Early Warning System

EBRD-57493

FIF - NBE MFI Loan

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Quick Facts

Countries	Egypt
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-09-09
Borrower	National Bank of Egypt
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 100.00 million
Project Cost (USD)	$ 100.00 million

Project Description

According to bank provided information, the investment involves the provision of a senior unsecured loan of up to USD 100 million in favour of National Bank of Egypt (NBE) to be on-lent to local private microfinance institutions, with a tenor of up to 4 years (including 1-year grace period), structured in in two tranches, comprising a committed tranche of up to USD 75 million and an uncommitted tranche of up to USD 25 million, with semi-annual repayment instalments.

The EBRD loan will support NBE's lending activities and expand access to finance for the underserved MSME segment, through the on-lending of funds by NBE to eligible microfinance institutions, which would in turn on-lend to eligible sub-borrowers (private MSMEs across Egypt), thereby amplifying the overall impact of the funding.

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.

- National Bank of Egypt (Financial Intermediary)

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