

 Early Warning System

IFC-50740

Banque Misr SL



## Quick Facts

<b>Countries</b>	Egypt
<b>Financial Institutions</b>	International Finance Corporation (IFC)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	A
<b>Voting Date</b>	2025-08-04
<b>Borrower</b>	Banque Misr SAE
<b>Sectors</b>	Climate and Environment, Energy, Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 150.00 million
<b>Loan Amount (USD)</b>	\$ 150.00 million
<b>Project Cost (USD)</b>	\$ 220.00 million



## Project Description

As stated on the project disclosure page, IFC's proposed investment in Banque Misr (BM or the Bank) consists of (i) an up to US\$150 million 3-year investment in the form of a senior sustainability loan. This investment forms part of a broader IFC Board-approved investment envelope of up to US\$220 million, with any additional amount subject to further considerations and approvals. The proceeds will be directed to support the Bank's lending activities to green and sustainable projects with 50% directed to climate assets, with 30% of that amount dedicated to funding the bank's own green buildings. 50% to micro, small and medium enterprises (MSMEs) including a 20% carveout to women owned MSMEs (WMSMEs); and (ii) an uncommitted trade finance facility under IFC Global Trade Finance Program (GTFP).

The Project is supported by IFC's Egypt 30by30 Upstream program. The AS engagement will support Banque Misr in (i) reviewing potential transactions to support the Bank in allocating investment proceeds to eligible climate assets, (ii) portfolio monitoring and reporting, in line with IFC's climate eligibility criteria; and (iii) using the IFC Climate Assessment for Financial Institution (CAFI) tool. This will support the Bank in confirming the eligibility and calculating climate impact, accelerating the use of the investment proceeds, and supporting BM's green portfolio growth.



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## Investment Description

- International Finance Corporation (IFC)

## 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)



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### Private Actors Description

As stated by the IFC, BM was established in 1920 as the first wholly state-owned Egyptian bank. As of December 31st 2024, the Bank employs 24,314 employees, serving a large base of more than 13 million clients in Egypt through 869 local branches and more than 6,000 ATMs nationwide.



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## Contact Information

### Financial Intermediary - Banque Misr SAE:

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### General IFC Inquiries - IFC Communications:

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## ACCESS TO INFORMATION

You can submit a request for information disclosure at: <https://disclosures.ifc.org/#/inquiries>

If you believe that your request for information from IFC has been unreasonably denied, or that this Policy has been interpreted incorrectly, you can submit a complaint at the link above to IFC's Access to Information Policy Advisor, who reports directly to IFC's Executive Vice President.

## ACCOUNTABILITY MECHANISM OF IFC/MIGA

The Compliance Advisor Ombudsman (CAO) is the independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an IFC or MIGA- financed project. If you submit a complaint to the CAO, they may assist you in resolving a dispute with the company and/or investigate to assess whether the IFC is following its own policies and procedures for preventing harm to people or the environment. If you want to submit a complaint electronically, you can email the CAO at [CAO@worldbankgroup.org](mailto:CAO@worldbankgroup.org) You can learn more about the CAO and how to file a complaint at <http://www.cao-ombudsman.org>