

 Early Warning System

EBRD-55547

Banque Misr - Sustainability Linked Loan



Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-06-11
Borrower	Banque Misr SAE
Sectors	Construction, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 100.00 million
Project Cost (USD)	\$ 300.00 million



Project Description

According to the Bank's website, the project consists of the provision of a senior unsecured Sustainability Linked Loan (SLL) of up to USD 100 million (EUR 89 million) in favour of Banque Misr (BM), to expand the number and financing for women-led or owned MSMEs as well as to support affordable housing for low-income individuals.

The loan will incentivize Banque Misr's achievement of ambitious, predetermined Sustainability Performance Targets (SPTs) that cover social angles relating to supporting women-led or owned MSMEs and affordable low-income housing projects. Subject to the successful achievement of the SPTs, BM will benefit from a step-down mechanism that reduces the margin.



Early Warning System Project Analysis

Categorised FI (2019). Banque Misr (BM) is an existing client of the Bank and its environmental and social (E&S) performance to date under existing exposures has been satisfactory. Sub-borrowers financed through BM's loan will be required to comply with national environmental, health, safety and labour (EHSL) requirements and EBRD's policy statement.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured Sustainability Linked Loan (SLL) of USD 100 million (EUR 89 million).

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 Misr \(S.A.E.\)](#) (Financial Intermediary)



Private Actors Description

Banque Misr is the second-largest bank in Egypt by total assets. BM was established in 1920 and is 100% state-owned. The bank boasts the largest branch network in Egypt with ca. 820+ branches across the country.



Contact Information

COMPANY CONTACT INFORMATION

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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

- [PSD Translation \(Arabic\)](#)