
Contact
Earnings Release
Presentation
H1-2026

AGENDA

Overview

Contact

Contact Financial Holding at a Glance

1st Consumer Finance License

in Egypt with over two decades of expertise.
Listed in EGX since 2018 under the ticker CNFN.CA

EGP **91** bn **Total Financing**

Since inception as of 30/6/2026

EGP **13** bn **GWP**

Including Generated Premiums
Since inception as of 30/6/2026

Stock Performance[1] EGX

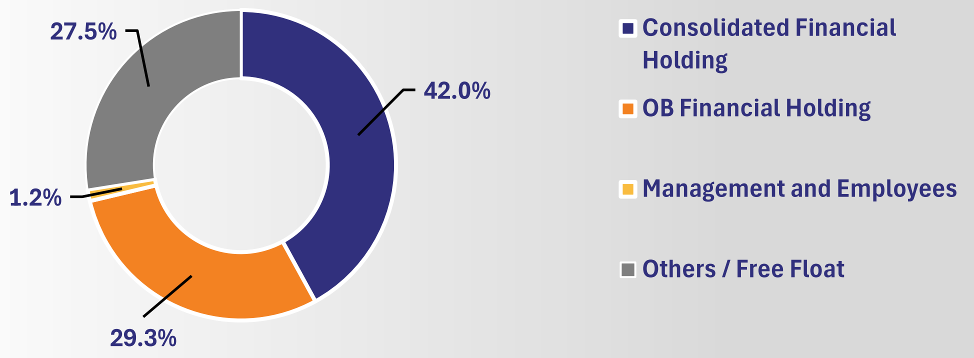
CNFN.CA

Market Cap
5.65 bn EGP

Listed Shares
1,196,974,000

Average Trading Volume for H1-2026
3.00 mn

Ownership Structure



1) *Stock Performance Data are extracted from https://english.mubasher.info/ as of 30/6/2026*

Contact

Driving Contact's Growth & AI Transformation

"Contact maintained **strong momentum during H1 2026**, leveraging its **diversified platform-led operating model** to drive scalable growth and operational excellence. Total platform new lending **reached EGP 5.9 billion,** representing **16% year-over-year growth**, reflecting the **strength** and resilience of the platform ecosystem. The Digital lending Platform delivered **100% YoY growth to EGP 1.1 billion**, while the Business Platform **achieved 52% YoY growth to EGP 2.0 billion**, reinforcing their roles as key drivers of customer engagement, distribution, and lending expansion. Moreover, **insurance segment achieved 24% year-over-year growth in GWP to 2.3 billion.**

Our proprietary AI capabilities have significantly enhanced credit decisions within a fully regulated framework, with **approximately 68% of auto loan applications processed through our AI engine**. Building on this momentum, we are **extending AI use across all internal departments**—from operations and risk management to support functions—as part of a broader cultural transformation aimed at **embedding AI into every aspect of our business**, well beyond credit decisioning alone.Through the **ContactNow** ecosystem, we continue to responsibly **expand financial inclusion** while strengthening portfolio quality and delivering a smarter, more secure financial experience."

John Saad
Group CEO of Contact Financial Holding

Strategic Platforms

We have redefined our identity from a car lender to a **fully diversified fintech group**. Under one umbrella, we now deliver **consumer financing, business financing propositions, insurance, and investment solutions**, creating a **unique value proposition** through integrated financial services.

Auto & Lifestyle	Consumer Credit	Business	Insurance
Contact Credit	Contact now	Contact Leasing	SARWA LIFE
MOTORcare egypt	BRAVO	Contact Mortgage	SARWA INSURANCE
contactcars.com		Contact Factoring	Contact Insurance Brokerage

Strategic Alliances & JVs

- LAAS & APIs.
- Strategic Joint Ventures.

- Funding and Securitization
- White Label Solutions

AI & Digital Transformation

Contact

AI Lab | H1-2026

As an **FRA-regulated institution**, the Company leverages its **proprietary AI engine** and expanded data points to strengthen **institutional oversight and asset quality**, while **responsibly extending credit to underserved Egyptians** to advance **financial inclusion**. The Company's AI capabilities were recognized with the **AI-Powered Financial Services Excellence Award** by *Amwal Al Ghad*.

1,330 mn
H1-2026 Fast Track Lending · EGP

~2,714
AUTO CUSTOMERS · FAST TRACK H1-2026
Pre-vetted Auto cohort

~68%
OF Total AUTO APPLICATIONS · FAST TRACK
Now the dominant Auto channel

<30 mins.
77.2% of the Auto approvals
≈ 14× faster than Normal Track

98.6%
Fast Track COLLECTION RATE · H1 COHORT

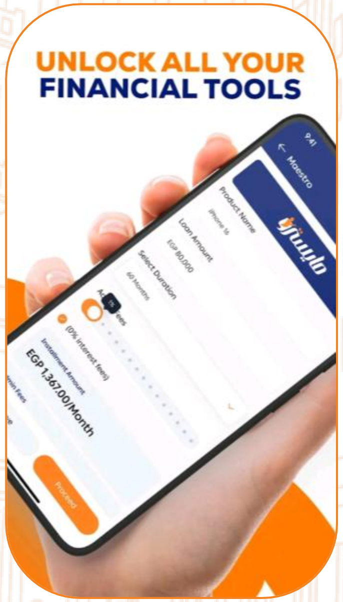
−8%
Drop in NON-STARTER RATE · SIGNAL PROGRAM

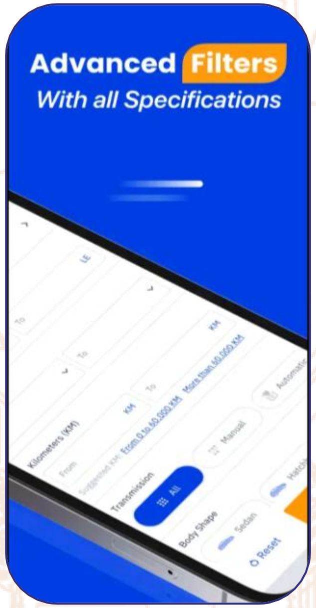
- **Process** Automated parsers and machine-learning models assess applications using an expanded data set, including I-Score, to verify profiles and income estimates.
- **Customer experience** Rapid approval turnarounds with minimal documentation burden.
- **Quality of assets** Scaled as a core origination channel without compromising credit standards. Model-based income estimation and bureau-verified data anchor approvals to verified repayment capacity, driving high-quality portfolio growth
- **Regulatory framework** Operates strictly on customer-consented data under continuous Risk & Compliance oversight. Decisioning criteria, routing rules, and model outputs are actively governed and monitored.
- **Operational efficiency** Risk-owned, fully automated decisioning minimizes manual underwriting. Team capacity shifts from routine approvals to complex files, unlocking volume growth without linear headcount expansion.

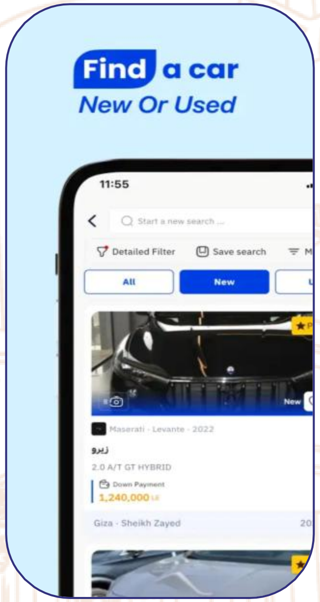
Our Digital Platforms | H1-2026

- 2.5 mn App Downloads
- 1.6 mn Registrations
- 416 mn Total Value of Transactions

- 1.5 mn Registrations
- 144 mn Website views
- 970 K New users







Note: all data are since inception except website views and total value of transaction figure is H1-2026 only.

Financial Overview

Contact

Driving Financial Efficiency & Strategic Portfolio Management

"Contact maintained solid financial momentum throughout H1-2026, with **stronger portfolio quality** and increased off-balance sheet portfolio transfers. This drove a **101% year-on-year increase** in total revenue from portfolio transfers to **EGP 761 million** contributing to increase in financing operating income by **7% year-on-year to EGP 1 billion.**

Moving to our insurance segment, our enhanced distribution channels led to **38% year-on-year increase in insurance revenue to EGP 1.8 billion.** Moreover, Investment income delivered strong growth **increasing 71% year-on-year to EGP 200 million.**

On Consolidated level, Cost discipline remained central to our strategy, **Cost-to-Income ratio showed a slight decrease to 59.8%** for H1-2026. This generated **Earnings Before Tax (EBT) of EGP 281 million (+7% YoY).** Tax provisions and financial asset impairments impacted the net income, **our core cash-generating capacity and balance sheet liquidity remain strong**."

Youssef Abdel-Ati
Group CFO of Contact Financial Holding

Results Snapshot | H1-2026

Consolidated Performance[1]

EGP 1.3 bn	EGP 281 mn	EGP 95 mn	5.0%
Operating Income	Earnings Before Tax	Net Income	ROAE
+6%[2]	+7%	-22%	vs[3] 7.1%

Financing

EGP 5.9 bn	EGP 18.9 bn	EGP 1.1 mn	57.5%	EGP 75.4 mn	1.3%	5.2%
New Lending	Outstanding Portfolio	Operating Income	Cost to Income	Net Income	ROAA	ROAE
+16%	-7%	+7%	vs 62.3%	-15%	Stood Flat	vs 5.8%

Insurance

EGP 2.3 bn	EGP 365 mn	EGP 239.8 mn	63.9%	EGP 28.7 mn	19.8%	6.4%
GWP	Brokerage GWP	Operating Income	Cost to Income	Net Income	ROI	ROAE
+24%	+5%	-1%	vs 52.7%	-43%	vs 18.4%	vs 24.1%

1) *Consolidated Performance includes Financing and Insurance, as well as other activities; which are not separately presented due to their immaterial contribution to overall performance*
2) *Any percentages are the YOY% H1-2026 vs H1-2025*
3) *All Comparisons are H1-2026 VS H1-2025*

Financing Segment Performance

Comprehensive Financing Offering | H1-2026

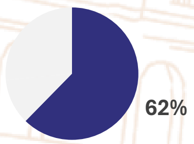
EGP 5.9 bn
New Lending
+16%

Breakdown

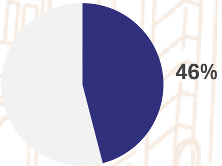
Auto & Lifestyle
EGP 2.7 bn
-15%

- ✓Passenger Cars
- ✓Trucks
- ✓Memberships
- ✓Furniture
- ✓Insurance Credit
- ✓Green Financing

H1-2025



H1-2026

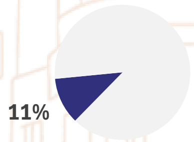


Our Passenger Cars lending declined by **6% YoY** in H1-2026 amid heightened competitive intensity and market volatility. **The lifestyle platform** contracted by **74% YoY**, primarily due to shifting our focus to higher quality assets and transforming to the digital side.

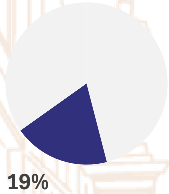
Consumer Credit
EGP 1.1 bn
+100%

- ✓Contact Now

H1-2025



H1-2026

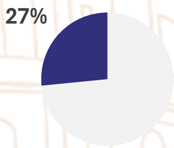


Driven by a robust digital lending strategy, the **Digital platform achieved a 100% increase**, with the revolving segment serving as primary growth engine. This was further bolstered by heightened customer engagement levels during the quarter.

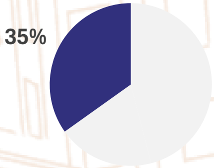
Business
EGP 2.0 bn
+52%

- ✓Leasing
- ✓Factoring
- ✓Mortgage

H1-2025



H1-2026



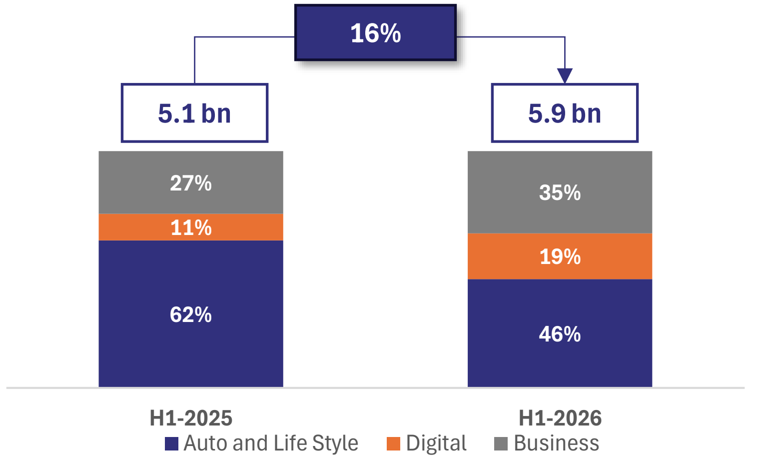
The Business Cluster delivered **a 52% increase** in new lending during H1-2026, driven by **strong performance** in leasing and factoring. Growth was supported by **products diversification and expanded sector coverage** across Real Estate, vehicles, and supply services.

Note: Any percentages are the YOY% H1-2026 vs H1-2025
Note: Pie charts are the contribution of the platform from the total new lending

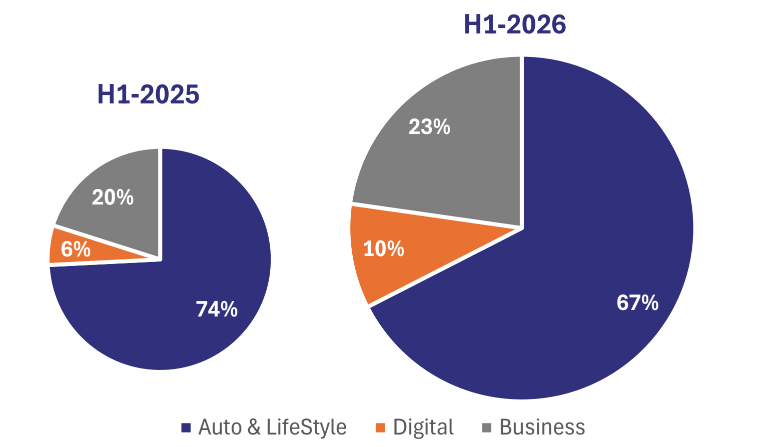
Contact

Financing Segment – Solid Results Across Financing Segments | H1-2026

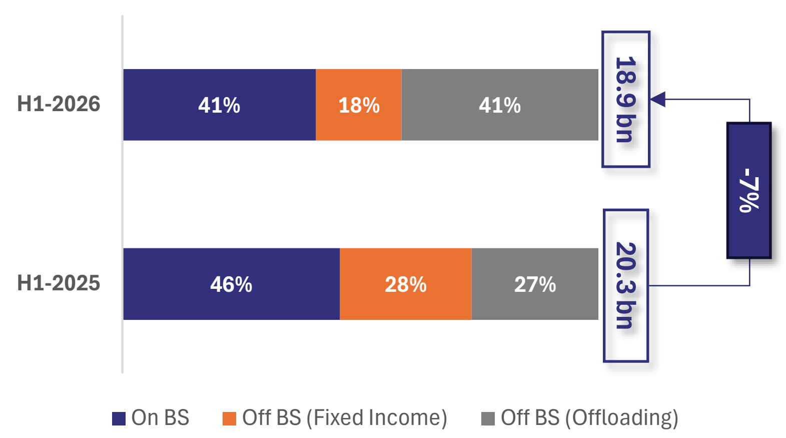
Total Consolidated New Lending



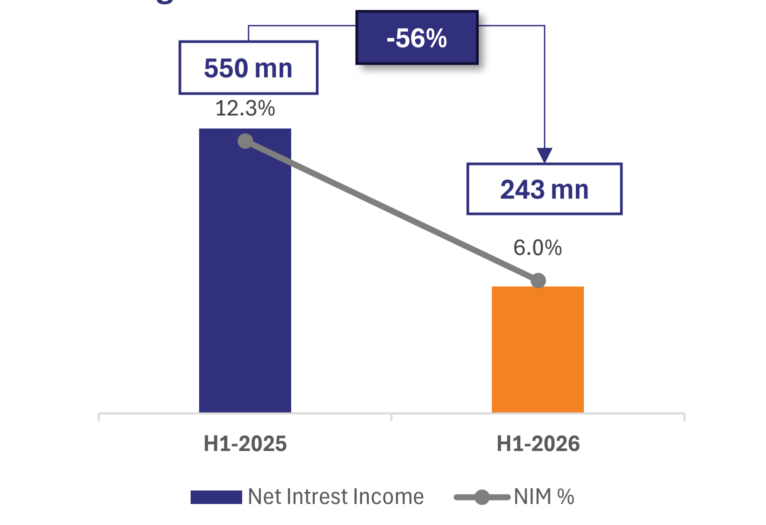
Outstanding Portfolio by Asset Class



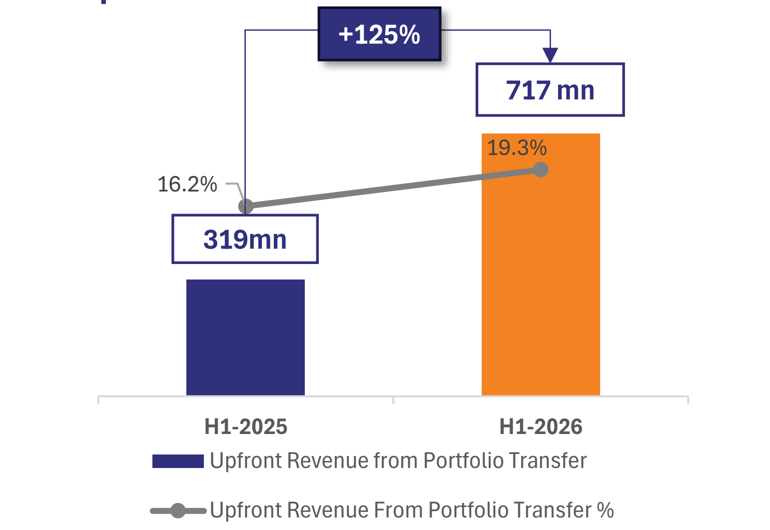
Portfolio Funding Breakdown



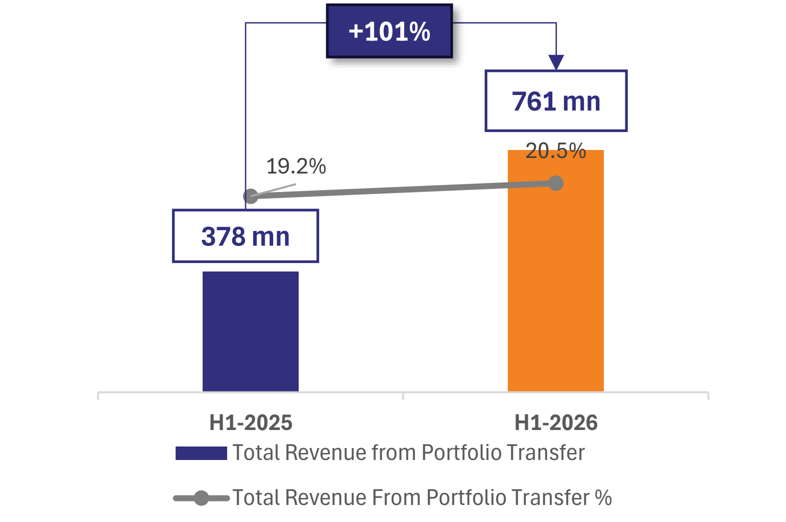
Margins Earned from On-BS Portfolio



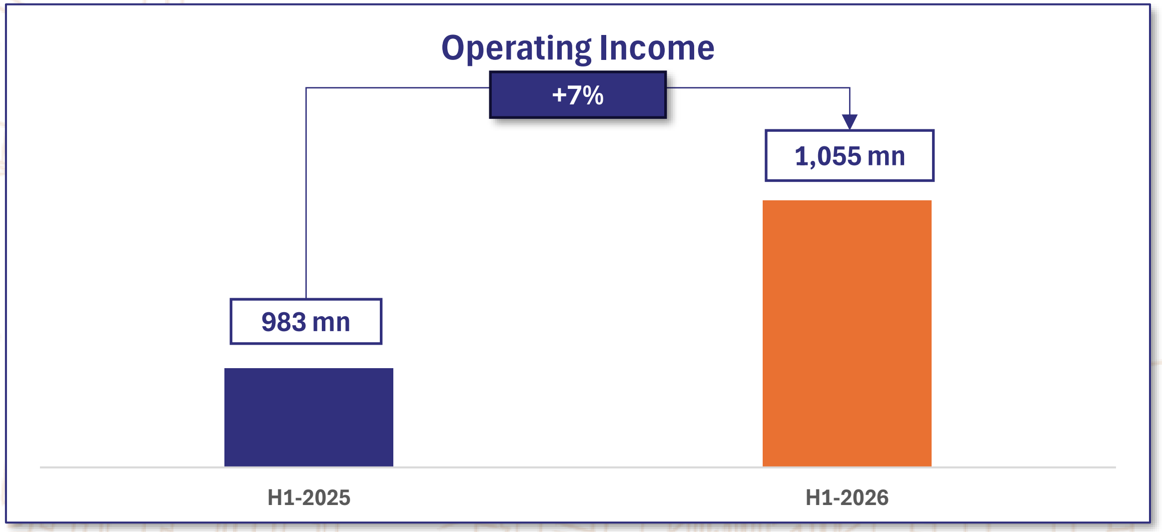
Upfront Revenue from Portfolio Transfer

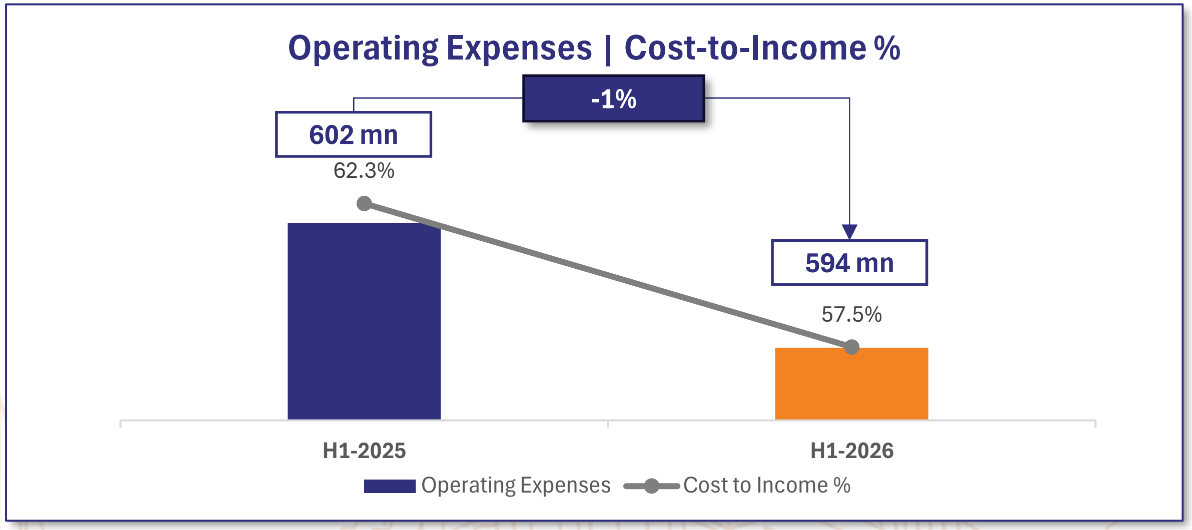


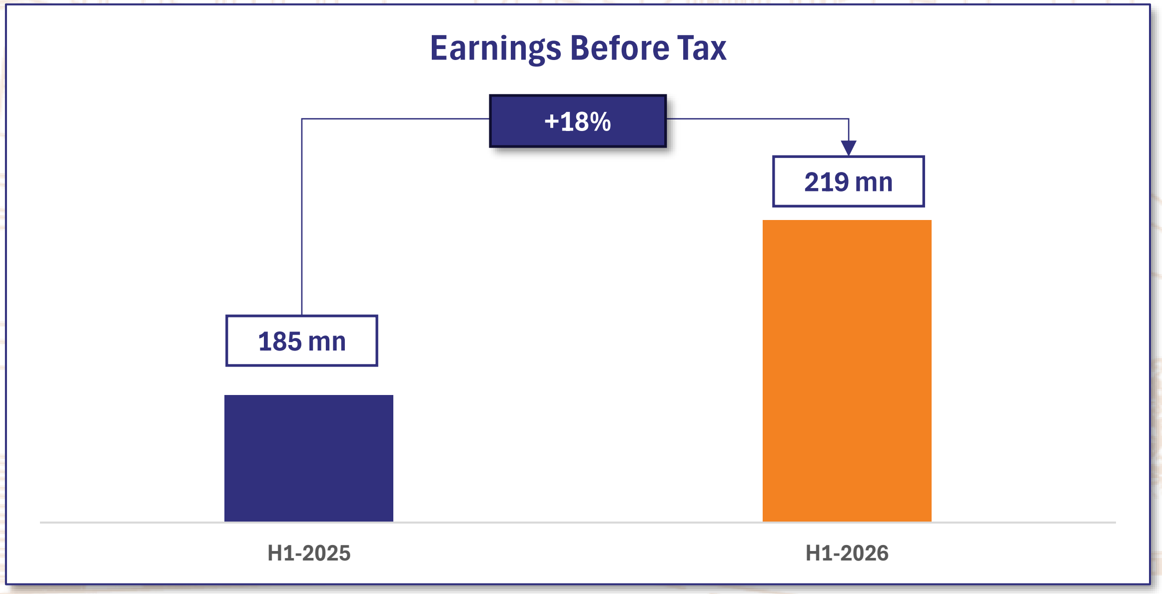
Total Revenue from Portfolio Transfer

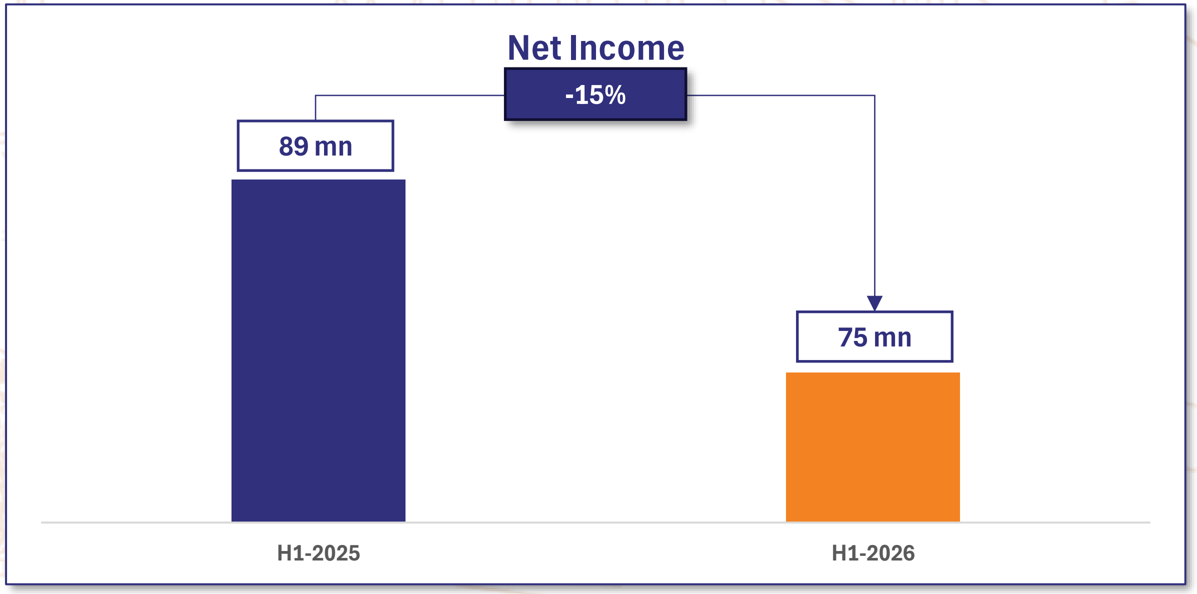


Financing Segment Financial Performance | H1-2026









Insurance Segment Performance

Contact

Insurance Segment - Operational Performance | H1-2026

EGP 2.3 bn

GWP

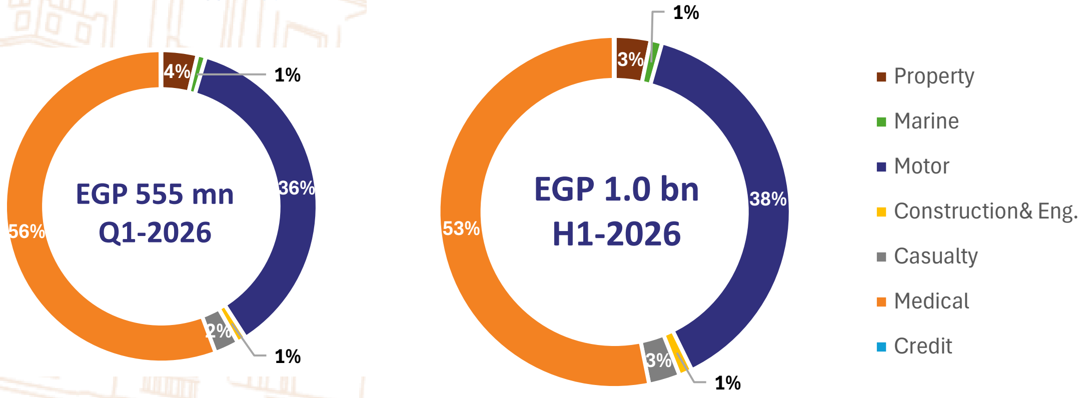
+24% YOY

+51% YOY

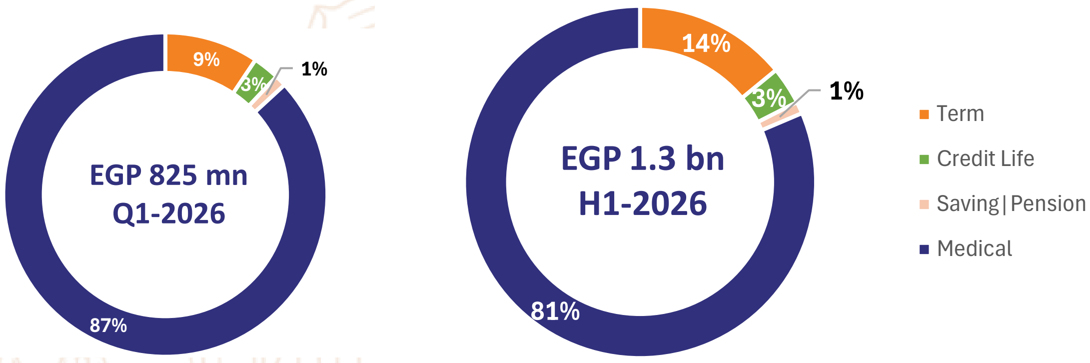
Gross Written Premium Breakdown

+7% YOY

Sarwa Insurance



Sarwa Life



The strong growth in GWPs reflects the company's ongoing diversification, driven by medical growth of 75% YoY and motor growth of 43% YoY. The medical insurance system is finalized and in final integration with the healthcare management platform.

Growth during the period was driven by growth in Medical by 8% YoY, Term by 20% YoY, and Credit life Insurance by 6% YoY. Sarwa Life's first open-ended MMF, reached EGP 136 million as of H1-2026.

Contact Insurance Brokerage

365 mn Brokerage GWP

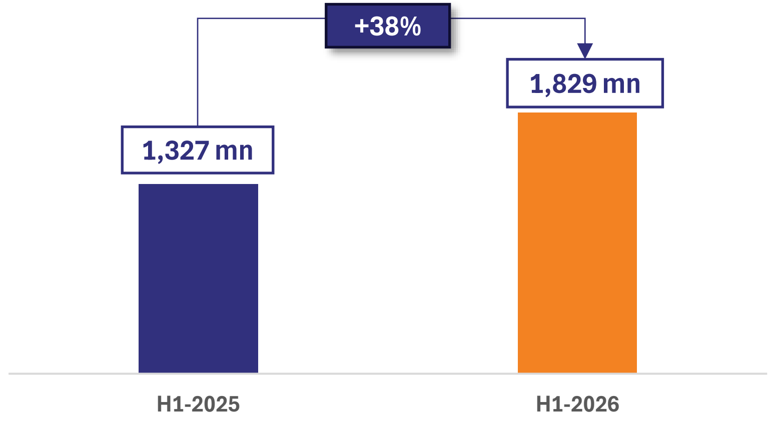
+5% YOY

Contact

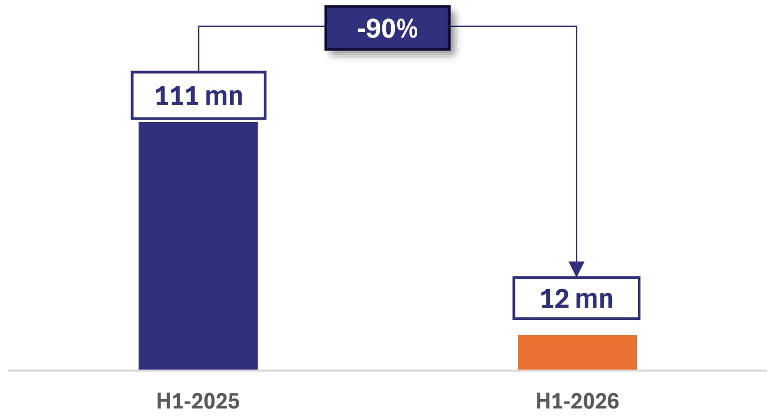
Insurance Segment Financial Performance | H1-2026

H1 2026 profitability was impacted by residual Group Medical claims from late 2025 and an elevated Motor loss ratio, reducing underwriting income to EGP 12mn and net income to EGP 29mn. However, following Q1 losses, **performance rebounded sharply in Q2, returning both underwriting and net income to profitability**. Both lines are being actively remediated through **repricing, tighter underwriting, and enhanced claims management**, with Medical already improving in Q2—a trend expected to persist through Q3 and Q4. Underlying fundamentals remain strong, supported by **38% growth in revenues** to EGP 1.8bn and a **71% increase in investment income** to EGP 200mn, positioning profitability to normalize in H2 2026.

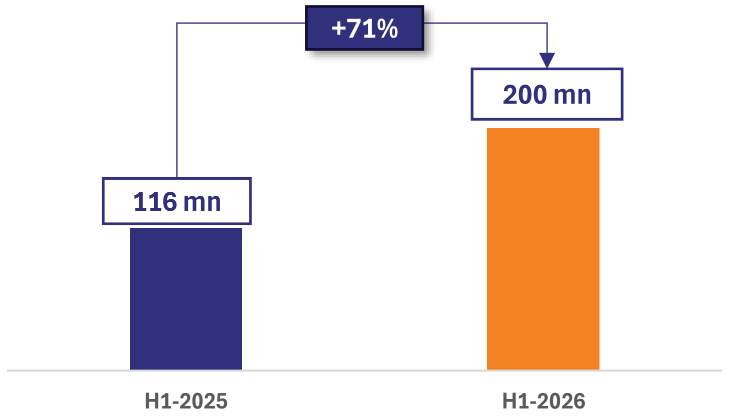
Revenues



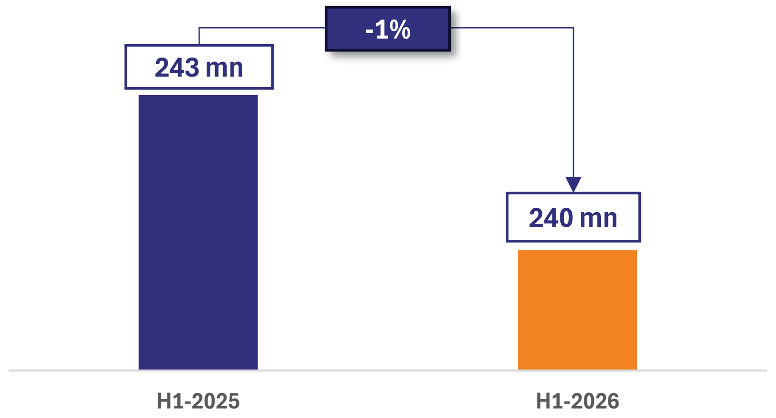
Underwriting Income



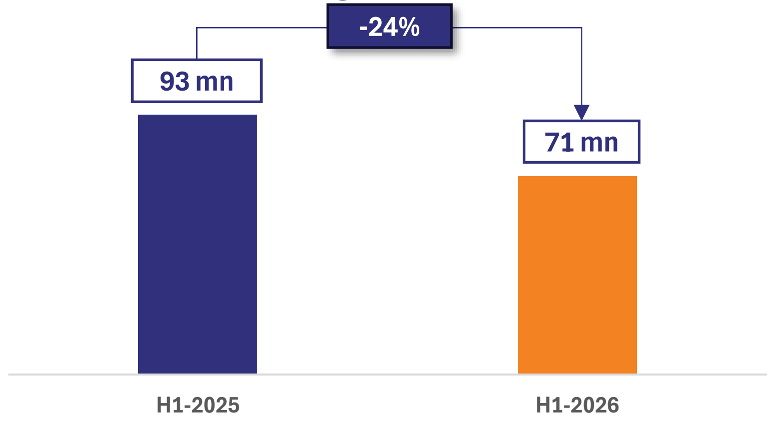
Investment Income



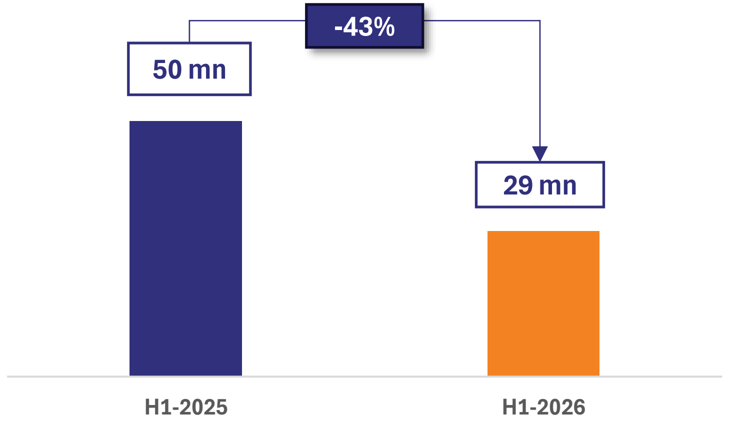
Operating Income



Earnings Before Tax



Net Income

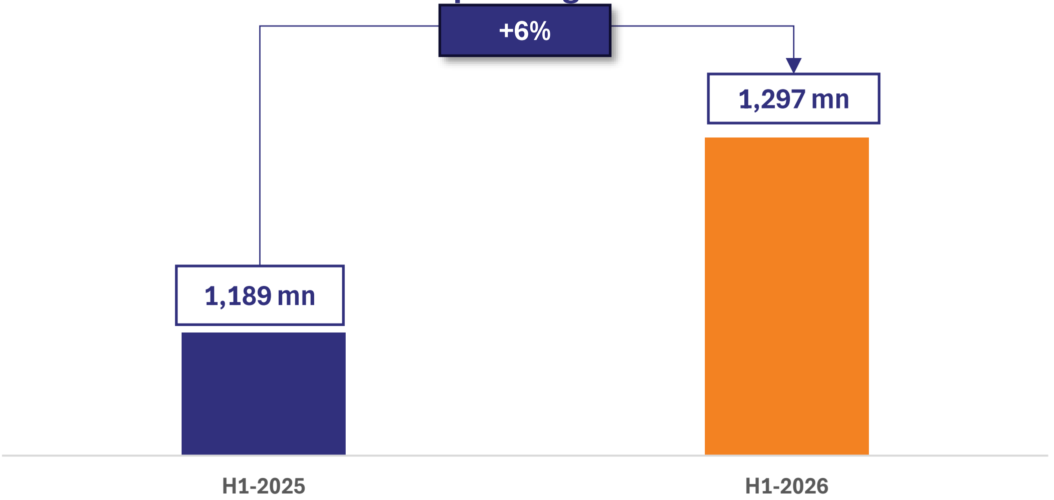


Consolidated Performance

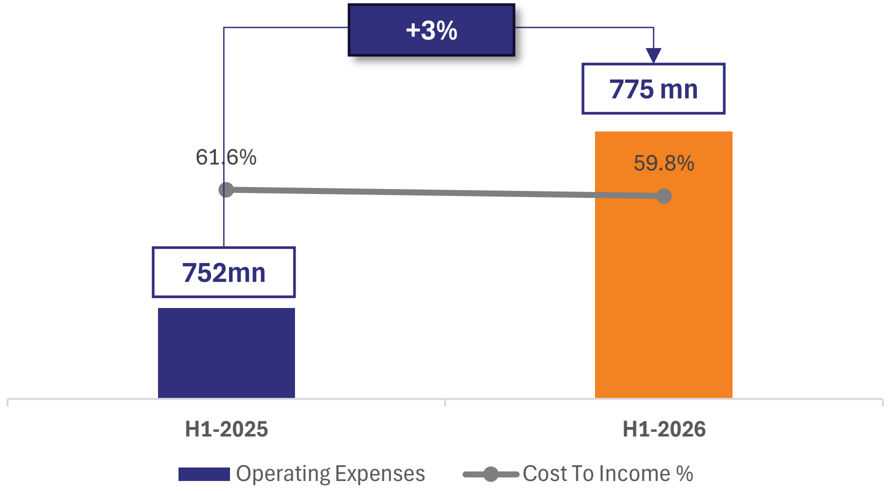
Contact

Consolidated Performance | H1-2026

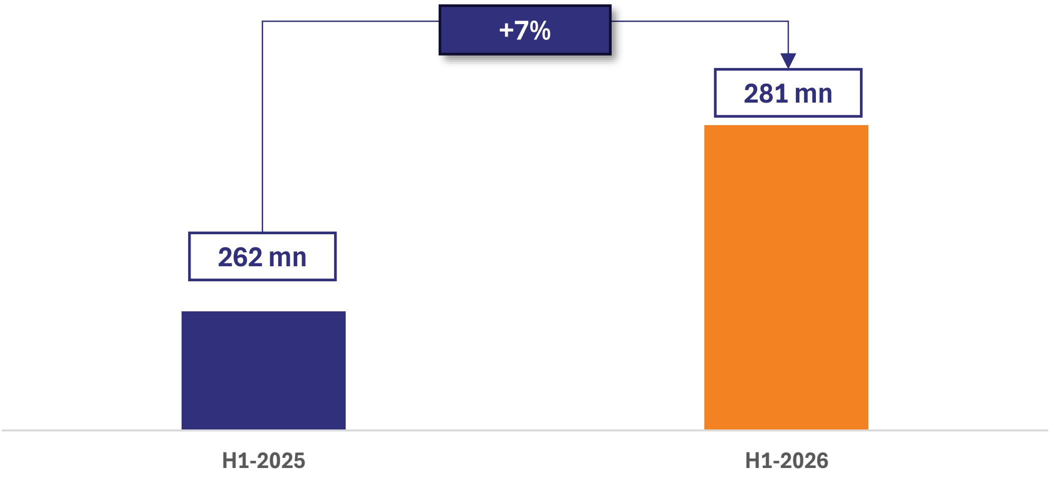
Total Operating Income



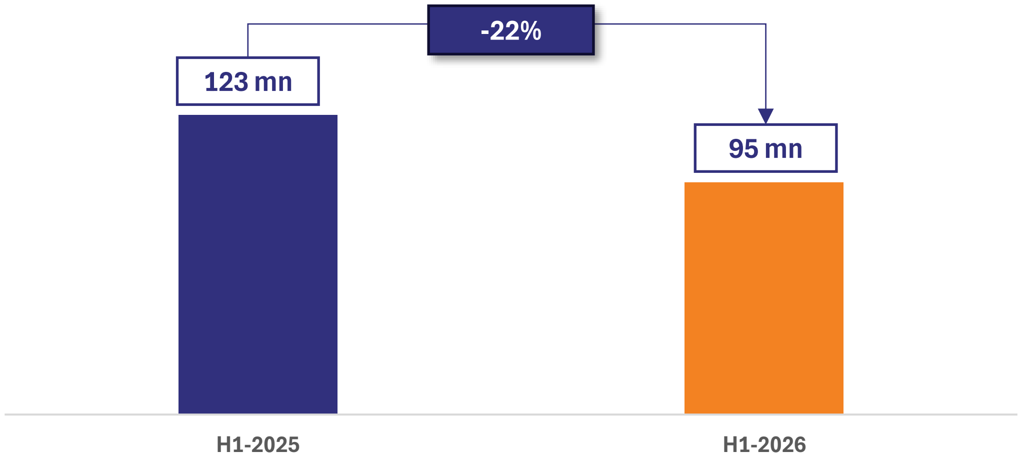
Operating Expenses | Cost to Income %



EBT



Net Income



Reference Section

Contact

Financing Income Statement | H1-2026

	H1-2025	H1-2026	Change (H1-2025 vs H1-2026)
Net Revenue from Portfolio Transfer	378,401	760,691	101%
Net Interest Income	550,016	243,465	-56%
Net Financing Fee & Commission Income	44,606	31,730	-29%
Profit Share from Associates	9,943	18,882	90%
Financing Operating Income	**982,965**	**1,054,768**	**7%**
Net Operating Income/Expense	(17,900)	(22,041)	23%
Total Operating Income	**965,065**	**1,032,727**	**7%**
Capital Gain	-	87,453	N/A
Depreciation / Amortization	(66,162)	(72,493)	10%
Operating Expenses	(601,706)	(594,303)	-1%
Marketing Expenses	(42,226)	(33,636)	-20%
Other Finance Cost - R.O.U	(37,340)	(40,542)	9%
Other Expenses	(2,399)	(9,360)	290%
Impairment of Financial Assets	(30,555)	(151,146)	395%
Total Expenses	**(780,389)**	**(814,027)**	**4%**
EBT	**184,677**	**218,700**	**18%**
Income Tax	(52,258)	(91,423)	75%
Net Profit for the Year After Tax	**132,419**	**127,277**	**-4%**
Non-Controlling Interest	(43,665)	(51,900)	19%
Net Income	**88,754**	**75,378**	**-15%**

Other Expenses Contains Provisions, FX and Board of directors' allowances

Contact

Insurance Income Statement | H1-2026

	H1-2025	H1-2026	Change (H1-2025 vs H1-2026)
Insurance Activity Surplus (Deficit)	155,674	184,999	19%
Reinsurance Activity Surplus (Deficit)	(29,627)	(152,434)	415%
Net Insurance Financing Income (Expenses)	(34,987)	(41,759)	19%
Net Reinsurance Financing Income (Expenses)	20,065	20,666	3%
Underwriting income	**111,125**	**11,472**	**-90%**
Investment income	116,486	199,527	71%
Net Insurance Fee Income	15,733	28,765	83%
Insurance operating income	**243,344**	**239,765**	**-1%**
Net operating income/expense	5,962	(552)	-109%
Total Operating Income	**249,307**	**239,213**	**-4%**
Capital Gain	1,063	-	-100%
Depreciation / Amortization	(14,585)	(19,162)	31%
Operating Expenses	(131,426)	(152,776)	16%
Marketing Expenses	(1,434)	(3,353)	134%
Other Finance Cost - R.O.U	(11,427)	(12,811)	12%
Other Expenses/ Income	1,111	20,212	1719%
Impairment of Financial Assets	(102)	(797)	685%
Total Expenses	**(156,800)**	**(168,686)**	**8%**
EBT	**92,507**	**70,527**	**-24%**
Income Tax	(30,052)	(37,168)	24%
Net Profit for the Year After Tax	**62,455**	**33,359**	**-47%**
Non-Controlling Interest	(11,979)	(4,630)	-61%
Net Income	**50,476**	**28,728**	**-43%**

Other Expenses Contains Provisions, FX and Board of directors' allowances

Contact

Other Business Lines Income Statement | H1-2026

	H1-2025	H1-2026	Change (H1-2025 vs H1-2026)
Net Interest Income	3,160	4,771	51%
Net Financing Fee & Commission Income	5,440	3,217	-41%
Profit Share from Associates	(12,908)	(13,458)	4%
Financing Operating Income	**(4,308)**	**(5,470)**	**27%**
Net Operating Income/Expense	10,162	30,064	196%
Total Operating Income	**5,855**	**24,594**	**320%**
Depreciation / Amortization	(1,032)	(1,349)	31%
Operating Expenses	(18,751)	(27,890)	49%
Marketing Expenses	(557)	(3,002)	439%
Other Finance Cost - R.O.U	(75)	(377)	402%
Other Expenses	(6)	3	-151%
Impairment of Financial Assets	(485)	(46)	-90%
Total Expenses	**(20,906)**	**(32,660)**	**56%**
EBT	**(15,051)**	**(8,066)**	**-46%**
Income Tax	(1,612)	(757)	-53%
Net Profit for the Year After Tax	**(16,663)**	**(8,823)**	**-47%**
Non-Controlling Interest	(2)	(255)	13368%
Net Income	**(16,665)**	**(9,078)**	**-46%**

Other Expenses Contains Provisions, FX and Board of directors' allowances

Contact

Consolidated Income Statement | H1-2026

Financing Business	H1-2025	H1-2026	Change (H1-2025 vs H1-2026)
Net Revenue from Portfolio Transfer	378,401	760,691	101%
Net Interest Income	553,176	248,236	-55%
Net Financing Fee & Commission Income	50,046	34,946	-30%
Profit Share from Associates	(2,965)	5,424	-283%
Financing Operating Income	**978,658**	**1,049,298**	**7%**
Insurance Business			
Insurance Activity Surplus (Deficit)	155,674	184,999	19%
Reinsurance Activity Surplus (Deficit)	(29,627)	(152,434)	415%
Net Insurance Financing Income (Expenses)	(34,987)	(41,759)	19%
Net Reinsurance Financing Income (Expenses)	20,065	20,666	3%
Underwriting income	**111,125**	**11,472**	**-90%**
Investment income	116,486	199,527	71%
Net Insurance Fee Income	15,733	28,765	83%
Insurance operating income	**243,344**	**239,765**	**-1%**
Net Operating Income/Expense	(1,776)	7,471	-521%
Total Operating Income	**1,220,227**	**1,296,534**	**6%**
Capital Gain	1,063	87,453	8131%
Depreciation / Amortization	(81,780)	(93,004)	14%
Operating Expenses	(751,883)	(774,968)	3%
Marketing Expenses	(44,217)	(39,991)	-10%
Other Finance Cost - R.O.U	(48,842)	(53,730)	10%
Other Expenses	(1,294)	10,855	-939%
Impairment of Financial Assets	(31,142)	(151,989)	388%
Total Expenses	**(958,094)**	**(1,015,373)**	**6%**
EBT	**262,132**	**281,161**	**7%**
Income Tax	(83,921)	(129,349)	54%
Net Profit for the Year After Tax	**178,211**	**151,812**	**-15%**
Non-Controlling Interest	(55,646)	(56,784)	2%
Net Income	**122,565**	**95,028**	**-22%**

Other Expenses Contains Provisions, FX and Board of directors' allowances
Other Finance Costs reflect the application of the EAS 49 standard/IFRS16.

Our People

The Minds Behind the Vision

John Saad

Group Chief Executive Officer

20+ years of leadership across telecom, media, and digital & AI businesses in the MENA region, leading transformation initiatives, building high-performing teams, and delivering strong results across diverse and highly competitive markets.

Youssef Abdel-Ati

Group Chief Financial Officer

20 years in banking, including 7 in Dubai covering MENA and Turkey, with strong NBFI expertise and a track record of delivering sustainable business impact.

Mohsen El Shaarani

Group Chief Digital Officer

18+ years across telecom, fintech, and digital platforms. Digital leader in scaling products, driving agile transformations, and building high-performing teams.

Khaled Mohamed Riad

CEO – Contact Credit

35+ years driving growth, digital transformation, and profitability across telecom, FMCG, and multinationals; expert in turnarounds and market expansions across MENA, GCC, Africa, and Asia.

Ahmed Khalifa

CEO – Insurance

30+ years in insurance across MENA; results-driven CEO known for strategic leadership and strong financial performance.

Mostafa Adel

CEO – Leasing, Factoring & Mortgage

18 years in banking, leading leasing, securitization, and NBFI portfolios with strong growth and disciplined asset management.

The Minds Behind the Vision

Ahmed Hassanein

Group Chief Collection & Credit Officer

20+ years' experience across law enforcement and non-financial services, with deep expertise in credit risk, debt recovery, and portfolio performance across retail, SME, and digital segments.

Safeya Borhan

Group Chief Legal & Corporate Affairs Officer

17+ years' experience in corporate affairs; a board-level leader who has shaped Egypt's consumer finance sector and led complex licensing, IPO, and sustainability initiatives.

Hazem ElHabrouk

Governmental Relations & Administration Consultant

40+ years in public service with senior leaderships across the Ministry of Interior. Recipient of several honors, including the Medal of Excellence awarded by the President Abdel Fattah el-Sisi.

Sherif Bakir

Group Chief Commercial Operations Officer

30+ years' experience leading global telecom businesses and large-scale transformation, with a strong track record in restructuring

Ahmed Hakim

Group Chief Technology Officer

26+ years' experience in IT and software development, specializing in fintech and non-banking financial services. Experienced leader and BoD advisor in consumer finance and digital platforms.

Haidy El Masry

Group Chief Human Resources Officer

25+ years of HR experience across petroleum, services, and academia; recognized for leading organizational transformation.

Ahmed Ezz ElDin

Group Chief Risk Officer

18+ years of experience in Risk Management at banking & Fintech companies, certified as GRC expert with proven track record in driving growth while maintaining strong risk controls.

Sherif El Naggar

Group Transformation Director

20+ years' experience in across telecom, government utilities, and consultation; with a track-record of driving impactful change

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