RAYA HOLDING FOR FINANCIAL INVESTMENTS

INVESTOR PRESENTATION

FY2025

DISCLAIMER & FORWARD-LOOKING STATEMENTS

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RAYA HOLDING OVERVIEW



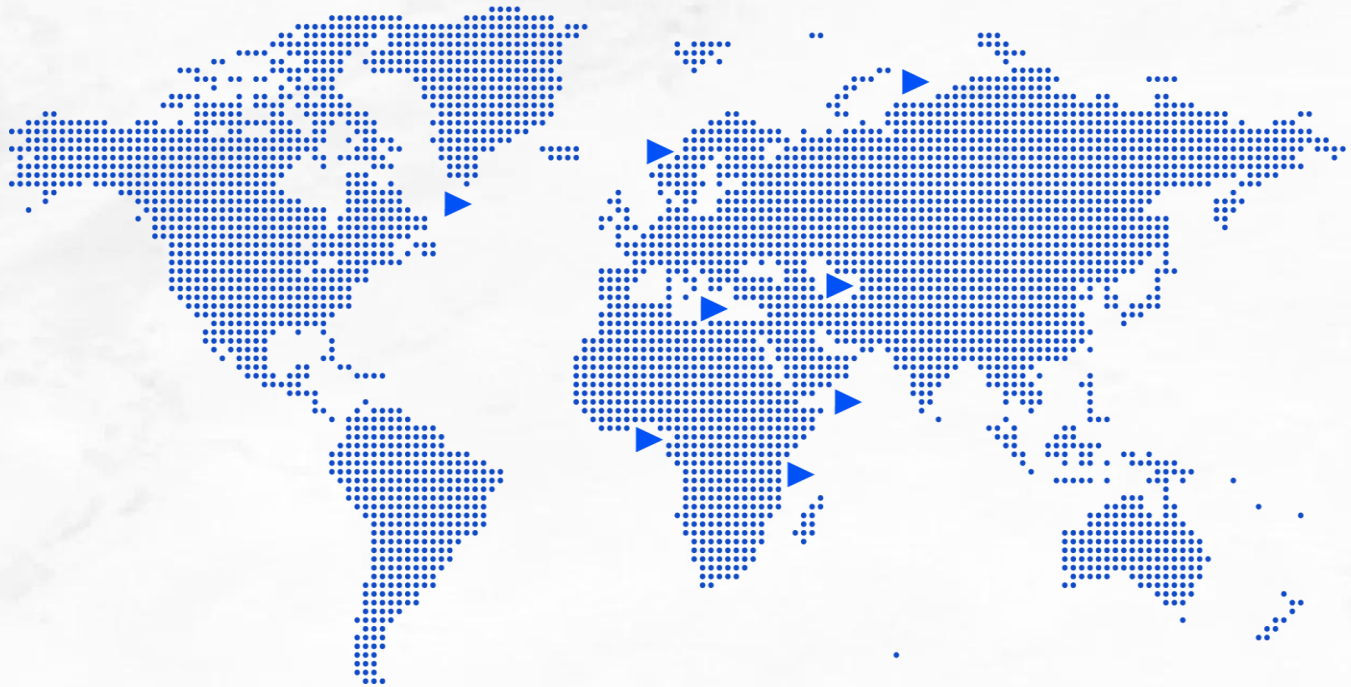
RAYA HOLDING AT GLANCE

- **Raya Holding is an investment holding company headquartered in Cairo, Egypt, managing a diversified investment portfolio of companies.**

- **Raya Holding operates through a diversified portfolio of 10 companies, strategically positioned across high-growth sectors of the regional economy.**

- **Our investment portfolio is segmented into:**
  - **FINTECH |** Aman Holding
  - **TECHNOLOGY & INFRASTRUCTURE |** Raya Information Technology [RIT]
  - **RETAIL & DISTRIBUTION |** Raya Trade and Raya FMCG
  - **MANUFACTURING |** Raya Electric, Raya Foods, and Raya Auto
  - **BUSINESS PROCESS OUTSOURCING |** Raya Customer Experience [RCX]
  - **HOSPITALITY |** Raya Smart Buildings and Raya Restaurants
  - **Logistics |** Ostool

- **Raya Holding accommodates a wide international customer base from on-ground operations spanning Egypt, KSA, UAE, Poland, and Nigeria.**



20K+
EMPLOYEES

7
SECTORS

7
COUNTRIES

4
CONTINENTS

10
PORTFOLIO COMPANIES

2005
LISTED IN EGX

CORPORATE GOVERNANCE FRAMEWORK- BOARD OF DIRECTORS

MEDHAT KHALIL



CHAIRMAN
RAYA HOLDING

AHMED KHALIL



EXECUTIVE BOARD MEMBER
CEO
RAYA HOLDING

YASSER HASHEM



NON-EXECUTIVE BOARD MEMBER
ZAKI HASHEM & PARTNERS
MD

MOSTAFA MOBARAK



INDEPENDENT BOARD MEMBER
MANAGING PARTNER | SOLERA

ASHRAF KHEIR EL DIN



NON-EXECUTIVE BOARD MEMBER
CEO | FIRST DISTRIBUTION & TRADING

SHERIF KAMEL



NON-EXECUTIVE BOARD MEMBER
DEAN | AUC ONSI SAWIRIS BUSINESS SCHOOL

MALEK SULTAN



NON-EXECUTIVE BOARD MEMBER
INVESTMENT DIRECTOR | WATHEEQA

HAMED SHAMMA



NON-EXECUTIVE BOARD MEMBER
PROFESSOR OF MARKETING|AUC

SEIF COUTRY



NON-EXECUTIVE BOARD MEMBER
CHAIRMAN| FAWRY

MOHAMED HAWA



NON-EXECUTIVE BOARD MEMBER
FINANCIAL HOLDING LTD
REPRESENTITVE

SAMER EL WAZIRI



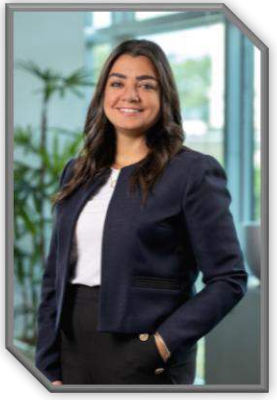
INDEPENDENT MEMBER
SENIOR ADVISER
RAYA HOLDING

AMR EL TAWIL



INDEPENDENT BOARD MEMBER
MANAGING PARTNER | SOLERA

NOHA EL GHAZALY



INDEPENDENT BOARD MEMBER
EGYPT COUNTRY ADVISOR| MEDITERRANIA CAPITAL

REEM EL SAADY



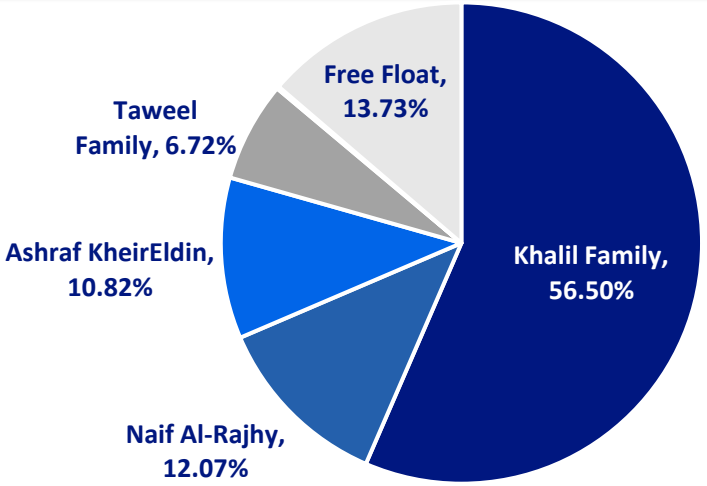
INDEPENDENT BOARD MEMBER
MENA SMEs FUNDING HEAD | EBRD

STRONG CORPORATE GOVERNANCE FRAMEWORK

AUDIT COMMITTEE	Encompassing the integrity of the Company's financial statements and all formal disclosures related to financial performance prior to Board submission.
NOMINATION & REMUNERATION COMMITTEE	Setting the Company’s remuneration framework for executive directors, senior management, the Chairman, and portfolio companies’ CEOs
ESOP COMMITTEE	Encompassing eligibility criteria, vesting mechanisms, share allocation, and compliance with all relevant legal and regulatory framework of the Employee Stock Ownership Plan.
INVESTMENT COMMITTEE	Shaping the investment strategy in line with the Board’s long-term objectives, developing and assessing investment cases, and ensures effective reporting and providing recommendations to the Board.
SUSTAINABILITY COMMITTEE	Developing and implementing strategies for promoting environmental, social, and governance (ESG) initiatives within the company.

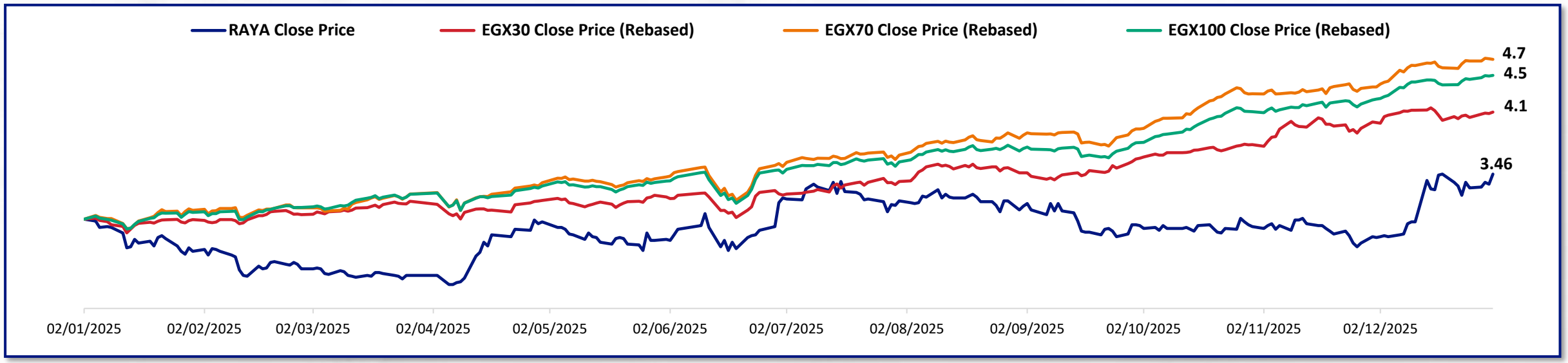
STOCK OVERVIEW

OWNERSHIP STRUCTURE



SHARE INFORMATION (As of December 31st 2025)

EGP 3.46	STOCK PRICE		
4.28 BN	NUMBER OF SHARES	EGP 14.8 BN	MARKET CAP
95M	AVERAGE DAILY TURNOVER		



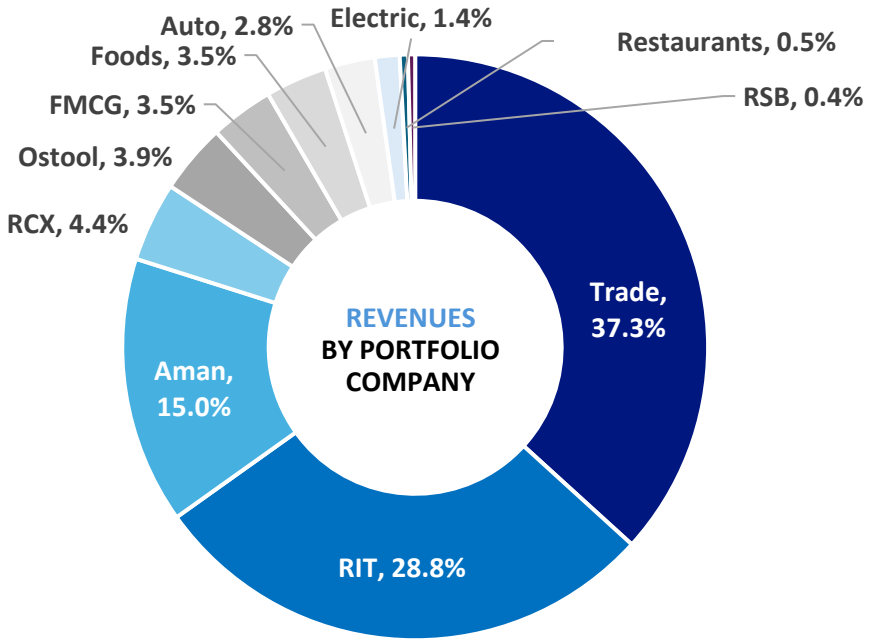
INCOME STATEMENT SUMMARY | FY 2025

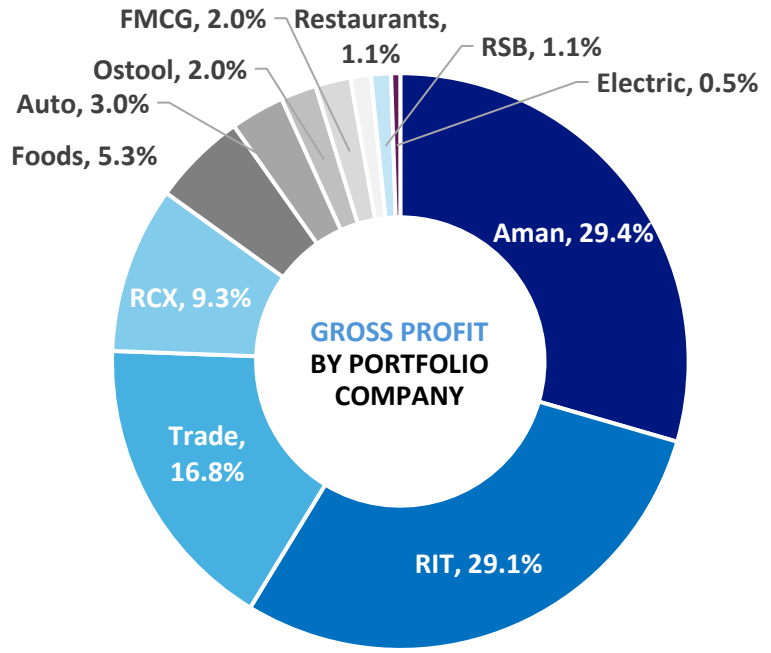
All Figures are EGP Mn	FY2024	FY2025	YoY % change
Revenue	**45,119**	**63,829**	**41.5%**
Gross Profit	**9,419**	**13,691**	**45.3%**
Gross Profit Margin	*20.9%*	*21.4%*	*0.6%pts*
EBITDA	**4,856**	**7,791**	**60.4%**
EBITDA Margin	*10.8%*	*12.2%*	*1.4%pts*
Net Income (Loss) before Minority	***1,899***	***2,934***	***54.5%***
Net Profit Margin	*4.2%*	*4.6%*	*0.4%pts*
Net Income (Loss) after Minority	***1,689***	***2,588***	***53.3%***
Net Profit Margin	*3.7%*	*4.1%*	*0.3%pts*

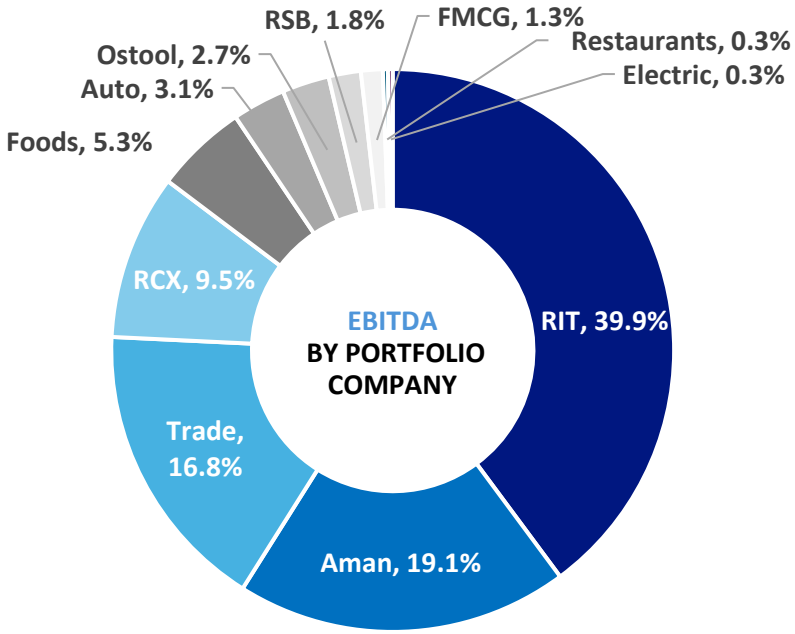
BALANCE SHEET SUMMARY | FY 2025

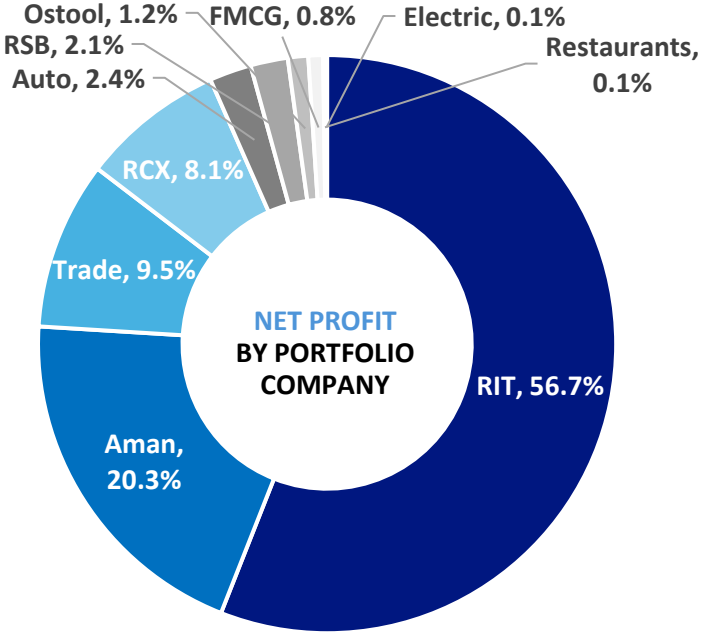
All Figures are EGP Mn	31-Dec-24	31-Dec-25
Total Non-current Assets	**5,185**	**6,259**
Cash	4,012	4,387
Total Current Assets	**33,927**	**44,428**
Total Assets	**39,112**	**50,688**
STL	2,056	3,724
Credit Facilities	10,494	14,374
Total Current Liabilities	**30,690**	**37,712**
LTL	995	1,697
Total Non-Current Liabilities	**3,671**	**4,571**
Total Liabilities	**34,360**	**42,283**
Working Capital	**3,238**	**6,716**
Total Equity	**4,752**	**8,404**
Total Debt	**13,545**	**19,796**

FINANCIAL PERFORMANCE OVERVIEW | CONSOLIDATED | FY 2025



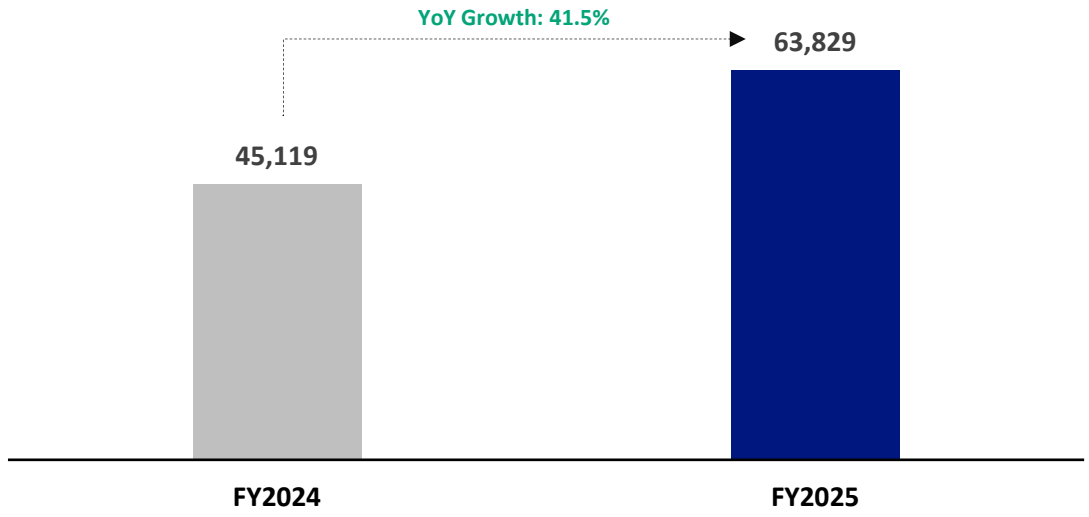




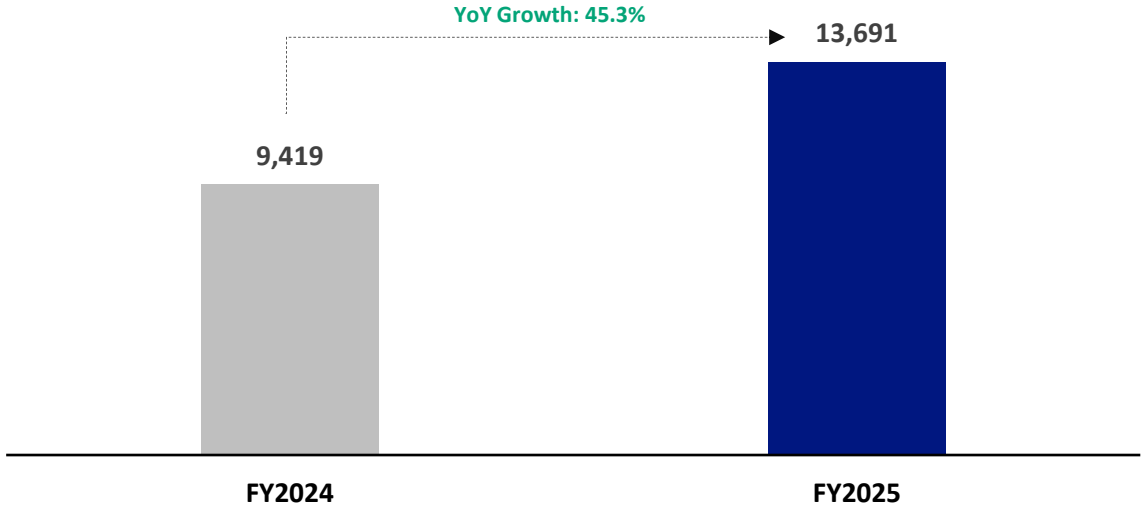


FINANCIAL PERFORMANCE OVERVIEW | FY 2025

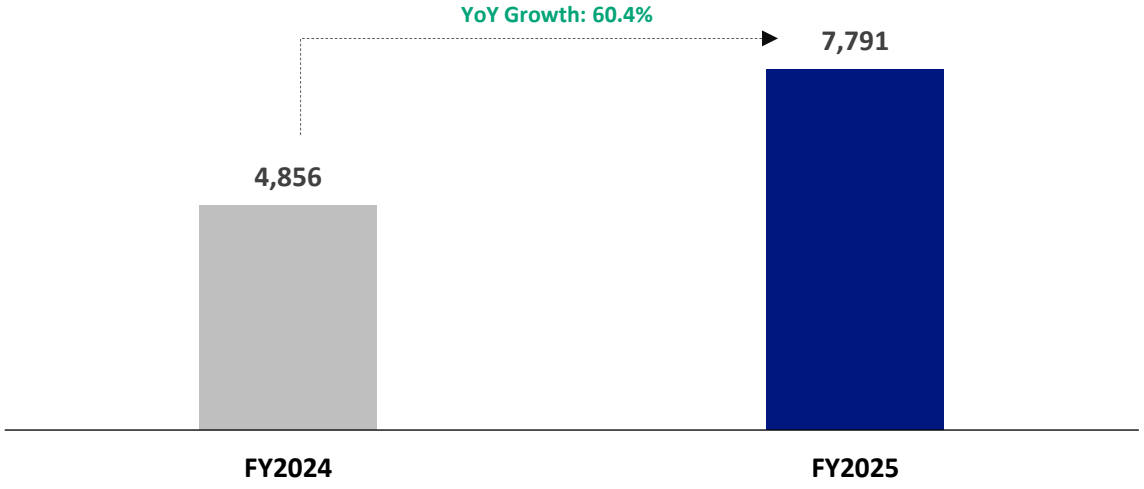
REVENUE (EGP MN)



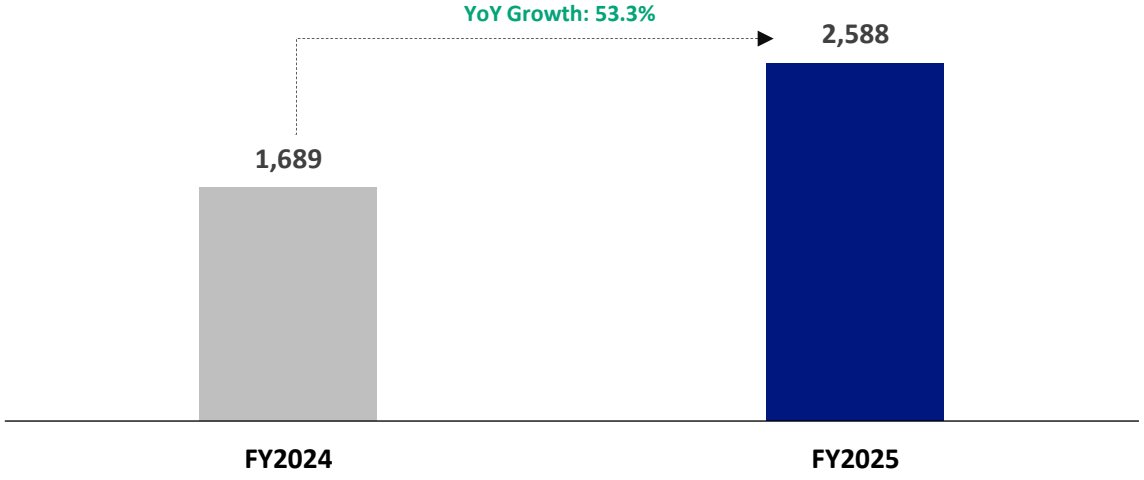
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)

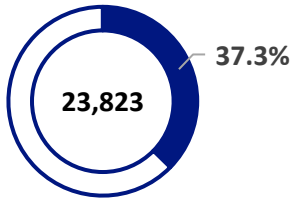
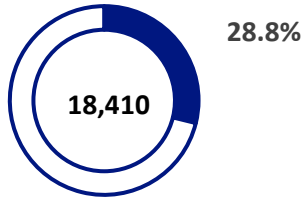
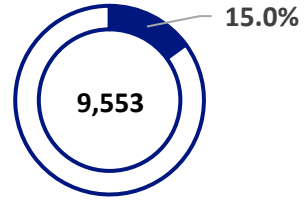
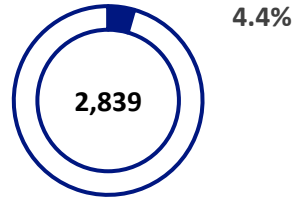
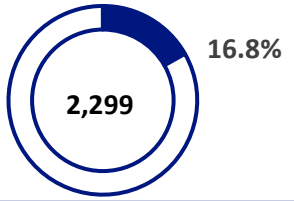
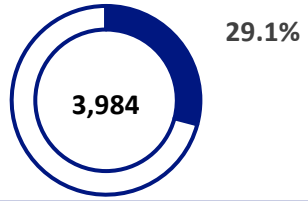
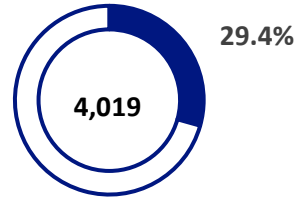
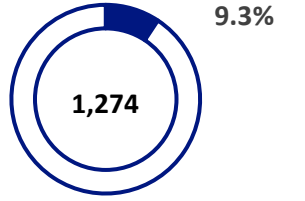
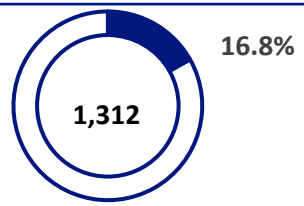
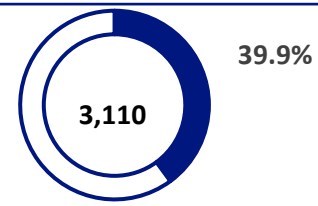
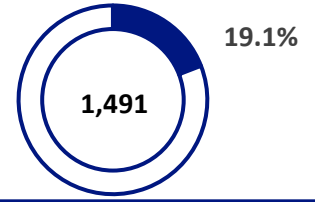
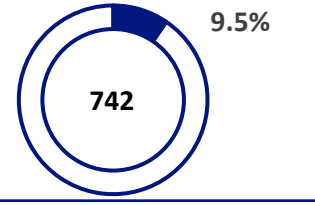


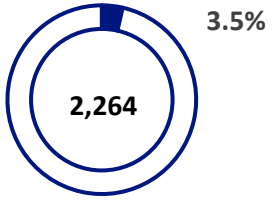
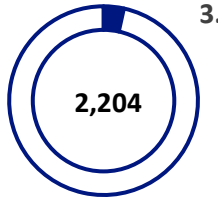
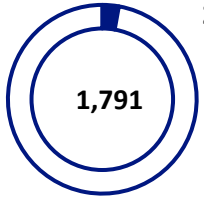
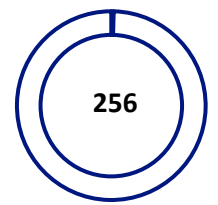
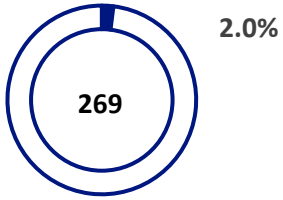
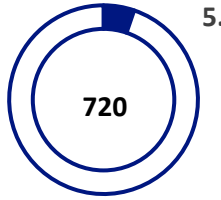
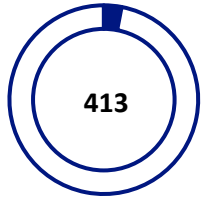
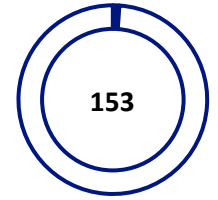
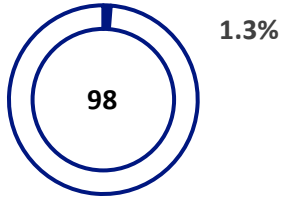
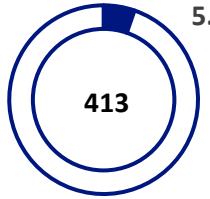
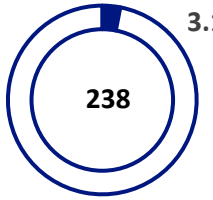
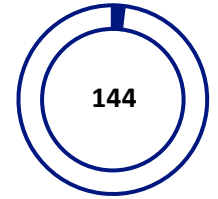
NET PROFIT AFTER MINORITY (EGP MN)

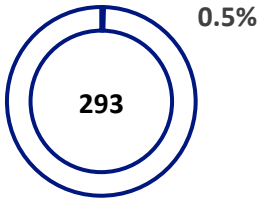
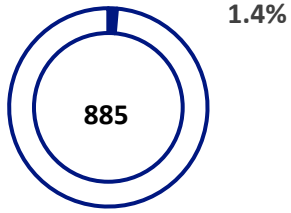
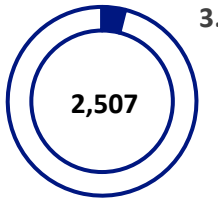
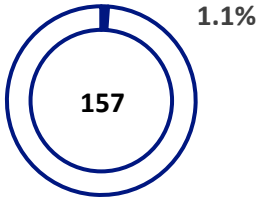
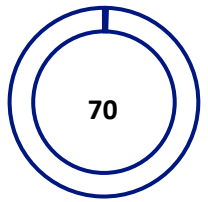
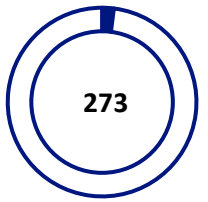
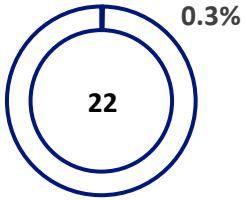
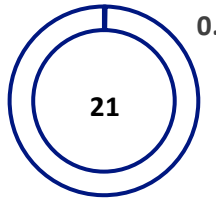
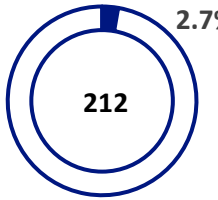


GROUP OVERVIEW



	RAYA TRADE	RAYA INFORMATION TECHNOLOGY	amen	RAYA CUSTOMER EXPERIENCE
OVERVIEW	Market leader of consumer electronics in Egypt since 1998, operates in distribution, retail and maintenance.	Leading system integrator established in 1998 with a vision to lead the information tech market depending on its dynamic portfolio.	Leading integrated fintech company providing e-payment, microfinance & finance services solutions.	World-class Business Process Outsourcing (BPO) and Contact Center Outsourcing (CCO) service provider.
INDUSTRY	Retail & Distribution	Technology & Infrastructure	FINTECH	Business Process Outsourcing
FY 2025 REVENUES | EGP MN				
FY 2025 GROSS PROFIT | EGP MN				
FY 2025 EBITDA | EGP MN				
Ownership %	**100%**	**100%**	**76%**	**59.9%**

	RAYA FMCG	RAYA FOODS	RAYA AUTO	RAYA SMART BUILDINGS
OVERVIEW	Leading manufacturer & distributor of food products in the market, as well as exporter to MENA, Africa & Europe	Frozen fruits and vegetables producer, covering the basic day-to- day product range backed by an agribusiness	Assembly and Operations of international modern vehicles brands and introducing them to Egypt's market.	Develops elegant smart commercial & office complexes, in partnership with world-renowned architectural and green building technology firms
INDUSTRY	Retail & Distribution	Manufacturing	Manufacturing	Hospitality
FY 2025 REVENUES | EGP MN				
FY 2025 GROSS PROFIT | EGP MN				
FY 2025 EBITDA | EGP MN				
Ownership %	**100%**	**100%**	**100%**	**100%**

	RAYA RESTAURANTS	RAYA ELECTRIC	OSTOOL TRANSPORT
OVERVIEW	Established in 2013 with the aim to build internationally competitive restaurant chains that will be franchised both regionally and globally	Home appliances giant focused on air conditioners.	Leading provider of supply chain management services w/ a special focus on trucking & logistics services, storage & vessel discharging.
INDUSTRY	Hospitality	Manufacturing	Logistics
FY 2025 REVENUES			
FY 2025 GROSS PROFIT			
FY 2025 EBITDA			
Ownership %	**100%**	**100%**	**90%**

TOP 5 ELECTRONICS DISTRIBUTORS IN EGYPT

10
BUSINESS UNITS

4
OPERATING COUNTRIES

120+
FRANCHISES

1.3K+
SKUs

8.5K
RETAILERS

14K+
DEALERS

60 RETAIL OUTLETS
50 Raya Retail
10 Branded Retail

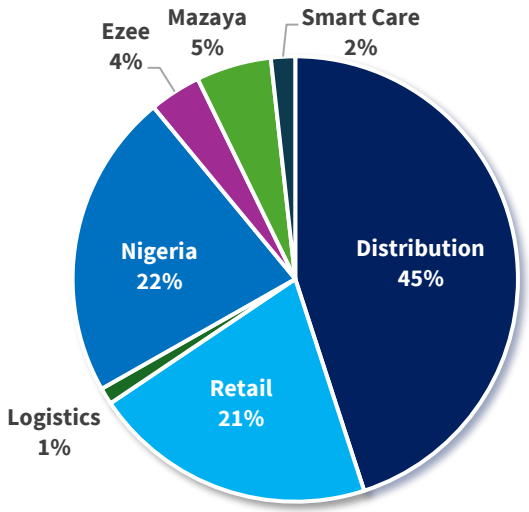
15
DISTRIBUTION CENTERS

60+
AFTERSALES CENTERS

RAYA TRADE

RAYA DISTRIBUTION
RAYA RETAIL
RAYA SMART CARE
RAYA NIGERIA
RAYA LOGISTICS
Ujo
Ezee

REVENUE BREAKDOWN | BY SUB COMPANIES



RAYA TRADE

RAYA RETAIL

- Offering a comprehensive portfolio of consumer electronics, home appliances and white goods from leading international brands, complemented by a wide range of repair and after-sales services across a multiple device categories.
- Offering a 24/7 enhanced online shopping platform offering a broader product range.

KEY BRANDS

HUAWEI, Canon, DeLonghi, belkin, PHILIPS, SAMSUNG, Nikon, BRAUN, KENWOOD, Infinix, LG

RAYA SMART CARE

- Serving 34 global brands across mobile, IT, and consumer electronics, with an extensive network of over 70 service points, in addition to long-term B2B service engagements.

KEY BRANDS

HUAWEI, Canon, Haier, DeLonghi, PHILIPS, xerox, TECNO, Nikon, BRAUN, KENWOOD, SARY, SAMSUNG, Lexmark

RAYA DISTRIBUTION

MOBILE & IT – DISTRIBUTION ARM

- Founded as Nokia's exclusive distributor in Egypt in 1996, Raya Distribution has evolved into a leading multi-brand distributor, supported by a broad dealer and retailer network, and serving as Samsung's authorized partner since 2011 and Microsoft's sole mobile device distributor since 2014.

13
BRANDS

2.5K+
ACTIVE DEALERS

SAMSUNG, Microsoft, NOTHING, Canon, vivo, lenovo, xerox, AUKEY, intel, brother

CONSUMER ELECTRONICS

- A market leader in the consumer electronics and TV industry since 2011, operating as a full-service distributor of high-quality international brands.

600+
ACTIVE DEALERS

PHILIPS, DeLonghi, KENWOOD, BRAUN, Hisense, SARY

7
BRANDS

RAYA NIGERIA

- Marking its first expansion beyond the Egyptian market in 2007, Raya Trade Nigeria represents the Group's entry into the African market, with nationwide coverage across 36 states and a customer base exceeding 150,000 monthly.
- The company partners with leading global brands marking it be one of the leading mobile distributors in Nigeria.

13
RETAIL STORES

14%
MARKET SHARE

33
CARE STORES

16
WAREHOUSES

vivo, SAMSUNG, TECNO

DISTRIBUTION	SALES	AFTER-SALES

DIGITAL PLATFORMS | ONE-STOP SHOP

مزايا

- Mazaya is Egypt's first B2B e-commerce marketplace focused on electronics, supporting merchants and retailers in sourcing inventory across multiple product categories and leading brands through its digital platform.
- To enhance value for retailers, Mazaya also offers tailored credit solutions and flexible payment terms.

6.7K
ACTIVE CUSTOMERS

EGP 13 BN
GMV

84
BRANDS

ezee

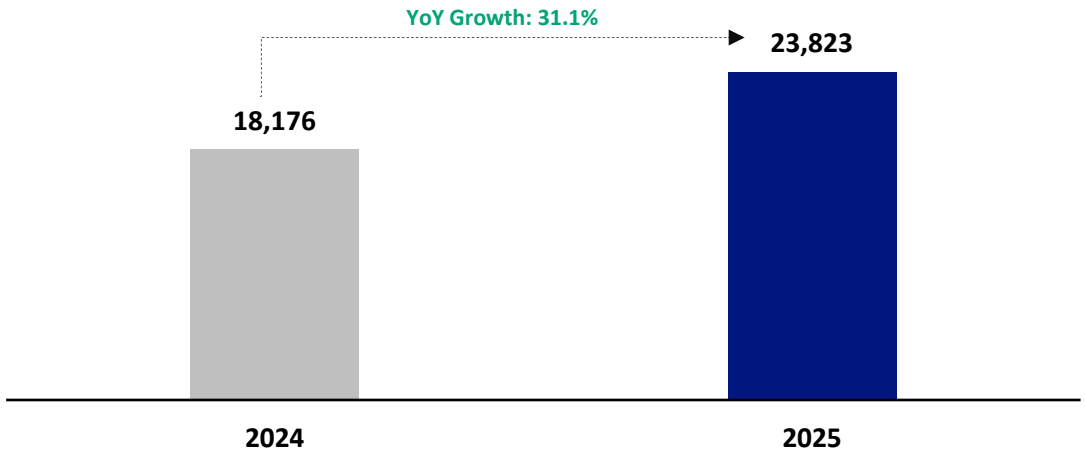
- Nigeria's first B2B e-commerce marketplace focused on electronics.
- offering a fully digitalized retail operating platform designed to empower local merchants.
- Providing competitive pricing, a broad product portfolio, and end-to-end door-to-door delivery services.

2.1K
ACTIVE CUSTOMERS

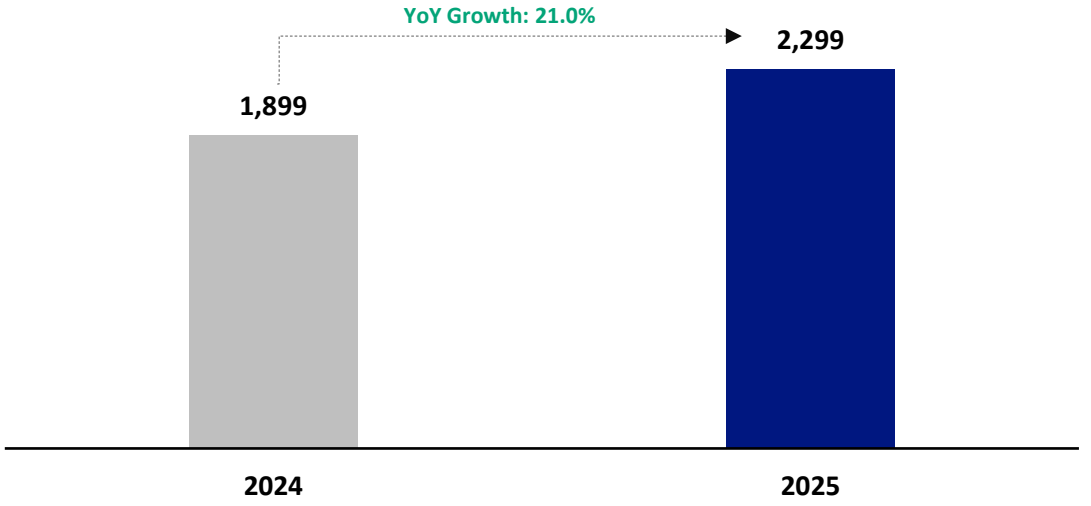
EGP 920 Mn
GMV

18
BRANDS

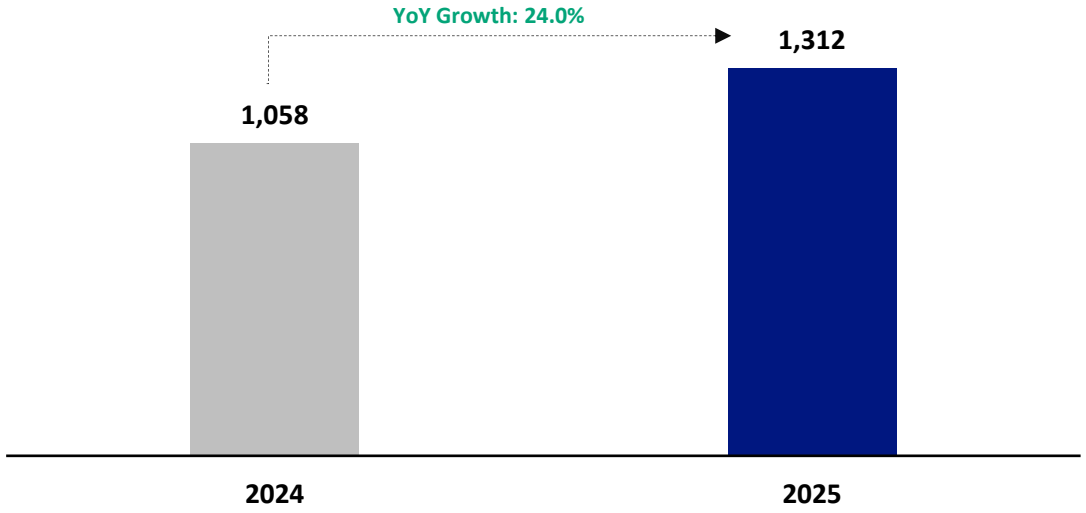
REVENUE (EGP MN)



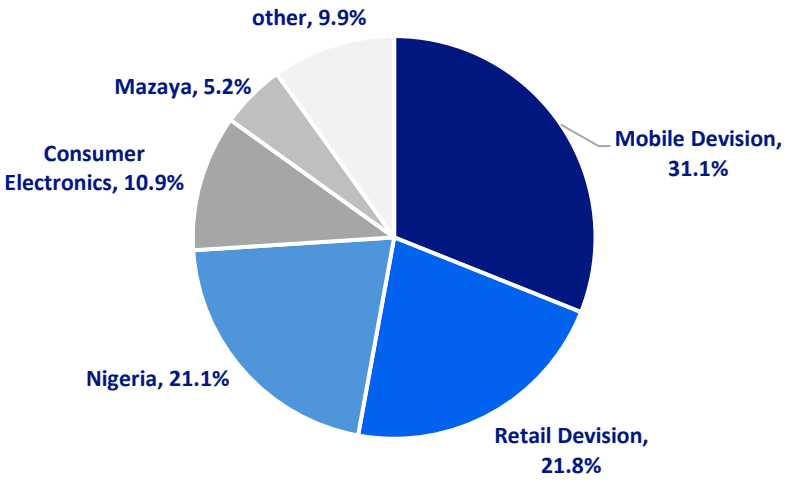
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | BY PRODUCT



RAYA INFORMATION TECHNOLOGY

25+
YEARS INDUSTRY EXPERIENCE

ONLY FULL-FLEDGED INFORMATION TECHNOLOGY SOLUTION PROVIDER ACROSS MEA

3 COUNTRIES



+15
DIVERSE INDUSTRIES

95
SERVICES +OFFERED

RAYA IT

+1,000
ENTERPRISE CUSTOMERS ACROSS MEA

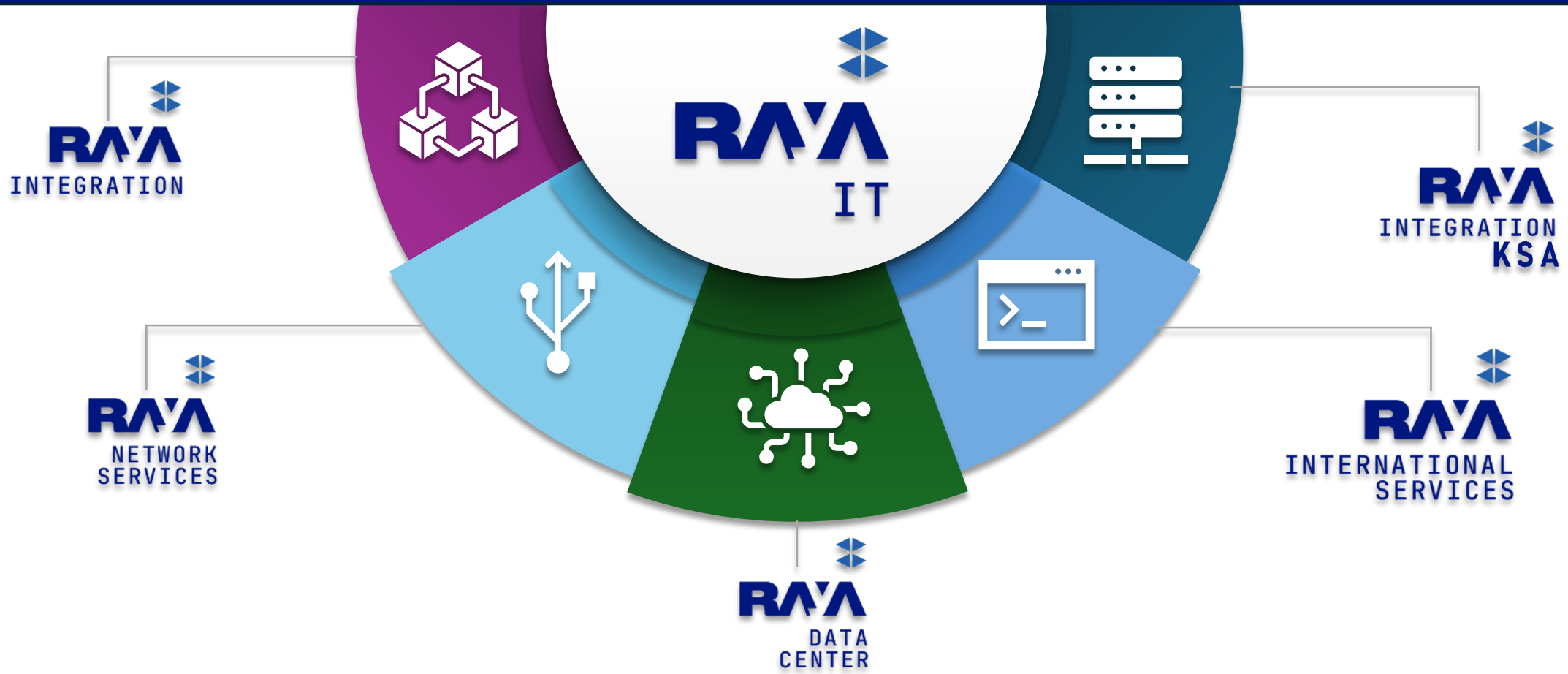
11,000
PROJECTS

4 DCS / 1,800 SQM DATA CENTER FACILITIES ACROSS GREATER CAIRO

+1,180 DEDICATED EMPLOYEES
+950 QUALIFIED TECHNICAL EXPERTS

+90 | +200
TECHNOLOGY PARTNER | TECHNICAL CERTIFICATIONS

THE ONLY LOCAL PROVIDER WITH OFFERINGS ACROSS THE ENTIRE IT VALUE CHAIN



INFRASTRUCTURE	ATMs & SELF-CARE	SOFTWARE INTEGRATION	DATA CENTERS
CLOUD	ERP	ORACLE	MAINTENANCE

OFFERING COMPREHENSIVE AND SYNERGETIC RANGE OF ICT SERVICES

Key Services Offered

INTEGRATED SOLUTIONS — 75%

- Telco Solutions
- Network & Cyber Security Solutions
- Enterprise Computing
- Collaboration & CX Solutions
- Low Current Solutions
- Digital Transf. / Software Solutions
- ATM & Self Service
- Customer Support & Maintenance

BUSINESS APPLICATION SERVICES — 3%

- ERP Implementation
- Technology & Migration
- Upgrade Services
- Advisory/Health Check
- Training & Support
- Oracle for Hospitality and F&B
- Intelligent Automation & BI
- Managed & Outsourcing Services

DATA CENTER INFRASTRUCTURE — 19%

- DC Site Preparation
- Basic Infrastructure (Civil, Power, AC)
- IT Infrastructure (IT, LC)
- Consultancy & Design
- Cables Management
- Facility Management
- Maintenance & Operations
- DC Health Check

DATA CENTER ("DC") SERVICES — 3%

- Tier3+ Data Center
- Raya Cloud
- Co-Location Services
- Professional Services
- Managed Services
- Connectivity
- Security
- Outsourcing

RAYA INFORMATION TECHNOLOGY

PROVIDING A WIDE RANGE OF SERVICES TAILORED TO EACH INDUSTRY SERVED

#1
SYSTEM INTEGRATOR

35%
Service Gross Profit Contribution

37%
Services Margin

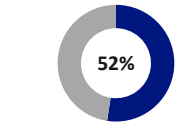
5 Years
Average Tech Refresh Period

+90%
Customer Satisfaction

60%
ATM Market Share

FINANCIAL SERVICES

Revenue Contribution



Key Raya IT Differentiators

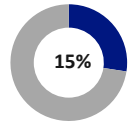
- ✓ #1 system integrator in the market.
- ✓ Top-ranked partner with the largest portfolio of global vendors.
- ✓ Most diversified end-to-end offering, covering ATM solutions, core infrastructure, digital branches, command & control centers, software automation, and artificial intelligence
- ✓ FRA-certified data center, ensuring regulatory compliance and operational excellence.

Sample Clients

CENTRAL BANK OF EGYPT · NATIONAL BANK OF EGYPT · BANQUE MISR · Agricultural Bank of Egypt · Banque du Caire · EIB · CRÉDIT AGRICOLE

TELECOM

Revenue Contribution



Key Raya IT Differentiators

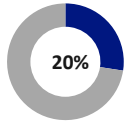
- ✓ Preferred IT partner to leading telecom operators in Egypt
- ✓ Proven ability to rapidly adopt and deploy emerging industry technologies
- ✓ Dedicated telecom solutions team with deep sector expertise
- ✓ Exclusive Cisco network solutions partner in Egypt,for end-to-end core network solutions

Sample Clients

vodafone · BT · orange · etisalat · we

GOVERNMENT

Revenue Contribution



Key Raya IT Differentiators

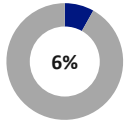
- ✓ Most diversified offering
- ✓ Selective strategy, working primarily on project handled by National Intelligence companies for installed customer base

Sample Clients

EGYPT POST · Ministry of Communications and Information Technology

COMMERCIAL

Revenue Contribution



Key Raya IT Differentiators

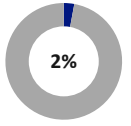
- ✓ Most diversified offering
- ✓ Selective account domination
- ✓ Top-ranked with various vendors
- ✓ Specialized solution for retail, hospitality, & cloud solutions
- ✓ ERP expertise in manufacturing and real estate

Sample Clients

JUHAYNA · Coca-Cola · AMERICANA · MANSOUR

OIL & GAS

Revenue Contribution



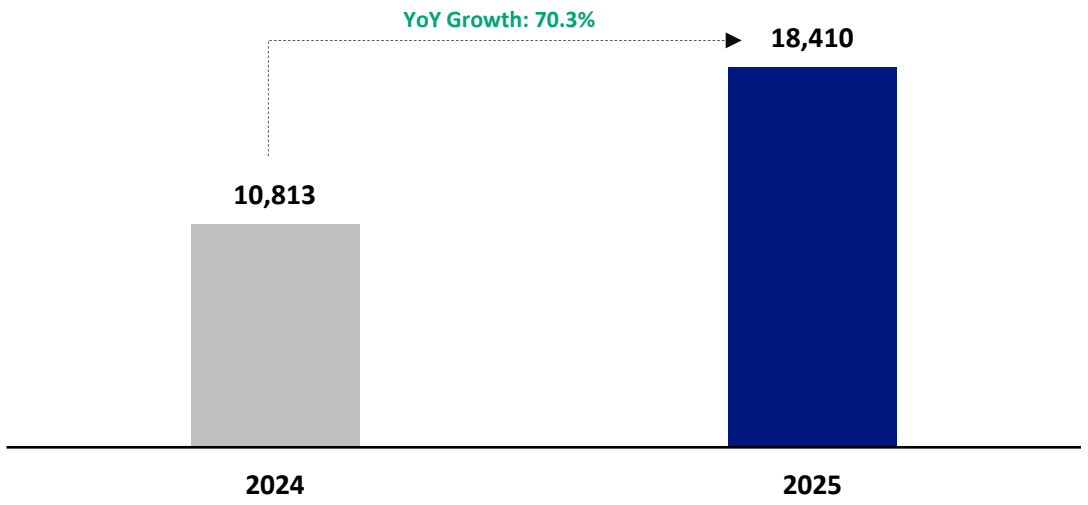
Key Raya IT Differentiators

- ✓ Most diversified offering.
- ✓ Selective account domination
- ✓ Top-ranked with various vendors
- ✓ OT solution understanding

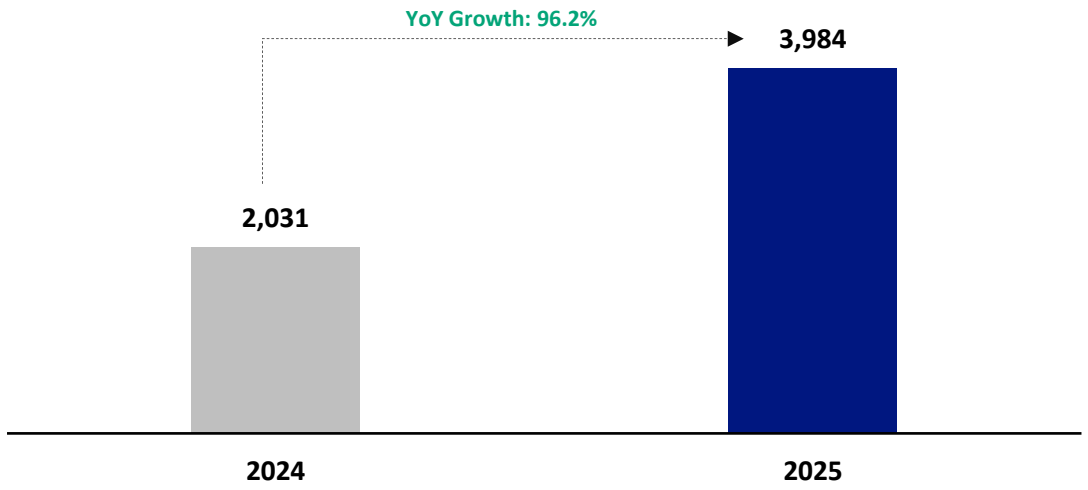
Sample Clients

EGPC · Echem · Enppi · PETROJET · EGYPTIAN NATURAL GAS HOLDING COMPANY

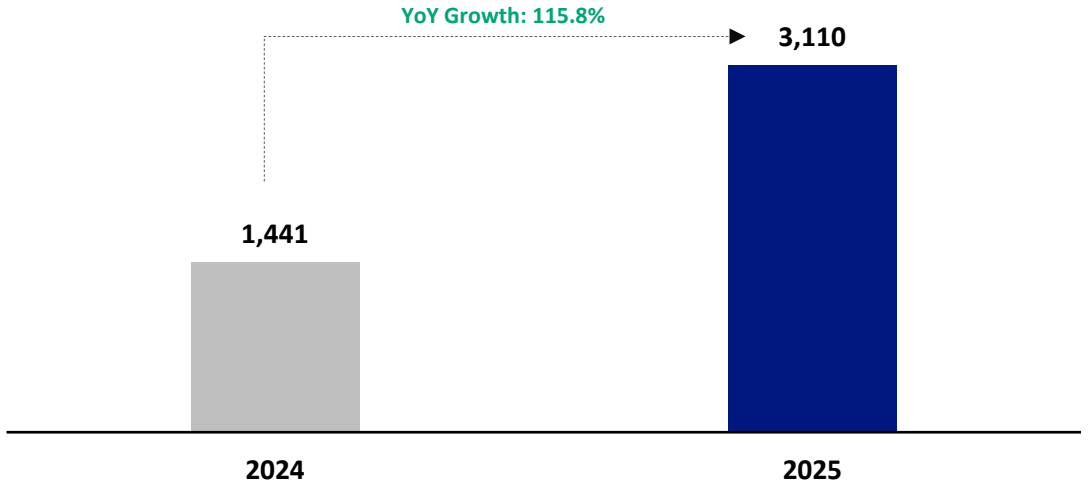
REVENUE (EGP MN)



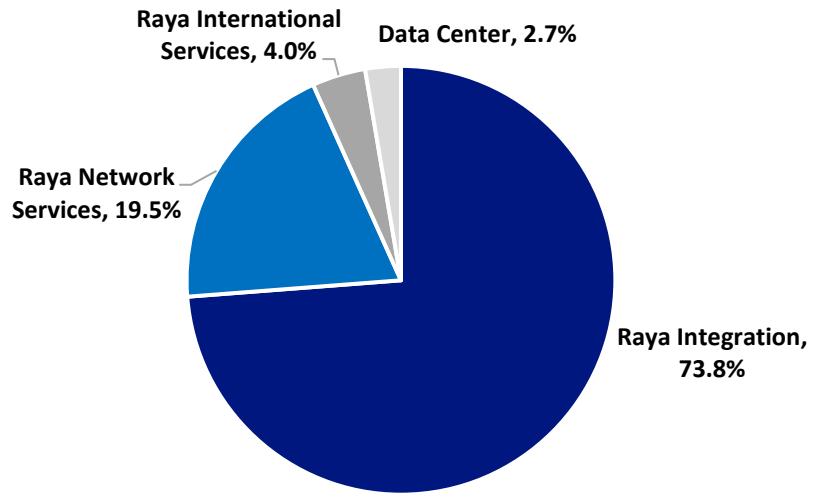
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | COMPANY (EGP MN)



250+ BRANCHES
ACROSS 23 GOVERNORATES

CONSUMER FINANCE

- Providing purchase-over-installment financing solutions enabling purchases through Aman Stores and third-party partners.
- Serving both banked and unbanked customers across retail and commercial segments.

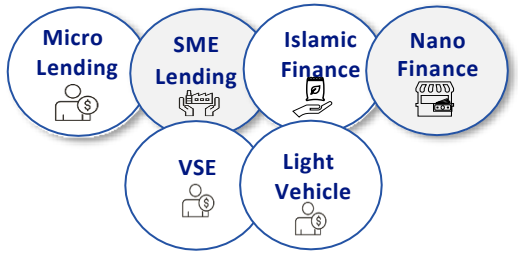
EGP 8.5 BN
Consumer Finance Loan Portfolio



BUSINESS FINANCE

Most Diversified Fintech Super App

- Advancing financial inclusion through digital payments, SME financing, and technology-driven platforms, empowering underserved communities while supporting a cashless and inclusive economy.



ELECTRONIC PAYMENTS

- Providing a convenient payment route, benefiting both merchants and customers.

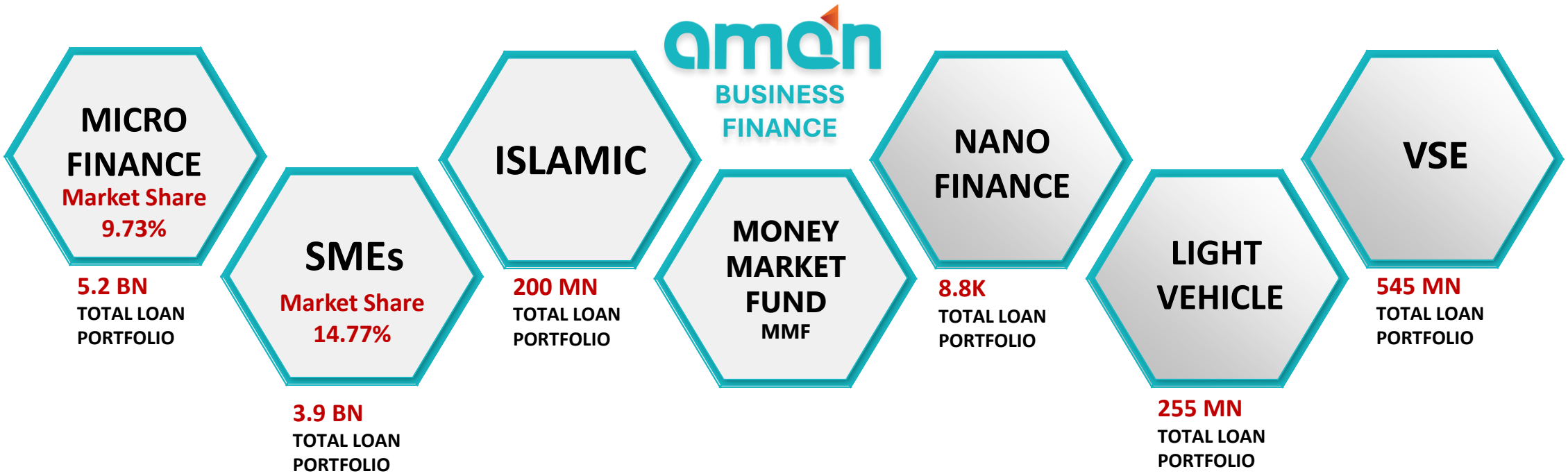
130K+
POINT OF SALES [POS]



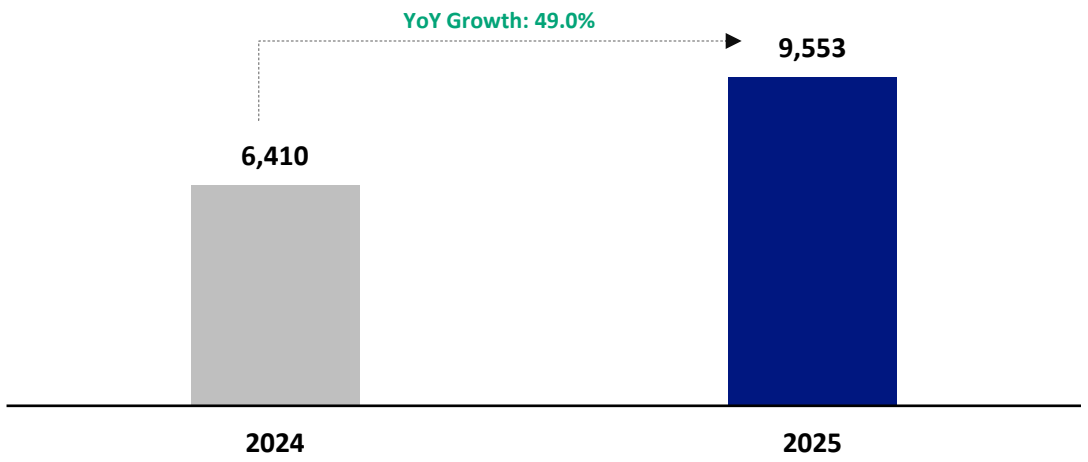
SECURITIZATION

- Offering loan portfolio securitization solutions that strengthen liquidity positions and support efficient working capital management.

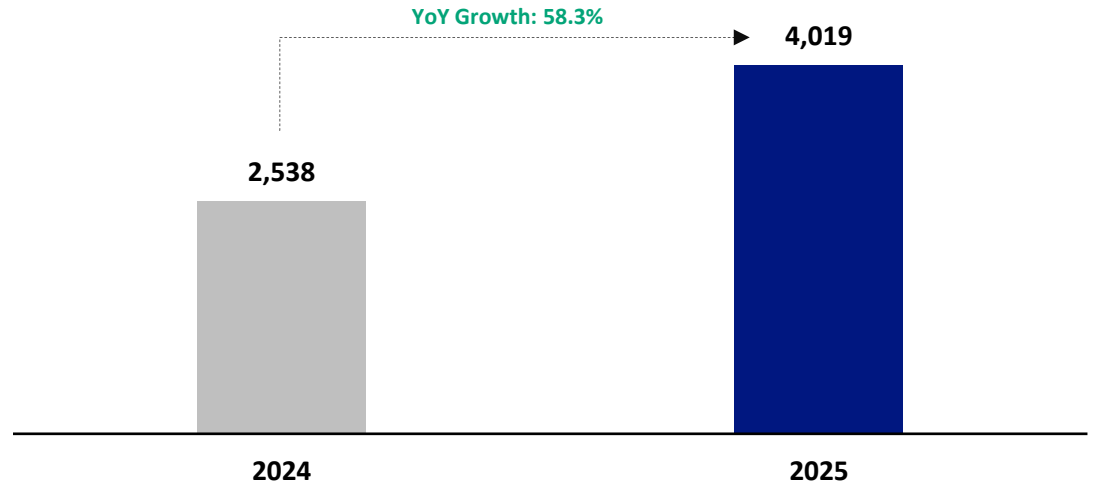
BUSINESS FINANCE | FY 2025 LOAN PORTFOLIO



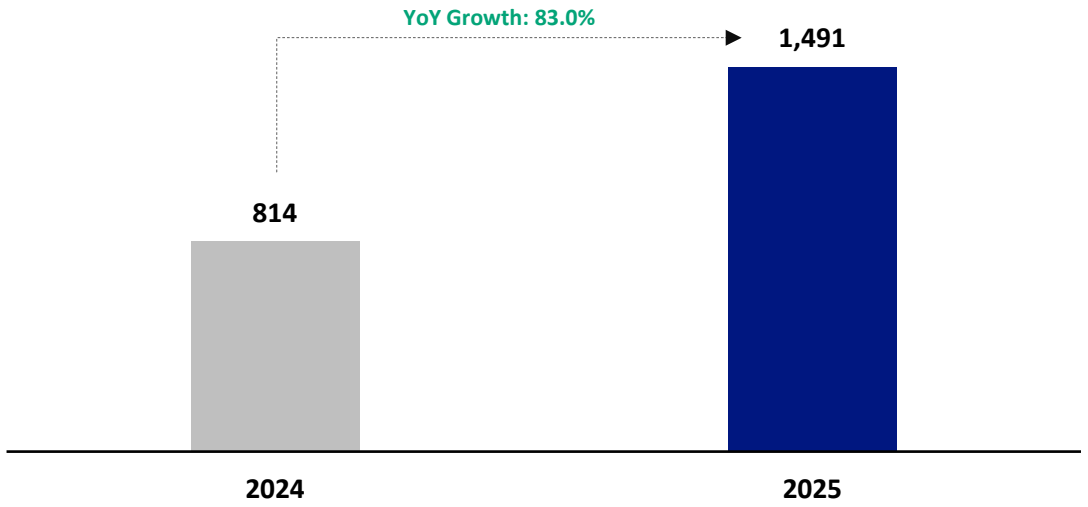
REVENUE (EGP MN)



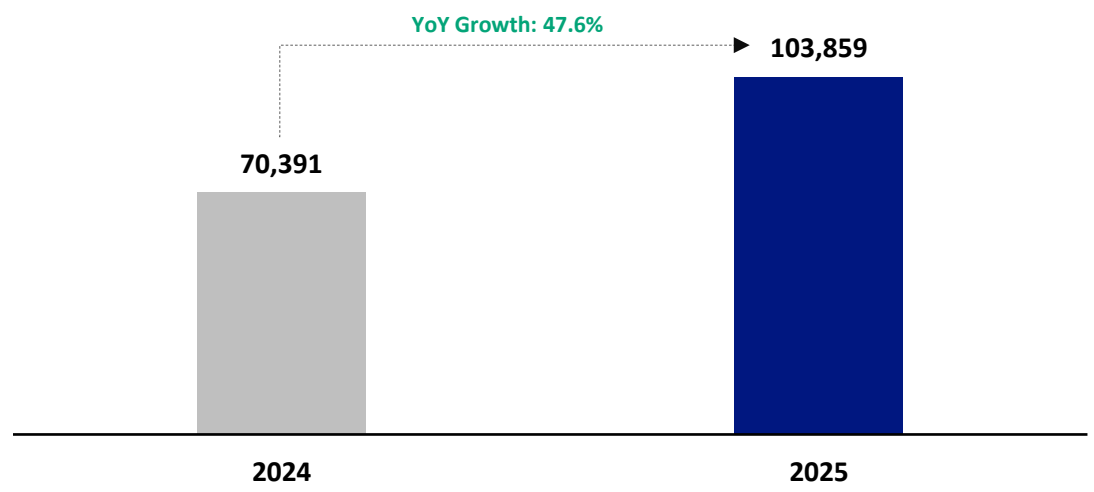
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



GROSS TRANSACTION VALUE [GTV] EGP MN



RAYA CUSTOMER EXPERIENCE

A LEADING EGYPTIAN BUSINESS PROCESS OUTSOURICING COMPANY [BPO]

2001
ESTABLISHMENT YEAR

RAYA CX

RAYA GULF

RAYA CX EUROPE

4 CONTINENTS	**9.2K** SEAT CAPACITY
6 COUNTRIES	**81%** UTILIZATION RATE
15 LANGUAGES	**7K+** AGENTS
14 DELIVERY SITES	**70%** REVENUES - USD

BUSINESS PROCESS OUTSOURCING

HR SOURCING

HOSTING BUSINESS

CLIENT PORTFOLIO

AIRFRANCE

zain

CONCENTRIX

شاهد

البنك العربي الافريقي الدولي
arab african international bank

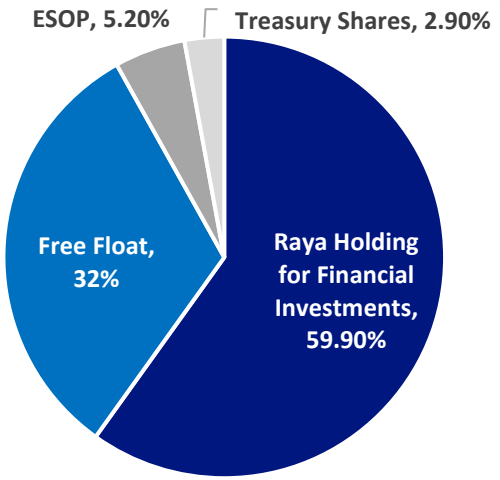
بنك مصر
BANQUE MISR
نعمل معا لخير بلدنا

البنك الأهلي المصري
NATIONAL BANK OF EGYPT

15-YEAR CERTIFED

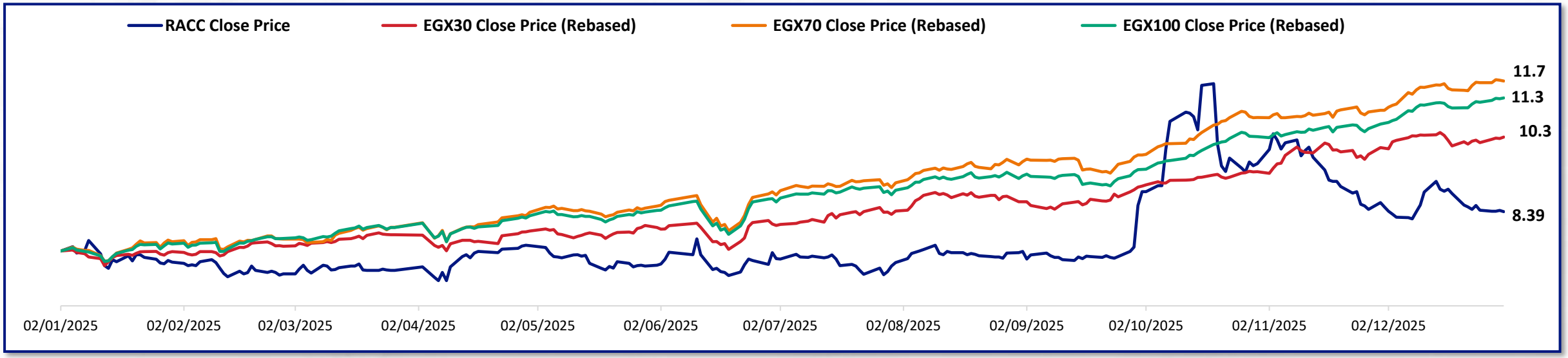
CUSTOMER EXPERIENCE STOCK OVERVIEW

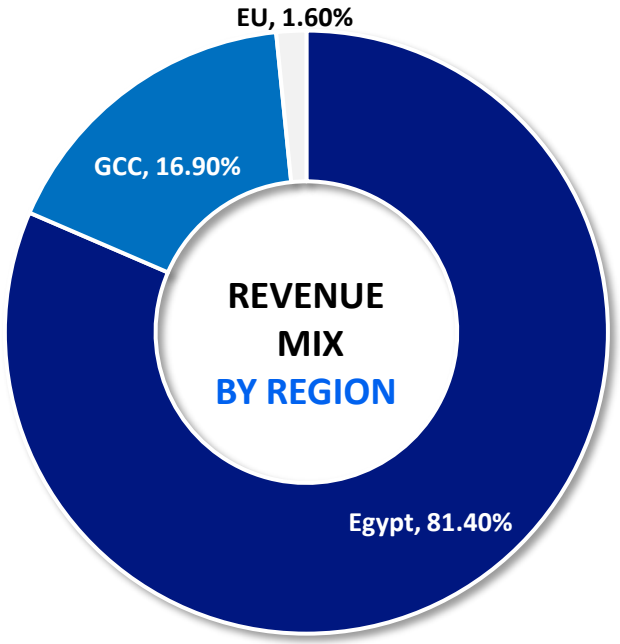
OWNERSHIP STRUCTURE

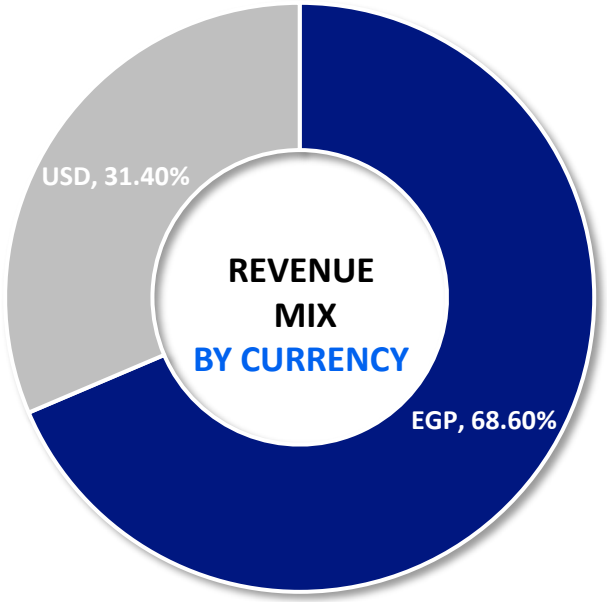


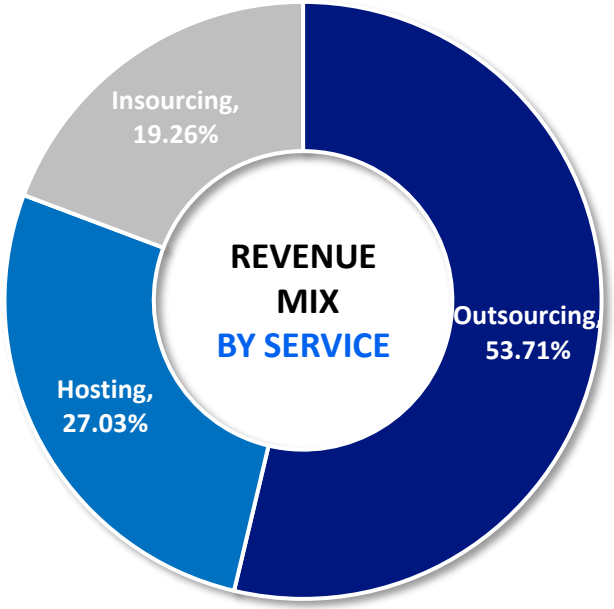
SHARE INFORMATION (As of December 31st 2025)

EGP 8.39	STOCK PRICE		
205 M	NUMBER OF SHARES	EGP 1.7 BN	MARKET CAP
13M	AVERAGE DAILY TURNOVER		

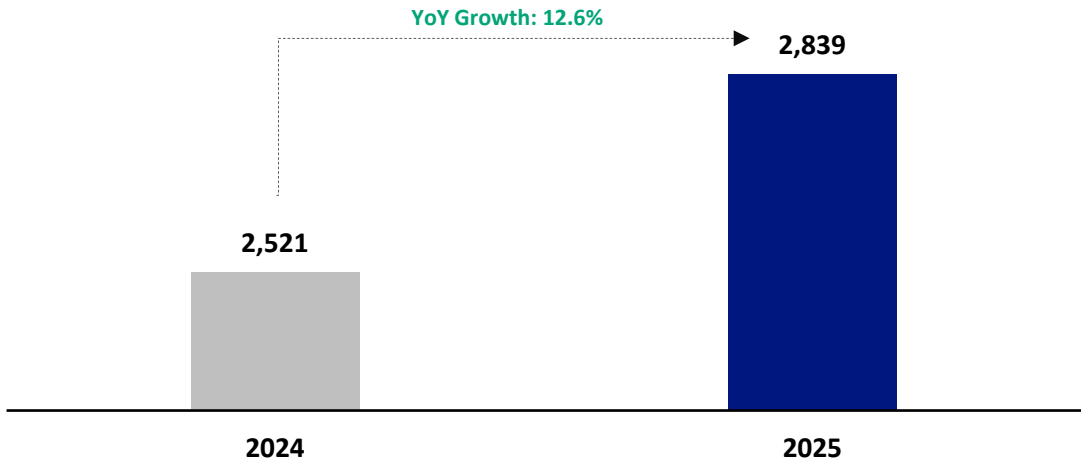



EU, 1.60%
GCC, 16.90%
Egypt, 81.40%
REVENUE MIX BY REGION

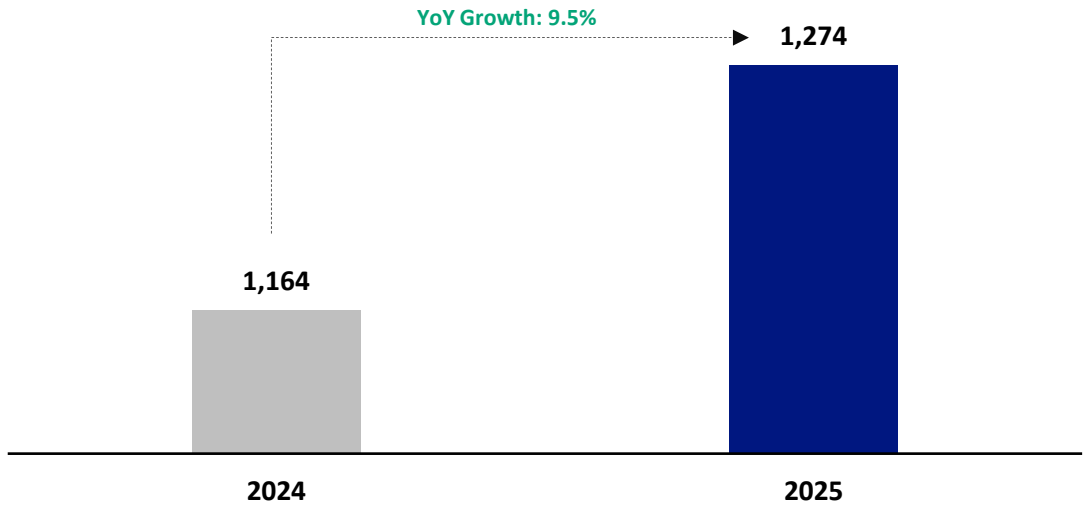

USD, 31.40%
EGP, 68.60%
REVENUE MIX BY CURRENCY


Insourcing, 19.26%
Outsourcing, 53.71%
Hosting, 27.03%
REVENUE MIX BY SERVICE

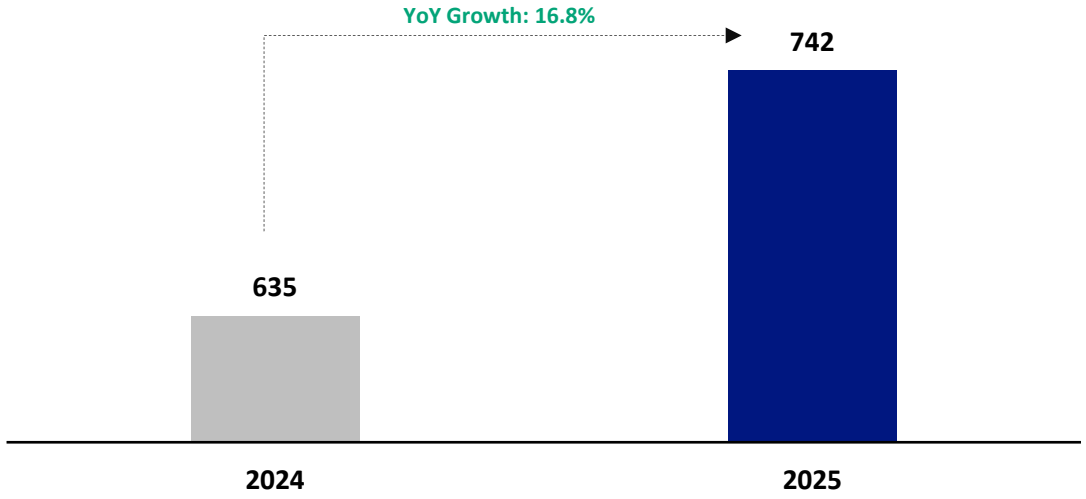
REVENUE (EGP MN)



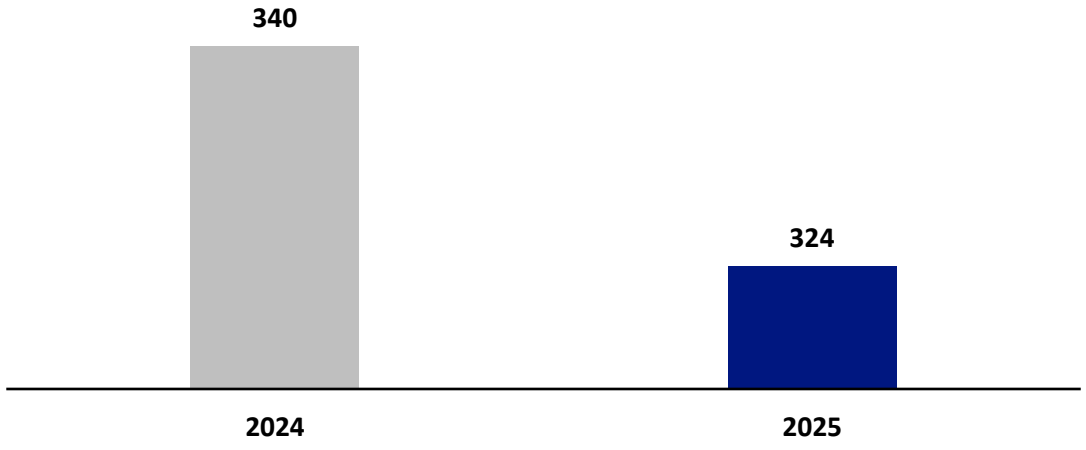
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



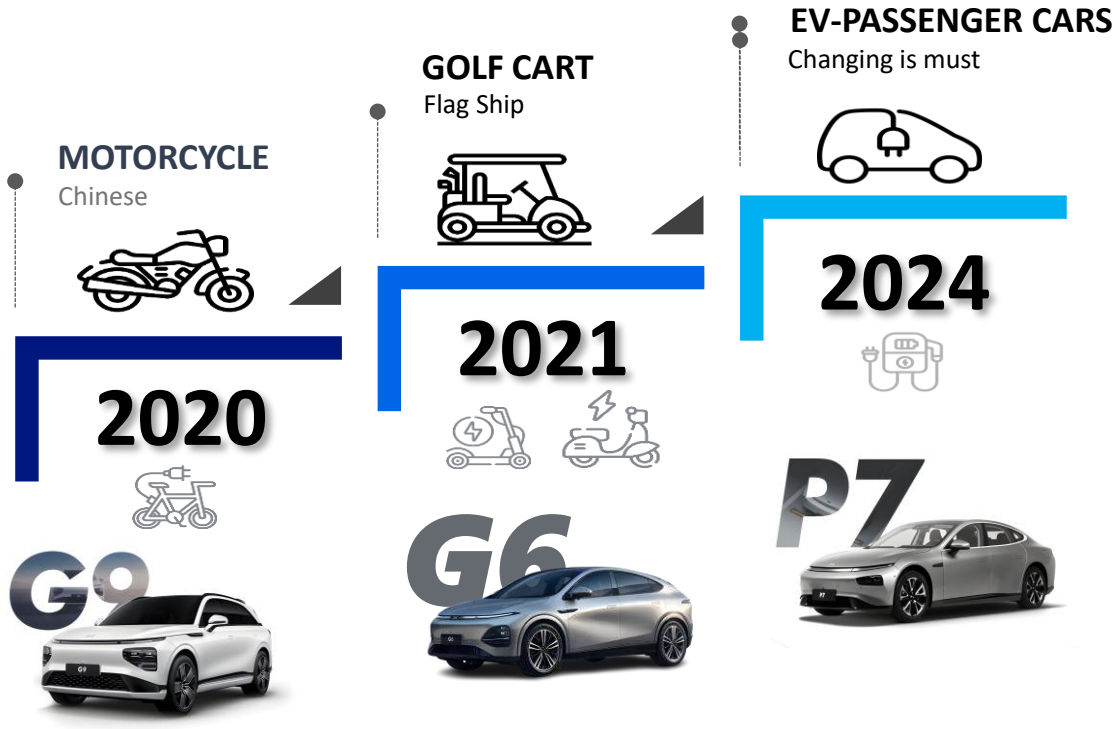
NET PROFIT BEFORE MINORITY (EGP MN)



XPENG

EV PASSENGER

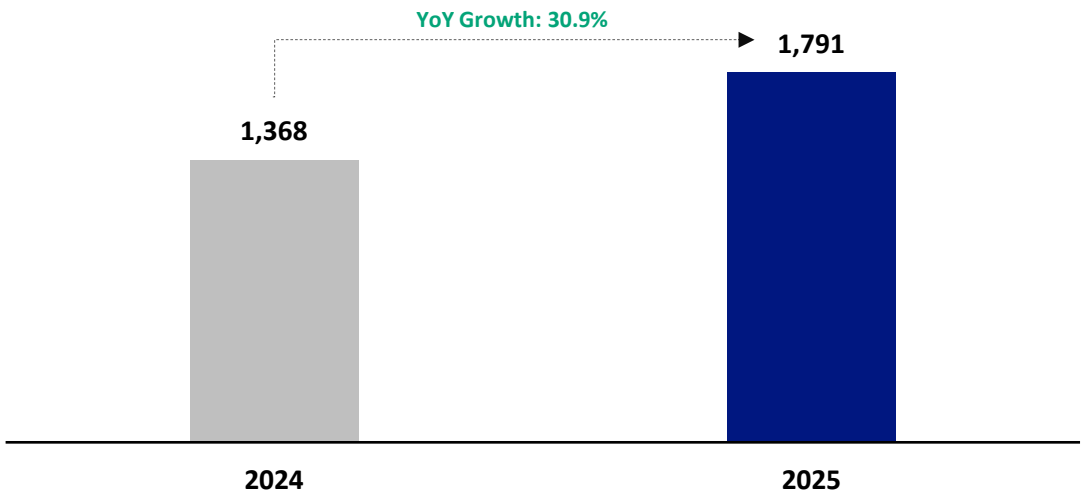
Raya Auto has made history as the first to introduce XPENG, a leading Chinese EV manufacturer, to the Middle East and Africa. By following European standards, they are transforming the driving experience with the region's first connected vehicle and advanced technology. Raya Auto has become the exclusive partner for XPENG in Egypt.



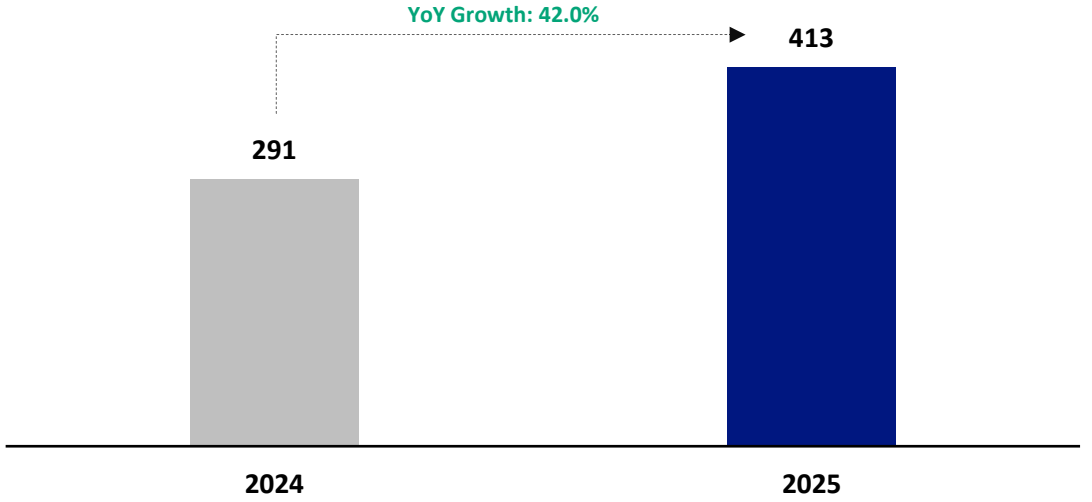
- 8.5K sqm manufacturing facility for assembly of two-, three-, and four-wheel vehicles
- Operating in mobility solutions, introducing modern international vehicle brands to Egypt
- Launched an eco-friendly electric mobility portfolio [golf carts, e-scooters, e-bikes]
- Launched XPENG mid-2024
- Expanded into import and distribution of tires through a partnership with MRF, India's largest tire manufacturer

ISO 9001 ISO 45001 ISO 14001

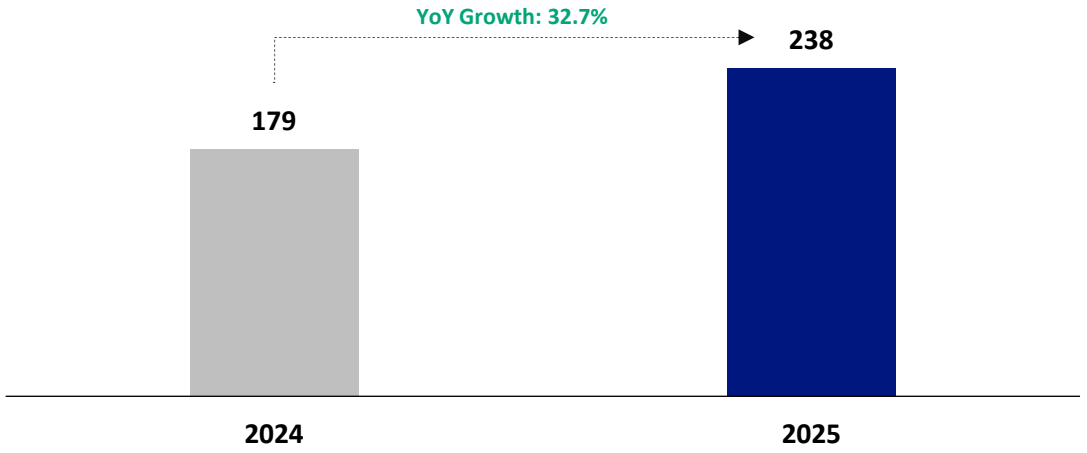
REVENUE (EGP MN)



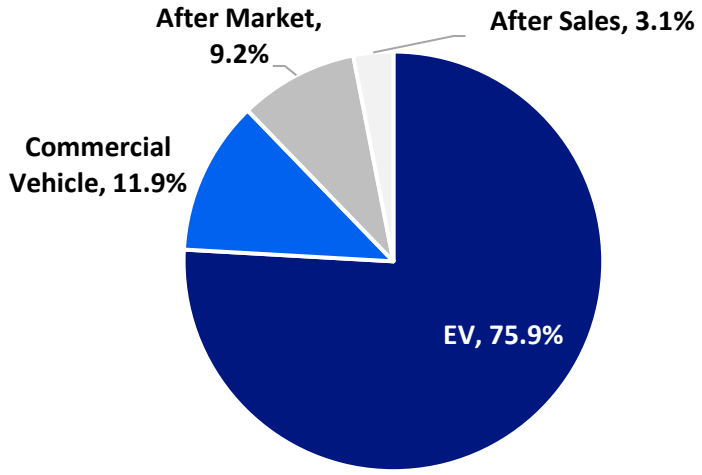
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | SERVICE (EGP MN)



2016
ESTABLISHMENT YEAR

RAYA FOODS

HIGH-QUALITY FROZEN VEGETABLES AND FRUITS USING ADVANCED PROCESSING TECHNOLOGIES

35K
ANNUAL TONS
PRODUCTION CAPACITY

8K
FINISHED GOODS
STORAGE CAPACITY

150
DAILY TONS
RECEIVING CAPACITY

3
AVERAGE REFRIGERATOED TRUCKS
DAILY SHIPMENT

20K SQM
PLANT AREA

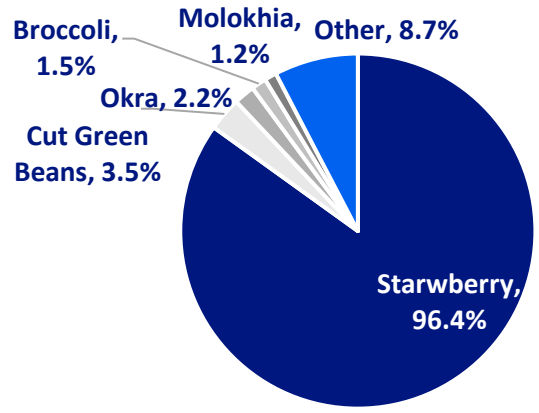
50+
COUNTRIES
EXPORTS

No.1
Exporter of frozen fruits and vegetables in Egypt

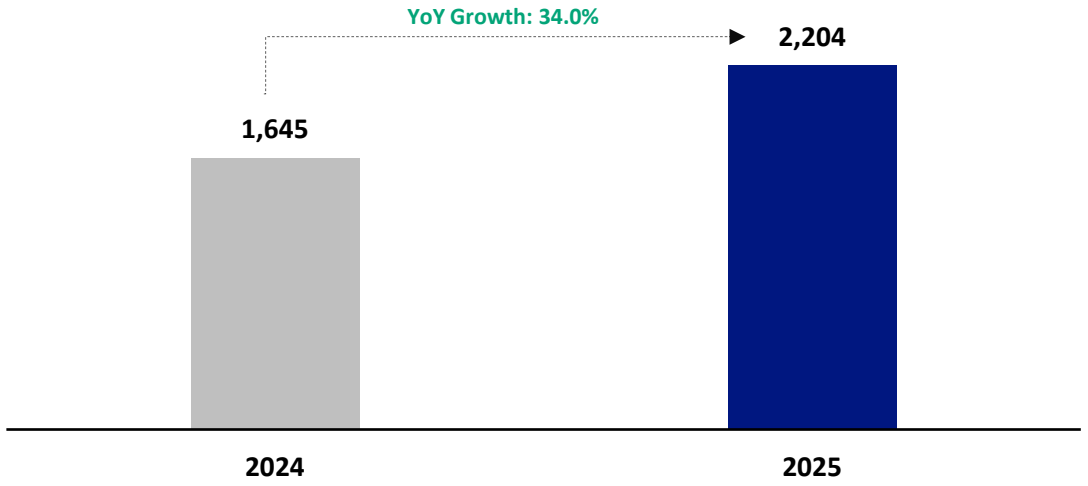
SERVICES PROVIDED



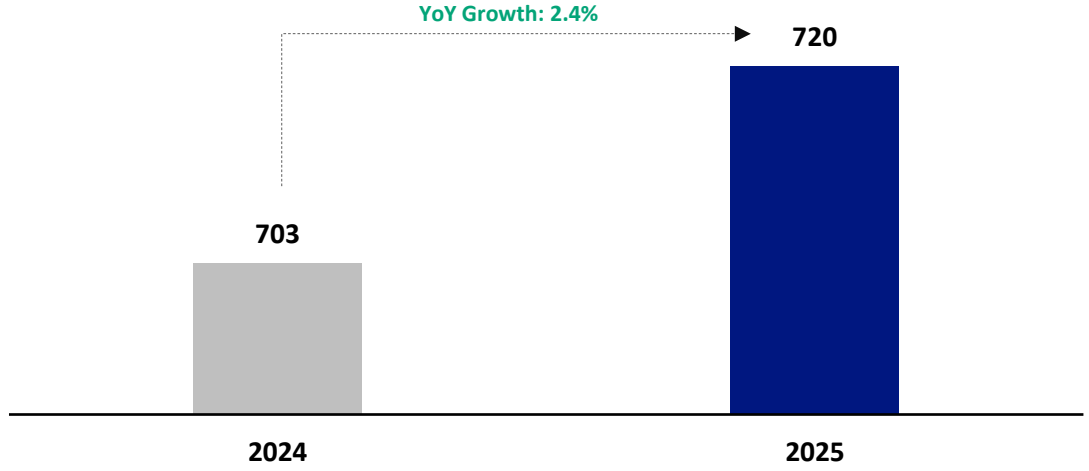
REVENUE BREAKDOWN | BY Product



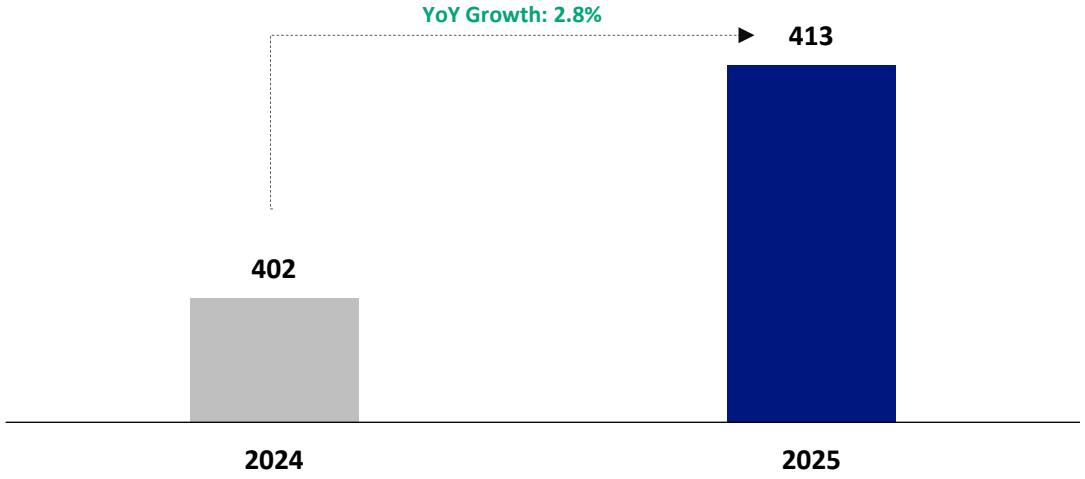
REVENUE (EGP MN)



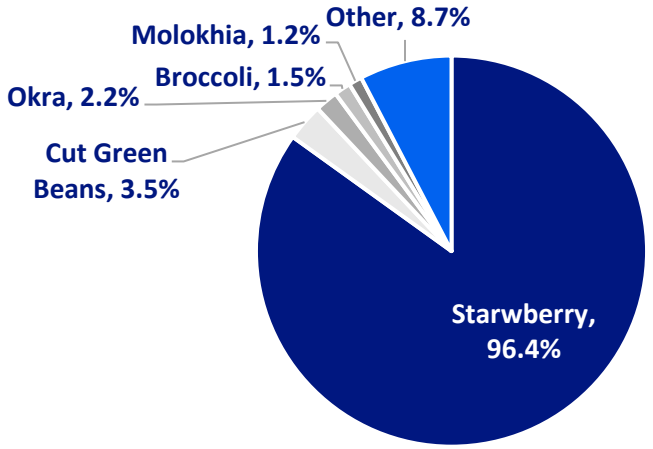
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | (EGP MN)



RAYA ELECTRIC

SUSTAINABLE, WORLD-CLASS MANUFACTURING-AS-A-SERVICE (MAAS)

300K
ANNUAL UNITS
PRODUCTION CAPACITY

1.5M
2026 |PRODUCTION CAPACITY

2026 PIPELINE

PHILIPS Moulinex beko YORK

AC MANUFACTURING



AC ORIGINAL EQUIPMENT MANUFACTURING [OEM]

SHARP

AC ORIGINAL DESIGN MANUFACTURING [ODM]

LG

SOFTWARE-DEFINED AUTOMATION [SDA] MANUFACTURING



KENWOOD

DēLonghi

BRAUN

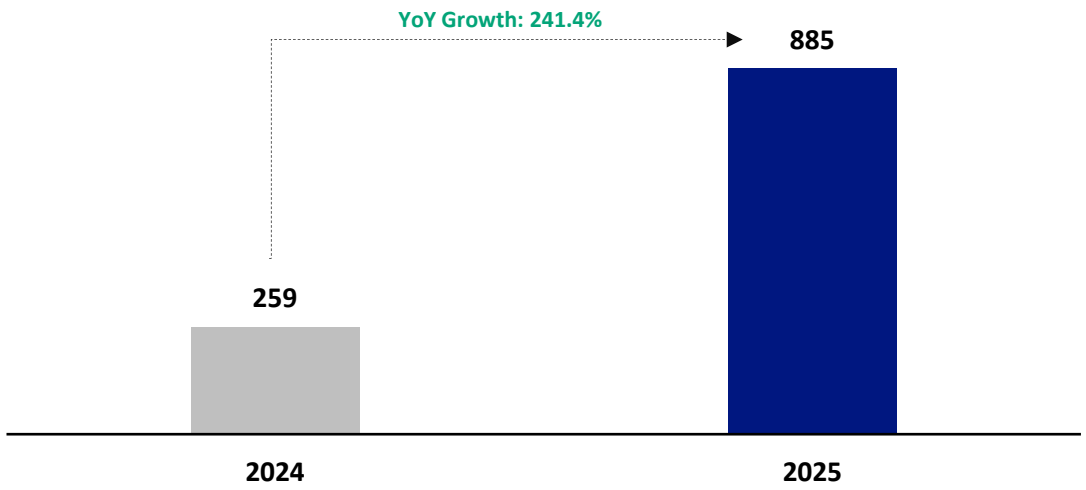
ISO 9001:2015 COMPANY | ISO 45001 CERTIFIED | ISO 14001 | ISO/IEC 17025 ACCREDITED LABORATORY

In-house Manufacturing Capabilities
R&D | Quality Assurance | Testing Capabilities

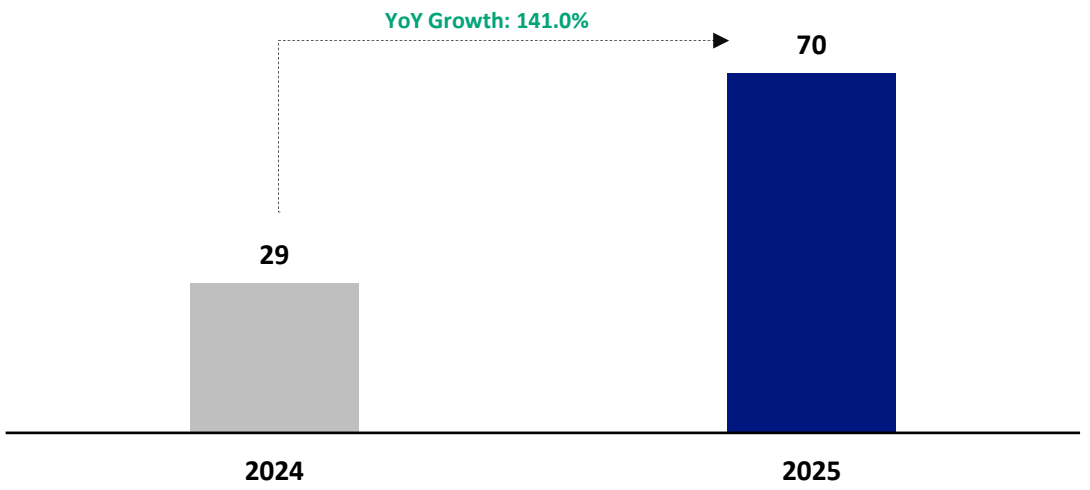
Designs & Portfolio Offerings
International Certifications

EU | US | UK Standards Compliance
Export & Customers Portfolio

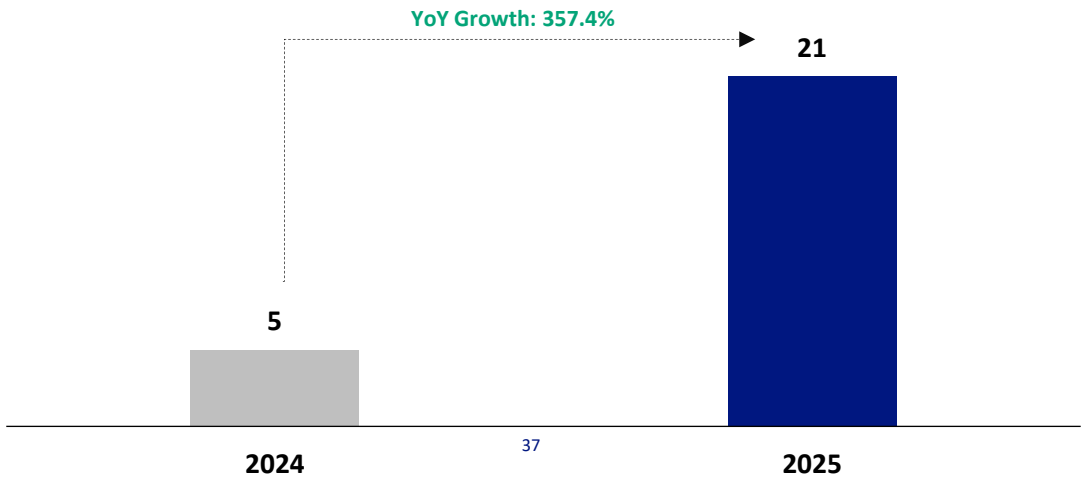
REVENUE (EGP MN)



GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



RAYA FMCG

2017
ESTABLISHMENT YEAR

14+
GOVERNORATES

168
TRUCKS

70K+
POINT OF SALES [POS]

SERVICES PROVIDED

- SALES & DISTRIBUTION
- MERCHANDISING
- END-TO-END LOGISTICS
- EXPORTS
- MARKETING & POSM
- CUSTOMER SERVICES

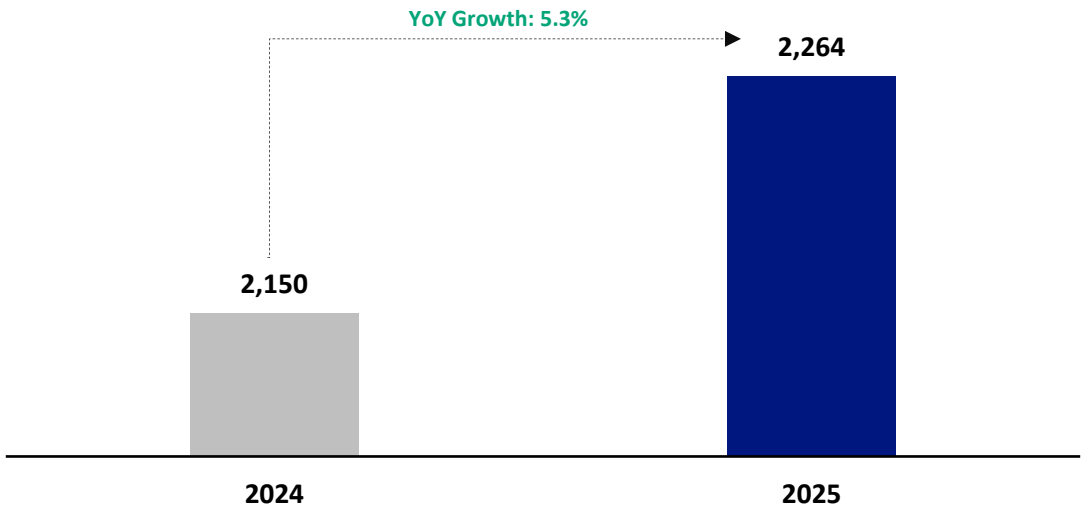
FOOD & BEVERAGE

PEPSICO
Nestlé
Sorenti
FRONERI

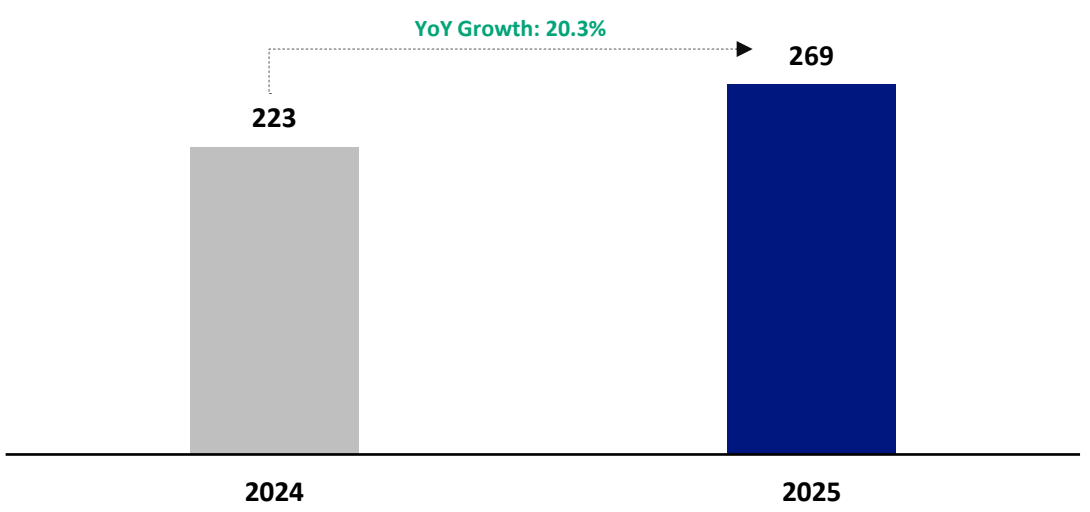
OTHER INDUSTRIES

HAYAT
3M

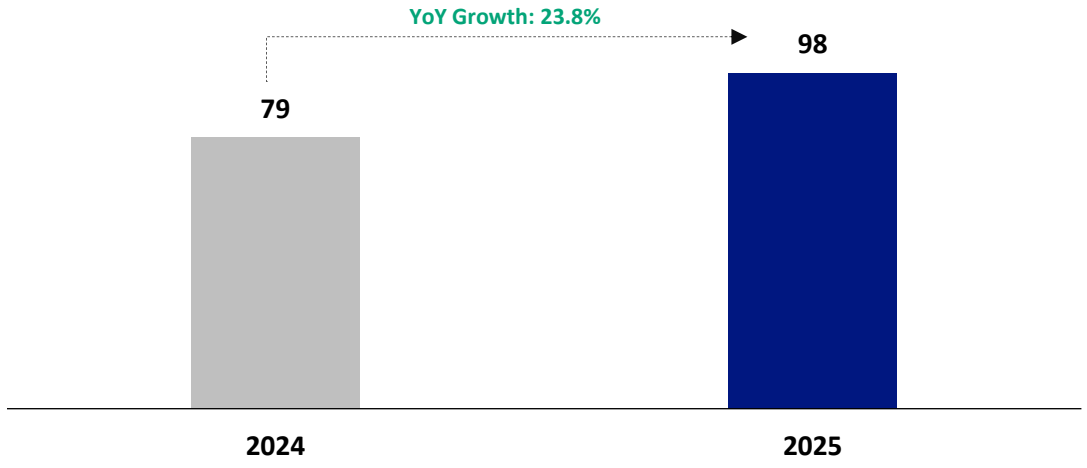
REVENUE (EGP MN)



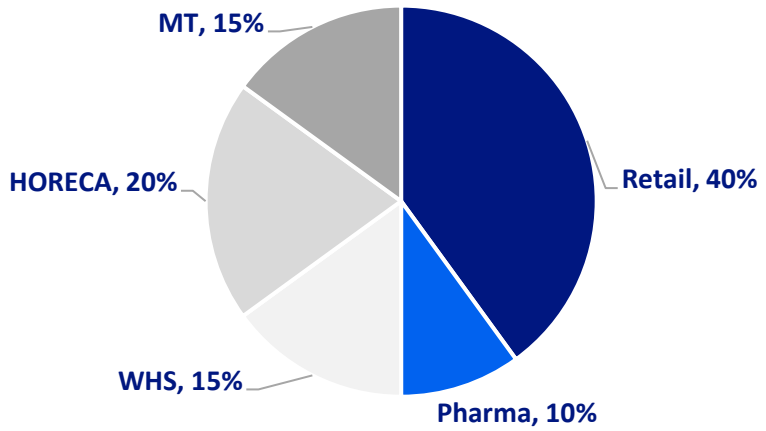
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | (EGP MN)



RAYA RESTAURANTS

Olvio

1. Established in 2013
2. Diversified portfolio of cuisines | European, Australian, and Lebanese

Olvio LITTLE

3. Boasts four restaurant chains
4. 13 OUTLETS

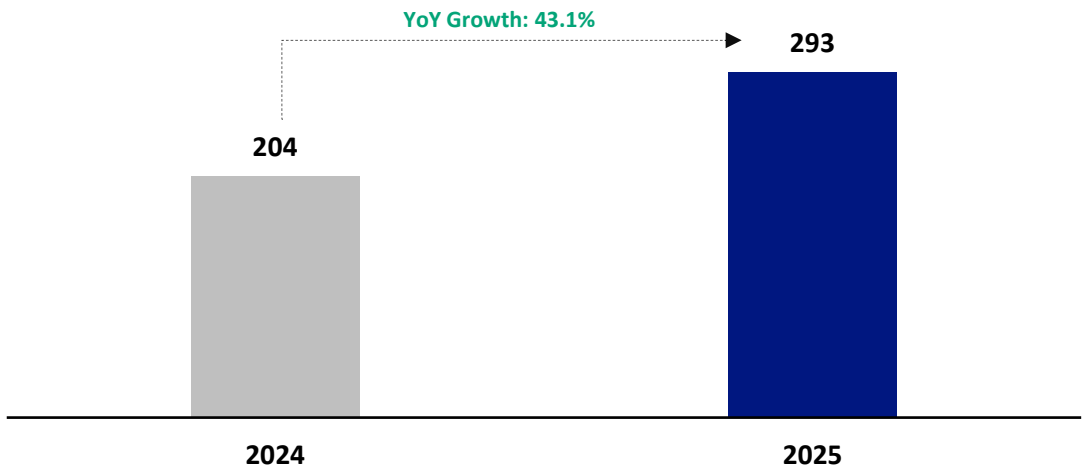
الفرن اللبناني

5. 500K+ Customers Served
6. Quality index ≥ 85%

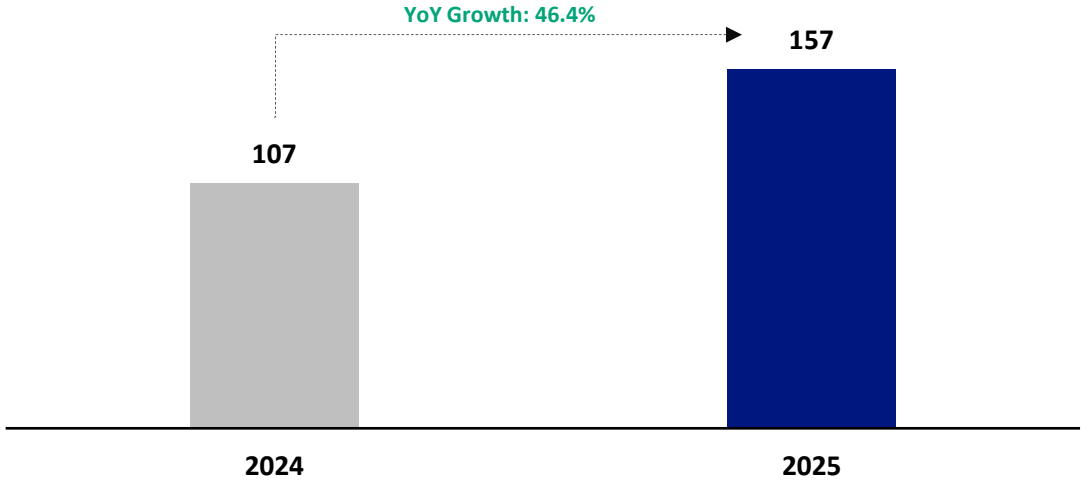
CAFÉ & RESTAURANT LIBANAIS
loris · لوريس
كافيه ورستوران لبناني

7. HACCP Certification

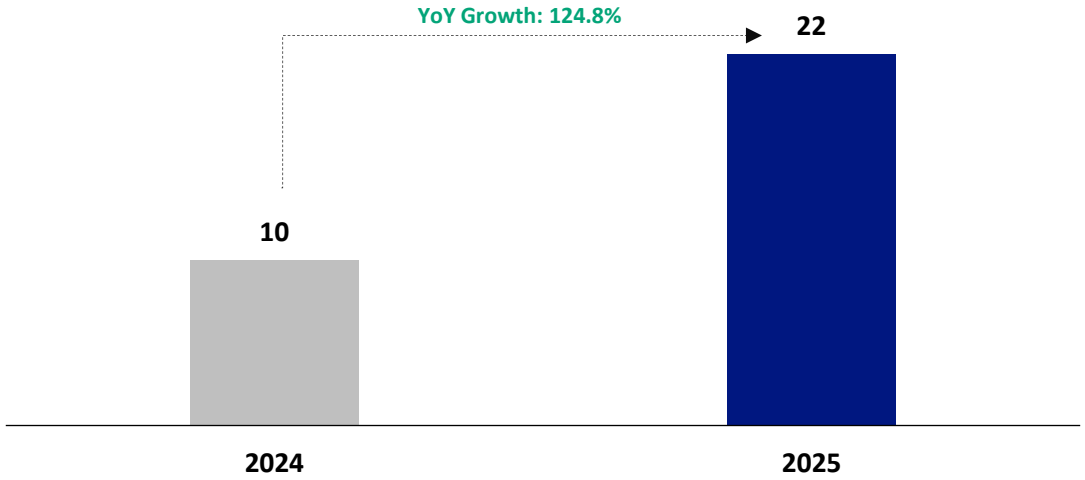
REVENUE (EGP MN)



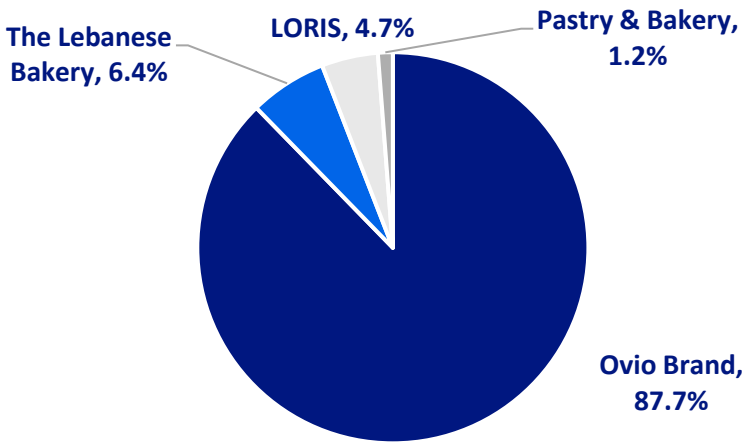
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | (EGP MN)



YEAR OF ESTABLISHMENT 01 2008

OVERVIEW 02 Providing an exceptional business environment to their corporate tenants as well as providing unique and pleasurable experiences

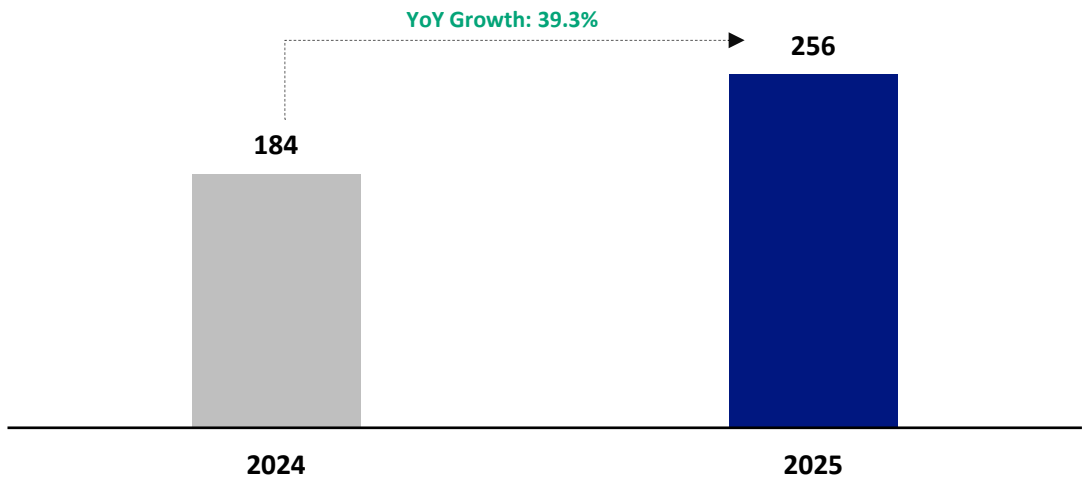
LOCATIONS 03 West Cairo (Sheikh Zayed & 6th of October) edge GALLERIA 40
Expansion in New Administrative Capital edge INNOVATION CENTER

NUMBER OF TENANTS 04 86 TENANTS GALLERIA 40

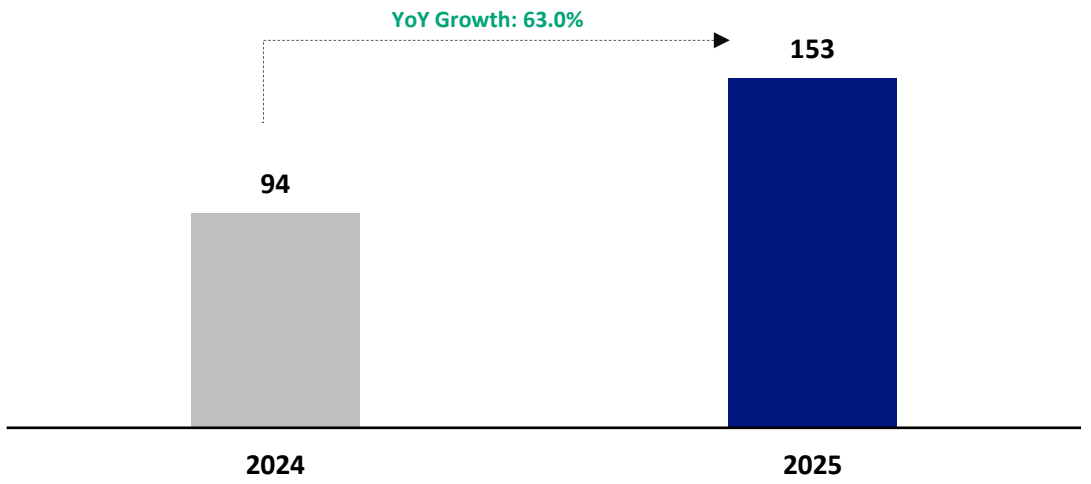
REVENUE STREAMS 05 offices account for almost 84% of its revenue stream
(Edge contributes by 9% and Rented Spaces contributes by 78%) GALLERIA 40

	GALLERIA 40	edge INNOVATION CENTER
BUILT-UP AREA (BUA)	70K SqM	~7k SqM
GROSS LEASABLE AREA (GLA)	43K	2.76K SqM | Sheikh Zayed 1.8K SqM | New Administrative Capital 950 SqM | KOV Mall – New Cairo 1.4K SqM | Bank Misr Innovation Hub
OCCUPANCY RATES	99%	100%| Sheikh Zayed 2026 Launches | New Cairo & Administrative capital
LOCATION	Sheikh Zayed | West Cairo	Sheikh Zayed | West Cairo New Administrative Capital - New New Cairo - New
FACILITIES	Shops, Dining, Business, Art, Services	Offices, meeting & training facilities

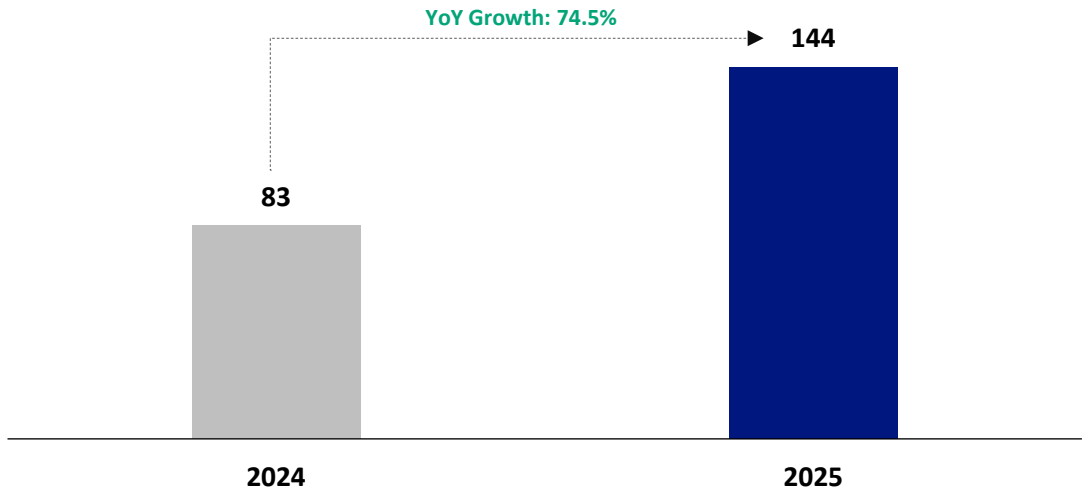
REVENUE (EGP MN)



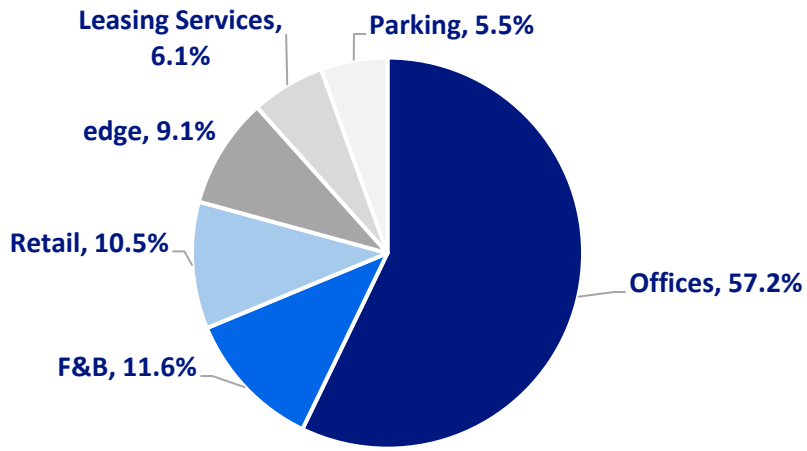
GROSS PROFIT (EGP MN)



EBITDA (EGP MN)



REVENUE BREAKDOWN | (EGP MN)



RAYA HOLDING INCOME STATEMENT | CONSOLIDATED

All Figures are EGP Mn	4Q2024	4Q2025	FY2024	FY2025
Revenue	12,847	18,327	45,119	63,829
COGS	(10,237)	(14,268)	(35,700)	(50,139)
Gross Profit	**2,610**	**4,060**	**9,419**	**13,691**
General & Administrative Exp.	(1,200)	(1,285)	(3,662)	(4,662)
Selling & Marketing Exp.	(430)	(548)	(1,564)	(2,191)
Board Remuneration	(1)	(1)	(6)	(3)
EBITDA	**1,159**	**2,482**	**4,856**	**7,791**
Right of Use Assets Depreciation	(43)	(91)	(222)	(336)
Fixed Assets & Intangibles Depreciation	(137)	(165)	(446)	(621)
Provisions	(12)	(3)	(38)	(96)
Expected Credit Losses	(140)	(75)	(494)	(405)
Reversal of expected credit losses	17	16	129	19
Goodwill Impairment	(23)	(11)	(23)	(11)
Expected credit losses for debit balances	0	(11)	(17)	(11)
Operating Profit	**821**	**2,141**	**3,745**	**6,329**
FX Gain (Loss)	264	30	353	7
Company's share from profits of associates	0	0	116	132
Other Income (expense)	31	25	34	51
Gain (losses) on Sale of Fixed Assets	213	58	220	71
Dividends from Investments at Fair Value	0	0	2	3
Takaful contribution	(10)	(26)	(62)	(98)
EBIT	**1,319**	**2,228**	**4,408**	**6,494**
Interest Expense	(442)	(635)	(1,690)	(2,369)
EBT	**877**	**1,593**	**2,718**	**4,125**
Income Tax	(220)	(438)	(750)	(1,191)
Deferred Tax	(33)	0	(69)	0
Net Profit Before Minority	**623**	**1,154**	**1,899**	**2,934**
Distributed as follows:				
Raya Holding	578	956	1,689	2,588
Minority Interest	45	198	211	346

RAYA HOLDING BALANCE SHEET | CONSOLIDATED

All Figures are EGP Mn	31-Dec-24	31-Dec-25
Assets		
Inventory	4,427	6,149
Work in Progress	1,348	1,320
Accounts And Notes Receivable	*14,601*	*21,553*
Short-term Investments through profit and loss	*8*	*0.2*
Prepayments And Other Debit Balances	*9,524*	*10,999*
Share Based Compensation(ESOP)	8	21
Cash on Hand and at Banks	4,012	4,387
Total Current Assets	**33,927**	**44,428**
Fixed Assets	2,430	3,283
Investment Properties	*660*	*704*
Projects under Construction	273	249
Intangible Assets	62	88
Right of Use Assets	1,198	1,217
Goodwill	274	263
Investments in Associates	261	393
Investments at fair value through other comprehensive income	24	30
Long-term Investments through other Comprehensive Income	2	8
Deferred Tax Assets	-	24
Total Non-current Assets	**5,185**	**6,259**
Total Assets	**39,112**	**50,688**

RAYA HOLDING BALANCE SHEET | CONSOLIDATED

Liabilities		
Provisions	191	268
Accounts And Notes Payable	9,095	11,816
Short-term loans	791	2,172
Current Portion of long-term loans	1,265	1,552
Current Portion of Long Term Labilities-Right of Use	103	64
Income Taxes	34	544
Bank Overdraft	9,330	12,999
Accrued Expenses and other Credit Balances	9,879	8,225
Dividends Payable	*1*	*72*
Total Current Liabilities	**30,690**	**37,712**
Notes Payable - Noncurrent portion	142	190
Long Term loan	812	1,523
Bank Overdraft	*1,164*	*1,376*
Long Term Labilities-Right of Use	*1,268*	*1,309*
Other Long-term Labilities	*183*	*174*
Deferred Tax Liability	102	-
Total Non-current Liabilities	**3,671**	**4,571**
Total Liabilities	**34,360**	**42,283**
Equity		
Issued & Paid up Capital	1,070	1,070
Legal Reserve	96	107
General reserve	42	42
Credit Risk Reserve	78	115
Treasury Shares	(5)	(10)
Revaluation reserve of available for sale investments through comprehensive income	4	9
Accumulated foreign currency translation	129	80
Retained Earnings/ (Losses)	629	2,060
Dividend distributions	-	(203)
Profits for the year after minority interest	1,689	2,588
Total Equity Before Minority	**3,733**	**5,859**
Minority	*1,019*	*2,546*
Total Equity (EGP Mn)-including minority	**4,752**	**8,404**

THANK YOU

