



EGE

المصرية لضمان الصادرات

INSURING DEVELOPMENT

28

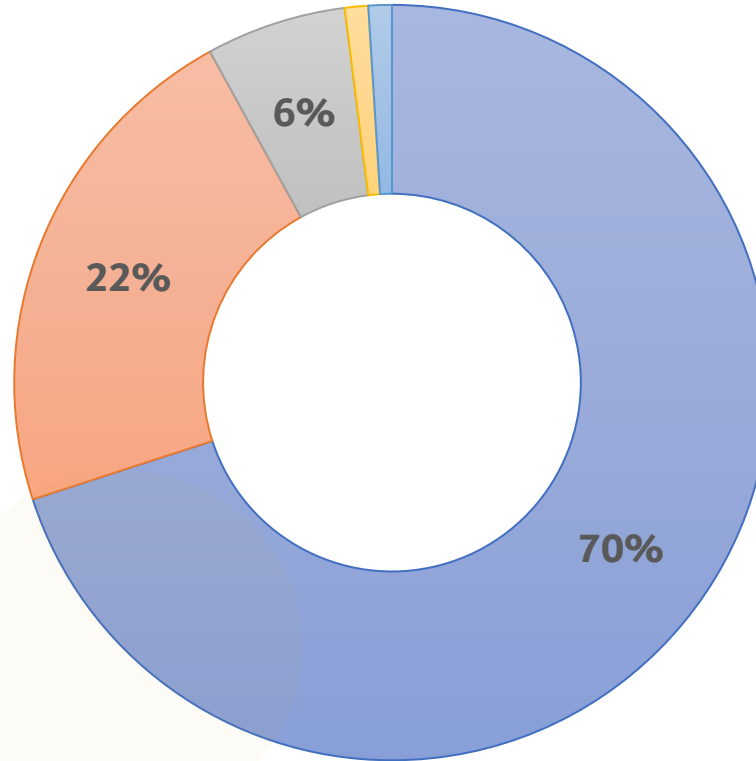
Years Serving  
Egyptian Trade



- Export Credit Guarantee Co. of Egypt (EGE) was established in 1992 with a presidential decree issued by the President of Egypt and approved by the People's Assembly.
- EGE's mandatory role is facilitating a healthy development of Egypt's foreign trade, as well as supporting the development of the private sector.
- "EGE" acts as the official ECA of Egypt & it follows the regulation of the Financial Regulatory Authority of Egypt.

70 % Export Development Bank of Egypt  
6 % Misr Life Insurance  
1% Others

22 % National Investment Bank  
1 % Al Ahly Capital



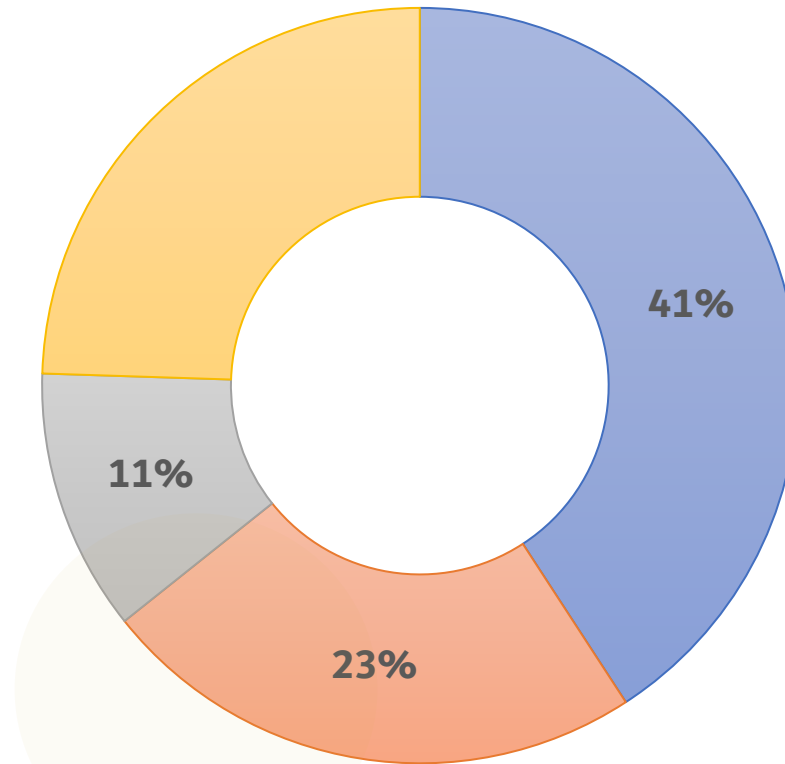
- EBE was established in 1983 for the purpose of boosting Egyptian Exports and supporting establishments of agricultural, industrial commercial and services sector.
- Soon after, the Bank became the main funding source of export operations in Egypt with an asset base of USD 3.2 billion as of 2019.
- The Bank is listed in the Egyptian stock market and fully regulated by the Central Bank of Egypt.

■ National Investment Bank

■ Banque Misr

■ National Bank of Egypt

■ Others



EBE Shareholders

- To support the national interest of Egypt in trade & Investment domestically and abroad.
- To support the expansion of the Egyptian Industrial base to increase net exports.
- To support the level of financial inclusion in the Egyptian Economy.

## VISION

To be the one stop shop for the protection against the risks of trade and investments in Egypt and abroad.

## MISSION

We use insurance to create solutions for the developmental needs of the Egyptian Economy.

## MERVAT SOLTAN (CHAIRPERSON)

- She enjoys 37 years of banking experience in local, regional and global institutions and brings to EBE vast experience through her senior international and regional roles within these banks. Mervat served various senior positions from 1991 until 2017.
- She worked as the Regional Head of Financial Institutions coverage for North Africa & Levant in HSBC Middle East, Dubai; Vice President Global Transaction Banking in Deutsche Bank Egypt covering the same North Africa & Levant region. In addition, she held other various senior roles within local & regional banks and helped develop the business strategy for these banks' growth in the Egyptian Market.
- Mervat Soltan earned both her B.A. and M.B.A. in Business Administration from the American University in Cairo, with highest honors, and has undergone several international training programs that have added to her technical and leadership skills.
- <https://www.linkedin.com/in/mervat-soltan-4783491>







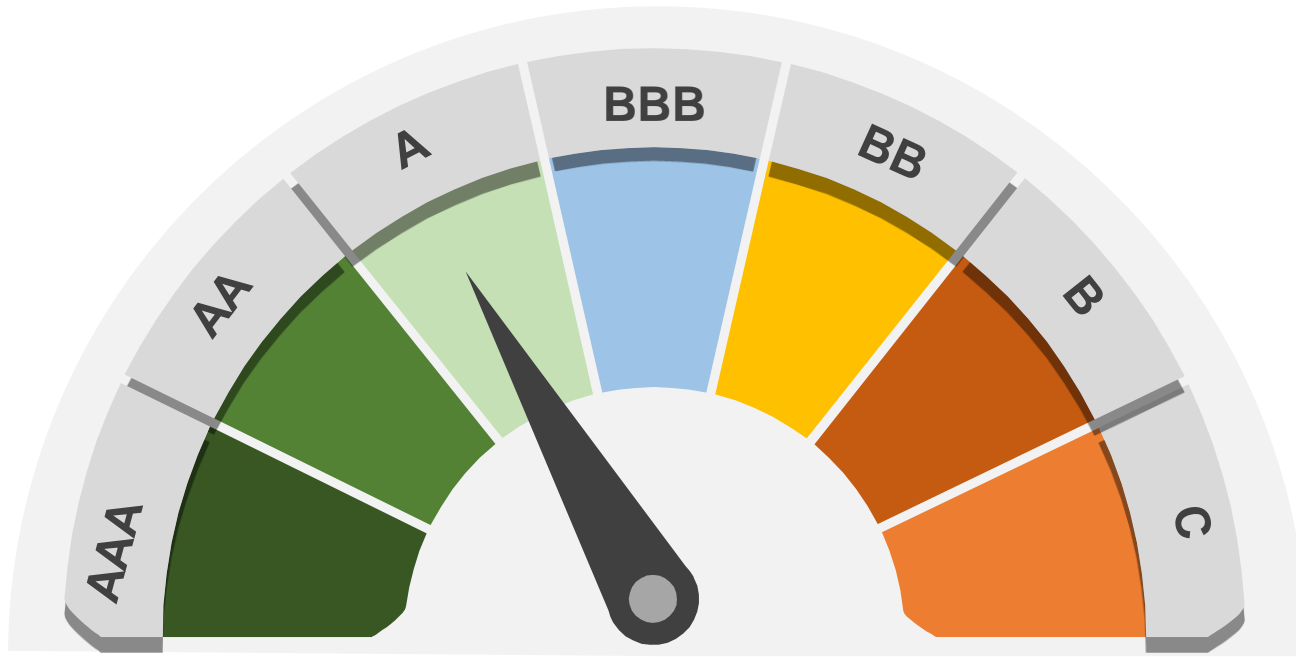
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## MOHAMED AZZAM (MANAGING DIRECTOR)

- Mohamed joined EGE from Euler Hermes Middle East (Part of Allianz Group), where he assumed the responsibility of regional director of risk, information, claims & collections for the Middle East Region, looking after a portfolio of EUR 20 billion and a team of 80.
- Prior to that Mohamed was responsible for the underwriting at ICIEC ( Part of Islamic Development Bank), which underwrites risks on behalf of 50 member countries across Asia and Africa. He worked with the management team at ICIEC to design and implement a comprehensive transformation plan to the company in addition to his duties as Head of Risk.
- Before moving to the credit insurance industry, Mohamed worked as an investment banker in various financial institutions across the Middle East. His main expertise was structured finance and M&A for Financial Institutions worldwide
- Mohamed has an MBA from IE Business School in Spain and in addition to that he is an Alumni of Harvard Kennedy School
- <https://www.linkedin.com/in/mohamedazzam/>



Management



**MERIS**  
Middle East Rating & Investors Service

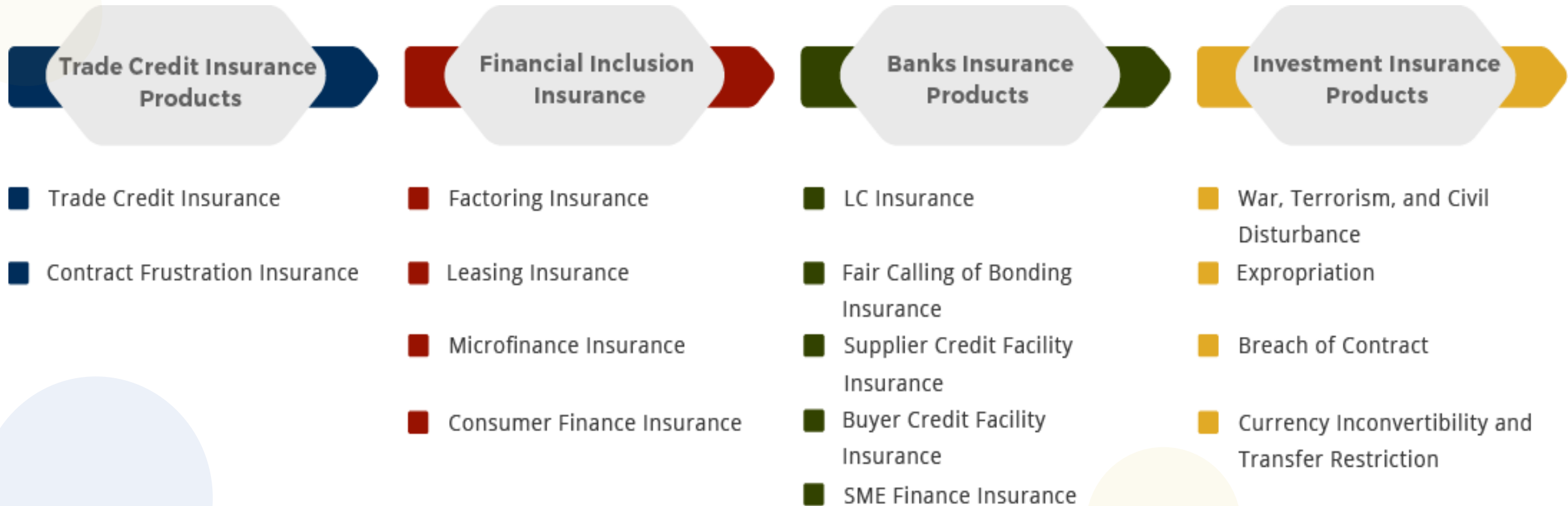
  
**MOODY'S**

**MERIS** (Middle East Rating & Investors Service) was established as a joint venture between **Moody's Investors Service** and **FinBi**), an Egyptian Joint Stock Company.

**MERIS** focuses on issuing national scale credit ratings since 1999 in the Egyptian market

**EGE** is rated A-

Rating



**01 Exports**

**02 Domestic**

**03 Import**

Eligibility Criteria

Exports of Egyptian Origin  
Exports of Egyptian owned entities abroad  
Intra company cross border sales

Local Sales of Egypt based entities  
Local Sales of Egyptian owned entities abroad

Imports of strategic and capital goods for industrialization

Risks

Credit & Political risk  
Pre + Post Shipment cover

Credit risk only  
Pre + Post Shipment Cover

Credit & Political risk  
Pre + Post Shipment cover

Beneficiaries

Exporters  
Banks  
Factors

Manufacturers  
Traders  
Banks  
Factors

Manufacturers  
Banks  
Factors Reverse

Transaction

One –off (Single Risk)  
Revolving (Multi-buyer)

One –off (Single Risk)  
Revolving (Multi-buyer)

One –off (Single Risk)

Trade Credit Insurance

**01 Factoring**

**02 Leasing**

**03 Micro/Consumer Finance**

Eligibility Criteria

Export Factoring  
Domestic Factoring  
Factoring Reverse  
Vendor Finance

Financing Lease  
Operating Lease  
Sale & Lease Back  
Ijara

Individual Lending  
Group Lending

Risks

Credit & Political risk  
Non-Recourse & Recourse

Credit risk

Credit risk (Non-Life)

Beneficiaries

Factors

Leasing Companies  
Banks  
Sukuk Holders  
Real Estate Funds

NBFIs  
Banks  
Funds  
NGOs

Transaction

One –off  
Portfolio

One –off  
Portfolio

Portfolio

Financial Inclusion  
Insurance

## 01 LC Insurance

## 02 Bonding

## 03 Loans Insurance

### Eligibility Criteria

Exports  
Imports of strategic and  
capital goods for  
industrialization

Exports of Services  
Imports of Services for  
Infrastructure projects  
Domestic Service Contracts

Supplier Credit  
Buyer Credit  
Direct Loans

### Risks

Credit & Political risk

Fair and Unfair calling due to  
Credit & Political risk

Credit risk (Non-Life)  
Political risk

### Beneficiaries

LC Confirming Banks  
LC Issuing Banks

Banks  
Service Companies  
Legal Firms

Banks  
DFIs

### Transaction

One –off  
Portfolio

One –off  
Portfolio

One-off  
Portfolio

Banks Insurance

01 Equity

02 Debt

03 VC

Eligibility Criteria

FDI to Egypt  
Egyptians investing abroad

FDI to Egypt  
Egyptians investing abroad

Start up  
Growth

Risks

Political risk

Political risk  
Sovereign risk

Nonpayment of Mezzanine  
Finance

Beneficiaries

Investors  
Private Equity Funds

Banks  
DFIs

Venture Capitalists  
VC Funds  
Banks

Transaction

One –off

One –off

One-off  
Portfolio

Investment Insurance

- **Business Credit Information Report**
- **Global Business Credit Information Report for Egyptian Exporters**
- **Registry Information Report**
- **Official Company Documents**
- **Country Risk Assessment**
- **Export Promotion Marketing Intelligence**
- **Claims & Collections**





**EGE**

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# Thank You

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MEMBER OF EXPORT DEVELOPMENT BANK OF EGYPT GROUP