

Tanmeyah Collaborates with iscore and Synapse Analytics to Deploy Its Proprietary Credit Scoring Model through iscore's Decision-as-a-Service (DaaS) via the Konan Platform

Cairo, 1 October 2026

Tanmeyah, a subsidiary of EFG Finance, an EFG Holding company, and a leading provider of financial services to micro and small business owners and entrepreneurs, announced its collaboration with the Egyptian Credit Bureau (iscore) and Synapse Analytics to deploy a proprietary credit scoring model developed in-house by Tanmeyah. The collaboration aims to enable faster, more accurate credit decision-making while improving financing efficiency and risk management.

The model will be deployed through iscore's Decision-as-a-Service (DaaS), offered in partnership with Synapse Analytics via their Konan platform, which serves as a credit decisioning engine that applies scoring rules and analyses data to support financing decisions. The model leverages credit data provided by iscore alongside advanced data analytics capabilities to assess customers more efficiently, tailored to the specific characteristics of the micro and small enterprise financing sector.

The model's deployment is expected to speed up credit inquiry and assessment processes, reduce reliance on manual procedures and enhance the customer experience, while strengthening risk management effectiveness and portfolio quality. The collaboration forms part of Tanmeyah's broader strategy to accelerate digital transformation and further develop its financing services.

Commenting on the collaboration, **Waleed Ramah, Chief Executive Officer and Managing Director of Tanmeyah**, said: "This collaboration marks an important step in Tanmeyah's digital transformation journey. By leveraging our proprietary credit scoring model, credit data, and iscore's Decision-as-a-Service (DaaS) via the Konan platform, we are working to accelerate financing processes, improve decision-making accuracy, and strengthen the efficiency of our risk management framework. We look forward to the positive impact this will have on our customers' experience and to supporting our plans to expand our financing solutions to meet the needs of micro and small enterprises."

Galal El-Beshbeshy, Co-Founder and Chief Operating Officer of Synapse Analytics, added: "We are pleased to collaborate with Tanmeyah, in partnership with iscore, and to provide it with this advanced credit decisioning platform. Konan will enable Tanmeyah to make faster and safer decisions, helping to reduce risk, unlock new growth opportunities, and build stronger customer relationships. It will also enable Tanmeyah to identify emerging opportunities and risks, grow its portfolio while mitigating risk, and respond quickly to changes in market conditions and customer behaviour."

The collaboration underscores the role of data and technology in advancing financial services, enhancing operational efficiency, and expanding access to financing. It also supports financial inclusion and digital transformation efforts in Egypt, enabling institutions to deliver more efficient and sustainable services in line with the objectives of Egypt Vision 2030.

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About Tanmeyah

Tanmeyah is one of Egypt's leading providers of innovative and integrated financial solutions for small business owners and entrepreneurs. Founded in 2009 and acquired by EFG Finance, an EFG Holding company, in 2016, Tanmeyah offers a comprehensive range of products and services specifically designed to empower entrepreneurs in underserved areas and communities across Egypt. These include financing solutions, insurance services, and digital payment tools, delivered through its extensive branch network and digital platforms, and in collaboration with strategic partners—enabling clients to grow and manage their businesses effectively.

This is rooted in the company's role in supporting the local economy, combating poverty, raising financial literacy, and elevating the well-being of underserved communities.

Through ongoing digital transformation and promoting cashless transactions, Tanmeyah also helps reduce carbon emissions and expand financial inclusion.

Since its inception, Tanmeyah has issued nearly 3 million financing facilities for projects of various sizes and sectors. The company currently operates more than 350 branches across 25 Egyptian governorates, serving more than 10,000 new clients each month, and is supported by a team of nearly 5,000 employees.

Learn more at <https://tanmeyah.com/home>

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About EFG Holding:

EFG Holding (EGX: HRHO.CA – LSE: EFGD) is a financial institution that boasts a legacy of more than 40 years of success in six 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 micro and 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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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.