

Beltone

Beltone Holding Reports EGP6.3 billion in Operating Revenues, a 115% YoY Surge, with Net Profits Reaching EGP1.3 Billion in 1H2025

Cairo, Egypt – 08/12/2025 – Beltone Holding (BTFH.CA), today announced its 1H2025 results, with operating revenues more than doubling to reach a record EGP6.3 billion. Net profit after tax and minority interest for the same period reached EGP1.3 billion, a 60% YoY increase. The total Group outstanding portfolio reached EGP34.8 billion, a 109% YoY growth.

Key Highlights:

- **Beltone Holding – Consolidated Operating Revenue:** Reached EGP6.3 billion, growing a remarkable 115% YoY.
- **Beltone Holding – Net Profit After Tax & Minority Interest:** Exceeded EGP1.3 billion, representing a remarkable 60% YoY growth.
- **Group Outstanding Portfolio:** The Group's total outstanding portfolio reported EGP34.8 billion at the end of 1H2025, growing 109% YoY.
- **Investment Bank (IB) Platform:** Reported EGP1.1 billion in revenues, growing a remarkable 137% YoY. Revenues were driven by a surge in advisory services and a continued expansion of securities brokerage operations.
 - **Investment Banking:** Reported revenues of EGP582 million in 1H2025, a 597% YoY increase. The remarkable performance was driven by a surge in advisory services, which currently include a full array of equity, debt, and credit advisory.
 - **Securities Brokerage:** Saw its operating revenue grow 41% YoY to EGP474 million in 1H2025, driven by higher commissions and solid growth in its client base.
 - **Asset management:** Beltone maintained its leadership as Egypt's largest non-bank affiliated asset manager, with Assets Under Management standing at EGP 27.3 billion.
- **Non-Bank Financial Institutions (NBFIs) Platform:** Delivered solid results, with operating revenue reaching EGP5.0 billion, climbing 111% YoY.
 - **Leasing & Factoring:** EGP2.4 billion in revenues in 1H2025, a 107% YoY Increase. The outstanding portfolio stood at EGP14.5 billion, a 78% YoY increase.
 - **Mortgage Finance:** Revenues of EGP955 million in 1H2025, a YoY increase of 106%. The Company also concluded 1H2025 with an outstanding portfolio of EGP7.3 billion, a 121% YoY increase.
 - **SMEs:** Revenues of EGP212 million, having launched in the third quarter of 2024. Beltone SMEs' outstanding portfolio reached EGP1.4 billion at the end of 1H2025.
 - **Cash Microfinance:** Reported revenues of EGP400 million – a 181% YoY growth. The Company's outstanding portfolio grew 227% YoY to reach EGP1.4 billion.

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- **Venture Capital:** executed six new transactions between equity investments and venture debt financing in 1H2025. The Company's equity portfolio market value continued its stellar performance growing almost 220% since inception.

Dalia Khorshid, Group CEO and Managing Director, commented: "Our first-half results are a direct reflection of our team's dedication and robust operational execution, which delivered exceptional, triple-digit growth in operating revenues and a significant increase in net profits. This outstanding performance was powered by the synergistic momentum of our core platforms, strong fundamentals, and our strategic and digital expansion. Both our Investment Bank and NBFIs platforms delivered formidable top and bottom-line growth, underscoring our ability to generate substantial value across diverse market segments. Beltone's solid performance drivers, and the continued focus on our growth strategy will set the future foundation for delivering sustainable shareholder value."

About Beltone Holding:

Beltone Holding (EGX: BTFH.CA) is a leading financial services provider with a multi-decade track record of success in the MENA region. The Company offers a comprehensive and growing set of financial solutions such as brokerage, investment banking, asset management, equity research, and private equity, in addition to end-to-end non-banking financial institutions (NBFIs) including leasing, factoring, consumer finance, venture capital, mortgage finance, microfinance and small to medium enterprises. The Company is driven by a vision to redefine the financial ecosystem in the region by capitalizing on global expertise, knowledge, and disruptive, value-accretive solutions that unlock limitless opportunities for clients, to drive market value and impactful results.

For more information, please visit the company's website: www.beltoneholding.com

Investor Relations: ir@beltoneholding.com