Early Warning System

EBRD-56475

FIF - United Bank - MSME Loan

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Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	FI
Voting Date	2026-07-08
Borrower	United Bank of Egypt
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 10.00 million
Project Cost (USD)	$ 10.00 million

Project Description

According to bank provided information, the investment involves the provision of a senior unsecured loan up to USD 10 million to the United Bank of Egypt (UBE) for on lending to eligible private micro, small and mediumisized enterprises ("MSMEs") in Egypt) under the Financial Intermediaries Framework. The term of the loan is 3 years with 1 years grace period.

The project supports UBE's lending to private SMEs. It aims to enhance regional outreach across the country while attracting new clients, fostering financial inclusion and business growth.

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.

- United Bank of Egypt (Financial Intermediary)

Private Actors Description

UNITED BANK OF EGYPT

UBE, established in 2006, through the merger of three privately owned banks. It operates 68 branches across 15 governorates and offers a comprehensive suite of services including retail banking, corporate banking, SME financing, microfinancing, and a full range of Islamic banking products. As of September 2025, UBE's total assets stood at USD 2 billion, and total equity of around USD 331 million.

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