

 Early Warning System

EBRD-52891

Banque du Caire - Sub-debt



## Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2022-06-09
Borrower	Banque du Caire
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 50.00 million
Project Cost (USD)	\$ 50.00 million



## Project Description

According to the bank provided information, the investment involves the provision of a subordinated loan of up to USD 50 million to Banque du Caire ("BDC") to support the bank's growth plans.

The subordinated loan will strengthen BDC's Tier II capital to support the bank's growth plans. In addition, the financing is accompanied with a Corporate Climate Governance ("CCG") Action Plan, which will help BDC take steps towards adopting and implementing the recommendations set out by the Task Force on Climate-related Financial Disclosures ("TCFD") at an institutional level.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Banque du Caire](#) (Financial Intermediary)



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## Private Actors Description

### BANQUE DU CAIRE SAE

BDC is the 5th largest bank in Egypt with total assets of USD 16.3bn as of year-end 2021 and market shares of ca. 3.0% in terms of assets, 3.2% in terms of loans, and 3.1% in terms deposits. The bank operates the 3rd largest branch network in Egypt, and is ultimately owned by Banque Misr, the second largest bank in Egypt.



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## Contact Information

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## ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto:accessinfo@ebrd.com) or by using this electronic form:

<https://www.ebrd.com/eform/information-request>

## ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent.

You can contact the PCM at: [pcm@ebrd.com](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form at:

[http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](http://www.ebrd.com/eform/pcm/complaint_form?language=en)

You can learn more about the PCM and how to file a complaint at: <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>