

EFG Hermes Concludes Advisory on Bedaya Mortgage Finance's Seventh Securitization Issuance Worth EGP 1.56 Billion

The EGP 1.56 billion issuance marks Bedaya's seventh since inception and the fifth under Capital for securitization

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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 successfully concluded advisory on the EGP 1.56 billion securitized bond issuance for Bedaya Mortgage Finance, a leading non-bank mortgage market provider in Egypt. The issuance marks Bedaya's seventh since inception and the fifth under Capital securitization program.

The bond is backed by a receivables portfolio assigned to Capital for Securitization, a GB company, as the issuance's special purpose vehicle (SPV). It is comprised of four tranches with variable yields, structured as follows:

- **Tranche A** – Valued at EGP 171.29 million, with a 13-month tenor and a credit rating of AA from Middle East Rating and Investors Service (MERIS)
- **Tranche B** – Valued at EGP 552.81 million, with a 36-month tenor and a credit rating of A from MERIS
- **Tranche C** – Valued at EGP 646.24 million, with a 60-month tenor and a credit rating of A- from MERIS
- **Tranche D** – Valued at EGP 186.86 million, with an 82-month tenor and a credit rating of A- from MERIS

Maie Hamdy, Managing Director - Debt Capital Markets at EFG Hermes, commented, “We are proud to once again partner with Bedaya Mortgage Finance on their seventh securitization issuance. This transaction reaffirms investor confidence in Bedaya's portfolio and further highlights the strength of our debt capital markets platform in structuring transactions that enhance liquidity and support long-term growth. With each issuance, we continue to demonstrate our commitment to delivering innovative debt solutions that serve our clients' strategic goals while contributing to the advancement of Egypt's mortgage finance sector.”

Tarek Abou-Gendia, CEO and Managing Director of Bedaya Mortgage Finance, said, “The seventh issuance for Bedaya reflects our steadfast commitment to expanding access to mortgage finance in Egypt. By working closely with EFG Hermes, we have been able to strengthen our securitization program. We look forward to continuing to develop dynamic financing solutions that reinforce our market leadership and support sustainable growth in the mortgage financing space.”

EFG Hermes acted as the sole financial advisor, sole transaction manager, book-runner, underwriter, and arranger on the transaction. The issuance was underwritten by the National Bank of Egypt, Al Baraka Bank, and Commercial International Bank (CIB). Bank NXT and Arab Banking Corporation (ABC) participated as subscribers, while the National Bank of Egypt acted as the placement agent. Abu Dhabi Commercial Bank (ADCB) served as the custodian bank. Dreny & Partners acted as legal counsel, and Baker Tilly served as the auditor.

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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.

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