

 Early Warning System

EBRD-56644

GEFF Tunisia - Amen Bank



Quick Facts

Countries	Tunisia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-08-22
Borrower	AMEN BANK
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.75 million
Project Cost (USD)	\$ 11.75 million



Project Description

According to the Bank's website, the project consists of the provision of a four-year senior loan of up to EUR 10 million in synthetic TND to Amen Bank. The Loan will be provided under the Green Economy Financing Facility (GEFF) in Tunisia. The proceeds of the Loan will be on-lent to eligible Sub-borrowers implementing qualifying Sub-projects in line with the technical and financial eligibility criteria.

The Loan will enable Amen Bank to enhance its product range and provide term financing to private sub-borrowers in the country for investments in climate change mitigation and adaptation technologies and services supporting Green Economy Transition.



Early Warning System Project Analysis

Categorised FI (ESP 2024). Amen Bank, an existing client under TFP, has demonstrated satisfactory environmental and social (E&S) performance under its current exposure. The proceeds will be used for financing eligible MSMEs for GET-eligible investments - it is considered low to medium risk from an E&S perspective.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A four-year senior loan of up to EUR 10 million in synthetic TND.

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.

- [Amen Bank](#) (Financial Intermediary)



Private Actors Description

AMEN BANK is one of the largest banks in the Tunisian financial landscape, founded on June 6, 1967 and 66.44% owned by the AMEN group. Fully committed to customer satisfaction and the development of the national economy, AMEN BANK operates throughout Tunisia through a network of eight regional branches. The Bank relies on qualified and dynamic teams and cutting-edge digital tools, to effectively meet the needs of its individual and business customers.



Contact Information

COMPANY 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>