

## **RAYA HOLDING SUCCESSFULLY CONCLUDES AMAN FOR NON-BANKING FINANCIAL SERVICES RESTRUCTURE WITH A PAID IN CAPITAL OF EGP 375 MN.**

The newly restructured company will serve as Raya's own fully-fledged platform that provides its client base with secure and convenient financial services in parallel with the Egyptian government's efforts to promote financial inclusion.

Cairo, Egypt | January 6, 2020 - Raya Holding for Financial Investments (RAYA.CA on EGX), an auspicious investment conglomerate managing a diversified investment portfolio, announced today it has successfully concluded the restructuring efforts after obtaining the required regulatory approvals for establishing Aman Holding for Non-Banking Financial Services with a paid in capital of EGP 375 Mn.

Aman Holding company encompasses three of Raya's subsidiaries including: Aman for Electronic Payments, Aman Microfinance and Aman for Financial Services. Under the new shareholding structure, Aman Holding currently owns 148,500,000 Mn shares in Aman for Electronic payments which represents 99% of its total shares. In addition, the company holds 12,127,500 Mn shares in Aman for Financial services representing 99% of its total shares and 7,450,000 Mn shares in Aman Microfinance representing 74.5% of its total shares.

Aman for E-payments was established in 2016 with a vision to create an ultimate cashless society in Egypt, enabling financial inclusion for Egyptian citizens through availing reliably secure and convenient E-payment solution. Aman for E-Payment currently has more than 55,000 points of sale across Egyptian governorates and provides more than 250 different services such as bill payment, utilities, and top up services among others.

Aman for Financial Services was established in 2017 to provide installment services through its different installment programs with a footprint of more than 250 branches across Egypt. Aman for Financial Services provides installment services on various products including consumer electronics, home appliances, automotive, furniture and other services.

Aman Microfinance was established in 2018 to provide suitable timely and diversified financial solutions for the non-banked or those who have limited access to funding empowered by advanced technology solutions to make the process easier, faster, and more beneficial. Aman Microfinance currently has more than 40 offices nationwide with an active client base of more than 40,000 clients.

Speaking on this occasion, Raya Holding's Chairman and CEO Mr. Medhat Khalil said, "We are very proud of this milestone as we strongly believe that our NBFS platform, Aman Holding, will be one of the leading NBFS firms in the Egyptian market supporting financial inclusion by reaching different segments of the Egypt's non-banked population."

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## About Raya Holding for Financial Investments SAE

Raya Holding is an auspicious investment conglomerate Headquartered in Cairo, Egypt, managing a diversified investment portfolio. As the parent company of three mature lines of business, and nine up-and coming lines of business, Raya Holding operates in the fields of information technology (IT), consumer electronics & home appliances trading, contact center outsourcing services (CCO), data center outsourcing services (DCO), smart buildings, food and beverage manufacturing and trading, land transport, logistical solutions, PET re-manufacturing, light-mobility vehicles, E-payments and Non-banking financial services. Raya Holding empowers more than 12,000 proficient employees, accommodating a wide international customer base from on-ground operations spanning Egypt, Saudi Arabia, UAE, Qatar, Poland, Tanzania and Nigeria. **As at end of 9M2019**, Raya Holding delivered a group consolidated turnover of EGP6.5billion, a gross profit of EGP 1.2 billion, and EBITDA “Earnings Before Interest, Taxes, Depreciation and Amortization” of EGP 0.47 billion.

Raya Holding for Financial Investments is one of the leading investment holding companies in Egypt boasting the largest market share in its mature lines of business (IT, Trading, CC) and aspires to be the market leader in its remaining up-and coming lines of business. Raya Holding is listed on the Egyptian Stock Exchange, and is currently trading under the symbol “RAYA.CA”.

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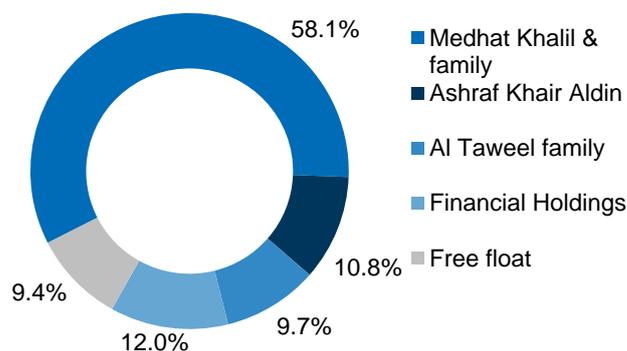
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### RAYA.CA on the EGX

<b>Number of Shares</b>	214,399,519
<b>Share Price (Jan. 2, '20)</b>	EGP 4.59
<b>Market Cap (Jan. 2, '20)</b>	EGP 984,093,792

### Shareholding Structure

(as at September 30, 2019)



### Shareholders by Geography

(as at September 30, 2019)

