

EFG Hermes Leads Landmark EGP 5.1 Billion Corporate Bond Issuance for EFG Corp-Solutions, the Largest in Egypt's Debt Capital Market

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EFG Hermes, an EFG Holding company and the leading investment bank in the Middle East and North Africa, announced today the successful closing of an EGP 5.1 billion corporate bond issuance for EFG Corp-Solutions, EFG Finance's leasing and factoring arm.

The transaction marks the largest corporate bond issuance ever completed in Egypt's debt capital market, reinforcing EFG Hermes' position as a leading advisor and arranger of complex debt capital market transactions. It also provides EFG Corp-Solutions with substantial funding to support the continued expansion of its leasing and factoring portfolio.

EFG Hermes acted as sole financial advisor, sole transaction manager, sole book-runner, underwriter, and arranger on the issuance. The transaction represents EFG Corp-Solutions' fourth corporate bond issuance and further strengthens its access to diversified funding channels at a time when disciplined liquidity management remains a key priority for non-bank financial institutions.

The 13-month bond, issued with an entity credit rating of A-, was structured across two tranches to accommodate different investor preferences and repayment profiles:

Tranche A: A fixed-rate tranche with bullet repayment at maturity.

Tranche B: A variable-rate tranche with quarterly repayments.

Maged El Ayouti, Co-Head of Investment Banking at EFG Hermes, said: "This landmark issuance reflects the continued development of Egypt's debt capital markets and the growing depth of institutional demand for well-structured corporate credit. Executing a transaction of this scale underscores the strength of EFG Hermes' DCM division, as well as our ability to design financing solutions that meet issuer objectives while aligning with investor appetite."

For EFG Corp-Solutions, the issuance follows a resilient 2025 performance despite a challenging macroeconomic backdrop, tighter liquidity conditions, and regulatory caps affecting leasing activity in the local market. Against this backdrop, the company focused on execution speed, disciplined risk selection, and active balance sheet management, enabling it to sustain margins and grow across both leasing and factoring.

Momentum carried into the first quarter of 2026, with the leasing business recording EGP 5.0 billion in net financed asset sales, up 40% quarter-on-quarter and 125% year-on-year, marking its highest quarterly booking level on record. Performance was supported by EGP 1.8 billion in financing in February and EGP 1.5 billion in March, following agreements with two prominent real estate developers.

Talal El Ayat, CEO of EFG Corp-Solutions, said: “This bond issuance is an important milestone for EFG Corp-Solutions and directly supports our ability to fund high-quality growth across our leasing and factoring platforms. Over the past year, we have demonstrated resilience in a demanding operating environment by focusing on disciplined origination, strong client selection, and efficient balance sheet management. The proceeds of this transaction will strengthen our funding position, support portfolio expansion, and allow us to continue serving a diversified base of creditworthy clients across key sectors. The record momentum achieved in the first quarter of 2026 reflects the quality of our platform and the confidence of our banking partners, investors, and clients.”

Through its leasing and factoring activities, EFG Corp-Solutions continues to channel capital into productive sectors that are central to Egypt’s economic growth, including real estate, tourism, oil, gas, and consumable fuels. At a time of constrained liquidity and heightened credit selectivity, the company’s financing solutions help creditworthy businesses fund expansion, working capital needs, and job creation. Supported by a robust financing pipeline and strategic partnerships across multiple industries, EFG Corp-Solutions is well-positioned to deepen client relationships, serve a broader base of discerning clients, and capture high-quality growth opportunities that create value for clients and the wider economy.

Maie Hamdy, Managing Director, Debt Capital Markets at EFG Hermes, added: “The dual-tranche structure was designed to provide repayment flexibility and broaden investor participation across the issuance. The strong execution of this transaction highlights continued appetite for quality corporate credit in Egypt and the role that well-structured debt instruments can play in supporting funding diversification, market depth, and sustainable portfolio growth.”

Following this issuance, EFG Corp-Solutions’ total debt capital market issuances reached EGP 16.7 billion, comprising four securitizations totaling EGP 7.6 billion, four corporate bond issuances totaling EGP 8.7 billion, and one short-term note of EGP 433 million. Proceeds from the latest issuance will be used to finance operational activities and support portfolio growth.

Bank NXT acted as placement agent on the transaction. Dreny & Partners served as legal advisor, while KPMG acted as auditor.

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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 five 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 very 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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