



Beltone Leasing and Factoring Successfully Closes Second Securitization Bond in Less Than 9 Months for EGP2 Billion

Cairo – 20 May 2025: Beltone Holding ("Beltone") announces that its wholly owned subsidiary, Beltone Leasing and Factoring, has successfully concluded its second securitization issuance in less than a year, with a total value of EGP2 billion.

Led by Beltone Investment Banking's Debt Capital Markets Division as financial advisor, lead manager, and bookrunner, the transaction reinforces Beltone's position as a key player in Egypt's capital markets.

The issuance was executed through Beltone Securitization Company and rated by Middle East Rating and Investors Services (MERIS). Underwriting was led by Banque du Caire, Suez Canal Bank, and First Abu Dhabi Bank Egypt (FAB Misr). Banque du Caire also served as placement agent, while Suez Canal Bank acted as custodian.

The transaction attracted strong investor interest, with participation from Emirates NBD Egypt, Société Arabe Internationale de Banque (SAIB), and Attijariwafa Bank. ALC Al-Weshahi & Partners provided legal counsel, and KPMG acted as external auditor.

"Completing two securitization issuances in less than a year reaffirms the strength and resilience of our portfolio, as well as the market's confidence in our strategic growth plans," said **Amir Ghannam, Deputy Head of Non-Banking Financial Services for Leasing, Factoring, and Consumer Finance**. "This second issuance is a significant milestone that reflects our commitment to developing financing solutions that meet the evolving needs of our clients' needs and contribute to sustainable growth in the financial sector."

Sherif Hassan, Group Treasurer and Managing Director of Debt Capital Markets, added: "This transaction showcases our strong structuring capabilities and our agility in executing securitization deals that align with the demands of the debt market. We're proud to be driving the development of a more dynamic, accessible financial ecosystem that empowers businesses and expands access to diversified debt financing solutions."

Its worth noting that the issuance was executed through Beltone Securitization Company and rated by MERIS, it was structured into three tranches: EGP731 million (25 months), EGP698 million (37 months), and EGP581 million (54 months), each with a minimum credit rating of "A".

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Beltone

About Beltone Leasing and Factoring:

Beltone Leasing and Factoring, a subsidiary of Beltone Holding, specializes in providing leasing and factoring solutions and services. The company holds a leading position in the Egyptian leasing and factoring market, owing to its strong contribution to delivering innovative financial solutions to small and medium-sized enterprises as well as large companies across strategic sectors. These sectors include real estate development, logistics support services, transportation, healthcare, education, pharmaceuticals, food and beverages, printing and packaging, chemicals, and oil.

About Beltone Investment Banking:

Beltone Investment Banking, a wholly owned subsidiary of Beltone Financial Holding, is a regional one-stop-shop for advisory and capital raising. With a team of skilled professionals who have accumulated critical knowledge and expertise from dealing with leading regional and international investment banks, Beltone Investment Banking has successfully executed deals totaling EGP126 billion across local and regional markets, with regional mandates that capitalize on high-growth sectors.

About Beltone Holding:

Beltone Holding (Egyptian Stock Exchange Code: BTFH.CA) is a leading provider of financial services with a distinguished track record spanning decades in the Middle East and North Africa. The Company offers a comprehensive and expanding range of financial solutions and services, including securities brokerage, underwriting and advisory services, asset management, research, and direct investment, as well as non-banking financial services such as leasing, factoring, consumer finance, venture capital, microfinance, real estate finance, and small and medium-sized enterprise (SME) financing. The company has an ambitious vision to revolutionize the financial sector in the region, leveraging the global expertise and knowledge of its team to provide innovative, value-added solutions, create additional opportunities for its clients, enhance market value, and achieve impactful results.

For more information, please visit the company's website: www.beltoneholding.com

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