

2015

Loan Financing for Micro, Small and Medium-sized Enterprises

Loan financing for micro, small and medium-sized enterprises (MSMEs) is available from the following banks with which the EBRD has signed a loan or standby facility/programme.

ALBANIA

Credins Bank

Credins Bank is the 3rd largest bank by loan portfolio and 4th largest in terms of assets and deposits in Albania. Established in 2003 as the first local private bank in the country, the bank has grown from a tier 3 bank to a systemic bank with a greater market share than some foreign banks in the country. It has continued to be profitable despite the impact of the crisis and has developed a strong brand based on being client-oriented and developing innovative products.

EBRD has provided a senior loan of EUR 8 million for on-lending to SMEs. MSMEs with up to 249 employees can apply for the loans. The maximum aggregate amount of the loan is EUR 400,000 for up to 5 years. Both working capital financing and investment loans are available along with overdrafts and credit lines as well as a variety of other banking products and services tailored for MSMEs. Not less than 45% of the loan shall be used to finance local activities outside of the capital city of Tirana. The loan is available both in Albanian Lek and EUR. For further details please contact Credins Bank directly.

Head office contact details	Customer contact	Branch network contacts
Banka Credins Rr. Ismail Qemali 4 Tirane, Shqiperi Albania	Marjeta Karapanco Head of MSME Lending Department Tel: +355 4 2234 096, 2233 912 Fax: +355 4 2222 916 Email: marjeta.karapanco@bankacredins.com	Please find your nearest branch on www.bankacredins.com

Fondi Besa

Fondi Besa is a non-bank microfinance lender, one of only two commercially oriented microfinance institutions in Albania. Fondi Besa commenced operations in 1994 as part of the Albanian Development Fund, a state agency funded by the World Bank, with the principal aim of supporting entrepreneurs who had limited access to finance. Fondi Besa has emerged as a key player in the Albanian microfinance sector with a net loan portfolio of EUR 40.9 million as of YE2014, making it the largest MFI in Albania. As of year-end 2014, Fondi Besa operated through 65 branches and sub branches and had more than 28,000 active clients.

A EUR 6 million syndicated loan was provided to Fondi Besa for the purpose of on-lending for investment purposes or working capital to private micro- and small enterprises in Albania. The financing was a landmark transaction, as it is the EBRD's first loan syndicated in the financial sector of Albania. Under the syndication structure the EBRD provided an A loan of EUR 3 million, while the remaining EUR 3 million B loan was extended by the European Fund for Southeast Europe (EFSE). Both loans have an identical three-year maturity. For further information, please contact Fondi Besa directly.

Head office contact details	Customer contact	Branch network contacts
Fondi Besa Rruga Brigaga VIII, Pallati 5, 1019 Tirana Albania	MSE Lending Department Tel: +355 4 2253 841/42 Fax: +355 4 2253 836 Email: idisha@besa.org.al	Please find your nearest branch on www.fondibesa.com

ARMENIA

ACBA-Credit Agricole Bank

ACBA-Credit Agricole Bank is a leading commercial bank in Armenia in terms of assets, capital and loan portfolio. The Bank's primary strategic focus is on providing financial services to MSMEs with a particular focus on rural areas. Branch network consisting of 57 fully operative branches covers all regions in Armenia.

EBRD provided a number of financing lines to ACBA-Credit Agricole Bank, particularly in the local currency, which are used for on-lending to MSMEs, including individual farmers and agribusiness. MSMEs with up to 249 employees can apply for the loans. The maximum amount of loan is USD 500,000 for up to 5 years (minimum amount of loan provided is USD 125). Both working capital financing and investment loans are available along with overdrafts and credit lines as well as a variety of other banking products and services tailored for MSMEs. The loans are available both in the USD and Armenian Drams. For further details please contact ACBA-Credit Agricole Bank directly.

Head office contact details	Customer contact	Branch network contacts
ACBA-Credit Agricole Bank 1 Byron Street Yerevan Republic of Armenia	MSME Lending Department Tel: +374-10 31-88-88 Fax: +374-10 54-34-85 Email: acba@acba.am	Please find your nearest branch on www.acba.am

Ameriabank CJSC

Ameriabank is one of the leading banks in Armenia with integrated corporate, retail and investment banking services. Since 2009 the bank has been actively developing services to the small and medium sized enterprises.

EBRD provided a number of financing lines including for trade finance, energy efficiency and SME financing. SMEs with up to 249 employees can apply for the loans. The maximum SME loan is USD 500,000 for up to 5 years. Both working capital financing and investment loans are available along with credit lines as well as a variety of other banking products and services tailored for SMEs. The loans are available both in Armenian Dram as well as in foreign currencies. For further details please contact Ameriabank directly.

Head office contact details	Customer contact	Branch network contacts
Ameriabank CJSC 9 Grigor Lusavorich Street 0015 Yerevan Republic of Armenia	SME Lending Department Tel: +374 10 56 11 11 Fax: +374 10 51 31 33 Email: sme@ameriabank.am	Please find your nearest branch on www.ameriabank.am/Infrastructure.aspx?lang=28

Araratbank OJSC

Araratbank provides a wide range of banking services to corporate, MSME and retail customers in Armenia. The bank enjoys a reputation of a reliable, reputable and a dynamically growing financial institution. Its main lending products are consumer loans and credit extended to private MSMEs aimed at financing working capital and capital expenditure projects, which are extended through a sizeable branch network.

EBRD provided a number of financing lines so that Araratbank can finance MSMEs. MSMEs with not more than 249 full time employees can apply for loans with tenors of up to 5 years. Financing can be used for working capital as well as capital expenditures and new projects. The loans are available in Armenian Drams as well as in foreign currencies. For further details please contact Araratbank directly.

Head office contact details	Customer contact	Branch network contacts
Araratbank OJSC 19 Pushkin Street Yerevan Republic of Armenia	Call centre: +374 10 54 63 63	Please find your nearest branch on www.araratbank.am

Armeconombank

Armeconombank (AEB) is among the leading banks for MSME lending across many regions in Armenia. It also offers retail and corporate products. AEB was the first local bank which started working with EBRD in 2000.

EBRD provided a number of financing lines to AEB aimed at financing MSMEs. The loan amounts start from USD 1,000 and have a maximum amount of up to USD 300,000 for up to 5 years. Both working capital financing and investment loans are available along with revolving credit lines for almost all sectors including agriculture. The loans are available both in Armenian Drams as well as in foreign currencies, mainly USD. For further details please contact Armeconombank directly.

Head office contact details	Customer contact	Branch network contacts
Armeconombank 23/1 Amiryan Street 0002 Yerevan Republic of Armenia	MSME Lending Department Tel: +374 10 51 09 10 ext.5111 Fax: +374 10 53 89 04 Email: bank@aeb.am	Please find your nearest branch on www.aeb.am

ArmSwissbank CJSC

ArmSwissbank has been a partner of the EBRD since 2010. The bank's business model focuses on brokerage services to the Armenian financial sector, along with providing traditional lending services to the private and corporate sectors.

In 2010, EBRD provided an SME facility to expand and assist ArmSwissbank's lending activities. The SME credit line has been supported by a TC package targeted to assist the bank in improving its loan appraisal and credit approval processes and procedures. In 2014 EBRD provided local currency SME facility under which ArmSwissbank can extend loans to small and medium size enterprises with up to 249 employees. The loan amounts can go up to EUR 600,000 and be used for working capital financing, export and pre-export financing of industrial enterprises manufacturing and investment programmes. The latest transaction was a facility under Caucasus Energy Efficiency Program (CEEP) signed by the EBRD with ArmSwissbank in 2015. That credit line allows financing eligible industrial energy efficiency projects of up to USD 2.5 million each. For further details please contact ArmSwissbank directly.

Head office contact details	Customer contact	Branch network contacts
ArmSwissbank 10 Vazgen Sargsyan Street Yerevan Republic of Armenia	SME Lending Department Tel: +374 60 75 70 00 Fax: +374 10 54 06 75 +374 10 52 95 91	Please find your nearest branch on www.armswissbank.am

Converse Bank

Converse Bank is the 10th largest bank by assets and loan portfolio in Armenia. It provides a wide range of corporate and retail banking products via a network of 30 branches throughout the country. Originally founded in 1993 as the North-Armenian joint-stock bank it was renamed Converse in 1994.

EBRD issued a USD 10 million loan to Converse, so that the bank can provide financing to its MSMEs. MSMEs with up to 249 employees can apply for the loans. The loan amount is limited by USD 100,000 in case of MSE clients and USD 500,000 in case of SMEs, maximum tenor is 5 years. Both working capital and

investment loans are available along with export and pre-export financing. The loans can be provided in the Armenian Drams and USD. For further details please contact Converse Bank directly.

Head office contact details	Customer contact	Branch network contacts
Converse Bank 26/1 Vazgen Sargsyan Street Republic Square 0010 Yerevan Republic of Armenia	Garik Gabrielyan, Head of SME Lending Group Tel: +374 10 51 12 37 ext. 1286 Email: gabrielyangarik@conversebank.am	Please find your nearest branch on: www.conversebank.am

Inecobank CJSC

Inecobank is a medium-sized Armenian private bank with the primary strategic focus to provide financial services to private SMEs, MSEs and retail customers. It has been a partner of the EBRD since 2005. Due to its strategic focus on MSME lending and its retail business the bank has developed a significant customer base. Inecobank has developed trade finance business and twice received EBRD awards for the most active trade finance bank in Armenia under the EBRD's TFP. Inecobank is also involved in energy efficiency lending to SMEs, entrepreneurs and private individuals.

The EBRD has provided Inecobank with a number of loans for MSME financing over the years. Two latest SME and Energy Efficiency facilities (which also can be used by SMEs) were provided in 2014 and are available in Armenian Drams and USD for loans up to 5 years. For further details please contact Inecobank directly.

Head office contact details	Customer contact	Branch network contacts
Inecobank CJSC 17 Toumanyanyan Street 0001 Yerevan Republic of Armenia	SME Lending department Tel: +374 10 510 504 Fax: +374 10 510 573 Hovasap Barseghyan Head of Micro and SME Business Division Email: Hovasap.Barseghyan@inecobank.am Mob. +374 96 12 32 39 Davit Martirosyan SME Business Coordinator Email: Davit.Martirosyan@inecobank.am Mob. +374 91 71 78 71	Please find your nearest branch on www.inecobank.am

Procredit Bank in Armenia

The ProCredit Bank in Armenia was founded in December 2007 by international development-oriented investors such as Pro-Credit Holding, KfW and EBRD and since then it has positioned itself as a "house" bank for micro and small businesses offering them a wide range of services.

EBRD provided financing to Procredit Bank so that it can finance MSMEs. MSMEs with up to 249 employees can apply for the loans. The maximum amount of loan is USD 100,000 for up to 5 years. Both working capital financing and investment loans are available along with credit lines and agricultural financing. The loans are available in Armenian Drams as well as in foreign currencies. For further details please contact PCBA directly.

Head office contact details	Customer contact	Branch network contacts
ProCredit Bank 105/1 Teryan Street 0009 Yerevan Republic of Armenia	Lending department Tel: +374 10 514 860 Fax: +374 10 514 853 Email: info@procreditbank.am	Please find your nearest branch on www.procreditbank.am

AZERBAIJAN

AccessBank

AccessBank is the 7th largest private bank in Azerbaijan with a leading market position in MSMEs banking services. It was established in October 2002 as the “Micro Finance Bank Azerbaijan” by the EBRD, Black Sea Trade and Development Bank, IFC, KFW and LFS Financial system. Later, in September 2008, the Bank was re-branded as AccessBank Azerbaijan. The Bank was set up as a dedicated institution working with MSMEs.

Since its inception AccessBank received a number of credit lines from the EBRD for on-lending to MSMEs. The loan amounts start from USD 100 (for micro businesses) and the maximum amount of loan is USD 3,000,000 (for medium-sized enterprises) for up to 5 years. Both working capital financing and investment loans are available along with overdrafts, credit lines and agricultural financing. The loans are available both in Azerbaijani Manat as well as in foreign currency. Moreover, AccessBank provides trade finance products such as letters of credit and guarantees. The products are offered under the framework of the EBRD's Trade Facilitation Programme. For further details please contact the bank directly.

Head office contact details	Customer contact	Branch network contacts
AccessBank Azerbaijan 137 A. Guliyev Street AZ1000, Baku Republic of Azerbaijan	Tel: +994 12 493 07 26 Fax: +994 12 493 07 96	Please find your nearest branch on http://www.accessbank.az/en/page/branch_network.html

Bank Respublika

Bank Respublika (BR) has been known to EBRD since 2004, when it was identified as a potential participating bank under the Multi Bank Framework Financing Facility (SME Credit Line). Since then BR started to demonstrate remarkable results in improving the financial performance and developing the bank institutionally. As a result, additional MSME financing was provided.

Bank Respublika has been the first partner bank in Azerbaijan to receive mortgage financing in 2009. This has enabled the bank to have long term funding to develop its mortgage product based on the EBRD mortgage standards and benefit from available mortgage TC. BR highly values the cooperation with EBRD and development opportunities that technical assistance and products such as MSME, TFP, Syndication and Mortgage have brought to date. For further details please contact the bank directly.

Head office contact details	Customer contact	Branch network contacts
Bank Respublika 21 Khagani Street AZ1000, Baku Republic of Azerbaijan	Samir Karimov Director of the Credit Department Tel: +994 12 5980800 (ext.241) Fax: +994 12 5980880 Email: SamirK@bankrespublika.az	Please find your nearest branch on www.bankrespublika.az/ru/

Demirbank OJSC

Demirbank was established in 1989 by the Azerbaijani State Railway Company. At the end of 2014 the bank was ranked the 10th in terms of total assets among 44 banks operating in Azerbaijan. Fitch Ratings affirmed the Long-term foreign currency Issuer Default Ratings (IDRs) of Demirbank at 'B' with outlook "Stable" on 10.03.15. Demirbank is also rated by Planet Ratings agency with 'B' in February 2015.

Demirbank is considered to be one of the best private, commercial banks independent from political associations in Azerbaijan, where the banking sector is dominated by the state-owned bank, International Bank of Azerbaijan and emerging politically affiliated banks. Over the last five years, Demirbank has pursued a successful growth strategy, supported by funding from the IFIs. For further details please contact the bank directly.

Head office contact details	Customer contact	Branch network contacts
Demirbank 31 Garabag Street AZ1008, Baku Republic of Azerbaijan	Aytan E. Gulusoy Head of International Relations Department Tel: +994 12 44 47 123 Fax: +994 12 49 60 977 Email: aytan.gulusoy@demirbank.az	Please find your nearest branch on www.demirbank.az/?/en/

FINCA Azerbaijan

FINCA Azerbaijan is the largest and leading non-bank microfinance institution in Azerbaijan by gross portfolio size of around USD 168 million in gross outstanding portfolio and about 138,000 clients. It is the largest of the FINCA operations, globally by assets and revenues. The institution has extensive geographic coverage across Azerbaijan with 65 branches. FINCA serves small microfinance borrowers where it has developed a leading market position. More than 80% of its loans are from outside of Baku (Absheron) area and more than 50% are in agriculture.

The last two loans the EBRD has provided are in local currency. The loans enable FINCA to maintain and grow local currency lending, expand its lending outside of the capital region and further develop its SME portfolio. FINCA lends Azerbaijan Manats and USD to its clients in the amounts USD 1,000-100,000, the average loan size for newly disbursed loans being approximately USD 2,300. Please contact the bank directly for more information on their activities.

Head office contact details	Customer contact	Branch network contacts
FINCA Azerbaijan 44 Jafar Jabbarli, 5th Floor AZ1065, Baku Republic of Azerbaijan	Main Office Tel: + 994 12 596 33; 84/85/86/87 Email: info@fincaazerbaijan.com	Please find your nearest branch on www.fincaazerbaijan.com

Muganbank

Muganbank is a dynamically developing private commercial bank in Azerbaijan. The bank operates an extensive branch network covering Baku and key regions, ranking it among top five in the country, and has over 74,000 clients with its core customers being MSMEs and individuals.

EBRD provided a number of financing lines so that Muganbank could expand its MSME lending. The bank provides both working capital financing as well as investment loans with varying loan amounts – micro loans up to AZN 20,000, small loans up to AZN 100,000 and loans to SMEs up to AZN 700,000. The loans are available in Azerbaijan Manats and USD. For further details please contact Muganbank directly.

Head office contact details	Customer contact	Branch network contacts
Muganbank 21B Rajabli Street AZ1052, Baku Republic of Azerbaijan	Credit Department Tel: + 994 12 564-20-35 Fax: + 994 12 564-21-35 Email: e.abbasov@muganbank.az s.ismayilov@muganbank.az	Please find your nearest branch on www.muganbank.az

Unibank Commercial Bank OJSC

Unibank Bank, an open joint-stock company, is one of the leading private banking institutions in the Republic of Azerbaijan that was incorporated in 2002 as a result of a merger between M-Bank and Promtechbank. The bank provides a wide range of services, including corporate and SME banking through over 20 branches. EBRD and DEG are shareholders of Unibank with a combined share stake of 23%.

Unibank received SME credit line and energy efficiency loan under Caucasus Energy Efficiency Programme (CEEP) in December 2014 and currently offers SME and energy efficiency loans via its corporate service branches. For further details please contact Unibank directly.

Head office contact details	Customer contact	Branch network contacts
Unibank 55 Rashid Behbudov Street, AZ1014, Baku Republic of Azerbaijan	Tel: +994 12 498 22 44 Fax: +994 12 498 09 53 Email: bank@unibank.az	Please find your nearest branch on www.unibank.az

BELARUS

Belgazprombank

Belgazprombank (BGPB) is one of the leading banks in MSMEs lending in Belarus, which also offers a wide range of products for retail and corporate clients. The Bank provides services to MSMEs through its largest regional MSME network in Belarus consisting of 27 offices.

EBRD provided BGPB with a number of facilities to finance MSMEs. Both working capital financing and investment loans up to a maximum of USD 200,000 for up to 5 years are available in addition to overdrafts, credit lines and express loans of up to USD 20,000. The loans are available both in Belarusian Rubles and in foreign currencies. For further details please contact BGPB directly.

Head office contact details	Customer contact	Branch network contacts
Belgazprombank 60/2 Pritytsky Street 220121 Minsk Republic of Belarus	MSME Lending department Tel: +375 17 218 36 39 Fax: +375 17 218 36 39 Email: bank@bgpb.by	Please find your nearest branch on www.belgazprombank.by

Belinvestbank

Belinvestbank (BIB) is a state owned bank ranking fourth by total assets among 29 banks in Belarus with a market share of 5.9% at 2Q2015. BIB has a wide network of 44 regional branches and over 150 points of sale with a full range of services to businesses and retail clients. BIB was established in 2001 following the merger of Belbusinessbank (founded in 1992 following the reorganization of Jilsocbank of USSR) and Belarusian Bank for Development (established in 1997).

In September 2015, EBRD provided BIB with a senior loan in amount of EUR 20 million and a TFP limit in amount of EUR 30 million. The loan will be directed towards on-lending to private MSMEs in Belarus and will enable BIB to enhance its outreach to a still underserved market segment in the country. For further details please contact BIB directly.

Head office contact details	Customer contact	Branch network contacts
Belinvestbank JSC 29 Masherova Av. 220002 Minsk Republic of Belarus	MSME Lending Department Tel: +375 17 289 28 99 Fax: +375 17 289 35 46 Email: dzhumkov@belinvestbank.by	Please find your nearest branch on www.belinvestbank.by/geo/

OJSC Belvnesheconombank

Belvnesheconombank (BeVEB) is a universal commercial bank, one of the largest banks in the Republic of Belarus.

EBRD provided a credit line to BeVEB for the purposes of financing MSMEs. MSEs with up to 100 employees can apply for loans of a maximum of USD 100,000. SMEs with up to 249 employees can apply for loans of a maximum amount of USD 1,000,000 for up to 5 years. Both working capital financing and investment loans are available along with overdrafts and credit lines as well as a variety of other banking products and services tailored for MSMEs. The loans are available in Belarusian Rubles and foreign currencies. For further details please contact Belvnesheconombank directly.

Head office contact details	Customer contact	Branch network contacts
Belvnesheconombank 29 Pobediteley Ave. 220004 Minsk Republic of Belarus	MSME lending department Tel: +375 17 309-63-46	Please find your nearest branch on www.bveb.by/about/departments/offices/

Belarusky Narodny Bank OJSC

Belarusky Narodny Bank (BNB, established 1991) is a private commercial bank (main shareholders are Bank of Georgia with 79.9% and IFC with 19.99%) offering a broad range of financial services to its customers in Belarus. Support of SMEs is the major strategic goal of the bank. BNB has been a client of the EBRD since 2011 and successfully participated in a variety of EBRD financial programs in Belarus, including credit lines to MSME, syndicated loan facility, Trade Facilitation Programme and Risk Sharing Framework.

The bank offers wide range of credit products available in Belarusian Rubles as well as in foreign currencies. MSMEs with up to 100 employees can apply for loans of the maximum amount of EUR 300,000. SMEs with up to 249 employees can apply for loans of the maximum amount of USD 1,000,000. For more information please contact the bank directly.

Head office contact details	Customer contact	Branch network contacts
Belarusky Narodny Bank 87A Nezavisimosti Ave. Minsk Republic of Belarus	Call center Tel: +375 17 309 7 309 Email: info@bnb.by ; omo@bnb.by	Please find your nearest branch on www.bnb.by/en/company-information/about-us/our-location.html

Idea Bank

Idea Bank Belarus started in 2004, and now it is one of the fastest growing banks in the Belarusian market. Over the period of 11 years it has served more than 1 million customers and issued 270 thousand credit cards. Idea Bank maintains a leading position in the retail financial services market. After the bank combined its efforts with the Belarusian Bank for Small Business CJSC in 2014, it has been strongly developing the corporate division, which makes Idea Bank more and more attractive to small and medium-sized enterprises.

In June 2015 EBRD provided MSME line which aims to help Idea meet increased demand from privately-owned MSMEs. The loan will facilitate lending to the underserved MSMEs in Belarus, which suffered significantly during the 2011 crisis, and consequently foster the development of this crucial private segment of the economy. The loans are available both in Belarusian Rubles as well as in foreign currencies. For further details please contact Idea Bank directly.

Head office contact details	Customer contact	Branch network contacts
Idea Bank 3 Biaduli Street Minsk Republic of Belarus	Call center Tel. +375 29 699 11 80 +375 17 229 96 42 +375 17 229 96 45	Please find your nearest branch on www.ideabank.by/contakt-maps

MTBank JSC

MTBank is a modern commercial Bank focused on providing a full range of services to corporate and retail clients. MTBank has achieved the status of the largest independent private bank of the Republic of Belarus. MSME clients have access to loans through the Bank's regional outlet network of 136 offices all over Belarus. Priority positions of MTBank's social responsibility are the quality of provided banking services, internal social responsibility and responsibility to society on the whole.

EBRD provided a number of financing lines so that MTBank could finance more MSMEs either in foreign currency or in the local currency. Both working capital financing and investment loans are available along with

overdrafts, credit lines, leasing and start-up products as well as a variety of other banking products and services tailored for MSMEs. The loans are available both in Belarusian Rubles as well as in foreign currencies. For further details please contact MTBank directly.

Head office contact details	Customer contact	Branch network contacts
MTBank Partizansky Avenue 6-a 220033 Minsk Republic of Belarus	Corporate Business Department Tel. +375 17 229 99 55 Fax +375 17 297 37 54 Email: refimov@mtbank.by Micro and Small Business Lending Department Tel. +375 17 229 98 99 Email: pandrusevich@mtbank.by	Please find your nearest branch on www.mtbank.by/about/departments

BOSNIA AND HERZEGOVINA

Partner Microcredit Foundation

Partner Microcredit Foundation (Partner) from Tuzla is the leading non-profit microfinance institution (NPMFI) in Bosnia and Herzegovina. Partner began its micro lending activities as a non-governmental organization in April 1997 when the European branch of Mercy Corps/Scottish European Aid entered into an Agency Agreement with the Local Initiatives Department (LOIN), a World Bank programme. With well-developed office network of 60 offices, Partner covers large geographical area in the whole BiH. At the local microfinance market Partner is one of the largest microfinance institutions currently serving over 42,000 clients, mostly from rural areas. Partner has a very client-oriented and proactive management, well trained and experienced staff members, not only in business and financial analysis, but also in mentoring and advisory skills.

Partner is one of few institutions globally that possesses the SMART Campaign Client Protection Certificate. It is a formal proof that Partner all the way through its operations, including loan products and in dealing with clients, complies with all seven principles of client protection.

Partner provides exclusively loans with the amount of BAM 10,000 (app. €5,000), which complies with the mission and vision of the Foundation and target group of clients serviced by Partner. Beside the business loans Partner, in its portfolio also has limited number of loans for housing and non-ear marked loans for improvement of living conditions. Partner also has loans that are completely client oriented such are: an energy efficiency loan (with calculation of MWh and CO2 emission savings and infrared camera energy auditing), different commodity loans based on cooperative agreements with local suppliers, loans for solar systems etc. Partner also provides added value to its clients through different educations (business and financial), counselling in agriculture and energy efficiency etc.

EBRD has provided a number of financing lines since 2007. The most recent loan of up to EUR 6 million was provided in June 2015. The line will be used for providing term funding to Micro and Small Enterprises (MSEs). For further details please contact Partner Microcredit Foundation directly.

Head office contact details	Customer contact	Branch network contacts
Partner Mikrokreditna Fondacija Ulica 15. Maj b.b. Trzni Centar Sjenjak 75 000 Tuzla Bosnia and Herzegovina	Senad Sinanović Tel: +387 35 300 250 Fax:+387 35 300 269 Email: senads@partner.ba	Please find your nearest branch on www.partner.ba/offices.aspx?plD=7572

Raiffeisen Leasing

Raiffeisen Leasing is one of the leading leasing companies operating across Bosnia and Herzegovina and has an extensive product range of retail and corporate products.

EBRD provided a credit line so that Raiffeisen Leasing can finance SMEs. SMEs with up to 249 employees and EUR 50 million in turnover or a maximum annual balance sheet total of EUR 43 million can apply for the loans. The maximum lease amount is EUR 200 000 for up to 5 years. Leases are available for investment projects, including the purchase of machinery, equipment, commercial vehicles, vans, trucks and real estate for production purposes. For further details please contact Raiffeisen Leasing directly.

Head office contact details	Customer contact	Branch network contacts
Raiffeisen Leasing d.o.o. Danijela Ozme 3 71 000 Sarajevo Bosnia and Herzegovina	MSME Lending Department Tel: +387 33 254 354 Fax: +387 33 212 273 Email: info@rlbh.ba	Please find your nearest branch on www.rlbh.ba

UniCredit Bank a.d. Banja Luka

UniCredit Bank a.d. Banja Luka is one of the leading banks in Bosnia and Herzegovina. The bank is headquartered at Banja Luka, the largest city of the Republika Srpska and focuses its operation in the Republika Srpska. Unicredit Bank a.d. Banja Luka has an extensive product range of retail and corporate products.

EBRD's credit line will enable UniCredit Bank a.d. Banja Luka to finance women-led small and medium sized enterprises (WiB-SMEs). Eligible WiB-SMEs, should have up to 249 employees, up to EUR 50 million in turnover and a maximum balance sheet total of EUR 43 million. Other criteria are: (i) overall operational management responsibility is held by a woman (or women) or (ii) overall operational responsibility is held by a woman (or women) and a woman (or women) also owns all or part of the equity. Both working capital financing and investment loans are available. For further details please contact UniCredit Bank a.d. Banja Luka directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Bank Banja Luka Marije Bursać 7 78000 Banja Luka Bosnia and Herzegovina	Jelena Rudić Head of Sales for Personal and Entrepreneurial Banking Tel: +387 51 243-278; Mob: +066/119-490; Fax: +387 51 243-321, Email: jelena.rudic@unicreditgroup.ba	Please find your nearest branch on https://www.unicreditbank-bl.ba/wps/wcm/connect/ubb_ba/ubb_public/Poslovna_mreza/Filijale

Mikrokreditna Fondacija Mi-Bospo Tuzla

Mikrokreditna Fondacija Mi-Bospo Tuzla (MiBospo), established in 1996, is a leading micro-finance institution which focuses on women in business in Bosnia and Herzegovina.

EBRD has provided a number of financing lines since 2007 to enable MiBospo to finance MSMEs. Under the EBRD loan, MSMEs with up to 100 employees can apply for loans under the EBRD project. The maximum amount of sub-loan is up to EUR 5,113 equivalent in local currency with no minimum restriction. Both working capital financing and investment loans are available along with overdrafts, credit lines and agricultural financing. The sub-loans are available both in local currency and in EUR. For further details please contact MiBospo directly.

Head office contact details	Customer contact	Branch network contacts
Microcredit Foundation MI-BOSPO Tuzla Bosne Srebrene bb Tuzla Bosnia and Herzegovina	Nejira Nalić, Director nalic@mi-bospo.org Senad Krekic, Credit Manager skrekic@mi-bospo.org Tel: +387 35 270 283 Fax: +387 35 252 448	Tuzla: tuzla@mi-bospo.org lukavac@mi-bospo.org Srebrenik: srebrenik@mi-bospo.org gracanica@mi-bospo.org Prnjavor: prnjavor@mi-bospo.org

CROATIA

Privredna Banka Zagreb

Privredna Banka Zagreb (PBZ) is a universal bank with a strategic orientation to the corporate and retail segment. In terms of branch coverage and number of clients, with 227 branches across Croatia (17% market share at the end of 2011, ranked 2nd in terms of total assets) and around 1.6 million clients (one out of three) PBZ is a leading Croatian bank in the retail segment. Along with core banking services PBZ offers a diverse range of specialized services including investment banking, leasing, real estate, fund management and credit card services. PBZ Group currently employs 4,074 employees and they are organized into 3 principal client-oriented business groups- (i) Retail Banking Group; (ii) Corporate, Treasury and Investment Banking Group; (iii) Small and Medium-size Enterprises Group.

In 2006, PBZ made a strategic decision to focus more on the SME segment. Organisationally and formally this was implemented through the establishment of an independent organisational unit, the Group for SMEs. This group is on the same horizontal level with two other major groups, Retail and Corporate. One member of the Management Board is specifically in charge of all businesses with SMEs. Some 35% of the loan portfolio as of end last year can be attributed to the SME portfolio.

EBRD provided a number of financing lines for SMEs. In 2012 EBRD granted another line under WBPSSF framework (EUR 20 million) and in 2015 PBZ signed a women in business (WiB) credit line focusing on female led SMEs. For further details please contact PBZ directly.

Head office contact details	Customer contact	Branch network contacts
Privredna banka Zagreb d.d. Rackoga 6 10000 Zagreb Croatia	Medium Corporate Banking Ivan Gerovac, Member of Management Board Tel: + 385 1 6360 023 ivan.gerovac@pbz.hr SME, Darko Drozdek Member of Management Board Tel: + 385 1 6360 019 darko.drozdek@pbz.hr	Please find your nearest branch on http://www.pbz.hr/

Raiffeisen Leasing Croatia

Raiffeisen Leasing Croatia is currently the 4th largest leasing company in Croatia with total assets of EUR 301 million and with market share of 8.4%. It provides leasing services (operating and financial leasing of vehicles, equipment and real estate) to MSMEs. The Company operates through a network of 10 regional sales offices (including the HQ in Zagreb), but uses a well-developed network of Raiffeisenbank Croatia branches (more than 60) as an additional sales channel.

EBRD so far provided 3 financing lines to Raiffeisen Leasing Croatia for financing of MSMEs. MSMEs with up to 249 employees can apply for the loans. The maximum amount of leasing contract is EUR 300,000 for up to 5 years, with leasing of equipment and commercial vehicles available. All leasing products are available in EUR or in HRK, but indexed to EUR. For further details please contact Raiffeisen Leasing Croatia directly.

Head office contact details	Customer contact	Branch network contacts
Raiffeisen Leasing Croatia Radnicka cesta 43 10000 Zagreb Croatia	MSME Lending Department Tel: +385 1 6595 000 Fax: +385 1 6595 050 Email: vesna.smiljanic@rl-hr.hr	Branch details on www.rl-hr.hr

SG Leasing d.o.o.

SG Leasing Croatia d.o.o. (SGL) is a universal leasing company organised under the laws of Croatia. SGL is 100% owned by Societe Generale Splitska Banka d.d. (SGSB), 100% owned by Société Générale S.A. (SG), France. Although relatively small in size, SGL is one of the few leasing companies committed to growing its business during this economic downturn and is an important element of the full service offering to MSMEs by the SG group in Croatia.

EBRD provided a loan to SGL of up to EUR 20 million. The loan will allow SGL to expand lease financing to Croatian SMEs, for equipment, light commercial vehicles, trucks and trailers. The loan will add substantially to SGL's lending capacity and support future development of the local SME sector. For further information please contact SG Leasing Croatia d.o.o. directly.

Head office contact details	Customer contact	Branch network contacts
SG Leasing d.o.o. Ul. Grada Vukovara 284 10000 Zagreb Croatia	Phone:+ 385 1 2441 770 Fax: + 385 1 2441 777 Email: info@sgleasing.hr	Please find your nearest branch on: www.sgleasing.hr/

UniCredit Leasing Croatia d.o.o.

Unicredit Leasing d.o.o. (UCLC) is a universal leasing company, incorporated as a limited liability company in Croatia. UCLC is 100% subsidiary of UniCredit Leasing SPA (UCL), a leasing arm of UniCredit Group (UCG) and a client of EBRD since 2009. UCLC is one of the leaders on the Croatian leasing market with 16% market share in total New Business Volume and 32% in equipment leasing in Q1 2014.

EBRD provided a EUR 30 million SME credit line for long-term funding to Croatian MSMEs, specifically for equipment, light commercial vehicles, trucks, trailers and vessels. EBRD's funds will support UCLC's efforts to expand its leasing portfolio to SMEs, with a particular focus on equipment leases, helping to address the structural deficiencies in the Croatian leasing market. For further information please contact Unicredit Leasing Croatia directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Leasing Croatia d.o.o. Ul. Damira Tomljanovića Gavrana 17, 23244, Seline, Croatia	Tel: +385 800 23 30	Please find your nearest branch on: http://www.unicreditleasing.hr/

Zagrebacka Banka d.d.

Zagrebacka Banka (ZABA) is a long-time leader in the Croatian banking market, focusing mainly on retail and large corporate/state owned clients. SMEs represent the largest portion of corporate clients overall and ZABA acknowledges the importance of developing support to this market segment. Further, ZABA has in the past used the Bank's credit lines for SME's and has utilised them successfully both in terms of on-lending and transition impact targets.

For further details please contact Zagrebačka banka directly.

Head office contact details	Customer contact	Branch network contacts
Zagrebačka Banka d.d. Paromlinska 2 10000 Zagreb Tel: 0800 00 24 Tel: +3851 3773 333 Fax: +3851 3789 764	Medium Corporate Banking Damir Brkić, Director Tel: +3851 6305 120 Tel II: +3851 6305 100 Tel III: +3851 6305 068 damir.brkic@unicreditgroup.zaba.hr Entrepreneur Banking Nenad Mečava, Director Tel: +3851 4808 285 nenad.mecava@unicreditgroup.zaba.hr	Please find your nearest branch on www.zaba.hr/

EGYPT

National Bank of Egypt

National Bank of Egypt (NBE) is the leading commercial bank in Egypt with market shares of 21-28% by assets, loans and deposits. NBE has identified MSME lending as a strategic priority and has necessary infrastructure in place to serve this segment.

EBRD provided to NBE with several facilities for financing MSMEs: a senior MSME loan, a TFP line, a USD 20 million senior loan for on-lending to women led businesses, as well as a USD 30 million line for funding energy efficiency and renewable energy projects.

Head office contact details	Customer contact	Branch network contacts
NBE Tower, 1187 Corniche El Nil St., Boulak Cairo Egypt	Tel: +202 25 94 50 00 Fax: +202 25 94 51 37	Please find your nearest branch on http://www.nbe.com.eg

QNB ALAHLI

QNB ALAHLI is the fourth largest commercial bank and the second largest private bank in Egypt. The bank has a network of 179 branches across the country with market shares of 5-8% by assets, loans and deposits. QNB ALAHLI finances corporate, small and medium businesses as well as individuals.

EBRD provided a USD 100 million SME line to QNB ALAHLI for on-lending to local private companies. Loans can be used for working capital financing as well as for investment projects. For further details please contact QNB ALAHLI directly.

Head office contact details	Customer contact	Branch network contacts
QNB ALAHLI P.O.Box 2664 Cairo Egypt	Tel: +202 27 70 75 10 Fax: +202 27 70 77 99	Please find your nearest branch on qnbalahli.com

GEORGIA

Basis Bank

Basis Bank (BB) founded in 1993 by a group of individual shareholders, was one of the first private banks in Georgia to obtain a full banking license.

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The bank managed to overcome turbulent times and severe economic conditions of the 1990s and successfully positioned itself among Georgian medium-sized banks. The bank has established an image of reliable and dynamically growing financial institution. SME lending is one of the strategic growth directions of the bank and to support this, in 2015, the EBRD provided the bank with the dedicated facility for on-lending to local SMEs. At Basis Bank's 21 branches small and medium business loans are available to entities with employees up to 200 and annual turnover up to USD 5 million. For further details please contact Basis Bank directly.

Head office contact details	Customer contact	Branch network contacts
Basis Bank 1, Ketevan Tsamebuli Avenue 0103 Tbilisi Georgia	Tel: +995 32 2 921 921 +995 32 2 922 922 Fax: +995 32 2 986 548 Email: info@basisbank.ge	Please find your nearest branch on: www.basisbank.ge/en/our_offices/

Credo LLC

Credo is the leading micro-finance institution (MFI) in Georgia operating through its 50 branches throughout Georgia. Since its establishment in 1997 as a World Vision International (WVI) subsidiary, Credo has become one of the dominant providers of finance to MSMEs with a strong brand franchise in rural areas. The company enjoys large regional outreach, quality customer service as well as innovative products and delivery as critical success factors.

In 2013 EBRD has provided Credo with the financing package for on-lending to MSMEs including financing of the energy efficiency improvement projects. At Credo loans are available for financing MSMEs engaged agribusiness and tourism. As a recent addition to its products Credo offers financing of MSME start-ups. For further details please contact Credo directly

Head office contact details	Customer contact	Branch network contacts
LLC MFI Credo 9 M. Asatiani Street 0186 Tbilisi Georgia	Tel: +995 32 247-00-87 Fax: +995 32 32/21-24-93	Please find your nearest branch on: www.credo.ge

ProCredit Bank

ProCredit Bank Georgia (PCBG) was founded in May 1999 as "Microfinance Bank of Georgia" by an alliance of international development-oriented investors with focus on lending to MSMEs.

Currently, PCBG is the 5th largest bank in the country and one of the dominant providers of financial services to MSMEs, including agricultural finance, via its 38 branches and outlets in 9 different towns and cities in Georgia.

In late 2011 EBRD provided the bank with a dedicated credit line under the Georgian Agricultural Finance Facility (GAFF) for on-lending to primary and secondary agricultural enterprises and farmers throughout the country. Micro enterprises and SMEs (per EU definition) are eligible to apply for agricultural financing. The agro loan amounts start from EUR 10,000 equivalent in LCY and the maximum amount of loan is EUR 350,000 equivalent in LCY. Both working capital financing and investment loans are available along with credit lines as well as a variety of other banking products and services tailored for MSMEs.

The loans are available both in Georgian Lari as well as in foreign currencies. The bank offers financing for agricultural micro and small enterprises as well as individual farmers. For further details please contact PCBG directly.

Head office contact details	Customer contact	Branch network contacts
ProCredit Bank Georgia 21 Al. Kazbegi Avenue 0160 Tbilisi Georgia	Tel: +995 32 220 22 22 Fax: +995 32 220 22 23	Please find your nearest branch on www.procreditbank.ge

TBC Bank

TBC Bank is the second largest bank in the country, operating as a universal bank. TBC provides a wide range of products and services to corporate clients. Over the past few years, TBC has also expanded its retail and SME operations. Acquisition of Constanta Bank in 2011 (a former micro-lending institution) helped to further expand its activities in the MSME sector.

During its cooperation with EBRD since 1996, the bank received a number of dedicated financing lines enabling the bank to increase financing of small and medium sized enterprises (i.e. SME, GAFF, Energy Efficiency, etc.). Most of the EBRD lines benefit from TC – experienced consultants helping the bank and the ultimate borrower to fine tune and improve efficiency; also margin subsidy was available on energy efficiency facility encouraging the SMEs to upgrade installed capacities. For further details please contact TBC Bank directly.

Head office contact details	Customer contact	Branch network contacts
TBC Bank 7 Marjanishvili Street 0102 Tbilisi Georgia	Tel: +995 32 2 27 27 27 Fax: +995 32 2 77 27 74	Please find your nearest branch on: www.tcbank.ge

VTB Bank

VTB Bank Georgia (VTBG) ranked six by total assets holding 4.5% of market shares, is one of the leading banks in the country. It is focused on SME lending with a product range including retail and corporate products.

EBRD provided a number of financing lines so that VTBG can finance SME with accompanying TC and margin subsidy. The loan amounts start from USD 2,000 and the maximum amount of loan is USD 2,500,000 for up to 5 years. Both working capital financing and investment loans are available to Georgian MSMEs. For further details please contact VTB Bank Georgia directly.

Head office contact details	Customer contact	Branch network contacts
VTB Bank Georgia 14 Chanturia Street 0114 Tbilisi Georgia	MSME Lending Department Tel: +995 32 2 24 24 24 Fax: +995 32 293 32 91	Please find your nearest branch on www.vtb.com.ge

JORDAN

Bank Al Etihad

Bank Al Etihad is a medium sized Jordanian bank offering an extensive range of retail, SME and corporate products.

EBRD provided Bank Al Etihad a credit line under the Jordan MSME Framework, which can be utilized by eligible MSMEs as defined by the Central Bank of Jordan. Such SMEs will need to have maximum 249 employees, JD 10 million of asset size or a maximum annual turnover of JD 10 million. The aim of the facility is to increase MSME financing in Jordan including a special focus on the underserved segments including women run enterprises, MSME outside Amman, start-ups and small enterprises. For further details please contact Bank Al Etihad directly.

Head office contact details	Customer contact	Branch network contacts
Amman, Jordan Shmeisani, Abd Al-Raheem Al-Wakid St. P.O Box: 35104 11180 Amman Jordan	Salma Shahatit Credit Risk Officer Risk Management Department Tel: +962 6 560 7011 Ext. 4443 Fax: +962 6 568 2359; (566 6149) Email: s.shahatit@bankaletihad.com	Please find your nearest branch on http://www.bankaletihad.com/

Cairo Amman Bank

Cairo Amman Bank is a medium sized Jordanian bank, which offers a full range of products and services to micro-enterprises, retail, SME and corporate clients, including brokerage and leasing products.

EBRD provided Bank Al Etihad a credit line under the Jordan MSME Framework, which can be utilized by eligible MSMEs as defined by the Central Bank of Jordan. Such SMEs will need to have maximum 249 employees, JD 10 million of asset size or a maximum annual turnover of JD 10 million. The aim of the facility is to increase MSME financing in Jordan including a special focus on the underserved segments including women run enterprises, MSME outside Amman, start-ups and small enterprises. For further details please contact Cairo Amman Bank directly.

Head office contact details	Customer contact	Branch network contacts
Arar Street, Wadi Saqra Tel: +962 6 500 6000, Fax: +962 6 500 7100 P.O. Box: 950661 11195 Amman Jordan	Ola Odeh, FI Manager Financial Institutions Department Tel: +962 6 500 6749 Fax: +962 6 500 7112 Email: ola.odeh@cab.jo	Please find your nearest branch on www.cab.jo/

Capital Bank

Capital Bank is the 8th largest bank in Jordan with total assets of USD 2.9 billion and 12 branches as at YE2014. Established as a corporate bank in 1995, the bank has been focussing increasingly on the MSME segment, which currently represents 6.2% of total GLP (corporates represent 62% of GLP).

EBRD provided senior unsecured term loan of USD 10m equivalent to be disbursed in JOD (approx. JOD 7.1 million) to support lending to local MSMEs. The proposed project will increase funding available to Jordanian MSMEs, which are currently under-served by the local banking sector. The facility is supported by technical cooperation programme to help Capital Bank develop financial products that meet the specific needs of women-led enterprises. For further details please contact Capital Bank directly.

Head office contact details	Customer contact	Branch network contacts
Capital Bank Shmesani, Issam Ajluni St. Amman Jordan	Tareq Tarawneh Tel HQ: +962 6 5100 200 Capital Call Centre: +962 6 5100 220 Email: Main@CapitalBank.jo	Please find your nearest branch on www.capitalbank.jo/

FINCA Jordan

Specialized Micro Loans – FINCA Jordan is a microfinance institution (MFI) in Jordan with USD 9.6 million in gross loans, USD 3 million in equity, over 16,500 borrowers and eight branches. FINCA Jordan is a wholly owned subsidiary of FINCA Microfinance Holdings (FMH), an investment subsidiary of FINCA International, one of the leading international microfinance networks and a key partner of EBRD across a number of countries.

EBRD provided FINCA Jordan with a senior loan for on-lending to eligible micro and small enterprises. The transaction allows FINCA Jordan to expand its lending to MSEs, contributing to further development of small businesses in Jordan, thereby addressing a major constraint for economic growth. For further details please contact FINCA Jordan directly.

Head office contact details	Customer contact	Branch network contacts
FINCA Jordan Office No. 22 & 23, 4th floor Durret Khalda, Complex No. 131 Khalda, P.O.Box 1559 11821 Amman Jordan	Tel: +962 6 5373070/1 Email: info@FINCA.jo	Please find your nearest branch on www.finca.jo/en/

Microfund for Women

Microfund for Women (MFW) is the largest non-public MFI in Jordan with 17% market share and a total asset size of USD 53 million. EBRD provided a credit line to MFW to be on-lent to the microfinance sector and small enterprises. For further details please contact MFW directly

Head office contact details	Customer contact	Branch network contacts
Microfund for Women 238 B, Wadi Saqra - Arar P.O. Box 962854 11196 Amman Jordan	Lama Totah Senior Financial Reporting Specialist Tel: +962 6 56 66 100, Ext.133 Mob: +962 776 798 382 Fax: +962 6 56 64 000 Email: ltotah@microfund.org.jo	Please find your nearest branch on www.microfund.org.jo/public/main_english.aspx?M=3&page_id=1

KAZAKHSTAN

KMF LLC

KMF (formerly Micro Credit Organisation KazMicroFinance LLC) is the largest microfinance organisation in Kazakhstan and one of the largest in the Central Asia with a wide regional network, operating in the market since 1997. KMF is a subsidiary of KMF-Demeu Corporate Fund, a not-for-profit fund founded by ACDI/VOCA, a U.S. based non-for-profit microfinance network.

EBRD provided eight loans to KMF in the local currency which are used for on-lending to MSMEs in Kazakhstan. MSMEs with up to 249 employees can apply for the working capital and investment loans. The loans are available in Kazakhstani Tenge. The maximum loan shall not exceed the size prescribed by the relevant laws and regulations of Kazakhstan. At least 60% of the EBRD loan proceeds shall be used to finance sub-projects which are located in the regions outside of Astana and Almaty. For further details please contact KMF LLC directly.

Head office contact details	Customer contact	Branch network contacts
KMF LLC 39 Beregovaya Street Almaty Republic of Kazakhstan	Elena Skufalyaridy, Treasury Tel: +7 727 250 68 77 ext. 156 Fax: +7 727 250 68 76 Email: elena.skufa@kmf.kz	Please find your nearest branch on www.en.kmf.kz/contacts/

Bank CenterCredit

Bank CenterCredit (BCC) is the 6th largest bank in Kazakhstan and a long-standing EBRD client with total assets of USD 6.2 billion and equity of USD 484 million as of June 2014. BCC's principal shareholders are Kookmin, the largest Korean bank, IFC and a Kazakh businessman. The bank is rated B+ by Standard & Poor's, B by Fitch and B3 by Moody's, all with a stable outlook.

EBRD provided BCC with the facility which will consist of a medium-term senior loan in the amount of KZT 10 billion (equivalent of approximately USD 55 million or EUR 44.4 million). The operation will enable BCC to provide local currency financing to private sector MSMEs in Kazakhstan. Special focus will be made on the distribution of funds in the regions outside of the cities of Astana and Almaty. The proposed EBRD financing will help BCC to expand its MSME operations and diversify its loan portfolio and funding base. The loan will

be fully guaranteed by JSC Entrepreneurship Development Fund "DAMU", a state agency for the support of SMEs.

The project will be accompanied by a Technical Assistance programme to assist the bank with the enhancement of its institutional capacities, including risk management, lending technologies and staff training. For further details please contact BCC directly.

Head office contact details	Customer contact	Branch network contacts
Bank CenterCredit 38 Al-Farabi Avenue 050059 Almaty Republic of Kazakhstan	Call centre Tel: +7 727 244 30 00 Email: ir@bcc.kzir@	Please find your nearest branch on www.bcc.kz/en/

KOSOVO

Kosovo Enterprise Program

Kosovo Enterprise Program (KEP) is a leading microfinance institution in Kosovo, focusing on MSE lending. KEP was founded as an NGO MFI from the International Catholic Migration Committee (ICMC) to provide funding to local small and medium entrepreneurs in the post-conflict period as well as poorer households in rural areas in order to improve their lives.

EBRD provided three financing lines so that KEP can finance micro and small sized enterprises and individuals operating as entrepreneurs in Kosovo. The loan amounts can have a maximum tenor of 5 years and the average amount of such loans has to be less than EUR 10,000. Both working capital financing and investment loans are available, including credit lines and agricultural financing. For further details please contact Bank KEP directly.

Head office contact details	Customer contact	Branch network contacts
KEP Bajram Kelmendi Street No 16 Pristina 10000 Kosovo	MSE Lending Department Tel: +381-38-245-011 Fax: +381-38-245-012 Email: mthaci@keponline.net	Please find your nearest branch on www.keponline.net

FINCA Kosovo

FINCA Kosovo is one of the leading microfinance institutions in Kosovo, focusing on MSE lending. FINCA Kosovo was set up as an NGO MFI in the year 2000 to provide funding to local micro and small entrepreneurs (MSEs) in the post-conflict period as well as poorer households in rural areas in order to improve lives.

EBRD provided two financing lines so that FINCA Kosovo can finance MSEs. MSEs with up to 50 employees and with maximum annual turnover of EUR 1 million can apply for the loans. The loan amounts can be up to a maximum amount of EUR 20,000 for up to 4 years. Both working capital financing and investment loans are available, including credit lines and agricultural financing. For further details please contact FINCA Kosovo directly.

Head office contact details	Customer contact	Branch network contacts
FINCA Kosovo Bedri Pejani Street No 4 Pristina 10000 Kosovo	MSE Lending Department Tel: +381-38-609-721 Fax: +381-38-609-722 Email: edervishi@finca-ks.org	Please find your nearest branch on www.Finca.org

Kreditimi Rural I Kosoves

Kreditimi Rural I Kosoves (KRK) is one of the leading microfinance institutions in Kosovo, focusing on MSE lending primarily in the rural areas and with the focus on agriculture sector. KRK is a microfinance institution with strong international institutional shareholders, including EFSE, FMO, SIDI etc. In 2000 it started as a

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microfinance programme with a mission to respond to the immediate post-conflict economic needs of the rural population of Kosovo.

EBRD has recently provided a financing line so that KRK can finance micro and small sized enterprises (MSEs). MSEs with up to 50 employees and with maximum annual turnover of EUR 1 million can apply for the loans. The loan amounts can be up to a maximum amount of EUR 20,000 for up to 4 years. Both working capital financing and investment loans are available, including credit lines and agricultural financing. For further details please contact KRK directly.

Head office contact details	Customer contact	Branch network contacts
KRK Rexhep Street No 4 Pristina 10000 Kosovo	MSE Lending Department Tel: +381-38-243-554 Fax: +381-38-243-554 Email: lulzim.sadriza@krk-ks.com	Please find your nearest branch on www.krk-ks.com/

TEB Sh.A.

TEB Sh.A. is the 4th largest commercial bank in Kosovo with a focus on SME and retail financing. It was established in 2008 as a full subsidiary of TEB Holding, which is a 50-50% joint venture between BNP Paribas and Colakoglu Group. TEB Sh.A. is one of the fastest growing commercial banks in Kosovo mainly due to the introduction of innovative and customer-tailored products.

EBRD started its cooperation with TEB Sh.A. in May 2013 when it provided the first energy efficiency credit line of EUR 5 million with a 5-year maturity under the Kosovo Sustainable Energy Projects (KoSEP) framework. The proceeds under this credit line are used to finance energy efficiency and renewable energy projects for SMEs and the residential sector. In February 2015, EBRD has provided to TEB a credit line of EUR 3 million with a 5-year maturity under the Western Balkans Women in Business (WiB) programme. Proceeds from this credit line will be used to finance women owned and led SMEs. The programme also offers advisory services to the women entrepreneurs through the EBRD small business support team.

Head office contact details	Customer contact	Branch network contacts
TEB Sh. A. Str. Agim Ramadani No 15 Pristina 10000 Kosovo	SME Lending Department: Tel: +381 (0) 38 230 123 Fax: +381 (0) 38 224 699 Email: artan.sadiku@teb-kos.com	Please find your nearest branch on www.teb-kos.com/

KYRGYZ REPUBLIC

Bai-Tushum Bank CJSC

Microfinance Bank Bai-Tushum and Partners (BT) is a major microfinance provider and the 7th largest bank in Kyrgyz Republic with over 90,000 clients (including depositors). With total assets of USD 126 million and equity of around USD 16 million, it is the first microfinance institution in Central Asia to successfully transform into a full-fledged micro and small business bank. Since its establishment in 2000, BT specialized in lending to micro enterprises and individuals in rural areas of the country, with a focus on agricultural finance. Over the years, BT's portfolio became more diversified by sector, however focus on the lower segment of the MSME market remained.

The EBRD has provided BT with a number of loans for MSME financing over the years. Two latest MSME and energy efficiency loans, which can also be used by SMEs, were provided in 2014 and are available in AMD and USD. For further details please contact BT directly.

Head office contact details	Customer contact	Branch network contacts
Bai-Tushum Bank CJSC 76/80 T. Umetaliev Street Bishkek Kyrgyz Republic	Lending Department Tel: + 996 312 905 805 Fax: + 996 312 905 800 Email: baitushum@baitushum.kg	More information on www.baitushum.kg/en/

Demir Kyrgyz International Bank

Demir Kyrgyz International Bank (DKIB) is a private commercial bank operating in the Kyrgyz Republic since 1997. DKIB is one of the leading banks for SME lending across Kyrgyzstan which provides a wide range of retail and corporate products.

EBRD provided a number of credit lines to DKIB to finance MSMEs. For further details please contact DKIB directly.

Head office contact details	Customer contact	Branch network contacts
DKIB 44 Chu Avenue, 720001 Bishkek Kyrgyz Republic	Tel: +996 312 610 610 Fax: +996 312 610 444 Email: customercare@demirbank.kg	Please find your nearest branch on www.demirbank.kg

FINCA Bank CJSC

FINCA Bank started its activities in Kyrgyzstan in 1995 as a microfinance programme and grew into a leading microfinance provider in the country. The Company operates in all seven regions of the Kyrgyz Republic and has an extensive network of branches and service outlets, including in the most remote villages. FINCA's clients are individuals and entities involved in micro, small and medium size business. The Company provides wide range of products to its clients, offering convenient banking solutions to support business development.

EBRD has provided a number of credit lines to FINCA for on-lending to MSMEs, including a credit line for energy efficiency under KyrSEFF. Potential clients should contact FINCA's headquarters in Bishkek for additional information about their products and services.

Head office contact details	Customer contact	Branch network contacts
FINCA Bank 93/2 Shopokov Street 720021 Bishkek Kyrgyz Republic	Tel: + 996 312 44 04 40 Email: finca@finca.org.kg	Please find your nearest branch on www.finca.kg

First MicroCredit Company CJSC

First MicroCredit Company (FMCC) is a well-established MFI with a strong presence in the southern regions of Kyrgyzstan. FMCC has a professional and committed management team with extensive experience in the microfinance sector with a proven track record of prudent management of high growth whilst maintaining good quality of the loan book. FMCC was established in 2006 and is 100% owned by the Aga Khan Agency for Microfinance (AKAM), international development agency based in Geneva (Switzerland) which is part of the Aga Khan Development Network (AKDN).

FMCC is a first-time client to the Bank and signed its first loan agreement in 2013. The loan amount provided to FMCC is USD 1.5 million equiv. in Kyrgyz Som. The loan will be used for on-lending to MSMEs. For further details please contact First MicroCredit Company directly.

Head office contact details	Customer contact	Branch network contacts
First Microcredit Company Lenin Street 313 - 3a 723500 Osh Town Kyrgyz Republic	MSME Lending Department Tel: + 996 3222 74747 Fax:+ 996 3222 44021	Please find your nearest branch by calling + 996 3222 74747. FMCC does not have a webpage

Kyrgyz Investment and Credit Bank

Kyrgyz Investment and Credit Bank (KICB) is one of the leading banks for MSME and SME lending across Kyrgyzstan. KICB provides a wide range of retail and corporate products. KICB started its operations in 2001

as a bank for corporate business financing. Starting from 2006 the bank introduced retail products and started expanding by opening regional branches. In 2006 the bank joined the EBRD programme to develop MSMEs.

EBRD provided a number of financing lines allowing KICB to finance MSMEs. MSMEs with up to 200 employees are eligible to apply for the loans. The loan amounts start from USD 2,000 and the maximum amount is USD 250,000 for a tenor of up to 5 years. Both working capital financing and investment loans are available under these lines. In 2011, for the first time in Kyrgyzstan, EBRD provided local currency financing to KICB for on-lending to MSMEs. For further details please contact KICB directly.

Head office contact details	Customer contact	Branch network contacts
Kyrgyz Investment and Credit Bank Erkindik str. 21 720040 Bishkek Kyrgyz Republic	Mr Talant Omuraliev Chief Retail Banking Officer Retail Lending Department Tel: + 996 312 620 101 + 996 312 976 211 ext.1200 Fax: + 996 312 620-202 Email: talanto@kicb.net	Please find your nearest branch on http://en.kicb.net/welcome/branch_network

Kompanion Financial Group

Kompanion Financial Group (Kompanion) is one of the leading MFIs in the Kyrgyz Republic. EBRD started working with Kompanion in 2007 and so far provided six credit lines for on-lending to micro and small entrepreneurs.

Kompanion was set up by MercyCorp in mid-1990s as a microloans provider to MSEs. In February 2015 FMO and Triodos Investment Management joined Kompanion as new shareholders. Since its inception, Kompanion is offering two basic loan products to poorer underserved entrepreneurs in the Kyrgyz Republic: Solidarity Credit Group Loans (SCG) and Individual MSE Loans. Kompanion's main focus is on a solidarity group loans which enable the poorest borrowers to have access to formal finance. For further details please contact Kompanion directly.

Head office contact details	Customer contact	Branch network contacts
Kompanion, 62 Shota Rustaveli Street 720044 Bishkek Kyrgyz Republic	Tel: +996 312 979-979 Fax: +996 312 662-455 Email: office@kompanion.kg	Please find the nearest branch on www.kompanion.kg

Optima Bank OJSC

Optima Bank is a private commercial bank, established in 1992 that offers a wide spectrum of bank products and services in 18 branches, 50 outlets, 85 ATMs and 107 terminals covering all regions of the Kyrgyz Republic. Optima Bank is a universal commercial bank offering traditional business products and services to corporate, MSME and retail customers.

EBRD supported micro, small and medium-sized private businesses in the Kyrgyz Republic through a local currency credit line equivalent of USD 11 million. The loan provides long term local currency funding and trade finance to support MSME development and increases competition and intermediation in the banking sector in Kyrgyzstan. At the end of 2014 Optima Bank was the largest bank in the Kyrgyz Republic by total assets, loan portfolio and deposit base. For further details please contact Optima Bank directly.

Head office contact details	Customer contact	Branch network contacts
Optima Bank 493 Jibek Jolu Avenue 720070 Bishkek Kyrgyz Republic	Tel: +996 312 37 47 47 Fax: +996 312 67 00 48 Email: belan@optimabank.kg	Please find your nearest branch on www.optimabank.kg

MACEDONIA

NLB Tutunska Banka

NLB Tutunska Banka is the 3rd largest bank in Macedonia. It is among the market leaders with strong presence in both the corporate and retail sector. NLB Tutunska is a steady user of the EBRD products. It is currently utilizing WeBSEFF 2 line through which energy efficiency and renewable energy projects are financed. Apart from private borrowers, this line offers possibility to finance energy efficiency sub-projects for municipal client that usually have limited access to energy efficiency financing due to the lack of targeted financing programmes.

Successfully completed investments are complemented with incentive payments of up to 10% for private clients and up to 15% for municipal clients based on pre-determined criteria. The maximum loan exposure to a client (through one or more sub-loans) is EUR 2 million. For further details please contact NLB Tutunska Banka directly

Head office contact details	Customer contact	Branch network contacts
NLB Tutunska Banka Majka Tereza 1 1000 Skopje Macedonia Tel: +389 (0)2 5100 600	Corporate Department Tel: +389 2 5100 678 Fax: +389 2 3105 681 Email: info@nlbtb.mk	Please find your nearest branch on http://www.tb.com.mk

Sparkasse Bank

Sparkasse Bank is a medium sized Macedonian bank, which offers an extensive range of retail and corporate products. EBRD provided a credit line under SME Competitiveness Support Facility, which can be utilized by MSMEs, according to EU criteria - up to 249 employees, up to EUR 50 million in turnover and a maximum balance sheet total of EUR 43 million. Due to the size of the local economy, this means that almost all Macedonian companies can apply for funds from this line.

The aim of the line is to foster investments which will bring the local companies in line with the EU criteria in the fields of environmental protection, workers' safety and product quality. Successfully completed investments are complemented with incentive payments of 10%, 15% or 20% for eligible MSMEs based on pre-determined criteria. The maximum loan amount of loan is EUR 1 million for a minimum of 18 months, but otherwise the tenor of the sub-loans and other terms and conditions of the sub-loans are at the discretion of Sparkasse Bank Makedonija.

Head office contact details	Customer contact	Branch network contacts
Sparkasse Bank Makedonija Makedonija Street 9-11 1000 Skopje, Macedonia Tel: +389 2 3200 500 Fax: +389 2 3200 515	Corporate Department Tel: +389 2 3200 546 Fax: +389 2 3200 575 Email: corporate@sparkasse.mk	Please find your nearest branch on www.sparkasse.mk

MOLDOVA

BT Leasing M.D.

BT Leasing Moldova is the 4th largest leasing company in Moldova providing vehicle and equipment leasing services to corporates and individuals. Corporate customers are the key target for BT Leasing with SMEs accounting for over half of the portfolio. BT Leasing is wholly owned by Banca Transilvania, the 2nd largest bank in Romania.

EBRD provided two credit lines to BT Leasing to finance MSMEs with up to 249 employees, up to EUR 50 million in turnover and a maximum balance sheet total of EUR 43 million. The maximum aggregate funding that can be made available to each lessee is EUR 400,000 in one or several leases. Financial leases are

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available for the acquisition of equipment, tractors, trucks and other commercial vehicles as well as passenger cars for business use. For further details please contact BT Leasing directly.

Head office contact details	Customer contact	Branch network contacts
I.C.S. BT Leasing MD S.R.L. A. Puskin 60/2 MD-2005 Chisinau Republic of Moldova	Tel: +373 22 260 790 Fax: +373 22 260 791 Email: contact@btleasing.md	N/A

Mobiasbanca Groupe Societe Generale

Mobiasbanca is a universal bank, servicing over 86,000 clients in corporate, MSME and retail sectors, and operating through a network of 43 branches in Moldova. Mobiasbanca has been a long standing client of the EBRD since 1996 with an excellent track record in implementation of numerous Banks' products.

The latest MSME credit line between EBRD and Mobiasbanca was signed in September 2013, so that the bank can provide financing to MSMEs. MSMEs with up to 249 employees can apply for the loans. The loan amounts vary depending on sub-borrower specific circumstances. Both working capital financing and investment loans are available along with overdrafts and credit lines as well as a variety of other banking products and services tailored for MSMEs. For further details please contact Mobiasbanca directly.

Head office contact details	Customer contact	Branch network contacts
Mobiasbanca Groupe Societe Generale 81a Stefan cel Mare si Sfant Ave. MD-2012 Chisinau Republic of Moldova	Contactell Service, available 24/7: Tel: +373 22 256-456 Fax: +373 22 541-974 Email: contactell@mobiasbanca.md	Please find your nearest branch on www.mobiasbanca.md/en/unitati

Procredit Bank Moldova

Procredit Bank Moldova (PCBM), a member of Procredit Holding, was set up in December 2007 as a successor to non-bank institution ProCredit Moldova (PCM) and has evolved successfully to a bank, currently ranking as 9th largest bank in Moldova (out of 14) with market share of 5.5% in customer loans, total assets of USD 220 million, gross loans of USD 172 million and total equity of USD 27.4 million at 1Q2014. It has over 10,700 active borrowers and a network of 22 branches. Following a breakeven in 2010, its performance has been continuously improving.

In 2015 EBRD provided PCBM with a USD 8 million financing line for the purpose of extending funding for MSMEs. The EBRD line will provide funding in Lei, which will be passed on to ProCredit's borrowers thereby minimising their currency risk. With an average sub-loan size of the USD 30,000 in Lei equivalent, it is expected that around 249 borrowers would benefit from borrowing in the natural currency of their revenues as opposed to USD. Please contact PCBM for further information.

Head office contact details	Customer contact	Branch network contacts
Procredit Bank Moldova 65 Stefan cel Mare Ave. office 901 Chisinau Republic of Moldova	Call Centre: +0800 000 10 For international calls: +373 22 27 07 07 Email: office@procreditbank.md	Please find your nearest branch on www.procreditbank.md/

MONGOLIA

Khan Bank

Khan Bank is one of the leading banks and a major provider of financial services, both retail and MSME business lending, in urban and rural areas of Mongolia. With its 500 branches, 88% of which are in rural

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areas, Khan Bank offers deposit and loan products to a large share of Mongolian households. The bank finances corporate, small and medium businesses, mortgages, consumers and individuals.

EBRD provided financing lines so that Khan Bank can finance local private companies. Loans can be used for working capital financing as well as for investment projects and export and pre-export financing of industrial enterprises manufacturing. For further details please contact Khan Bank directly.

Head office contact details	Customer contact	Branch network contacts
Khan Bank Seoul Street-25 PO.BOX-192 Ulaanbaatar-44 Mongolia	Tel: + 976-11-332-333 Fax: + 976-7011-7023 Hotline tel: 1917	Please find your nearest branch on www.khanbank.com

TransCapital

TransCapital is one of the largest NBFIs established in 2001 in Mongolia, focused on providing financial services to individuals and MSEs through its 11 branches. An EBRD loan of USD 2 million equivalent is the second loan provided by EBRD to TransCapital which is provided in the local currency, Mongolian tugrug, and will support micro and small businesses in Mongolia. For further details please contact TransCapital directly.

Head office contact details	Customer contact	Branch network contacts
Transcapital bldg. PO Box 723, Partizan's street 24a Sukhbaatar District Ulaanbaatar 210644 Mongolia	Tel: 97611332255 Fax: 97611330837 Email: zul@transcapital.mn	Please find your nearest branch on www.transcapital.mn

XacBank

XacBank is one of Mongolia's largest banks, serving micro customers, small and medium-sized businesses as well as large corporations with a range of inclusive banking, fair investment and other financial products and services. It operates in all 21 provinces and the capital city serving more than 700,000 customers through its 96 retail and business branches as well as specialized banking outlets, which includes 400 AMAR mobile banking agents and 60 savings and credit cooperatives. XacBank aims to create a sustainable value for its shareholders and institutional investors, while promoting a triple-bottom line vision and mission as built around the "Planet, People and Profit". XacBank is now one of 39 organizations that have successfully implemented and Client Protection standard of total 7 principles and 99 indicators into entire operation of the organization worldwide.

EBRD has provided financing to XacBank for on-lending to micro and small sized enterprises (MSEs). The MSE loan amounts offered by the bank range from USD 200 to USD 21,500 with tenors ranging from 3 to 36 months. Both working capital financing and investment loans are available, credit lines and agricultural financing. The loans are available both in Mongolian tugrug and foreign currencies. The bank also offers larger SME loans. For further details please contact XacBank directly.

Head office contact details	Customer contact	Branch network contacts
XacBank Building Prime Minister Amar Street Khoroo 8, Sukhbaatar District Ulaanbaatar 210646 Mongolia	MSME Lending Department Tel: +976 11 318185 Email: info@xacbank.mn	Please find your nearest branch on www.xacbank.mn

MONTENEGRO

Alter Modus

Alter Modus is the leading microfinance institution in Montenegro established in 1997 with the strategic goal to provide superior financial services to micro and small entrepreneurs and communities in which they operate in the area of agriculture, farming, tourism, trades, handcrafts, and production. The assistance is provided to the most vulnerable business activities with the purpose of fostering entrepreneurial skills and business independence by enabling a relatively easy and quick access to financing.

EBRD provided a senior loan of up to EUR 5 million so that Alter Modus can extend stable access to financing to MSMEs through a country-wide branch network in Montenegro. Alter Modus can finance MSMEs with up to 249 employees. The maximum aggregate funding that Alter Modus can make available to each MSME from the proceeds of the EBRD loan is EUR 30,000 disbursed in one or several tranches. For further details please contact Alter Modus directly.

Head office contact details	Customer contact	Branch network contacts
Alter Modus Beogradska 37 Podgorica Montenegro	Mrs Ana Kentera, CEO Tel: +382 20 655 240 Fax: +382 20 655 260 Email: ana.kentera@altermodus.me	Please find your nearest branch on www.altermodus.me

Hipotekarna Banka A.D.

Hipotekarna Banka is a growing financial institution with a strong retail and corporate banking presence throughout Montenegro. The bank has proven to be a good intermediary for EBRD in achieving its key strategic objectives in Montenegro, namely providing medium-term funding to MSMEs. Building upon successful placement of the first MSME credit line signed in 2012, EBRD extended its support to Hipotekarna in 2014 by signing the second unsecured loan of EUR 2.5 million for on-lending to eligible MSMEs. Hipotekarna was also the first EBRD intermediary in Montenegro to open a trade-finance line of EUR 3 million aimed to support local businesses in financing foreign trade.

From the proceeds of EBRD, Hipotekarna can finance MSMEs with up to 249 employees, while the maximum aggregate funding that the bank can make available is EUR 100,000 disbursed in one or several tranches. For further details please contact Hipotekarna Banka directly.

Head office contact details	Customer contact	Branch network contacts
Hipotekarna banka AD Josipa Broza Tita 67 Podgorica Montenegro	Mr Esad Zaimovic, CEO Tel: +382 69 943 007 Email: ekspozitura.centrala@hb.co.me	Please find your nearest branch on www.hipotekarnabanka.com/

MOROCCO

Banque Centrale Populaire du Maroc

Bank Centrale Populaire (BCP) is the central entity of the Moroccan mutual banking group Groupe Banque Centrale Populaire (GBP). GBP is composed of BCP, 10 regional mutual banks (BPRs) and 49 subsidiaries. GBP is the second largest bank in Morocco in terms of assets. Initially created as a dedicated SME lender, GBP is now a universal bank, while still maintaining a strong focus on SMEs. BCP is listed on the Casablanca Stock Exchange and its main shareholders are the 10 BPRs.

EBRD provided a senior loan of EUR 100 million for on-lending to MSMEs. MSMEs with up to 249 employees can apply for the loans. The maximum aggregate amount of the loan is MAD 50,000,000 disbursed in one or several loans. Both working capital financing and investment loans are available. For further details please contact Bank Centrale Populaire directly.

Head office contact details	Customer contact	Branch network contacts
Banque Centrale Populaire du Maroc 101 Boulevard Mohamed Zerktoni, B.P. 10.622 20100 Casablanca, Morocco	Soumia Alami Ouali Head of SME Banking Department Tel: +212 522 46 95 16 Email: salamiwali@cpm.co.ma	Please find your nearest branch on www.gbp.ma/

POLAND

Bank BGŻ BNP Paribas S.A.

Bank BGŻ BNP Paribas S.A. (BGŻ BNP Paribas) is a leading universal bank in Poland, listed on the Warsaw Stock Exchange. It offers savings and investment products and a wide range of loans to individual customers, while businesses (micro enterprises, SMEs and corporations) are provided with solutions for financing operations on the Polish and international market. It also specializes in financing agriculture, food economy and regional infrastructure.

EBRD has provided a number of financing lines to BGŻ BNP Paribas to promote financing for MSMEs, particularly in the agriculture and food industry and the sustainable energy investment solution. For further details please contact BGŻ BNP Paribas directly.

Head office contact details	Customer contact	Branch network contacts
Bank BGŻ BNP Paribas S.A. Biuro Programów Publicznych i Innowacji ul. Kasprzaka 10/16 01-211 Warszawa Poland	Anna KOSECKA ekspert I stopnia ds. Wsparcia sprzedaży Tel. +48 860 58 04; +48 785 808 549 Email: anna.kosecka@bgzbnpparibas.pl	Please find your nearest branch on www.bgzbnpparibas.pl

BNP Paribas Lease Group Sp. z o.o.

BNP Paribas Leasing Solution Poland is a part of BNP Paribas Leasing Solutions, a leading European leasing provider. The Company specialises in asset finance, leasing and rental solutions in Poland, and have a leading market presence in agricultural equipment financing. Offerings are available through brokers, dealers, and manufacturers.

EBRD has provided financing to BNP Paribas Leasing Solution in support of financing sustainable energy solution among Polish SMEs. For further details please contact BNP Paribas Leasing Solution directly.

Head office contact details	Customer contact	Branch network contacts
BNP Paribas Lease Group 3 ul, Suwak 02-676 Warsaw Poland	Mariusz Rogowski Finance Director Tel: +48 22 566 96 57 Email: mariusz.rogowski@bnpparibas.com	Please find your nearest branch on www.leaseingsolutions.bnpparibas.pl/

Bank Millennium S.A.

Bank Millennium S.A. (Millennium), 65.51% owned by Banco Comercial Português (BCP), is a universal bank providing a full range of lending, transaction and savings products to retail and business customers. With its headquarters in Warsaw, Millennium operates 441 branches, the 5th largest network in the country with a nationwide presence and 89 SME/corporate service centres focused on the needs of small corporates and SMEs.

Millennium is ranked 7th in terms of assets and has 5% average market share, with a higher share in mortgage, credit cards, leasing and factoring. EBRD provided facility consisting of a loan to BMP in the amount

of up to EUR 75 million for the purpose of on-lending to SMEs in underserved regions. For further details please contact Bank Millennium directly.

Head office contact details	Customer contact	Branch network contacts
Bank Millennium S.A. ul. Stanisława Żaryna 2A 02-593 Warszawa Poland	MSME lending department Tel: +48 22 598 41 61	Please find your nearest branch on: www.millennium.pl

BZ WBK Leasing and BZ WBK Finanse & Leasing

Bank Zachodni WBK (BZ WBK) provides a range of financial products for individuals, SMEs and corporate clients and is among the leading Polish banks. BZ WBK was created in 2000 from the merger of Bank Zachodni S.A. and Wielkopolski Bank Kredytowy S.A., two commercial banks with significant presence primarily in western and south-western parts of Poland. BZ WBK has two leasing subsidiaries: BZ WBK Leasing, a company that primarily offers leases for small vehicles and BZ WBK Finanse & Leasing, BZ WBK's machine and equipment leasing business.

EBRD provided a number of financing lines to both of BZ WBK leasing subsidiaries to promote financing for MSMEs, particularly those operating outside Poland's major cities. For further details please contact BZ WBK Leasing or BZ WBK Finanse & Leasing directly.

Head office contact details	Customer contact	Branch network contacts
BZ WBK Leasing S.A. ul. Chlebowa 4/8, 61-003 Poznań Poland	Tel: +48 61 850 35 25 Fax: +48 61 850 35 09 Email: leasing24@bzwbk.pl	Please find your nearest branch on http://leasing24.pl

Société Générale Equipment Leasing Polska

Société Générale Equipment Leasing Polska (SGEL Poland) has been operating in the Polish leasing market since 1997, providing a range of financial products for individuals, SMEs and corporate clients as a specialist for equipment and vendor finance. The Company is 100% owned by Société Générale Equipment Finance.

EBRD provided a number of financing lines to SGEL Poland to promote sustainable energy equipment financing for SMEs, particularly those operating outside Poland's major cities. SMEs with up to 249 employees, up to EUR 50 million in turnover and a maximum balance sheet total of EUR 43 million can apply for the loans. The maximum aggregate funding that can be made available to each lessee is EUR 2 million. For further details please contact SGEL Poland directly.

Head office contact details	Customer contact	Branch network contacts
SG Equipment Leasing Polska Marszałkowska 111 00-102 Warszawa Poland	Tel: +48 22 528 46 00 Fax: +48 22 528 46 11 Email: leasing@sgef.pl	Please find your nearest branch on https://ebok.sgef.pl/lokalizacja/

ROMANIA

Banca Transilvania

Banca Transilvania is the largest Romanian owned bank, with particular focus on financing MSMEs through its network of 540 units throughout Romania.

EBRD provided a number of financing lines so that Banca Transilvania can finance even more MSMEs. The bank offers financing for projects improving energy efficiency as part of various EU sponsored frameworks, to MSMEs with up to 249 employees. The loans are available both in RON as well as in EUR. For further details please contact Banca Transilvania directly.

Head office contact details	Customer contact	Branch network contacts
Banca Transilvania Str. G Baritiu nr. 8, Cluj-Napoca, jud. Cluj Romania	Tel: +40 264 30 80 28 Email: contact@bancatransilvania.ro	Please find your nearest branch on www.bancatransilvania.ro

BT Leasing

BT Leasing, part of Banca Transilvania Group, provides a wide range of leasing services to MSMEs both through its own network as well as through Banca Transilvania's network.

The leasing company offers financing for projects improving energy efficiency as part of various EU sponsored frameworks, to MSMEs with up to 249 employees. The loans are available both in RON as well as in EUR. For further details please contact BT Leasing directly.

Head office contact details	Customer contact	Branch network contacts
BT Leasing Str. G. Baritiu nr. 1, 1st floor, Cluj-Napoca Romania	Tel:+40 264 43 88 16 Email: btleasing.@btleasing.ro	Please find your nearest branch on www.btleasing.ro

Impuls Leasing

Impuls Leasing, the largest independent leasing company, provides a wide range of leasing services to MSMEs.

EBRD provided financing lines so that Impuls Leasing can finance even more MSMEs. MSMEs with up to 249 employees can apply for the leases which are also aimed at MSMEs active in the rural areas. For further details please contact Impuls Leasing directly.

Head office contact details	Customer contact	Branch network contacts
Impuls Leasing Str. Luigi Galvani, nr. 61-63 Sector 2, Bucharest 020361 Romania	Tel:+ 40 21 200 71 00 Email: office@impuls-leasing.ro	Please find your nearest branch on www.impuls-leasing.ro

Raiffeisen Leasing IFN S.A.

Raiffeisen Leasing IFN S.A. is one of the leading leasing companies for MSME across many regions of Romania. The Company's main business is financial leasing of light and heavy vehicles, machinery and equipment.

EBRD provided a senior loan so that Raiffeisen Leasing Romania can finance MSME. MSMEs with up to 249 employees can apply for the leases. The maximum aggregate funding that Raiffeisen Leasing Romania can make available to each MSME lessee from the proceeds of the Loan is EUR 1.5 million disbursed in one or several leases. For further details please contact the Company directly.

Head office contact details	Customer contact	Branch network contacts
Raiffeisen Leasing IFN S.A.Calea Floreasca nr. 246 D, et. 6, By Tower Sector 1, Bucuresti 014476 Romania	Mr. Gabriel Patrinoiu Tel: +40 213 65 32 80 Fax: +40 372 87 99 79 Email: gabriel.patrinouiu@raiffeisen-leasing.ro	N/A

RUSSIA

Orient-Express Bank

Orient-Express Bank (OEB) is among the leading retail-oriented banks in the Russian Federation, with presence in many regions of the Russian Federation. Through its large branch network OEB provides a wide range of banking services to individuals, micro, small and medium sized enterprises.

With strong financial and technical support from the EBRD, in 2007 OEB started lending to micro and small enterprises. Since then, OEB has become one of the most important partner banks for EBRD's Russia Small Business Fund (RSBF), both in terms of number and volume of MSE loans outstanding. MSE with up to 150 employees can apply for MSE loans disbursed by OEB under the RSBF. Loans are disbursed mainly in Russian Roubles. Overall, Orient-Express Bank offers a variety of banking products and services tailored to MSMEs. For further details please contact Orient Express Bank directly.

Head office contact details	Customer contact	Branch network contacts
Orient-Express Bank 1 Saint Innokentiy alley Blagoveschensk, 675000 Russian Federation	Call Center Tel: +7 8-800-100-7-100	Please find your nearest branch on www.express-bank.ru

SREI Leasing CJSC

ZAO SREI Leasing (ZSL) is a leasing company incorporated in Russia with the nation-wide coverage, focusing on leasing of heavy equipment in the infrastructure sector. ZSL is majority owned by SREI Infrastructure Finance Limited (Srei), a leading non-banking financial institution incorporated in India and listed on the London Stock Exchange.

In 2007 EBRD provided ZSL with a EUR 5 million financing line for the purpose of extending leases to SMEs. SMEs with up to 249 full-time equivalent employees and a maximum annual turnover of EUR 50 million or a maximum annual balance sheet total of EUR 43 million could apply for leases. More than 80 SMEs, primarily located in the Russian regions, benefited from EBRD's financing. In July 2012 EBRD's Board of Directors approved a new EUR 7.2 million equivalent financing line to further advance lease financing in the Russian regions, primarily in the South, Volga and Siberian region. For further details please contact ZAO SREI Leasing directly.

Head office contact details	Customer contact	Branch network contacts
SREI Leasing CJSC Generala Tyuleneva St. 4A block 3 Moscow 117465 Russian Federation	Ravi Lohia, SVP International Business Ravi.Lohia@SREI.com Anjani Das Head of HR, Administration and Security das@srei.ru Tel: +7 495 221-01-24 Fax: +7 495 232 3903 Mob: +7 916 820 6184	Please find your nearest branch on www.srei.ru For information about SREI Infrastructure Limited please visit: www.srei.com

Rosbank Leasing LLC

Rosbank Leasing LLC is a subsidiary of ROSBANK (Société Générale Group), operating in Russia since 2003. The company focuses on financing enterprises operating in metal industries, construction, power engineering and power mechanical engineering, railway transportation, telecommunications, transport, retail trade as well as cooperation with SMEs. The branch network of the parent (ROSBANK) comprising more than 600 offices all over Russia is used for active regional outreach. The company portfolio amounts to more than USD 200 million. EBRD provided a loan to the company to support leasing to Russian SMEs.

Head office contact details	Customer contact	Branch network contacts
Rosbank Leasing 4-Y Dobryninskiy per. 8 Moscow 119049 Russian Federation	Tel: +7 495 580-73-34 Email: ru-leasing.info@socgen.com	Please find your nearest branch on www.rosbank-leasing.ru

Center-Invest Bank

Center-Invest Bank (CIB) is a leading private regional bank in the South of Russia and a strong market leader among local banks in Rostov region. CIB founded in 1992 via active work with international financial institutions (IFC, EBRD, KfW, DEG, OeEB, FMO, EDB and BSTDB) managed to introduce the best international practice throughout its operations.

CIB is providing a comprehensive range of services primarily to MSMEs through its main office in Rostov-on-Don and 135 branches and sub-branches in 4 regions: Rostov-on-Don region, Volgograd region, Krasnodarsky and Stavropolsky krai. The core business of CIB is SME/MSME lending with actively developing retail. Since 2004 the EBRD has provided a number of MSME lines, enabling CIB to further expand its MSME lending and presence in the region. The loans are available mainly in Russian Roubles. For further details please contact CIB directly.

Head office contact details	Customer contact	Branch network contacts
Center-Invest Bank 62, Sokolova ave Rostov-on-Don 344000 Russian Federation	Tel: +7 863 2-000-000 +7 863 2-009-929	Please find your nearest branch on www.centriinvest.ru/ru/branches/offices/

SERBIA

ČAČANSKA BANKA a.d.

Čačanska Banka (CB) is a regional bank based in Čačak, Western Serbia, controlled by Halk Bank (Turkey). It is a universal bank catering to corporate, MSME and retail customers. EBRD was a shareholder in CB in 2006-1H 2015 with 25% stake, supporting CB's growth and privatisation process, which materialised through the acquisition of CB by Halk Bank.

In addition to equity participation during 2006-1H 2015, EBRD provided a number of SME credit lines to CB, as support to enhance outreach to MSME clients in the region. For further details please contact CB directly.

Head office contact details	Customer contact	Branch network contacts
Čačanska Banka CS 32000 Čačak - 1 Pivarska Street Serbia	MSME Lending Department Tel: +381 32 302 153 Fax: +381 32 302 215 Email: nikola.ranitovic@cacanskabanka.co.rs Call Center 0800 100 111 krediti.privreda@cacanskabanka.co.rs	Please find your nearest branch on www.cacanskabanka.co.rs/sr/stranice/Onama/Poslovna-mreza-14.html

Intesa Leasing d.o.o. Beograd

Intesa Leasing d.o.o. Beograd is one of the leading leasing companies for MSME across many regions of Serbia. The Company's main business is financial leasing of light and heavy vehicles, machinery and equipment.

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EBRD provided a senior loan so that Intesa Leasing can finance MSME. MSMEs with up to 249 employees can apply for the leases. The maximum aggregate funding that Intesa Leasing can make available to each MSME lessee from the proceeds of the Loan is EUR 1.5 million disbursed in one or several leases. For further details please contact Intesa Leasing directly.

Head office contact details	Customer contact	Branch network contacts
Intesa Leasing d.o.o. Beograd Cara Urosa 54 11158 Beograd Serbia	Mr. Slavko Dukic Tel: +381 11 2025 416 Fax: +381 11 2025 433 Email: slavko.dukic@intesaleasing.rs	N/A

ProCredit Bank a.d. Belgrade

ProCredit Bank a.d. Belgrade is one of the leading banks for SME and agricultural lending in Serbia with a wide range of products offered to SMEs and retail clients. It was set up by the group of development oriented institutions, EBRD among them, in 2001 as a bank dedicated to working with MSMEs and agricultural producers.

EBRD provided a number of loans to ProCredit Bank in order to support financing of SMEs. SMEs with up to 249 employees can apply for the loans. The sub-loan amount is capped at EUR 500,000. Both working capital financing and investment loans are available along with overdrafts, credit lines and agricultural financing. The loans are available both in Serbian Dinars and indexed to Euros. For further details please contact ProCredit Bank a.d. Belgrade directly.

Head office contact details	Customer contact	Branch network contacts
ProCredit Bank a.d. Milutina Milankovica 17 11070 Belgrade Serbia	Small Business Department Tel: +381 11 2057 000 Fax: +381 11 2077 905 Email: small.business@procreditbank.rs	Please find your nearest branch on www.procreditbank.rs

Societe Generale Srbija

Societe Generale Srbija is one of the leading universal banks covering all regions of Serbia. It provides a wide range of banking services to MSMEs through the wide branch network of 104 branches. Societe Generale has been present on the Serbian market since 1977, when the bank opened a representative office in Belgrade.

A number of financing lines have been granted by EBRD to support the Societe Generale Srbija in financing MSMEs. A guarantee facility has been implemented to support the bank in increasing its lending activities to finance micro-enterprises. A facility provided by EBRD dedicated to improve energy efficiency of companies and make them closer to EU standards is WB-SME-CSF facility under which industrial premises, equipment, software, improvement of the enterprise management systems and general upgrading. The terms and conditions of the facility allow the end users on the loan amount up to a maximum of EUR 1 million in Serbian Dinars as well as in foreign currency with a minimum maturity of 18 months. SMEs can also apply for a loan for financing of investments in industrial energy efficiency, small renewable energy production and energy efficiency in commercial buildings under the WeBSECLF Framework, which is a part of a broader EBRD initiative to support sustainable energy in the region. EBRD funds from WB-SME-CSF facility and WeBSECLF Framework are fully disbursed to eligible SME sub-borrowers. For further details please contact Societe Generale Srbija Bank directly.

Head office contact details	Customer contact	Branch network contacts
Bank Societe Generale Srbija Street Bulevar Zorana Đinđića 50a Town 11070 Novi Beograd Serbia	MSME Lending Department Tel: +381 11 30 11 400 Fax: +381 11 313 28 85 Email: privreda.sqs@socgen.com	Please find your nearest branch on www.societegenerale.rs

UniCredit Bank Serbia JSC

UniCredit Bank Serbia is a member of UniCredit, one of Europe's leading financial groups and with a leading international banking network in Central and Eastern Europe (CEE). The bank in Serbia is among the leading banks on the market. It provides a wide range of banking services to MSMEs through one of the largest branch networks in the country.

EBRD provided a number of financing lines so that UniCredit Bank Serbia can continue to finance even more MSMEs. MSMEs with up to 249 employees can apply for the loans. Both working capital financing and investment loans are available along with overdrafts and credit lines as well as other banking products and services tailored for MSMEs. The loans are available both in Dinars as well as in foreign currencies. For further details please contact UniCredit Bank Serbia directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Bank Serbia JSC 27-29 Rajiceva 11000, Belgrade Serbia	Milos Bojanic Head of Mid Market Customers Unit Tel: +381 11 3204 575 Fax: +381 11 3204-666 Email: milos.bojanic@unicreditgroup.rs	Please find your nearest branch on www.unicreditbank.rs

UniCredit Leasing Serbia DOO

UniCredit Leasing Serbia DOO is one of the leading leasing companies for MSME across many regions of Serbia. The Company's main business is financial leasing of light and heavy vehicles, machinery and equipment.

EBRD provided a senior loan so that UniCredit Leasing can finance MSME. MSMEs with up to 249 employees can apply for the leases. The maximum aggregate funding that UniCredit Leasing can make available to each MSME lessee from the proceeds of the Loan is EUR 1.5 million disbursed in one or several leases. For further details please contact the Company directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Leasing Srbija Airport City, Omladinskih brigada 90v 11070 Beograd Serbia	Ms. Tanja Arsenijevic, Manager Tel: +381 11 3093 576 Fax: +381 11 3093 599 Email: tanja.arsenijevic@unicreditleasing.rs	N/A

TAJKISTAN

AccessBank CJSC

AccessBank Tajikistan is a microfinance bank founded by Access Holding in 2010 with participation of the EBRD, KfW and IFC. The bank is the sixth and one of the younger members of the AccessBank network. Presently, Access Holding operates a network of eight commercial banks in developing and transition countries with a focus on financing MSMEs.

Since its inception, AccessBank received a number of credit lines from the EBRD for on-lending to MSMEs. The loan amounts start from USD 100 (for micro businesses) and the maximum amount of loan is USD 100,000+ (for medium-sized enterprises) for up to 4 years. Both working capital financing and investment loans are available along with overdrafts, credit lines and agricultural financing. The loans are available both in Tajik Somoni as well as in foreign currency (USD). Moreover, AccessBank is considering providing trade finance products such as letters of credit and guarantees. The products will be offered under the framework of the EBRD's Trade Facilitation Programme.

Head office contact details	Customer contact	Branch network contacts
AccessBank CJSC Tajikistan 61/1 Firdavsi Street Dushanbe Tajikistan	MSME Lending Department Tel: +992 48 701-25-25; 701-25-30 Fax: +992 37 231-98-07 Email: andrey.izmailov@accessbank.tj	Please find your nearest branch on www.accessbank.tj

Bank ESKHATA OJSC

Bank ESKHATA with its headquarters in Khujand has a strong position in northern Tajikistan and growing presence in central and southern parts of the country. This privately-owned bank is the leading institution in the country's MSME segment. Bank ESKHATA was the first bank to participate in the EBRD's USD 7 million Tajik Micro and Small Enterprise Finance Facility (TMSEF) programme. It received a loan worth USD 3.5 million which further helped expanding capital for small business clients.

Bank ESKHATA loans for MSME range from USD 100 up to a maximum of USD 3 million for up to 5 years. Both working capital financing and investment loans are available along with overdrafts, credit lines and a variety of other banking products and services specially tailored for MSMEs. Loans are available both in Tajik Somoni and in USD. Bank ESKHATA also offers financing for agricultural micro enterprises, individual farmers and small farms.

Head office contact details	Customer service	Branch network
Bank ESKHATA OJSC 135 Gagarin Street Khujand Tajikistan	MSME Lending Department Tel: +992 3422 66999 Fax: +992 422 66999 Email: n.oripov@eskhata.tj	Please find your nearest branch on www.eskhata.com

IMON INTERNATIONAL

IMON is the largest microfinance institution in Tajikistan with over 106,000 MSME customers served via an extensive national network of 140 branches and service outlets with estimated MSME market share of 41%. As a Microfinance Deposit-taking Organisation, IMON offers a range of loan and deposit products for businesses, sole entrepreneurs, MSMEs and farmers with primary focus on underserved, but economically active layers of Tajik population. The Company aims to become Tajikistan's leading microfinance bank over time and is currently undergoing a bank transformation process.

EBRD has a long standing debt relationship with IMON, having provided its first loan of USD 1 million in 2005 and extended a further seven loans for an aggregate of USD 20 million for on-lending to local MSMEs. IMON continues to successfully grow its MSME portfolio meeting its targets set for LCY and agricultural loans as well as increasing the average tenor of its product base. IMON loans for MSMEs are available in both Tajik Somoni and foreign currencies, range from the equivalent of USD 100 up to the equivalent of USD 100,000 with a tenor of up to 5 years. Both working capital financing and consumer loans are available along with agricultural financing.

Head office contact details	Customer service	Branch network
Microcredit Deposit-Taking Organisation IMON INTERNATIONAL 17 microdistrict, building #2 735700 Khujand Tajikistan	MSME Lending Department Tel: +992 (3422) 4 23 53 Fax: +992 (3422) 4 25 89 Email: ainoyatov@imon.tj	Please find your nearest branch on www.imon.tj

HUMO Micro Deposit Organisation

HUMO is one of the largest microfinance institutions in Tajikistan with strong presence in rural area across Tajikistan. HUMO is a dedicated supporter of MSMEs with strong interest in agriculture and rural development. It originates from a microfinance programme which was successfully institutionalised in 2004 through establishment of microfinance fund "Humo". The fund subsequently founded a commercial micro lending organisation "Humo & Partners" to leverage the success and expand operations by mobilising commercial funding. In 2013 the company received a deposit taking license and has been renamed to Micro Deposit Organisation HUMO. Currently HUMO offers wide range of products to its business and retail customers in most regions of Tajikistan.

EBRD started to work with HUMO in December 2008 with a credit line to support expansion of lending to MSMEs and have successfully continued cooperation. For full range of products and services please contact HUMO headquarters in Dushanbe or one of the branches.

Head office contact details	Customer service	Branch network
HUMO Micro Deposit Organisation 148/1 N.Karabaeva Street Dushanbe Tajikistan	Tel: +992 37 239-19-56 +992 37 239-19-57 +992 37 239-19-58 Email: office@humo.tj	Please find your nearest branch on www.mdohumo.tj/ www.facebook.com/mdohumo.tj

FINCA LLC Microcredit Deposit-Taking Organisation

FINCA is the 3rd largest MFI by volume and fourth by number of active clients with estimated MSE market share of 12%. The MFI has a strong coverage across the country serving clients through 35 offices covering central and southern Tajikistan with good presence in the north of the country. Since its establishment, FINCA has concentrated on serving smaller microfinance borrowers with an average loan size of consistently around USD 1,000 and approx. 40% of its loan book is dedicated to agricultural clients.

The EBRD has provided two loans in local currency to enable FINCA to maintain and expand local currency lending and grow its lending capabilities in local currency, expand its lending outside of the capital city of Dushanbe and further develop its MSE portfolio. FINCA lends Tajik Somoni and USD to its clients in the amounts USD 300-50,000.

Head office contact details	Customer service	Branch network
LLC Microcredit Deposit-Taking Organisation FINCA 34 Foteh Niyozzi Street, 3rd Floor Dushanbe Tajikistan	MSME Lending Department Tel: +992 37 221 44 76 Fax: +992 37 227 84 45 Email: k.kim@finca.tj	Please find your nearest branch on www.finca.tj

TUNISIA

Banque de Tunisie

Banque de Tunisie is the 8th largest Tunisian bank with total assets of EUR 1.9 billion and a market share of 6% at YE2014. Established in 1884, Banque de Tunisie historically had a focus on corporate clients, but has been increasingly targeting the MSME and retail markets in recent years. The bank is listed on the Tunis stock exchange and its largest individual shareholder is French banking group Crédit Mutuel-CIC with a 33.5% stake.

EBRD provided a EUR 30 million senior loan to Banque de Tunisie in March 2015 for on-lending to eligible Tunisian MSMEs. MSMEs with up to 249 employees can apply for the loans with a maximum aggregate sub-loan amount of the Tunisian Dinar equivalent of EUR 1,000,000 per borrower. Both working capital financing and investment loans are available along with leases, overdrafts and a variety of other banking products and

services. Not less than 75% of the loan shall be used to finance micro- and small-enterprises (maximum annual turnover or balance sheet total of up to EUR 10 million) and at least 30% of the loan shall be on-lend to fund MSMEs whose activities are located outside of Greater Tunis. Sub-loans are available in Tunisian Dinar. For further details please contact Banque de Tunisie directly.

Head office contact details	Customer contact	Branch network contacts
Banque de Tunisie 2 Rue de Turquie Tunis Tunisia		Please find your nearest branch on www.bt.com.tn

Banque Tuniso-Koweitienne

Banque Tuniso-Koweitienne (BTK) is the 11th largest Tunisian bank with total assets of EUR 796 million and a market share of 2.6% at YE2014. Established in 1981 by the Tunisian government and the Kuwait Investment Authority to support the development of the tourism and industrial sectors in Tunisia, the bank nowadays operates a universal banking model and was privatised in 2008 through the sale of 60% to French banking group Banques Populaires Caisses d'Epargne.

EBRD provided a EUR 40 million senior Loan to BTK in 2014 for on-lending to eligible Tunisian MSMEs. MSMEs with up to 249 employees and a maximum annual turnover of TND 30 million can apply for loans with a maximum aggregate sub-loan amount of the Tunisian Dinar equivalent of EUR 1,000,000 per borrower. Both working capital financing and investment loans are available. At least 30% of the loan shall be on-lend to fund MSMEs whose activities are located outside of Greater Tunis. Sub-loans are available in Tunisian Dinar, EUR and USD. For further details please contact BTK directly.

Head office contact details	Customer contact	Branch network contacts
Banque Tuniso-Koweitienne 10 bis avenue Mohamed V Tunis Tunisia	Mr. Mehdi Ben Rayana Tel: +216 71 257 566 Email: mehdi.benrayana@btknet.com	Please find your nearest branch on www.btknet.com

Compagnie Internationale de Leasing

Compagnie Internationale de Leasing (CIL) is a leasing company organised under the laws of Tunisia, listed on the Tunisian stock exchange. CIL is the 4th largest leasing company in Tunisia by leasing portfolio size and is the largest independent leasing company (non-affiliated with a bank).

EBRD started to work with CIL in 2013. The company in funding MSMEs in Tunisia, which are the core of the Tunisian economy, but remain underserved by the banking sector. It will also provide much needed long-term funding to a leasing company in a country where liquidity has been an issue since the revolution in 2011.

MSMEs with up to 249 employees are eligible to apply for the loans. The maximum aggregated loan amount for MSME lending under the EBRD financing is EUR 500,000 and available products cover working capital needs, investment. Please contact CIL directly for further details.

Head office contact details	Customer contact	Branch network contacts
Compagnie Internationale de Leasing Tunisie Leasing 16, Av. Jean Jaurès Tunis 1001 Tunisia	Kilani ZIADI Business Officer Tel: +216 23 314 323 Email: ziadi.kilani@cil.fin.tn	Please find your nearest branch on www.leasing-tunisie.com/cil-compagnie-internationale-de-leasing-9.html

Tunisie Leasing

Tunisie Leasing SA is a leasing company organised under the laws of Tunisia. It is 51.3%-owned by Amen Group through Amen Bank (32.5%), the fourth largest bank in Tunisia, and COMAR (18.8%), the second largest insurance company in the country. Tunisie Leasing is the largest leasing company in Tunisia with a 20% market share (based on new leases) and total consolidated assets of EUR 437 million as of YE2014. It has subsidiaries offering factoring in Tunisia, leasing and factoring in Algeria, and has invested in Alios Finance, a specialised finance company active in sub-Saharan Africa.

EBRD provided a senior unsecured loan of up to €10 million to Tunisie Leasing. The credit to Tunisie Leasing is to be delivered in two tranches and €3 million of the total is to be supplied by the International Cooperation and Development Fund of Taiwan. Tunisie Leasing will use the funds to finance leases to MSMEs for the acquisition of goods such as office equipment or commercial vehicles and of real estate. For further details please contact Tunisie Leasing directly.

Head office contact details	Customer contact	Branch network contacts
Tunisie Leasing Avenue Hedi Karray Centre urbain Nord 1082 Tunis Tunisia	Monsieur Kamel KRIMI Directeur des Engagements Tel:+ 216 31 332 063 Email: kamel.krimi@tunisieleasing.com.tn	Please find contact information on www.tunisieleasing.com.tn

Union Bancaire pour le Commerce et l'Industrie S.A.

Union Bancaire pour le Commerce et l'Industrie (UBCI) is a universal bank organised under the laws of Tunisia, which offers a wide range of banking services to retail and corporate clients in Tunisia, including leasing. It is the 10th largest Tunisian bank by total consolidated assets.

EBRD provided a senior loan of EUR 40 million for financing MSMEs via sub-loans and sub-leases. MSMEs with up to 249 employees can apply for the sub-loans and sub-leases. The maximum aggregate principal amount of all sub-loans and the maximum purchase price of each piece of leased equipment is EUR 2,500,000. Financing can be used for both working capital and investment loans and leases. For further details please contact UBCI directly.

Head office contact details	Customer contact	Branch network contacts
Union Bancaire pour le Commerce et l'Industrie S.A. 139, Avenue de la Liberté 1002 Tunis Tunisia	Mr Seyf Ismail Head of ALM and Trading Room Tel: +216 71 153 750 Fax: +216 28 200 830 Email: seyf.ismail@bnpparibas.com	Please find your nearest branch on http://www.ubci.tn/

TURKEY

DenizBank

DenizBank was established in 1938 as a state-owned bank and was privatised in 1997. Currently the bank is 99.85% subsidiary of Sberbank, who acquired it from Dexia SA in September 2012. Dexia had acquired 75% of Denizbank's shares from Zorlu in October 2006. In September 2012, Sberbank acquired all of Dexias shareholding of Denizbank. The transaction covered all of Denizbank's subsidiaries in Turkey, Austria and Russia.

DenizBank is a full-service universal bank serving over 8 million customers in the corporate, commercial, SME, and retail consumer segments. As of YE2014, it operates through a network of 715 local branches. Additionally, its subsidiaries - Denizbank AG and CJSC Denizbank Moscow have 14 foreign branches. As of YE2014, Denizbank is the 8th largest bank (and 5th largest private bank) in Turkey with total assets of EUR 34 billion.

Denizbank is a long-term partner of the EBRD and received a number of financing lines to further foster its MSME lending activities under the facilities TurSEFF, MSME Financing Facility, and TurAFF. Denizbank also received funding from EBRD under MidSEFF. TurSEFF is a framework for on-lending to private sector borrowers (including SMEs and households) for energy efficiency and small-scale renewable energy investments whereas MidSEFF is for on-lending to private sector borrowers for mid-size energy efficiency, renewable energy and waste-to-energy investments. TurAFF is a facility for on-lending to a range of the enterprises operating in the agribusiness sector.

Head office contact details	Customer contact	Branch network contacts
DenizBank Eski Büyükdere Cad. No: 106 34394 Esentepe İSTANBUL, Turkey Tel:+90 336 40 00	MSME Lending Department Tel: +90 212 354 86 88 Fax: +90 212 336 30 04 Email: Serpil.ozgen@denizbank.com	Please find your nearest branch on http://www.denizbank.com/sube-ve-atmler/default.aspx

GarantiBank

GarantiBank is the 3rd largest bank in Turkey and the 2nd largest privately-owned bank by asset size. As a universal bank, Garanti provides a wide range of financial services to 13.5 million customers with employees exceeding 19,600 through an extensive distribution network of 997 domestic branches, 7 foreign branches in Cyprus, one in Luxembourg and one in Malta, 3 international representative offices in London, Düsseldorf and Shanghai with 4,218 ATMs, an award-winning Call Center, internet, mobile and social banking platforms, all built on cutting-edge technological infrastructure. The bank has a strong track record in providing financing to MSMEs, especially to those located in less-developed rural areas, and is committed to focus particularly on women-led businesses.

GarantiBank is a long-term partner of the EBRD and received a number of financing lines to further foster its MSME lending activities. The scope of relationship with GarantiBank covers a wide range of EBRD priority sectors (i.e. agribusiness, SMEs in underserved regions, energy efficiency and women in business). MSMEs with up to 249 employees and a maximum annual turnover of EUR 50 million or a maximum balance sheet total of EUR 43 million can apply for the loans. On-lending to MSMEs can be in the form of investment loans, working capital and other revolving credit facilities (including overdrafts), leasing (other than operating leases), factoring or other appropriate financing instruments up to a maximum amount of EUR 200,000 per MSME borrower. The loans can be denominated both in Turkish Lira as well as in foreign currencies. Please contact GarantiBank directly for further details.

Head office contact details	Customer contact	Branch network contacts
GarantiBank Levent Nispetiye Mah. Aydar Cad. No:2 Beşiktaş 34340 İstanbul Turkey	Ezgi Dizdar Tel: +90 212 318 1881 Fax: +90 212 216 5781 Email: ezgigok@garanti.com.tr	Please find your nearest branch on www.garanti.com.tr/en/our_comp_any/branches_and_paramatiks/branch_paramatik_finder.page?#calContent=UID1d765e4

Garanti Finansal Kiralama AS

Garanti Leasing, a full subsidiary of Garanti Bank is a leading leasing company in Turkey with 13.30% market share in terms of number of contracts and 13.10% on new business volume. The company is committed to the MSME sector with 68% of the number of customers coming from this segment. The EBRD has provided EUR 50 million to Garanti Leasing to expand leasing services to MSMEs in Turkey's least developed regions. MSMEs with up to 249 employees and a maximum turnover of EUR 43 million can apply for the leases. Please contact Garanti Leasing for further details.

Head office contact details	Customer contact	Branch network contacts
Garanti Leasing Levent Nispetiye Mah. Aytar Cad. No:2 Beşiktaş 34340 İstanbul Turkey	Cuneyt Ormen SVP, Head of Treasury and FI E-Mail: cormen@garantileasing.com.tr	http://www.garanti.com.tr/en/commercial_banking/leasing_and_factoring/leasing.page

Türkiye İş Bankası

Türkiye İş Bankası (İşBank) was established in 1924. The Bank was the largest bank in Turkey in terms of total loans, foreign currency-denominated loans, foreign currency-denominated deposits and shareholders' equity and had the largest market shares of total assets, Turkish Lira-denominated loans, total deposits, Turkish Lira-denominated deposits, demand deposits and volume of debit cards transactions among private sector banks, each as measured on a bank standalone basis. İşBank has an unparalleled regional branch network among private banks with 1,501 domestic branches. İşbank has long been focused on supporting SMEs and was the first Turkish bank to launch a "Small Business Loans" programme

İşbank is a long-term partner of the EBRD and received a number of financing lines to further foster its MSME lending activities under the facilities TurSEFF, TuREEFF, TurWIB and TurAFF. İşbank also received funding from EBRD under MidSEFF.

TurSEFF is a framework for on-lending to private sector borrowers (including SMEs and households) for energy efficiency and small-scale renewable energy investments whereas MidSEFF is for on-lending to private sector borrowers for mid-size energy efficiency, renewable energy and waste-to-energy investments. TuREEFF is a framework targeting private sector borrowers (including SMEs and households) for energy efficiency and small-scale residential energy efficiency investments. TurAFF is a facility for on-lending to a range of the enterprises operating in the agribusiness sector. Through TurWIB, İşbank provides financing to the women-led SMEs to promote women entrepreneurship in Turkey. Please contact İşbank directly for further details.

Head office contact details	Customer contact	Branch network contacts
İşbank İs Kuleleri Büyükdere Cad. 34330 Levent - İstanbul Turkey	Corporate and Commercial Banking Product Division Ms. İşıl Ercan Tel: +90 212 316 80 94 Fax: +90 212 316 09 99 Email: isil.ercan@isbank.com.tr	Please find your nearest branch on www.isbank.com.tr/English/content/EN/Nearest_Isbank/BranchA tm.aspx?c=00&s=00

FinansBank

FinansBank is the 5th largest privately owned Turkish commercial bank with a 3.6% market share in bank-only asset size. It was incorporated in 1987 by the Fiba Group (a Turkish conglomerate ultimately owned and controlled by the Ozyegin family). After a series of transactions that took place between August 2006 and September 2008, National Bank of Greece (NBG) Group companies acquired 94.8% of the shares of FinansBank from the Fiba Group.

In April 2007 NBG sold 5% of the Company to the IFC. On 29 September 2014, IFC exercised its put option which brought NBG's total shareholding to 99.81%. Finansbank operates exclusively in Turkey providing banking services to retail, commercial, corporate and MSME clients through a network of over 600 domestic branches and 12,000 employees.

Finansbank received financing from EBRD under the Turkey Women in Business (TurWiB) Framework to provide financing for the women-led SMEs to promote women entrepreneurship in Turkey. The ultimate goal of the facility is to promote women entrepreneurship and access to finance, and more broadly women's

participation in business, through the development of a strong women-led SME sector in Turkey. The facility is supported by (i) technical cooperation programme to help Finansbank develop financial products that meet the specific needs of women-led enterprises, (ii) a risk sharing mechanism to stimulate lending to this group on a sustainable basis and will benefit from the synergies with (iii) the Women in Business Small Business Support (“SBS”) component; which constitutes the grant component of the TurWiB Programme as a whole.

Head office contact details	Customer contact	Branch network contacts
Finansbank Büyükdere Caddesi Kristal Kule Binası No:215 4.Levent Istanbul, Turkey Tel:+90 212 3185168	Call centre: 0850 222 0 900 Facebook account: www.facebook.com/Finansbank Twitter account: www.twitter.com/fbsizidinliyor Email: kobllsletmebankaciligiurunyonetimi@finansbank.com.tr	Please find your nearest branch on www.finansbank.com.tr/en/atm-branches/default.aspx?FBAS_Atmbanches

Odeabank AS

Odeabank is the 13th largest bank in Turkey by total assets. It started its operations in November 2012. As of end of June 2015, Odeabank had a market share of 1.45% in terms of asset, with EUR 9.6 billion total balance sheet. Odeabank offers a wide array of products and services in retail, commercial and corporate banking areas. It operates through a network of 53 branches located in 15 cities, and has more than 1,500 employees.

EBRD provided a senior loan of EUR 60 million for on-lending to SMEs. SMEs with up to 249 employees can apply for the loans. The maximum aggregate amount of the loan is EUR 2,000,000, disbursed in one or several loans. Both working capital financing and investment loans are available. For further details please contact Odeabank directly.

Head office contact details	Customer contact	Branch network contacts
Levent 199, Büyükdere Cad. No:199, Kat: 33-39 34394 Şişli, Istanbul Turkey	Estel Gurdogan Director- Financial Institutions and Funding Email: estel.gurdogan@odeabank.com.tr	Please find your nearest branch on www.odeabank.com.tr/en-US/branch-and-atm/

Sekerbank T.A.S.

SekerBank is a well-established second tier bank in Turkey with a strong focus on SME-lending and retail-lending and a large presence in relatively less-developed eastern and south-eastern Turkey. SekerBank operates with a network of 313 branches of which 80% are located outside of the three largest cities.

Sekerbank is a long-term partner of the EBRD and received a number of financing lines to further foster its MSME lending activities under the facilities TuREEFF and the MSME Financing Facility. TuREEFF is a framework for on-lending to private sector borrowers (including SMEs and households) for energy efficiency and small-scale residential energy efficiency investments. MSME Financing is a facility for on-lending to a range of the enterprises operating either led by women or in the agribusiness sector. Please contact Sekerbank directly for further details.

Head office contact details	Customer contact	Branch network contacts
Buyukdere Caddesi No: 171 Metrocity A-Blok 34330, 1.Levent/Istanbul Turkey	Irem Bulat Associate Structured Finance & Investor Relations Tel: +90 212 344 07 37 +90 212 319 71 54 Fax:+90 212 319 71 62 Email: irem.bulat@sekerbank.com.tr	Please find your nearest branch on www.sekerbank.com.tr/

TSKB

TSKB provides support for the sustainable development of Turkey, having offered corporate loans, project financing, investment banking and consultancy services since 1950s. From the day it was established, TSKB has been bringing together global funds with the investments of the Turkish business world, within the scope of the long running business partnerships it has developed with supranational finance corporations. TSKB, which offers private consultancy solutions for the financial, technical and environmental sustainability of investments together with the long-term loans it provides, also creates value for the development and growth of the Turkish economy with its quality investment banking services. TSKB integrates the economic, social and environmental dimensions of its globally accepted sustainability practices in all of its banking processes, and provides support for the transition of the business world to a low carbon and more efficient production level.

TSKB received the Financial Times and IFC 'Sustainable Banking of the Year' award three times in a row, and has been awarded at the Corporate Management Summit thanks to the just, transparent and accountable corporate management it has shown since 2011. TSKB, which is the first Turkish bank to obtain an ISO 14001 Environmental Management System certificate, published the first GRIA+ approved sustainability report in the finance sector in 2013. TSKB also maintains its characteristic of being the first carbon neutral bank in Turkey, by offsetting its carbon footprint, since 2008. TSKB's head office is located in Istanbul and has branches in Ankara and Izmir.

EBRD extended TSKB a credit line under the TurAFF facility. The Facility's main objective is to support SMEs operating in agribusiness sector by increasing their access to medium and long-term funds and to enhance the Bank's operations in the Turkish small to mid-cap agribusiness sector. In addition, in 2015 TSKB received another credit line dedicated to resource efficiency for the purpose of financing private sector companies' projects in energy, water saving and waste minimisation.

Head office contact details	Customer contact	Branch network contacts
TSKB Meclisi Mebusan Cad. No:81 Fındıklı, 34427 İstanbul T:+90 212 334 50 50	Corporate Lending Tel: +90 212 334 5347 Email: krediler@tskb.com.tr	Please find your nearest branch on www.tskb.com.tr/en

Türk Ekonomi Bankası A.Ş

Türk Ekonomi Bankası A.Ş (TEB) is one of the leading private banks in Turkey, providing a wide range of banking services to retail, SME and corporate segments across many regions of Turkey. The Bank provides a wide range of banking services to MSMEs through its wide branch network, present in 72 out of 81 cities in Turkey. TEB can deliver all banking products together with the Non-Financial Services like TEB SME Academy, TEB SME Consultants, TEB SME Support Line, TEB SME Club, TEB SME TV, KOBİ Lingo. This focus on SME segment differentiated our products and services in the industry and enabled a WIN-WIN situation for the bank and for the SMEs. TEB SME Banking Group has two main segments; Micro and SME. To increase service quality for specific need of clients, TEB has established sub-segments under the SME Banking Group such as Agricultural Banking, Gold Banking, Start-up Business Banking and Women Banking.

EBRD has participated in the investment of callable notes issued by TEB so that TEB can finance more MSMEs, particularly in the agribusiness sector and in remote areas of Turkey, in 2012. MSMEs with up to 249 employees can apply for the loans and the maximum loan amount is EUR 2 million. Both working capital financing and investment loans are available along with revolving credit facilities and other appropriate credit lines. The loans are available both in Turkish Lira as well as in foreign currencies. TEB joined EBRD's Finance and Advice for Women in Business programme, which is jointly funded by the European Union, the EBRD and the Republic of Turkey, in 2015. Women-led MSMEs with up to 249 employees can apply for unsecured loans. The maximum loan amount is TRY 75 (for micro) and TRY 125 (for SME) thousand and loans are offered with a maturity up to 36 months. Both working capital financing and investment loans are available along with instalment credit facilities and other appropriate credit lines. EBRD Programme is one of the important products under TEB Women Banking, besides the flexible collateral options such as gold and other products. The program's non-financial services include access to coaching, mentorship and education, including training on business planning and leadership skills, as well as access to trainings dedicated for the specific needs of an entrepreneur and life cycle of business. For further details please contact TEB directly.

Head office contact details	Customer contact	Branch network contacts
Türk Ekonomi Bankası A.Ş TEB Kampüs Saray Mah. Küçüksu Cad. Sokullu Sk. No: 7 Umraniye Istanbul 34768 Turkey	Martin Yılmaz SME Banking Business Development Department Tel: +90 (216) 635 35 35 Fax: +90 (216) 636 36 36 Email: martin.yilmaz@teb.com.tr	Please find your nearest branch on www.teb.com.tr/

VakifBank

VakifBank, founded in 1954, is the 7th largest bank in Turkey and undertakes a leading role in the financing of domestic and foreign trade through its 904 branches across Turkey. VakifBank provides banking services to more than 300,000 SME clients and continues to grow by expanding its product and service portfolio in SME Banking line.

EBRD provided a number of financing lines to VakifBank for broadening the geographic and sectoral coverage of the bank since 2011. These facilities targeted to stimulate the financing of agribusiness MSMEs, SMEs' energy efficiency investments, women in business and trade finance. In terms of financing agribusiness MSMEs, VakifBank established an agricultural banking business line and companies with up to 249 employees can apply for EBRD funded agribusiness loans. The maximum loan amount is EUR 2 million or equivalent TRY and loans are offered with a maturity up to 60 months. Energy efficiency investments are another field that VakifBank actively supports with collaboration with EBRD and other international development institutions and loans up to EUR 5 million are provided for Turkish SMEs with a maturity up to 7 years.

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Yapi Kredi Bank

Yapi Kredi Bank (YKB) is the 5th (4th private) largest bank in Turkey with focus on retail and SME lending. It has the 4th largest branch network in the country with 1,013 branches and EUR 75 billion asset size and EUR 14 billion SME loan portfolio (12.9% market share). YKB was founded in 1944 and has always been dedicated to innovation and social responsibility.

EBRD provided a number of financing lines for broadening the geographic and sectoral coverage of YKB's SME loan portfolio focusing on the financing of agribusiness SMEs, women in business and energy efficiency

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investments of SMEs. To support energy efficiency investments of Turkish SMEs, YKB provides loans up to EUR 5 million with a maturity up to 5 years, under the Turkish Sustainable Energy Financing Facility programme of EBRD. In addition, YKB offers full-array of financial products including commercial instalment loans, revolving loans, flexible commercial accounts, product bundles, POS and merchant services, agricultural loans, cash management products, investment products, commercial credit cards, commercial purchasing cards to its SME clients. For further details please contact YKB directly.

Head office contact details	Customer contact	Branch network contacts
Yapı ve Kredi Bankası A.Ş. Yapi ve Kredi Plaza D Blok Levent 34330 Istanbul Turkey	Financial Institutions Department Ms. Tules Akıncı Tel: +90 212 339 7819 Fax: +90 212 339 6060 Email: tules.akinci@yapikredi.com.tr	Please find your nearest branch on www.yapikredi.com.tr/en-US/MainPage.aspx#

Yapi Kredi Finansal Kiralama AO

Yapi Kredi Leasing (YKL), a subsidiary of Yapi Kredi Bank is a leading leasing company in Turkey with 18% market share on new business volume and 13% in terms of number of contracts. The company is committed to the MSME sector with 75% of the number of customers coming from this segment. At YE2014, YKL reported total assets of EUR 1,952 million shareholders' equity of EUR 461 million, and net income of EUR 54 million. The EBRD has provided EUR 50 million to Yapi Kredi Leasing to expand leasing services to MSMEs in Turkey's least developed regions. MSMEs with up to 249 employees and a maximum turnover of EUR 43 million can apply for the leases.

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UKRAINE

Ukreximbank JSC

EBRD has signed a credit line with Ukreximbank (Ukraine) for USD 50 million to finance sub-loans for sustainable energy efficiency investments by Ukrainian SMEs. SMEs with up to 249 employees can apply for the loans. The maximum amount of loan is USD 3,000,000 for up to 5 years. The SME sector in Ukraine suffers from very limited access to credit following the economic recession and difficult macroeconomic environment. The Project aimed to achieve two main goals: (i) encourage financing of investments for increased energy efficiency and (ii) contribute to the resumption of lending to the SME sector in Ukraine.

JSC Ukreximbank is a 100 per cent state-owned bank and is the third largest bank in Ukraine holding 11.6 per cent of total banking assets as of 30 June 2015.

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