Early Warning System

IDBI-15806-01

JN Bank Limited: Expanding Mortgages with Resiliency Components and Access to Finance for Women and MSMEs in Jamaica

JN Bank Limited: Expanding Mortgages with Resiliency Components and Access to Finance for Women and MSMEs in Jamaica

Quick Facts

Countries	Jamaica
Financial Institutions	IDB Invest (IDBI)
Status	Proposed
Bank Risk Rating	B
Voting Date	2026-12-08
Borrower	JN Bank Limited
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 25.00 million
Loan Amount (USD)	$ 25.00 million
Project Cost (USD)	$ 80.00 million

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Project Description

According to the IDB Invest, the Project consists of an unsecured subordinated debt facility of up to US$80 million to JN Bank Limited ("JN Bank" or the "Bank"), comprising a committed tranche of up to US$40 million and an uncommitted tranche of up to US$40 million, with a tenor of up to seven years. The financing will strengthen the Bank's regulatory capital and support the expansion of affordable and resilient mortgages and lending to Micro, Small, and Medium-Sized Enterprises ("MSMEs") in Jamaica, with a particular focus on improving access to finance for women, first-time homeowners, and low-income groups. Proposed technical assistance will support the development of inclusive mortgage products tailored to these priority groups, green-finance identification and tracking, and the establishment of an Environmental and Social Management System ("ESMS").

Investment Description

- IDB Invest (IDBI)

Contact Information

Client Contact

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ACCESS TO INFORMATION

You can submit a request for information disclosure at: https://www.iadb.org/en/access-information/information-request

ACCOUNTABILITY MECHANISM OF IDB / IDB INVEST

The Independent Consultation and Investigation Mechanism (MICI) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an Inter-American Development Bank (IDB) or Inter-American Investment Corporation (IDB Invest)-funded project. If you submit a complaint to MICI, they may assist you in addressing the problems you raised through a dispute-resolution process with those implementing the project and/or through an investigation to assess whether the IDB or IDB Invest is following its own policies for preventing or mitigating harm to people or the environment. You can submit a complaint by sending an email to MICI@iadb.org. You can learn more about the MICI and how to file a complaint at http://www.iadb.org/en/mici/mici,1752.html (in English) or http://www.iadb.org/es/mici/mici,1752.html (Spanish).

Bank Documents

- JN BANK LTD - EXPANDING MORTGAGES - 15806-01-JA - ENVIRONMENTAL AND SOCIAL REVIEW ESRS [Original Source]