



EFG Holding Reports Strong FY2025 Results, with Group Net Profit Reaching EGP 4.1 billion, with Operating Revenue Rising to EGP 26.0 billion

Cairo, March 18th, 2026

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 a strong set of results for the full year 2025, supported by the solid performance of its Commercial Bank, **Bank NXT**, and its Non-Bank Financial Institutions (NBFI) platform, **EFG Finance**. The Group's operating revenue rose 7% year-on-year (Y-o-Y) to EGP 26.0 billion, while net profit after tax and minority interest stood at EGP 4.1 billion. Total assets reached EGP 230.6 billion by the end of December 2025.

The Group's total operating expenses, including provisions and expected credit losses (ECL), increased 13% Y-o-Y to EGP 17.5 billion. This increase was primarily driven by a 42% Y-o-Y rise in other general and administrative (G&A) expenses, reflecting rising inflationary levels in Egypt, USD-denominated costs, and non-recurring expenses related to Valu's listing and new business's pre-operating costs. Group employee expenses remained broadly flat Y-o-Y, as lower variable compensation at the Investment Bank offset salary increases and the impact of the EGP devaluation on regional offices.

Commenting on the full-year performance, **Karim Awad, Group CEO of EFG Holding**, said, "Our 2025 performance reflects the strength of EFG Holding's diversified business model and the benefits of our multi-platform strategy. Despite a demanding comparison base from the previous year, the Group delivered a solid set of results, supported by a more normalized operating environment at EFG Hermes and strong growth momentum at Bank NXT and EFG Finance. This performance highlights our ability to navigate changing market conditions while continuing to deliver sustainable value to our shareholders."

EFG Hermes, the Investment Bank, reported a mixed performance in FY25, with revenues reaching EGP 11.9 billion, reflecting a 19% Y-o-Y normalization from an exceptionally strong FY24 base. Brokerage and Buy-Side were standout performers, with revenues rising 19% and 42% Y-o-Y, respectively. Overall Investment Bank performance was shaped primarily by weaker contributions from Holding & Treasury Activities and softer results in Investment Banking, as revenues moderated from the remarkable levels recorded in the previous year. This reflects a return to more normalized operating conditions following the substantial foreign exchange and unrealized gains booked in 2024 after the devaluation of the Egyptian pound. Against this backdrop, net profit after tax and minority interest for the Investment Bank stood at EGP 1.3 billion in FY25.

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EFG Finance, the Group's NBFI platform, maintained strong momentum across its business lines in FY25, with revenues rising 39% Y-o-Y to EGP 6.7 billion. Performance was led by a standout contribution from Valu, which delivered solid results with revenues surging 56% Y-o-Y to EGP 3.0 billion, supported by higher securitization gains and stronger net fees and commissions, in line with a 45% Y-o-Y increase in the value of loans issued. EFG Corp Solutions also posted a solid performance, with its leasing and factoring businesses recording double-digit revenue growth of 15% and 29% Y-o-Y to EGP 908 million and EGP 214 million, respectively. Tanmeyah likewise continued to grow steadily, with revenues increasing 25% Y-o-Y to EGP 2.4 billion. Despite a 35% Y-o-Y rise in operating expenses, driven by business expansion and inflationary pressures, the platform's net profit after tax and minority interest climbed 45% Y-o-Y to EGP 1.2 billion.

Bank NXT, the Group's commercial bank, delivered another standout performance in FY25, reinforcing its growth trajectory as it continued to strengthen its operations, expand its client base, and capture additional market share. Revenues rose 52% Y-o-Y to EGP 7.5 billion, driven primarily by a 30% increase in net interest income on the back of a larger interest-earning asset base, alongside strong capital gains from the sale of non-core assets. Net profit after tax climbed 77% Y-o-Y to EGP 3.1 billion, with the Group's share reaching EGP 1.6 billion, as top-line growth comfortably outpaced a 38% increase in operating expenses.

“Following the FY2023 share buyback program and the FY2024 distribution of Valu shares, the Board has approved the continuation of EFG Holding's shareholder distribution policy. Under this framework, the Group intends to return EGP 400 million to shareholders in FY2025, either through cash dividends or a share buyback. In light of the current geopolitical backdrop, the Board will determine the appropriate distribution mechanism at a subsequent meeting ahead of the 2026 AGM,” said **Awad**.

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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 NBFIs platform, comprising **Tanmeyah**, a provider of innovative and integrated financial solutions for micro and 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.efgholding.com

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