

## **BM Consumer Finance "Souhoola" announces the completion of its second securitization bond issuance deal with a total value of EGP 585 million, while the value of the transferred portfolio reached EGP 732 million**

- CI Capital and the Commercial International Bank (CIB) served as Financial Advisors, Issuance Managers, Bookrunners, and Lead Arrangers in the issuance.

**Cairo, December 16, 2025:** BM Consumer Finance "Souhoola" announced the completion of a securitization bond issue totaling EGP 585 million for CI Capital (CICH.CA), with the transferred portfolio valued at EGP 732 million. CI Capital and the Commercial International Bank acted as financial advisor, arranger, global coordinator, issue manager, and bookrunner.

Souhoola's issuance comes in 3 tranches: the first valued at EGP 390 mn, with a tenor of 12 months, received a Prime 1 rating from Middle East Ratings and Investor Services (MERIS). The second tranche, valued at EGP 150 mn, with a tenor of 24 months, received a rating of A+. The third tranche, valued at EGP 44.5 mn, with a tenor of 36 months, received a rating of A-.

**Ahmed El-shanawany, Chief Executive Officer of Souhoola, said:** "The success of Souhoola's second securitization issuance and the trust it has received from rating agencies and investors reflects the strength and quality of our transferred credit portfolio. This issuance represents a pivotal step in implementing our strategy to diversify and expand funding sources and strengthen our capital base. It supports our expansion plans, market share growth, and the continued provision of innovative financing solutions to serve a broader customer base. It also reinforces our role as an active partner in promoting financial inclusion and supporting overall economic growth."

**Fady Elias, Chief Financial Officer at Souhoola, added:** "Souhoola's second securitization is a clear extension of our strategy to build a balanced and sustainable financing structure, allowing us to recycle liquidity and optimize capital usage in line with the regulations and guidance of the Egyptian Financial Regulatory Authority. This has directly impacted the company's financial performance, with profits in Q3 2025 increasing fivefold compared to the same period last year. The balance sheet grew by 64.6% compared to the end of 2024, while the client portfolio grew by 71%, confirming the strength of our business model and our ability to continue growing in the consumer finance market."

"CI Capital is proud to conclude Souhoola's second issuance, as part of its three-year, EGP 3.5 billion program. This milestone builds on the success of the first issuance and reflects our continued commitment to executing multiple consecutive transactions efficiently. Its further



cements CI Capital's position as the leading diversified financial services group, offering unparalleled financing solutions. Lastly, I would like to extend my gratitude to our DCM team and all parties who contributed to the success of this issuance," commented **Amr Helal**, Chief Executive Officer (Sell-Side) of the Investment Bank at CI Capital.

"The Debt Capital Markets sector has continued to witness strong growth, particularly with an increasing number of financing companies proceeding with their subsequent debt issuances supported by CI Capital. This trend underscores the growing confidence of non-bank financial institutions (NBFIs) in the market and their commitment to diversifying funding sources, thereby fostering sustainable growth within the sector," commented **Mohamed Abbas**, Head of DCM at CI Capital.

CI Capital & Commercial International Bank (CIB) served as the financial advisers, issuance managers, bookrunners and lead arrangers in the issuance, while Baker Tilly acted as the issuance's financial auditor, and Alieldean Weshahi & Partners acted as the issuance's legal advisor.

**-End -**

#### **About Souhoola:**

Founded in 2019, **Souhoola** is a consumer finance company and a subsidiary of Banque Misr, with a capital of EGP 400 million and a client base exceeding 300,000 customers. Souhoola's mission is to provide innovative financial solutions supported by advanced financial services and modern technology to the Egyptian community, contributing to financial inclusion and improved living standards.

Since its establishment, Souhoola has achieved strong growth, with its client base increasing more than fourfold, reflecting ongoing trust in its innovative and reliable solutions.