

CI Capital Successfully Concludes EGP 1.29bn Securitized Bond Issuance for Aman Consumer Finance

- *CI capital acted as Sole Financial Advisor, Issuance Manager, Bookrunner and Lead Arranger in the issuance.*

Cairo, September 18, 2024:

CI Capital (CICH.CA), the leading diversified financial services group, announced today the successful conclusion of the fifth securitized bond issuance of the 1st program worth EGP 1.29bn on behalf of Aman Securitization, with the originator being Aman Consumer Finance as part of a 3-year program with a total value of EGP 5bn.

The issuance comes in 6 tranches: the first valued at EGP 231.2mn, with a tenor of 6 months, The second tranche, valued at EGP 266mn, with a tenor of 12 months. Both tranches received a Prime 1 rating from Middle East Ratings and Investor Services (MERIS). The third tranche, valued at EGP 313mn, with a tenor of 24 months, received a rating of AA. The fourth tranche, valued at EGP 202mn, with a tenor of 36 months, received a rating of AA-. The fifth tranche, valued at EGP 175mn, with a tenor of 48 months, received a rating of A+. The sixth tranche, valued at EGP 110mn, with a tenor of 60 months, received a rating of A.

"This issuance, marking the fifth issuance concluded by CI Capital for Aman, reflects CI Capital's series of successes by executing numerous key transactions, further reinforcing our leading position as Egypt's leading advisory house. This issuance also affirms our ability to provide our clients with diverse and innovative investment solutions," Commented Amr Helal, Chief Executive Officer (Sell-Side) of the Investment Bank at CI Capital.

Helal added that CI Capital has effectively concluded five securitized bond issuances for Aman since 2023, strongly indicating the solid partnership between the two companies. He expressed his aspiration to further enhance strategic cooperation between the two companies, considering Aman one of CI Capital's most significant partners.

Hossam Hussein, Chairman of Aman Securitization and CFO of Raya Holding, stated: "The eighth securitized bond issuance, with a total value of EGP 1.29 billion, marks a significant milestone in the journey of Raya Holding and Aman. This transaction demonstrates our ongoing commitment to diversifying our financing instruments, enhancing our strategy to strengthen the group's financial standing and expand its business scope. We are proud of our fruitful partnership with key players in the financial market to successfully conclude this transaction and look forward to achieving further progress and reinforcing our position in the Egyptian market."

"The conclusion of the eighth securitization bond issuance is another achievement within our ambitious quest to provide comprehensive and integrated financial solutions. This latest issuance not only boosts our ability to sustain growth but also enhances our capability to deliver innovative services tailored to the evolving demands of the Egyptian market. We take pride in our accomplishments to date and remain committed to our strategy of offering top-notch financial solutions for both individuals and institutions." Added, Hazem Maghazi, CEO of Aman Holding.

Mohamed Abbas, Head of DCM at CI Capital, expressed his pleasure for the successful conclusion of the issuance in partnership with Aman, noting that Aman is one of CI Capital's key success partners. He also emphasized his pride in the enduring relationships with Aman, having executed five securitization issuances with innovative structures and solutions, with a total aggregate value exceeding EGP 4.7 bn, despite the significant challenges faced by the market. Abbas highlighted the substantial investor interest in the fifth issuance, which was covered by 14 major institutions with a coverage rate exceeding 3.4x.

CI Capital acted sole financial advisor, issuance manager, bookrunner and lead arranger in the issuance, while Zaki Hashem & Partners acted as the legal advisor, and United for Auditing, Tax, Advisory & Financial Services (UHY) acted as the issuance's financial auditor.

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About CI Capital Holding for Financial Investments

CI Capital Holding for Financial Investments (Ticker: CICH EY, CICH.CA) is a diversified financial services group and Egypt's leading provider of leasing, microfinance, mortgage finance, consumer finance, and investment banking products and services.

Through its headquarters in Cairo, and presence in New York and Dubai, CI Capital Holding for Financial Investments offers a wide range of financial solutions, to a diversified client base that includes global and regional institutions and family offices, large corporates, SMEs, and high-net-worth and individual investors.

CI Capital Holding for Financial Investments leverages its full-fledged investment banking platform to provide market-leading capital raising and M&A advisory, asset management, securities brokerage, custody, and research. Through its subsidiary, Corplease, CI Capital offers comprehensive leasing solutions, including finance and operating leases, and sale and leaseback, serving a wide range of corporate clients and SMEs.

Additionally, CI Capital Holding for Financial Investments offers microfinance lending through Egypt's first licensed MFI, Re efy. The Group has over 4,000 employees, led by a team of professionals who are among the most experienced in the industry, with complementary backgrounds and skill sets, and a deep understanding of local market dynamics.

Banque Misr, one of Egypt and Africa's most renowned financial banks, is the majority shareholder of CI Capital Holding.

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