

 Early Warning System

EBRD-56258

FIF -Housing Bank for Trade & Finance (HBTF)-SMEs



### Quick Facts

Countries	Jordan
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-26
Borrower	Housing Bank for Trade & Finance
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 75.00 million



### Project Description

According to bank provided information, the investment involves the provision of a senior unsecured loan of USD 75 million to Housing Bank for Trade & Finance ("HBTF") to support lending to SMEs in Jordan. The loan is expected to be disbursed over three equal tranches. The term of the loan is 5 years with 2 years grace period.

The EBRD loan will support HBTF's SME lending activities and expand access to finance for underserved SMEs in Jordan.



### 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.

- [Housing Bank for Trade and Finance](#) (Financial Intermediary)



### Private Actors Description

The Housing Bank for Trade and Finance ("HBTF") was established in 1973 as a public shareholding limited company headquartered in Amman. The bank is the second largest one in Jordan by total assets and is listed on the Amman Stock Exchange. HBTF is a universal bank offering banking services to retail, corporate, government and public sector and SME clients through its large branch network of 104 branches in Jordan and 57 branches distributed between the foreign branches and the subsidiaries.



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### Contact Information

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### ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto: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](mailto: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](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>