

 Early Warning System

EBRD-57486

Subordinated loan - Bank al Etihad



Quick Facts

Countries	Jordan
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	FI
Voting Date	2026-06-17
Borrower	Bank al Etihad
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 25.00 million
Project Cost (USD)	\$ 25.00 million



Project Description

According to bank provided information, the investment involves the provision of a subordinated loan of USD 25 million in JOD equivalent to Bank al Etihad ("BAE"). The loan will help strengthen BAE's Tier 2 capital, enabling the bank to expand its lending activities and support its growth strategy. Proceeds of the loan will be used to finance eligible green and social sub-projects.

The subordinated loan will strengthen BAE's capital base, supporting the bank's planned growth and enhancing its capacity to finance eligible green and social sub-projects. The loan will further advance BAE's sustainability strategy by increasing access to finance for climate-resilient investments and underserved MSMEs, particularly women- and youth-led enterprises and businesses operating in underdeveloped and financially underserved regions. The project is also expected to support private-sector development and economic resilience in Jordan amid continued regional uncertainty.



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.

- [Bank Al Etihad](#) (Financial Intermediary)



Private Actors Description

BANK AL-ETIHAD

Bank al Etihad ("BAE") was incorporated in 1978 and has since grown to become one of the leading banking groups in Jordan. BAE is the second-largest bank in Jordan by total assets.



Contact Information

Bank al Etihad

info@bankaletihad.com

<https://www.bankaletihad.com/en/>

Bank al Etihad Al Shmaisani Amman, Jordan

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>