

## e-finance Investment Group Reports 1H2022 Results

Rapid revenue growth continues, with record-high margins driving 1H2022 net profit to the level booked for whole of FY2021.

### 1H2022 Financial Highlights

Revenues	Gross Profit	EBITDA	Net Profit After NCI
EGP 1,262.0 million (▲40% y-o-y)	EGP 687.9 million (▲57% y-o-y)	EGP 561.5 million (▲50% y-o-y)	EGP 479.7 million (▲72% y-o-y)

### 2Q2022 Financial Highlights

Revenues	Gross Profit	EBITDA	Net Profit After NCI
EGP 702.5 million (▲59% y-o-y)	EGP 415.6 million (▲83% y-o-y)	EGP 342.8 million (▲82% y-o-y)	EGP 279.3 million (▲105% y-o-y)

**15 August 2022 – (Cairo)** e-finance for Digital and Financial Investments S.A.E. (“e-finance”, “EFIG” or the “Group”, EFIH.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 six-month period ended 30 June 2022. e-finance’s consolidated revenues rose by 39.5% y-o-y to record EGP 1,262.0 million for 1H2022, with strong top-line growth recorded at most of the Group’s subsidiaries. The Group booked a net profit after noncontrolling interests (NCI) of EGP 479.7 million for 1H2022, an increase of 72.0% y-o-y yielding a net profit margin (NPM) of 38.0% against the 30.8% recorded one year previously. On a quarterly basis, the Group booked revenues of EGP 702.5 million, an increase of 59.3% y-o-y, with net profit after NCI climbing by 104.8% y-o-y to EGP 279.3 million to yield a NPM of 39.8% against the 30.9% booked for the same quarter of the previous year.

### Summary Income Statement

(EGP mn)	2Q2022	2Q2021	Change	1H2022	1H2021	Change
<b>Total Consolidated Revenues</b>	<b>702.5</b>	<b>441.0</b>	<b>59.3%</b>	<b>1,262.0</b>	<b>904.4</b>	<b>39.5%</b>
<b>e-finance Digital Operations</b>	594.5	416.0	42.9%	1,106.4	823.4	34.4%
eCards	23.3	38.7	-39.7%	86.2	81.3	5.9%
eKhales	12.5	15.1	-17.6%	22.6	28.5	-20.7%
enable	22.0	12.1	81.1%	40.6	26.9	50.6%
eAswaaq	65.3	-	-	76.6	8.0	-
Intercompany Eliminations	(15.2)	(41.0)	-	(70.3)	(63.8)	-
<b>Cost of Sales</b>	<b>(286.9)</b>	<b>(214.2)</b>	<b>33.9%</b>	<b>(574.0)</b>	<b>(467.2)</b>	<b>22.9%</b>
<b>Gross Profit</b>	<b>415.6</b>	<b>226.8</b>	<b>83.2%</b>	<b>687.9</b>	<b>437.1</b>	<b>57.4%</b>
<b>Gross Profit Margin</b>	59.2%	51.4%	7.7%	54.5%	48.3%	6.2%
<b>EBITDA</b>	<b>342.8</b>	<b>188.7</b>	<b>81.6%</b>	<b>561.5</b>	<b>374.1</b>	<b>50.1%</b>
<b>EBITDA Margin</b>	48.8%	42.8%	6.0%	44.5%	41.4%	3.1%
<b>Net Profit after NCI</b>	<b>279.3</b>	<b>136.4</b>	<b>104.8%</b>	<b>479.7</b>	<b>278.8</b>	<b>72.0%</b>
<b>Net Profit Margin</b>	39.8%	30.9%	8.8%	38.0%	30.8%	7.2%

## Chairman's Message

The achievements of the past six months speak to e-finance's constant efforts to advance new solutions, to innovate across sectors, and to advance Egypt's strategy for achieving a digital economy. The Group's total revenues of EGP 1,262.0 million for 1H2022 were up by 40% y-o-y and have already attained nearly two-thirds of the top-line recorded for FY2021 as a whole. Revenue growth for the period was broad-based once again, with standout performances coming from Cloud Hosting and variable fee transactions at e-finance for Digital Operations and from our e-commerce subsidiary eAswaaq among others. The profitability of this rapid growth is illustrated by the bottom-line increase of 72.0% y-o-y we recorded for the period. Our net profit of EGP 479.7 million for 1H2022 already puts us more than 90% of the way to achieving the bottom-line figure booked for the entirety of FY2021, with the margin climbing to 38.0% from 30.8% one year previously. This demonstrates our ability to manage the Group's profitability effectively even as we rapidly expand and diversify its revenue streams.

At our associate companies, we continue to make good progress, achieving all our early objectives for eTax, which began full implementation on its e-receipt project at the beginning of July. The e-receipt system is a major national project which will significantly expand e-finance's exposure to merchants across Egypt. Meanwhile, eTax has also received a license to act as the sole provider of e-invoice services in Egypt, meaning all companies seeking to provide such services must cooperate with eTax. In just its first year of operations, eTax has turned a profit. On the other hand, our healthcare associate company eHealth secured its first-ever contract during 2Q2022, covering an initial five governorates under Egypt's plan to provide all citizens with insurance coverage. Beyond Egypt, the Group has taken major steps to expand its presence with now an MOU signed in Libya to replicate what e-finance has created for the government financial network in Egypt. In Tunisia, we have secured an agreement with the Tunisian Agricultural Bank which will see us replicate our work in the Agricultural sector in Egypt. We are also conducting visits to many other African nations to explore various expansion options that will enable the group to solidify its presence across Africa.

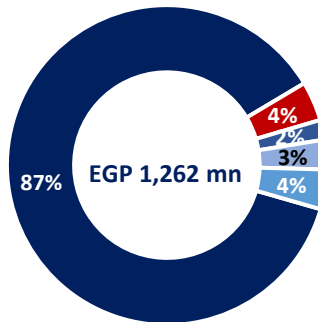
Additionally, e-finance has benefitted from the Egyptian government's partnership with the UAE on the creation of a technological service centers network, piloted in Aswan in July and to be replicated across Egypt over the coming years to provide citizens with a one-stop-shop for completing their government business. E-finance has signed a protocol with the Ministry of Planning and Economic Development to manage these centers under the commercial label "Khadamat Misr", offering digital government services, providing the needed administrative and technical talent, creating training programs for employees, and integrating the centers' systems with the government's financial network to provide electronic payment and collection services and help achieve the state's objective of spreading financial inclusion.

Meanwhile, in a major show of confidence in e-finance's track record of financial and operational success and the Group's future prospects, the Public Investment Fund (PIF) has acquired a 25 percent stake in e-finance and become our single largest shareholder. The PIF is a globally recognized investment powerhouse with a history of successful involvement across a variety of high-tech markets, an ideal long-term partner which will contribute significant technological and commercial capabilities as we seek to deliver on our strategic objectives. Besides diversifying the Group's shareholder base and bringing foreign investment in e-finance to more than 35 percent of outstanding shares, this investment puts us in a strong position to accelerate business growth and achieve our vision for the future.

Finally, we are moving to bring the Group's operations in line with the goals of Egypt's sustainable development strategy. e-finance stands fully prepared to do its part to cope with new and emerging challenges and threats to our shared environment. To this end, we have hired a major consultant specializing in sustainability and climate change with the aim of quantifying e-finance's carbon footprint and to advise us on plans to reduce our emissions. We are particularly looking forward to our participation at COP 27, which presents Egyptian businesses with a major opportunity to learn from and contribute to the global effort to fight climate change. At e-finance, we firmly believe that sustainability is the key to a better future. Our services and solutions are aimed at improving the quality of people's lives, and we are working to further this goal by protecting the environment and preserving a healthy planet for future generations.

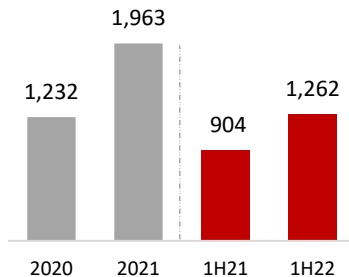
**Ibrahim Sarhan**  
Chairman of the Board

Group Revenue Breakdown (2Q2022)

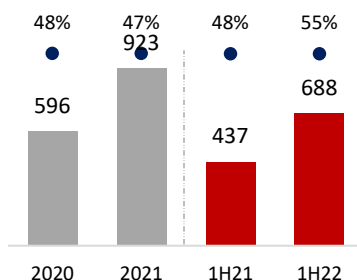


- e-finance Digital Operations
- eCards
- eKhales
- enable
- eAswaaq

Consolidated Revenue (EGP mn)

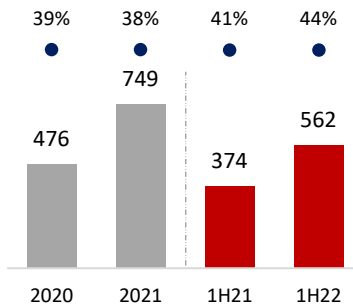
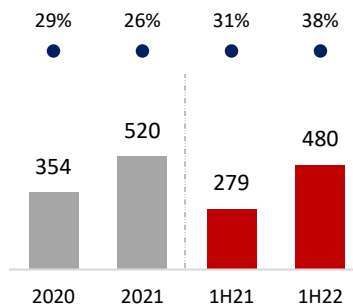


Gross Profit and Margin (EGP mn | %)



## Consolidated Financial Performance

- e-finance recorded consolidated **revenues** of EGP 1,262.0 million for 1H2022, up by 39.5% 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 remained the main generator of revenue growth for the period, with strong additional contributions from eAswaaq and eCards. On a quarterly basis, the Group booked revenues of EGP 702.5 million for 2Q2022, up by 59.3% y-o-y on the back of strong growth across the subsidiary network.
- The Group’s flagship subsidiary, **e-finance for Digital Operations**, saw revenue growth of 34.4% y-o-y in 1H2022, recording EGP 1,091.2 million after intercompany eliminations. Revenue from the subsidiary’s financial cloud services business continued to expand during the period, rising by 136.7% y-o-y and generating 28.1% of the subsidiary’s revenues in 1H2022, up significantly from the 16.0% booked for 1H2021. The subsidiary also saw its total transaction-based revenue grow by 10.6% y-o-y to EGP 413.3 million in 1H2022 from EGP 373.6 million one year previously. Revenue from variable fee transactions climb at a rapid 241.1% y-o-y during 1H2022. Fixed-fee transaction revenue declined by 34.9% y-o-y after the subsidiary applied a revenue amortization treatment for income from tax declarations, in line with the Group’s strategy of shifting towards more profitable variable-fee transaction revenue. During the comparable period, tax declaration revenue had been recognized directly upon collection.
- Adjusting for the effects of the abovementioned accounting treatment, e-finance for Digital Operations records revenues of EGP 1,179.0 million in 1H2022, up by 44.0% y-o-y from the 1H2021 top line of EGP 818.5 million. Meanwhile, the Group’s consolidated revenue would have recorded EGP 1,335.0 million in 1H2022, up by 47.6% y-o-y from EGP 904.4 million 1H2021.
- Revenue at **eCards** decreased by 6.5% y-o-y in 1H2022, booking EGP 51 million after intercompany eliminations against EGP 54.5 million for 1H2021 primarily due to lower card production revenues as result of the current forex effects and worldwide supply chain shortages.
- Meanwhile, **eAswaaq’s** post-elimination revenue rose rapidly y-o-y to book EGP 52.8 million in 1H2022 against EGP 0.03 million in 1H2021. The bulk of the subsidiary’s revenue growth was driven by a one-off supply contract for the VSLA Project, in addition to the rollout of its digital ticketing service at 27 operational touristic sites, which will generate recurring revenues for the company.
- **enable** also saw strong revenue growth during the period, booking post-elimination revenues of EGP 27.2 million in 1H2022 versus EGP 5.8

**EBITDA and Margin  
(EGP mn | %)**

**Net Profit after NCI and Margin  
(EGP mn | %)**


million one year previously, with growth driven by an expansion in its client base.

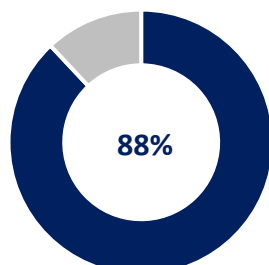
- eKhaless** recorded EGP 20.4 million in post-elimination revenues for the six-month period, down by 20.3% y-o-y. The decrease reflects the booking of approximately EGP 15.1 million in one-time POS sales completed during the comparable period of 1H2021. Once one-off POS sales from the comparable period are excluded, eKhaless records strong y-o-y revenue growth of 68.9% y-o-y, reflecting growth in the subsidiary's core aggregation business.
- Consolidated **gross profit** rose by 57.4% y-o-y in 1H2022, recording EGP 687.9 million and yielding a gross profit margin (GPM) of 54.5%, an increase of 6.2 percentage points against the GPM recorded for 1H2021. Adjusted for the effects of the abovementioned accounting treatment, gross profit books EGP 721.8 million for 1H2022, up by 65.1% y-o-y. Growth in gross profitability reflects the Group's recognition of a higher-margin revenue mix, with increased contributions from variable-fee transactions, Cloud Hosting, and the Build & Operate segment (mainly from integrated solutions and technical support contracts). On a quarterly basis, gross profit came in at EGP 415.6 million for 2Q2022, marking an increase of 83.2% y-o-y, with the GPM expanding to 59.2% in 2Q2022 from 51.4% in 2Q2021.
- Sales, general and administrative (SG&A) expenses** increased by 75.4% y-o-y, posting EGP 170.8 million for 1H2022. This growth reflects an increase of 48.7% y-o-y in G&A costs as the Group continues to ramp up operations and expand its headcount. Growth in G&A expenses is expected to slow over the remainder of FY2022 and to normalize in FY2023. Meanwhile, selling & marketing expenses rose rapidly during 1H2022 due to heightened expenditure on marketing campaigns, as well as costs associated with the Group's participation at conferences during the period. SG&A expenses booked 13.5% as a percentage of consolidated revenues during 1H2022, up from an average of 12.6% for FY2021 and up from 10.8% for 1H2021.
- EBITDA** recorded EGP 561.5 million for 1H2022, up by 50.1% y-o-y. The Group's EBITDA margin came in at 44.5% for the six-month period, up from the 41.4% booked in 1H2021. Adjusted EBITDA booked EGP 595.4 million during 1H2022, an increase of 59.1% y-o-y. Strong growth in the Group's core profitability came despite an increase in operational costs during the period, reflecting the strong increase in revenues for 1H2022 and the continuous rollout of new products and services across the Group's subsidiaries. On a quarterly basis, EBITDA booked EGP 342.8 million for 2Q2022, up by 81.6% y-o-y to yield an EBITDA margin of 48.8% versus the 42.8% recorded one year previously.

- e-finance's **net profit after NCI** rose by 72.0% y-o-y to EGP 479.7 million in 1H2022, yielding a net profit margin (NPM) of 38.0%, up by 7.2 percentage points versus the 30.8% booked for 1H2021. The Group's adjusted net profit recorded EGP 505.9 million for the period, an increase of 81.4% y-o-y. Growth in the Group's bottom-line was driven by the rapid increase in high-margin revenues, with additional support from growth in investment income, which recorded EGP 44.1 million for 1H2022. Bottom-line growth was further driven by an increase in interest income, which rose by 6.5x y-o-y to book EGP 158.0 million for 1H2022, recording an effective interest yield of 11.0%, up by 2.8 percentage points from one year previously, reflecting global macroeconomic developments and the consequent rise in interest rates. Net profit after NCI booked EGP 279.3 million for 2Q2022, an increase of 104.8% y-o-y, with the NPM climbing to 39.8% against the 30.9% booked for 2Q2021.
- The period's solid bottom-line increase comes despite the Group's elevated effective tax rate, which stood at 31.1% by the close of 1H2022. The Group's relatively high effective tax rate for the period reflects the Group's payment of taxes on dividends from subsidiaries (EGP 19 million), withholding taxes on interest income from treasury bills (EGP 24 million), and deferred taxes (EGP 33 million).

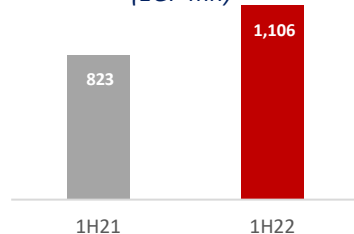
### Balance Sheet Highlights

- e-finance booked **total assets** of EGP 5,317 million as at 30 June 2022, up from the EGP 5,044 million booked at year-end 2021. The Group deployed CAPEX of EGP 54.9 million during the six-month period, down from the EGP 169.1 million outlay booked for 1H2021.
- The Group's **net cash position** stood at EGP 2,801 million at 30 June 2022, up from EGP 2,754 million at year-end 2021 and yielding a net cash to EBITDA ratio of 2.5x 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 4,108 million as at 30 June 2022, up from EGP 3,883 million at the close of FY2021.
- e-finance's cash conversion cycle was 37 days in 1H2022 versus 65 days at the close of FY2021, with the decrease coming due to an improvement in receivables days.

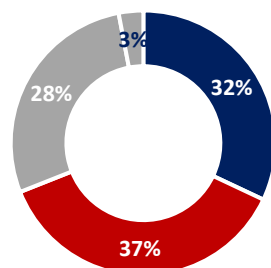
e-finance Digital Operations  
Contribution to Group  
Revenues - Pre-Elimination -  
1H2022



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

## Portfolio Performance<sup>2</sup>

### e-finance Digital Operations

EGP million (unless otherwise stated)	1H2022	1H2021	Change %
<b>Total Revenues</b>	<b>1,106.4</b>	<b>823.4</b>	<b>34.4%</b>
<b>Transaction Based<sup>3</sup></b>	<b>413.3</b>	<b>373.6</b>	<b>10.6%</b>
Fixed Fee TRX	203.1	312.0	-34.9%
Variable Fee TRX	210.2	61.6	241.1%
<b>Build and Operate</b>	<b>359.2</b>	<b>283.6</b>	<b>26.7%</b>
<b>Cloud Hosting</b>	<b>311.2</b>	<b>131.5</b>	<b>136.7%</b>
<b>Other</b>	<b>22.6</b>	<b>34.7</b>	<b>-34.9%</b>
<b>Operational KPIs</b>			
Fixed-Fee Transactions Processed (millions)	152.4	172.3	-11.5%
Variable-Fee Transactions, Total Value Processed (EGP billion)	443.0	348.1	27.3%

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 provide government, businesses, and consumers with a broad and innovative suite of digital products.

e-finance for Digital Operations recorded pre-elimination revenues of EGP 1,106.4 million during 1H2022, up by 34.4% y-o-y. Growth at e-finance for Digital Operations was driven primarily by Cloud Hosting Services, where revenues came in at EGP 311.2 million for 1H2022, up by 136.7% y-o-y, driven by the growth of business under some of the segment's main contracts, in addition to new data hosting contracts which saw a retroactive contract pay a large one off sum of EGP 43.0 million for services rendered in February and March. Cloud Hosting Services represented 28.1% of the subsidiary's total revenues in 1H2022, up from 16.0% in 1H2021. Meanwhile, the B&O segment saw revenues climb by 26.7% y-o-y to EGP 359.2 million, contributing 32.5% of the subsidiary's total revenues for 1H2022.

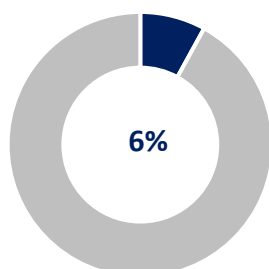
Revenue from variable-fee transactions more than tripled y-o-y during 1H2022, recording EGP 210.2 million. The subsidiary's throughput of variable fee transactions reached EGP 443.0 billion for the six-month period, up by 27.3% y-o-y. The robust increase in revenue in relation to the growth in throughput value reflects the effect of the price increases which took place at the end of 2021. Fixed-fee transaction revenue fell by 34.9% y-o-y to EGP 203.1 million, partly reflecting the adoption of an accounting treatment whereby revenue from tax declarations is now being amortized over a twelve-month period.

<sup>2</sup> 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.

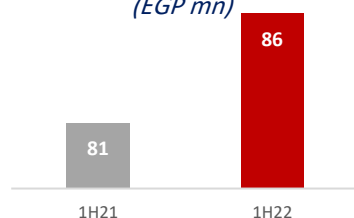
<sup>3</sup> This revenue is derived from any Government-related payments and collections made through the different payment channels offered by e-finance for Digital Operations.

On a quarterly basis, pre-elimination revenues at e-finance for Digital Operations reached EGP 594.5 million, an increase of 42.9% y-o-y.

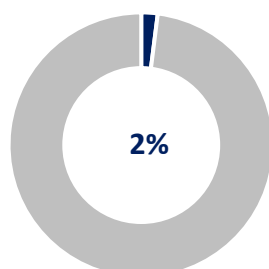
### eCards Contribution to Group Revenues - Pre-Elimination - 1H2022



### eCards Revenue - Pre-Elimination (EGP mn)



### eKhales Contribution to Group Revenues - Pre-Elimination - 1H2022



## eCards

EGP million (unless otherwise stated)	1H2022	1H2021	Change %
<b>Total Revenues</b>	<b>86.2</b>	<b>81.3</b>	<b>6.0%</b>
Card Production	53.2	62.5	-14.8%
Card Management Service	33.0	18.9	75.0%
<b>Operational KPIs</b>			
Card Production (mn)	4.3	4.9	-8.1%
Cards Managed (mn)	4.5	2.9	54.2%

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.

Revenue at eCards expanded by 6.0% y-o-y before eliminations, booking EGP 86.2 million for 1H2022. Card Production revenues recorded EGP 53.2 million in 1H2022, down by 14.8% y-o-y. This decline in card production was attributed to macroeconomic conditions, mainly the foreign currency and worldwide sim card shortages which may extend into the coming quarters. The decline was offset by growth in eCards' Card Management revenues. eCards continued to ramp up operations at the Card Management Services segment, where revenues booked EGP 33.0 million during 1H2022, up by 75.0% y-o-y, with the number of cards managed climbing by 54.2% y-o-y to 4.5 million.

On a quarterly basis, eCards booked revenues of EGP 23.3 million for 2Q2022, down by 38.1% y-o-y.

## eKhales

EGP million (unless otherwise stated)	1H2022	1H2021	Change %
<b>Total Revenues</b>	<b>22.6</b>	<b>28.5</b>	<b>-20.7%</b>
Aggregation	22.6	13.4	68.9%
Other	-	15.1	-
<b>Operational KPIs</b>			
POS Terminal Network (000's)	393.0	249.0	57.8%
Transactions Aggregated (millions)	49.7	29.0	71.4%

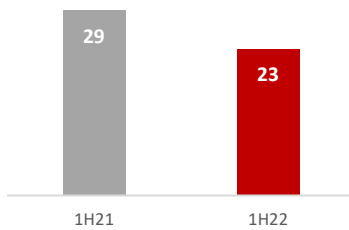
eKhales platform provides a central bill processing hub for retail partners through a nationwide network of POS machines. eKhales provides a digital payment solution that eases the payment and collection process for consumers. eKhales provides merchants with a suite of value-added digital services, including

white-label mobile app development, inter-operable digital wallets, and an online payments portal.

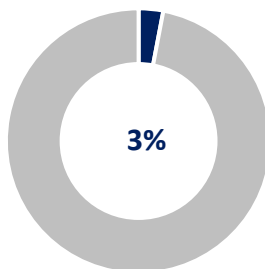
eKhales recorded pre-elimination revenues of EGP 22.6 million for 1H2022, down by 20.7% y-o-y from the figure recorded in 1H2021. The y-o-y decline in revenues at eKhales reflects a base effect from one-off POS sales of nearly EGP 15 million completed during 1H2021. POS sales are not a core revenue stream for the subsidiary and will not be recurring. Once one-off POS sales from the comparable period are excluded, eKhales records significant y-o-y revenue growth of 68.9% y-o-y, reflecting growth in the subsidiary's core aggregation business.

The subsidiary's nationwide POS network grew to 393 thousand at the close of 1H2022, up from the level of 249 thousand achieved one year previously. eKhales aggregated 49.7 million transactions for 1H2022, up by 71.4% y-o-y.

**eKhales Revenue - Pre-Elimination**  
(EGP mn)



**enable Contribution to Group Revenues - Pre-Elimination - 1H2022**



## enable

EGP million (unless otherwise stated)	1H2022	1H2021	Change %
<b>Total Revenues</b>	<b>40.6</b>	<b>26.9</b>	<b>50.9%</b>
<b>Operational KPIs</b>			
Customers Served (#)	59	51	15.7%
Number of Seats (#)	737	737	-

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 recorded EGP 40.6 million in 1H2022, up by 50.9% y-o-y from the top line of EGP 26.9 million booked for 1H2021. Growth was driven by increased capacity following a period of continued investment, with enable serving a total of 59 clients in 1H2022 compared to 51 in 1H2021. The subsidiary's revenues were augmented by two new projects launched during the first quarter, driving rapid growth at enable's IT outsourcing and HR outsourcing businesses.

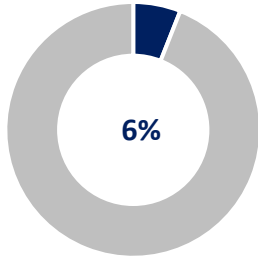
On a quarterly basis, pre-elimination revenues at enable posted EGP 22.0 million, up by 43.6% y-o-y.

## eAswaaq

eAswaaq is a multi-platform e-commerce operator. 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.



**eAswaaq Contribution  
to Group Revenues -  
Pre-Elimination -  
1H2022**



eAswaaq recorded pre-elimination revenues of EGP 76.6 million before intercompany eliminations for 1H2022, up strongly from EGP 8.0 million one year previously. Rapid growth at eAswaaq was driven by the subsidiary's successful rollout of its digital ticketing solution at 27 operational touristic sites and the consequent generation revenue from of ticket sales. Revenue growth was further bolstered by a one-off payout of EGP 52.0 million received from the VSLA Project in return for e-KYC services, a mobile application, and hardware supplied by eAswaaq.

On a quarterly basis, eAswaaq recorded a top line of EGP 65.3 million in 2Q2022, up strongly from the figure of EGP 8.0 million booked for 2Q2021.

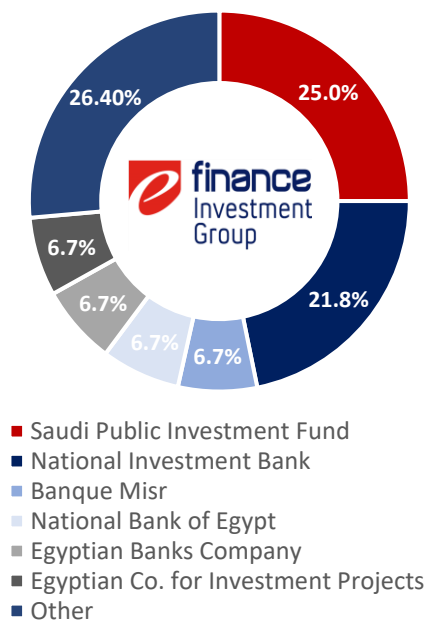
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## About e-finance for Digital and Financial Investments

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](http://efinanceinvestment.com).

### Shareholder Structure

As of 14 August 2022



### 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

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