Early Warning System

EBRD-56398

Capital Bank of Jordan

Quick Facts

Countries	Jordan
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-07-09
Borrower	Capital Bank of Jordan
Sectors	Energy, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 25.00 million
Loan Amount (USD)	$ 25.00 million
Project Cost (USD)	$ 135.00 million

Project Description

According to the EBRD, the project consists of the provision of an A/B subordinated loan to Capital Bank of Jordan ("CB") in the amount of up to USD 45 million - including EBRD A loan of up to USD 25 million, and B loan of up to USD20 million - in coordination with parallel international lenders who will provide up to USD 90 million of subortinated debt.

The subordinated loan will enhance CB's capital base, thereby strengthening its capacity to expand lending in Jordan, particularly to small and medium-sized enterprises (40% of the EBRD facility), which remain underserved in the country. The remaining portion of the EBRD facility (60%) will be allocated for on-lending to eligible green sub-projects, supporting the country's sustainable development agenda.

The project will support the Resilient and Green Transition qualities (TQs). Under the Resilient TQ, Transition Impact stems from strengthening the capital base of CB, a systemic financial institution, thereby reinforcing its financial resilience. Amid geopolitical and macroeconomic volatility, the project is critical for bolstering capacity of CB to expand on-lending to MSMEs in Jordan. As for the Green TQ, the use of proceeds will be directed towards financing eligible green finance investments.

Early Warning System Project Analysis

The EBRD categorized the project environmental and social risk as 'FI'.

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.

- Capital Bank Jordan (Financial Intermediary)

Private Actors Description

As stated by the EBRD, Capital Bank is a commercial bank and an existing EBRD partner bank since 2015, incorporated in Jordan. It is the fourth largest bank in Jordan by total assets.

Contact Information

Financial Intermediary - Capital Bank of Jordan:

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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