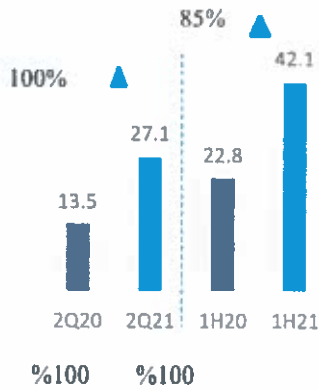
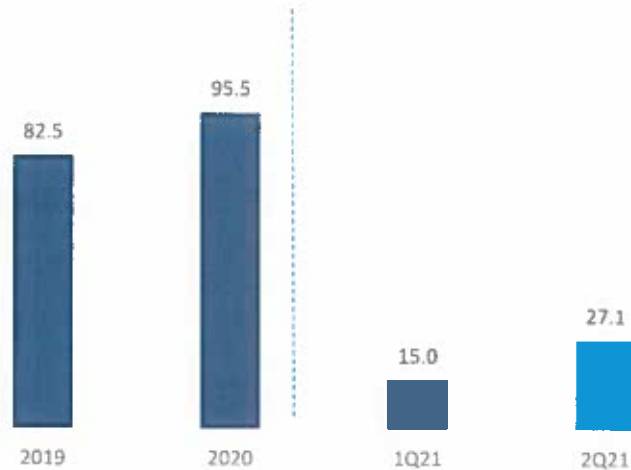


**Consolidated Net Income
(EGPmn)**



Second Quarter earnings reached EGP 27mn up 100% YoY catalyzed by UE Finance's resilient portfolio and Group's exceptional performance.

AIH's Consolidated Net Income (EGPmn)



Successfully Addressing Challenges

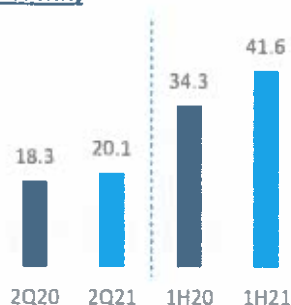
- Consolidated Revenues reached EGP 788.5mn in 1H21 up 33.3% YoY.
- earnings reached EGP 42mn in 1H21 up 85% YoY.
- ROE reached 6.1% in 1H21.
- AIH took solid steps towards institutional transformation and implementing efficient corporate governance rules for the holding company and subsidiaries and restructuring Directing boards and their affiliated committees.
- 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

- Relocate The headquarters of all NBFS and AIH in one building to facilitate the centralization process and increase synergies.
- Reorganize the investments and their management style 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 of NBFS and AIH centralized operations.
- Develop corporate governance and sustainability across the group.



**NBFS Net Income
(EGPmn)**



NBFS- Earnings up 21.3% in 1H21 YoY, Solid Growth

- Net Interest Income (NII) reached EGP 85mn in 1H21, up 35.2% YoY.
- ROE stood at 10.4% in 1H21 despite the increase in paid up equity to EGP 35mn.
- Cumulative lending reached EGP 4bn in 2Q21
- Outlook:
 - Improve our market positioning and create significant synergies to boost our profitability ratios.
 - Stimulate Tawriq and Takhseem business operations based on market requirements.

UE Finance – Portfolio size up 14.5% reaching EGP 2.8bn

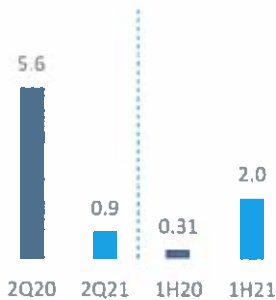
- Net portfolio size reached EGP 2.8bn in 30/6/2021 up 20% from December 2020 and 67.4% from 30/6/2020.
- Earnings up 35.2% in 1H21 YoY.
- Strong portfolio featuring well geographical distribution in which Upper Egypt customers constitutes 27%, lower Egypt customers 20%, and Great Cairo 53%.
- The portfolio 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 221 finance lease and factoring contracts until 30/6/2021
- ROE reached 17.4% in 30/6/2021.
- UE possesses market share of approximately 3.39% from the leasing market and 2.58% from the factoring market according to the latest FRA report.
- UE aims to carry out its first securitization process by year end to pursue its growth and maintain its geographical distribution and expansion.

Rawaj – Cumulative lending exceeds the EGP 1bn barrier, up 8.3% QoQ

- Rawaj obtained a “Consumer Finance” license from FRA in 2020.
- Increased cumulative lending to stand at EGP 1.2bn in Q2 2021 including the three securitization processes conducted earlier.
- 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.



**Construction & Building
Materials Net Income (EGPmn)**



Traditional Businesses:

I - Construction & Building Materials: Revenues up in 1H21 53.7% YoY

- Revenues reached EGP 309mn in 1H21, up 12.4% YoY, driven by Kahromika's project deliveries.
- Gross profit up 26.3% YoY reaching EGP 30mn in 1H21.
- Earnings reached EGP 2mn in 1H21 up 5.6% YoY.

Kahromika – Revenues up 9.2% YoY in 1H21

- Revenues hit record high of EGP 277mn in 1H21.
- Operations at the completion stage reached EGP 750mn.
- 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 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.

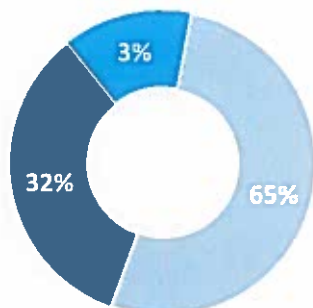
Toblat

- Toblat reached earnings of EGP 1mn in 1H21 and the ROE reached 6.1%.
- Revenues reached EGP 32mn in 1H21, up 50.2% YoY.
- Outlook:
 - Modernize and develop both the Abu Rawash and El Dabaa factories.
 - Strengthen the management with new expertise to transform the subsidiary company qualitatively.
 - Develop Toblat's marketing mix by enhancing its business capabilities to take advantage of the growth in the construction sector and its strong customer base.

II – Auto:

- Cost cutting efforts have significantly reduced expenditures as a preparatory stage for improving 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

Share Information

AIH is listed on the Egyptian Stock Exchange (EGX) under the ticker symbol AIH. The company's shares are traded in EGP. The company's website is www.aih.com.eg.

Head Quarter

The company's head office is located at: 1000, El-Dokki, El-Dokki, Cairo, Egypt. The company's telephone number is +972 3 600 0000.

Investor Relations Officer

The company's investor relations officer is: Mr. Hazem Mostafa. The company's email address is ir@aih.com.eg.

Social Media

The company's social media pages are: Facebook: [aih.com.eg](https://www.facebook.com/aih.com.eg), LinkedIn: [aih-com-eg](https://www.linkedin.com/company/aih-com-eg), Twitter: [aihcom_eg](https://twitter.com/aihcom_eg).



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 EGPS5mn. AIH owns 99% of Toblat.
- Auto: 43 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.