



Public Project Profile

Host Country:	Jordan
Name of Borrower:	Capital Bank of Jordan
Project Description:	Increase of guaranty authority to a participating bank in the Jordan Loan Guaranty Facility
Proposed OPIC Loan:	\$15,000,000
Total Project Cost:	\$20,000,000
U.S. Sponsor:	Global Communities
Foreign Sponsor:	N/A
U.S. Economic Impact:	The Project is not expected to have a negative impact on the U.S. economy. There is no U.S. procurement associated with this Project, and the Project is expected to have a neutral impact on U.S. employment. The Project is expected to have a positive five-year U.S. balance of payments impact.
Developmental Effects:	This Project will have a positive developmental impact in Jordan by supporting local currency loans to SME borrowers operating in a variety of sectors. In addition, the facility provides grant funding for technical assistance programs that serve the downstream borrowers, as well as training for bank staff on SME credit analysis. The Project aligns with UN Sustainable Development Goal #8 (Decent Work and Economic Growth).
Environment	The Project has been reviewed against OPIC's categorical prohibitions and has been determined to be categorically eligible. Projects involving guaranties to banks for the purposes of SME lending are screened as Category C projects under OPIC's environmental and social guidelines. Environmental, health and safety concerns are minimal. However, in order to insure that the Borrower's loans are consistent with OPIC's statutory and policy requirements the guaranty will be subject to conditions regarding use of proceeds, as detailed in the Facility's master service agreement. The Project's activities, which involve SME on-lending activities, are financial transactions and therefore are not vulnerable to climate change. A climate change resilience assessment is not needed.
Labor/Human Rights	This Project involves small and medium enterprise (SME) on-lending in Jordan. The Borrower has developed policies and management systems that addresses social risk, including labor, commensurate with the risks associated with the Borrower's anticipated Portfolio.