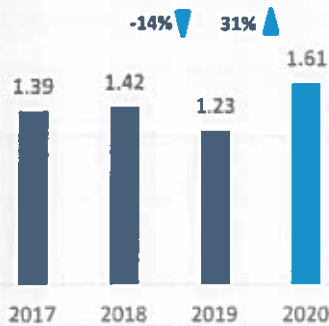
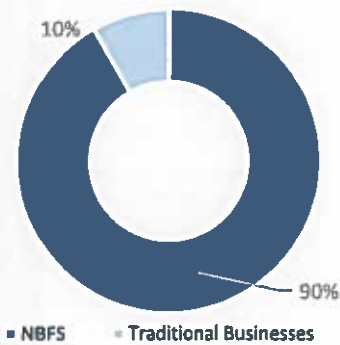


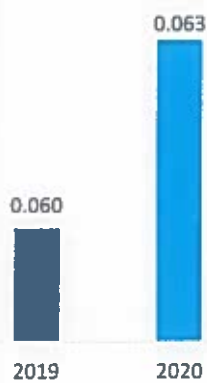
Consolidated Revenues (EGP bn)



NBFS Vs Traditional Businesses NI



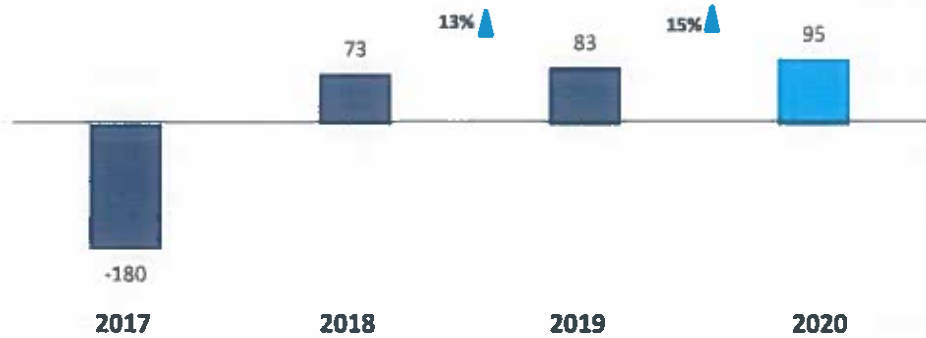
Adjusted EPS (EGP) *



* Total number of issued shares at both year-ends were used

Record earnings for the 3rd consecutive year up 15% to EGPm 95 (before minorities), life-time high revenues up 31% to EGP 1.6 bn, propelled by UE Finance's resilient growth and Group's exceptional performance

AIH's Consolidated Net Income (before minorities) (EGPm)



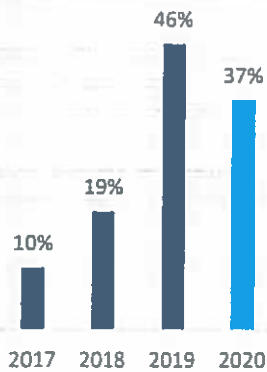
Successfully Addressing Challenges

- NI reached EGPm 95 (15% Y-O-Y) exceeding 2020 post covid earning guidance.
- Despite COVID-19, the "Adjusted EPS" increased 8% Y-o-Y.
- Record high revenues of EGP 1.6 bn up 31% Y-o-Y.
- Recorded net profits for 12 consecutive quarters.
- Sold treasury shares realizing gains of EGPm 26, out of which EGPm 10 were recorded in 2020.
- Post full ownership of the NBFS businesses in 1Q 2020:
 - 150% increase in UE Finance paid in capital to reach EGPm 100.
 - 40% increase in Rawaj Consumer Finance paid in capital to reach EGPm 70.
 - Establishment of Takhseem with paid-in capital of EGPm 15.
 - AIH invested EGPm 111 representing 59% of 2019 EGPm 189 cash capital increase proceeds.
- Solid steps towards institutionalization through establishing specialized board committees.
- AIH articulated its medium term strategy to double its business size over the coming 3 years through:
 - Adding new services/products across its subsidiaries.
 - Expanding geographically.
 - Adding new investments and companies in NBFS.
 - Capturing synergies across the Group.

Outlook

- Relocating AIH and NBFS companies to a centralized headquarters thus facilitating centralization and capturing synergies.
- Propelling return on equity through structured finance to fund expansion plan and diversify funding sources.
- Centralizing and growing the risk function to maintain high quality portfolios despite aggressive growth plans.
- Enhancing NBFS operating efficiency through centralization of support functions.
- Investing in digitization across NBFS and centralized operations in AIH.

NBFS RoAE (%)



- Developing corporate governance and sustainability across the Group.
- AIH seeks to integrate its investments by sector forming two legal entities one for NBFS and another for traditional investments (Construction, building material and Auto business) by 2022.
- AIH expects to realize a net income of EGPm 145 in 2021.

NBFS – Revenues up 39% Y-o-Y, Solid Growth

- Net Interest Income (NII) reached EGPm 150 in 2020, up 147% Y-o-Y.
- RoAE stood at 37% despite major increase in capital.
- Cumulative lending reached EGP 3.4 bn as of December 31st, 2020.
- Outlook:
 - Two new subsidiaries are planned to be added to AIH's NBFS business portfolio: the new collection arm "Tahseel", and an insurance brokerage firm.

UE Finance – 175% increase in portfolio size to EGP 2.3 bn

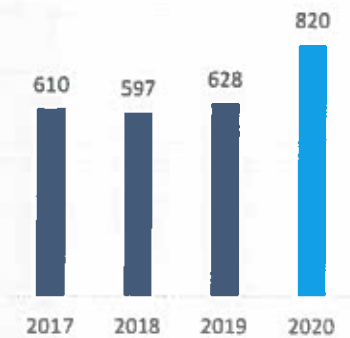
- Ranked 8th with market share of 3.5%.
- Almost doubling portfolio size up (175% Y-o-Y) standing at EGP 2.3 bn as of 31st December 2020.
- Portfolio outside Greater Cairo around 45%.
- Well diversified portfolio across more than 20 business sectors the largest of which is distribution (20%) whereas real estate is (11%).
- Launched the factoring business line after obtaining the license from FRA.
- Started operating the Tanta branch.
- Debt to equity ratio almost 8.5x.
- Client segment diversification to further enhance growth.
- Outlook:
 - AIH plans to invest up to EGPm 100 to increase UE Finance's capital to EGPm 200.
 - Capitalizing on our current edge of geographical distribution, especially in Upper Egypt, UE Finance plans to introduce new products that cater to the under-served clients outside Greater Cairo.
 - UE Finance plans to securitize up to EGP 1.5 bn during 2021.

Rawaj – Cumulative lending breaking through EGP 1 bn mark

- Increased cumulative lending to stand at EGP 1.1 bn as of December 31st, 2020 including the 3 securitization transactions.
- Continued successful funding strategy through a securitization transaction of EGPm 308.
- Rawaj obtained its "Consumer Finance" license in 2020.
- Outlook:
 - Establish four new branches in 2021 across Egypt.
 - Plans to launch 4 new "creative" consumer finance products in 2021.
 - Digitization and automation to expand reach and enhance service quality.



Cons. & Build. Revenue (EGPm)



Traditional Businesses:

Construction & Building Materials: Revenue up 30.6%

- Revenues reached EGPm 820 in 2020, up 30.6% Y-o-Y, driven by Kahromika’s project deliveries.
- Gross profit increased by almost one third in 2020.
- EBITDA sprint to EGPm 49.8 in 2020, up 21.9% Y-o-Y.

Kahromika – Total Revenues up in 2020 by 35%

- Kahromika’s revenues hit record high of EGPm 780 in 2020.
- Backlog reached EGPm 750.
- Renewed the ISO 2001 certification and got awarded ISO 2001 for the EPC line of business for the first time.
- Utilized the CBE initiative (Mobadra) to significantly reduce financing expenses.
- Despite COVID-19, most of Kahromika overdue projects were closed as of December 31st, 2020.
- Outlook:
 - Focus on transmission and distribution to capture new business in Egypt.
 - Developing regional alliances to build on strong regional profile.

Toblat:

- Toblat closed 2020 with positive earnings despite the pandemic impact.
- Toblat’s 2020 revenues reached EGPm 48.6.
- Picked up to prior covid-19 operational levels in Q4-2020.
- RoAE reached 7%.
- Outlook: Developing Toblat product offering though enhanced trading capacity to capture construction boom and build on a strong customer base.

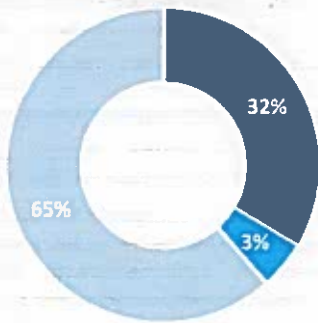
Auto:

- Awarded Cairo Arbitration Center favorable final decision vs. its previous owners.
- Continued operational losses on the back of lingering business challenges.
- Cost cutting efforts materialized in significant overhead decline.
- Outlook: AIH is analyzing the overall status of AIH Auto Business segment to achieve the best business model that capitalizes on its current assets and experienced manpower.



AIH Shareholders' Structure*

31-December-2020



■ Jamal Othman ■ Institutions ■ Free float

* The entire treasury shares were sold by Mid-Jan 2021

Share Information

Code ISIN EGS21351C019

Reuters Code AIH CA

Shares Outstanding 1,349 Million

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/



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 EGPm107. 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 EGPm487 in the automotive business, where EGPm387 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 members to its new 7 members BoD with Mr. Sherif Shaheen as the CEO, to continue on AIH's value creation, capturing, & sustainability for all stakeholders.

Currently, the active companies in AIH portfolio of investments, the home of around than 1,100 staff, are:

Non-Banking Financial Services

- **UE Finance** established in 2008, a customer-centric leasing operation with SME focus and strong presence in Upper Egypt. UE's paid-in capital is EGPm100 and is fully owned by AIH.
- **Rawaj** established in 2013, a consumer finance business specialized in auto finance. Rawaj's paid-in capital is EGPm70 and is fully owned by AIH.
- **Tawriq** established in Dec. 2018 with a paid-in capital of EGPm5 to capture growth in the booming securitization market. It is fully owned by AIH.
- **Takhseem** under establishment in 1H 2021 with a paid-in capital of EGPm15 to capture growth in the booming factoring market. It is fully owned by AIH.

Traditional business

- **Kahromika** established in 1971 and built a long heritage as a domestic and regional electromechanical contracting firm. Its paid-in capital is EGPm200. 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 EGPm5. 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.