

e-finance Investment Group Reports 1Q2025 Results

e-finance kicks off 2025 with impressive double-digit growth, powering ahead after a record-breaking 2024.

1Q2024 Financial Highlights

Revenues	Gross Profit	EBITDA	Net Profit After NCI
EGP 1,619.1 million (▲41% y-o-y)	EGP 898.5 million (▲44% y-o-y)	EGP 806.3 million (▲48% y-o-y)	EGP 602.3 million (▲30% y-o-y)

14 May 2025 – (Cairo) e-finance for Digital and Financial Investments S.A.E. (“e-finance”, or the “Group”, EFIH.CA on the Egyptian Exchange), announced today its standalone and consolidated results for the three-month period ended 31 March 2025. The Group’s consolidated revenues grew by 40.9% y-o-y to EGP 1,619.1 million, following broad-based growth across most of the Group’s subsidiaries during the quarter. With regards to profitability, Group EBITDA increased by 47.5% y-o-y to EGP 806.3 million in 1Q2025, yielding an associated EBITDA margin of 49.8%, a 2.2 percentage point year-on-year increase. At the bottom-line, e-finance’s net profit after NCI expanded by 30.2% y-o-y to EGP 602.3 million in 1Q2025; however net profit margin shrank by 3.1 percentage points year-on-year to 37.2% during the quarter.

Summary Income Statement

(EGP mn)	1Q2025	1Q2024	Change
Total Consolidated Revenues	1,619.1	1,149.2	40.9%
e-finance Digital Operations	1,406.5	1,031.4	36.4%
eNovate	107.7	103.8	3.8%
eKhales	30.9	35.4	-12.6%
enable	34.2	26.2	30.6%
eAswaaq	118.0	73.4	60.8%
Intercompany Eliminations	(78.2)	(120.9)	-35.3%
Cost of Sales	(720.6)	(512.2)	40.7%
Gross Profit	898.5	626.3	43.5%
<i>Gross Profit Margin</i>	55.5%	54.5%	1.0%
SG&A	(154.0)	(135.0)	14%
<i>SG&A-to-sales (%)</i>	9.5%	11.7%	-2.2%
EBITDA	806.3	546.8	47.5%
<i>EBITDA Margin</i>	49.8%	47.6%	2.2%
Net Profit after NCI	602.3	462.5	30.2%
<i>Net Profit Margin</i>	37.2%	40.2%	-3.1%

Chairman's Message

The Group delivered a strong start to the year with stellar results for the first quarter of 2025, reinforcing our confidence in both the resilience of our business model and the effectiveness of our strategic direction. Our continued double-digit growth across the top- and bottom-lines is a testament to the strength of our platform, our agile execution, and the increasing relevance of our digital infrastructure across Egypt's economy. As we progress further through the year, I remain confident that e-finance will continue to lead and benefit from the country's accelerating digital transformation.

During the quarter, the Group's revenues grew by 40.9% year-on-year to EGP 1.6 billion, supported primarily by the outstanding performance of our flagship subsidiary, e-finance Digital Operations. This growth was driven by continued expansion in our cloud hosting services and strong momentum in our transaction revenue segment. Demand for digital payment infrastructure across various sectors of the Egyptian economy remains a key growth catalyst.

On the profitability front, EBITDA rose by 47.5% year-on-year to EGP 806.3 million, with an associated EBITDA margin of 49.8%. Net profit after non-controlling interest reached EGP 602.3 million, reflecting a 30.2% year-on-year increase and a healthy net margin of 37.2%. These results highlight our continued ability to generate high margin returns while maintaining operational scalability and financial discipline.

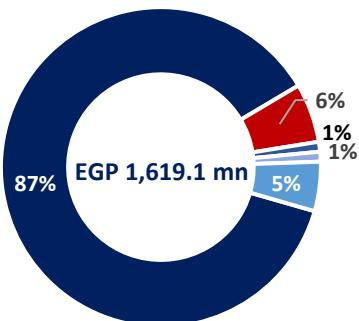
Our investment strategy remains focused on unlocking long-term value across strategic growth verticals. In particular, the Group's investments in the tourism sector continue to deliver strong returns. With over 100 sites in operation since 2024 and a record 3.9 million tourists visiting Egypt in 1Q2025, we are well-positioned to capture continued growth, especially as national efforts to enhance tourism infrastructure intensify.

Meanwhile, high-potential investments in key verticals by our portfolio companies e-Tax and eHealth are maturing into meaningful contributors to Group profitability. Our portfolio of investments and associate companies, including MTS and others, continue to support growth at the bottom-line level by paying out consistently higher dividends.

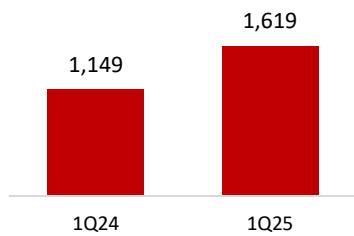
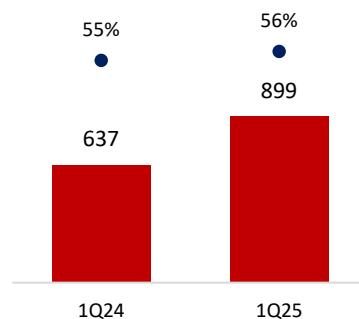
Our strong first-quarter performance reaffirms the Group's solid fundamentals, proven business model, and outstanding talent. As we look ahead, we remain fully committed to our strategic objectives, particularly the acceleration of Egypt's digital economy. We will continue to identify new high-impact opportunities in financial services, healthcare, and education, while maintaining our disciplined approach to value creation.

Ibrahim Sarhan

Chairman of the Board

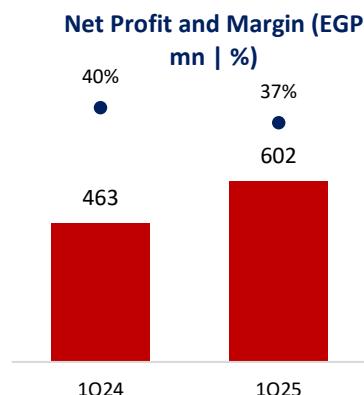
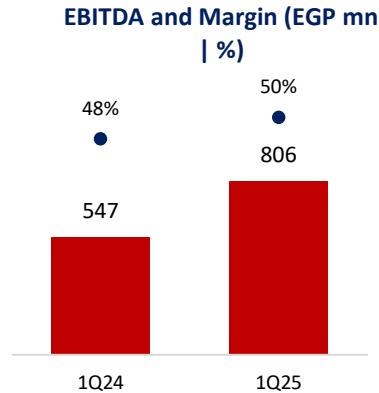
Group Revenue Breakdown
 (1Q2025)


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

 Consolidated Revenue
 (EGP mn)

 Gross Profit and Margin
 (EGP mn | %)


Consolidated Financial Performance

- **e-finance's consolidated revenues** stood at EGP 1,619.1 million in 1Q2025, a 40.9% y-o-y increase driven by broad-based growth across most of the Group's subsidiaries. e-finance Digital Operations, the Group's flagship subsidiary, was the primary revenue growth driver, delivering solid expansion at all of its revenue streams during the quarter. Top-line performance was further supported by strong contributions from eAswaaq, eNovate, and eKhales.
- **e-finance Digital Operations** accounted for the bulk of the Group's revenues in 1Q2025, with a contribution of 87%. During the quarter, the subsidiary's revenue, after inter-company eliminations, reached EGP 1,404.8 million, a 36.7% y-o-y increase. The subsidiary's top-line growth was driven by solid results across its transaction and cloud hosting revenues. Transaction revenue rose by 35.1% y-o-y to EGP 584.1 million in 1Q2025 on the back of a 51.9% y-o-y increase in variable-fee revenues to EGP 416.4 million, as well as a 6.1% y-o-y rise in fixed-fee revenues to EGP 167.8 million. In parallel, cloud hosting revenue expanded by 65.1% y-o-y to EGP 609.7 million in 1Q2025. On the other hand, the subsidiary's build & operate segment shrank by 5.0 y-o-y to EGP 171.9 million during the quarter.
- Post-elimination revenue at **eNovate** expanded by 74.8% y-o-y to EGP 93.7 million in 1Q2025, primarily driven by an increase in revenues from card management.
- In 1Q2025, post-elimination revenue at **eKhales** grew by 13.9% y-o-y to EGP 21.1 million.
- In 1Q2025, **enable's**, post-elimination revenue remained largely stable year-on-year at EGP 19.1 million.
- At **eAswaaq**, revenue after inter-company eliminations surged by 167.4% y-o-y to EGP 80.5 million in 1Q2025. The subsidiary's top-line growth came on the back of higher ecommerce revenue, as well as an increase in loan origination.
- In 1Q2025, consolidated **gross profit** reached EGP 898.5 million, up 41.0% y-o-y, and delivered an associated GPM of 55.5%, expanding by 1.0 percentage point year-on-year.
- **Selling, general and administrative (SG&A) expenses** rose by 14.0% y-o-y to EGP 154.0 million in 1Q2025, mostly driven by a 7.6% y-o-y increase in G&A costs resulting from inflationary pressures affecting period costs related to labor and ESG costs. Nonetheless, selling and marketing expenses shrank by 13.7% y-o-y to EGP 11.3 million in 1Q2025, slightly counteracting the effect of the year-on-year rise in G&A costs. It is worth



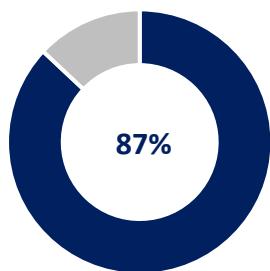
noting that SG&A expenses came in at 9.5% of consolidated revenues in 1Q2025, compared to 11.7% in 1Q2024.

- **EBITDA** rose by 47.5% y-o-y to EGP 806.3 million in 1Q2025, while EBITDA margin expanded by 2.2 percentage points year-on-year to 49.8%, primarily due to a drop in SG&A expenses as a percentage of sales, which came in at 9.5%, reflecting a year-on-year contraction of 3.2 percentage points.
- e-finance's **net profit after NCI** expanded by 30.2% y-o-y to EGP 602.3 million in 1Q2025. However, associated NPM contracted by 3.1 percentage points year-on-year to 37.2%, as it was adversely affected by the higher effective interest tax of 28.7% during 1Q2025 (+3.3 percentage points year-on-year), chiefly on higher non-tax-deductible provision expenses. The Group's bottom-line growth during the year was largely driven by the solid, broad-based revenue growth witnessed across the Group's subsidiaries and was further boosted by a rise in investment income, which reached EGP 115 million in 1Q2025, reflecting an increase of 7.1% compared to 1Q2024. In parallel, although interest income dropped by 47.7% y-o-y to EGP 51 million during the quarter, the Group recorded an effective interest yield of 19.1% in 1Q2025 compared to 18.1% in 1Q2024, in line with the CBE's higher prevailing policy rates. The decline in interest income witnessed during the three-month period was a result of the investment decision to reallocate a portion of cash balances towards alternative higher yield investments in order to compensate for the high inflation environment.

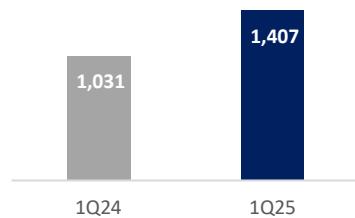
Balance Sheet Highlights

- e-finance's **total assets** stood at EGP 9,700 million as of 31 March 2025, versus the EGP 9,048 million booked at year-end 2024. During the quarter, the Group deployed CAPEX of EGP 37 million, primarily allocated for the expansion of its cloud infrastructure. Additionally, the Group deployed EGP 62.5 million in long-term financial investments during 1Q2025.
- The Group's **net cash position** at 31 March 2025 stood at EGP 929 million, down from EGP 1,184 million as at year-end 2024, and yielded a net cash to EBITDA ratio of 0.3x in 1Q2025 compared to 0.5x for FY2024.
- Total controlling shareholders' **equity** stood at EGP 6,568 million as at 31 March 2025, down from the EGP 6,680 million reported at the close of FY2024.
- e-finance's **cash conversion cycle** in 1Q2025 came in at 102 days, compared to 99 days reported in FY2024, reflecting an increase of 3 days versus the comparable period on the back of a decline in payables' days (-9 days) as the Group continues expediting FCY payments to mitigate weaker EGP expectations, albeit at a slower pace.

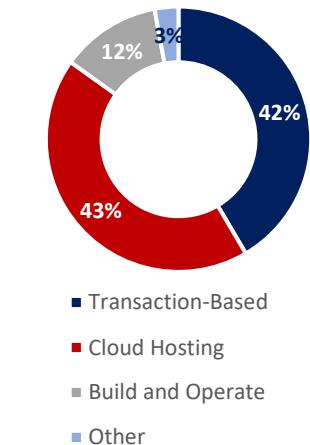
e-finance Digital Operations
Contribution to Group
Revenues - Pre-Elimination -
1Q2025



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



e-finance Digital Operations
Revenue Breakdown - Pre-
Elimination
1Q2025



Portfolio Performance¹

e-finance Digital Operations

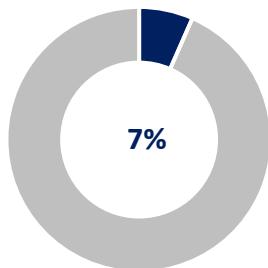
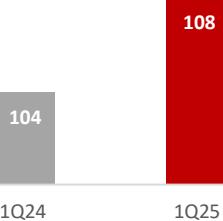
EGP million (unless otherwise stated)	1Q2025	1Q2024	Change %
Total Revenues	1,406.5	1,031.4	36.4%
Transaction	584.1	432.3	35.1%
Fixed-fee TRX	167.8	158.2	6.1%
Variable-fee TRX	416.4	274.1	51.9%
Build and Operate	171.9	180.9	-5.0%
Cloud Hosting	609.7	369.3	65.1%
Other	40.7	48.9	-16.7%
<hr/>			
Operational KPIs			
Fixed-Fee Transactions Processed (millions)	60.8	60.9	-0.2%
Variable-Fee Transactions, Total Value Processed (EGP billion)	399.7	301.8	32.4%

e-finance 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.

In 1Q2025, e-finance Digital Operations recorded a revenue increase of 36.4% y-o-y to EGP 1,406.5 million, driven by broad-based expansion across most of the subsidiary's business lines. During the quarter, transaction revenue expanded by 35.1% y-o-y to EGP 584.1 million, driven primarily by a 51.9% y-o-y increase in variable-fee transaction revenue, and further boosted by a 6.1% y-o-y increase in fixed-fee transaction revenue. The growth in revenue from variable-fee transactions came mainly on the back of a 32.4% y-o-y rise in the total throughput of variable-fee transactions, generated mostly by an increase in the total value of tourism-related transactions, taxes, and customs processed. Meanwhile, fixed-fee transaction revenue rose due to higher revenue from the Takaful and Karama contract, as well as a slight increase in tax declaration revenue.

Similarly, cloud hosting revenue rose by 65.1% y-o-y to EGP 609.7 million in 1Q2025 as the subsidiary continued to acquire new contracts and generate additional value from existing clients. In 1Q2025, cloud hosting revenue contributed 43.3% of the subsidiary's revenue, compared to 35.8% in 1Q2024. On the other hand, the subsidiary's build & operate business line witnessed a 5.0% y-o-y decline in revenue to EGP 171.9 million in 1Q2025 due to the recording of a higher infrastructure supplies' revenue figure during the comparable period.

¹ Unless otherwise stated, figures discussed in this section are presented before intercompany eliminations.

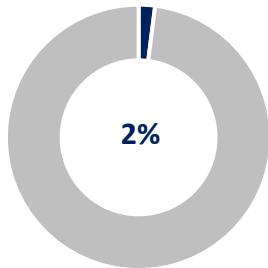
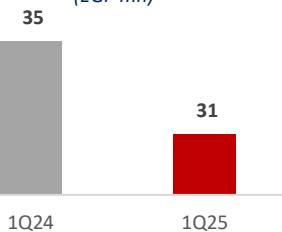
eNovate Contribution to Group Revenues - Pre-Elimination -
1Q2025

eNovate Revenue - Pre-Elimination (EGP mn)


eNovate

<i>EGP million (unless otherwise stated)</i>	1Q2025	1Q2024	Change %
Total Revenues	107.7	103.8	3.8%
Card Production	51.8	56.1	-7.7%
Card Management Service	55.9	40.0	39.8%
Other	-	7.7	-
Operational KPIs			
Card Production (mn)	0.9	1.3	-29.3%
Cards Managed (mn)	6.4	6.7	-4.6%

eNovate is the Group's subsidiary dedicated towards primary offerings of card production services, chip embedding and personalization, card management and processing, third-party provider services (TPP) for various financial institutions, as well as enabling the development of smart solutions.

eNovate's revenue inched upwards by 3.8% y-o-y in 1Q2025 to EGP 107.7 million, driven mainly by a 39.8% y-o-y increase in revenue from card management. On that front, the increase in revenue from card management during the quarter came on the back of a recent repricing of card management services. Meanwhile, revenue from card production contracted by 7.7% y-o-y in 1Q2025 following a 29.3% y-o-y drop in the number of cards produced during the quarter.

eKhales Contribution to Group Revenues - Pre-Elimination -
1Q2025

eKhales Revenue - Pre-Elimination (EGP mn)


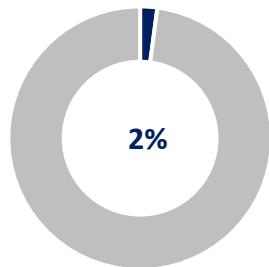
eKhales

<i>EGP million (unless otherwise stated)</i>	1Q2025	1Q2024	Change %
Total Revenues	30.9	35.4	-12.6%
Operational KPIs			
POS Terminal Network (000's)	635.9	523.6	21.4%
Transactions Aggregated (millions)	19.5	21.7	-10.1%

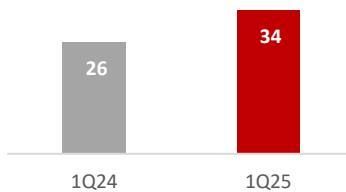
eKhales provides a central bill processing hub for retail partners through a nationwide network of POS machines. eKhales offers a digital payment solution that eases the payment and collection process for consumers, while providing merchants with a suite of value-added digital services.

In 1Q2025, eKhales reported a 12.6% y-o-y revenue decline to EGP 30.9 million, primarily due to the recording of non-recurring POS sales during the comparable quarter in 2024. Meanwhile, eKhales' POS network expanded by 21.4% y-o-y in 1Q2025, closing the quarter at 635.9 thousand POS machines across the country.

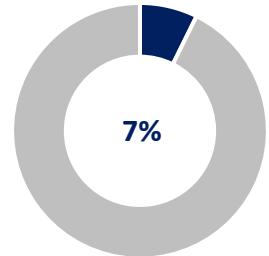
enable Contribution to Group Revenues - Pre-Elimination -
1Q2025



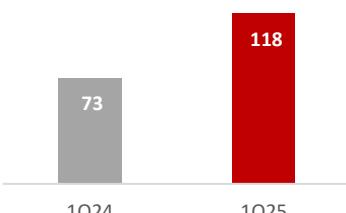
enable Revenue - Pre-Elimination (EGP mn)



eAswaaq Contribution to Group Revenues - Pre-Elimination - 1Q2025



eAswaaq Revenue - Pre-Elimination (EGP mn)



enable

EGP million (unless otherwise stated)	1Q2025	1Q2024	Change %
Total Revenues	34.2	26.2	30.6%
Operational KPIs			
Customers Served (#)	53	57	7.0%
Number of Seats (#)	1,077	1,017	5.9%

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, offering solutions which range from HR and IT process outsourcing to full contact center services.

enable's top-line expanded by 30.6% y-o-y to EGP 34.2 million in 1Q2025, mainly driven by the repricing in existing contracts, as well as upselling clients on additional services.

eAswaaq

EGP million (unless otherwise stated)	1Q2025	1Q2024	Change %
Total Revenues	118.0	73.4	60.8%

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 reported a 60.8% y-o-y increase in revenue to EGP 118.0 million in 1Q2025, driven primarily by strong revenue expansion across its digital platforms and applications, in addition to an increase in loan origination.

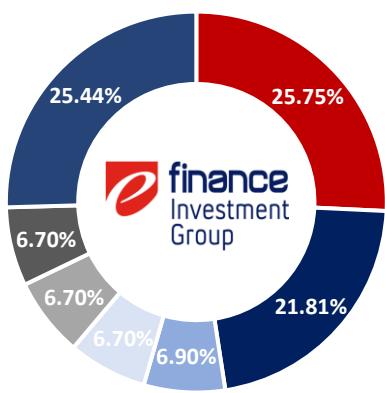
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About e-finance for Digital and Financial Investments

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 leading technology-focused investment firm. With a dynamic business model and a flexible organizational structure, e-finance is able to focus on multiple target markets through its subsidiaries and maximize its ability to unlock value in the digital payments space. The Group boasts a portfolio of subsidiaries that has enabled e-finance's growth across multiple markets, unlocked synergies across its business lines, and enabled digital transformation for various strategic sectors throughout the nation to support the development of Egypt's digital economy and drive towards financial inclusion. Learn more at efinanceinvestment.com.

Shareholder Structure

As of 31 March 2025



- Saudi Egyptian Investment Company
- National Investment Bank
- Banque Misr
- National Bank of Egypt
- Egyptian Banks Company
- Egyptian Co. for Investment Projects
- Other

SHARE INFORMATION

EFIH.CA on the EGX

Number of Shares	2,311,111,111
Par Value / Share (EGP)	0.5
Paid-in Capital	EGP 1,155,555,555.5

INVESTOR RELATIONS CONTACTS

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In 1Q2025, **consolidated gross profit** reached EGP 898.5 million, up 43.5% y-o-y, and delivered an associated GPM of 55.5%, expanding by 1.0 percentage point year-on-year.

e-finance’s **net profit after NCI** expanded by 30.2% y-o-y to EGP 602.3 million in 1Q2025. However, associated NPM contracted by 3.1 percentage points year-on-year to 37.2%, as it was adversely affected by the higher effective tax rate of 28.7% during 1Q2025 (+3.3

percentage points year-on-year), chiefly on higher non-tax-deductible provision expenses. The Group's bottom-line growth during the year was largely driven by the solid, broad-based revenue growth witnessed across the Group's subsidiaries and was further boosted by a rise in investment income, which reached EGP 115 million in 1Q2025, reflecting an increase of 7.1% compared to 1Q2024. In parallel, although interest income dropped by 47.7% y-o-y to EGP 51 million during the quarter, the Group recorded an effective interest yield of 19.1% in 1Q2025 compared to 18.1% in 1Q2024, in line with the CBE's higher prevailing policy rates. The decline in interest income witnessed during the three-month period was a result of the investment decision to reallocate a portion of cash balances towards alternative higher yield investments in order to compensate for the high inflation environment.

Commenting on the Group's performance, e-finance Chairman Ibrahim Sarhan said: "The Group delivered a strong start to the year with stellar results for the first quarter of 2025, reinforcing our confidence in both the resilience of our business model and the effectiveness of our strategic direction. Our continued double-digit growth across the top- and bottom-lines is a testament to the strength of our platform, our agile execution, and the increasing relevance of our digital infrastructure across Egypt's economy. As we progress further through the year, I remain confident that e-finance will continue to lead and benefit from the country's accelerating digital transformation.

During the quarter, the Group's revenues grew by 40.9% year-on-year to EGP 1.6 billion, supported primarily by the outstanding performance of our flagship subsidiary, e-finance Digital Operations. This growth was driven by continued expansion in our cloud hosting services and strong momentum in our transaction revenue segment. Demand for digital payment infrastructure across various sectors of the Egyptian economy remains a key growth catalyst.

On the profitability front, EBITDA rose by 47.5% year-on-year to EGP 806.3 million, with an associated EBITDA margin of 49.8%. Net profit after non-controlling interest reached EGP 602.3 million, reflecting a 30.2% year-on-year increase and a healthy net margin of 37.2%. These results highlight our continued ability to generate high margin returns while maintaining operational scalability and financial discipline.

Our investment strategy remains focused on unlocking long-term value across strategic growth verticals. In particular, the Group's investments in the tourism sector continue to deliver strong returns. With over 100 sites in operation since 2024 and a record 3.9 million tourists visiting Egypt in 1Q2025, we are well-positioned to capture continued growth, especially as national efforts to enhance tourism infrastructure intensify.

Meanwhile, high-potential investments in key verticals by our portfolio companies e-Tax and eHealth are maturing into meaningful contributors to Group profitability. Our portfolio of investments and associate companies, including MTS and others, continue to support growth at the bottom-line level by paying out consistently higher dividends.

Our strong first-quarter performance reaffirms the Group's solid fundamentals, proven business model, and outstanding talent. As we look ahead, we remain fully committed to our strategic objectives, particularly the acceleration of Egypt's digital economy. We will continue to identify new high-impact opportunities in financial services, healthcare, and education, while maintaining our disciplined approach to value creation," **Sarhan concluded.**

e-finance Investment Group's full 1Q2025 earnings release along with the Group's consolidated and standalone financial statements are available at investors.efinanceinvestment.com.

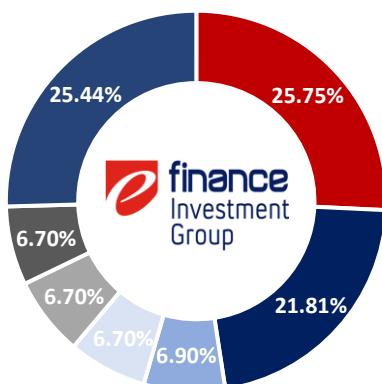
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About e-finance for Digital and Financial Investments

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 leading technology-focused investment firm. With a dynamic business model and a flexible organizational structure, e-finance is able to focus on multiple target markets through its subsidiaries and maximize its ability to unlock value in the digital payments space. The Group boasts a portfolio of subsidiaries that has enabled e-finance's growth across multiple markets, unlocked synergies across its business lines, and enabled digital transformation for various strategic sectors throughout the nation to support the development of Egypt's digital economy and drive towards financial inclusion. Learn more at efinanceinvestment.com.

Shareholder Structure

As of 31 March 2025



- Saudi Egyptian Investment Company
- National Investment Bank
- Banque Misr
- National Bank of Egypt
- Egyptian Banks Company
- Egyptian Co. for Investment Projects
- Other

SHARE INFORMATION

EFIH.CA on the EGX	
Number of Shares	2,311,111,111
Par Value / Share (EGP)	0.5
Paid-in Capital	EGP 1,155,555,555.5

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