

DRENY & PARTNERS SUCCESSFULLY CLOSED PREMIUM INTERNATIONAL'S (PREMIUM CARD) FOURTH SECURITIZATION TRANSACTION OF THEIR MULTI-ISSUANCES PROGRAM FOR THEIR CONSUMER FINANCE PORTFOLIO AMOUNTING TO EGP 224 MILLION

Cairo, 25 of September 2025

We are delighted to announce the successful closure of Premium International's (Premium Card) fourth securitization transaction of a multi-issuances program for their consumer finance portfolio amounting to EGP 224 million, which comes as part of a wider 3-year multi-issuance program with a total value of EGP 2 billion.

The issuance was backed by a receivable's portfolio originated by Premium International, and was comprised of two tranches: Tranche A amounting to EGP 69,440,000 rated (P1 (sf)), Tranche B valued at EGP 154,560,000 rated (A- (sf)), by the Middle East Ratings and Investors Service (MERIS).

It is worth mentioning that EFG Hermes Promoting and Underwriting S.A.E acted as the financial advisor and lead arranger of the transaction, as well as its role as the underwriter along with Arab African International Bank, who also acted as the custodian and bookrunner of the transaction. KPMG EG - Hazem Hassan acted as the official auditor for the transaction.

Advising Premium International on this latest transaction reinforces the strength of a relationship that began when they started. Having supported them since their first transaction, we have a proven track record of helping them achieve their strategic financing objectives, and we are delighted to witness the continued success of their programs.

The Capital Market team included: Senior Associate Sherine El Menyawy, Managing Associate Aya Khaled, and Junior Associate Hania ElGamal.

From the Capital Markets Procedures team: Senior Associate and Head of Capital Markets Procedures team Nagy Mostafa Ebeid and Associate Mohamed Youssef.

For more information contact us: info@dreny.partners