The North American Development Bank (NADBank) is a bilateral financial institution capitalized in equal parts by the governments of the United States and Mexico. Its implementation began in 1994 with headquarters in San Antonio, Texas, and a compact organizational structure, currently totaling about 104 employees.

Pursuant to its charter, the mandate of NADBank is to support the development of environmental infrastructure in the areas of potable water, wastewater treatment and solid waste management, as well as projects aimed at improving air quality, conserving water, reducing energy consumption and developing renewable energy sources, among others, located within 100 kilometers (about 62 miles) north of the international boundary in the four U.S. states of Texas, New Mexico, Arizona and California and within 300 kilometers (about 186 miles) south of the border in the six Mexican states of Tamaulipas, Nuevo Leon, Coahuila, Chihuahua, Sonora, and Baja California.

In December 2021, the NADBank Board agreed to expand project eligibility to include a wider variety of environmental infrastructure projects that will help tackle climate change and promote a greener economy. With this strategic expansion, NADBank may invest in infrastructure related to energy storage, mobility (including ports of entry), urban development, sustainable buildings and industrial parks, green manufacturing and products, sustainable food value chains, climate change adaptation and climate resilience.

To date, NADBank is participating in 306 environmental infrastructure projects with close to US$3.9 billion in loans and grants, of which 94% has been disbursed for project implementation. NADBank participation represents roughly 34% of the total investment in these projects, with approximately 55% going to projects in Mexico and 45% to projects in the United States. A breakdown of NADBank financing by country is shown in the following table.

### NADBank Financing as of December 31, 2023

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>U.S.</th>
<th>Mexico</th>
</tr>
</thead>
<tbody>
<tr>
<td>Projects with NADBank financing</td>
<td>306</td>
<td>148</td>
<td>158</td>
</tr>
<tr>
<td>Total project costs</td>
<td>$11,541.4</td>
<td>$4,894.1</td>
<td>$6,647.3</td>
</tr>
<tr>
<td>Total contracted</td>
<td>3,882.3</td>
<td>1,746.0</td>
<td>2,136.3</td>
</tr>
<tr>
<td>Loans</td>
<td>3,061.0</td>
<td>1,338.7</td>
<td>1,722.3</td>
</tr>
<tr>
<td>Grants:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NADBank</td>
<td>96.0</td>
<td>45.1</td>
<td>50.9</td>
</tr>
<tr>
<td>EPA-BEIF*</td>
<td>722.0</td>
<td>360.8</td>
<td>361.2</td>
</tr>
<tr>
<td>DOS**</td>
<td>3.4</td>
<td>1.4</td>
<td>2.0</td>
</tr>
<tr>
<td>Total disbursed</td>
<td>3,661.1</td>
<td>1,654.8</td>
<td>2,006.3</td>
</tr>
</tbody>
</table>

* Border Environment Infrastructure Fund, grant program funded by U.S. Environmental Protection Agency (EPA).
** Since 2021, grants from the U.S. Department of State (DOS) has been used to cover disbursements through the Community Assistance Program (CAP).

Of the 306 projects receiving funding from the Bank, 98% are either under construction or have already been completed. Specifically, 270 have been completed, 30 are in various stages of
implementation or pending closeout and five are in the pre-construction phase. One funded project was cancelled.

NADBank assists border communities in meeting the challenges of project development and financing through a variety of programs, including:

- Through its **Loan Program**, the Bank provides direct financing to public and private entities for the implementation of environmental infrastructure projects. It also offers a variety of **financial services** to support border communities and other sponsors in developing sustainable projects with sound financial structures.

- The **Green Loan Program** was established in June 2022 to help increase long-term financing options for small businesses and individual entrepreneurs looking to implement green technologies to improve their operating efficiencies and reduce their environmental impact. Through this program, NADBank provides financing to small- and medium-sized financial intermediaries for subsequent lending to eligible green projects in the border region.

- Through the **Border Environment Infrastructure Fund (BEIF)**, the Bank administers grants provided by the U.S. Environmental Protection Agency (EPA), which can be combined with NADBank financing to make water and wastewater projects more affordable even in the smallest and poorest communities. Through the **Project Development Assistance Program (PDAP)**, the Bank administers technical assistance grants from EPA to support communities in the development of water and wastewater projects that have been prioritized by EPA to receive BEIF grants.

- Through the **Community Assistance Program (CAP)**, NADBank provides grant financing to support the implementation of critical environmental infrastructure projects in the water and solid waste sectors for economically distressed communities in the U.S.-Mexico border region.

- Through its **Technical Assistance Program (TAP)**, NADBank provides grant support to help project sponsors and border communities develop projects and strengthen their financial performance to ensure the long-term sustainability of their infrastructure through studies related to project planning and design, as well as for capacity-building measures aimed at achieving effective and efficient operation of public services. As part of this program, the **Utility Management Institute (UMI)** offers an annual series of seminars providing utility managers and their staff with an opportunity for professional development aimed at enhancing their managerial and financial skills.

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**Additional Information**

**Office in the U.S.**
203 S. St. Mary’s, Suite 300
San Antonio, Texas 78205
(210) 231-8000 ♦ (210) 231-6232 Fax

**Office in Mexico**
Blvd. Tomás Fernández # 8069
Fraccionamiento Los Parques
Cd. Juárez, Chihuahua 32440
(656) 688-4600 ♦ (656) 625-6180 Fax

[www.nadb.org](http://www.nadb.org)