

 Early Warning System

EBRD-57119

GCF GEFF Regional - Jordan - Cairo Amman Bank 2



## Quick Facts

<b>Countries</b>	Jordan
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2026-01-13
<b>Borrower</b>	Cairo Amman Bank
<b>Sectors</b>	Climate and Environment, Energy, Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 15.00 million
<b>Loan Amount (USD)</b>	\$ 15.00 million
<b>Project Cost (USD)</b>	\$ 20.00 million



### Project Description

As stated by the EBRD, the project consists of the provision of a senior unsecured loan of up to USD 20m to Cairo Amman Bank under the GCF Green Economy Financing Facility ("GEFF") Regional Programme in Jordan, in two equal tranches, of which the second tranche is uncommitted. Up to 25% of the loan amount (USD 5m) will be provided by the Green Climate Fund, and will be used for on-lending to individuals and private local MSMEs in accordance with Jordan GEFF Framework criteria.

The EBRD loan is intended to support the development of a strong demand-driven market for investments in high-performance technologies and services in a gender-responsive manner. The facility will be supporting the green economy in Jordan via investments in climate change mitigation and adaptation technologies, best practices and providing eligible sub-borrowers with access to dedicated green finance tools, machinery, equipment and solutions as well as awareness raising and capacity building.

The project supports the Green TI quality through the provision of funding and technical assistance to CAB to promote private sector investments in efficient climate change mitigation and adaptation technologies. This will support building a green economy in Jordan by facilitating the accelerated market penetration of climate technologies.



---

## Early Warning System Project Analysis

The EBRD categorized the project E&S 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.

- [Cairo Amman Bank](#) (Financial Intermediary)



### Private Actors Description

As stated by the EBRD, CAB is a full-service commercial bank in Jordan with a consolidated asset base of USD 5.6bn as of Q3 2025. It is one of the largest bank in Jordan with market shares of 4%, 4.5% and 3.5% in total assets, loans and deposits respectively. The bank concentrates its operations in Jordan through a well-established retail franchise business, with a network of 103 branches nationwide, as well as 22 branches in West Bank and Gaza, and 1 branch in Bahrain and employs more than 2,200 staff. The bank's main shareholders include Al Masri family (ca. 29.6% aggregate stake), Banque Misr (9.9%), Social Security Corporation (8.9%), Arcadia Corporation (6.8%), Al Zafer Investment Company (4.2%) and The Congress Foundation (4%). The bank is publicly listed on Amman Stock Exchange with market cap of JOD 310m (c.a. USD 437m) and ca. 13.9% free float as of November 2025.



## Contact Information

### Financial Intermediary - Cairo Amman Bank:

Ola Odeh

Email: [ola.odeh@cab.jo](mailto:ola.odeh@cab.jo)

Phone: +962 6 500 6749

Website: [www.cab.jo](http://www.cab.jo)

## 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>



---

## Other Related Projects

- EBRD-53223 GCF GEFF Regional - Jordan - Cairo Amman Bank