

Emirates NBD Egypt and EFG Hermes Expand Partnership to Broaden Access to Equity Investments

Cairo – October 13, 2026

Emirates NBD Egypt has signed a new distribution agreement with EFG Hermes, an EFG Holding company and the leading investment bank in the MENA region, to make two EFG Hermes managed equity funds available to its clients. The agreement expands the bank's wealth management offering, giving clients greater choice across conventional and Shariah-compliant equity investments.

The agreement builds on a relationship established in 2018, when Emirates NBD Egypt launched its first mutual fund and appointed EFG Hermes Asset Management as fund manager. This latest expansion brings EFG Hermes' investment expertise to a wider client base through the bank, providing more opportunities for clients to diversify their portfolios in line with their investment goals and risk preferences.

Mustafa Ramzi, Head of Retail Banking & Wealth Management at Emirates NBD Egypt, said: "This step represents a natural extension of our partnership with EFG Hermes, which has been in place since 2018, and reflects our continued commitment to developing the wealth management and investment ecosystem at Emirates NBD Egypt. We are focused on building an integrated platform that enables our clients to access a broader range of investment solutions, including Shariah-compliant offerings, while continuing to provide advice and solutions tailored to their investment goals and needs."

Nabil Moussa, Head of Asset Management at EFG Hermes, added: "Broadening access to professional fund management is central to our partnership with Emirates NBD Egypt. By making two of our equity funds available through the bank, we are giving more clients access to our investment expertise and a choice of strategies to support their financial objectives. Building on the relationship we have developed since 2018, we see significant potential to introduce additional investment products together and respond to clients' evolving needs."

The agreement brings together Emirates NBD Egypt's client reach and EFG Hermes' asset management capabilities to make professionally managed equity investing more accessible in Egypt. It also supports the bank's broader strategy to build a comprehensive wealth management offering around clients' differing investment priorities.

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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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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.

About Emirates NBD Egypt

Established in 2013 as part of Emirates NBD Group, one of the largest banking groups in the Middle East and North Africa, Emirates NBD Egypt has grown into a key player in the Egyptian banking sector. The bank is committed to delivering integrated financial services to individuals and corporates, with a strong focus on digital innovation and customer experience excellence. The bank offers a wide range of products and services, including current and savings accounts, personal and business loans, mortgage finance, credit cards, investment solutions, wealth management, and bancassurance services. The bank also places strong emphasis on developing innovative products tailored to diverse customer segments, helping them protect and grow their assets amid evolving economic conditions.

Emirates NBD Egypt operates a growing network of more than 64 branches nationwide, supported by advanced digital channels that enable customers to conduct banking transactions easily and securely anytime, anywhere. The bank continues to invest in technology and operational efficiency to deliver high-quality banking services and support sustainable growth for both its customers and the wider community.

For more information, please visit: www.emiratesnbd.com.eg