

 Early Warning System

EBRD-54902

FIF - Banque du Caire - SME loan II



Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2023-11-28
Borrower	Banque du Caire SAE
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 40.00 million
Loan Amount (USD)	\$ 40.00 million
Project Cost (USD)	\$ 40.00 million



Project Description

According to the EBRD, the project consists of the provision of a senior unsecured loan of up to USD 40 million to Banque du Caire for on-lending to private micro, small and medium-sized enterprises (MSMEs) in Egypt.

The EBRD loan will assist BDC to develop its MSME lending activities and expand access to finance for underserved private MSMEs.



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) **is owned by** [Banque Misr \(S.A.E.\)](#) (Parent Company)



Private Actors Description

As stated by the EBRD, Banque du Caire SAE is the 6th largest bank in Egypt with total assets of ca. USD 13bn as of June 2023. The bank operates the 3rd largest branch network in Egypt, and is ultimately owned by Banque Misr, the second largest bank in Egypt.



Contact Information

Financial Intermediary - Banque du Caire SAE:

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ACCESS TO INFORMATION

You can request information by emailing: 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 or you can submit a complaint online using an online form at:

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>



Bank Documents

- [Translation: FIF - Banque du Caire - SME loan II \(Arabic\)](#)



Other Related Projects

- EBRD-52040 FIF - Banque du Caire - SME loan