February 20, 2017

H. E. Imad Najib Fakhoury  
Minister of Planning and International Cooperation  
Ministry of Planning and International Cooperation  
Amman  
Hashemite Kingdom of Jordan

Hashemite Kingdom of Jordan: Economic Opportunities for Jordanians and Syrian Refugees Program  
(Loan No. 8651-JO / TF0A3648-JO)  
First Amendment to the Loan Agreement

Excellency:

We refer to the Loan Agreement dated October 9, 2016 ("Agreement") for the abovementioned Project between the Hashemite Kingdom of Jordan ("Borrower") and the International Bank for Reconstruction and Development ("Bank").

Please note that capitalized terms used in this letter ("Amendment Letter") and not defined herein have the meanings ascribed to them in the Agreement.

The Bank proposes, through this Amendment Letter, to amend the Agreement as follows:

1. Article 2.08 (c) and Article 2.09 of the Agreement are deleted in their entirety.

Please confirm your agreement with the foregoing amendment by signing and dating this Amendment Letter in the spaces provided below. Henceforward, all other provisions of the Agreement, except as amended through this Amendment Letter shall remain in full force and effect. This Amendment Letter shall be executed in two counterparts each of which shall be an original.
Upon confirmation, please return one fully executed original to us. The provisions set forth in this Amendment Letter shall become effective as of the date of countersignature upon receipt by the World Bank of the countersigned original of this Amendment Letter.

Sincerely,

INTERNATIONAL BANK FOR RECONSTRUCTION AND DEVELOPMENT

[Signature]
Ferid Belhaj
Director, Middle East Department
Middle East and North Africa Region

AGREED:

HASHEMITE KINGDOM OF JORDAN

[Signature]
By: ______________________
Name: I mam Najib Fakhrouy
Title: Minister of Planning & International Cooperation
Date: 8 May 2017