

Banque Misr and Tanmeyah Sign EGP 500 Million credit facility Agreement to Boost Small and Micro Business Development

In line with Banque Misr's strategy to support small and micro enterprises and contribute to sustainable economic development, the bank has signed an EGP 500 million credit facility agreement with Tanmeyah, a subsidiary of EFG Holding and a leading provider of financial services in Egypt with a concerted focus on the micro and small enterprise segments.

The agreement was signed on behalf of Banque Misr by Mr. Mohamed El-Etreby, Chairman of Banque Misr, and Mr. Mostafa Gamal, Head of the Financial Institutions and Correspondents Sector. The ceremony was attended by Mr. Hosam Abdel Wahab, Vice chairman of Banque Misr, and Aladdin El Afifi, Chairman of Tanmeyah and CEO of EFG Finance, an EFG Holding company. Representing Tanmeyah were Mr. Jinu Johnson, CEO and Managing Director of Tanmeyah, and Mr. Hesham Elbosaty, Group Treasurer & Head of Finance – Private Equity of EFG Holding. The ceremony was attended by senior leaders from both institutions.

Banque Misr's decision to enter into this agreement underscores its commitment to the role of non-banking financial institutions in fostering economic growth and diversifying financing sources. The agreement aims to provide Tanmeyah with various financing solutions, including short and medium-term loans, to support its clients—particularly individuals and small business owners—under favorable terms and competitive rates.

In this context, Mr. **Mohamed El Etreby, Chairman of Banque Misr**, pointed out that the signing of this agreement by Banque Misr comes within the framework of its strategy aimed at supporting and developing small and micro enterprises, and based on its role as one of the leading institutions in the field of small and micro enterprises. Mr. EL-Etreby confirmed that Banque Misr is always keen to enter into initiatives and protocols that provide financing to customers of the small and micro enterprises sector, believing that these projects are the engine of economic growth and its pillar, which will contribute to supporting the entrepreneurs of the small and micro enterprises And increasing the number of small and micro enterprises and enhancing the local product through the national industry that has the ability to compete internationally and provide more job opportunities, as the values and strategies of Banque Misr always reflect its commitment to the sustainable development and prosperity of Egypt. Mr. EL -Etreby praised the fruitful cooperation of the non-banking financial institutions team at Banque Misr and the financing team of Tanmeyah Company and the professionalism of their teams, as they completed all financing procedures successfully and efficiently at various stages.

Mr. Jinu Johnson, Chief Executive Officer and Managing Director of Tanmeyah, commented, "We are thrilled to partner with Banque Misr on this transaction. This collaboration underscores our commitment to providing financial services to those traditionally excluded from mainstream banking. By focusing on small businesses and extending our support to lower-income individuals, particularly women and youth, we enhance financial inclusion and facilitate sustainable business growth and economic stability. Our

mission at Tanmeyah has always been to empower the underserved segments of our society, and this agreement allows us to further that mission on a larger scale.”

Since its inception, Tanmeyah has issued nearly three million financing packages of various types and sizes. The company operates approximately 305 branches across 25 Egyptian governorates, serving about 30,000 customers monthly with a workforce of around 5,000 employees. This extensive network ensures that a significant number of customers will benefit from the advantages this agreement provides across the country.

Banque Misr seeks to offer advanced and accessible banking and financial services, continuously enhancing the quality of its offerings. The bank strives to maintain its long-term success and actively participate in initiatives and services that meet its customers' needs. Furthermore, Banque Misr consistently supports national and strategic development, driven by its commitment to sustainability and continuous progress.