

 Early Warning System

EBRD-56415

FIF - Housing Bank for Trade and Finance SME Loan



Quick Facts

Countries	Palestine, West Bank, Gaza
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	C
Voting Date	2025-07-23
Borrower	Housing Bank for Trade and Finance (HBTF)
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.00 million
Project Cost (USD)	\$ 5.00 million



Project Description

According to the Bank's website, the project consists of the provision of a senior unsecured loan of up to USD 5.0 million (EUR 4.4 million) to Housing Bank for Trade and Finance ("HBTF") in West Bank and Gaza ("WB&G") to support on-lending to SMEs in the West Bank. The loan is expected to be accompanied with a capacity building on SME lending funded by the European Union (EU) through the EU-EBRD Sustainable Growth4All Program.

The loan will support HBTF's SME lending activities and expand access to finance for underserved SMEs in the West Bank, at a time when SMEs are in crucial need for liquidity. The use of proceeds of the loan will be restricted to the West Bank only.



Early Warning System Project Analysis

Categorised FI (ESP 2024). Housing Bank for Trade and Finance (HBTF) is an existing client with satisfactory environmental and social (E&S) performance under its current exposures in Jordan. The proceeds from this transaction will be used for FIF-SME programs with on-lending to eligible private local SMEs based in the West Bank, which is considered low risk from an E&S perspective.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to USD 5.0 million.

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

Housing Bank for Trade and Finance (HBTF), established in 1973 as a public shareholding limited company headquartered in Amman, is the second largest bank in Jordan and is listed on the Amman Stock Exchange. The bank began its operations in the West Bank and Gaza (WB&G) in 1995, where it has since developed a solid market presence through its 15 branches. As a universal bank, HBTF provides a wide range of financial services to retail, corporate, SME, government, and public sector clients. It operates an extensive network of 104 branches across Jordan, along with 57 additional branches located in foreign markets and through its subsidiaries.



Contact Information

COMPANY CONTACT INFORMATION

Housing Bank for Trade and Finance - WB&G

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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>



Bank Documents

- [PSD translation \(Arabic\)](#)