

## **EFG Hermes Concludes Advisory on Bedaya Mortgage Finance's Eighth Securitization Issuance Worth EGP 1.91 Billion**

The EGP 1.91 billion issuance marks Bedaya's eighth securitization issuance since inception and the sixth under the Capital securitization program.

**Cairo, May 5, 2026**

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's Debt Capital Markets team successfully concluded advisory on a securitized bond issuance for Bedaya Mortgage Finance, a leading non-bank mortgage finance provider in Egypt, with a total value of EGP 1.91 billion. The issuance marks Bedaya's eighth securitization issuance since inception and the sixth under the Capital securitization program.

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

- **Tranche A** – Valued at EGP 238.38 million, with a 13-month tenor and a credit rating of AA
- **Tranche B** – Valued at EGP 648.38 million, with a 36-month tenor and a credit rating of A
- **Tranche C** – Valued at EGP 715.13 million, with a 60-month tenor and a credit rating of A-
- **Tranche D** – Valued at EGP 305.12 million, with an 81-month tenor and a credit rating of A-

**Maie Hamdy, Managing Director - Debt Capital Markets at EFG Hermes**, commented, "We are proud to once again partner with Bedaya Mortgage Finance on their eighth securitization issuance. This transaction reflects the continued confidence in Bedaya's portfolio. It underscores the strength of our debt capital markets platform in delivering innovative financing solutions that support our clients' growth strategies and the development of Egypt's mortgage finance sector."

**Tarek Abou-Gendia, CEO and Managing Director of Bedaya Mortgage Finance**, said, "This eighth issuance is not just a milestone; it is a strong testament to our unwavering commitment to improving access to mortgage finance in Egypt. Our strategic partnership with EFG Hermes enables us to broaden our funding sources and propel our growth, ensuring that we continue to meet the needs of our customers and contribute to the economic development of the region."

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 (NBE), Banque du Caire (BDC), Commercial International Bank (CIB), Société Arabe Internationale de Banque (SAIB), and Ahli Bank of Kuwait (ABK). The United Bank (UB) participated as a subscriber, while BDC acted as the placement agent. Abu Dhabi Commercial

Bank (ADCB) served as the custodian bank. Dreny & Partners acted as legal advisor, 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 legacy of more than 40 years 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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