

## EFG Holding Announces the Successful Completion of an EGP 4.2 Billion Capital Increase at Bank NXT with Full Shareholder Participation and Strong Operating Momentum

Cairo, November 3, 2025

EFG Holding today announced the successful completion of a capital increase at Bank NXT, executed at par value with full participation from all shareholders. The total capital increase amounted to EGP 4.2 billion, to which EFG Holding contributed EGP 2.143 billion. EFG Holding will maintain its 51% stake following the capital increase, preserving majority ownership.

This strategic capital injection underscores EFG Holding's continued confidence in Bank NXT's strong fundamentals and long-term growth trajectory. The fresh capital will reinforce Bank NXT's balance sheet and support its management's vision in the execution of its growth plans with greater financial flexibility. This step reflects EFG Holding's ongoing support for Bank NXT's sustained growth and financial strength and aligns with the Group's broader strategy to enhance value creation across its diverse lines of business.

Commenting on the transaction, **Karim Awad, Group CEO of EFG Holding**, said: "EFG Holding's participation further reinforces our commitment to supporting the bank's strategic growth plans and our portfolio companies. This step not only cements Bank NXT's positioning within the Group's long-term strategy but should also continue to fuel future growth in the Group's overall profitability."

Bank NXT, acquired by EFG Holding in 2021 when it operated under the name aiBANK, has delivered strong operating performance across key metrics in 2025. Total loans to customers advanced approximately 26% in the first six months to EGP 41.0 billion by the end of June 2025, compared with EGP 32.5 billion at year-end 2024. The Bank's customer base also jumped 22% to reach around 106 thousand customers by the end of June 2025, up from approximately 86 thousand at year-end 2024, while customer deposits climbed 12% in the same period to EGP 76.2 billion, up from EGP 68.0 billion at year-end 2024. Finally, net profit increased to EGP 1.1 billion in the first half of 2025, compared to EGP 901.6 million in the same period of 2024, representing a growth of 24%.

EFG Holding noted that Bank NXT's expanding scale and profitability continue to contribute meaningfully to the Group's track record of sustained growth, value creation, and strategic leadership across its portfolio.

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### About EFG Holding

**EFG Holding** (EGX: HRHO.CA - LSE: EFGD) is a financial institution that boasts a legacy of more than 40 years of success in seven countries spanning two continents. Operating within three distinct verticals - the Investment Bank (**EFG Hermes**), Non-Bank Financial Institutions (NBFI) (**EFG Finance**), and Commercial Bank (**Bank NXT**) - the company provides a comprehensive range of groundbreaking financial products and services tailored to meet the needs of a diverse clientele, including individual clients and businesses of all sizes.

**EFG Hermes**, the leading investment bank in the Middle East and North Africa (MENA), offers extensive financial services, encompassing advisory, asset management, securities brokerage, research, and private equity. In its domestic market, EFG Holding serves as a universal bank, with **EFG Finance** emerging as the fastest-growing NBFI platform, comprising **Tanmeyah**, a provider of innovative and integrated financial solutions for small business owners and entrepreneurs, **EFG Corp-Solutions**, which provides leasing and factoring services, **Valu**, a universal financial technology powerhouse, **Bedaya** for mortgage finance, **Kaf** for insurance, and **EFG Finance SMEs**, which provides financial services for small and medium enterprises. Furthermore, the company delivers commercial banking solutions through **Bank NXT**, an integrated retail and corporate banking product provider in Egypt.

Proudly present in: Egypt | United Arab Emirates | Saudi Arabia | Kuwait | Bahrain | Kenya | Nigeria

Learn more about us at [www.efghldg.com](http://www.efghldg.com)

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#### Note on Forward-Looking Statements

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