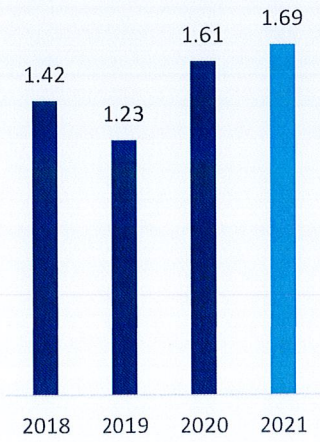
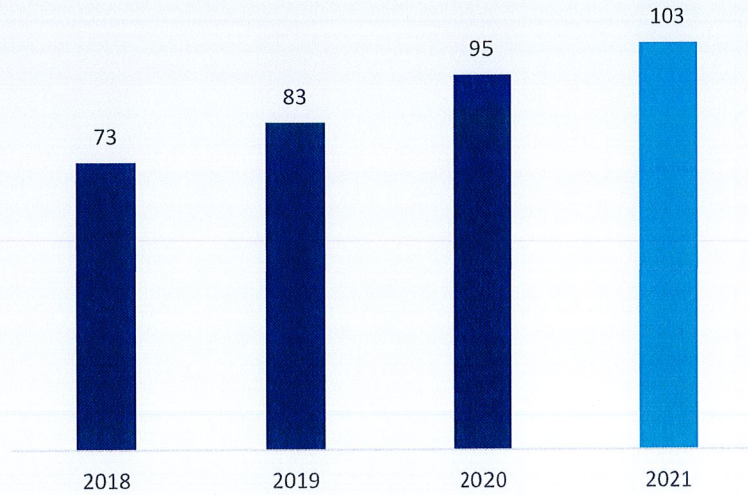


Consolidated Revenue (EGPmn)



Fourth Yearly Consecutive earnings to reach EGP 103mn, up 8% YoY. Revenues reached EGP 1.69bn up 5% YoY catalyzed by UE Finance’s resilient portfolio and Group’s exceptional performance.

AIH’s Consolidated Net Income (EGPmn)

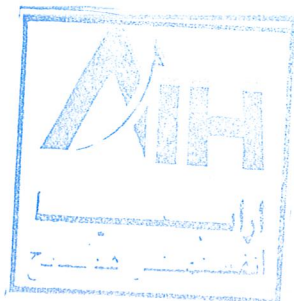


Successfully Addressing Challenges

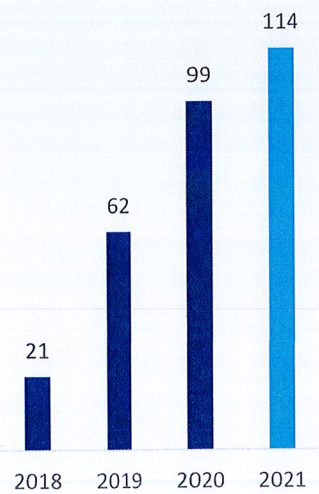
- Consolidated Revenues reached EGP 1.69bn in 2021 up 5% YoY.
- Earnings reached EGP 103mn in 2021 up 8% YoY.
- ROE reached 13.6% in 2021.
- AIH took solid steps towards institutional transformation and implementing efficient corporate governance rules for the holding company and subsidiaries and restructuring Directing boards and their affiliated committees, adding new qualified and experienced female calibers.
- A medium-term plan to double business volume over the coming 3 years has been put in place by the company whereby it will:
 - introduce new products/ services across its investees.
 - Expand geographically through opening new branches for NBFS subsidiaries.
 - Add new investments and companies to integrate companies within the NBFS arm.

Outlook

- Postpone the relocation of the headquarters of all NBFS and AIH in one building till the completion of the NBFS lines of businesses.
- Reorganize the investments and their management approach according to the nature of subsidiaries (NBFS – Construction and building materials – Automotive trading).
- Continuous pursuit to increase ROE through specialized financing structures to fund the expansion plan and diversify sources of funding.
- Establish a centralized risk management department to build high quality portfolios to serve the aggressive growth plans.
- Enhance NBFS operating efficiency by integrating common functions.
- Invest in the digitalization transformation of NBFS and AIH centralized operations.



NBFS Net Income (EGPmn)



- Develop corporate governance and sustainability across the group.

NBFS- Earnings up 15% in 2021 YoY, Solid Growth

- Net Interest Income (NII) reached EGP 174mn in 2021, up 16% YoY.
- Revenues reached EGP 905mn in 2021, up 20.3% YoY.
- ROE stood at 25.3% in 2021 despite the increase in paid up equity for the NBFS subsidiaries to EGP 35mn.
- Cumulative lending portfolio reached EGP 4.3bn till 2021.
- Outlook:
 - Improve our market positioning and create significant synergies to boost our profitability ratios.
 - Stimulate Tawriq business operations based on market requirements.
 - Study the inclusion of the real estate finance and the insurance brokerage arms.

UE Finance – Revenues reached EGP 403mn in 2021 up 33.2% YoY

- Net portfolio size reached EGP 2.82bn in 31/12/2021 up 21.1% YoY.
- Earnings up 32.4 % in 2021 YoY.
- Strong portfolio featuring well geographical distribution in which Upper Egypt customers constitutes 27%, lower Egypt customers 20%, and Great Cairo 53%.
- The portfolio includes 20 funded sectors, with the commercial agencies, retail and distribution sector at the forefront with 20%, followed by the investment and real estate development sector with 11%.
- The company has conducted 370 finance lease and factoring contracts until 31/12/2021
- UE securitized its first portfolio at a value of 1.2bn in Q1 2021 to pursue its growth and maintain its geographical distribution and expansion.

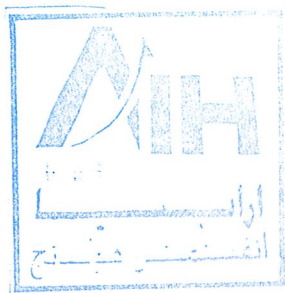
Rawaj – Revenues reached EGP 500mn in 2021 up 11.6% YoY

- Consumer Finance portfolio reached EGP 478mn in 2021.
- Gross profit reached EGP 11mn in 2021 up 16.8% YoY.
- Issued securitized bonds with a value of EGP 391.6mn in 2021.
- Outlook:
 - Open a new branch in Heliopolis district by year end.
 - launch new “innovative” consumer finance products by 2022 supported by management expertise.
 - Digitalize all company operations and processes to expand its outreach and develop the quality of the services provided.

Traditional Businesses:

Kahromika – Revenues reached EGP 712mn in 2021

- Gross profit Reached EGP 81mn in 2021.
- Earnings reached EGP 17mn in 2021.
- Renewed ISO 2001 certification and got awarded a new ISO 2001 for the EPC line of business.
- Outlook:
 - Focus on seizing new business opportunities in Egypt as its one of the pioneering companies in the field for more than 50 years.
 - Renew the company’s branch license in Libya and pursuing new business inside and outside Egypt.
 - Seek new regional alliances to build a strong regional file as an extension of the company's long history in this field.



Toblat – Earnings up 189% in 9m21 YoY

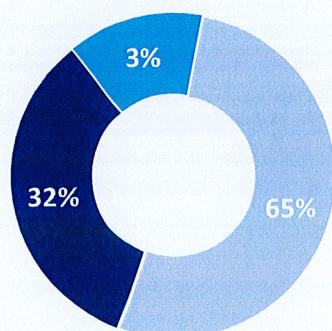
- Revenues reached EGP 62mn in 2021.
- Toblat reached earnings of EGP 1.4mn in 2021.
- Outlook:
 - Modernizing and developing Abu Rawash factory.
 - Strengthening the management with new expertise to transform the company qualitatively.

II – Auto:

- Cost cutting efforts have significantly reduced expenditures as a preparatory stage for studying the conditions of this activity.
- Outlook:
 - AIH is currently studying the overall automotive market to come up with the best business model to benefit from its current assets and human capital.



AIH Shareholders' Structure



■ Jamal Othman ■ Institutions ■ Free Float

Head Quarter

4 Tawfik Diab, Garden City,
Cairo, Egypt
arabia-investments.com

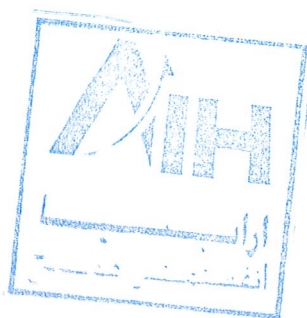
Investor Relations Officer

Hesham Zakaria
h.zakaria@arabia-investments.com

Social Media

linkedin.com/company/14010223/
facebook.com/ArabiaInvestments/

Code ISIN: EGS21351C019
Reuters Code: AIH.CA
Shares Outstanding: 1,349 Million



AIH – Background Overview

Arabia Investments Holding “AIH” was established in 1985, and successfully engaged in the contracting sector in Egypt. In 2010, the company was listed in the Egyptian Stock Exchange, becoming one of the most heavily traded stocks in the exchange.

In January 2014, the shareholders lobbied to issue a material dividend payout of EGP 107mn. Since late 2014, the company went through turbulent circumstances, and incurred increasing losses annually. In February 2014, the major shareholder at the time exited the company.

In November 2016, the devaluation of the Egyptian Pound, resulted in foreign exchange losses that amounted to EGP 487 mn in the automotive business, where EGP 387 mn were unrecognized.

An Egyptian entrepreneur and businessman based in Dubai, Jamal Othman, decided to invest in the business by May 2017. In July of the same year, board members of highly skilled professionals with global expertise were added. Management recognized the previous losses and implemented radical changes in AIH strategy, systems and culture and instated AIH set of corporate values. In May 2020, AIH attracted prominent independent diversified leaders in the banking & the financial markets sectors to its new 7 members Bo. In May 2021, the CEO of AIH appointed Mr. Hazem Mostafa as the new CEO, to continue on AIH’s value creation, capturing, & sustainability especially for the NBFS companies backed by his strong expertise in the banking, finance, & investment sectors.

Currently, the active companies in AIH portfolio of investments, the home of around than 914 staff, are:

Non-Banking Financial Services

- **UE Finance** established in 2008 and is a customer-centric leasing operation with SME focus and strong presence in Upper Egypt. UE paid in capital is EGP 120mn and is fully owned by AIH.
- **Rawaj** established in 2013 and is a consumer finance business specialized in auto finance. Rawaj paid in capital is EGP 70mn and is fully owned by AIH.
- **Tawriq** established in Dec. 2018 with a paid in capital of EGP 5mn to capture growth in the booming securitization market. It is fully owned by AIH.
- **Takhseem** established in Jan. 2021 with a paid in capital of EGP 15mn to capture growth in the booming Factoring market.

Traditional business

- **Kahromika** established in 1971 and built a long heritage in domestic and regional electromechanical contracting firm. Its paid in capital is EGP200mn. AIH owns 51% of the company.
- **Toblat** established in 1979 and is a premium producer of concrete bricks, hardscape paving solutions, landscaping tiles and concrete-based tiles. Its paid in capital is EGP5mn. AIH owns 99% of Toblat.
- **Auto:** 45 years of history as European auto brand affiliate and 3S provider. This investment was fully impaired in 2017.

Forward Looking Statements

The statements contained herein may contain certain forward-looking statements relating to the group that are based on the beliefs of the group’s management as well as assumptions made by and information currently available to the group’s management. These statements are, subject to significant risks, & uncertainties. These statements include, without limitation, statements relating to the group’s business prospects, future developments, trends and conditions in the industries in which the group operates. Many factors could cause the actual results, to be materially different from any future results that may be expressed or implied by forward-looking statements.