CPME
CATALYST PARTNERS MIDDLE EAST

Q3 2026
Earnings Release

For the nine-month period ended 30 September 2026

Cairo, Egypt • 12 November 2026



Catalyst Partners Middle East Reports 9M 2026 Net Profit of EGP 149.5 Mn on Revenues of EGP 463.3 Mn

Strong profitability in CPME's first nine months as an integrated NBFI and fintech platform

Cairo, Egypt — 12 November 2026 — Catalyst Partners Middle East ("CPME", EGX: CPME.CA) today announced its consolidated results for the nine months ended 30 September 2026. Total consolidated revenues reached EGP 463.3 Mn, including operating revenues of EGP 455.6 Mn. Profit before tax was EGP 195.4 Mn, an EBT margin of 42.2%, and net profit after tax was EGP 149.5 Mn, or EGP 0.49 per share. Investment Banking generated EGP 266.5 Mn in fees, while Leasing & Factoring contributed EGP 174.8 Mn of income, with gross receivables of EGP 1.42 Bn. At 30 September 2026, total assets stood at EGP 4.76 Bn and total equity including non-controlling interests at EGP 3.27 Bn.

9M 2026 Highlights

INVESTMENT BANKING
EGP 266.5 Mn
in fees, of which 86.2% generated in Saudi Arabia

LEASING & FACTORING
EGP 1.42 Bn
gross receivables; EGP 174.8 Mn of income in 9M 2026

NEW FINANCING
EGP 1,187 Mn
booked by Leasing & Factoring across 23 clients in 11 sectors

FUND SERVICES
EGP 124.84 Bn
assets under administration across 43 funds

QARDY
EGP 1.4 Bn+
cumulative disbursements to 7,000+ clients

BALANCE SHEET
68.7%
equity-to-assets; total assets of EGP 4.76 Bn

> *"The first nine months of 2026 mark an important period in CPME's development as an integrated financial-services and NBFI platform. The Group delivered strong profitability while continuing to scale its core operating businesses, strengthen its institutional infrastructure and advance integration across the platform. We remain focused on disciplined capital allocation, sustainable growth and building long-term value for our shareholders."*
>
> **Tarek Effat** | Chief Executive Officer, Catalyst Partners Middle East

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1. Q3 2026 Investor Snapshot

EGP 463.3 Mn TOTAL CONSOLIDATED REVENUES	**EGP 149.5 Mn** NET PROFIT AFTER TAX	**EGP 0.49** EPS
4.6% 9M 2026 ROE	**EGP 4.76 Bn** TOTAL ASSETS *30 SEP 2026*	**EGP 3.27 Bn** TOTAL EQUITY INCL. NCI

Key Corporate Milestones

MILESTONE 1	MILESTONE 2	MILESTONE 3	MILESTONE 4
CPME SPAC / Listing 24 November 2024 (EGX) First private SPAC in the Middle East 2.5x oversubscribed	**Acquisition of Catalyst Partners Holding** 30 September 2025 — control date	**Acquisition of Qardy** 30 September 2025 — control date	**Retail Access Review** 16 August 2026 Board acknowledged expanded IFA scope to assess opening trading to retail investors (EGX)

The CPH and Qardy acquisitions were completed through a share-swap capital increase of EGP 2.784 Bn in aggregate.

2. Income Statement — Performance Overview

Performance Summary

EGP Mn unless otherwise stated	9M 2026
Fee and commission income	280.8
Leasing and factoring income	174.8
Total operating revenues	**455.6**
Financing income	4.2
Other income	3.5
Total consolidated revenues	**463.3**
Employee expenses	(84.8)
Other operating expenses	(37.3)
Depreciation and amortization	(12.9)
Right-of-use interest	(6.6)
Expected credit losses	(7.6)
Interest expense	(118.6)
Total expenses	**(267.8)**
Profit before tax	**195.4**
Income tax expense	(45.9)
Net profit after tax	**149.5**

9M 2026 figures are taken from the Group's consolidated interim financial statements for the nine months ended 30 September 2026, which were subject to a limited review.

Revenue

Total consolidated revenues for the nine-month period ended 30 September 2026 reached EGP 463.3 Mn. Operating revenues amounted to EGP 455.6 Mn, comprising fee and commission income of EGP 280.8 Mn and leasing and factoring income of EGP 174.8 Mn.

Other revenues contributed EGP 7.7 Mn in 9M 2026, comprising financing income of EGP 4.2 Mn and other income of approximately EGP 3.5 Mn.

The comparative period ends on 30 September 2025, the date on which Catalyst Partners Holding and Qardy were acquired, and therefore excludes the results of the acquired platforms. As it is not comparable with the current nine-month period, year-on-year growth rates are not presented.

Cost Base

Total expenses for the nine-month period ended 30 September 2026 amounted to EGP 267.8 Mn. Employee expenses reached EGP 84.8 Mn, while other operating expenses amounted to EGP 37.3 Mn. Interest expense reached EGP 118.6 Mn, or 44.3% of total expenses, reflecting the funding costs associated with the Group's financing activities.

Profitability

ROE is calculated as 9M 2026 net profit attributable to shareholders divided by average equity attributable to shareholders of EGP 3,156.4 Mn (average of 31 December 2025 and 30 September 2026); not annualized.

Profit before tax for the nine-month period ended 30 September 2026 reached EGP 195.4 Mn. Income tax expense amounted to EGP 45.9 Mn (an effective tax rate of 23.5%), resulting in net profit after tax of EGP 149.5 Mn, a net profit margin of 32.3%.

Key Financial Highlights & Ratios

EGP 333.6 Mn EBITDA (9M 2026)	72.0% EBITDA MARGIN	42.2% EBT MARGIN	32.3% NET PROFIT MARGIN
4.6% 9M 2026 ROE (NOT ANNUALIZED)	EGP 0.49 EPS		

EBITDA calculated as EBT + interest expense + right-of-use interest + depreciation & amortization; ratios calculated from 9M 2026 reported figures; ROE and EBITDA are not annualized.

3. Contribution by Platform

During 9M 2026, CPME reported operating revenues of EGP 455.6 Mn across two disclosed accounting income streams. Fee and commission income amounted to EGP 280.8 Mn, representing 61.6% of operating revenues, while leasing and factoring income reached EGP 174.8 Mn, representing the remaining 38.4%.

Within fee and commission income, Note 17 separately discloses financial and management advisory fees of EGP 271.7 Mn and Fund Services income of EGP 9.0 Mn; a complete revenue allocation across every individual platform is not separately disclosed. The platform-level narrative in Section 4 describes each platform's role within CPME's integrated business model.



Percentages are calculated on total operating revenues of EGP 455.6 Mn for the nine-month period ended 30 September 2026.

4. Platform Performance

4.1 Investment Banking

Investment Banking is CPME's largest fee-generating business. During 9M 2026, the Group reported EGP 280.8 Mn in consolidated fee and commission income, comprising EGP 271.7 Mn in financial and management advisory fees and EGP 9.0 Mn in Fund Services income, as disclosed in Note 17. A separate Investment Banking success-fee and retainer-fee breakdown is not disclosed in the consolidated financial statements; the breakdown below is based on management information.

9M 2026 fee contribution

Investment Banking generated approximately EGP 266.5 Mn in fees during 9M 2026, comprising EGP 185.8 Mn of success fees and EGP 80.7 Mn of retainer fees. The platform accounted for approximately 57.5% of the Group's consolidated revenues and 94.9% of fee and commission income for the period.

9M 2026 Investment Banking Fee Breakdown

Fee Type	KSA — EGP	Egypt — EGP	Total — EGP
Success Fees	EGP 177.2 Mn	EGP 8.6 Mn	**EGP 185.8 Mn**
Retainer Fees	EGP 52.7 Mn	EGP 28.0 Mn	**EGP 80.7 Mn**
TOTAL IB FEES	**EGP 229.8 Mn**	**EGP 36.7 Mn**	**EGP 266.5 Mn**

Figures may not sum due to rounding.

Fee Mix by Geography



Percentages are calculated on 9M 2026 Investment Banking fees in EGP, by booking geography.

4.2 NBFI Platform — Leasing & Factoring

9M 2026 Financial Contribution

Catalyst Leasing & Factoring generated EGP 174.8 Mn of income during 9M 2026, as disclosed under Note 18 of the consolidated financial statements, representing approximately 37.7% of CPME's total consolidated revenues of EGP 463.3 Mn.

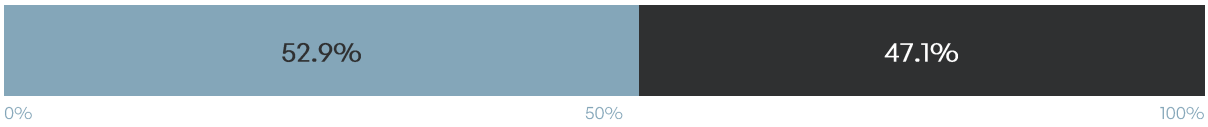
EGP 174.8 Mn	EGP 1.42 Bn
9M 2026 REVENUE	GROSS LEASING & FACTORING RECEIVABLES

Leasing & Factoring Portfolio — 30 September 2026

At 30 September 2026, gross leasing and factoring receivables before expected credit losses totaled approximately EGP 1.42 Bn. Factoring receivables accounted for approximately EGP 753.1 Mn, or 52.9% of the portfolio, while leasing receivables represented approximately EGP 669.8 Mn, or 47.1%. During 9M 2026, the platform booked new financing of EGP 1.18 Bn across 23 active clients in 11 sectors.

GROSS LEASING & FACTORING RECEIVABLES — 30 SEP 2026

EGP 1.42 Bn



FACTORING RECEIVABLES
52.9%
EGP 753.1 Mn

LEASING RECEIVABLES
47.1%
EGP 669.8 Mn

At 30 September 2026, Catalyst Leasing & Factoring reported a debt-to-equity ratio of approximately 3.05x, calculated, in line with NBFI sector practice, as interest-bearing borrowings of approximately EGP 1.08 Bn relative to shareholders' equity of approximately EGP 354.25 Mn. Total liabilities, which also include non-borrowing liabilities excluded from the leverage calculation, stood at approximately EGP 1.25 Bn.

4.3 Fund Services

Catalyst Fund Services is a leading Egyptian fund administrator, providing institutional fund-administration solutions across a range of investment structures. The platform supports asset managers and fund sponsors through fund accounting, net-asset-value calculation, investor and transaction recordkeeping, regulatory documentation, reporting and operational fund support.

EGP 124.84 Bn	43	EGP 9.0 Mn
ASSETS UNDER ADMINISTRATION	FUNDS ADMINISTERED	9M 2026 FEE INCOME

9M 2026 Income Context

Fund Services generated EGP 9.0 Mn of fee income during 9M 2026, representing approximately 2.0% of consolidated revenues and 3.2% of Group fee and commission income. The amount is disclosed within Note 17 of the consolidated financial statements.

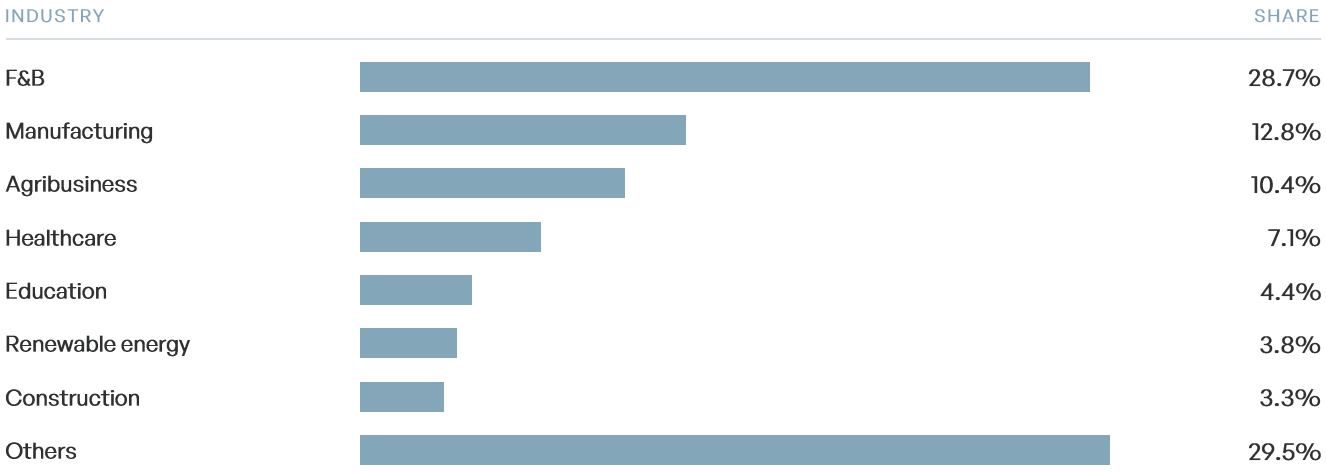
4.4 Private Equity

Catalyst Capital Egypt (CCE), CPME's Private Equity and impact-investment platform, invests growth capital of EGP 60–100 Mn per transaction in fast-growing small and medium-sized enterprises, targeting exits through an initial public offering or trade sale.

CCE is actively sourcing and evaluating new investment opportunities. It focuses on scalable, profitable businesses in defensive sectors, taking minority stakes with board representation and supporting governance, reporting and operational expansion ahead of exit. Looking ahead, Catalyst Private Equity (CPE), which

launched CCE, is considering launching new funds in the near future, with CCE expected to be one of several funds managed by CPE.

Companies Screened by Industry



Share of companies screened by CCE, by industry, based on the most recent pipeline review. Percentages may not sum to 100% due to rounding.

4.5 Impact Investing & SDG Snapshot

Catalyst Capital Egypt (CCE) is CPME's regulated impact-investment platform and Egypt's first FRA-licensed SME impact fund. Developed in partnership with the United Nations Development Programme, CCE combines disciplined private-equity investment with measurable developmental outcomes. Its impact strategy centers on economic empowerment and climate resilience, supported by active ownership, governance enhancement and ESG integration.

CCE operates under an EGP 1 Bn fund mandate targeting eight priority sectors: education, agriculture, industrial and manufacturing, non-banking financial institutions, food and beverage, FMCG, logistics and pharmaceuticals. Its activities are aligned with eight UN Sustainable Development Goals, with primary alignment to SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation and Infrastructure) and SDG 13 (Climate Action).

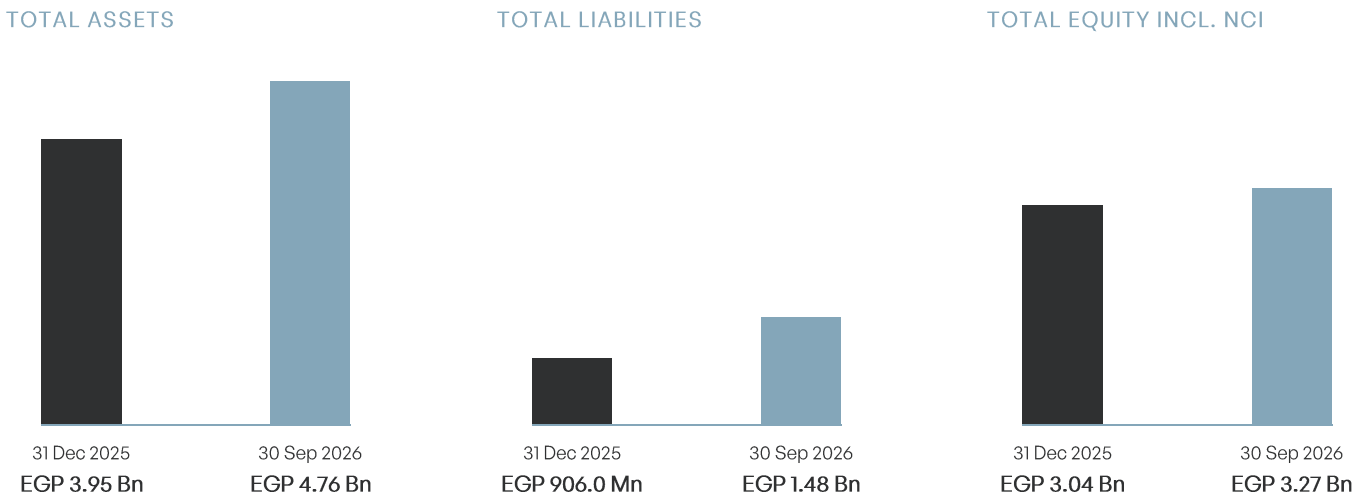
Impact performance is tracked through a framework that combines the Group's Theory of Change with IRIS+ standardized indicators, the Impact Management Project's five dimensions of impact and the UN Sustainable Development Goals; portfolio-level data are collected regularly and reviewed annually against fund-level targets.

4.6 Qardy — Digital Financing Platform

EGP 1.4 Bn+	7,000+	17
CUMULATIVE DISBURSEMENTS 30 SEP 2026	CLIENTS	PARTNER FINANCIAL INSTITUTIONS

Qardy was consolidated by CPME following the acquisition completed on 30 September 2025.

5. Balance Sheet Review



Total assets, liabilities and equity, EGP Bn, comparing 30 September 2026 to 31 December 2025.

Summary Balance Sheet

EGP Mn	30 Sep 2026	31 Dec 2025	Δ
Fixed assets (net)	34.5	1.5	+2,200%
Right-of-use assets (net)	83.9	4.1	+1,946.3%
Deposits with others	2.1	0.6	+250%
Financial assets at FVOCI	3.8	3.8	—
Long-term finance-lease receivables	580.6	332.8	+74.5%
Projects under construction	13.9	—	n/m
Total non-current assets	**3,548.4**	**3,174.0**	**+11.8%**
Accounts receivable	57.4	48.8	+17.6%
Short-term leasing and factoring receivables	824.8	532.3	+55.0%
Debtors	29.0	7.1	+308.5%
Due from related parties	0.6	16.5	(96.4%)
Financial assets at FVTPL	128.2	1.5	+8,446.7%
Cash and cash equivalents	169.1	164.9	+2.5%
Total current assets	**1,209.1**	**771.1**	**+56.8%**
Total assets	**4,757.4**	**3,945.2**	**+20.6%**

EGP Mn	30 Sep 2026	31 Dec 2025	Δ
Long-term finance-lease liabilities	75.7	3.6	+2,002.8%
Loans (long-term)	336.4	312.7	+7.6%
Deferred tax liabilities	0.6	0.3	+100.0%
Total non-current liabilities	**412.6**	**316.6**	**+30.3%**
Current income tax payable	45.6	7.5	+508.0%
Accounts payable	80.8	59.7	+35.3%
Payables to suppliers of leased assets	106.9	110.1	(2.9%)
Loans (short-term)	744.9	279.4	+166.6%
Due to related parties	83.2	132.0	(37.0%)
Short-term finance-lease liabilities	9.9	0.7	+1,314.3%
Total current liabilities	**1,071.3**	**589.4**	**+81.8%**
Total liabilities	**1,483.9**	**906.0**	**+63.8%**
Issued and paid-in capital	3,019.0	3,019.0	—
Retained earnings	21.5	—	n/m
Equity attributable to shareholders	**3,272.2**	**3,040.5**	**+7.6%**
Non-controlling interests	1.3	(1.3)	n/m
Total equity incl. NCI	**3,273.5**	**3,039.2**	**+7.7%**

Selected balance-sheet components are shown. Subtotals and totals are the reported consolidated financial-statement figures and include items not presented separately. Equity attributable to shareholders also includes other statutory equity components, such as reserves, translation differences and the period's result.

Capital Structure

At 30 September 2026, CPME reported total assets of EGP 4.76 Bn, funded by total liabilities of EGP 1.48 Bn and total equity including non-controlling interests of EGP 3.27 Bn, implying an equity-to-assets ratio of 68.7%. Issued and paid-in capital stood at EGP 3.02 Bn, unchanged from 31 December 2025. Equity attributable to shareholders includes an interest-free subordinated loan of EGP 80.0 Mn, which is presented within equity (Note 20).

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Listing & Symbols

The Egyptian Exchange • Reuters: CPME.CA • Bloomberg: CPME • Website: www.cpme-spac.com

Forward-Looking Statements & Disclaimer

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This release may contain forward-looking statements, including statements regarding the Company's strategy, plans, objectives, expected business development, the launch of new funds and potential changes to trading access for the Company's shares. Such statements are identified by words such as "expects", "aims", "intends", "plans", "is considering", "targets" and similar expressions. They are based on management's current expectations and assumptions and are subject to known and unknown risks and uncertainties, including macroeconomic, currency, interest-rate, regulatory and market conditions in Egypt, the Kingdom of Saudi Arabia and the wider region, that could cause actual results to differ materially. The Company undertakes no obligation to update or revise any forward-looking statement, except as required by applicable law or the rules of the Egyptian Exchange and the Financial Regulatory Authority.

Financial information for the nine months ended 30 September 2026 is derived from the Group's consolidated interim financial statements, which were subject to a limited review and have not been audited. Certain operating and segmental information, including the Investment Banking fee breakdown, platform

KPIs, assets under administration and Qardy metrics, is based on unaudited management information. EBITDA, ROE, margins and similar measures are not defined under Egyptian Accounting Standards and may not be comparable with similarly titled measures used by other companies. Figures may not sum due to rounding. Past performance is not indicative of future results.

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