Early Warning System

EBRD-57583

FIF - EFG Holding

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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	EFG Holding
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 40.00 million
Project Cost (USD)	$ 40.00 million

Project Description

According to bank provided information, the project involves the provision of a senior unsecured loan of up to USD 40 million in favour of EFG Holding S.A.E. ("EFG"), under the Financial Intermediaries Framework ("FIF"), to be on lent to eligible micro, small and medium-sized enterprises ("MSMEs") through EFG's subsidiaries with MSME operations. The term of the loan is 4 years with 1 year grace period.

The EBRD loan will support EFG Holding's lending activities and expand access to finance for the underserved MSME segment, ensuring rapid liquidity and working capital optimization for operational continuity.

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.

- EFG Holding S.A.E. (Financial Intermediary)

Private Actors Description

EFG HOLDING SAE

EFG Holding is a leading financial institution in Egypt and the MENA region, with a total asset base of USD 4.8 billion as of December 2025. Originally founded in 1984 as EFG Hermes, it has since evolved from an investment bank into a diversified publicly listed financial services group, with an integrated platform spanning investment banking, commercial banking, and an NBFI platform. The Company is majority-listed in the Egyptian Stock Exchange.

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