

EFG Hermes Holding



4Q20/FY20 Results Presentation



- ≡ Another upbeat year for EFG Hermes Group, posting higher revenues for a third consecutive year and surpassing the EGP5 billion mark to record revenues of EGP5.5 billion, up 12% Y-o-Y. The Group successfully recorded a resilient top-line growth, amid very challenging operating environment with the outbreak of the Coronavirus and its subsequent impact on economies and capital markets; from the buy-side part of the business to the NBFIs and Capital Markets & Treasury operations;
- ≡ Buy-side revenues grew 33% Y-o-Y to EGP881 million in FY20 on higher revenues posted by both the Asset Management and the Private Equity. Asset Management revenues rose 28% Y-o-Y to reach EGP413 million, on strong incentive fees booked by FIM. Moreover, Private Equity revenues strengthened 37% Y-o-Y to EGP468 million; on higher incentive fees booked on Vortex Solar exit;
- ≡ Sell-side revenues declined 19% Y-o-Y to EGP1.2 billion in FY20, as both its divisions are highly exposed to capital markets, which were characterized by uncertainty and a generally weaker activity amid the COVID-19 pandemic. Investment Banking revenues lost 28% Y-o-Y to EGP237 million, despite executing higher number of transactions. And Brokerage revenues lost 17% Y-o-Y to EGP1.0 billion, on lower revenues generated by its different products and across its jurisdictions;

- ≡ NBFIs platform revenues rose 13% Y-o-Y to EGP1.4 billion in FY20, supported by a top-line increase in all the platform's lines of business. Leasing revenues improved 17% Y-o-Y to EGP184 million, supported by 4Q20 strong bookings. valU had a strong year with its revenues increasing more than 4x Y-o-Y to EGP111 million, as all its operations grew significantly. Factoring revenues jumped 178% Y-o-Y to EGP25 million, as its portfolio more than doubled Y-o-Y. Tanmeyah's revenues inched up 3% to EGP1.1 billion as its portfolio remained largely flat Y-o-Y;
- ≡ Capital markets & treasury revenues rose 36% Y-o-Y to EGP1.9 billion in FY20; on the back of higher realized gains on Structured Products exit/maturity, higher unrealized gains on seed capital revaluation, and lower fx-losses;

- ≡ Group operating expenses rose 17% Y-o-Y to EGP3.6 billion in FY20, on an increase in employee expenses, other operating expenses and a sharp increase in provisions and impairment charges during the year. However, employee expenses/revenues came at 42%, well below the 50% level;
- ≡ EFG Hermes Group posted a gross operating profit (before provisions) of EGP2.2 billion, up 16% Y-o-Y; a solid improvement that bears a testament to an outstanding performance during such dire times. Additionally, the Group net operating profits reached EGP1.9 billion, up 4% Y-o-Y; pressured by higher provisioning levels;
- ≡ Accordingly, the Group recorded a net profit before tax of EGP1.7 billion, up 9% Y-o-Y. While, the Group net profit after tax and minority interest slipped 5% Y-o-Y to EGP1.3 billion, on unusually high tax charges during the year which included high deferred tax losses for the unrealized gains on investments and the reversal of FY19 deferred tax gain by the Holding company.

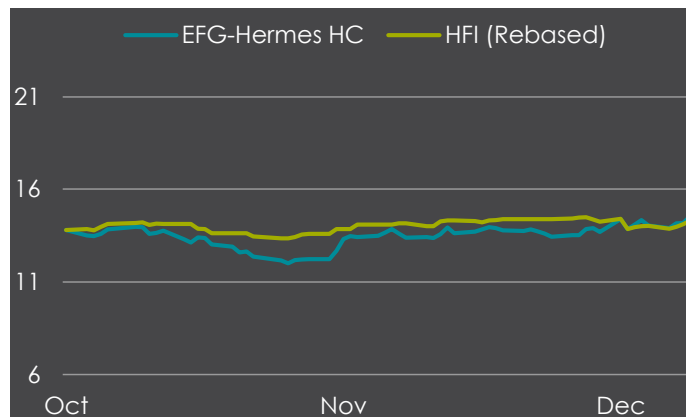
Group Overview

Share Information

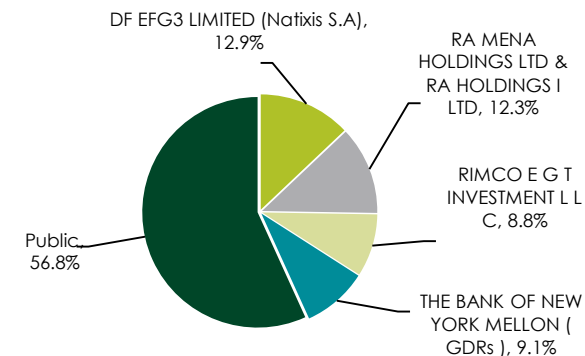
Stock Performance 4Q20

Close **14.63** ▲ **6.0%** Q-o-Q
 Open **13.74** Hi **14.63** Lo **12.00**
 Average Daily Turnover
EGP22.3 mn ▼ **22%** Q-o-Q
 Market Cap **EGP11,245 mn** Shares **768.6 mn**

Stock Price Performance



Shareholders structure



*Shareholders structure as of 31st December, 2020

Analyst Recommendations Analysis

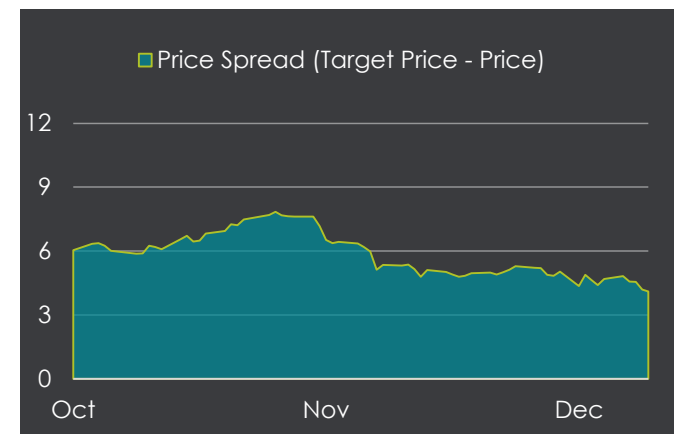
Institution	Recommendation	Target Price	Date
HSBC	Buy	28.7	Dec-20
CI Capital	Buy	20.0	Dec-20
Prime	Overweight	15.4	Dec-20
Pharos	Hold	16.8	Nov-20
Beltone	Buy	17.3	Oct-20
Arqaam	Buy	14.2	Jun-20

Consensus Recommendation

Buy 5 **83%**
Hold 1 **17%**
Sell 0 **0%**
Average Target Price **EGP 18.73**
Spread* **EGP 4.10**
Potential Upside **28%**

* Based on 31st December, 2020 closing price

Price Spread

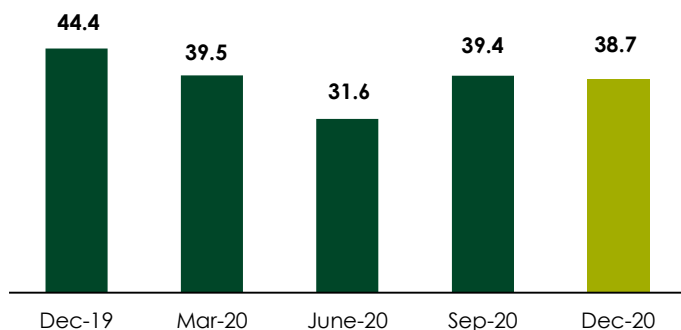


Group Overview

Balance Sheet

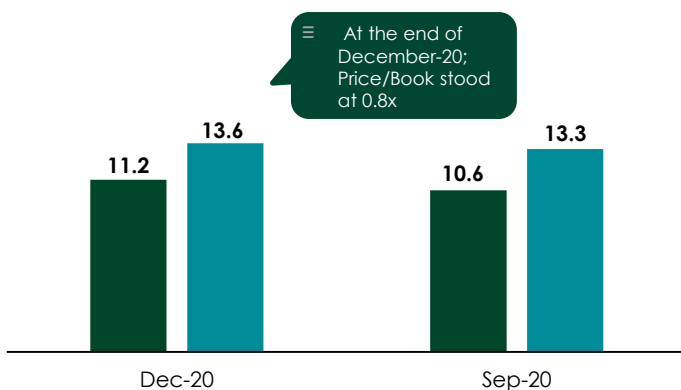
Total Assets,
down 13% Y-o-Y

In EGP bn



Total Equity/Market capitalization

In EGP bn ■ Market Capitalization ■ Shareholders' Equity*



* Equity Attributable to Shareholders

EFG Hermes Balance Sheet as at 31st of December 2020

Assets - Liabilities

In EGP million

Cash and Cash Equivalents	8,985
NBFIs Loans Receivable	7,598
Investment in Associates	103
Merchant Banking Loans	433
Asset Management Seed Capital	2,260
Private Equity Seed Capital	356
Fixed Assets and Real Estate	844
Clients Investments at FVTPL (Structured Products)	2,023
Payables to Clients at FVTPL (Structured Products)	(2,023)
(Receivables - Payables)	(752)
(Other Assets - Other Liabilities)	(2,314)
Goodwill and Other Intangible Assets	984
Trading and AFS Investments	381
Short Term Bonds	(500)
Short & Long term Loans*	(4,439)
Minority	(311)
Total	13,627

*Predominantly includes NBFIs borrowings.

Group Overview

Main Events in 2020

Paytabs Partnership

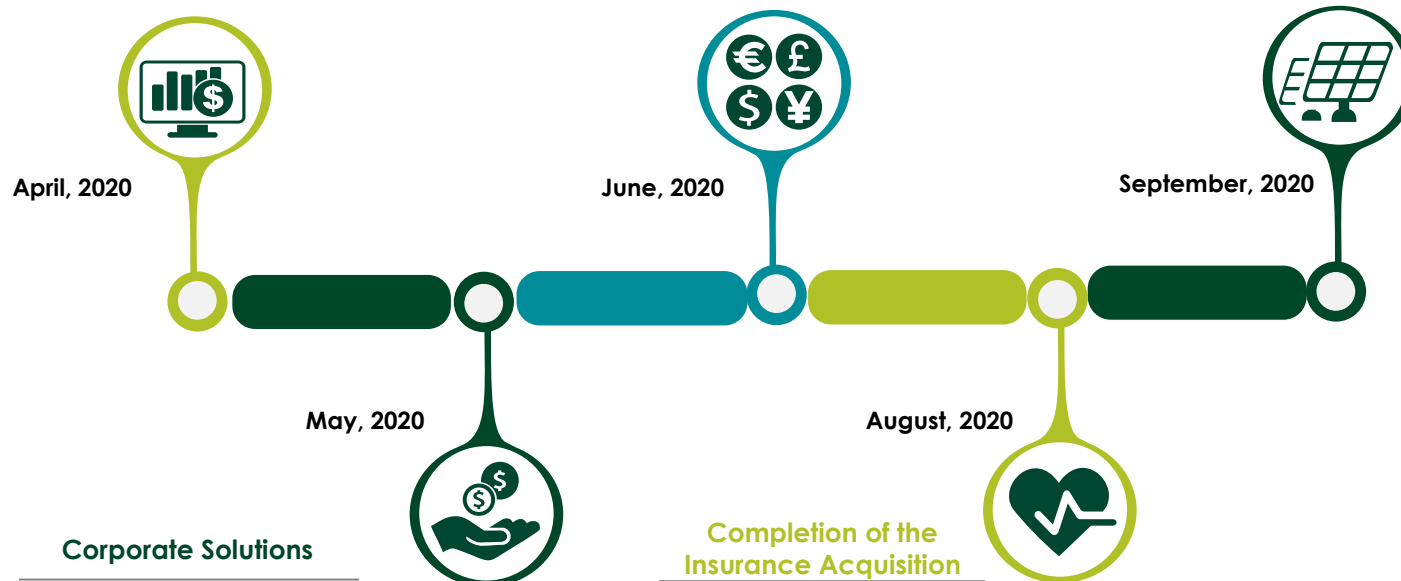
- ≡ EFG Hermes entered a strategic partnership to launch Paytabs Egypt, a mass B2C and B2B payment acceptance and solutions provider.

AIB Due Diligence

- ≡ EFG Hermes and the Sovereign Fund of Egypt received the approval of the Central Bank of Egypt to conduct due diligence on the Arab Investment Bank. The parties aim to acquire at least 76% of the bank's capital.

Vortex Solar Portfolio Divestment

- ≡ Vortex Energy completed the sale of its controlling and managed stake in Vortex Solar at an enterprise value of GBP500 million



Corporate Solutions

- ≡ EFG Hermes merged its Leasing and Factoring subsidiaries to form EFG Hermes Corporate Solutions.

Completion of the Insurance Acquisition

- ≡ EFG Hermes and GB Auto completed the 75% stake acquisition of life insurance player "Tokio Marine Egypt Family Takaful".

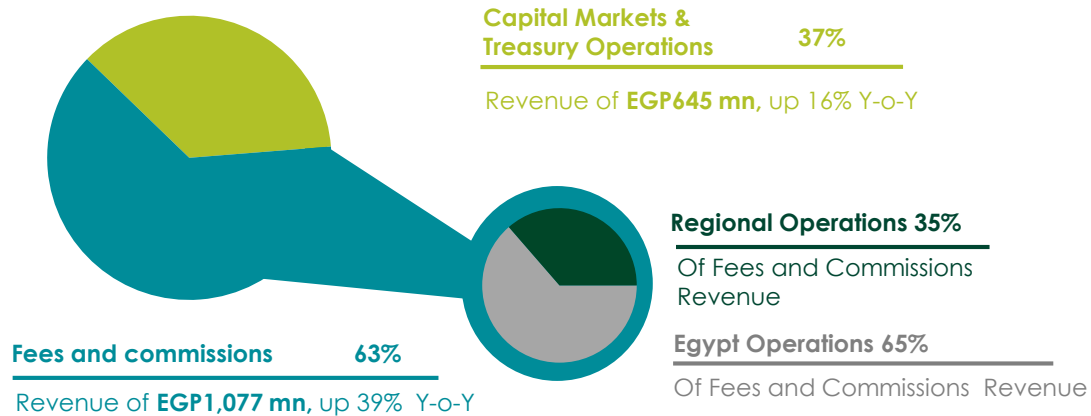


I. Fourth Quarter Results Review – 4Q2020

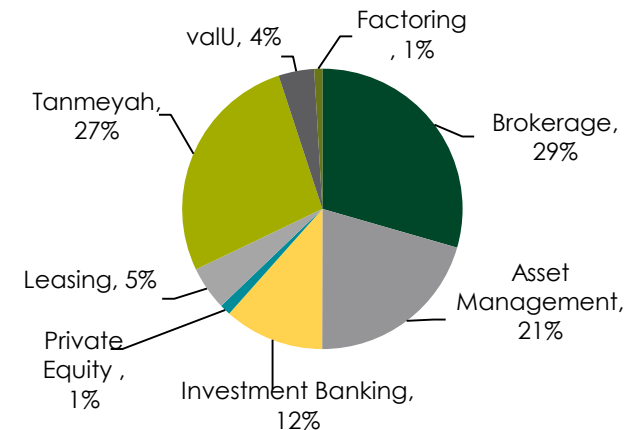
Group Overview

Group Financial Highlights – 4Q2020

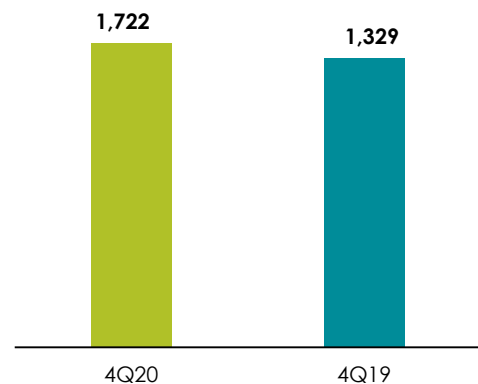
EFG Hermes Revenue Breakdown



Fees and Commissions Revenue Breakdown

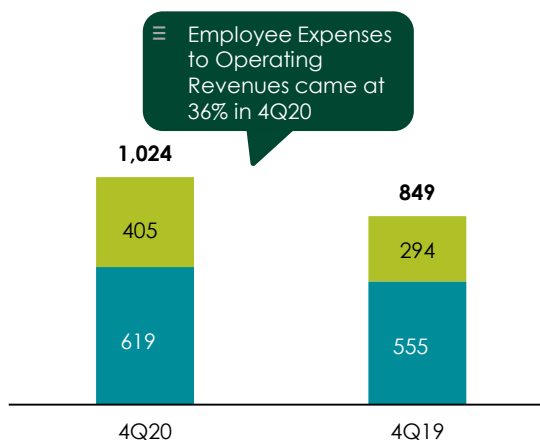


EFG Hermes Operating Revenue, up 30% Y-o-Y In EGP mn

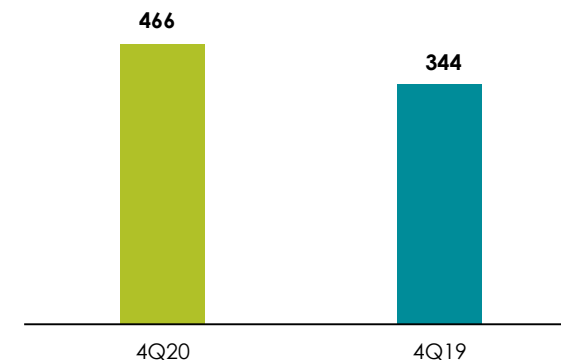


EFG Hermes Operating Expenses, up 21% Y-o-Y In EGP mn

■ Employees Expense ■ Other Operating Expenses



EFG Hermes Net Profit After Tax and Minority Interest, up 35% Y-o-Y In EGP mn



Group Overview

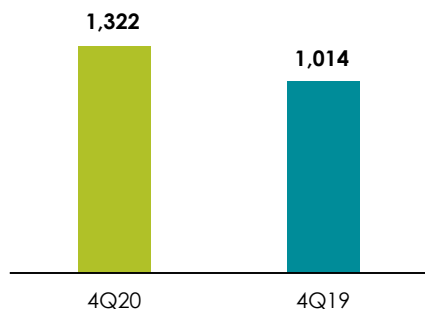
Platforms Financial Highlights – 4Q2020

EFG Hermes Revenue Breakdown by Platform

Investment Bank Revenues

up 30% Y-o-Y

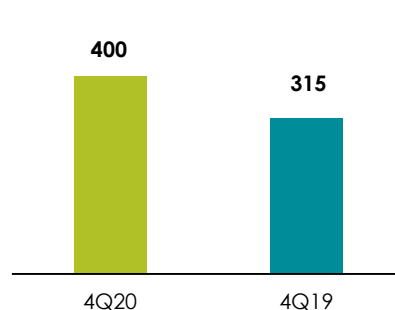
In EGP mn



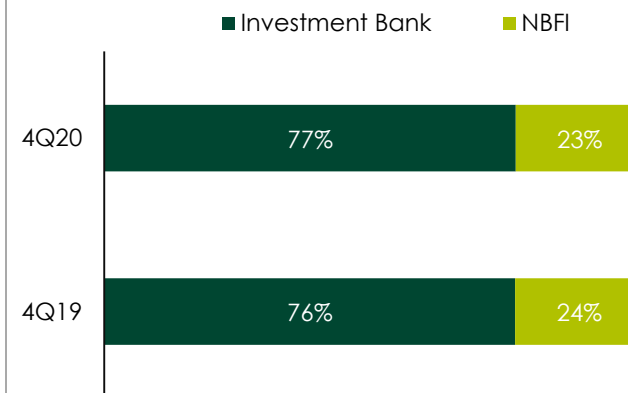
NBFIs Revenues

up 27% Y-o-Y

In EGP mn



Revenues Contribution by Platform

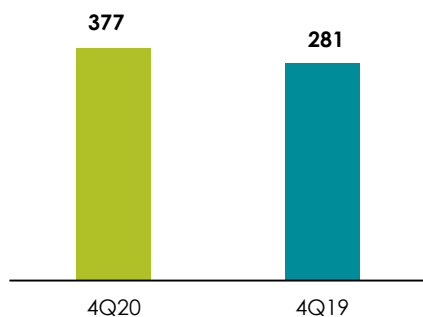


EFG Hermes NPAT Breakdown by Platform

Investment Bank NPAT

up 34% Y-o-Y

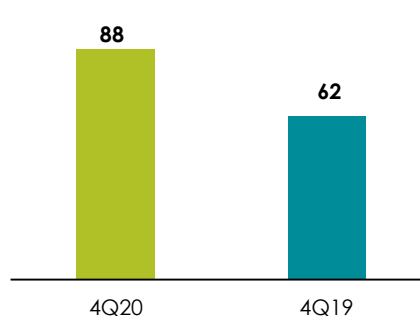
In EGP mn



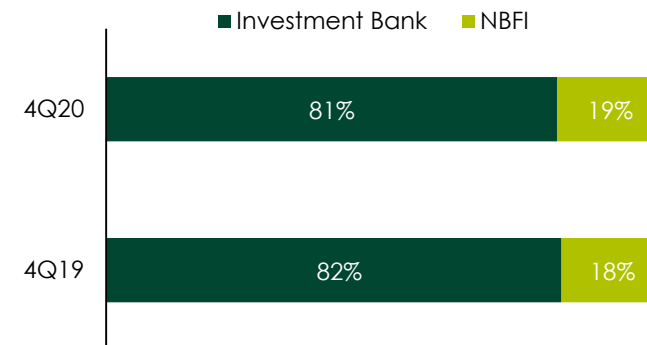
NBFIs NPAT

up 41% Y-o-Y

In EGP mn



NPAT Contribution by Platform



Investment Bank Overview

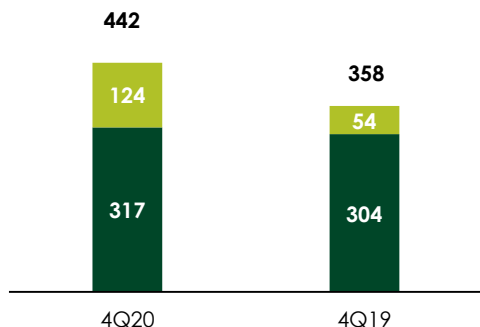
Investment Bank Highlights – 4Q2020

Investment Bank Revenue Breakdown by Platform

Sell-Side Revenues, up 23% Y-o-Y

In EGP mn

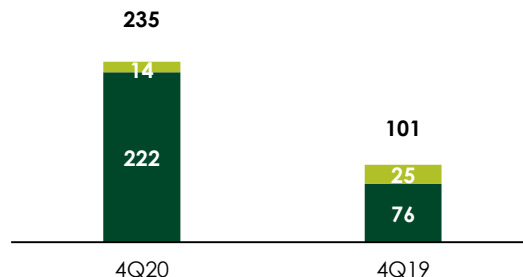
■ Brokerage ■ Investment Banking



Buy-Side Revenues, up 133% Y-o-Y

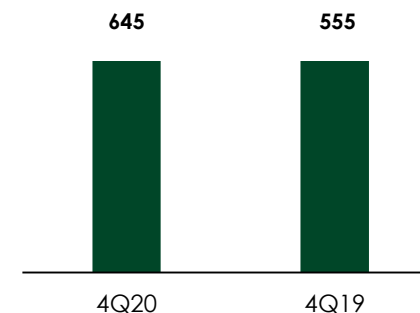
In EGP mn

■ Asset Management ■ Private Equity

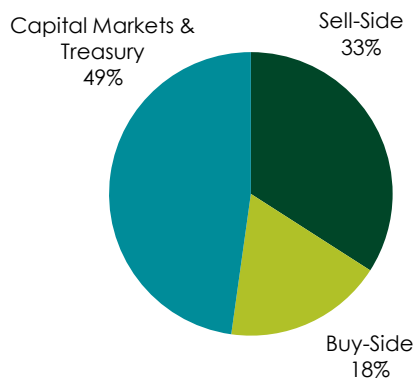


Capital Markets Revenues, up 16% Y-o-Y

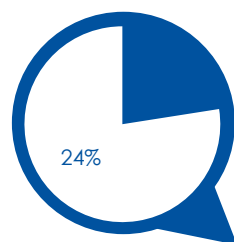
In EGP mn



Revenues Contribution by Platform

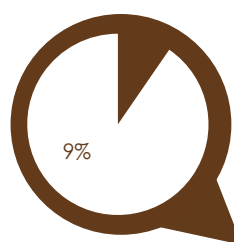


Investment Bank Revenue breakdown



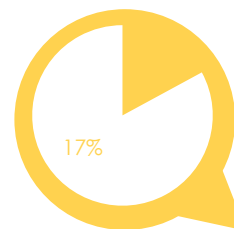
Brokerage

Revenues of **EGP317 mn**,
up 4% Y-o-Y



Investment Banking

Revenues of **EGP124 mn**,
up 129% Y-o-Y



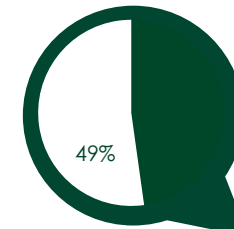
Asset Management

Revenues of **EGP222 mn**,
up 192% Y-o-Y



Private Equity

Revenues of **EGP14 mn**,
down 46% Y-o-Y



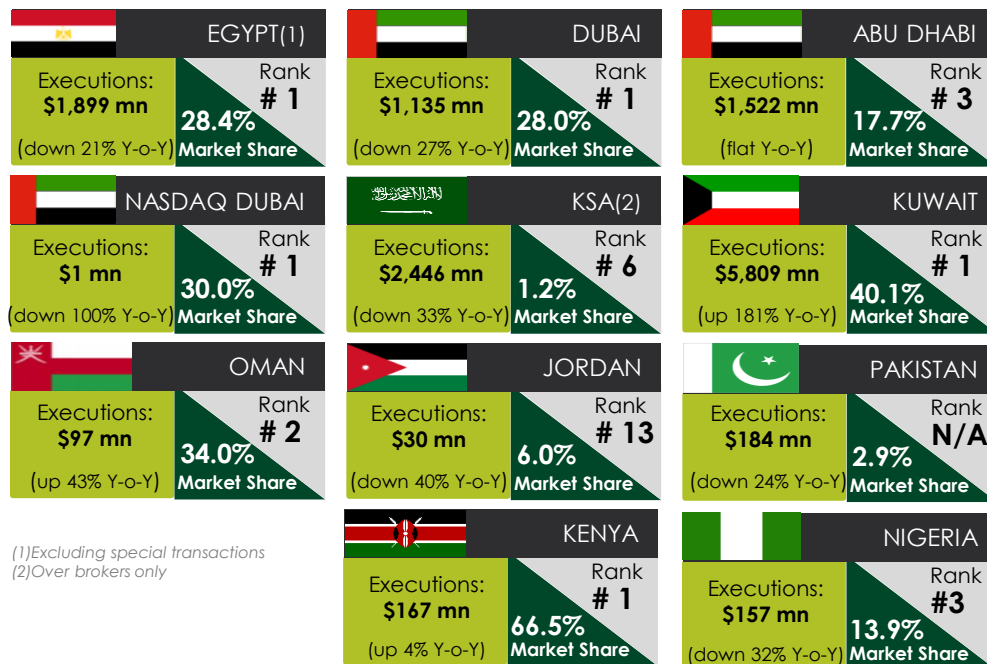
Capital Markets & Treasury Operations

Revenues of **EGP645 mn**,
up 16% Y-o-Y

Investment Bank Overview

Brokerage Overview – 4Q2020

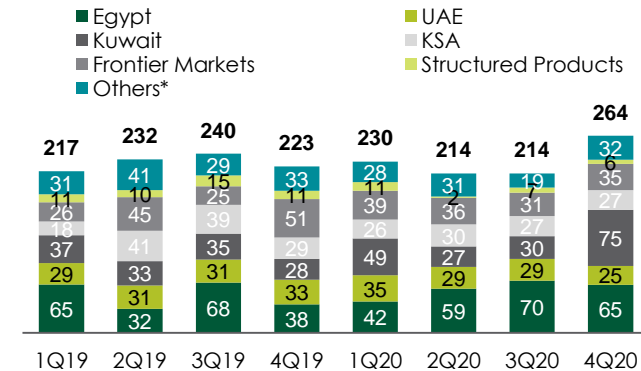
Direct Presence



(1) Excluding special transactions
(2) Over brokers only

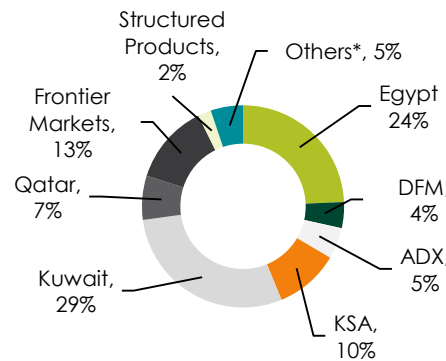
Average Daily Commissions

In USD thousand



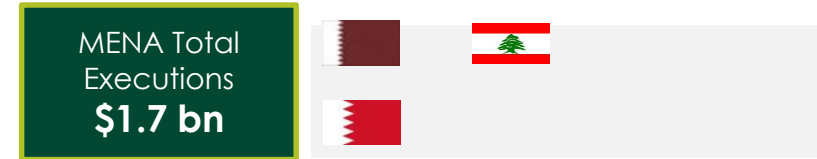
*Others including: Qatar, Oman, Lebanon, Jordan, UK and GDRs

Fees Contribution by Market/Product

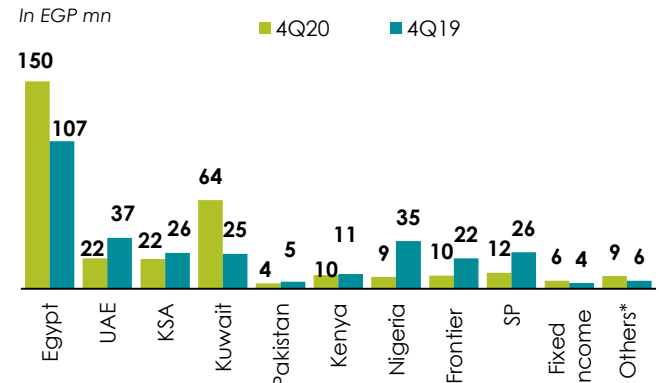


*Others Including: Oman, Lebanon, Jordan, UK and GDRs
**Based on 4Q20 figures

Indirect Presence



Brokerage Revenue by Country (Operations)



*Others including: Oman, Jordan, and Bahrain

Investment Bank Overview

IB and PE Overview – 4Q2020

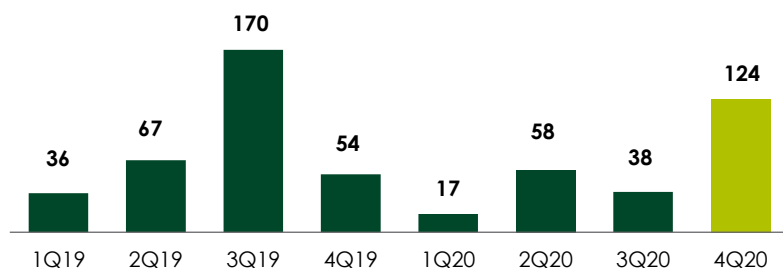
Investment Banking



- EFG Hermes Investment Banking division successfully advised on three M&A transactions, and eight debt transactions worth an aggregate value of USD596 million in 4Q20;
- On the debt front, the division managed to conclude advisory to: Orascom Holding Egypt (OHE) USD265 million financing, USD38 million Sukuk issuance by Cairo for Investment and Real Estate Development (CIRA), Talaat Moustafa Group (TMG) worth USD83.5 million and a further EGP6 million to TMG as part of the new securitization program, second bond issuance for Hermes Securities Brokerage (HSB) worth USD32 million, USD13 million debt facility for ADES Investments, USD23 million for New City Housing and Development (NCHD), and the debt financing for Marakez worth USD96 million.
- On the M&A front, the team managed to advise Heidelberg Cement on its Mandatory Tender Offer (MTO) and delisting of both Suez Cement for USD12 million and Tourah Portland Cement company for USD6 million. Also, the team advised EFG Hermes Private Equity on the sale of 100% stake in leading water desalination Ridgewood Group for a total value of USD27 million.

Investment Banking Revenue

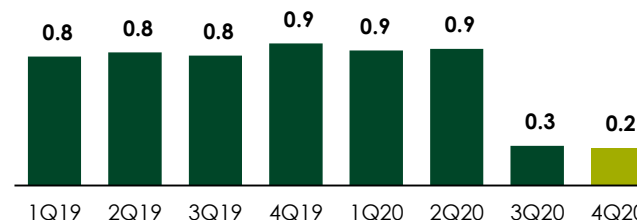
In EGP mn



Private Equity

Private Equity AUMs Evolution

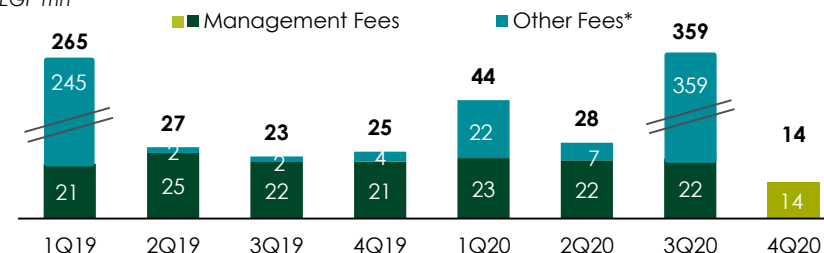
In USD bn



- The Education platform has fully implemented an online and e-learning portal in collaboration with Gems Education.

Private Equity Revenue

In EGP mn



* Other Fees includes incentive fees, upfront fees and other revenues

Investment Bank Overview

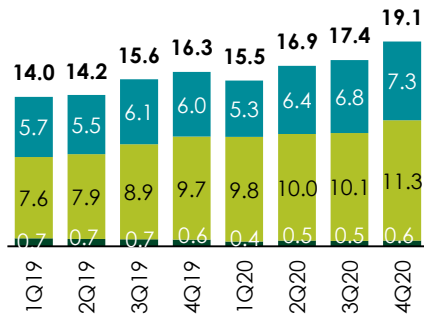
Asset Management Overview – 4Q2020

Egypt Asset Management

Assets Under Management

In EGP bn

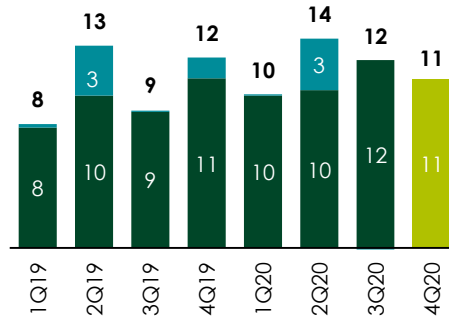
- Portfolios
- Money Market & Fixed Income
- Egypt Equity Funds



Revenue Breakdown

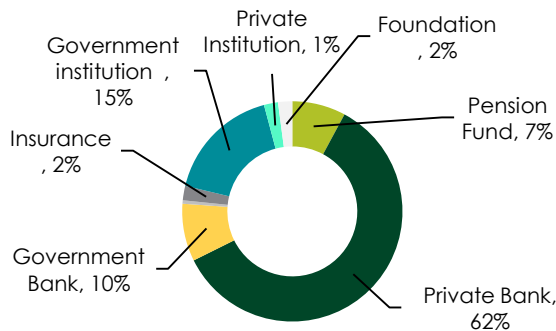
In EGP mn

- Management Fees
- Other Fees*

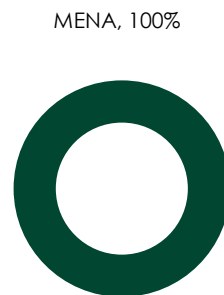


* Other Fees include incentive fees and other revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

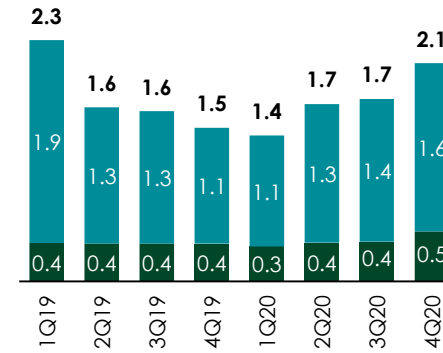


Regional Asset Management "FIM"

Assets Under Management

In USD bn

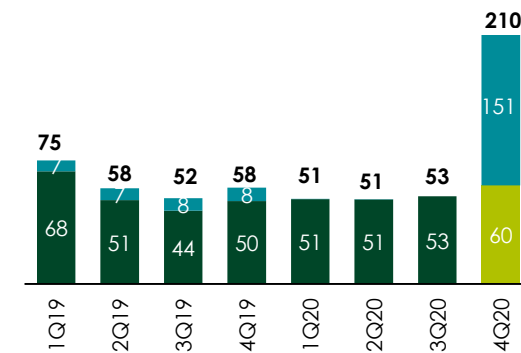
- Regional Portfolios
- Regional Funds



Revenue Breakdown

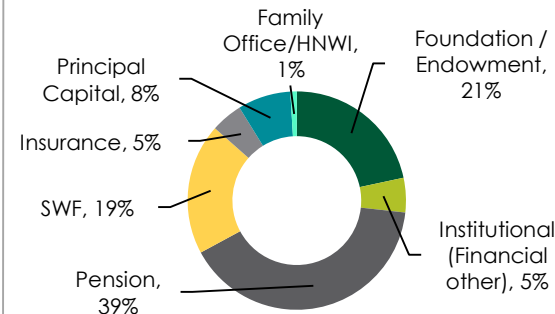
In EGP mn

- Management Fees
- Other Fees*

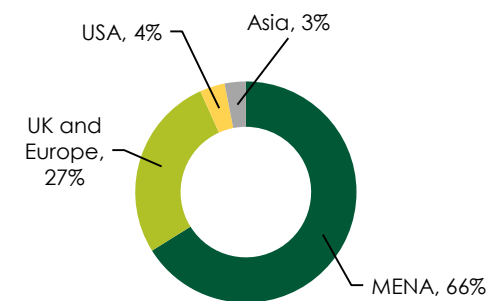


* Other Fees include incentive fees and other revenues

AuMs Breakdown by Investor Type



AuMs Breakdown by Region

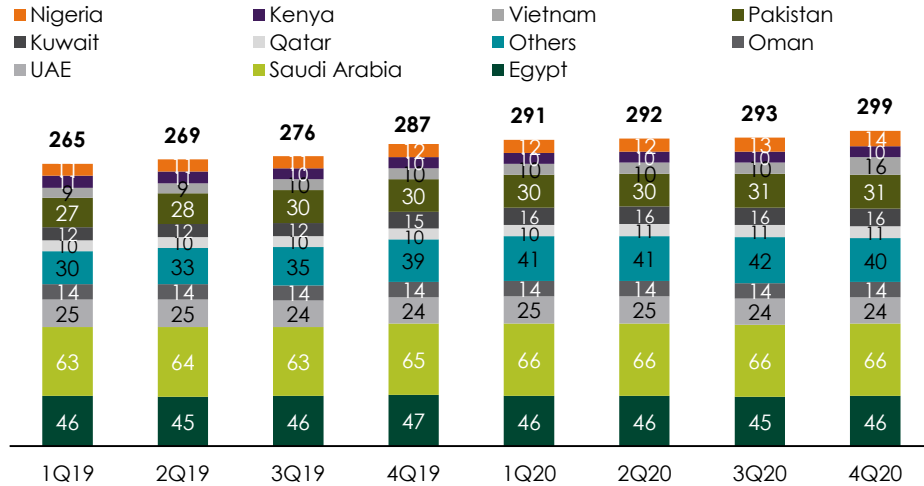


Investment Bank Overview

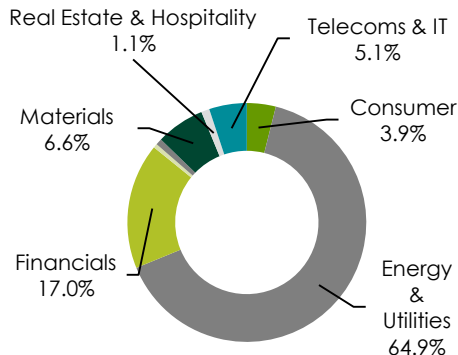
Research Overview – 4Q2020

Research Coverage Universe

Number of Companies



Research coverage by Sector



≡ In 4Q20, the team initiated coverage on five new banks in Vietnam, a Nigerian cement company (BUA Cement), a Ghanaian Bank (CAL), and a Moroccan payment provider (HPS).

Awards/Rankings

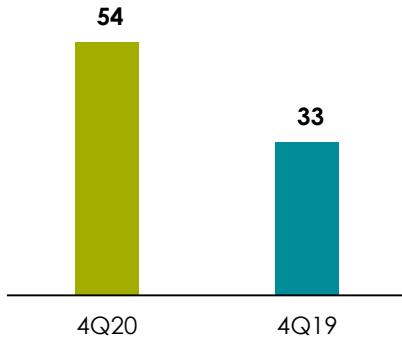
- Best Securities Brokerage Oman**
Global Banking & Finance Award
- Saudi Arabia Broker of the Year**
Global Investor Group MENA Awards
- Oman Broker of the Year**
GLOBAL INVESTOR GROUP MENA AWARDS 2020
- Egypt Broker of the year**
Global Investor Group MENA Awards
- Kuwait Broker of the year**
GLOBAL INVESTOR GROUP MENA AWARDS 2020
- Alternative Asset Manager (Vortex Energy)**
Global Investor Group MENA Awards
- Research and Asset Allocation Advice Award**
EUROMONEY PRIVATE BANKING 2021
Euro money 2021 Global Private Banking and Wealth Management Awards
- 1-Financial inclusion award- Middle East**
2-Best Broker in the Middle East
3-Best Broker in Kuwait
4-Best Broker in Oman
5-Best Broker in UAE
6-Best Broker in KSA
7-Best Asset Manager in UAE
8-Best Equity House in UAE
emeafinance MIDDLE EAST BANKING AWARDS 2020
EMEA Finance Middle East Banking Award

NBFIs Overview

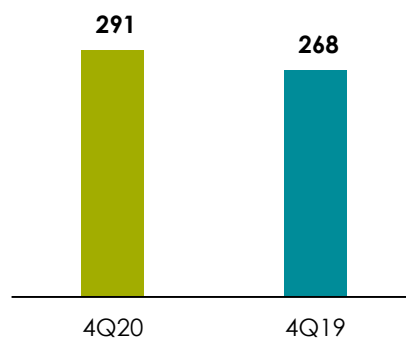
NBFIs Financial Highlights – 4Q2020

NBFIs Revenue Breakdown by Platform

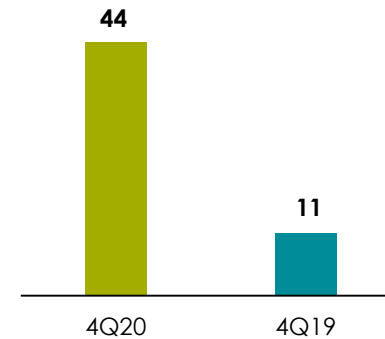
Leasing Revenues,
up 65% Y-o-Y
In EGP mn



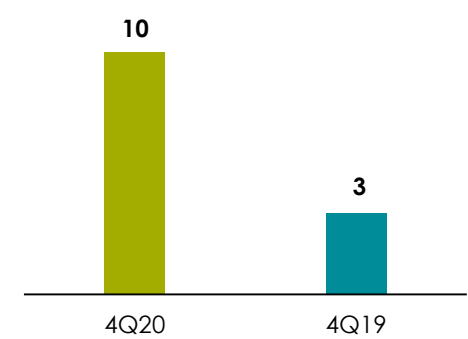
Tanmeyah Revenues,
up 9% Y-o-Y
In EGP mn



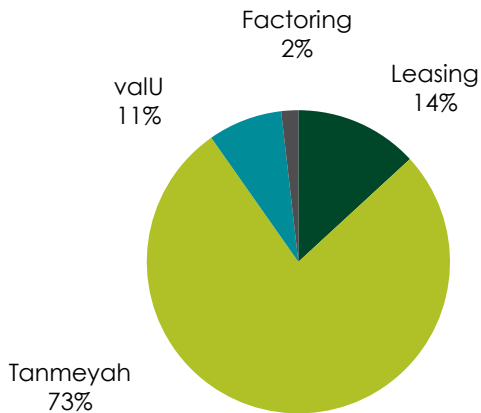
valU Revenues,
up 306% Y-o-Y
In EGP mn



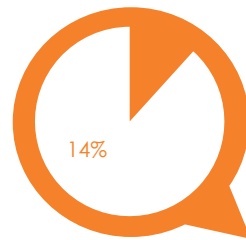
Factoring Revenues,
up 197% Y-o-Y
In EGP mn



NBFIs Revenues Contribution

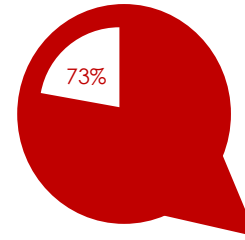


NBFIs Revenue Breakdown



Leasing

Revenues of **EGP54 mn,**
up 65%Y-o-Y



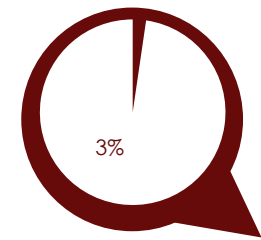
Tanmeyah

Revenues of **EGP291 mn,**
up 9% Y-o-Y



valU

Revenues of **EGP44 mn**
up 306% Y-o-Y



Factoring

Revenues of **EGP10 mn,**
up 197% Y-o-Y

NBFIs Overview

Leasing and Tanmeyah Operational and Financial Overview – 4Q2020

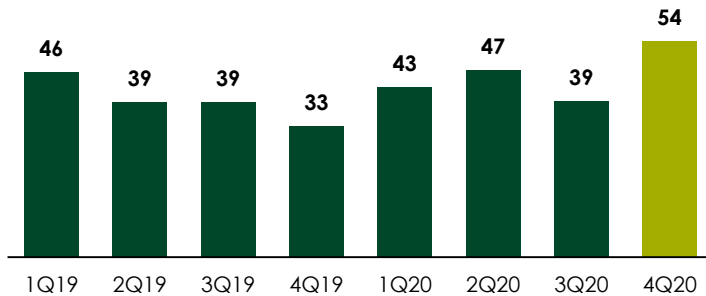


KPIs

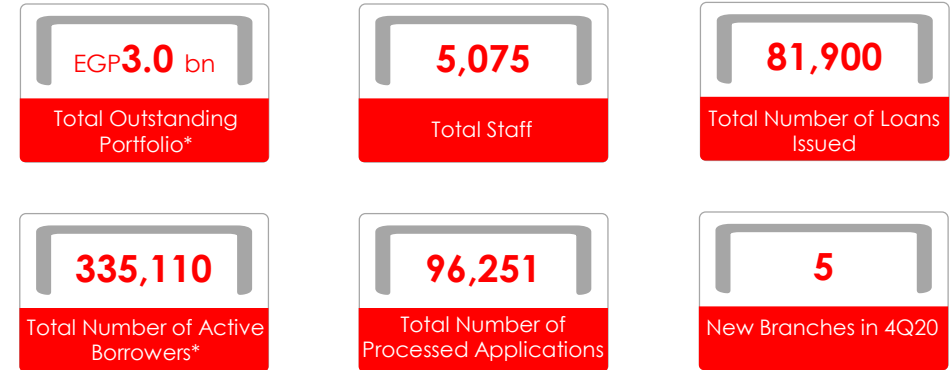


Leasing Revenue

In EGP mn



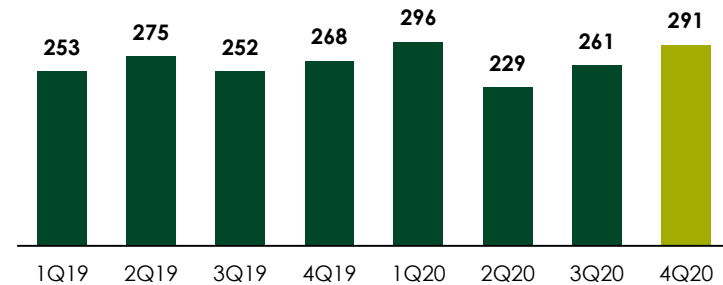
KPIs



*Figures exclude Tanmeyah's securitized portfolio.

Tanmeyah Revenue

In EGP mn

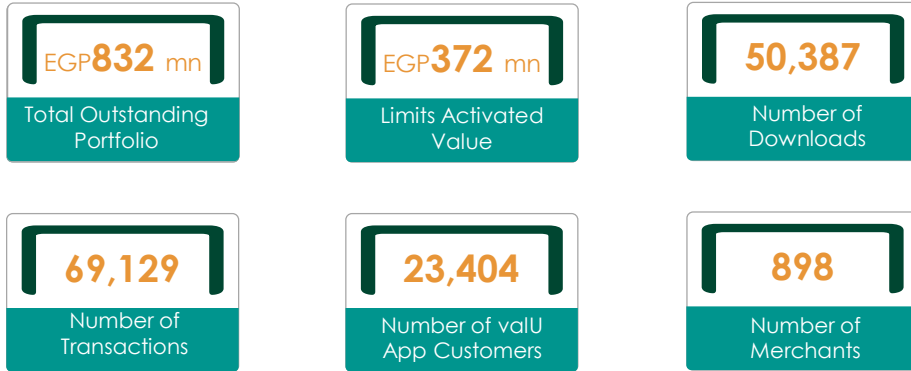


NBFIs Overview

vaLU Operational and Financial Overview – 4Q2020

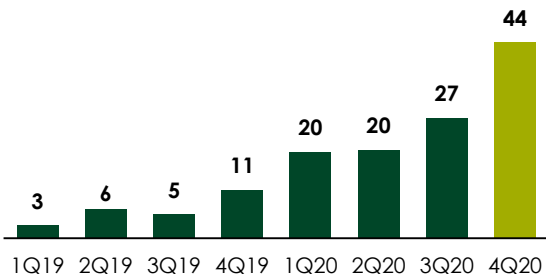


KPIs



vaLU Revenue

In EGP mn

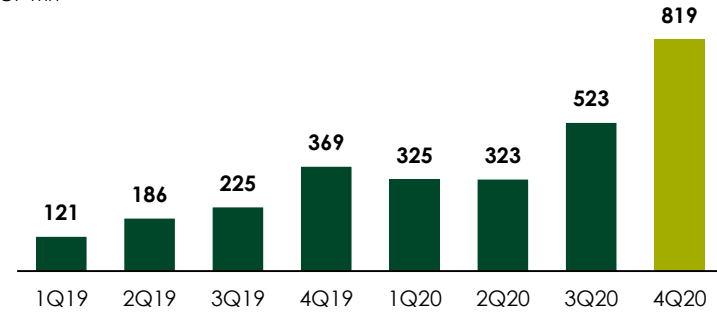


**Cairo, Alexandria,
Hurghada,
Tanta, Mansoura,
Ismailia, Portsaid,
Assiout & Menoufia**

Existing Governorates

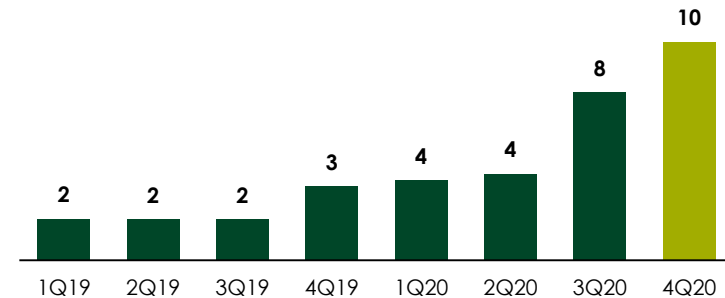
Factoring Portfolio

In EGP mn



Factoring Revenue

In EGP mn



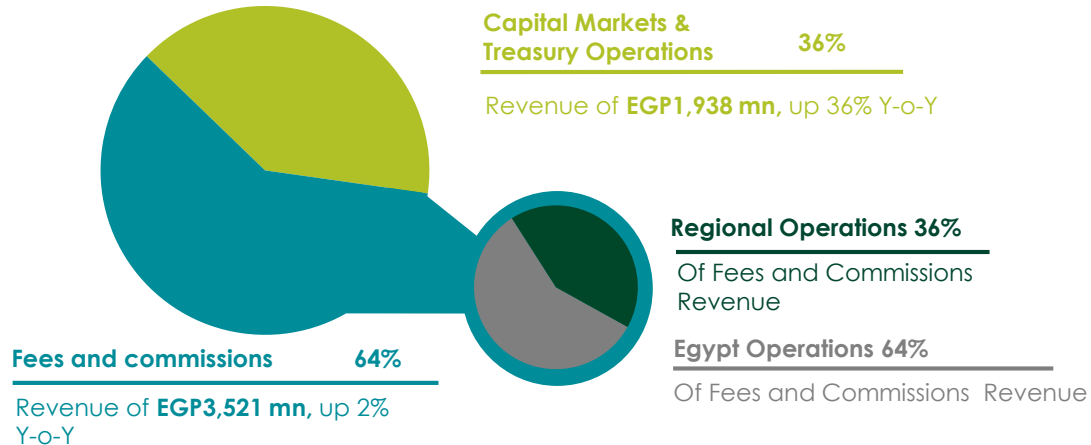


II. Full Year Results Review – FY2020

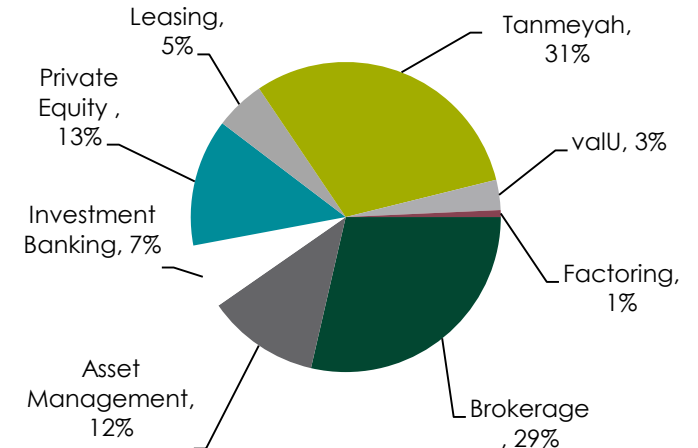
Group Overview

Group Financial Highlights – FY2020

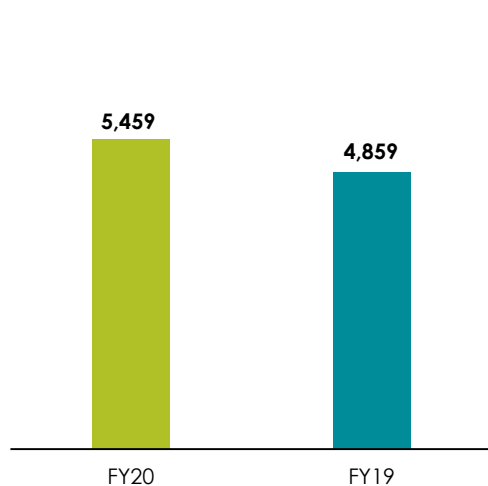
EFG Hermes Revenue Breakdown



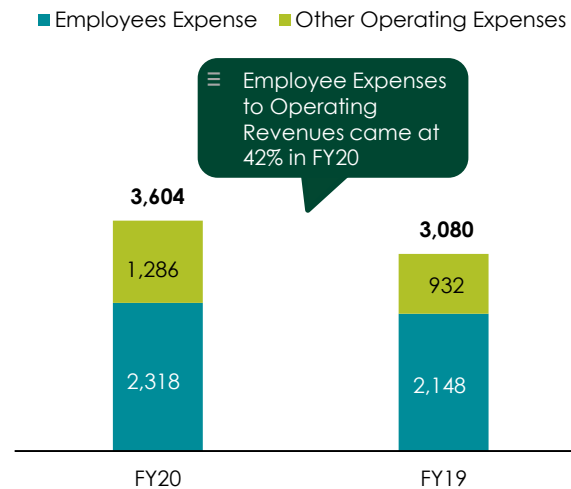
Fees and Commissions Revenue Breakdown



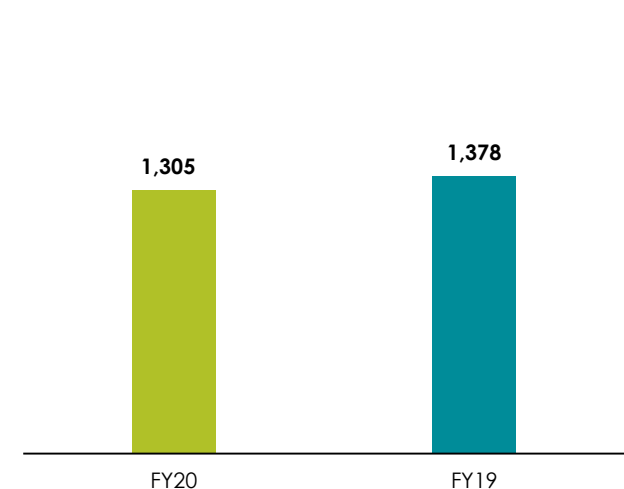
EFG Hermes Operating Revenue, up 12% Y-o-Y In EGP mn



EFG Hermes Operating Expenses, up 17% Y-o-Y In EGP mn



EFG Hermes Net Profit After Tax and Minority Interest, down 5% Y-o-Y In EGP mn



Group Overview

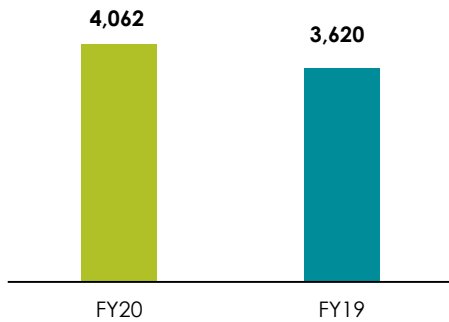
Platforms Financial Highlights – FY2020

EFG Hermes Revenue Breakdown by Platform

Investment Bank Revenues

up 12% Y-o-Y

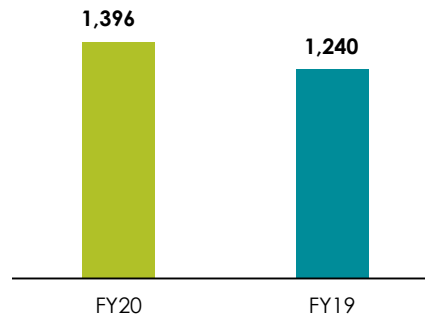
In EGP mn



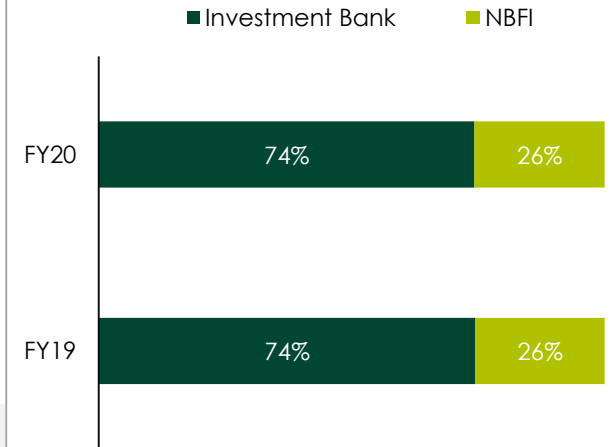
NBFIs Revenues

up 13% Y-o-Y

In EGP mn



Revenues Contribution by Platform

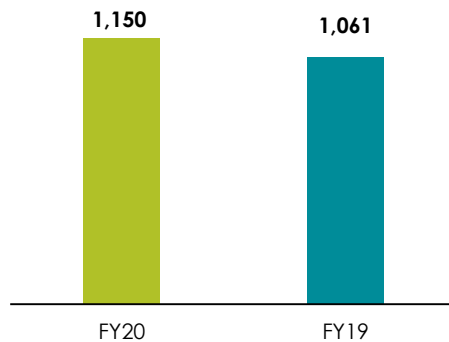


EFG Hermes NPAT Breakdown by Platform

Investment Bank NPAT

up 8% Y-o-Y

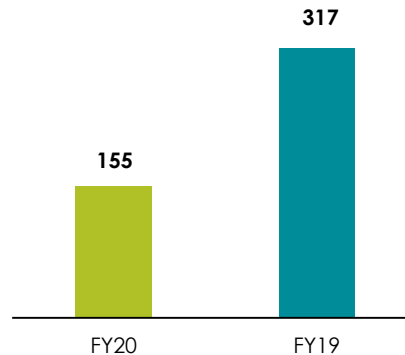
In EGP mn



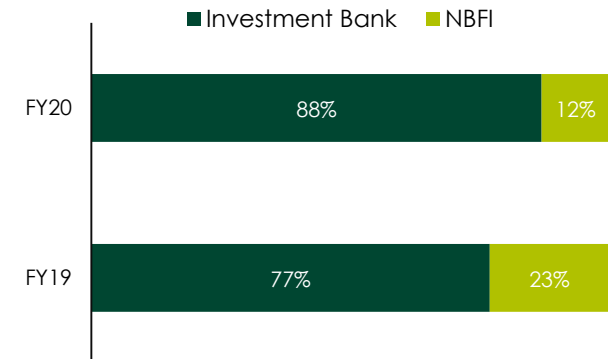
NBFIs NPAT

down 51% Y-o-Y

In EGP mn



NPAT Contribution by Platform



Investment Bank Overview

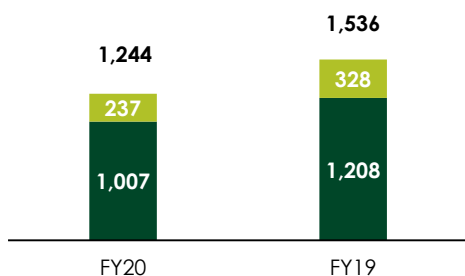
Investment Bank Highlights – FY2020

EFG Hermes Revenue Breakdown by Platform

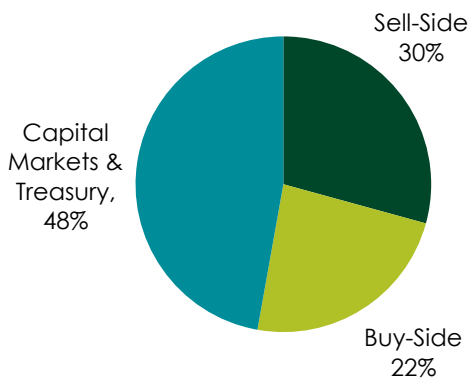
Sell-Side Revenues, down 19% Y-o-Y

In EGP mn

■ Brokerage ■ Investment Banking



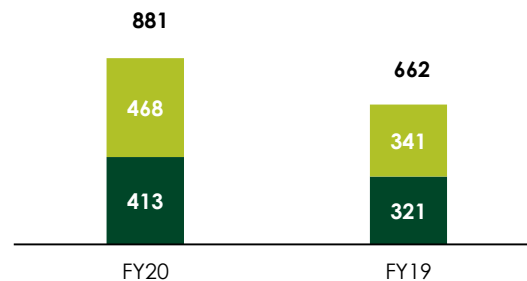
Revenues Contribution by Platform



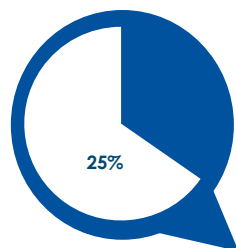
Buy-Side Revenues, up 33% Y-o-Y

In EGP mn

■ Asset Management ■ Private Equity

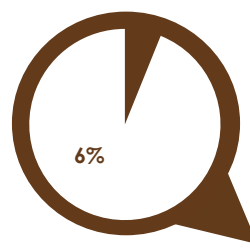


Investment Bank Revenue breakdown



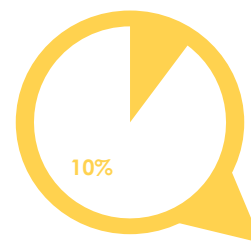
Brokerage

Revenues of **EGP1.0 bn**,
down 17% Y-o-Y



Investment Banking

Revenues of **EGP237 mn**,
down 28% Y-o-Y



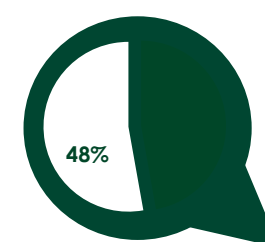
Asset Management

Revenues of **EGP413 mn**,
up 28% Y-o-Y



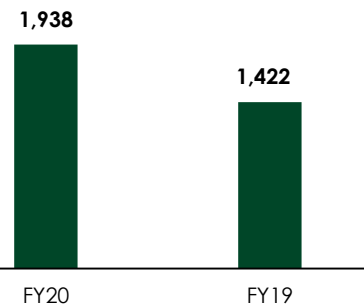
Private Equity

Revenues of **EGP468 mn**,
up 37% Y-o-Y



Capital Markets &
Treasury Operations

Revenues of **EGP1.9 bn**,
up 36% Y-o-Y



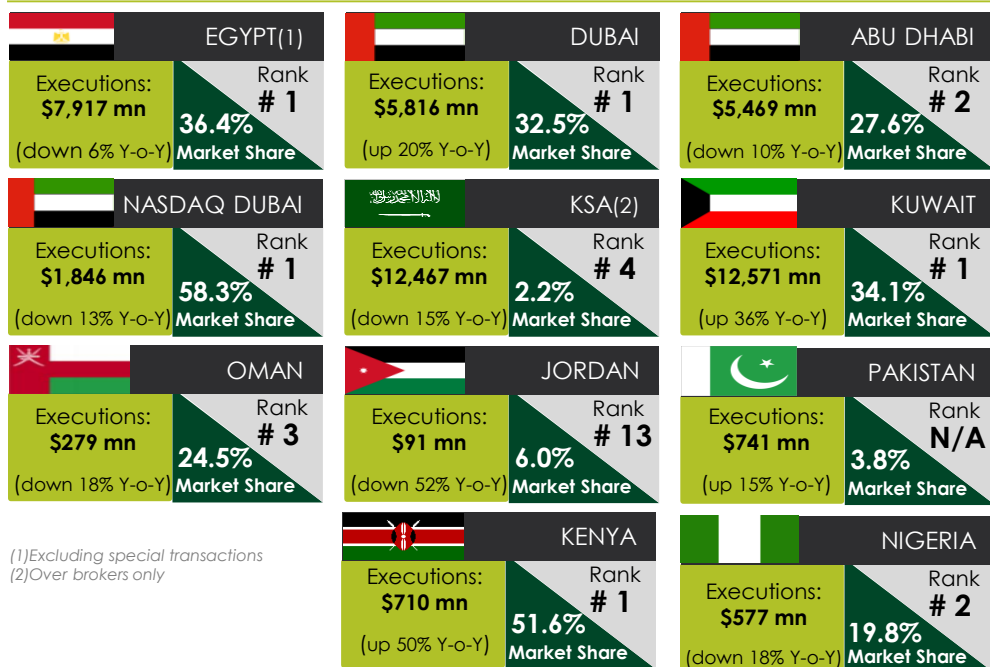
Capital Markets Revenues, up 36% Y-o-Y

In EGP mn

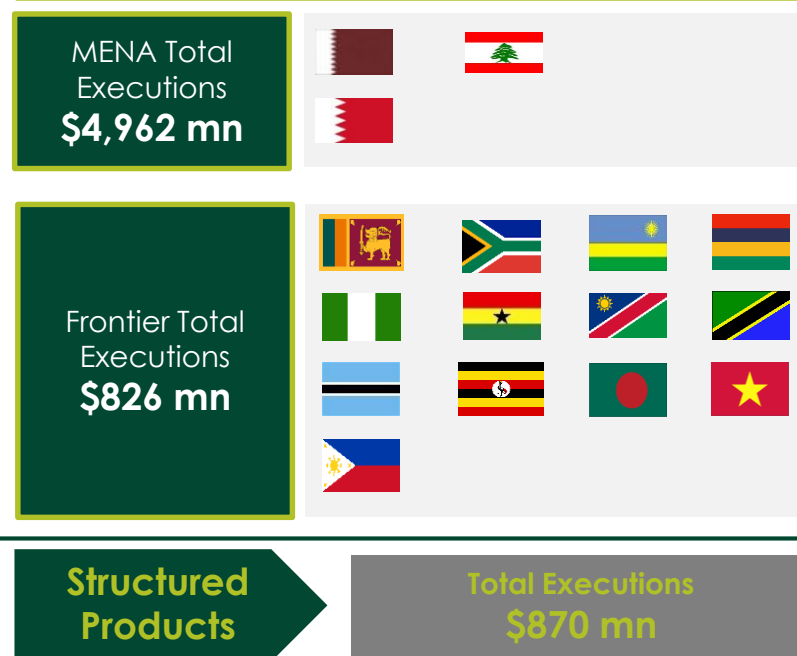
Business Lines Overview

Brokerage Operational and Financial Overview – FY2020

Direct Presence



Indirect Presence



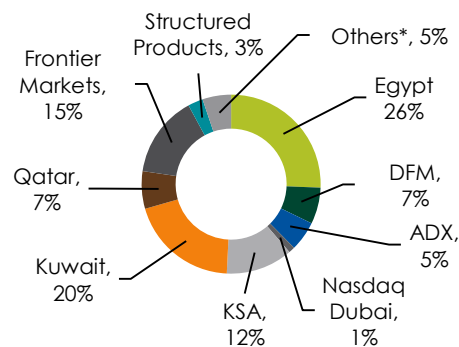
Average Daily Commissions

In USD thousand



*Others including: Qatar, Oman, Lebanon, Jordan, UK and GDRs.

Fees Contribution by Market/Product

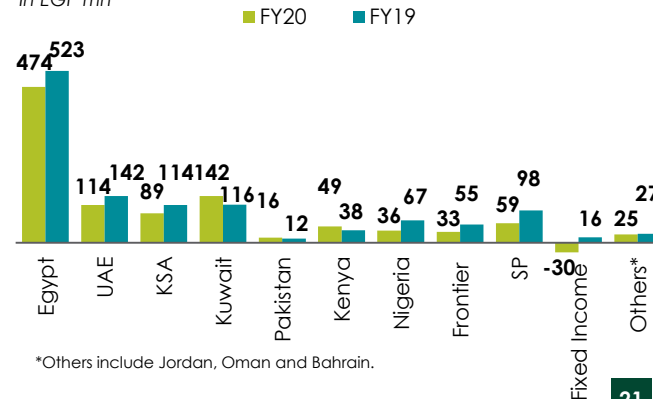


* Others including: Oman, Lebanon, Jordan, UK and GDRs.

**Based on FY20 figures

Brokerage Revenue by Country (Operations)

In EGP mn



*Others include Jordan, Oman and Bahrain.

Business Lines Overview

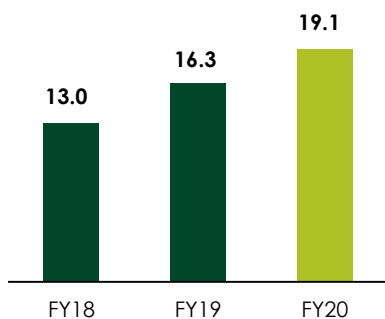
AM and PE Operational and Financial Overview – FY2020

Asset Management

Asset Management AuMs Evolution

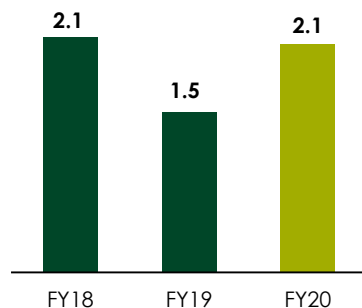
Egypt

In EGP bn



Regional

In USD bn

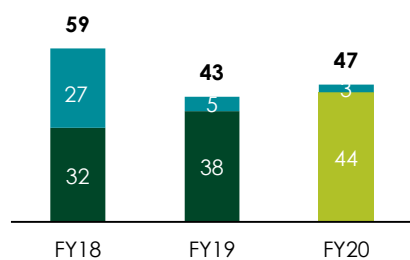


Asset Management Revenue

Egypt

In EGP mn

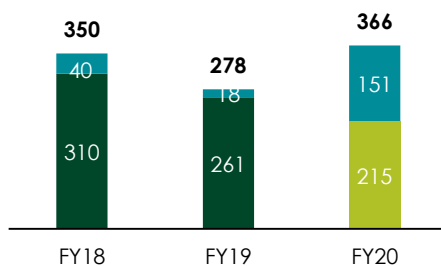
■ Management Fees ■ Other Fees*



Regional

In EGP mn

■ Management Fees ■ Other Fees*



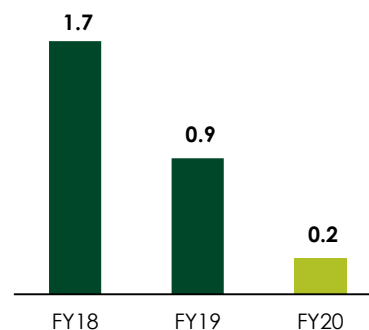
* Other Fees includes incentive fees and other revenues

* Other Fees includes incentive fees and other revenues

Private Equity

Private Equity AuMs Evolution

In USD bn



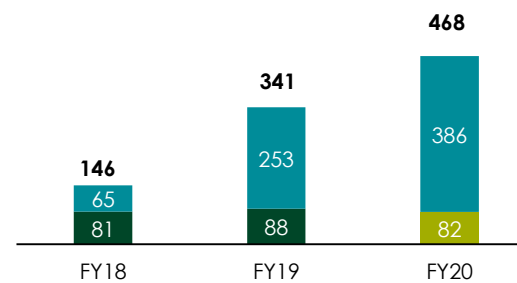
- ≡ The Education platform currently holds a portfolio of 3 investments, namely: (i) a portfolio of 4 schools located in East Cairo, (ii) a new school in AL Rehab currently under construction, and (iii) a majority stake in Option Travel, the leading transport provider in Egypt;

- ≡ During 2020, UP has successfully closed financial year 2020 achieving its budget targets. The management team realized a full successful turnaround of the company within 12 months of RxHM taking control of UP, secured compliance with the Ministry of Health best practice GMP guidelines, re-established supply relationships covering +800 hospitals across Egypt, and gained a market share of +10%.

Private Equity Revenue

In EGP mn

■ Management Fees ■ Other Fees*



* Other Fees includes incentive fees, upfront fees and other revenues

Business Lines Overview

IB Operational and Financial Overview- FY2020

Investment Banking

<p>Debt Arrangement (USD 13,000,000) Financial Advisor, Arranger December 2020</p>	<p>Securitization (Third Issuance) (USD 55,591,054) Financial Advisor, MLA, and Underwriter December 2020</p>	<p>Advisory and Arrangement of Sukuk Issuance (USD 38,138,462) Sole Financial Advisor, Lead Arranger and Bookrunner December 2020</p>	<p>Advisory and Arrangement of Bond Issuance (USD 265,000,000) Sole Financial Advisor, Lead Manager, Global Coordinator and Bookrunner December 2020</p>	<p>Debt Arrangement (USD 23,248,408) Financial Advisor, Arranger December 2020</p>	<p>Short-term Bond (Second Issuance) (USD 31,826,862) Financial Advisor, MLA, and Underwriter December 2020</p>
<p>Advisory on Mandatory Tender Offer and Delisting (US\$ 6,052,630) Financial Advisor November 2020</p>	<p>Advisory on Debt Financing (USD 126,984,127) Financial Advisor November 2020</p>	<p>Advisory on Mandatory Tender Offer and Delisting (US\$ 12,294,359) Financial Advisor November 2020</p>	<p>Advisory on Sale of a 100% of Ridgewood. (US\$ 27,000,000) Sell Side Advisor September 2020</p>	<p>Securitization (Third Issuance) (USD 10,126,984) Lead Arranger September 2020</p>	<p>Undisclosed Buyer Advisory on Acquisition of a stake in aramex (US\$ 77,739,822) Financial Advisor August 2020</p>
<p>Advisory on Sale of a 75% Stake in TOKIO MARINE EGYPT (US\$ 5,363,924) Sell Side Advisor August 2020</p>	<p>Advisory on Accelerated Equity Offering of a 7.1% stake (US\$ 50,375,469) Sole Bookrunner July 2020</p>	<p>Debt Arrangement (USD 14,500,000) Financial Advisor, Arranger July 2020</p>	<p>Advisory on Sale of 97.5% Stake in AMERICAN QUALITY (USD 26,615,785) Sell Side Advisor May 2020</p>	<p>Securitization Bond Financial Advisor, MLA, and Underwriter (USD 10,918,641) April 2020</p>	
<p>Advisory and Arrangement of Sukuk Issuance (USD 126,984,127) Sole Financial Advisor, Lead Arranger, Bookrunner and Underwriter April 2020</p>	<p>Advisory on Initial Public Offering (USD 700,000,000) Joint Bookrunner March 2020</p>	<p>Advisory on Sale of a 43% Stake (Undisclosed) Sell Side Advisor January 2020</p>	<p>Advisory on Sale of its Tanzanian Subsidiary to UBL (Undisclosed) Sell Side Advisor January 2020</p>		

EMEA Finance

Best Investment Bank in Egypt
Best Asset Manager in Egypt
Best Asset Manager in Pan-Africa
Best Broker in Egypt
Best Broker in Nigeria
Best Broker in Kenya Best Debt House in Egypt



EMEA Finance Middle East Banking Award

Financial inclusion award- Middle East
Best Broker in the Middle East
Best Broker in Kuwait
Best Broker in Oman
Best Broker in UAE
Best Broker in KSA
Best Asset Manager in UAE
Best Equity House in UAE



Global Finance

Best Investment Bank in Middle East
Best Investment Bank in Egypt
Best Equity bank in Africa
Outstanding Crisis Leadership Community Award



Global Banking & Finance Award

Saudi Arabia Broker of the Year: Global Investor Group MENA Awards
Oman Broker of the Year: Global Investor Group MENA Awards
Egypt Broker of the Year: Global Investor Group MENA Awards
Kuwait Broker of the Year: Global Investor Group MENA Awards
Alternative Asset Manager (Vortex Energy): Global Investor Group MENA Awards

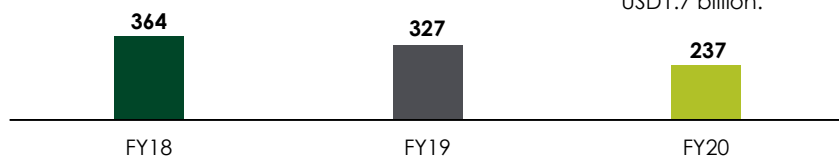


Best Brokerage Services- AGF Service Provides Awards
Best Brokerage Services- Mena FM
Fastest Growing Leasing Company- International Finance
Best Asset Manager Services- Mena FM
Fastest Growing Leasing Company- International Finance
Best Investment Bank in Egypt- Euro Money
Research and Asset Allocation Advice Award-Euro money
2021 Global Management Awards
-#1 MENA ECM League Tables-Refinitiv

EFG Hermes' Investment Banking division successfully concluded 24 equity, M&A, and debt transactions in FY20 worth an aggregate value of USD1.7 billion.

Investment Banking Revenue

In EGP mn

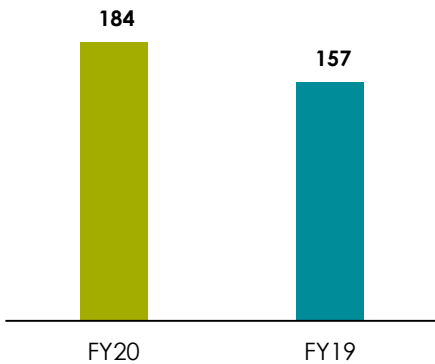


NBFIs Overview

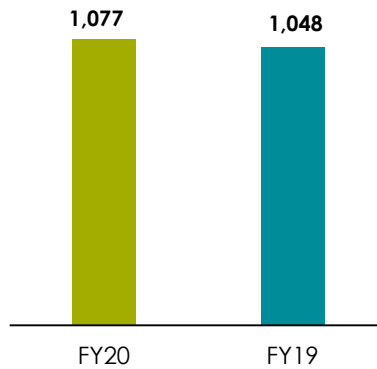
NBFIs Financial Highlights – FY2020

EFG Hermes Revenue Breakdown by Platform

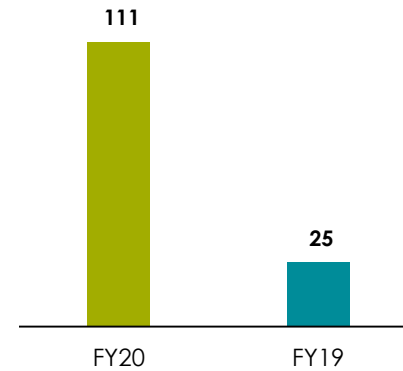
Leasing Revenues,
up 17% Y-o-Y
In EGP mn



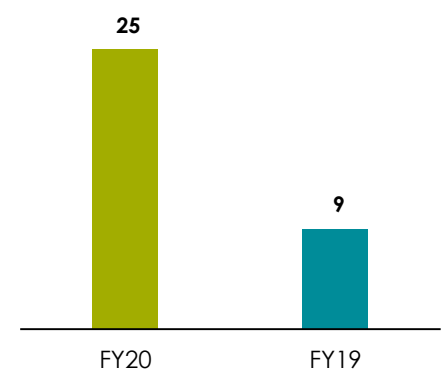
Tanmeyah Revenues,
up 3% Y-o-Y
In EGP mn



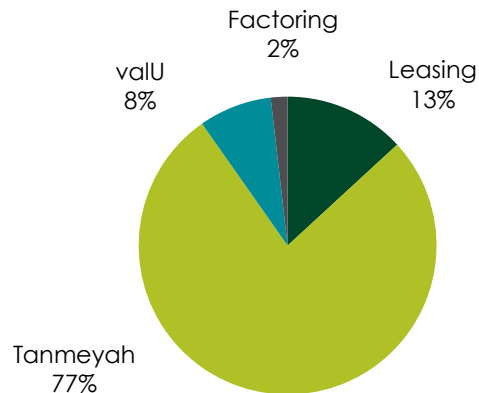
valU Revenues,
up 342% Y-o-Y
In EGP mn



Factoring Revenues,
up 178% Y-o-Y
In EGP mn



NBFIs Revenues Contribution

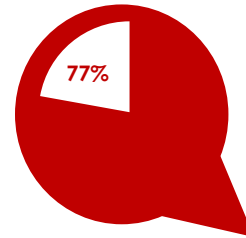


NBFIs Revenue breakdown



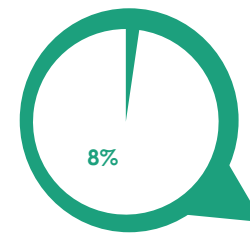
Leasing

Revenues of **EGP184 mn,**
up 17% Y-o-Y



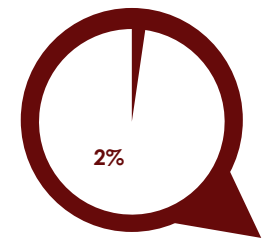
Tanmeyah

Revenues of **EGP1.1 bn,**
up 3% Y-o-Y



valU

Revenues of **EGP111 mn,**
up 342% Y-o-Y



Factoring

Revenues of **EGP25 mn**
up 178% Y-o-Y

Business Lines Overview

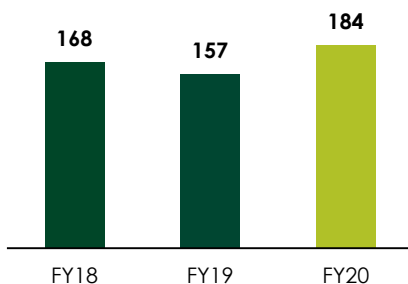
Leasing and Tanmeyah Operational and Financial Overview – FY2020

KPIs



Leasing Revenue

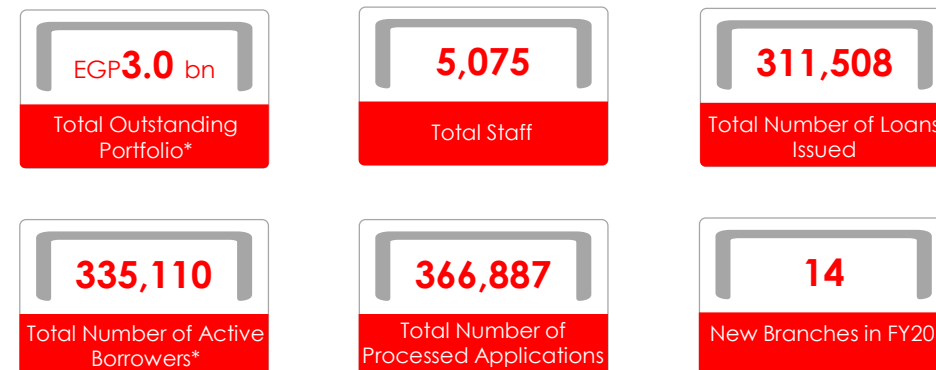
In EGP mn



Market Share- FY20

Rank	Company	Market Share
1	BM Lease	17%
2	CorpLease	12%
3	GB Leasing	10%
4	EFG Hermes Leasing	9%
5	Al Ahly Lease	7%

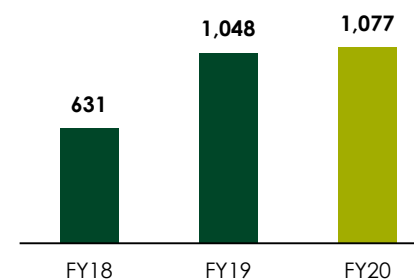
KPIs



*Figures exclude Tanmeyah's securitized portfolio.

Tanmeyah Revenue

In EGP mn

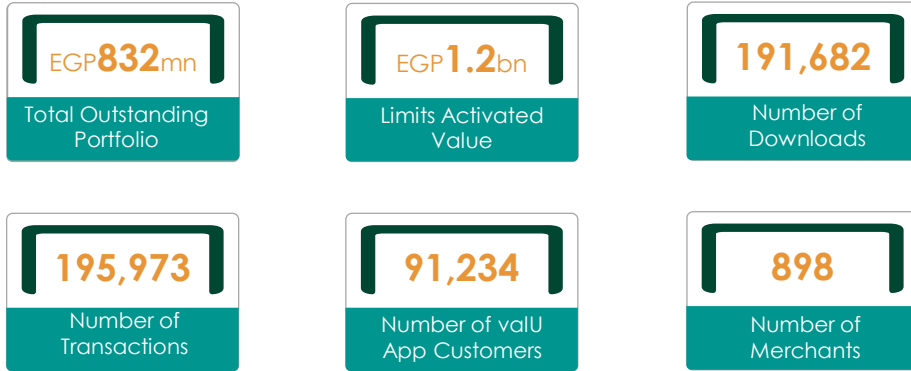


NBFIs Overview

valU Operational and Financial Overview – FY2020

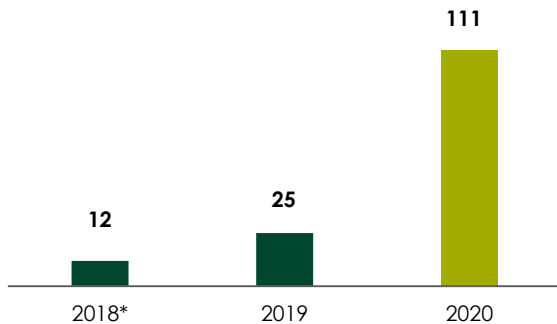


KPIs



valU Revenue

In EGP mn

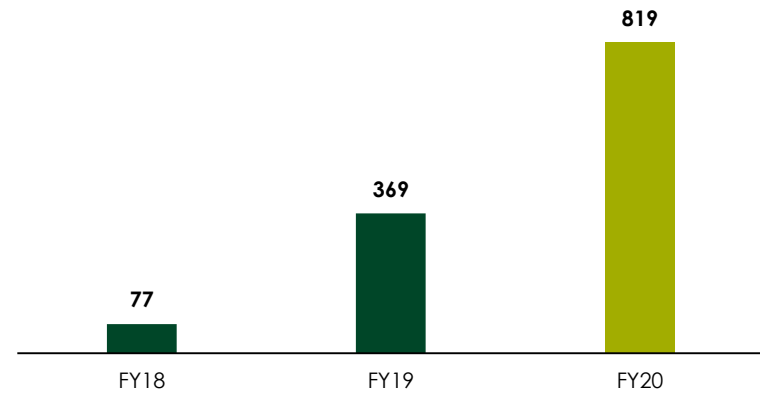


*valU began operations in 2018

Cairo, Alexandria, Hurghada, Tanta, Mansoura, Ismailia, Portsaid, Assiout & Menoufia

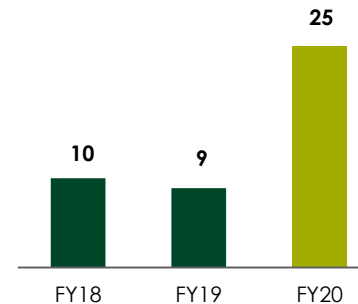
Existing Governorates

Factoring Portfolio



Factoring Revenue

In EGP mn



*Factoring began operations in 4Q2018

Market Share- FY20

Rank	Company	Market Share
1	Egypt Factors	23%
2	Drive Factoring	18%
3	QNB Al Ahli Factoring	16%
4	EFG Hermes Factoring	14%

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EFG Hermes Holding SAE has its address at Building No. B129, Phase 3, Smart Village, Km 28 Cairo Alexandria Desert Road, 6 October, Egypt and has an issued capital of EGP 3,843,091,115