



EFG Holding Posts Solid Q3 2025 Results, with Profits Increasing on Strong Performance from Bank NXT and EFG Finance

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EFG Holding, a financial institution with a universal bank in Egypt and the leading investment bank in the Middle East and North Africa (MENA), reported solid third-quarter 2025 results, driven by robust performance from its Commercial Banking arm, Bank NXT, and its Non-Bank Financial Institutions (NBFI) platform, EFG Finance. The Group's operating revenue increased 27% year-on-year (Y-o-Y) to EGP 6.3 billion, while net profit after tax and minority interest climbed 22% to EGP 846 million. Total assets stood at EGP 243.7 billion as of September 2025.

The Group's total operating expenses, which include provisions and expected credit losses (ECL), increased by 19% Y-o-Y. This rise was primarily driven by higher general and administrative (G&A) expenses across all platforms, as well as increased employee costs and provisions at EFG Finance. Specifically, Group employee expenses grew by 9% Y-o-Y. The modest increase in staff costs reflects inflationary pressures in Egypt, partially offset by lower performance-linked compensation.

Commenting on EFG Holding's third-quarter performance, **Group CEO of EFG Holding, Karim Awad** highlighted the strength of the firm's strategic positioning: "Our resilient, diversified business model underpinned by a broad portfolio and strategic geographic footprint has enabled us to navigate market volatility with steadiness and deliver consistent results. This agility remains a core competitive advantage, allowing us to capitalize on opportunities and adapt swiftly to both sector-specific developments and broader market shifts."

EFG Hermes, the Investment Bank, reported a mixed performance in the third quarter. While its Sell-side and Buy-side divisions delivered strong results—with revenues rising 27% and 16% year-on-year, respectively—overall revenue came in at EGP 2.1 billion, reflecting a 20% decline compared to the same period last year. This was largely due to a normalization in Holding & Treasury activities following exceptional gains from investments and foreign exchange in the prior year.

EFG Finance, the Group's Non-Bank Financial Institutions (NBFI) platform, recorded EGP 1.5 billion in revenue, up 38% Y-o-Y. This growth was led by Valu's performance with a 79% Y-o-Y increase in revenues, driven by higher securitization gains, higher net fees & commissions, and a 34% rise in loan issuances. Tanmeyah posted 9% Y-o-Y growth, supported by higher interest income, though partially offset by lower fee income. EFG Corp-Solutions' Leasing business revenues grew 28% Y-o-Y on higher net interest income and portfolio expansion. In comparison, EFG Corp-Solutions' Factoring business revenues rose 12% Y-o-Y, mainly on stronger net interest income despite softer fees. EFG Finance operating expenses (including provisions & ECL) rose 34% Y-o-Y to EGP 1.1 billion, mainly due to increased employee expenses, higher provisions, and inflation-driven G&A costs. Consequently, net profit after tax and minority interest increased 28% Y-o-Y to EGP 261 million, driven chiefly by Valu's strong performance, followed by EFG Corp-Solutions' Leasing business.

Bank NXT, the Commercial Bank, achieved remarkable results in the third quarter of 2025. The bank reported revenues of EGP 2.7 billion, representing a stellar 119% Y-o-Y increase. This growth was driven by strong core lending activity, improved net interest income, and an expanded net fee base. The bank's profitability was evident in its quarterly results, with net profit after tax reaching EGP 1.5 billion, a 245%



increase Y-o-Y, as revenue growth significantly outpaced expense growth. The Group's share of this profit amounted to EGP 756 million.

“We are delighted by Bank NXT’s strong performance, and with the successful completion of last month’s capital increase, we are confident this will further accelerate the bank’s growth trajectory. This step not only underscores its strategic importance within the broader EFG Holding ecosystem but also reinforces our commitment to driving sustainable profitability across the Group,” said **Karim Awad**. He also highlighted “the promising performance of Valu, which has seen impressive revenue growth since its listing on the EGX, further strengthening EFG Finance’s contribution to the Group.”

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About EFG Holding

EFG Holding (EGX: HRHO.CA – LSE: EFGD) is a financial institution that boasts a legacy of more than 40 years of success in seven countries spanning two continents. Operating within three distinct verticals — the Investment Bank (**EFG Hermes**), Non-Bank Financial Institutions (NBFI) (**EFG Finance**), and Commercial Bank (**Bank NXT**) - the company provides a comprehensive range of groundbreaking financial products and services tailored to meet the needs of a diverse clientele, including individual clients and businesses of all sizes.

EFG Hermes, the leading investment bank in the Middle East and North Africa (MENA), offers extensive financial services, encompassing advisory, asset management, securities brokerage, research, and private equity. In its domestic market, EFG Holding serves as a universal bank, with **EFG Finance** emerging as the fastest-growing NBFI platform, comprising **Tanmeyah**, a provider of innovative and integrated financial solutions for small business owners and entrepreneurs, **EFG Corp-Solutions**, which provides leasing and factoring services, **Valu**, a universal financial technology powerhouse, **Bedaya** for mortgage finance, **Kaf** for insurance, and **EFG Finance SMEs**, which provides financial services for small and medium enterprises. Furthermore, the company delivers commercial banking solutions through **Bank NXT**, an integrated retail and corporate banking product provider in Egypt.

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Learn more about us at www.efghldg.com

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