

Loan Financing for Micro, Small and Medium sized Enterprises

Loan financing for MSMEs is available from the following banks with which the EBRD has signed a loan or standby facility.

ALBANIA

Credins Bank – Albania

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 systematic 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 provided a senior loan of EUR 8 million for on-lending to SMEs. MSMEs with up to 250 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	Egla Ballta MSME lending department Tel: +355 4 2234 096, 2233 912 Fax: +355 4 2222 916 Email: egla.ballta@bankacredins.com	

Landeslease

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

EBRD provided a senior loan so that Landeslease can finance micro, small and medium sized enterprises (MSME). MSMEs with up to 250 employees can apply for the leases. The maximum aggregate funding that Landeslease can make available to each MSME lessee from the proceeds of the Loan is EUR 125,000 disbursed in one or several leases. For further details please contact Landeslease directly.

Head office contact details	Customer contact	Branch network contacts
Landeslease Donika Kastrioti Street no. 14, Tirana, Albania	Mr. Altin Saliasi, CEO Tel: +355 (0) 4 22 71 050 Fax: +355 (0) 4 22 51 038 Email: asaliasi@landeslease-al.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 micro, small and medium size enterprises with a particular focus on rural areas. Branch network consisting of 42 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 micro, small and medium-sized enterprises (MSMEs), including individual farmers and agribusiness. MSMEs with up to 250 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 US dollars 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, Armenia	MSME lending department Tel: (+374-10) 31-88-88 Fax: (+374-10) 54-34-85 Email: credit@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 250 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 AMD 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 St., 0015, Yerevan, Republic of Armenia	SME lending department Tel: +374 10 561111 Fax: +374 10 51 31 33 Email: sme@ameriabank.am	Please find your nearest branch on www.ameriabank.am/Infrastructure.aspx?lang=28

Anelik Bank

Anelik Bank is a medium size universal bank in Armenia owned by Credit Bank Lebanon which specialises on lending to SMEs.

EBRD provided financing to Anelik with a number of loan facilities so that the bank can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. The maximum amount of loan is USD 500,000 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 USD. For further details please contact Anelik directly.

Head office contact details	Customer contact	Branch network contacts
Anelik Bank Vardanants 13 Yerevan 0010, Armenia	Tel: +374 10 593 333 Fax: +374 10 523 310 Email: anelik@anelik.am	Please find your nearest branch on www.anelik.am

Araratbank

Araratbank OJSC 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 micro, small and medium sized enterprises. MSMEs with not more than 250 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 Dram 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 Pushking street Yerevan Armenia	Call centre: +37410 546363	Please find your nearest branch on www.araratbank.am

Armeconombank

Armeconombank (AEB) is a small size bank, which is among the leading banks for MSME lending across many regions in Armenia. It offers also 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 micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. Generally, 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 Amiryan str. 23/1 Yerevan, 0002, Armenia	MSME lending department Tel: +37410 510910 (ext.5111) Fax: +37410 538904 Email: bank@aeb.am	Please find your nearest branch on www.aeb.am

ArmSwissbank

ArmSwissbank CJSC is one of the new EBRD partner banks in Armenia. 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 is also supported by a TC package targeted to assist the bank in improving its loan appraisal and credit approval processes and procedures. Under the EBRD facility, loans can be extended to small and medium enterprises with up to 250 employees. The loan amounts can go up to USD 500,000 and be used for working capital financing, export and pre-export financing of industrial enterprises manufacturing and investment programmes. The loans are available in Armenian Dram as well as in foreign currencies. For further details please contact ArmSwissbank directly.

Head office contact details	Customer contact	Branch network contacts
ArmSwissbank 10 Vazgen Sargsyan street Yerevan Armenia	Tel: +374 10 540728, 540736, 540751, 529593, 584419 Fax: +374 10 540675, 529591	Please find your nearest branch on www.armswissbank.am

Byblos Bank Armenia

Byblos Bank Armenia (BBA) is owned by Byblos Bank Lebanon and specialises on lending to SMEs (EU definition) as well as providing them with a wide range of services.

EBRD provided financing to BBA with a loan facility to be used for on-lending to small and medium sized enterprises (SMEs). SMEs with up to 250 employees can apply for the loans. The maximum amount of loan is USD 2,000,000 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 USD. For further details please contact BBA directly.

Head office contact details	Customer contact	Branch network contacts
Byblos Bank Armenia Amiryan 18/3 Yerevan 0002, Armenia	Tel: +374 10 530 362 Fax: +374 10 525 296 Email: infoarm@byblosbank.com	Please find your nearest branch on www.byblosbankarmenia.am

Converse Bank (Converse)

Converse 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.

In 2008, EBRD issued a USD 10 mln loan to Converse, so that the bank can provide financing to its micro, small and medium sized clients (MSMEs). MSMEs with up to 250 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: 37410 511 237, (ext. 1286) Email: gabrielyangarik@conversebank.am	Please find your nearest branch on: www.conversebank.am

HSBC Armenia

HSBC Bank Armenia (HSBC) is one of the largest banks in Armenia in terms of total assets and customer deposits with a special focus on lending to SMEs (EU definition).

EBRD provided financing to HSBC with a loan facility to be used for on-lending to small and medium sized enterprises (SMEs). SMEs with up to 250 employees can apply for the loans. The maximum amount of loan is USD 2,000,000 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 USD. For further details please contact HSBC directly.

Head office contact details	Customer contact	Branch network contacts
HSBC Armenia Teryan 66 Yerevan 0009, Armenia	Call centre Tel: +374 10 515 000 Fax: +374 10 515 001 Email: HSBC.armenia@hsbc.com	Please find your nearest branch on www.hsbc.am

Inecobank CJSC

Inecobank is a medium-sized Armenian private bank with the primary strategic focus to provide financial services to private SMEs. It has been a partner of the EBRD since 2005. Prior to the crisis, Inecobank was one of the market leaders in consumer lending and a pioneer in “point-of-sale” loans in Yerevan. The bank also diversified into micro-lending with the assistance of the EBRD’s MSE loan accompanied by TC training. Due to its strategic focus on MSME lending and its retail business the bank has developed a significant customer base with more than 40,000 retail borrowers and over 15,000 corporate and MSME customers. Inecobank has also developed its trade finance business and twice received EBRD awards for the most active trade finance bank in Armenia under the EBRD’s TFP.

The EBRD has provided Inecobank with a number of loans for MSME financing over the years. The latest SME loan signed in 2012 is available in AMD and USD with a maximum loan amount of USD 500,000 or AMD equivalent for up to 5 years. For further details please contact Inecobank directly.

Head office contact details	Customer contact	Branch network contacts
“Inecobank” CJSC 17, Toumanyanyan str. Yerevan 0001 Republic of Armenia	Lending department Tel: +374 10 510 521 Fax: +374 10 510 573 Email: Vaghinak.Khachatryan@inecobank.am	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 micro, small and medium sized enterprises (MSMEs). MSMEs with up to 100 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 St., area 11 Yerevan 0009, 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 Azerbaijan

AccessBank Azerbaijan is the 7th largest private bank in Azerbaijan with a leading market position in MSME 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 micro, small and medium enterprises.

Since its inception, AccessBank received a number of credit lines from the EBRD for on-lending to micro, small and medium-sized enterprises (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 (AZN) as well as in foreign currency (USD). 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 str, Baku, AZ1000, Azerbaijan Tel: (+994 12) 493 07 26 Fax: (+994 12) 493 07 96	Call or visit any AccessBank branch	Please find your nearest branch on http://www.accessbank.az/en/page/branch_network.html

AGBank

AGBank has been known to EBRD since 1997, when it was identified as a potential participating bank under the Multi Bank Framework Financing Facility (SME Credit Line). In 1998 EBRD arranged for a USD 500,000 technical cooperation project for overall institutional development of AGB. The project was successfully completed in 2000. Since then AGB has demonstrated remarkable results in improving the financial performance and developing the bank institutionally. As a result, in December 2003 AGB was provided with the line under the Trade Facilitation Programme of EBRD with a limit of USD 1 million and 12-month maximum tenor.

The co-operation between EBRD and AGB deepened later in 2004 when AGB was offered the EBRD’s first SME credit line under the EBRD Multi-Bank Framework Facility (MBFF) amounting to USD 2 million. In October 2005 a second SME credit line for USD 1.5 million was signed between EBRD and AGB. Additionally, USD 1 million limit increase under TFP has been approved. A third SME credit line was signed with AGB in April 2006 for USD 2 million, consisting of two portions – a USD 1 million SME portion, and a USD 1 million MSE portion. A further limit increase of USD 2.5 million was approved under TFP. Cooperation continued in 2007 by a fourth MSME line of USD 6 million, consisting again of two portions – USD 5 million for SME and USD 1 million for MSE. In 2008 the last sub-loan agreement for USD 2 million was signed with AGBank.

Head office contact details	Customer contact	Branch network contacts
AGBank 16 Landau Str. Baku AZ1073 Azerbaijan	Kamila Budagova Head of Credit Department Tel: +994 124975017 Fax: +994124989615 Email: kamilacb@agbank.az	

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) in the amount of USD 1 million and Trade Facilitation Program for USD 3.5 million. Since then BR started to demonstrate remarkable results in improving the financial performance and developing the bank institutionally. As a result, additional SME (USD 2 million) and MSE (USD 2 million) financing was provided in 2005; SME financing (USD 2 million) and co-financing facility under MCFF framework in 2006 (USD 1.5 million recourse and USD 3.5 million non-recourse); additional MSME in 2007 (USD 2 million SME and USD 3 million MSE) and as a natural extension of the relationship an A/B syndication in 2007 (USD 6 million A portion and USD 18 million B portion).

Bank Respublika continued to demonstrate its commitment to EBRD by fast utilisation of the existing MSME facility lines amounting to USD 4.8 million in SME and USD 4.2 million in MSE segments. The MCFF facility introduced in 2006 has also been utilised. The A/B loan that enabled BR to become the second privately owned Azerbaijani bank entering the syndicated loans market in 2007 and to proceed to the following syndication independently in 2008, has been fully utilised as well.

The B portion was repaid in February 2009 as the bank was not interested in extending the B portion with new conditions that the B lenders were offering. 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. To date USD 4 million has been disbursed. 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.

Head office contact details	Customer contact	Branch network contacts
Bank Respublika 21, Khagani Street AZ1000, Baku, Azerbaijan	Samir Karimov Director of the Credit Department Tel: +994125980800 (ext.241) Fax: +994125980880 Email: SamirK@bankrespublika.az	

Demir Bank

OJSC Demirbank ("DB") was established in 1989 by the Azerbaijani State Railway Company. At the end of 2010 the bank was ranked the 9th in terms of total assets among 45 banks operating in Azerbaijan. On 30 March 2010, Fitch Ratings confirmed ADB Issuer Default rating at 'B-' (B minus) and Short-term rating at 'B', with "stable" outlook. DB is also rated by Planet Ratings agency with 'B+' (B plus) "positive" outlook. Standard & Poor's transparency and disclosure report ranks Demirbank the 5th among the country's banks.

DB 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 (“IBA”) and emerging politically affiliated banks. Over the last five years, DB has pursued a successful growth strategy, supported by funding from the IFIs.

Head office contact details	Customer contact	Branch network contacts
Demir Bank 31, Garabag Street AZ1008, Baku, Azerbaijan	Aytan E. Gulusoy Head of International Relations Department Tel: +994124447123 Fax: +994124960977 Email: Aytan.Gulusoy@demirbank.az	

Finance for Development

FinDev is a long established non-bank microfinance institution that has enjoyed solid growth over the years, and has a client base of approximately 11,000 clients and an outstanding portfolio of USD 13 mln serviced by six lending branches. FinDev lends in both US Dollars and Azerbaijan Manats to individuals and micro and small businesses in the amounts up to USD 20,000.

The most recent loan from the EBRD was disbursed in Azeri Manats to enable FinDev to continue to expand both its loan portfolio and its regional branch network in rural Azerbaijan as well as increase its rural and agricultural customer base. FinDev is expanding its branch network outside of the capital region.

Please contact FinDev directly for more information on their activities.

Head office contact details	Customer contact	Branch network contacts
Finance for Development 44 Jafar Jabbarli Street Caspian Plaza, 3rd Tower, 3rd Floor AZ1065 Baku Azerbaijan	Mubariz Gurbanov Tel: +994-12 436 96 64 Fax: + +994 -12 4967763 Email: mubarizgurbanov@findev-az.com	Please find your nearest branch on http://findev-az.com

Finca Azerbaijan

FINCA Azerbaijan (FAZ) is the largest and leading non-bank microfinance institution in Azerbaijan by gross portfolio size of around USD 130 mln in gross outstanding portfolio and about 127,000 clients.

It is the largest of the FINCA operations, globally, and ranks the second in terms of both return on assets and return on equity. The institution has extensive geographic coverage across Azerbaijan, with 29 branches and 36 market offices. FINCA serves small microfinance borrowers, where it has developed a leading market position. More than 80% of its loans are from outside the Baku (Absheron) area and more than 50% are in agriculture.

The EBRD has provided the last two loans in the 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 region and further develop its SME portfolio. Finca lends US Dollar and Azerbaijan Manats to its clients in the amounts USD 50-50,000; the average loan size for newly disbursed loans being approximately USD 1,500.

Please contact Finca Azerbaijan directly for more information on their activities.

Head office contact details	Customer contact	Branch network contacts
Finca Azerbaijan 44 Jafar Jabbarli 5th Floor Baku 1065 Azerbaijan	Main Office Tel: + 994 12 596 33 84/85/86/87 Email: info@fincaazerbaijan.com	Please find your nearest branch at: http://www.fincaazerbaijan.com/en/contact-information/contact-us

Muganbank

Muganbank is a dynamically developing private commercial bank in Azerbaijan. The bank operates an extensive branch network, ranking the 6th in the country, and has over 74,000 clients with its core customers being micro, small and medium sized enterprises (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 both in Manats as well as in USD and EURO. For further details please contact Muganbank directly.

Head office contact details	Customer contact	Branch network contacts
Muganbank Azerbaijan Republic, Baku, AZ1052, A. Rajabli str.,21 B	Credit Department Tel: + 99412 564-20-35 Fax: + 99412 564-21-35 Email: e.abbasov@muganbank.az s.ismayilov@muganbank.az	Please find your nearest branch on www.muganbank.az

BELARUS

Belgazprombank (BGPB)

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

EBRD provided BGPB with a number of facilities to finance micro, small and medium-sized enterprises (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 Roubles and in foreign currencies. For further details please contact BGPB directly.

Head office contact details	Customer contact	Branch network contacts
Belgazprombank Pr. Pritytskogo 60/2 Minsk	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

CJSC "Belarusian Bank for Small Business"

CJSC "Belarusian Bank for Small Business" (Bank BBSB) is a greenfield bank founded in 2007 by EBRD in partnership with IFC, FMO, KfW, Commerzbank, SwedFund, Shorebank International and ShoreCap. In addition to the equity investment, EBRD has extended a credit line for on-lending to micro and small enterprises.

MSEs with up to 100 employees can apply for the loans of the maximum amount of USD 200,000. 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 MSEs. The loans are available in Belarusian roubles and foreign currencies. For further details please contact Bank BBSB directly.

Head office contact details	Customer contact	Branch network contacts
CJSC "Bank BBSB" 28, Surganova str. Minsk, 220012 Belarus	MSME lending department Tel: +375 17 202 13 74 +375 17 202 10 55 +375 33 630 01 30 +375 44 50 09 04 Fax: +375 17 385 22 13 Email: kredit@bbsb.by	Please find your nearest branch on http://bbsb.by/about/filiali-banka/

OJSC "Belvnesheconombank" (BelVEB)

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

EBRD provided a credit line to BelVEB for the purposes of financing micro, small and medium-sized enterprises (MSMEs). MSEs with up to 100 employees can apply for loans of a maximum of USD 100 000. SMEs with up to 250 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 roubles and foreign currencies. For further details please contact Belvnesheconombank directly.

Head office contact details	Customer contact	Branch network contacts
Belvnesheconombank Myasnikova, 32 220030, Minsk, Belarus	MSME lending department Tel/Fax: + 375 17 218-67-86	Please find your nearest branch on http://www.bveb.by/corporate/corp/credit-operations/credit-malibisnes/EBRRcredits/

BPS Sberbank

For purposes of development of business of small enterprises in the Republic of Belarus within the Loan agreement signed with the EBRD, BPS-Sberbank started to provide loans to MSEs within the EBRD line.

The loans within the EBRD line can be granted to the following MSEs: corporate customers (with up to 500 employees and annual proceeds not exceeding EUR 50,000,000); sole entrepreneurs; retail

customers registered as sole entrepreneurs or founders of legal entities with up to 100 employees and proceeds from sales of products (work, services) not exceeding USD 2,000,000 or equivalent for the last calendar year (less taxes and duties included into proceeds).

The loans within the EBRD line can be granted in the following retail offices of BPS-Sberbank:

Head office contact details	Customer contact	Branch network contacts
BPS Sberbank Center of Banking Services 702 - : Minsk, Surganova street,39	Tel.: 297-24-80, 297-24-87, 297-24-95,297-25-32	

MTBank

MTBank is a modern commercial Bank providing a full range of services to corporate and retail clients. MSME clients have access to loans through the Bank's regional outlet network of 11 offices all over Belarus.

EBRD provided a number of financing lines so that MTBank could finance more micro, small and medium sized enterprises (MSMEs). The Bank offers loans amounting to maximum USD 300,000 for up to 5 years. 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 Roubles as well as in foreign currencies. For further details please contact MTBank directly.

Head office contact details	Customer contact	Branch network contacts
MTBank Ul. Umanskaya, 54, GLOBO, 2 nd floor Minsk	MSME lending department Tel: +375 17 22 999 70 Fax: +375 17 220 40 52 Email: microcredit@mtb.by	Please find your nearest branch on www.mtbank.by

RRB-Bank

RRB-Bank is a private commercial Bank providing a full range of services to MSMEs, corporate and retail clients. The loan products are available to MSME clients through the network of 17 offices all over Belarus. EBRD holds 25% stake of the Bank.

EBRD provided a number of financing lines so that RRB-Bank could finance more micro, small and medium sized enterprises (MSMEs). The Bank offers loans amounting up to USD 500,000 for up to 6 years. The Bank offers working capital financing and investment loans, 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 in Belarusian Roubles as well as in foreign currencies. For further details please contact RRB-Bank directly.

Head office contact details	Customer contact	Branch network contacts
RRB-Bank Ul. Krasnozvezdnaya, 18 Minsk	MSME lending department Tel: +375 17 269 23 70 Fax: +375 17 269 23 09	Please find your nearest branch on www.rrb.by

BOSNIA and HERCEGOVINA

MF Banka a.d.

MF Banka is a small start-up bank operating in Bosnia and Herzegovina with the focus on the MSME lending. The bank operates across Republika Srpska with 15 branches.

EBRD provided a EUR 4 million financing line so that the bank can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 50 employees can apply for the loans. The maximum loan amounts are EUR 150,000 for up to 5 years. Both working capital financing and investment loans are available for service, trade and agriculture sector. For further details please contact MF Banka directly.

Head office contact details	Customer contact	Branch network contacts
MF Banka a.d. Vase Pelagića 22 78000, Banja Luka	MSME lending department Tel: +387 51 221 400 Fax: +387 51 232 091 Email: office@mfbanka.com	Please find your nearest branch on www.mfbanka.com

Intesa Sanpaolo Banka d.d.

Intesa Sanpaolo Banka is an important bank operating across Bosnia and Herzegovina and has an extensive product range of retail and corporate products.

EBRD provided two credit lines so that Intesa Sanpaolo Banka can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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 loan amount is EUR 1.5 million for up to 5 years. Both working capital financing and investment loans are available along with overdrafts and revolving lines as well as a variety of other banking products and services tailored for MSMEs. For further details please contact the Bank directly.

Head office contact details	Customer contact	Branch network contacts
Intesa Sanpaolo Banka d.d. Obala Kulina Bana 9 a 71 000 Sarajevo Bosna i Hercegovina	MSME lending department Tel: +387 33 497 626 Fax: +387 33 497 561 Email: pravnalica@intesasanpaolobanka.ba	Please find your nearest branch on http://www.intesasanpaolobanka.ba

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 so that the MiBospo can finance micro and small sized enterprises (MSEs). MSEs with up to 100 employees can apply for the 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. 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 nnalic@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

Raiffeisen Leasing d.o.o

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 Raiffiesen Leasing can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees and EUR 10 million in turnover can apply for the loans. The maximum lease amount is EUR 250,000 for up to 5 years. Leases are available for investment projects, including but not limited to the purchase of machinery for production purposes, provision of services or for the conduct of business in trade and/or fixed assets including real estate for the business 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 Bosna i Hercegovina	MSME lending department Tel: +387 33 254 354 Fax: +387 33 212 273 Email: info@rlbh.ba	Please find your nearest branch on http://www.rlbh.ba

Sparkasse Bank d.d

Sparaksse Banka is an important bank operating across Bosnia and Herzegovina and has an extensive product range of retail and corporate products.

EBRD provided a credit line under SME Competitiveness Support Facility line so that Sparkasse Bank can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees, up to EUR 50 million in turnover and a maximum balance sheet total of EUR 43 million can apply for the loans. Loans related to investments made in industrial premises, equipment, software, improvement of the enterprise management systems and general upgrading aimed at improving compliance with one or more of the EU Directives in the field of environmental protection, workers' safety and product quality and safety 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 1.0 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.

Head office contact details	Customer contact	Branch network contacts
Sparkasse Bank d.d. Zmaja od Bosne 7 71 000 Sarajevo Bosna i Hercegovina	MSME lending department Tel: +387 33 280 300 Fax: +387 33 280 231 Email: info@sparkasse.ba	Please find your nearest branch on http://www.sparkasse.ba

UniCredit Bank d.d.

UniCredit Bank is one of the leading banks in Bosnia and Herzegovina and has an extensive product range of retail and corporate products.

EBRD provided a credit line so that UniCredit Bank can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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 loan amount of loan is EUR 1.5 million for up to 5 years. Both working capital financing and investment loans are available along with overdrafts and revolving lines as well as a variety of other banking products and services tailored for MSMEs. For further details please contact UniCredit Bank directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Bank d.d. Kardinala Stepinca b.b 88 000 Mostar Bosna i Hercegovina	MSME lending department Tel: + 387 36 312 112 Fax: +387 36 312 116 Email: poduzetnici@unicreditgroup.ba	Please find your nearest branch on http://www.unicreditbank.ba

UniCredit Leasing d.o.o.

UniCredit 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 two credit lines so that UniCredit Leasing can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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 loan amount of loan is EUR 500,000 for up to 5 years. Financial leases are available for the purchase of machinery/equipment and production/warehouse facilities. For further details please contact UniCredit Bank directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Leasing d.o.o. Džemala Bijedića 2 71 000 Sarajevo Bosna i Hercegovina	MSME lending department Tel: 387 33 721 750 Fax: + 387 33 721 777 Email: info@unicreditleasing.ba	Please find your nearest branch on http://www.unicreditleasing.ba

BULGARIA

Allianz Bank Bulgaria

Allianz Bank Bulgaria ("ABB") is a universal bank in the Bulgarian market providing services to corporates (including SMEs) and individuals.

ABB joined the EU/EBRD SME finance facility in 2006 with a credit line of EUR 5 million, extended to EUR 10 million in 2009. Following the successful utilisation of this credit line, ABB signed another loan agreement with EBRD for a EUR 20 million credit line in 2010 for on-lending to SMEs. At present, the SME segment remains a key priority for ABB. For further details please refer to the website of the bank <http://bank.allianz.bg/> or contact ABB directly.

Head office contact details	Customer contact	Branch network contacts
Allianz Bank Bulgaria 1202 Sofia, Bulgaria 79, Maria Louisa Blvd. Phone: 0800 13 014 Fax: (+359 2) 981 93 07, (+359 2) 9215 506 admin@bank.allianz.bg	Allianz Bank Bulgaria 20, Petko U. Todorov Blvd. 1408 Sofia, Bulgaria phone: +359 2 9215 474 Sales support division sales.support@bank.allianz.bg	Please find your nearest branch on http://bank.allianz.bg/index_en.php?page=office

Eurobank EFG Bulgaria

Eurobank EFG Bulgaria (“EFGB”) is a universal bank in the Bulgarian market providing services to corporates (including SMEs), small business clients (“SBB”) and individuals.

EFGB participates in a number of EBRD’s financing facilities, including the EU/EBRD SME finance facility. After having fully disbursed the credit line to eligible sub-borrowers, EFGB continues to finance SMEs and SBB clients in the country providing a full range of credit products. For further details please refer to the web-site of the bank <http://www.postbank.bg/> or contact EFGB directly.

Head office contact details	Customer contact	Branch network contacts
Eurobank EFG Bulgaria Head Office Postbank Office Park Sofia 1766, 260, Okolovrasten pat Blvd. Tel: (02) 8166 000 Fax: (02) 988 81 10 E-mail: contact@postbank.bg	Corporate Banking Division Tel. (02) 930 7147 Fax: (02) 988 81 36 E-mail: corpbanking@postbank.bg	Please find your nearest branch on http://www.postbank.bg/Transfo rmationService.aspx/XHTML?s trXML=/en-US/find_us/Branch Locator/

Eurolease Auto Bulgaria

Eurolease Auto Bulgaria (EAU) is a leasing company part of Eurohold Group. Eurohold has three key core businesses – insurance, leasing and car dealership, and operates in Bulgaria, Romania and Macedonia as key markets.

EAU provides finance and operating leasing to corporate clients and individuals. In 2010, EAU received a EUR 10 million credit line from EBRD for on-lending to SMEs for finance lease contracts for vehicles used for business purposes. The maximum sub-lease amount could not exceed EUR 250,000, with the maximum exposure under the credit line per sub-borrower being limited to EUR 500,000. For further details about the SME lending opportunities please refer to the web-site of the company <http://www.euroleaseauto.bg/> or contact ELA directly.

Head office contact details	Branch network contacts
Eurolease Auto Bulgaria Head Office 43, Christopher Columbus Blvd 1592 Sofia Bulgaria Phone +3592/965 15 55 Fax: +3592/965 16 87 info@euroleaseauto.bg	Please find your nearest branch on http://www.euroleaseauto.bg/articles/6/contact s.html

Raiffeisenbank (Bulgaria)

Raiffeisenbank (Bulgaria) ("RBBG") is a universal bank in the Bulgarian market providing a wide range of services to corporate clients, SMEs and individuals through the bank and its subsidiaries.

Having started the relationship with RBBG in 2002 with a credit line under the EU/EBRD SME finance facility, RBBG outlined the SME segment as a key priority for the bank. RBBG also participated in the EU/EBRD SME finance facility, Rural Window, dedicated to farmers and SMEs located in rural areas. Lending to SMEs is now a sustainable business of RBBG, after it has almost fully repaid its SME dedicated loans received from EBRD. For further details please refer to the web-site of the bank or contact RBBG directly.

Head office contact details	Customer contact	Branch network contacts
Raiffeisenbank (Bulgaria) EAD Headquarter 18 – 20 Gogol Str., 1504 Sofia Phone: (+359 2) 91 985 101 Fax: (+359 2) 943 45 28 http://rbb.bg/en-US/contact/	Small Enterprises 1504 Sofia, 101 Tsarigradsko Shosse Blvd. Business Centre Activ Svetoslav Piralkov, Head of Department	Please find your nearest branch on http://rbb.bg/bg-BG/contacts/ http://rbb.bg/en-US/contacts/contactMessage?constact=0a9821581d594910af1701c308f54119

Raiffeisen Leasing Bulgaria

Raiffeisen Leasing Bulgaria ("RLBG") is a leasing company, part of Raiffeisen Bank International Group. RLBG is a universal leasing company functioning through 17 branches throughout the country and provides its services through the branch network of Raiffeisenbank (Bulgaria).

RLBG joined the EU/EBRD SME finance facility, Leasing Window in 2006 with a EUR 10 million credit line, which was extended by a further EUR 10 million in 2009. In 2011, RLBG signed another loan agreement with EBRD for a EUR 20 million credit line. Under this credit line, RLBG provides finance leases to SME clients, satisfying the EU definition, specifically for equipment, light commercial vehicles ("LCVs"), trucks and trailers, and cars for commercial use. The maximum aggregate funding to each SME lessee under this credit line cannot exceed EUR 750,000. For further details please refer to the web-site of the bank <http://www.rlbgbg/> or contact RLBG directly.

Head office contact details	Branch network contacts
Raiffeisen Leasing Bulgaria OOD Head Office Mladost 4, Business Park Sofia, bulding 7B, floor 4 1766 Sofia Phone: (+359 2) 4 91 91 91 Fax: (+359 2) 9 74 20 57 Contacts: http://rbb.bg/en-US/contact/	Please find your nearest branch on http://rlbg.bg/bg-BG.7991_04_12_07_39_58_0999

Societe Generale Expressbank

Societe Generale Expressbank ("SGE") is a universal bank in the Bulgarian market providing services to corporates and individuals.

SGE is a participating bank in the EU/EBRD SME finance facility with a credit line of EUR 15 million, almost fully repaid at present. SGE has established itself in the recent years as a sustainable lender to SMEs. For further details about the SME lending opportunities please refer to the web-site of the bank <http://www.sgeb.bg/> or contact SGE directly.

Head office contact details	Customer contact	Branch network contacts
Societe Generale Expressbank 92, VI. Varnenchik Blvd. 9000 Varna, Bulgaria Phone: +359 52 686 101 fax +359 52 601 681 sgeb.contact@socgen.com	Commercial Department 73, Alexander Stambolijski Blvd. 1303 Sofia, Bulgaria Phone: +359 2 937 04 92	Please find your nearest branch on http://www.sgeb.bg/bg/branches-atms.html

UniCredit Bulbank

UniCredit Bulbank (“UCB”) is the largest bank in Bulgaria providing a full range of services to large corporate clients, SMEs and retail clients.

UCB is a participating bank in various EBRD programmes. In 2009, UCB signed a EUR 50 million credit line with EBRD for on-lending to SMEs (according to the EU definition). The credit line could be used for working capital and investment loans and the maximum exposure per sub-borrower could not exceed EUR 1.5 million. For further details about the SME lending opportunities please refer to the web-site of the bank <http://www.unicreditbulbank.bg/en/index.htm?l=1> or contact UCB directly.

Head office contact details	Customer contact	Branch network contacts
UniCredit Bulbank Head Office 7 Sveta Nedelya Sq. 1000 Sofia Bulgaria Fax. +3592/988 4636	SmallBusiness@UniCreditGroup.Bg	Please find your nearest branch on http://www.unicreditbulbank.bg/en/Contacts/Contacts_Info/index.htm

CROATIA

Privredna Banka Zagreb

PBZ is a universal bank with a strategic orientation to the corporate and retail segment. However, 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.

By the end of 2010 PBZ has set up 59 SME desks throughout our branch network, which are the distribution channels, primarily for sales of non-risk products and financial transaction products. SME Group is present in the Bank’s network and grouped in 4 regional centres which are: Central Croatia, Dalmatia, Istra-Rijeka-Lika and Slavonia. Activities and responsibilities of SME Region centres include

offering and sales of Bank's products to clients, consulting SME clients in matters of financing and cooperation with other Divisions of the Bank and subsidiaries.

EBRD provided a number of financing lines for SMEs, among others SME (EUR 50 million) and TFP (EUR 30m) line during 2009. In 2010, PBZ was the first bank signed under the WBPSSF framework (EUR 20m). In 2012, EBRD granted another line under WBPSSF framework (EUR 20 million).

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 fourth 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 the micro, small and medium sized enterprises (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 micro, small and medium sized enterprises. MSMEs with up to 250 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 Raiffeisen Leasing Radnicka cesta 43 10 000	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

Zagrebacka banka dd

ZABA is a long-time leader in the Croatian banking market, focusing mainly on retail and large corporate/state owned clients. However, 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.

EBRD provided a number of financing lines so, among others, SME (EUR 50 million) and TFP (EUR 30mln) line during 2009. In 2010, PBZ was the first bank signed under the WBPSSF framework (EUR 20mln). In 2012, EBRD granted another line under WBPSSF framework (EUR 20 million). EBRD is currently negotiating a new SME & Medium Corporate line of EUR 50 million (pre-CRM phase).

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 Mećava, Director Tel: +3851 4808 285 nenad.mecava@unicreditgroup.zaba.hr	Please find your nearest branch on https://www.zaba.hr/

FYR MACEDONIA

Sparkasse Bank Makedonija

Sparkasse Bank is a medium sized Macedonian bank, which is mainly SME and retail focused. It 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 250 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 1.0 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 (0)2 3200 500 Fax: +389 (0)2 3200 515	Corporate Department Tel: + 389 2 3200 546 Fax: + 389 2 3200 575 mail: corporate@sparkasse.mk	Please find your nearest branch on http://www.sparkasse.mk

GEORGIA

Cartu Bank

Established in 1996 Cartu Bank has been one of the dynamically developing banks in the country, currently ranked the 9th (among 18 banks).

The first SME credit line was extended to Cartu in December 2007; following successful utilization of this line, EBRD provided a further USD 5 million for on-lending to private Georgian SMEs.

Small and medium sized enterprises are defined by the number of people employed (fewer than 100 for small and under 250 for medium sized enterprises). The maximum sub-loan size under the facility is USD 1 million. For further details please contact Cartu bank directly.

Head office contact details	Customer contact	Branch network contacts
Cartu Bank JSC 39a Chavchavadze Ave. 0162, Tbilisi, Georgia	Tel: + 995 32 2 92 55 92 Fax: + 995 32 2 91 22 79	Please find your nearest branch on: www.cartubank.ge

Finca Georgia

Finca Georgia is one of the leading Micro Finance Organisations (MFIs) operating via 30 branches. Present in all major regional centres of the country, Finca has 55% of its lending activity in the rural areas, providing needed finance for the MSMEs engaged in agriculture, trade and services and production.

EBRD provided financing lines so that it can finance micro, small and medium sized enterprises (MSMEs). MSMEs can apply for the loans. The loan amounts start from USD 100 and the maximum amount of loan is USD 30,000 for up to 5 years. Both working capital financing and investment loans are available. The loans are available both in GEL as well as in foreign currencies. For further details please contact Finca Georgia directly.

Head office contact details	Customer contact	Branch network contacts
FINCA Georgia 71 Vazha Pshavela Avenue, Tbilisi, Georgia 0186	MSME lending department Tel: +995 32 2207410/11/12 Fax: +995 32 2207413	Please find your nearest branch on www.FINCA.org

ProCredit Bank Georgia

ProCredit Bank Georgia was founded in May 1999 as “Microfinance Bank of Georgia” by an alliance of international development-oriented investors with focus on lending to very small, small and medium-sized enterprises.

Currently, PCBG is the third largest bank in the country and one of the dominant providers of financial services to MSMEs, including agricultural finance, via its 58 branches and outlets in 25 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 loan amounts start from USD 2,000 and the maximum amount of loan is EUR 350,000. 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 ProCredit Bank Georgia directly.

Head office contact details	Customer contact	Branch network contacts
ProCredit Bank Georgia 154 Agmashenebeli Ave. 0112 Tbilisi, Georgia	Fax: (+995 32) 220 22 23 Phone:(+995 32)220 22 22	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 (SMEs).

In mid-2008 EBRD extended a USD 15 mln SME line for TBC bank to finance small and medium sized enterprises (SMEs). SMEs with up to 250 employees and annual turnover of USD 15 mln can apply for the loans. The maximum amount of loan is USD 1 mln. Both working capital financing and investment loans are available along with credit lines as well as trade finance. The loans are available both in Georgian Lari as well as in foreign currencies.

For further details please contact TBC Bank directly.

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

VTB Bank Georgia

VTB Bank Georgia is one of the leading banks in the country with focus on SME lending with a product range including retail and corporate products. At the same time, being a subsidiary of a Russian bank, VTB Bank Georgia services most of Russian companies located in Georgia.

EBRD provided a number of financing lines so that VTB Bank Georgia can finance micro, small and medium sized enterprises (MSMEs). The loan amounts start from USD 2,000 and the maximum amount of loan is USD 1,000,000 for up to 5 years. Both working capital financing and investment loans are available to Georgian MSMEs. The loans are available both in Georgian Lari as well as in foreign currencies. 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

KOSOVO

Bank for Business

Bank for Business (BPB) is a small local bank in Kosovo, business financing oriented and with good retail base. It provides a wide range banking services to the micro, small and medium sized enterprises (MSMEs) with a large branch network covering the whole territory.

EBRD started cooperation with the bank in 2010 and initially provided an MSME line so that the BPB can finance even more micro, small and medium sized enterprises. MSMEs with a maximum turnover of EUR 7 million and a maximum annual balance sheet of EUR 5 million can apply for loans. The loan amounts start from EUR 20,000 and the maximum amount of loan is EUR 100,000 for up to 4 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. Moreover, BPB also benefits from a TFP program with EBRD for up to EUR 1 million worth trade finance activities. Furthermore, EBRD made an equity investment in 2011 and acquired 10% of the shares (new shares). For further details please contact BpB Bank directly.

Head office contact details	Customer contact	Branch network contacts
Bank for Business UCK Street, No. 41 Pristina 10000 Kosovo	MSME lending department Tel: +381 (0) 38 244 666 Fax: +381 (0) 38 243 656 Email: artor.berdyna@bpbbank.com	Please find your nearest branch on www.bpbbank.com

Finca MFI – Kosovo Branch

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 small and medium entrepreneurs 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 micro and small sized enterprises. 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 Branch Bedri Pejani Street, No. 4 Pristina 10000 Kosovo	MSE lending department Tel: +381-38-226-721 Fax: +381-38-226-723 Florian.Dervishi@finca.org	Please find your nearest branch on www.Finca.org

Kosovo Enterprise Program (KEP) MFI

KEP MFI is a leading Microfinance institution in Kosovo, focusing on MSE lending. KEP Kosovo 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 MFI directly.

Head office contact details	Customer contact	Branch network contacts
KEP Bajram Kelmendi Street, No. 16 Pristina 10000 Kosovo	MSE lending department Tel: +381-38-225-557 Fax: +381-38-225-549 Email: mlluka@keponline.net	Please find your nearest branch on www.keponline.net

Kreditimi Rural I Kosoves (KRK) MFI

KRK MFI is one of the leading Microfinance institutions in Kosovo, focusing on MSE lending and primarily in the rural area and with a focus in the agriculture sector. KRK is a LLC MFI with strong international institutional shareholders, including EFSE, FMO, SIDI etc. Initially it started as a microfinance programme in the year 2000 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 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 MFI 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.sadrja@krk-ks.com	

KYRGYZ REPUBLIC

Bank of Asia

OJSC is a private commercial bank, established on 10 February 1998 and operating in the Kyrgyz Republic. BA is a new client for EBRD with an established track record in MSME lending since 1998, transparent shareholding and a good management team. EBRD is supporting micro, small and medium-sized private businesses in the Kyrgyz Republic through a local currency credit line equivalent of US\$ 2 million for BA aimed at its MSME clients. 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 Kyrgyz Republic. At the end of 2011 the bank ranked 18th in terms of total assets and 14th in terms of total loan portfolio among 22 banks operating in Kyrgyz Republic (1.3% and 1.5% share respectively). BA has 6 branches (out of which 3 are regional branches) and an operational office and 20 savings-bank points.

Head office contact details	Customer contact	Branch network contacts
Mir avenue, 303 Bishkek 720016 Kyrgyz Republic	Tel: 00996312550007 Fax: 996-312-551183 Email: m.mambetalieva@bankasia.kg	Please find your nearest branch on www.bankasia.kg

FINCA Micro Credit Company (FMCC)

FINCA Micro Credit Company (FMCC) started its activities in Kyrgyzstan in 1995 and is a leading microfinance provider in the country today. The Company operates in all seven regions of the Kyrgyz Republic and has an extensive network of branches, 117 service points, including the most remote villages. FMCC's clients are individuals and entities which operate in micro, small and medium enterprises. The Company provides group and individual loans to clients, offering convenient credit solutions to support business development.

EBRD has provided a number of credit lines to FMCC for on-lending to micro, small and medium size enterprises (MSMEs) operating in Kyrgyz Republic. FMCC's clients can choose from short-term and long-term loans with a possibility of flexible repayment schedules. The minimum amount for group loans is 2000 som (ca. USD 40), and 12500 som (USD 270) for the individual loans. The maximum amount of financing offered to MSME clients is 2,300,000 soms (ca. USD 50,000). For more information, please contact the "FINCA MCC" Kyrgyzstan directly:

Head office contact details	Customer contact	Branch network contacts
FINCA Micro Credit Company 720021, Bishkek, 93/2 Shopokov Street, Kyrgyz Republic,	+996 (312) 44 04 40	www.finca.kg

CJSC First MicroCredit Company (FMCC)

FMCC is a well-established MFI with the 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 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 the first –time client to the Bank and it signed first loan agreement on 26 September 2013. The loan amount provided to FMCC is USD 2 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 Osh Town, 723 500 Kyrgyz Republic Tel: + 996 (0) 3222 74747	MSME lending department Tel: + 996 (0) 3222 74747 Fax: + 996 (0) 3222 44021	Please find your nearest branch by calling + 996 (0) 3222 74747. FMCC does not have its webpage

Frontiers Microlending Company (Frontiers)

Micro Lending Company "Frontiers" LLC is a private wholesale MSE lender in Central Asia. It supports MSEs and individual entrepreneurs in Kyrgyzstan, Tajikistan and Kazakhstan by providing on-lending funds and training and institutional support to NBMFIs (including credit unions) that serve the lower end of the microfinance market.

Frontiers was established in July 2003 by ACIDI/VOCA (U.S.-based private non-profit organisation that promotes economic growth and social advancement through 90+ projects in almost 40 developing countries). Frontiers` main loan product is the wholesale term loans to NBMFIs in Kyrgyzstan, Tajikistan and Kazakhstan, ranging from USD 10k to USD 1 million with tenor up to three years. Frontiers require at least 120% collateral for all of its loans in the form of borrowers` sub-loan portfolios, real-estate, personal guarantees. For further details please contact Frontiers directly:

Head office contact details	Customer contact	Branch network contacts
Frontiers Microlending Company 201 Abdrahamanova Str 720011 Bishkek, Kyrgyz Republic 720011	Email : office@frontiers.kg Tel/fax: +996(312) 30 45 03 +996(312) 30 45 11 +996(312) 30 45 12	Please visit www.frontiers.kg

KICB

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 expansion in regions by opening regional branches. In 2006 the bank joined the EBRD programme for the development of micro, small and medium enterprises.

EBRD provided a number of financing lines allowing KICB to finance micro, small and medium sized enterprises (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 of MSMEs. For further details please contact KICB directly.

Head office contact details	Customer contact	Branch network contacts
KICB Mr Talant Omuraliev Chief Retail Banking Officer, Kyrgyz Investment and Credit Bank Erkindik str. 21, Bishkek 720040, Kyrgyz Republic	Retail lending department + 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

Microfinance Company “Kompanion Financial Group” (Kompanion)

Kompanion is one of the leading MFIs in the Kyrgyz Republic. EBRD started working with Kompanion in 2007 and so far provided four credit lines so that the Kompanion can finance micro and small entrepreneurs

It was set up by MercyCorp in mid -1990s as a microloans provider to MSEs. Since its inception, Kompanion is offering two basic loan products to poorer underserved entrepreneurs in 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 - . In order to obtain a loan, entrepreneurs have to be united in groups of min 4 people. The solidarity group lending method is based on the liability being shared by all group members (4-10 persons). For further details please contact Kompanion directly.

Head office contact details	Customer contact	Branch network contacts
Kompanion 2/1 Jukeeva-Pudovkina Street Bishkek 720031 Kyrgyz Republic	Tel.: (996-312) 979-979, 665-391 Fax: (996-312) 662-455 e-mail: office@kompanion.kg	Please find the nearest branch on www.kompanion.asia

Mol Bulak Finance

Mol Bulak Finance is one of the largest non-bank microfinance institutions operating in Kyrgyz Republic. The Company is providing lending services mainly through group lending methodology which requires borrowers to form solidarity groups with each member guaranteeing loans within the group. Mol Bulak has strong focus on serving micro entrepreneurs across the country with the majority of its clients operating outside of the capital, Bishkek.

In December 2011, the EBRD signed a first local currency syndicated loan in Kyrgyz Republic with Mol Bulak Finance under the EBRD Kyrgyz Financial Sector Framework. This programme was designed to support the sustainable development of the Kyrgyz banking sector and to provide equity and debt financing to financial institutions with original focus on financing micro, small and medium-sized enterprises (MSMEs).

The loan will comprise of an A Loan of up to US\$ 3 million for the EBRD's own account and a B Loan of up to US\$6 million for the account of NEDERLANDSE FINANCIERINGS-MAATSCHAPPIJ VOOR ONTWIKKELINGSLANDEN N.V.(FMO).

The local currency loan aims to support private sector development by ensuring the Kyrgyz borrowers, including local enterprises, banks and microfinance organisations, avoid taking on currency exchange risks. With this 3-year senior loan, the EBRD is increasing the availability of local currency lending to entrepreneurs in Kyrgyz Republic, especially in the country's remote rural areas.

Head office contact details	Customer contact	Branch network contacts
Mol Bulak Finance 2/7 Abaya St. Bishkek Kyrgyzstan	Tel: +996312- 56-47-75 Fax: 996312903733	Please find your nearest branch on www.molbulakfinance.kg

MOLDOVA

CB Moldindconbank S.A. (MICB)

Moldindconbank is the third largest commercial bank in Moldova. It provides a wide range of banking services to the micro, small and medium sized enterprises through a large branch network in Moldova.

EBRD provided a number of financing lines so that MICB can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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 Moldovan Lei (MD Lei) as well as in foreign currencies. For further details please contact MICB directly.

Head office contact details	Customer contact	Branch network contacts
CB Moldindconbank S.A. 38, Armeneasca street, MD-2012, Chisinau Republic of Moldova	Tel: +373 22 57-67-98 Fax: +373 22 57-67-96 Email: corrbanks@micb.md	Please find your nearest branch on www.micb.md

C.B. Moldova-Agroindbank (MAIB)

MAIB is a leading bank in the Republic of Moldova. It provides a wide range of banking services to the micro, small and medium sized enterprises through a large branch network in Moldova.

EBRD provided a number of financing lines so that MAIB can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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 Moldovan Lei (MD Lei) as well as in foreign currencies. For further details please contact MAIB directly.

Head office contact details	Customer contact	Branch network contacts
C.B. Moldova-Agroindbank (MAIB) 9, Cosmonautilor Street MD-2005, Chisinau Republic of Moldova	Tel: +373 22 85 65 55 E-mail: aib@maib.md	Please find your nearest branch on www.maib.md

ICS Total Leasing S.A.

ICS Total Leasing S.A. is one of the leading leasing companies for MSME across many regions of Moldova. The Company's main business is financial leasing of light and heavy vehicles, and loan for machinery and equipment purchase.

EBRD provided a senior loan so that Total Leasing can finance micro, small and medium sized enterprises (MSME). MSMEs with up to 250 employees can apply for the leases. The maximum aggregate funding that Total Leasing can make available to each MSME lessee from the proceeds of the Loan is EUR 200,000 disbursed in one or several leases. For further details please contact Total Leasing directly.

Head office contact details	Customer contact	Branch network contacts
ICS Total Leasing Str. Puskin 45/B, 2nd floor, Chisinau, MD 2005 Republic of Moldova	Ms. Angela Gladei, General Manager Tel: +373 22 25 30 50 Fax: +373 22 24 46 96 Email: agladei@tlm.md	

Mobiasbanca Groupe Societe Generale (Moldova)

As at H1 2013 Mobiasbanca Groupe Societe Generale (Mobiasbanca) was the 7th biggest commercial bank out of 14 banks in Moldova, with the market share of 5.9% based on asset value. Mobiasbanca is a universal bank, servicing over 86 thousand clients in corporate, MSME and retail sectors, and operating through the network of 43 branches in Moldova. Mobiasbanca has been a long standing client of 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 micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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
Head Office 81a, Stefan cel Mare si Sfânt ave. Chisinau, MD-2012 Contactell Service, available 24/7: tel: 022 256-456 fax: 022 541-974 contactell@mobiasbanca.md	Customer contact 81a, Stefan cel Mare si Sfânt ave. Chisinau, MD-2012 Contactell Service, available 24/7: tel: 022 256-456 fax: 022 541-974 contactell@mobiasbanca.md	Please find your nearest branch on www.mobiasbanca.md/en/unitati

Microinvest

Microinvest started its operations in 2003 as one of the first microfinance institutions operating in Moldova. The institution currently operates through 15 branches (4 capital city branches and 11 regional branches) covering the entire territory of Moldova. Microinvest provides both group loans (via Savings and Loan Associations) and direct loans to micro and small businesses.

EBRD provided a number of financing lines so that the Microinvest can finance micro, small and medium sized enterprises (MSMEs). The most recent credit line is provided in Moldovan Lei to Microinvest for on-lending to MSEs for amounts up to USD 75,000 and Saving & Credit Associations or smaller microfinance organisations for amounts up to USD 500,000.

Head office contact details	Customer contact	Branch network contacts
JV MFO Microinvest LLC, 12 Renaşterii Naţionale str., 3rd floor Republic of Moldova, Chisinau	MSME lending department tel: (373 22) 250-025 fax: (373 22) 229-902	Please find your nearest branch on www.microinvest.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 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 a NBFIs established in 2001 in Mongolia, focused on providing financial services to individuals and MSEs. With USD 5m in total assets and USD 2.8m in equity, TC LLC is the fourth largest MFI in the country by assets and the second largest by equity operating through 13 branches (the highest number of branches among NBFIs).

EBRD loan of US\$ 1 million equivalent is provided in the local currency, Mongolian tugrug, and will support micro and small businesses in Mongolia. The project is supported by an associated Technical Assistance, which will transfer skills to TransCapital to improve its MSE lending capabilities. TA funding will strengthen the company's capacity to assess and monitor the risks related to lending to MSEs, in line with best international practice and taking into account the Mongolian environment. This will be done through improvement of MSE lending policies and procedures, training of staff and institution building.

Head office contact details	Customer contact	Branch network contacts
Transcapital bldg. PO Box 723 Partizan's street 24a Sukhbaatar District Ulaanbaatar 210644	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 400 thousand customers through its 100 retail and business branches as well as specialized banking outlets, which includes 400 AMAR mobile banking agents and 60 savings and credit cooperatives. The Bank 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."

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 MNT 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

POLAND

Bank Millennium S.A.

Bank Millennium S.A. 65.51% owned by Banco Comercial Português, is a universal bank providing a full range of lending, transaction and savings products to retail and business customers. Millennium's most important subsidiaries are engaged in factoring and leasing.

With its headquarters in Warsaw, Millennium operates 450 branches, the 5th largest network in the country with a nationwide presence and 89 corporate service centres focused on the needs of small corporates and MSMEs. Millennium is ranked 7th in terms of assets (approx. 4% market share) and 5th in terms of loans (approx. 4% market share). The bank is the 2nd in terms of mortgage lending with 9% market share and 5th in terms of MSME lending.

Head office contact details	Customer contact	Branch network contacts
Bank Millennium S.A. Ul. Zaryna 2A 02-593 Warszawa	MSME lending department	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 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 micro, small and medium sized enterprises (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	Tel. 061 850 35 25 Fax 061 850 35 09 E-mail: leasing24@bzwbk.pl	Please find your nearest branch on http://leasing24.pl
BZ WBK Finanse&Leasing S.A. ul. Chlebowa 4/8 61-003 Poznań	Tel. 061 850 35 25 Fax 061 850 35 09 E-mail: leasing24@bzwbk.pl	Please find your nearest branch on http://leasing24.pl

ROMANIA

BCR

BCR is the largest Romanian bank, with a special focus on SMEs, across Romania. At the same time it has also been covering the larger corporate segment, financing many of the leading Romanian companies. The bank was partially privatized in 2003 and in 2006 it was taken over by the Austrian banking group Erste Bank Group.

EBRD provided a number of financing lines to that BCR can finance small and medium sized enterprises (SMEs). Private SMEs with up to 249 employees can apply, having a maximum annual turnover of EUR 50 million or a maximum annual balance sheet of EUR 43 million. Also, private Medium Corporate Borrowers can apply under certain terms and conditions.

The maximum loan amount available for an SME is EUR 1.5 million equivalent and EUR 3 million equivalent for a Medium Corporate Borrowers. The loans are available both in foreign and local currency.

For further details please contact BCR directly.

Head office contact details	Customer contact	Branch network contacts
BCR	International Financial Institutions Tel: +40 373 516 487 Fax: +20 21 227 00 79 Email: Bogdan.zaman@bcr.ro	Please find your nearest branch on www.bcr.ro

Banca Transilvania

Banca Transilvania is the largest Romanian owned bank, with particular focus on financing micro, small and medium sized enterprises, through its network of 560 units throughout Romania.

EBRD provided a number of financing lines so that Banca Transilvania can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. 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 RON as well as in EUR. The bank also offers financing for projects improving energy efficiency as part of various EU sponsored frameworks as well as financing for SMEs in rural areas. 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	+40 264 30 80 28 contact@bancatransilvania.ro	Please find your nearest branch on www.bancatransilvania.ro

Bank Leumi Romania

Bank Leumi Romania operates through a countrywide network of 23 operational units providing banking services to the micro, small and medium sized enterprises.

EBRD provided a financing line of EUR 10 million to Bank Leumi so it can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. 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 RON as well as in EUR. For further details please contact Bank Leumi directly.

Head office contact details	Customer contact	Branch network contacts
Bank Leumi Romania 45 Aviatorilor Avenue, 1st District, Bucharest, Romania	+40 21 206 70 53 office@leumi.ro	Please find your nearest branch on www.leumi.ro

BRD

BRD is the second largest bank in Romania operating across the entire country through a network of 946 branches. It provides a wide range of banking services to the micro, small and medium sized enterprises.

EBRD provided a number of financing lines so that BRD can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. 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 RON as well as in EUR. The bank also offers financing for projects improving energy efficiency as part of various EU sponsored frameworks. For further details please contact BRD directly.

Head office contact details	Customer contact	Branch network contacts
Turn BRD - Bd. Ion Mihalache nr. 1-7, sector 1, 011171, Bucharest, Romania	+ 4 021 302 6161 vocalis@brd.ro	Please find your nearest branch on www.brd.ro

BT Leasing

BT Leasing, part of Banca Transilvania Group, provides a wide range of leasing services to the micro, small and medium sized enterprises both through its own network as well as through Banca Transilvania network.

EBRD provided financing so that BT Leasing can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the leases. 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	+40264 438 816 btleasing.@btleasing.ro	Please find your nearest branch on www.btleasing.ro

CEC Bank

CEC Bank is the largest state owned bank in Romania operating across the entire country through the largest banking network of 1,176 branches. It provides a wide range of banking services to the micro, small and medium sized enterprises.

EBRD provided a number of financing lines so that CEC Bank can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. 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 RON as well as in EUR. The bank also offers financing for projects improving energy efficiency as part of various EU sponsored frameworks as well as financing for SMEs in rural areas. For further details please contact CEC Bank directly.

Head office contact details	Customer contact	Branch network contacts
CEC Bank Calea Victoriei nr. 11-13, Sector 3, Bucharest, 030022, Romania	+ 40 21-311.11.19 office@cec.ro	Please find your nearest branch on www.cec.ro

Impuls Leasing

Impuls Leasing, the largest independent leasing company, provides a wide range of leasing services to the micro, small and medium sized enterprises.

EBRD provided financing lines so that Impuls Leasing can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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	+4021 200 71 00 office@impuls-leasing.ro	Please find your nearest branch on www.impuls-leasing.ro

Millennium Bank

Millennium Bank, owned by Millennium bcp Portugal, is a relatively new entrant to the Romanian market. It provides banking services to the micro, small and medium sized enterprises across the country, through a network of 66 units.

EBRD provided a financing line of EUR 20 million to Millennium Bank so it can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. 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 RON as well as in EUR. For further details please contact Millennium Bank directly.

Head office contact details	Customer contact	Branch network contacts
Millennium Bank Piața Presei Libere nr. 3-5, City Gate, South Tower, Sector 1, Bucharest, Romania	+40 21 308 1333 contact@millenniumbank.ro	Please find your nearest branch on www.millenniumbank.ro

Patria Credit

Patria Credit is an important microfinance non-bank financial institution.

EBRD provided a number of financing lines so that Patria Credit can finance even more microenterprises. 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 microenterprises. The loans are available both in RON as well as in EUR. For further details please contact Patria Credit directly.

Head office contact details	Customer contact	Branch network contacts
Patria Credit Bd. Aviatorilor nr 33, sector 1, Bucharest, Romania	+4021 304.00.60 office@patriacredit.ro	Please find your nearest branch on www.patriacredit.ro

ProCredit Bank

ProCredit Bank provides a wide range of banking services to the micro, small and medium sized enterprises.

EBRD provided a number of financing lines so that ProCredit Bank can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. 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 RON as well as in EUR. The bank also offers financing for agricultural projects and MSMEs based in rural areas. For further details please contact ProCredit Bank directly.

Head office contact details	Customer contact	Branch network contacts
ProCredit Bank Buzesti Street, nr. 62 - 64, sector 1, Bucharest, Romania	+4021 2016000 headoffice@procreditbank.ro	Please find your nearest branch on www.procreditbank.ro

RUSSIA

Asian Pacific Bank

Asian Pacific Bank is among the leading retail and MSME-oriented banks in the Russian Far East and Eastern Siberian federal districts. It provides a wide range of banking services to the micro, small and medium sized enterprises through the extended branch network of 230 offices in over 100 locations in the above-named federal districts.

Asian Pacific Bank provides working capital financing, investment loans, overdrafts and credit lines as well as a variety of other banking products and services tailored for MSMEs. The loans are available both in Russian Roubles as well as in foreign currencies. EBRD provided an SME Loan of RUB 1.2 billion for SME financing at the end of 2011. The maximum sub loan amount is EUR 1 million. For further details please contact Asian Pacific Bank directly.

Head office contact details	Customer contact	Branch network contacts
Asian Pacific Bank Amur Region Blagovezensk, Amurskaya str, 225 Russian Federation	MSME lending department Tel: 8-800-100-1-321	Please find your nearest branch on www.atb.su

Bank Saint Petersburg

Bank Saint Petersburg is a leading privately-owned universal bank in Saint Petersburg and the Leningrad region, serving over 1.1 mln retail and 37 thousand corporate customers. BSPB is ranked the 16th by assets among the Russian banks. The bank is the third largest bank in North-West Federal District of Russia after state-owned Sberbank and VTB Group.

The EBRD started co-operation with BSPB in 2006 by providing an SME Senior loan of USD 30 million in order to foster diversification of BSPB into new business segments (the loan was fully repaid). In this transaction, the EBRD supported the largest private bank in Saint Petersburg region with a sound business approach, committed to good corporate governance and transparency as well as sound banking principles. In 2010 EBRD provided Senior SME loan II, which aimed to support Bank Saint Petersburg in its efforts to resume active lending to MSMEs after the crisis that continue to be under-banked in Russia.

The sub-loans can be provided to local MSMEs with up to 250 employees for up to three years and used for capital expenditures and working capital. For further details please contact Bank Saint Petersburg directly.

Head office contact details	Customer contact	Branch network contacts
Bank Saint Petersburg 64 Malookhtinsky pr. St. Petersburg 195v112 Russia Tel. +7 (812) 329-50-50	Corporate Clients department: Tel: +7 (812) 329 50 50 Email: cc@bspb.ru	Please find your nearest branch on www.bspb.ru

Bystrobank

Bystrobank (BB) is a leading local bank based in Udmurtia which provides a broad retail and corporate product range for its customers. As of today, 25 offices have been opened in Moscow, Yekaterinburg, Kazan, Naberezhnye Chelny, Perm, Samara, Saratov, Ufa, and Chelyabinsk, plus a number of smaller towns and cities in the Kirov, Perm, and Tatarstan regions. Among cities exceeding 500,000 inhabitants in the VFD and UFD, only Nizhny Novgorod, Penza, Orenburg, and Ulyanovsk remain without BB presence.

In 2011 the EBRD provided a loan co-financed by the Russia Small Business Investment Special Fund so that the Bystrobank can finance micro and small enterprises (MSEs) with up to 150 employees. Both working capital financing and investment loans are available along with overdrafts and credit lines. The loans are available mainly in Russian Roubles. For further details please contact Bystrobank directly.

Head office contact details	Customer contact	Branch network contacts
Bystrobank 268, Pushkinskaya str., Izhevsk Russian Federation	MSME lending department Tel: +7 3412 90-80-90 8-800-333-2265 Fax: +7 3412 72 39 16	Please find your nearest branch on http://www.bystrobank.ru/

Europlan

Europlan is widely recognised as the leading player in the SME leasing market with over 100000 lease contracts financed. The network includes 81 office around Russia and 5300 dealers of cars, trucks and construction machinery offering its lease financing solutions. The customers of Europlan are successful Russian enterprises (82% with less than 100 employees) in 71 regions of Russia.

EBRD provided a number of financing lines so that Europlan could finance even more small and medium sized enterprises (SMEs), private entrepreneurs and other businesses that required transport solutions. The lease contract starts from one vehicle or USD 5,000 and the maximum amount of fleet lease is USD 500,000 for up to 5 years. The loans are available both in Russian Roubles as well as in foreign currencies. For further details please contact Europlan directly.

Head office contact details	Customer contact	Branch network contacts
Europlan 127051, Malaya Sukharevskaya square, 12, 4th floor, Moscow, Tel./ Fax: +7 (495) 786-80-80	Leasing department Tel./ Fax: +7 (495) 786- 80-80 Toll-free: +7 (800) 250- 80-80	Please find your nearest branch on http://www.europlan.ru/en/about/contacts

Forus Bank

Forus Bank (FB) is arguably the biggest solely microfinance-dedicated bank in Russia. It was founded in the city of Nizhny Novgorod in June 2005 as a result of a successful transformation of a former non-bank microfinance organisation. The geographic coverage of Forus Bank stretches in a wide arch from North West Russia to the North Caucasus and comprises 46 branches.

Forus Bank became a Partner of EBRD's "Russian Small Business Fund" (RSBF) micro and small enterprise (MSE) lending program in 2006 when EBRD provided its first loan to FB. With its focus on MSEs, FB's loan portfolio is well-diversified with an average MSE loan size of USD 3,849 as of end September 2013. FB's MSE loans target sole proprietors and small legal entities working in the trade, services and manufacturing sectors. Both working capital financing and investment loans are available. Loans are disbursed mainly in Russian Roubles. For further details please contact Forus Bank directly.

Head office contact details	Customer contact	Branch network contacts
Forus Bank Str. Maksima Gor'kogo, 218/22 Nizhniy Novgorod Russian Federation	Tel: +7 (831) 296-05-96 Email: 0100@forusbank.ru	Please find your nearest branch on www.forusbank.ru

Metallurgical Commercial Bank (Metcombank)

Metcombank is a regional bank headquartered in Cherepovets, with presence in 12 Russian cities in the European part of Russia. The bank provides a wide range of banking services to the micro, small and medium sized enterprises as well as corporates and individuals.

EBRD provided financing and consultants' expertise to Metcombank so that the bank can finance even more micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. The loan amounts start from USD 2,000 and the maximum amount of loan is USD 250,000 for up to 7 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 both in Russian Roubles as well as in foreign currencies. For further details please contact Metcombank directly.

Head office contact details	Customer contact	Branch network contacts
Metcombank Vologda Region, Cherepovets, Krasnodontsev str., 57A	MSME lending department Tel: 8 800 555 85 58 metcombank@metcombank.ru	Please find your nearest branch on www.metcombank.ru

NBD Bank

NBD is a significant Nizhny Novgorod-based MSME bank with a strong market position in Micro, Small and Medium-sized Enterprise lending in Nizhniy Novgorod and adjacent regions. Throughout almost 20 years of its existence NBD has established a strong foothold in the regional MSME market, its priority business line, thanks to the cooperation with international financial institutions, its well-structured product-line and an efficient management team. The EBRD currently holds a 25% stake in the bank's share capital.

NBD provides a comprehensive range of services primarily to the micro, small and medium sized enterprises through its Main Office, 16 Additional Offices, 1 Credit and Cash Office, 3 Operational Offices and one Representative Office, covering the city of Nizhny Novgorod, the main industrial centres in the Nizhniy Novgorod region, and Cheboksary/ Chuvash Republic, Kirov, Penza, Yoshkar Ola (Republic of Mari El), all located in the Volga Federal District, and Ivanovo, located in the Central Federal District ("CFD").

Since 1994 the EBRD has provided a number of MSE lines, enabling NBD Bank over this period of 18 years to finance cumulatively more than 20,000 projects in the MSE sector worth a total of over USD 150 million. MSEs with up to 150 employees can apply for such loans. Both working capital financing and investment loans are available along with overdrafts and credit lines. The loans are available mainly in Russian Roubles. For further details please contact NBD Bank directly.

Head office contact details	Customer contact	Branch network contacts
NBD Bank 6, Gorkogo square, N. Novgorod Russian Federation	MSME lending department Tel: +7 831 22-000-22 Fax: +7 831 434-39-48	Please find your nearest branch on www.nbdbank.ru

ООО “Carcade”

Leasing company “Carcade” is one of the leading leasing companies for MSME auto-leasing across many regions of Russia.

EBRD provided a credit facility to Carcade so that the Company can provide lease financing for micro, small and medium sized enterprises (MSMEs) for the purposes of purchase of automobiles and Light Commercial Vehicles. Regional (outside of Moscow) MSMEs with up to 250 employees and annual turnover/maximum annual balance sheet of RUB 1 billion, can apply for auto-leasing. The maximum lease amount is RUB 2 million for up to 4 years. The leases are available in Russian Roubles. For further details please contact ООО “Carcade” directly.

Head office contact details	Customer contact	Branch network contacts
ООО «Каркаде» д. 21 строение 3 ул. Станиславского 109004 Москва Russia Tel: 8 495 933-88-16 Fax: 8 495 933-88-16	Customer Department Tel: 8 800 700 30 30	Please find your nearest branch on www.carcade.ru

Orient-Express Bank

Orient-Express Bank (“OEB”) is among the leading retail-oriented banks in the Russian Federation, with presence in all eight Federal Districts of the Russian Federation. Through its branch network, the third largest in the Russian Federation, OEB provides a wide range of banking services to individuals, micro, small and medium sized enterprises.

With strong financial and technical support from 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, 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. Amounts should not exceed USD 10,000 for micro loans and USD 120,000 for small loans. Both working capital financing and investment loans are available. Loans are disbursed mainly in Russian Roubles. Overall, Orient-Express Bank offers a variety of banking products and services tailored to micro, small and medium-sized enterprises. 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, the Russian Federation	MSME lending department Dmitry Mohnachev Tel: +7 495 780 5100 (15812) dvmohnachev@express-bank.ru	Please find your nearest branch on www.express-bank.ru

SDM Bank

SDM Bank is a medium sized, privately owned bank based in Moscow. SDM bank is ranked the 114th by assets among the Russian banks. SDM's strategy targets SMEs via its 41 offices in Moscow and eight regions of Russia.

EBRD provided SME loan and MSE to SDM Bank in October 2010 so that SDM Bank can finance even more small and medium sized enterprises. SMEs with up to 250 employees can apply for the loans up to RUB 30 million for both working capital financing and investment loans along with overdrafts, credit lines and etc. The loans are available both in Russian Roubles as well as in foreign currencies. For further details please contact SDM Bank directly.

Head office contact details	Customer contact	Branch network contacts
SDM Bank 73 Volokolamskoe Shosse, Moscow, 125424 Tel.: +7 (495) 705-90-90	Corporate Credit department: Tel: +7 (495) 705 90 90 Email: post@sdm.ru	Please find your nearest branch on www.sdm.ru

SREI Leasing

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 small and medium sized enterprises (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. The EBRD loan was fully repaid in August 2012. 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
ZAO SREI Leasing Barklaya St., 6, bld. 3, Moscow- 121087 Russian Federation	Rostyslav Futalo, General Director Satya Prasad, Financial Controller Barklay St., 6, bld. 3, Moscow- 121087 Russian Federation Tel: +7 (495) 221-01-24 futalo@srei.ru ; prasad@srei.ru	Please find your nearest branch on www.srei.ru For information about SREI Infrastructure Limited please visit: www.srei.com

UniCredit Leasing Russia

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

EBRD provided a senior loan so that UniCredit Leasing can finance micro, small and medium sized enterprises (MSME). MSMEs with up to 250 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 750,000 disbursed in one or several leases. For further details please contact the Company directly.

Head office contact details	Customer contact	Branch network contacts
OOO UniCredit Leasing Bolshaya Dmitrovka street, 5/6 bid. 2, Moscow, 125009, Russian Federation	Christoph Siegl Tel: + 74952873150 9509 Fax: + 7 495 258 6521 christoph.siegl@unicreditgroup.ru	N/A

VTB24

VTB24 is a specialised MSME, retail and mortgage bank, with its strategy focused on being a leading MSME and retail bank in Russia. The bank is present in all major Russian regions and has one of the largest branch and ATM networks in the country. VTB24 offers a wide spectrum of services to individuals and small businesses, such as consumer, mortgage and MSME loans, current/term deposit accounts, remote banking, plastic cards, and money transfers.

EBRD provides financing lines to VTB24 for on-lending to micro, small and medium sized enterprises (MSMEs), thereby increasing access to finance for MSME borrowers across Russia's regions. MSMEs with up to 100 employees can apply for such loans. Both working capital financing and investment loans are available. For further details please contact VTB24 directly.

Head office contact details	Customer contact	Branch network contacts
VTB24 35, Myasnizkaya street Moscow Russia	Call centre: 8 800 100 2424	Please find your nearest branch on www.vtb24.ru

SERBIA

ČAČANSKA BANKA a.d. ("CB")

Čačanska Banka is a leading regional bank based in Čačak, Western Serbia. It is a universal bank catering to corporate, Micro, Small and Medium Enterprises ("MSME") and retail customers. EBRD has been a shareholder in CB since 2006 with 25% stake, supporting CB's growth and privatisation process alongside the Republic of Serbia and IFC who respectively own 28.5% and 20% of CB.

In addition to equity participation, EBRD has provided 2 SME Credit Lines to CB, in the total amount of EUR 9.7 million, 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	MSME lending department Tel: +381 32 302 153 Fax: +381 32 302 215 Email: nikola.ranitovic@cacanskabanka.co.rs Call Centar 0800 100 111 krediti.privreda@cacanskabanka.co.rs	Please find your nearest branch on http://www.cacanskabanka.co.rs/sr/stranice/O-nama/Poslovna-mreza-14.html

Opportunity Bank Serbia

Opportunity Bank Serbia (OBS) is a dedicated microfinance bank in Serbia and has been providing access to funding to micro, small and medium sized enterprises (MSMEs), especially in remote rural areas of Serbia. Opportunity Savings Bank was founded in 2002 when global micro-finance organization "Opportunity International" was awarded a grant from USAID to establish a project to provide financing to micro and small businesses. EBRD participated in an equity investment in 2006 to support the conversion of the bank from a savings bank to a fully licensed commercial bank, and further contributed to a capital increase in 2010.

EBRD provided a financing line so that OBS can finance more MSMEs. The loan amounts range from EUR 500 to EUR 300,000 for up to 8 years, depending on the products (business lending and agro rural lending). Loans are available in Serbian Dinar or Euro-indexed. Both working capital financing and investment loans are available along with overdrafts as well as a variety of other banking products and services tailored for MSMEs. The bank also offers financing for agricultural MSMEs and registered agricultural households. For further details please contact OBS directly.

Head office contact details	Customer contact	Branch network contacts
Opportunity banka a.d. Novi Sad Bulevar Oslobođenja 2A 21000 Novi Sad	Business lending department Tel: +381 21 4893122 Fax: +381 21 4893123 Email: nrakocevic@obs.rs Agro rural lending department Tel: +381 11 6557 997 Fax: +381 11 6557 999 Email: oadamovic@obs.rs	Please find your nearest branch on www.obs.rs

ProCredit Bank a.d. Belgrade, Serbia

ProCredit Bank a.d. Belgrade is one of the leading banks for MSME lending in Serbia and it has expanded its product range to offer retail and corporate products. It was set up by the group of development oriented institutions, EBRD among them, in 2001 as a bank dedicated to working with micro, small and medium enterprises and agricultural producers. Also, by offering simple and accessible deposit facilities and other banking services to private individuals, the bank aims to promote a culture of savings and responsibility which can help in providing greater stability and security to ordinary households.

EBRD provided a number of loans to ProCredit Bank in order to support financing of very small, small, medium sized enterprises (MSMEs). MSMEs with up to 250 employees can apply for the loans. The loan amounts start from EUR 2,000 and the maximum amount of loan is EUR 200,000. 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	Small Business Department Tel: +381 11 2057 000 Fax: +381 11 2077 905 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 the micro, small and medium sized enterprises through the wide branch network of 102 branches. Societe Generale has been present on the Serbian market

since 1977, when the bank opened a representative office in Belgrade. This year, Societe Generale bank Srbija is celebrating important jubilee, 35 years of presence in Serbia.

EBRD and Societe Generale Srbija have a good cooperation for number of years. A number of financing lines have been granted by EBRD to support the Societe Generale Srbija in financing micro, small and medium sized enterprises (MSMEs). 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. SME's 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. 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	MSME lending department Tel: +381 (0)11 30 11 400 Fax: +381 (0)11 313 28 85 privreda.sgs@socgen.com	Please find your nearest branch on www.societegenerale.rs

UniCredit Bank Serbia

UniCredit Bank Serbia JSC 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 micro, small and medium sized enterprises 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 micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 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 Republic of Serbia	Milos Bojanic Head of Mid Market Customers Unit Phone: +381 11 3204 575 Fax: +381 11 3204-666 milos.bojanic@unicreditgroup.rs	Please find your nearest branch on http://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 micro, small and medium sized enterprises (MSME). MSMEs with up to 250 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 Poslovna zgrada "VIG Plaza", Trešnjinog cveta 1 11070 Beograd Srbija	Ms. Tanja Arsenijevic, Manager Tel: + 381 11 3093 576 Fax: + 381 11 3093 599 Tanja.Arsenijevic@unicreditleasing.rs	N/A

TAJIKISTAN

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 US\$ 7 million Tajik Micro and Small Enterprise Finance Facility (TMSEF) programme. It received US\$ 1 million credit line in February 2004 and additional US\$ 2.5 million loan, which further helped expanding capital for small business clients.

Bank ESKHATA loans for MSME range from US\$ 100 up to a maximum of US\$ 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 US Dollars. Bank ESKHATA also offers financing for agricultural micro enterprises, individual farmers and small farms.

Head office	Customer service	Branch network
"Bank ESKHATA" OJSC 135 Gagarin Str, Khujand, Tajikistan	MSME lending department Tel: +992 (3422) 66999 Fax: +992 (3422) 66999 Email: N.Oripov@eskhata.tj	http://www.eskhata.com

HUMO & PARTNERS, Micro-lending Organization

HUMO & PARTNERS is the fifth largest microfinance institution in Tajikistan with 8% market share, which is predominantly active in the central and southern parts of the country. HUMO & PARTNERS is a non-deposit taking institution, but its policy is aimed to transform into a micro deposit institution by end-2013.

HUMO & PARTNERS is one of the local leading MFIs dedicated to micro, small and medium-sized enterprises (MSMEs). EBRD and HUMO & PARTNERS relationship began in December 2008 with a US\$ 1 million MSME loan, which has been primarily used to provide loans to MSMEs in rural and remote areas of Tajikistan.

HUMO & PARTNERS loans for MSME, available in Tajik Somoni, range from the equivalent of US\$ 100 up to the equivalent of US\$ 30,000 for up to 2 years. Both working capital financing and consumer loans are available along with agricultural financing.

Head office	Customer service	Branch network
"HUMO & PARTNERS", Micro-lending Organization A.Komandir, 7 Str, Dushanbe, Tajikistan	MSME lending department Tel: +992 (37) 224-26-68 Fax: +992 (37) 224-57-97 Email: alisher@humo.tj	http://www.humo.tj

TURKEY

Denizbank

Denizbank was established in 1938 as a state-owned bank to help finance the emerging Turkish maritime industry. Deniz was privatised in 1997 when 100% of its share capital was sold to Zorlu Holding A.Ş. ("Zorlu"), a major Turkish conglomerate. Tarıřbank, a specialist agricultural bank, was merged with Denizbank in 2002. Zorlu then acquired Esbank AG in Vienna, İktisat Bank Moscow, and EuroDeniz off-shore Bank in Cyprus. These were all rebranded as Denizbank subsidiaries. Dexia SA ("Dexia"), acquired 75% of the outstanding shares of Denizbank from Zorlu in October 2006 and in December 2006 Dexia's ownership rate increased to 99.84%.

Denizbank is the ninth largest bank in Turkey by assets offering a wide range of financial services (investment banking, insurance, leasing and factoring, international and non-financial subsidiaries) to all segments of society under a single umbrella, Denizbank Financial Services Group. The Group serves over 8 million customers through 600 branches including 12 foreign branches and two international financial subsidiaries in the Russian Federation and Austria, as well as a branch in Bahrain and an off-shore banking subsidiary in Northern Cyprus.

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 (EE) and small-scale renewable energy (RE) 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 T:+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

Garanti Bank

Garanti Bank is the second largest private bank in Turkey by assets, serving more than 11 million customers through an extensive network of 915 branches throughout the country. The bank has a strong track record in providing financing to micro-, small- and medium-sized enterprises, especially to those located in less-developed rural areas, and is committed to focus particularly on women-led businesses.

Garanti Bank is a long-term partner of the EBRD and received a number of financing lines to further foster its MSME lending activities. 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 Garanti Bank directly for further details.

Head office contact details	Customer contact	Branch network contacts
Garanti Levent Nispetiye Mah. Aytar Cad. No:2 Beşiktaş 34340 İstanbul	Cemre Bozer Tel: +902123181898 Fax: +902122165781 CemreB@garanti.com.tr	Please find your nearest branch on http://www.garanti.com.tr/en/our_comp any/branches_and_paramatiks/branch paramatik_finder.page?#calcContent=U ID1d765e4

İşbank

İşbank is the largest bank in Turkey in terms of total assets, total loans and shareholders' equity. İşbank is also the largest bank in terms of deposits as of June 2012. The bank operates with more than 1,200 domestic branches and provides a wide range of services to corporate and retail customers with special focus on supporting micro, small and medium enterprises.

İşbank is a long-term partner of the EBRD and the Bank provided a number of financing lines to İşbank to further promote its lending activities to micro, small and medium sized enterprises (MSMEs). MSMEs with up to 250 employees are eligible to apply for the loans. The maximum loan amount for MSME lending under the EBRD financing is USD 100,000 and available products cover working capital needs, investment and foreign trade activities. Loan denomination can be both in Turkish Lira as well as in foreign currencies. 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 isil.ercan@isbank.com.tr	Please find your nearest branch on http://www.isbank.com.tr/English/cont ent/EN/Nearest_Isbank/BranchAtm.as px?c=00&s=00

TSKB

Founded in 1950, Industrial Development Bank of Turkey (TSKB) is Turkey's first and only privately owned investment and development bank. TSKB serves a wide array of customers in the areas of corporate lending, project finance and Apex Banking as well as treasury services, corporate finance services, capital markets brokerage within the scope of investment banking.

TSKB operates through its Head Quarters in İstanbul, 2 branches in İzmir and Ankara.

TSKB plays a major role on energy, finance and manufacturing sectors in every phase of the economic development of Turkey. It supports the development of the private sector by extending medium-term loans to more than 4,000 firms. Since 1960's TSKB has financed over 100 firms by investing in these entities as a shareholder and has also participated in the improvement of capital markets by organising public offerings of some firms.

EBRD extended TSKB a credit line under the facility TurAFF. 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 enterprise sector.

Head office contact details	Customer contact	Branch network contacts
<p>TSKB Meclisi Mebusan Cad. No:81 Fındıklı, 34427 İstanbul T:+90 212 334 50 50</p>	<p>Corporate Lending Ebru Karahan, Manager +90212 334 5342: +90212 334 52 34 karahane@tskb.com.tr Financial Institutions: Gizem Erarslan, Assistant Manager Tel: +90 212 334 5258 Fax: +90 212 334 52 34 erarslang@tskb.com.tr</p>	<p>Please find your nearest branch on http://www.tskb.com/about_TSKB/detail.aspx?SectionID=9koYzJ%2b8EODRw9AQh0WjFw%3d%3d&ContentId=23rYuGAfxcxCCKeDEUI4Bg%3d%3d</p>

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 and corporate segments across many regions of Turkey. The Bank provides a wide range of banking services to micro, small and medium sized enterprises (MSMEs) through its wide branch network, present in 71 out of 81 cities in Turkey.

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. 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. For further details please contact TEB directly.

Head office contact details	Customer contact	Branch network contacts
<p>Türk Ekonomi Bankası A.ŞTEB Kampüs Saray Mah. Küçüksu Cad. Sokullu Sk. No: 7 Umraniye İstanbul 34768 Turkey</p>	<p>Simla Unal SME Banking Business and Synergy Development Tel: +90 (216) 635 35 35 Fax: +90 (216) 636 36 36 Email: simla.unal@teb.com.tr</p>	<p>Please find your nearest branch on http://www.teb.com.tr/</p>

Yapi Kredi Bank

Yapi Kredi Bank (YKB) is the 4th largest bank in Turkey with focus on retail and MSME lending. It has the fifth largest branch network in the country with 918 branches and EUR 53 billion asset size (9.2% market share). YKB was founded in 1944 and has always been dedicated to innovation and social responsibility.

EBRD provided a number of financing lines so that YKB for broadening the geographic and sectoral coverage of YKB's MSME loan portfolio focusing on the financing of agribusiness SMEs. MSMEs with up to 249 employees can apply for the loans. The maximum loan amount permitted is EUR 200,000 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 Turkish Lira as well as in foreign currencies provided that the borrower has foreign currency income or other hedges in place. For further details please contact Bank A Bank directly.

Head office contact details	Customer contact	Branch network contacts
Yapı ve Kredi Bankası A.Ş. Yapı ve Kredi Plaza D Blok Levent 34330 Istanbul - TURKEY	Financial Institutions Department Ms. Zeynep Kucukoner Tel: +90 212 339 7367 Fax: +90 212 339 6132 zeynep.kucukoner@yapikredi.com.tr	Please find your nearest branch on http://www.yapikredi.com.tr/en-US/MainPage.aspx#

UKRAINE

Credit Europe Bank (CEB)

PJSC Credit Europe Bank is a medium-sized commercial financial institution, which provides corporate and SME banking services to state-owned and private commercial enterprises in Ukraine.

EBRD provided USD 10 mln MSME credit line so that the Credit Europe Bank can finance micro, small and medium sized enterprises (MSMEs). MSMEs with up to 249 employees can apply for the loans. Both working capital financing and investment loans are available along with overdrafts, credit lines and agricultural financing. The loans are available both in Ukrainian hryvnia as well as in foreign currencies. For further details please contact Credit Europe Bank directly.

Head office contact details	Customer contact	Branch network contacts
CREDIT EUROPE BANK 2, Mechnikova Str., 01601, Kyiv, Ukraine	Mr. Ilmi Aliyev Head of Corporate & SME Sales Ilmi.aliyev@crediteurope.com.ua Telephone: +380 44 390 67 33, extension 1480	Please find your nearest branch on www.crediteurope.com.ua

Ukreximbank

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 250 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 crisis of the past two years and is under growing pressure from increasing energy prices. The Project will seek 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 6.7 per cent of total banking assets as of 31 March 2012.

Head office contact details	Customer contact	Branch network contacts
JSC Ukreximbank 127 Gorkogo Street (entrance from Tverskaya Street) Kyiv, 03150 Ukraine	Mr. Sergiy Khudiyash Head, IFI Programmes The State Export-Import Bank of Ukraine Phone + 38-044-247-8014	Please find your nearest branch on http://www.eximb.com

UniCredit Leasing Ukraine

UniCredit Leasing Ukraine is one of the leading leasing companies for MSME across many regions of Ukraine. 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 micro, small and medium sized enterprises (MSME). MSMEs with up to 250 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 LLC 22/1 Petra Sagaydachnogo Str., Kyiv, 0407.0, Ukraine	Igor Bobrov Tel: +38 044 590 14 9 Fax: +38 044 590 02 11 Igor.Bobrov@unicreditleasing.ua	N/A