

“Contact Financial Holding Concludes 2025 with Strong Results, Recording EGP 2.8bn in Consolidated Operating Income, Up 12% Y-o-Y”

“Contact’s Insurance Division Strengthens Performance with 58% Revenue Increase, Reaching EGP 2.9bn in 2025”

“Contact Now” Records Exceptional Demand, with 98% Growth in New Registrations and Transactions Exceeding EGP 2bn”

Cairo, 25 March 2026

Contact Financial Holding (CNFN.CA), Egypt’s leading non-bank financial services provider, announced today its consolidated financial results for the fiscal year ending 31 December 2025. During the year, the company achieved consolidated operating income of EGP 2.8 billion, recording a 12% y-o-y increase, driven by the strong operational performance of the financing division, along with a significant increase in insurance revenues. This comes in light of the implementation of a comprehensive organizational restructuring program, as well as the acceleration of the development of its digital infrastructure supported by the latest artificial intelligence technologies across its subsidiaries. This directly reflects the Group’s strategy, which is based on disciplined investment in digital infrastructure development, strengthening risk management models, and improving operational efficiency, paving the way for sustainable growth. These results reaffirm Contact’s commitment to improving the quality of its financing portfolio, continuing the integration and development of digital solutions to meet growing market needs, and leveraging the diversity of its operations and licensing structure to achieve balanced growth across various sectors. The Group also recorded a consolidated net income of EGP 345 million by year-end.

Commenting on these results, **John Saad, Group CEO of Contact Financial Holding**, stated: “2025 marked a new starting point for Contact. With renewed leadership and execution, we are repositioning the Group to compete in a more competitive, regulated and digitally demanding market. Despite these dynamics, total revenues, including joint ventures, increased by 29% to reach EGP 8.4 billion, compared to EGP 6.5 billion in 2024, while consolidating operating income increased by 12% to EGP 2.8 billion. Net Income stood at EGP 345 million. This was achieved through a disciplined reinvestment approach focused on developing digital infrastructure, enhancing risk management models, and building scalable operational capabilities. During the year we accelerated portfolio optimization and embedded key learnings into a calibrated underwriting framework — strengthening asset quality and reinforcing balance sheet resilience. Our diversified service portfolio and licensing suite continues to support balanced growth across consumer finance, SME, mortgage, leasing, factoring, and insurance, enhancing the Group’s structural resilience and ability to withstand market fluctuations.

He added: “We advanced API-driven partnerships, most notably our joint venture with e&, embedding our financing engine within digital ecosystems and expanding distribution beyond traditional channels. As we move into 2026, we are transforming Contact into a digital and AI-powered financial platform built to scale smartly in a rapidly evolving market. Our execution remains anchored around four strategic pillars — Digital Value Creation, Value Maximization, Business Optimization, and Organizational Agility — as we continue building a scalable, next-generation financial ecosystem that drives sustainable growth.”

The financing division continued to deliver strong performance, with the segment’s operating income increasing by 12% y-o-y to reach EGP 2.2 billion. This growth was driven by a focus on high-margin premium products coupled with strong returns associated with portfolio transfer activity. The Group also accelerated portfolio optimization and

embedded key learnings into a calibrated underwriting framework, strengthening asset quality and reinforcing balance sheet resilience.

Meanwhile, **the insurance division**—through Sarwa Life and Sarwa Insurance—maintained its outstanding performance in 2025. Insurance revenues increased by 58% y-o-y to reach EGP 2.9 billion, while total gross written premiums grew by 46% to EGP 3.3 billion, resulting in a 15% increase in the segment’s operating income, reaching EGP 562 million. This growth was driven by the strong performance of both Sarwa Life, which recorded a 49% increase in gross written premiums to EGP 1.88 billion, and Sarwa Insurance, which grew by 42% to reach EGP 1.45 billion, reflecting the success of the strategy to expand new product offerings.

On the digital front, “Contact Now” application achieved exceptional milestones as the first fully integrated digital financial platform in the Egyptian market. New downloads increased by 91%, while the number of new registrations nearly doubled with 98% growth rate. The total value of transactions conducted through the application exceeded EGP 2 billion, underscoring the success of the Group’s digital transformation strategy and the growing reliance on its smart services.

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About Contact Financial

Contact Financial Holding SAE (CNFN.CA) is the largest non-bank financial services provider in Egypt changing the way people and business access finance and insurance. Operating since 2001, Contact adopts innovative approaches in extending its services, offering quality services with simple procedures and reaching a wide client base through its various subsidiaries, affiliates and partners. Contact’s financing division offers market leading services including consumer financing for new and used passenger and commercial vehicles and an array of consumer durables through Contact Credit and Contact CrediTech, Mortgage finance through Contact Mortgage, as well as commercial finance through Contact Leasing and Contact Factoring. Contact operates in insurance through Sarwa Insurance and Sarwa Life Insurance. Contact also offers an array of corporate financing services including securitization, structured debt and debt investment management. Contact Financial Holding SAE is authorized and regulated by the Financial Regulatory Authority (FRA).