

EFG Hermes Concludes Advisory on Hermes Securities Brokerage Company's (HSB) Sixth, EGP 900 Million Senior Unsecured Short-Term Note Issuance

This issuance comes as the first successful closure in a wider EGP 3 billion program.

Cairo, May 25, 2025

EFG Hermes, an EFG Holding company and the leading investment bank in the Middle East and North Africa (MENA), announced today that its investment banking division has successfully closed the issuance of a senior unsecured short-term note for the Hermes Securities Brokerage Company (HSB), a wholly owned subsidiary of EFG Holding, in an EGP 900 million transaction. This marks the company's sixth issuance and the first in an approved program worth EGP 3 billion.

The national scale long-term senior unsecured entity rating of "BBB+" with a Positive Outlook and the short-term senior unsecured issuer rating of "P2" to HSB have been affirmed by the Middle East Ratings and Investor Services (MERIS). The bond has a 12-month tenor and a variable interest rate.

Maged El Ayouti, Co-Head of Investment Banking at EFG Hermes, commented on the issuance, saying, "We are delighted to support Hermes Securities Brokerage Company (HSB) in closing its sixth issuance, which marks the first in its ambitious EGP 3 billion program, leveraging the synergies within EFG Holding. This issuance is a testament to our ongoing commitment to fostering sustainable growth within Egypt's financial markets as we continue to deliver innovative financing solutions and attract substantial demand from an investor base in such issuances beyond commercial banks. As the leading investment bank in the MENA region's capital markets, EFG Hermes remains dedicated to unlocking valuable investment opportunities for our clients across debt and equity markets."

This transaction marks the latest in a series of debt issuances advised by EFG Hermes in the region. Most recently, EFG Hermes advised on Bedaya's sixth securitization issuance worth EGP 1.64 billion. It also advised Valu on its 14th securitized bond issuance, worth EGP 463.3 million, as well as the fifth securitization for Bedaya, valued at EGP 1.78 billion. The firm also concluded advisory on SyIndr's EGP 300 million working capital facility, in addition to a short-term note valued at EGP 433 million for EFG Corp-Solutions.

EFG Hermes acted as the sole financial advisor, transaction manager, book-runner, underwriter, and arranger for the issuance. Commercial International Bank (CIB) acted as the placement and subscription bank. Legal advisory services were provided by Dreny & Partners, while KPMG was appointed as the auditor for the issuance.

-ENDS-

About EFG Holding

EFG Holding (EGX: HRHO.CA – LSE: EFGD) is a financial institution that boasts a remarkable 40-year legacy of success in seven countries spanning two continents. Operating within three distinct verticals — the Investment Bank (**EFG Hermes**), Non-Bank Financial Institutions (NBFI) (**EFG Finance**), and Commercial Bank (**Bank NXT**) — the company provides a comprehensive range of groundbreaking financial products and services tailored to meet the needs of a diverse clientele, including individual clients and businesses of all sizes.

EFG Hermes, the leading investment bank in the Middle East and North Africa (MENA), offers extensive financial services, encompassing advisory, asset management, securities brokerage, research, and private equity. In its domestic market, EFG Holding serves as a universal bank, with **EFG Finance** emerging as the fastest-growing NBFI platform, comprising **Tanmeyah**, a provider of innovative and integrated financial solutions for small business owners and entrepreneurs, **EFG Corp-Solutions**, which provides leasing and factoring services, **Valu**, a universal financial technology powerhouse, **Bedaya** for mortgage finance, **Kaf** for insurance, and **EFG Finance SMEs**, which provides financial services for small and medium enterprises. Furthermore, the company delivers commercial banking solutions through **Bank NXT**, an integrated retail and corporate banking product provider in Egypt.

Proudly present in: Egypt | United Arab Emirates | Saudi Arabia | Kuwait | Bahrain | Kenya | Nigeria

Learn more about us at www.efghldg.com

For further information, please contact:

May El Gammal

Group Chief Marketing & Communications Officer of EFG Holding
melgammal@efghldg.com

Omar Salama

Associate Director of Communications of EFG Holding
osalama@efghldg.com

The EFG Holding Public Relations Team

PublicRelations@efghldg.com

Note on Forward-Looking Statements

In this press release, EFG Holding may make forward-looking statements, including, for example, statements about management's expectations, strategic objectives, growth opportunities, and business prospects. These forward-looking statements are not historical facts but instead represent only EFG Holding's belief regarding future events, many of which, by their nature, are inherently uncertain and are beyond management's control and include, among others, financial market volatility; actions and initiatives taken by current and potential competitors; general economic conditions and the effect of current, pending, and future legislation, regulations and regulatory actions. Accordingly, the readers are cautioned not to place undue reliance on forward-looking statements, which speak only as of the date on which they are made.