

Earnings Release

9M 2020

- Group total revenues recorded a decrease of 11% y-o-y to reach EGP 1.6 billion in 9M 2020 vs. EGP 1.8 billion in 9M 2019
- Total on-balance sheet financing portfolio grew 22% y-o-y to EGP 12.3 billion. Net interest income stood at EGP 614 million, up 9% y-o-y, with a blended net interest margin of 8.0 %
- Operating profit was reported at EGP 507 million in 9M 2020 vs. EGP 537 million in 9M 2020.
- Consolidated net profit after tax and minority interest declined 15% y-o-y to reach EGP 287 million in 9M 2020
- Non-banking financial services (NBFS) contribution to net profit after tax & minority reached 78%, while the holding company and investment bank represented the remaining 22%

CI Capital Holding for Financial Investments

Cairo, 10 November 2020

CI Capital Holding for Financial Investments (Ticker: CICH.CA), Egypt's leading diversified financial services group, announced its 9M 2020 consolidated financial results, ending 30 September 2020, today.

9M 2020 Financial & Operational Highlights:

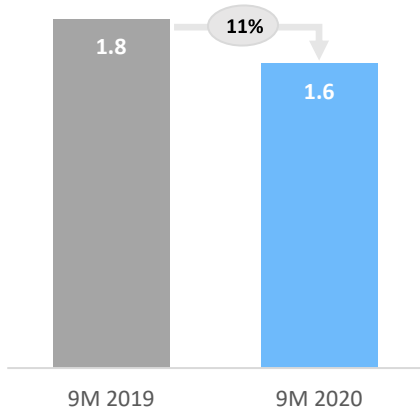
Total Group Revenues EGP 1.6bn ↓ 11% y-o-y	Net Operating Profit EGP 507mn ↓ 6% y-o-y	On Balance Sheet Financing Portfolio¹ EGP 12.3bn ↑ 22% y-o-y	Blended Net Interest Margin 8.0% ↓ 60 bps y-o-y
Net Profit Before Tax EGP 433mn ↓ 12% y-o-y	Net Profit After Tax & Minority EGP 287mn ↓ 15% y-o-y	Leasing Portfolio EGP 10.7bn ↑ 22% y-o-y	Micro-finance Loans Outstanding EGP 871mn ↑ 33% y-o-y

9M 2020 in a Nutshell:

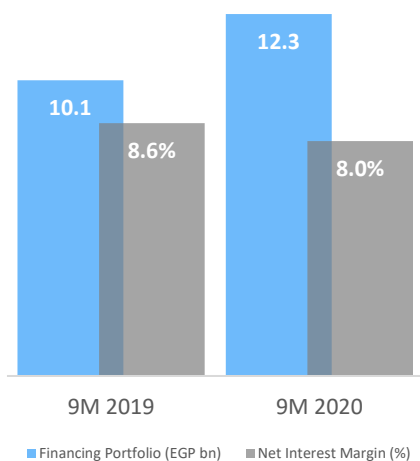
- Egypt's economy showed gradual recovery in 3Q20, in tandem with the easing of COVID-19 restrictions. This reflected an overall improvement in sentiment, wherein pressure on the EGP noticeably eased, mainly on foreign portfolio inflows (net), estimated at above USD6bn from July to Sep-20. As such, the EGP strengthened by 2.6% against the USD, while NIR increased by cUSD1.2bn during 3Q20 to USD38.4bn (c.7 months import coverage). Egypt's annual headline inflation rate reached 3.7% in Sep-20, up from a ten-month low of 3.4% in Aug-20, falling short of the CBE's target of 9%+/-3%. Muted inflation motivated the CBE to cut rates by 50bps in its MPC meeting on 24 Sep., bringing the CBE's discount rate to 9.25%. In an effort to further enhance its external position, Egypt sold its first green bonds in September, with five-year maturity and a total value of USD750mn at 5.25%. The government continued to support the most impacted industries from the pandemic and introduced a new consumption stimulus initiative.
- **CI Capital Holding for Financial Investments** consolidated revenues and net profit after minority for the 9-month stood at EGP 1.6 billion and EGP 287 million, respectively, easing 11% y-o-y and 15% y-o-y, versus a strong comparable period. On a quarterly basis, net profit after minority in 3Q 20 grew a solid 20% q-o-q to reach EGP109 million.
- **Total on-balance sheet financing portfolio** sustained its growth at a healthy rate of 22% y-o-y to reach EGP 12.3 billion as of 9M 2020, with a blended net interest margin of 8.0%, from EGP 10.1 billion during previous year, backed by positive contribution from all financing businesses. The **NBFS platform** continues to represent the majority of the Group's top line and bottom line contribution, representing 82% and 78%, respectively.
- **Reefy**, the Group's micro-finance arm, delivered outstanding performance on all fronts. Year-to-date, a total of 31 branches were added, growing the network to 91 branches. Notable improvement in average monthly loans disbursement in 3Q 20 (+44% y-o-y, +82% q-o-q) led to closing the quarter at a record high portfolio of EGP 871 million.
- **Investment Bank & Holding** 9M 2020 revenues declined 11% y-o-y to EGP 290 million, on challenging equity market activity and the shift in the start of the higher education's 2020/21 academic year from September to October, which weighed on Taaleem's profitability during 3Q 2020.

1. Comprised of all lending activities under the various business lines (leasing, microfinance, margin lending, mortgage finance and consumer finance) and excludes all off-balance sheet securitization issuances.

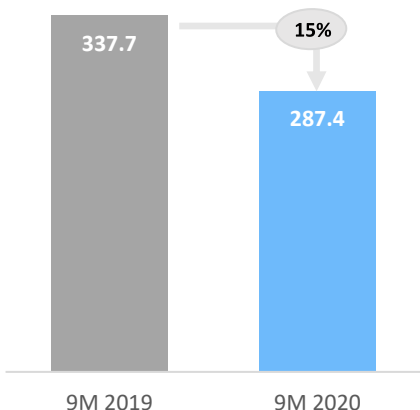
Group Consolidated Revenues
(EGP bn)



Financing Business | NIM



Net Profit After Tax & Minority
(EGP mn)



Group Consolidated Performance

Financial and Operational Summary

EGP 12.3bn
Financing Business Portfolio¹

13.4%
Annualized ROAE

27.8%
Cost to Income

EGP mn	Q3 2020	Q2 2020	Q3 2019	q-o-q	y-o-y	9M 2020	9M 2019	y-o-y
Total Revenues	567	514	642	10.3%	-11.7%	1,599	1,788	-10.6%
<i>Interest Expense</i>	229	207	314.2	10.7%	-27.2%	647	865	-25.2%
<i>People Cost & Other SG&A</i>	144	152	133.3	-5.3%	8.1%	445	385	15.4%
Operating Expenses	373	359	448	3.9%	-16.7%	1,092	1,251	-12.7%
Net Operating Profit	194	155	195	25.2%	-0.3%	507	537	-5.6%
<i>Net Operating Margin</i>	34.3%	30.2%	30.3%			31.7%	30.1%	
Net Profit After Tax & Minority Interest	109	90	130	20.2%	-16.4%	287	338	-14.9%
<i>People Cost & Other SG&A as % of Revenue</i>	25.4%	29.6%	20.7%			27.8%	21.6%	
<i>People Cost & Other SG&A as % of OPEX</i>	38.6%	42.4%	29.8%			40.7%	30.8%	

Source: CI Capital Holding for Financial Investments Financial Statements

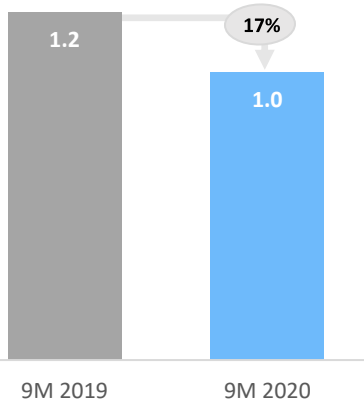
CI Capital consolidated revenues in 9M 2020 contracted by 12% y-o-y to EGP 567 million, triggered by lower interest income, mainly for the leasing business, on the back of the Central Bank of Egypt accumulative interest rates cut of 350 bps since the beginning of the year and Corplease's EGP 2.2 billion securitization the took place in 4Q 2019. Sequentially, consolidated revenues bounced 10% q-o-q, backed by the resilient nature of the Group's NBFS-related businesses, cemented by Reefy's outstanding performance this quarter and Corplease's solid uptick in new bookings.

Total financing business portfolio stood at EGP 12.3 billion in 9M 2020, registering a solid increase on both a quarterly and year-on-year basis, up 25% and 22%, respectively, fueled by a strong uptick in new lease bookings, robust recovery in microfinance loan disbursements, and sustainable operational growth from the Group's greenfield initiatives. Blended net interest income was up 9% y-o-y to EGP 614 million, implying a net interest margin of 8.0% in 9M 2020.

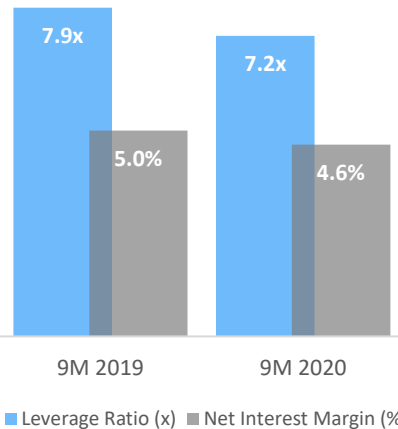
Operating profit stood at EGP 194 million in 3Q 2020, up a significant 25% from the previous quarter and flattish on a y-o-y basis, predominantly driven by decline in interest expenses on lower interest environment and ongoing cost control initiatives across the Group. This comes despite growing overheads associated with Reefy's expansion and newly established greenfield initiatives in the mortgage and consumer finance space, and Taaleem's recognized losses in 3Q 2020 due to the typical seasonality nature of the business. Operating profit margin widened by a sweeping c400 bps, y-o-y and q-o-q, to 34.3% in 3Q 2020.

Net profit after tax & minority declined 16% y-o-y to EGP109 million in 3Q 2020, mostly on higher provisions in line with the Group's growing financing portfolio, and reported a robust q-o-q growth of 20%, backed by demand recovery in the NBFS platform.

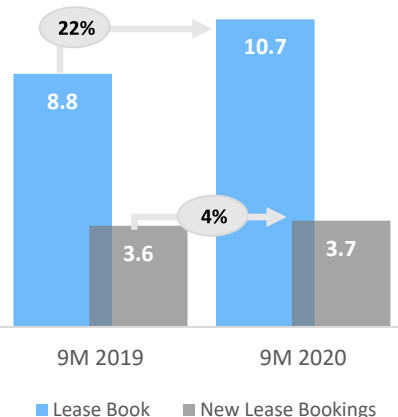
Leasing Revenues
(EGP mn)



Leverage Ratio | NIM



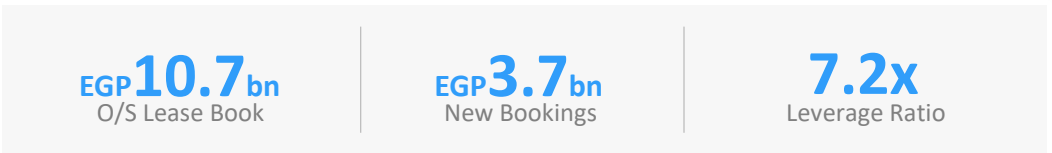
Leasing Portfolio | New Bookings
(EGP bn)



Group Business Line Performance

i. Leasing

Financial and Operational Summary



EGP mn	Q3 2020	Q2 2020	Q3 2019	q-o-q	y-o-y	9M 2020	9M 2019	y-o-y
Total Revenues	378	314	442	20.3%	-14.5%	1,003	1,210	-17.2%
<i>Interest Expense</i>	207	185	290	12.1%	-28.6%	583	798	-27.0%
<i>People Cost & Other SG&A</i>	38	37	39	2.3%	-1.0%	116	109	7.3%
Operating Expenses	245	222	329	10.4%	-25.4%	699	907	-22.9%
Net Operating Profit	133	92	114	44.1%	17.1%	303	304	-0.2%
<i>Net Operating Margin</i>	35.2%	29.3%	25.7%			30.2%	25.1%	
Net Profit After Tax	83	63	81	31.1%	2.8%	196	205	-4.4%

Source: CI Capital Holding for Financial Investments & Corplease Financial Statements

Financial Performance:

Corplease, the Group's leasing arm, recorded revenues of EGP 378 million in 3Q 2020, down 15% y-o-y on lower policy rates, entailing lower interest income, and the EGP 2.2 billion securitization that took place in 4Q 2019. Despite a significantly strong comparable year, net interest income grew by 9% y-o-y in 9M 2020 to EGP 303 million and 32% y-o-y in 3Q 2020 to EGP 129 million, translating to an annualized net interest margin of 4.6%.

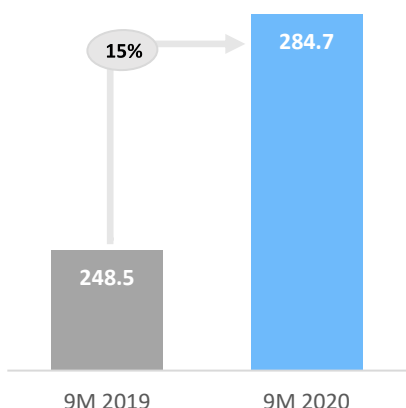
Operating profit in 3Q 2020 improved significantly by 17% y-o-y and 44% q-o-q to reach EGP 133 million. This was primarily due to significantly lower financing costs, which declined 27% y-o-y in 9M 2020 on lower debt-to-equity ratio alongside policy rates cut. People cost & other SG&A increased commensurately by 7% y-o-y to reach EGP 116 million in 9M 2020.

Net profit after tax reported a solid quarter with EGP 83 million in 3Q 2020, up 3% compared to an already strong base, and 31% ahead of the previous quarter. On a year-to-date basis, net profit after tax inched down a minor 4% y-o-y to EGP 196 million.

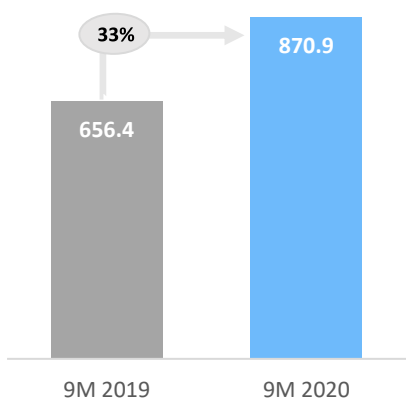
Operational Performance:

Corplease's leasing portfolio increased robustly by 22% y-o-y from EGP 8.8 billion in 9M 2019 to stand at EGP 10.7 billion in 9M 2020. The company added a solid EGP 2 billion in new bookings during the quarter, bringing total new lease bookings to EGP 3.7 billion in 9M 2020, reflecting a 4% y-o-y increase vs. EGP 3.6 billion in 9M 2019.

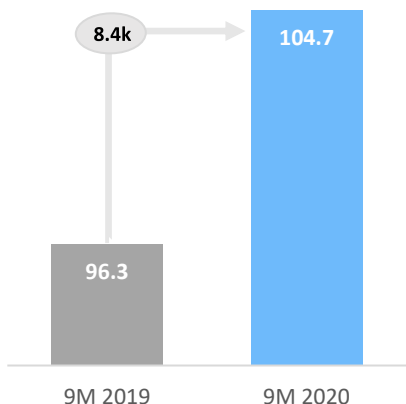
Micro-finance Revenues
(EGP mn)



Micro-finance Loans Outstanding
(EGP mn)



Active Borrowers
(000's)



Group Business Line Performance

ii. Microfinance

Financial and Operational Summary

EGP871mn Loan Portfolio	91 No. of branches	105k Active Borrowers
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EGP mn	Q3 2020	Q2 2020	Q3 2019	q-o-q	y-o-y	9M 2020	9M 2019	y-o-y
Total Revenues	97.0	92.1	85.0	5.2%	14.1%	284.7	248.5	14.6%
<i>Interest Expense</i>	13.5	13.2	19.9	2.6%	-32.1%	40.8	59.2	-31.1%
<i>People Cost & Other SG&A</i>	36.8	31.5	25.0	16.6%	47.1%	97.7	67.1	45.6%
Operating Expenses	50.3	44.7	44.9	12.5%	12.0%	138.5	126.3	9.6%
Net Operating Profit	46.7	47.5	40.1	-1.6%	16.5%	146.2	122.1	19.6%
<i>Net Operating Margin</i>	48.2%	51.5%	47.2%			51.3%	49.2%	
Net Profit After Tax	30.7	25.5	27.5	20.4%	11.8%	91.3	84.2	8.5%

Source: CI Capital Holding for Financial Investments & Reefy Financial Statements

Financial Performance:

The Group's micro-finance subsidiary, Reefy, delivered an outstanding quarter, on a q-o-q and y-o-y basis, driven by notable recovery in monthly loan disbursement and continued rollout of new branches, in line with management's strategy to expand footprint. Total micro-finance revenues increased 14% y-o-y to EGP 97 million in 3Q 2020 and 15% y-o-y to EGP 285 million in 9M 2020. Growth was driven by a 15% uptick in loan disbursements to reach EGP 940 million in 9M 2020. Average monthly loans disbursement during the quarter improved a remarkable 44% y-o-y and 82% q-o-q, with outstanding portfolio closing the quarter at a record high of EGP 871 million. Net interest income registered robust growth of 35% y-o-y in 3Q 2020 and 34% y-o-y in 9M 2020 to reach to EGP 83 million and EGP 241 million, respectively.

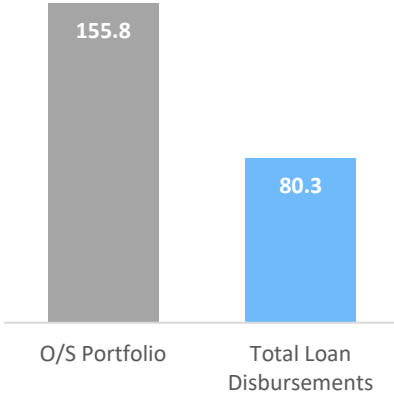
Net operating profit grew a robust 20% y-o-y in 9M 2020 and 17% y-o-y in 3Q 2020, as improvement in net interest income offset costs associated with ongoing expansions. The surge in people cost and other SG&A continued to be driven by new hires, to cope with vigorous branch network growth. Reefy increased its network to reach 91 operational branches, up from 55 branches in 9M 2019.

Total provisions for the period stood at EGP 27 million, out of which EGP 8.0 million were general provisions taken as a precautionary measure given potential COVID-19 implications. Net profit after tax witnessed strong growth of 12% y-o-y to EGP 31 million in 3Q 2020 and of 8% y-o-y in 9M 2020 to EGP 91 million. Adjusting for the precautionary provisions, normalised net profit after tax would have reached EGP 99 million in 9M 2020, implying an 18% y-o-y increase.

Operational Performance:

Microfinance loans outstanding stood at a record high EGP 871 million in 9M 2020, growing a solid 33% y-o-y vs. EGP 656 million in 9M 2019. Active borrowers reached 105k in 9M 2020 vs. 96k in 9M 2019.

Mortgage Finance
(EGP mn)



Group Business Line Performance

iii. Greenfield Initiatives

EGP156mn
Mortgage Book

EGP80mn
Loan Disbursement

4.1%
Market Share¹

- Mortgage Finance

CI Mortgage (CIM), the Group's newly established mortgage finance arm, managed to breakeven in 9M 2020 on a remarkable surge in new loan disbursement during 3Q 2020. CIM posted a net profit of EGP 0.6 million in 3Q 2020, wiping out its accumulated losses in 1H 2020, and bringing year-to-date net profit to EGP 0.3 million in 9M 2020.

The outstanding mortgage portfolio stood at EGP 156 million in 9M 2020, up from EGP 90 million in 1H 2020. On a year-to-date basis, new loan disbursements amounted to EGP 80 million.

- Consumer Finance

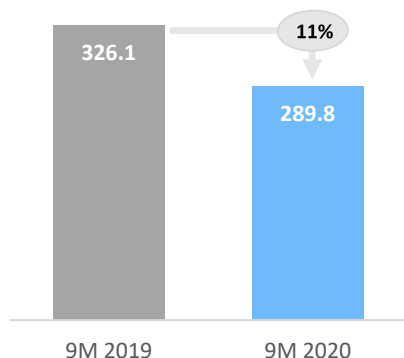
CI Capital's greenfield consumer finance initiative, Souhoola, fared well despite a subdued operational environment. The company started to witness gradual recovery in loan growth and business activity after the imposed curfew and reduced operating hours for stores eased, a thing that challenged the start of operations and negatively impacted all market players.

On 29 September 2020, Souhoola received the Financial Regulatory Authority (FRA)'s licence to operate under law 18/2020. The license enables Souhoola to offer its tailored products to finance household goods, automotive, health, education, travel, tourism, among other services.

The company expanded its number of registered merchants to 320 merchants by 9M 2020, spread over 11 governorates, up from 156 merchants in Q1 2020. Total revenues reached EGP 5.7 million in 9M 2020, while the company, as expected, remained loss making, on typical high early-operation costs associated with a growing sales force, to cater for growing network and reach.

1. YTD August 2020, given that September figures are yet to be disclosed by the Financial Regulatory Authority

Investment Bank & Holding Revenues (EGP mn)



Group Business Line Performance

iv. Investment Bank & Holding

Financial and Operational Summary

EGP24mn
IB Advisory Revenue

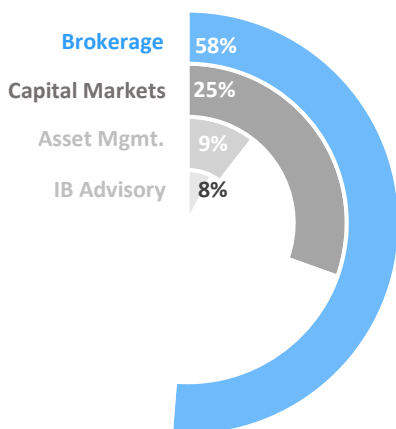
8.1%
Brokerage Market Share¹

EGP9.6bn
Assets Under Management

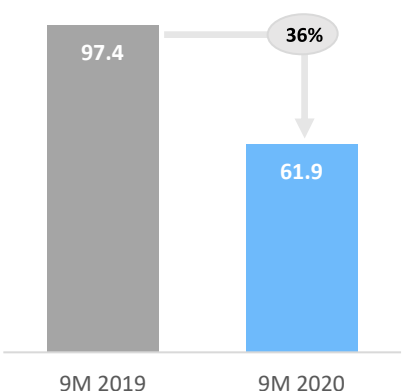
EGP mn	Q3 2020	Q2 2020	Q3 2019	q-o-q	y-o-y	9M 2020	9M 2019	y-o-y
<i>Brokerage</i>	51.6	62.4	56.9	-17.4%	-9.4%	167.5	181.2	-7.6%
<i>Asset Management</i>	9.8	6.1	5.8	62.1%	69.5%	25.9	25.0	3.5%
<i>IB Advisory</i>	1.9	2.2	34.3	-13.6%	-94.5%	23.9	68.0	-64.9%
<i>CM & Treasury</i>	18.8	30.8	16.3	-38.9%	15.5%	72.5	51.9	39.7%
Total Revenues	82.1	101.5	113.3	-19.1%	-27.5%	289.8	326.1	-11.2%
<i>Interest Expense</i>	5.0	7.6	4.3	-34.4%	15.0%	18.3	7.8	135.0%
<i>People Cost & Other SG&A</i>	58.3	72.8	66.3	-20.0%	-12.1%	200.3	204.1	-1.8%
Operating Expenses	63.3	80.4	70.6	-21.4%	-10.4%	218.7	211.9	3.2%
Net Operating Profit	18.9	21.0	42.7	-10.4%	-55.8%	71.1	114.3	-37.8%
<i>Net Operating Margin</i>	23.0%	20.7%	37.7%			24.5%	35.0%	
Net Profit After Tax & Minority Interest	17.3	22.1	40.3	-21.9%	-57.2%	61.9	97.4	-36.4%

Source: CI Capital Holding for Financial Investments Financial Statements

IB & Holding Revenue Breakdown 9M 2020



Net Profit After Tax & Minority (EGP mn)



Financial Performance:

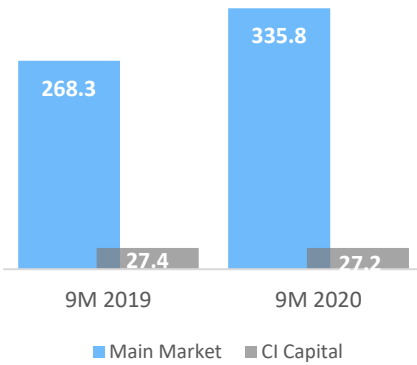
Total revenues from the investment bank and holding witnessed a decline of 28% y-o-y in 3Q 2020 and 11% y-o-y in 9M 2020, reporting EGP 82 million and EGP 290 million, respectively. The decline in revenues was a function of subdued stock market conditions, which had a negative impact on the brokerage and investment banking advisory businesses. Strong year-on-year performance from the asset management business, and capital markets & treasury operations, including share of profit from Taaleem, partly offset lagging business lines.

On a year-to-date basis, as turbulent market activity environment prolonged, brokerage and IB advisory revenues remained under pressure, declining 8% y-o-y to EGP 167 million and 65% y-o-y to EGP 24 million, respectively. Meanwhile, asset management, and capital markets & treasury operations increased 4% y-o-y to EGP 26 million and 40% y-o-y to EGP 73 million, respectively.

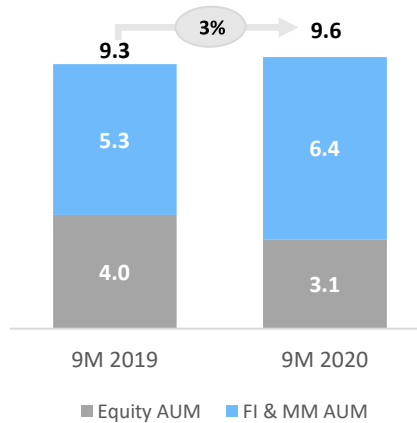
Operating expenses for the quarter contracted, on cost control initiatives across various business lines, and helped partly mitigate the decline in revenues. Net profit after tax & minority decreased, on both a quarterly and nine-month basis, reporting a decline of 57% y-o-y to EGP 17.3 million and 36% y-o-y to EGP 62 million, respectively.

1. Main Market Share Excluding Deals

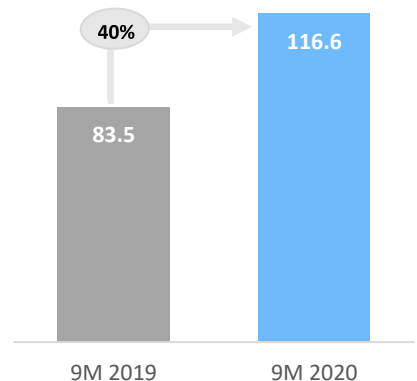
Total Value Traded on EGX
(Excluding Deals)
(EGP bn)



Assets Under Management
(EGP bn)



Taaleem Management Services
EBITDA (EGP mn)



Operational Performance by Business Line:

- Securities Brokerage

Total value traded on the EGX (excluding deals) increased by 25% y-o-y to EGP 336 billion in 9M 2020 from EGP 268 billion in 9M 2019. The improvement in market liquidity was entirely driven by increased retail activity, while institutions' participation was muted. Retail contribution amounted to 63% and 72% of market turnover in 9M 2020 and 3Q 2020, respectively. The shift in market dynamics weighed on CI Capital's brokerage arm, as the majority of trading business and commission is institution driven. Nonetheless, CI Capital's brokerage maintained its market position as the second largest player on the EGX, with a market share of 8.1% (excluding deals).

- Asset Management (CI Asset Management - CIAM)

CIAM continued its stellar performance in 9M 2020, with total assets under management (AUM) growing 3% y-o-y to reach EGP 9.6 billion in 9M 2020, from EGP 9.3 billion in 9M 2019. Inflows from money markets & fixed income AUM, which grew 21% y-o-y to EGP 6.4 billion in 9M 2020 from EGP 5.3 billion, compensated for the contraction in equity funds AUM, driven by turbulent market conditions.

- Investment Banking Advisory

CIIB successfully closed 2 M&A transactions in 9M 2020, with a solid pipeline of several ECM and M&A mandates, including deals from the Egyptian government as part of the privatisation programme, which have been temporarily postponed. Muted market conditions, nevertheless, impacted the Group's advisory arm and decelerated the pace of execution. CIIB is actively expanding its pipeline of prospective clients and mandates, providing more tailored services and widening its diversified product offerings to accommodate for subdued market conditions.

- Merchant Banking – Taaleem Management Services

Taaleem Management Services, which is ~16.5% indirectly owned by CI Capital, sustained its solid growth trajectory, thanks to the defensive nature of the business. Taaleem's Nahda University (NUB) FY19/20 (ending August 2020) EBITDA stood at EGP 233 million, implying a robust growth of 40% y-o-y and an EBITDA margin of 52%. Growth was fueled by higher tuition fees, increased student intake, backed by the new school of medicine, and economies of scale.

CI Capital's share of profit from Taaleem stood at EGP 8.4 million in 9M 2020, and reported a loss of EGP 9.4 million in 3Q 2020. Given the nature of the business, the third calendar quarter is usually the weakest for Taaleem, on seasonality, as enrollments typically start in late September of each year and only a fraction of tuition revenues is partly captured in the quarter. However, losses in 3Q 2020 widened due to the shift in the start of 2020/21 academic year to October from September, which entailed rolling over the recognition of revenues to 4Q. We expect the fourth quarter to compensate for lagging revenues, with no impact on Taaleem's full-year profitability from the time shift in revenue recognition.

Financial Statements

Full financial statements can be downloaded at <http://www.cicapital.com>

i. Income Statement

(EGP mn)	Q3 2020	Q2 2020	Q3 2019	Q-o-Q %	Y-o-Y %	9M 2020	9M 2019	Y-o-Y %
Operating revenue	564.6	460.8	626.4	22.5%	-9.9%	1,519.9	1,723.2	-11.8%
Share of profit in joint control investment	-9.4	8.3	0.0			8.4	0.0	
Gain from selling assets available for sale	0.0	0.2	0.0			0.5	0.1	
Interest income from T-bills	11.7	3.7	9.5			20.8	23.0	
Profit from selling investments FVTPL	0.0	0.0	0.0			0.0	0.0	
Profit (losses) from revaluations of investments at FVTPL	23.9	0.7	0.0			24.6	0.0	
Foreign exchange differences	-8.4	9.6	-19.9			-4.3	-33.0	
Gain from selling fixed assets	0.3	0.0	0.0			0.6	0.4	
Credit interest	9.7	10.3	17.3			37.8	55.2	
Dividend income	0.3	26.0	0.1			26.4	1.5	
Cost of Sales	-27.4	-7.5	0.0			-43.4	0.0	
Other income	2.0	1.8	9.1			7.7	17.5	
Total revenues	567.3	514.1	642.4	10.3%	-11.7%	1,599.1	1,787.9	-10.6%
Interest expense	-228.8	-206.8	-314.2			-647.3	-865.1	
General and administrative expenses	-144.1	-152.1	-133.3			-444.8	-385.3	
Impairment of client accounts	-33.4	-19.6	-14.1			-72.0	-51.5	
Provisions (Net)	1.3	-2.3	4.2			-1.6	7.8	
Total expenses	-404.9	-380.7	-457.4	6.4%	-11.5%	-1,165.7	-1,294.1	-9.9%
Net profit before taxes	162.4	133.4	185.0	21.7%	-12.2%	433.4	493.7	-12.2%
Current income tax	-37.0	-29.9	-39.2			-102.7	-112.7	
Net profit after tax	125.4	103.5	145.8	21.2%	-14.0%	330.8	381.1	-13.2%
Distributed as:								
Parent company	108.6	90.4	129.9	20.2%	-16.4%	287.4	337.7	-14.9%
Non- controlling interest	16.8	13.1	15.9			43.4	43.4	

ii. Balance Sheet

(EGP mn)	30-Sep-20	31-Dec-19
Settlement guaranteed fund	9	9
Receivables	7,091	4,980
PP&E	149	135
Goodwill	349	349
Securitization difference, net	155	211
Financial Investments In Associates	352	317
Other non-current assets	73	67
Non-current assets	8,177	6,067
Receivables	5,257	3,227
Cash and cash equivalents	1,160	1,458
Available for sale assets	29	10
Investments at fair value through profit or loss	142	0
Other current assets	139	116
Current assets	6,726	4,811
Total assets	14,903	10,878
Paid-in capital	1,000	800
Legal reserve	26	22
Translation difference	37	38
Retained earnings	1,478	1,293
Other Reserves	11	0
Share premium reserve	403	603
Shareholders' equity (Parent company)	2,954	2,755
Shareholders' equity (Non-controlling interest)	204	200
Total shareholder's equity & minority interest	3,158	2,956
Long-term loans & facilities	6,622	4,513
Prepaid lease rent	141	80
Employees end of service benefits	23	21
Deferred tax liabilities	10	18
Other Non-current Liabilities	0	0
Non-current liabilities	6,795	4,632
Short-term loans & facilities	3,335	2,190
Credit customers	422	412
Leased assets payable to suppliers	0	17
Clearing accounts – credit	14	0
Taxes payable	99	155
Provisions	26	33
Due to related parties	74	32
Other current liabilities	979	452
Current liabilities	4,950	3,290
Total liabilities & equity	14,903	10,878

Additional Information

Share Information

Ticker:	CICH.CA; CICH EY
Shares Outstanding:	1,000,000,000
Paid-In Capital:	EGP 1,000,000,000

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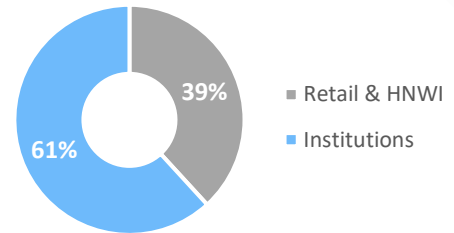
About CI Capital

CI Capital Holding for Financial Investments is a diversified financial services group, and Egypt's leading provider of leasing, micro-finance, mortgage finance, consumer finance, and investment banking products and services.

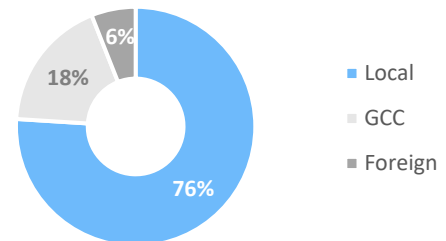
Through its headquarters in Cairo and presence in New York and Dubai, CI Capital Holding for Financial Investments offers a wide range of financial solutions to a diversified client base that includes global and regional institutions and family offices, large corporates, SMEs, and high net worth and individual investors. CI Capital Holding for Financial Investments leverages its full-fledged investment banking platform to provide market leading capital raising and M&A advisory, asset management, securities brokerage, custody, and research. Through its subsidiary, Corplease, CI Capital offers comprehensive leasing solutions, including finance and operating leases, and sale and leaseback, serving a wide range of corporate clients and SMEs. Additionally, CI Capital offers micro-finance lending through Egypt's first licensed MFI, Reefy.

The Group has over 2,900 employees, led by a team of professionals who are among the most experienced in the industry, with complementary backgrounds and skill sets, and a deep understanding of local market dynamics.

Shareholder Structure by Investor Type
As of September-30 2020



Shareholder Structure by Nationality
As of September-30 2020



Important Notice

This announcement contains certain forward-looking statements. A forward-looking statement is any statement that does not relate to historical facts and events, and can be identified by the use of words and phrases like “according to estimates”, “anticipates”, “assumes”, “believes”, “could”, “estimates”, “expects”, “intends”, “is of the opinion”, “may”, “plans”, “potential”, “predicts”, “projects”, “should”, “to the knowledge of”, “will”, “would”, “annualized” or, in each case their negatives or other similar expressions, which are intended to identify a statement as forward-looking. This applies, in particular, to statements containing information on future financial results, plans, or expectations regarding the Company’s business and management, the Group’s future growth or profitability and general economic and regulatory conditions and other matters affecting the Group.

Forward-looking statements reflect the current views of management of future events and are based on management’s assumptions, and involve known and unknown risks, uncertainties and other factors that may cause the actual results, performance, or achievements of the Group to be materially different from any future results, performance, or achievements expressed or implied by these forward-looking statements. The occurrence or non-occurrence of an assumption could cause the actual financial condition and results of operations of the Group to differ materially from, or fail to meet expectations expressed or implied by, those forward-looking statements. The Company’s business is subject to a number of risks and uncertainties that could also cause a forward-looking statement, estimate, or prediction to become inaccurate. These risks include fluctuations in employee costs required by the operations of the Group, its ability to retain the services of certain key employees, its ability to compete successfully, changes in political, social, legal or economic conditions in Egypt, worldwide economic trends, inflation, interest rate and exchange rate fluctuations, and the ability of management to identify accurately and in a timely manner future risks to the business of the Group and manage the risks mentioned above. Accordingly, investors should not rely on the forward-looking statements in this announcement. None of the Group, its management, or CI Capital Holding for Financial Investments gives any assurance regarding the future accuracy of the opinions set forth in this announcement or as to the actual occurrence of any predicted developments. After the date of this announcement, none of the Group or its management assumes, and each of the Group and its management expressly disclaim any obligation, except as required by law and the listing rules of the EGX, to update any forward-looking.