
-- Ends --

About e-finance for Digital and Financial Investments

e-finance Investment Group is a homegrown developer of digital payments infrastructures that was established in 2005 to develop the Government of Egypt’s financial network. Over the course of nearly two decades, the Group has penetrated all corners of Egypt’s digital market and transformed itself into a fully-fledged consolidated entity with a comprehensive portfolio of subsidiaries, covering the full spectrum of digital payment services. With a dynamic business model and a flexible organizational structure, e-finance is able to strategically focus on multiple target markets through its subsidiaries and maximize its ability to unlock value in the digital payments space. The Group operates a unique one-stop-shop model covering the entire e-payments value chain through several specialized subsidiaries, allowing the Group to diversify its operations and cover further links in the digital value chain. Learn more at efinanceinvestment.com.

Shareholder Structure

(as at 31 March 2022)



- National Investment Bank
- Banque Misr
- National Bank of Egypt
- Egyptian Banks Company
- Egyptian Co. for Inv. Projects
- Free Float*

* The percentage of e-finance shares in free float includes 71.1 million shares allocated under the Group’s ESOP scheme (not yet vested).

SHARE INFORMATION

EFIH.CA on the EGX	
Number of Shares	1,848,888,889
Par Value / Share (EGP)	0.5
Paid-in Capital	EGP 924,444,444

INVESTOR RELATIONS CONTACTS

ir@efinance.com.eg