

Micro and small business loan programme MSE projects at the EBRD (as at end Dec '04)

The EBRD's Micro and Small Enterprise (MSE) lending programmes are designed to provide individual entrepreneurs and micro and small firms with access to finance that has traditionally not been made available to them. In pursuing this goal, EBRD's MSE projects have a strong regional focus, supporting economic development and social stability in the Bank's countries of operation.

The EBRD co-operates with existing commercial banks to build capacity for MSE lending operations and also sets up "greenfield" specialised microfinance banks. If there is a sufficiently stable banking sector, truly committed to pursuing the micro and small market, EBRD works with existing banks to develop staff and implement lending procedures tailored to the needs and possibilities of micro and small enterprises. If there is an insufficient number of suitable partner banks, EBRD, together with partner institutions, establishes a new microfinance institution. This strategy quickly delivers financing to MSEs, while also providing an example to the banking sector of best practice in MSE lending.

Micro and Small lending programmes are now operational in Albania, Armenia, Azerbaijan, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Georgia, Kazakhstan, Kosovo, Kyrgyz Republic, Macedonia, Moldova, Mongolia, Romania, Russia, Serbia & Montenegro, Tajikistan, Ukraine and Uzbekistan. With respect to financing that has been made available by all Micro and Small lending programmes, 785,855 loans have been disbursed for a total of almost USD 5.1 billion, with over 330,000 loans disbursed in 2004 alone.

Applying for a Loan

Micro and small loan financing is provided through branches of EBRD partner banks and/or specialised microfinance institutions located throughout the EBRD's region of operations and Mongolia. Loans are provided on a purely commercial basis. To be considered for financing, businesses must have adequate cash-flow, market demand for their products, and sound management. No loan is too small and collateral is a secondary consideration after the business has been analysed.

Micro credits, of US\$ 50 to US\$ 10,000, are generally available for a maturity of up to 12 months initially. As companies build up a credit record, they become eligible for larger loans with longer tenors for a variety of purposes (trade, services and investment). The firm's debt capacity is analysed before loans are extended. Individual entrepreneurs and firms may apply for micro credits.

Small loans are usually available in amounts of up to US\$ 200,000 (higher in exceptional cases), with maturities of up to three years or exceptionally up to five years. These loans, which may be for working capital and/or fixed assets, are provided to companies involved in trade, production or service industries. Potential borrowers must have sufficient cash-flow from the project to repay the loan and exhibit good management skills and business planning.

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ALBANIA

ProCredit Bank (Formerly FEFAD Bank)

The EBRD made an equity investment in ProCredit Bank, in Tirana Albania. ProCredit Bank has been set up to provide loans to private sector micro and small sized enterprises in Albania. For more information please see www.imi-ag.com/projects/countries/ALBANIA

ProCredit Bank, Albania Head Office

P.O. Box 2395

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Tirana, Albania e Re

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E-mail: info@procreditbank.com.al

Fax +355 (04) 221 568 (Payments)

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Tel: +355 4 220 774

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Additional Branch Addresses:

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Vlore –Tirana Branch No. 3
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Fier -Tirana Branch No. 4
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Elbasan -Durrës Branch No. 1
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Fier

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Pogradec – Branch

Korçë

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Lagja Xhevdet Nepravishta

Shetitorja Kryesore

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ARMENIA

Armenia MSE Finance Facility

Armenian Multi Bank Framework is an EBRD approved USD10 million facility which provides financing to Armenian commercial banks in the form of credit lines for MSMEs and bank equity. For more information please contact the banks below:

Anelik Bank
75 Baghramian Avenue
375033, Yerevan
Armenia

Contact: Mr. Misha Tadevossian, Head of International Programs Department

Tel: +374 1 221 451 or 27 84 68

Fax: +374 1 226 281

Email: info@anelik.am ; misha@anelik.am

Website: www.anelik.am <<http://www.anelik.am>>

Armeconombank OJSC
23/1 Amiryan Str.
Yerevan 375002,
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Contact: Arsen Katvalyan, Acting Deputy CEO;
or Hayk Mkrtchyan deputy head of lending dept. +374 1 53 88 00

Phone: +374 1 534801

Fax: +374 1 538904

Email: bank@aeb.am, intoper@aeb.am

Website: www.aeb.am

ACBA Bank
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375009 Yerevan
Republic of Armenia

Contact: Hakob Andreyan, Head of Credit

Tel: +374 1 565858 or 56 85 85

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Web: <http://www.acba.am>

AZERBAIJAN

Azerbaijan Microfinance Bank (MFBA)

The EBRD has made an equity investment in MFBA in Baku. MFBA has been set up to provide loans and other banking services to private sector micro and small enterprises in Azerbaijan.

Head Office

Micro Finance Bank of Azerbaijan
137, Alovzat Guliyev str.
Baku, AZ 1000
Contact: Thomas Engelhardt, General Manager
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Fax: (99 412) 994 12) 493 07 96
E-mail: bank@mfba.az
Web site: www.mfba.az

Khalqlar Dostluqu Branch

Micro Finance Bank of Azerbaijan
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Contact: Sandra Mai HamiltonAhmet Akin, Branch Manager
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Web site: www.mfba.az

Sumqayit Branch

Micro Finance Bank of Azerbaijan
Sumqayit city, 1 m/d
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Contact: Agnieszka LemanczykPetr Tatyanchenko, Branch Manager
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E-mail: credit@mfba.az
Web site: www.mfba.az

Airport Branch

Micro Finance Bank of Azerbaijan
Airport highway, Sadarak Trade Center
Baku, AZ 1109, Azerbaijan
Contact: Luis GarateAlexander Larionov, Branch Manager
Tel: (994 12) 456 98 55
Fax: (994 12) 456 98 56
E-mail: credit@mfba.az
Web site: www.mfba.az

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Micro Finance Bank of Azerbaijan
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Baku, AZ 1111, Azerbaijan
Contact: Marija Mironjuk, Branch Manager
Tel: (994 12) 431 18 84
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E-mail: credit@mfba.az
Web site: www.mfba.az

BELARUS

Belarus MSE Finance Facility

Micro enterprise can access loans under the existing Belarus SME Credit line and the new Belarus SME/MSE Framework via the partner banks. The Programme which started in Minsk and includes advisory services for the partner banks to facilitate MSE lending procedures is currently expanding to other regions. Loans can be directly applied for in the banks listed below. Further information can be obtained from the NBB/PMU and from the banks listed below:

NBB Project Monitoring Unit (PMU)
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Participating banks:

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Prior Bank, branch office 0101
Microlending Workgroup

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Grodno

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BOSNIA & HERZEGOVINA

ProCredit Bank (Formerly MEB)

EBRD is a shareholder in ProCredit Bank D.D. The bank is registered both in the Federation of BiH and Republika Srpska and specialises in providing financial services to micro and small enterprises in Bosnia & Herzegovina. The bank began operations in September 1997 and now has a nation-wide presence. In addition to business loans, ProCredit Bank offers a wide range of banking products including overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit, national and international payments, savings products, etc.

Head Office

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Contacts:

Bob Assenberg, Director of the Bank
Carien Dam, Deputy Director
Sanel Kusturica, Executive Director Corporate Business
Vedran Hadžiahmetovic, Executive Director General Services
Edin Hrnjica, Executive Director Treasury, Retail and Client Services
Sabina Bašić, Executive Director Accounting and Controlling

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Website: www.procreditbank.ba

ProCredit Bank Sarajevo

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71 000 Sarajevo, Bosnia and Herzegovina

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Email: meb_bosnia@compuserve.com

ProCredit Bank Banja Luka

Brace Potkonjaka 2

51 000 Banja Luka, Bosnia and Herzegovina

Contact : Radomir Savić, Branch Manager

Tel/fax: +387 51 430 000

ProCredit Bank Bihac

Safvet-bega Basagica 18

77 000 Bihac, Bosnia and Herzegovina

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ProCredit Bank, Outlet Cazin

Hasana Mujezinovića bb

Cazin

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ProCredit Bank Brcko
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76000 Brcko
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Tel/Fax: +387 49 217 612, +387 49 216 099

ProCredit Bank Ilidza
Ibrahima Ljubovica 20
71 210 Ilidza, Bosnia and Herzegovina
Contact: Senad Redzic, Branch Manager
Tel: +387 33 761 580, +387 33 761 680
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ProCredit Bank Mostar
Biskupa Cule bb
88000 Mostar, Bosnia and Herzegovina
Sarajevo Branch – Loan Department, Address: Topal Osman paše 32b,
Phone: 033/614-401;614-724 Fax: 033/614-824
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Fax: +387 36 449 729
e-mail: s.redzic@procreditbank.ba

ProCredit Bank, Outlet Posusje
Fra Grge Martica bb
Posusje
Ilidža Branch, Address: Ibrahima Ljubovića 20,
Phone: 033/761-680,761-580, 622-865, 622-869, Fax: 033/761-681,
Contact: Lara Filak person: Mirela Salković, Branch Manager
Tel: +387 39 685 020
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ProCredit Bank Tuzla
Dzafer Mahala 29
75 000 Tuzla, Bosnia and Herzegovina
Bihać Branch, Address: Safvet-bega Bašagića 18
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Contact: Alma Halilovic person: Emir Toromanović, Branch Manager
Tel: +387 35 301 200
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Email: meb_tuzla@bih.net.ba
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ProCredit Bank Bijeljina
Srpske Vojske 34

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Tuzla Branch, Address: Džafer Mahala 29,
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ProCredit Bank Travnik
Bosanska 133
Travnik
Mostar Branch, Address: Nadbiskupa Čule bb
Phone: 036/449-720, Fax: 036/449-729
Contact: Belma Hodzic person: Lara Filak, Branch Manager
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Banja Luka Branch, Address: Brace Potkonjaka 2
Phone: 051/431-530, 430-000, Fax: 051/431-537
Contact person: Radomir Savić, Branch Manager
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Brčko Branch, Address: R.DŽ. Čauševića 19
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e-mail: f.fazlovic@procreditbank.ba

Bijeljina Branch, Address: Srpske vojske 34
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Travnik Branch, Address: Bosanska 133
Phone: 030/540 -370
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Zenica Branch, Address: Maršala Tita bb
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Contact person: Selma Smajlagić, Branch Manager
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Outlet Novo Sarajevo, Address: Topal Osman paše 22
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Contact person: Senad Redžić, Branch Manager
e-mail: s.redzic@procreditbank.ba

Cazin Outlet, Address: Hasana Mujezinovića bb
Phone/fax: 037/511-693
Contact person: Emir Toromanović, Branch Manager
e-mail: e.toromanovic@procreditbank.ba

Posušje Outlet, Address: Fra Grge Martića bb

Phone: 039/685-020, Fax: 039/685-021
Contact person: Lara Filak, Branch Manager
e-mail: l.filak@procreditbank.ba

Credit Outlet Sokolac, Address: Glasinačka 1
Phone: 057/400-310, Fax: 057/400-311
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Credit Outlet Prijedor, Address: Vožda Karadžića bb
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Contact person: Mirijana Tišma
Credit Group Supervisor
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Credit Outlet Doboj, Address: Kralja Aleksandra bb
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BULGARIA

ProCredit Bank (Bulgaria) A.D.

EBRD is a founding shareholder in ProCredit Bank (Bulgaria) A.D., a bank specialised in providing financial services to micro and small enterprises in Bulgaria. The bank began its operation in October 2001, and since its establishment, has rapidly expanded its regional branch network. Besides business loans, ProCredit Bank offers a wide range of banking products including, overdraft facilities, credit lines, consumer and mortgage loans as well as bank guarantees, letters of credit etc.

Other banking services offered by ProCredit Bank (Bulgaria) A.D. are as follows: current accounts in BGN, EUR, USD; various attractive savings and deposit programmes; debit cards; foreign currency exchange; domestic and international money transfers. Furthermore, the ProPay system is assisting customer transfers within the ProCredit Bank Group. The bank is also able to offer efficient solutions for cash management (all operations within branch network are in real-time) as well as internet banking (ProBanking). For more information please see www.procreditbank.bg.

Branch Network

Headquarter

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Plovdiv City Branch 2
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Varna Branch
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Varna City Branch 1
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fax: +359 52 610 997
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Varna City Branch 2
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Vladislavovo District, Pikadili Store
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Burgas 8000,
1 Mitropolit Simeon str.,
tel: +359 56 846 243
fax: +359 56 846 249
e-mail: contact_burgas@procreditbank.bg

Pleven Branch
Pleven 5800,
11 Ivan Vazov str. ,
tel: +359 64 80 70 09
fax: +359 64 80 20 26
e-mail: contact_pleven@procreditbank.bg

Stara Zagora Branch
Stara Zagora 6000,
72 Tzar Simeon Veliki blvd.,
tel: +359 42 60 40 02 fax: +359 42 60 06 54
e-mail: contact_szagora@procreditbank.bg

Stara Zagora City Branch 1
Stara Zagora 6000,
142 Tzar Simeon Veliki blvd.,
tel.: + 359 42 63 50 70
fax: + 359 42 63 50 22
e-mail: contact_szagora@procreditbank.bg

Haskovo Branch
Haskovo 6300,
10-12 Veliko Tarnovo Str.,

tel: +359 38 66 42 62,
fax: +359 38 66 43 64
e-mail: contact_haskovo@procreditbank.bg

Shumen Branch
Shumen 9700,
20 Veliki Preslav blvd.,
tel.: +359 54 83 07 95
fax: +359 54 83 07 96
e-mail: contact_shumen@procreditbank.bg

Pazardzhik Branch
Pazardzhik 4400,
36 Georgi Benkovski str.,
tel.: +359 34 40 15 40
fax: +359 34 40 15 48
e-mail: contact_pazardjik@procreditbank.bg

Blagoevgrad Branch
Blagoevgrad 2700,
10 Vassil Levski blvd.,
tel.: +359 73 88 28 53
fax: +359 73 88 28 51
e-mail: contact_blagoevgrad@procreditbank.bg

Sliven Branch
Sliven 8800,
1 Dragan Tzankov Str.,
tel.: +359 44 62 44 40
fax: +359 44 62 25 00
e-mail: contact_sliven@procreditbank.bg

Rousse Branch
Rousse 7000,
6 Borisova Str.,
tel.: +359 82 82 06 29
fax: +359 82 82 31 28
e-mail: contact_rousse@procreditbank.bg

Veliko Turnovo Branch
Veliko Turnovo 5000,
1 Ivailo str.,
tel.: +359 62 60 34 75
fax: +359 62 67 78 26
e-mail: contact_vturnovo@procreditbank.bg

Gabrovo Branch
Gabrovo 5300,
15 Radion Umnikov Str.
tel.: + 359 66 80 63 70
fax: + 359 66 80 63 67
e-mail: contact_gabrovo@procreditbank.bg

Dobrich Branch

Dobrich 9300,
60, 25th Septemvri blvd.,
tel.: +359 58 690 200
fax: +359 58 690 201
Email contact_dobrich@procreditbank.bg

Pernik Branch

Pernik 2300,
30, Targovska Str.
tel.: +359 76 60 12 66
fax: +359 76 60 32 66
Email: contact_ernik@procreditbank.bg

Kardzhali Branch

Kardzhali 6600.
66 Bulgaria blvd., block 18
tel.: +359 361 6 19 96
fax: +359 361 6 19 98
Email: contact_kardzhali@procreditbank.bg

Troian Branch

Troian 5600,
68, Vasil Levski Str.
tel.: +359 670 6 05 83
fax: +359 670 6 05 97
Email: contact_troian@procreditbank.bg

Razgrad Branch

Razgrad 7200
44 Bulgaria Blvd.
tel.: + 359 84 66 22 48
fax: + 359 84 66 21 92

Svishtov Branch

Svishtov 5250
2 General Kiselov Street, Block Radetski 3
tel.: + 359 631 6 46 40
fax: + 359 631 6 46 43

Lending Offices

Gorna Oriahovitza 5100,

2A, Georgi Izmirliiev Str.
tel.: +359 618 6 06 56
fax: +359 618 4 61 48
Email: contact_goriahovitza@procreditbank.bg

Kazanluk 6100,

7, 23th Shipchenski polk Str.,
tel.: +359 431 63 649

fax: +359 431 62 649
Email: contact_kazanluk@procreditbank.bg

Petrich 2850,
22, Bulgaria Str.
tel.: +359 745 6 30 65
fax: +359 745 6 30 66
Email: contact_petrich@procreditbank.bg

Assenovgrad 4230
1 Tzarevetz str.,
tel.: +359 331 63 130
fax: +359 331 63 128
Emai: contact_asenovgrad@procreditbank.bg

CROATIA

MikroPlus

In July 2004 EBRD starting providing technical assistance to enable Mikroplus to introduce individual lending operations. Mikroplus provides group loans from EUR 10 - EUR 1,500 and individual loans from EUR 1,501–EUR 10,000.

For further details please contact:

Sanja Slunjski
Programme Director
MikroPlus
Zvonimirova 61/1
10000 Zagreb
Croatia

Tel: +385 1 4686 401

Fax +385 1 4648 403

Email: sanja.slunjski@mikroplus.hr

Osijek, Josipa Huttlera 27 d
darija.staklenac@mikroplus.hr

Petrinja, Vladimira Nazora 16
ljljana.rakaric@mikroplus.hr

Karlovac, Maksimilijana Vrhovca 16
irena.miljusevic@mikroplus.hr

GEORGIA

ProCredit Bank (Formerly MBG)

ProCredit Bank, Georgia, a member of the international group of ProCredit banks, offers a full range of banking services to micro, small and medium sized enterprises and to private customers. EBRD has extended 3 loans to PCB for the total amount of US\$12 million to support private micro and small enterprises in Georgia. EBRD also holds 10% of PCB's capital. PCB has 600 employees who work in a network of 20 branches.

ProCredit Bank, Georgia
18 Tamar Mephe Avenue
Agmashenebeli Ave.154,
0112, Tbilisi, Georgia

Contacts: Mr. Philip Sigwart, General Manager; Mr. Michael Hackethal, Asmus Rotne, Deputy General Manager
Chief Financial Officer; Mr. Oleg Flaum, Director; Mr. Asmus Rotne, Head of Retail Banking

Tel: +995 32 20 22 22
Fax: +995 32 25 05 80
Email: info@procreditbank.ge
Web site: www.procreditbank.ge

Branches :

Central Branch

0112 Tbilisi
18 Tamar Mephe Ave.
Tel: (995 32) 20-16-16
Fax: (995 32) 77-96-11/85
Email: central@procreditbank.ge

Gldani Branch

0167 Tbilisi
1 Omar Khizanishvili St.
Tel: (995 32) 57-01-01
Fax: (995 32) 57-10-01
Email: gldani@procreditbank.ge

Saburtalo OutletBranch

0177 Tbilisi
46 Vazha Pshavela Ave.
Tel: (995 32) 20-17-17
Fax: (995 32) 20-17-18
Email: saburtalo@procreditbank.ge

Kutaisi Vake Branch

4600 Kutaisi
85 Tamar Mephe St 0179 Tbilisi
58 Chavchavadze Ave.
Tel: (995 231) 4-14-14
Fax: (995 231) 4-51-64
Email: kutaisi@procreditbank.ge

Zugdidi Outlet

2100 Zugdidi
1 Tabukashvili St.
Tel: (995 215) 5-11-23
Fax: (995 32) 93-43-74
Email: zugdidi@procreditbank.ge

Batumi Outlet

6000 Batumi
10 Chavchavadze St.
Tel/Fax: (995 88 222) 7 74 19
Email: batumioutlet@procreditbank.ge

Vake Outlet

0179 Tbilisi
8 Mtskheta St.
Tel: (995 32) 25-28-0692-92
Fax: (995 32) 25-28-07
Email: vake@procreditbank.ge

Lilo Outlet

Branch

0115 Tbilisi
112 Kakheti Highway
Tel: (995 32) 77-96-35
Fax: (995 32) 77-96-36
Email: lilo@procreditbank.ge

Didube Branch Gori Branch

1400 Gori
10 Chavchavadze St. 0119 Tbilisi
In front of Tsereteli Ave. 137
Tel: (995 270) 2-16-0932) 20-17-20
Fax: (995 32) 33-46-78/5820-17-21
Email: gori@didubeprocreditbank.ge

Station Sq. Branch

0112 Tbilisi
3/32 Tevdore Mgvdeli St.
Tel: (995 32) 92-16-16

Fax: (995 32) 77-96-11
Email: stationsquare@procreditbank.ge

[Samgori branch](#)

0182 Tbilisi
Javakheti St. II Blind Alley
Tel: (995 32) 76-44-82
Fax: (995 32) 76-44-81
Email: varketili@procreditbank.ge

[Eliava Branch](#)

0154 Tbilisi
39a Agladze St.
Tel: (995 32) 43-94-94
Fax: (995 32) 43-94-95
Email: eliava@procreditbank.ge

[Melikishvili Branch](#)

0179 Tbilisi
8/2 Melikishvili Ave.
Tel: (995 32) 43-93-93
Fax: (995 32) 43-93-94
Email: melikishvili@procreditbank.ge

[Gamsakhurdia Branch](#)

0194 Tbilisi
25 Gamsakhurdia Ave.
Tel: (995 32) 43-95-95
Fax: (995 32) 43-95-96
Email: gamsakhurdia@procreditbank.ge

[Batumi Branch](#)

6000 Batumi
18 Luka Asatiani St.
Tel: (995 88 222) 7-24-20
Fax: (995 88 222) 7-19-54
Email: batumi@procreditbank.ge

[Batumi Outlet](#)

6000 Batumi
10 Chavchavadze St.
Tel/Fax: (995 88 222) 7 74 19
Email: batumioutlet@procreditbank.ge

[Khopa Outlet](#)

6000 Batumi
20 Agmashenebeli St.
Tel/Fax: (995 88 222) 7-70-52
Email: khopa@procreditbank.ge

Didube Outlet

[Kobuleti Branch](#)

0119 Tbilisi
In front of Tsereteli Ave. 1376201 Kobuleti
2 D. Agmashenebeli St.
Tel: (995 32) 20-17-20
/Fax: (995 32) 20-17-21236) 66-439
Email:didubekobuleti@@procreditbankprocreditbank.ge

[.gePoti Branch](#)

4400 Poti
52 D. Agmashenebeli St.
Tel: (995 293) 28-28-5/3
Fax: (995 293) 28-28-4
Email:poti@procreditbank.ge

[Station Sq. Outlet](#)

[Kutaisi Branch](#)

0112 Tbilisi
3/32 Tevdore Mgvdeli St.
Tel: (995 32) 20-16-16
Ext: 131/132
Fax: (995 32) 25-05-80
Email:stationsquare@procreditbank.ge

[Varketili branch](#)

0182 Tbilisi
Javakheti St. II Blind Alley4600 Kutaisi
85 Tamar Mephe St.
Tel: (995 32) 76-44-82
231) 4-14-14
Fax: (995 32) 76-44-81231) 4-51-64
Email:varketili@kutaisi@procreditbank.ge

[Marneuli Branch](#)

3000 Marneuli
3 Cholokashvili St.,
Tel: (995 257) 2-16-00/50
Fax: (995 32) 94-31-36
Email:marneuli@procreditbank.ge

[Kutaisi Outlet](#)

4600 Kutaisi,
6 St. Nino St.
Tel/Fax: (995 231) 4-87-05
Email:kutaisioutlet@procreditbank.ge

[Zugdidi Branch](#)

2100 Zugdidi
1 Tabukashvili St.
Tel: (995 215) 5-11-23
Fax:(995 32) 93-43-74
Email:[Poti Branch](#)

[zugdidi@4400 Poti](mailto:zugdidi@4400Poti)
23 D. Agmashenebeli St.
Tel: (995 293) 28-28-5/5
Fax: (995 293) 28-28-4
Email:poti@procreditbankprocreditbank.ge

[Gori Branch](#)

1400 Gori
10 Chavchavadze St.
Tel: (995 270) 2-16-09
Fax: (995 32) 33-46-57/58
Email:[Kobuleti Outlet](mailto:KobuletiOutlet)
[gori@6201 Kobuleti](mailto:gori@6201Kobuleti)
2 D. Agmashenebeli St.
Tel/Fax: (995 236) 66-439
Email:kobuleti@procreditbankprocreditbank.ge

[Marneuli Branch](#)

3000 Marneuli
3 Cholokashvili St.,
Tel: (995 257) 2-16-00/50
Fax: (995 32) 94-31-36
Email:marneuli@procreditbank.ge

GEORGIA

SME Credit Line

As part of the SME credit line, loans to small enterprises are offered by three participating banks in nine regions of Georgia. Access to credit in regions has been significantly improved bringing the total number of lending outlets to 17 and the number of loan officers to more than 80.

An express loan product (US\$ 200 - 3,000) was introduced in partner banks in March 2003, featuring low collateral requirements and quick processing time. This innovative product has become the main driver of growth of customer base of EBRD partner banks. Two out of three disbursed loans are Express Loans. The average disbursed loan amount (all product types) is as low as US\$ 2,033. Both facts reflect the strong focus on the low end of the demand scale and the large share of borrowers in the regions.

To qualify, the applying entrepreneurs with active business should have at least six months of prior experience in the field. For application forms, please contact the banks listed below:

Tbilisi

United Georgian Bank
Head Office
37, Uznadze Street
Tbilisi, Georgia
Tel: +995 99 60 80

United Georgian Bank
Rustaveli Branch
18, Rustaveli Avenue
Tbilisi, Georgia
Tel: +995 32 99 82 87
Fax: +995 32 99 92 71

United Georgian Bank
Didube Branch
15, Tamar Mephe Avenue
Tbilisi, Georgia
Tel: +995 32 95 25 26

TbilUniversalBank
Head Office
70, Kostava Street
Tbilisi, Georgia
Tel/Fax: +995 32 99 82 92

TbilUniversalBank
Saburtalo Branch
16, Gamsakhurdia Avenue
Tbilisi, Georgia

Tel: +995 32 25 29 35, 25 29 65

TbilUniversalBank
Vagzali Branch
Vagzali Square, market “Pasaj”
Tbilisi, Georgia
Tel: +995 32 91 20 66, 91 01 38

Bank of Georgia
3 Pushkin Street
Tbilisi, Georgia
Tel: + 995 32 444 103
Fax: + 995 32 444 174

Bank of Georgia
Gldani Branch
1 Vekua Street
Tbilisi 0167, Georgia
Tel: + 995 32 657 230
Fax: + 995 32 651 235

Gori

United Georgian Bank
Gori Branch
2, Chavchavadze Street
Gori, Georgia
Tel: +995 270 757 03
Fax: +995 270 503 00757 03

Akhaltzikhe

United Georgian Bank
Akhaltzikhe Branch
8, Iadze Street
Akhaltzikhe, Georgia
Tel/Fax: +995 265 501 02

Kutaisi

United Georgian Bank
Kutaisi Branch
35, Paliashvili Street
Kutaisi, Georgia
Tel: +995 231 484 07

Fax: +995 231 404 80

Poti

United Georgian Bank

Poti Branch

30, 9th April alley

Poti, Georgia

Tel: +995 293 271 01/02, 258 62

Fax: +995 293 271 01

Bank of Georgia

Poti Branch

8, 26th May street,

Poti, Georgia

Tel: +995 32 990 519, 293 212 60

Fax: +995 293 257 80

Rustavi

United Georgian Bank

Rustavi Service Centre

3 Friendship Avenue,

Rustavi, Georgia

Tel: +995 24 151 552

Bank of Georgia

Rustavi Branch

8, Baratashvili Street,

Rustavi, Georgia

Tel: +995 32 932 290, 24 151 690

Fax: +995 24 151 690

Batumi

United Georgian Bank

Batumi Branch

18, Asatiani Street,

Batumi, Georgia

Tel: +995 88 222 325 02

Fax: +995 88 222 325 04

Bank of Georgia

Batumi Branch

35, Era Street,

Batumi, Georgia

Tel: +995 32 922 451, 88 222 716 21

Fax: +995 88 222 716 15

Marneuli

United Georgian Bank
Marneuli Branch
74, Rustaveli Street,
Marneuli, Georgia
Tel/Fax: +995 257 217 24

Zugdidi

Bank of Georgia
Zugdidi Branch
51, Kostava Street,
Zugdidi, Georgia
Tel: +995 32 982 629

KAZAKHSTAN

Kazakhstan Small Business Programme (KSBP)

The KSBP is a project designed to give small businesses greater access to loans from commercial banks operating in Kazakhstan. The Programme provides technical assistance to the participating banks, providing advice from international banking experts on operational procedures, job skills and management information systems. KSBP has enabled the partner banks to run a profitable MSE lending business serving a large number of small-scale borrowers. KSBP is currently operating in four partner banks. Three partner banks have graduated from the technical assistance programme and are now managing their MSE portfolio independently. Further information can be obtained from the EBRD/KSBP Co-ordination Office, as well as from the banks listed below:

EBRD/KSBP Coordination Office
76 Kabanbay Batyr Street
480100 Almaty, Kazakhstan
Contacts: Lorenz Gessner
Tel: +7 3272 91 58 24/18 91/24 67
Fax: +7 3272 91 43 84
Email: office@ipc.nursat.kz

Participating banks:

Aktubinsk

Regional Office
101 Strelkovoy brigady Str., 2
463000 Aktubinsk, Kazakhstan
Contact: Zhaniy Baigazina
Tel/Fax: + 7 3132 52 0040
Email: ebrd@aktobe.kz

Bank Centercredit
101st Strelkovaya Brigada Str. 2
463000 Aktubinsk, Kazakhstan
Contacts: Zeinur Bisenov
Tel: +7 3132 51 00 31
Fax: +7 3132 51 00 69
Email: aktobe@centercredit.kz

Bank Turanalem
77 Abylkhayr Khan Avenue
463020 Aktubinsk, Kazakhstan
Contacts: Abzal Alashbaev Elena Kokh
Tel: +7 3132 521 13852 12 00
Fax: +7 3132 231 11352 11 11
Email: Izbassarov@turanalem.almaty.kzlala@turanalem.kz

Kazkommertsbank
51 Abyl Khayr Khan Street

463020 Aktubinsk, Kazakhstan
Contacts: Ainur Kuaidarova, Damir Mukashev, Kamshat Berdiev
Tel: +7 3132 54 42 05, 56 24 51
Fax: +7 3132 56 42 57, 56 35 23
Email: aktobe@kkb.kz

Bank Turan Alem
ATFBank
11 A. Moldagulova ave.
463020 Aktubinsk, Kazakhstan
Contacts: Konstantin Yakovenko
Tel.: +7 3132 52 31 51
Fax: +7 3132 59 51 56
E-mail: jakovenko@aktb.atfbank.kz

Almaty

Almaty Merchant Bank ATFBank
24 Tolebi Street
Almaty, Kazakhstan
Contact: Beybut Kapsyshev, Botagoz Sultanova, Elvira Nigmatova
Tel: +7 3272 583 007
Fax: +7 3272 638 658724 772
Email: baymukhambetov@amb.kz

Bank Centercredit
156 Bogenbay Batyr Street
480100 Almaty, Kazakhstan
Contacts: Elvira Nigmatova
Tel: +7 3272 631 936598 559
Fax: +7 3272 680 598598 598
Email: dahmetov@cbank.kz

Bank Center Credit
Halyk Bank Turanalem
55 Aйтеке Bi Street, off.605
Almaty, Kazakhstan
Contacts: Shynar Dilmagambetova
Tel.: +7 3272 501 084500 148
Fax: +7 3272 505 291
Email: vpavlenko@turanalem.almety.kz

Kazkommertsbank
135 D Gagarin Street
Almaty, Kazakhstan
Contact: Solovyeva Natalya
Tel: +7 3272 585 302
Fax: +7 3272 622 636585 160
Email: cred.almf@kkb.kz

Narodny Bank of Kazakhstan
Oblast branch

101 Rosybakiev Street
Almaty, Kazakhstan
Contacts: Lena Sadikova
Tel: +7 3272 464 303
Fax: +7 3272 462 865, 465 810
Email: Abelkarieva_G@halykbank.kzIvanova_N@halykbank.kz

Narodny Bank of Kazakhstan
Auezovski Branch
100 Aksay 3
Almaty, Kazakhstan
Contacts: Lena Sadikova,
Tel: +7 3272 246 451
Fax: +7 3272 246 413
Email: Akimova_m2@halykbank.kz

Narodny Bank of Kazakhstan
Turksibski Branch
152 Seyfullina Street
Almaty, Kazakhstan
Contacts: Lena Sadikova,
Tel: +7 3272 353 721
Fax: +7 3272 944 140
Email: ebrr_turksib@halykbank.kz

Narodny Bank of Kazakhstan
Bostandikski Branch
44 Almagul district
Almaty, Kazakhstan
Contacts: Lena Sadikova,
Tel: +7 3272 490 521
Fax: + 73272 496 062
Email: absemetova_d@halykbank.kz

Temirbank
68/74 Abai Avenue
Almaty, Kazakhstan
Contact: Shynar Dilmagambetova
Tel: +7 3272 587 898/800
Fax: +7 3272 590 519
Email: Nourlan@temirbak.kz EskinaA@temirbank.kz

Astana

Regional Office
62 Begeldinov Street, 7120 Auezov Street, 10
473000 Astana, Kazakhstan
Contacts: Erich Wegner, Dinara GorlenkoYuliya Vasilevskaya, Aigyul Isengaliyeva
Tel/Fax:+7 3172 237 532396 059
Email: astana-ipc@nursat.kz

Almaty Merchant BankATFBank

43 Pobedy Avenue
Astana, Kazakhstan
Contact: Intezira Mekhtieva, Zhandos Kazhibaev
Tel: +7 3172 237 670 (direct), 239 999, 239 838
Fax: + 7 3172 239 955
Email: Mehtieva@astn.amb.kz

Bank TuranAlem
61 Seifullin Street
473 000 Astana, Kazakhstan
Contact: Katya Murashenko, Veronika Istomina
Tel. +7 3172 322 953, 322 944
Fax: +7 3172 322 941
Email: ebrr_astana@turanalem.almaty.kz

KazkommertsBank
66 Abay Avenue
Astana, Kazakhstan
Contact: Tatyana Orlova, Erik Nurgaliev
Tel: +7 3172 580 110109
Fax: +7 3172 580 103
Email: manager.ast@kkb.kz

Narodny Bank of Kazakhstan
31/1 Minidistrict Molodezhny
Astana, Kazakhstan
Contact: Aigul Zheksembaeva, Lyudmila Kamzina, Aizhan Biteuov
Tel: +7 3172 229 650
Fax: +7 3172 229 678, 222 687
Email: Zheksembaeva@halykbank.kz

Tsesna Bank
43 Mira Street
Astana, Kazakhstan
Contact: Natalya Shakleina, Farrukh, Okhonov
Tel: +7 3172 317 342
Fax: +7 3172 318 258
Email: tsesna_uavt@kepter.kz

TemirBank
16A, Akzhaiyk Street
Astana, Kazakhstan
Contact: Asem Boschina, Gulsara Kamalova
Tel: +7 3172 384 158
Fax: +7 3172 384 828
E-mail: ebrr_ast@temirbank.kz

Atyrau
Regiona Office
116/43 Mukhambeta Street
Atyrau, Kazakhstan
Contacts: Gulnara Izbasarova

Tel: +7 3122 227 491
Email: ipc_atr@astel.kz

Almaty Merchant BankATFBank
21 Satpayeva Street
465050 Atyrau, Kazakhstan
Contact: Lyazzat Jamanbaeva, Alma Bainekeeva
Tel/Fax:+7 3122 210 471 (direct), 214 900 (ext. 111, 112)
Email: bainekeeva@atyr.amb.kz

Bank Centercredit
24A Azattyk Avenue
465 021 Atyrau, Kazakhstan
Contact: Svetlana Khvan, Aman Uteshev
Tel: +7 3122 254 160
Fax: +7 3122 254 084
Email: atyrau@centercredit.kz

Kazkommertsbank
61 Azattyk Street
465020 Atyrau, Kazakhstan
Contacts: Gulnar Adilova, Kuralay Ualieva
Tel: +7 3122 223 242254 427, 254 499
Fax: +7 3122 254 426
Email: atyrau@kkb.kz

Narodny Bank of Kazakhstan
1A Zheleznodorozhnaya Street
465002 Atyrau, Kazakhstan
Contact: Marina Khramova, Ainel Pangereeva
Tel.: +7 3122 254 220, 213 744
Fax: +7 3122 270 145
Email: dinara_men@halykbank.kz

Bank TuranAlem
1A Zheleznodorozhnaya Street
Atyrau, Kazakhstan
Contacts: Shinar Abdrakhmanova
Tel: +7 3122 254 170
Fax: +7 3122 254 413
Email: 0x15e4f8ece0z@turanalem.almaty.kz

Aktau
Regiona Office
Aktau, Kazakhstan
Contacts: Gaukhar Serikbaeva
Tel: +7 333 229 52 53
Email: ebrd_aktou@mail.ru

KazkommertsBank

Dom Svyazi 14th microrayon
466 200 Aktau, Kazakhstan
Contact: Juliya Vasilevskaya, Veronika Volochaeva, Marina Bersugurova
Tel.: +7 3292 337 666
Fax: +7 3292 439 902
Email: aktau@kkb.kz

Centercredit Bank
12 microdistrict, 12
Aktau, Kazakhstan
Contacts: Juliya Vasilevskaya, Gaukhar Bereket
Tel: +7 3292 421 081(84, 85)
Fax: +7 3292 421 088
Email: skasenov@centrcredit.kzaktau@mail.ctntercredit.kz

Almaty Merchant BankATFBank
23 microdistrict, National Bank building
Aktau, Kazakhstan
Contacts: Juliy Vasilevskaya, Natasha Gusarova
Tel: +7 3292 431 966
Fax: +7 3292 432 911
Email: natali@akt.amb.kz

Aksai

Narodny Bank of Kazakhstan
8 Sadovaya st, Burlinskiy rayon
418440 Aksai, Kazakhstan
Contact: Elmira Koptleuova, Zuhra Zhaksylykova
Tel.: +7 3113 330 807
Fax: +7 3113 330 981
Email: zuhrazh@halykbank.kz

Bank TurenAlem
8 Soveyskaya
418440 Aksai, Kazakhstan
Contact: Margarita Kandaeva, Pariza Tuyakbaeva
Tel: +7 3113 320 206
Fax: +7 3113 320 206

Balkhash

Bank TuranAlem
Shashu baya microrayon, BTA building
Balhash, Kazakhstan
Contact: Aigul Karsybekova
Tel.: +7 3103 640 902
Fax: +7 3103 648 500

KazkommertsBank
2 Karamende bi st

Balhash, Kazakhstan
Contact: Svetlana Miroshnichenko
Tel.: +7 3103 646 564, 643 675
Fax: +7 3103 640 058
Email: balhash@kkb.kz

Chromtau

Bank TuranAlem
Of.7, 11 Auezova st.
Chromtau, Kazakhstan
Contact: Zhazira Ayapbergenova
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ProCredit Bank (Formerly MEB)

The EBRD participated in the establishment of ProCredit Bank in Pristina. ProCredit Bank Kosovo provides a range of services, including credit, to privately owned micro and small enterprises in Kosovo. Loans are available for on-going businesses, not start-ups, and only residents of Kosovo are eligible. For more information please see www.mebkosovo.com.

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KYRGYZ REPUBLIC

Kyrgyz MSE Finance Facility (KMSEFF)

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MACEDONIA

ProCredit Bank (Formerly ProBusiness)

The EBRD has made an equity investment in ProCredit which was set up to provide loans and other banking services to private sector micro and small enterprises in Macedonia.

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MOLDOVA

ProCredit S.A.

ProCredit is the key provider of financing to micro enterprises in Moldova. ProCredit offers loans to private companies and individual entrepreneurs with maturities of up to 12 months for working capital and up to 36 months for fixed assets in USD, Euro and local currency. With its network of regional offices, the company is able to serve Moldovan entrepreneurs all over the country. For more information please see www.procredit.md

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MONGOLIA

Khan Bank

In July 2004 EBRD starting providing technical assistance under the Mongolia Co-operation Fund to enable Khan Bank to expand its MSE lending operations. Khan Bank provides loans from US\$ 0 – 50,000.

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*Khan Bank has a total of 392 lending offices, managed by 22 principal branches listed below. This includes 48 offices within the urban areas of Ulaanbaatar, Darkhan, and Erdenet. Listed below are the names of the aimags (provinces) and the capital city where the branch is located in parentheses.

Urban	Rural	
Ulaanbaatar (30)	Arkhangai (Tsetserleg)	Khovd (Khovd)
Darkhan (12)	Bayan Ulguii (Ulgii)	Khuvsgul (Moron)
Erdenet (6)	Bayankhongor (Bayankhongor)	Selenge (Sukhbaatar)
	Bulgan (Bulgan)	Sukhbaatar (Baruunurt)
	Dornod (Choibalsan)	Tuv (Zuunmod)
	Dornogobi (Sainshand)	Umnogobi (Dalanzadgad)
	Dundgobi (Mandalgobi)	Uverkhangai (Arvaiheer)
	Gobi-Altai (Altai)	Uvs (Ulaangom)
	Gobi-Sumber (Choir)	Zavkhan (Uliastai)
	Khentii (Undurkhaan)	

ROMANIA

ProCredit Bank (Formerly MIRO Bank)

The first Romanian microfinance bank, ProCredit Bank, was established to address the financing requirements of micro and small enterprises (MSEs). ProCredit Bank has become a leader in MSE and SME lending and is now operating in 7 cities across Romania. ProCredit Bank provides loans to MSEs in a fast and effective manner as well as a wide range of products, including, for example, current and savings accounts, term deposits and national and international money transfers, credit lines and guarantees. For more information please see www.procreditbank.ro

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ROMANIA

Banca Romaneasca

EBRD extended USD 5 million loan to Banca Romaneasca on May 22nd, 2003. The loan is co-funded by the EBRD SME Special Fund in the sum of USD 1 million. This loan has further enhanced the funding base of Banca Romaneasca for the development of its micro and small lending program which began in the Year 2001 under the German-Romanian Fund Program (GRF). The technical assistance component, associated with the program, is aimed at increasing the expertise within the micro and small lending units established at the branch level of Banca Romaneasca.

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Irkoutsk
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JEWISH AUTONOMOUS REGION

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Novosibirsk
Head Office
184/1, Krasny Prospekt
Novosibirsk, 630049, Russia
Tel.: +7 3832 94 35 57
Fax: +7 3832 11 90 84

Branch "Centralnoye"
23, Ordzhonikidze Street, room 2
Novosibirsk, 630099, Russia
Tel./Fax: +7 3832 22 35 34

OMSK REGION

Participating Banks:

KMB-BANK

Omsk
Affiliate
81, Mayakovskogo Street
Omsk, 644010, Russia
Tel: +7 3812 53 00 54 / 53 00 08 / 53 00 69
Fax: +7 3812 53 00 69
E-mail: omsk@kmb.ru

Branch "Levoberezhny"
12, Koneva Street, Litera A
Omsk, 644123, Russia
Tel: +7 3812 16 26 43

SIBACADEMBANK

Omsk
Omsky Affiliate
32, Pushkina Street
Omsk, 664024, Russia
Tel.: +7 3812 44 34 64
Fax: +7 3812 53 68 65

PERM REGION

Participating Banks:

URALSIB

Kungur
Branch Kungursky
18, Gogolya Street
Kungur, Perm Region, Russia
Tel./Fax: +7 34271 2 36 94

Perm
Affiliate
43, Kirova Street
Perm, 614990, Russia
Tel.: +7 3422 20 32 31 / 20 32 54
Fax: +7 3422 20 32 06

Branch "Permskoye"
9, Yakuba Kolosa Street
Perm, 614068, Russia
Tel./Fax: +7 3422 46 53 05

Branch "CKO"
9-A, Geroyev Khasana Street
Perm, 614099, Russia
Tel.: +7 3422 44 44 91
Fax: +7 3422 44 22 80

PRIMORSKY TERRITORY

Participating Banks:

FAR EAST BANK

Artyom

53, Frunze Street
Artyom, 692800, Primorsky Territory, Russia
Tel: +7 42337 4 27 13
Fax: +7 42337 4 27 97

Dalnerechensk
30, Geroev Damanskogo Street
Dalnerechensk, 692132, Primorsky Territory, Russia
Tel: +7 42356 2 13 70

Nakhodka
10-A, Pogranichnaya Street
Nakhodka, 692900, Primorsky Territory, Russia
Tel: +7 4236 65 84 92
Fax: +7 4236 62 66 59

Partizansk
3, Leninskaya Street
Partizansk, 692880, Primorsky Territory, Russia
Tel: +7 423630 23 81

Ussuriysk
98, Lenina Street
Ussuriysk, 692500, Primorsky Territory, Russia
Tel: +7 4234 32 81 44
Fax: +7 4234 33 68 96

Vladivostok
Branch "Na Verhneportovoi"
27a, Verkhneportovaya Street
Vladivostok, 690090, Primorsky Territory, Russia
Tel.: + 7 4232 51 64 33

Branch "Na Borisenko"
27, Borisenko Street
Vladivostok, 690090, Primorsky Territory, Russia
Tel: +7 4232 23 33 61

Branch "Na Russkoi"
19, Russkaya Street
Vladivostok, 690090, Primorsky Territory, Russia
Tel: +7 4232 31 89 77

Branch "Na Dalzavodskoi"
17, Dalzavodskaya Street
Vladivostok, 690090, Primorsky Territory, Russia
Tel: +7 4232 26 56 78

Branch "Na Okeanskom"
19, Okeansky Prospekt
Vladivostok, 690090, Primorsky Territory, Russia
Tel: +7 4232 22 84 32

Branch "Na Kiparisovoi"
18, Kiparisovaya Street
Vladivostok, 690017, Primorsky Territory, Russia
Tel/Fax: +7 4232 27 65 06

KMB-BANK

Ussuriysk
Additional Office
72, Proletarskaya Street
Ussuriysk, 692525, Primorsky Territory, Russia
Tel./Fax: +7 42341 3 21 19

Vladivostok
Representation
66, Pologaya Street, room 301
Vladivostok, 690091, Primorsky Territory, Russia
E-mail: vlad@kmb.ru
Tel: +7 4232 26 92 19
Fax: +7 4232 49 14 19

SBERBANK

Artyom
Affiliate N8635/07 of Primorskoye Branch No.8635
74/2, Kirova Street
Artyom, 692800, Primorsky Territory, Russia
Tel: +7 42337 4 76 05

Nakhodka
Branch No.7151
3, Portovaya Street
Nakhodka, 691900, Primorsky Territory, Russia
Tel: +7 4236 67 90 46

Ussuriysk
Branch No.4140
56, Oktyabrskaya Street
Ussuriysk, 692500, Primorsky Territory, Russia
Tel: +7 4234 32 36 37
Fax: +7 4234 32 20 62

Vladivostok
Primorskoye Branch No.8635
Prospekt Krasnogo Znameni, 59, office 802
Vladivostok, 690000, Primorsky Territory, Russia
Tel/Fax: +7 4232 42 48 80 / 42 57 15
Fax: +7 4232 42 20 50

PSKOV REGION

Participating Banks:

SBERBANK

Pskov
Branch No.8630
23/25, Okyabrsky Prospect, office 247-B
Pskov, 180000, Russia
Tel: +7 8112 12 13 85

Velikie Luki
Branch No.169
39, Prospect Lenina
Velikie Luki, 182100, Pskov Region, Russia
Tel: +81153 3 96 32 / 5 64 98

ROSTOV-ON-DON REGION

Participating Banks:

KMB-BANK

Rostov-on-Don
Representation
12A, Dolomanovsky Pereulok
Rostov-on-Don, 344082, Russia
Tel.: +7 8632 55 92 54 / 55 92 56
Fax: +7 8631 40 84 71

SBERBANK

Azov
Azov Branch No.5154/023
89, Vasilieva Street
Azov, Rostov Region, Russia
Tel: +7 86342 4 46 17
Fax: +7 86342 6 72 59 / 6 87 43

Rostov-on-Don
Branch No.5221
41, Bratsky Pereulok, office 607
Rostov-on-Don, 344082, Russia
Tel: +7 8632 67 51 20
Fax: +7 8632 67 84 49

Taganrog
Branch No1548
110, Lomakina Street
Taganrog, 347900, Rostov region, Russia

Tel./Fax: +7 86344 4 38 00

SAKHALIN REGION

Participating Banks:

FAR EAST BANK

Uzhno-Sakhalinsk
40, Dzerzhinskogo Street
Uzhno-Sakhalinsk, 693007, Primorsky Region, Russia
Tel: +7 4242 42 20 35
Fax: +7 4242 42 24 13

SBERBANK

Uzhno-Sakhalinsk
Branch No.8567
61, Amurskaya Street
Uzhno-Sakhalinsk, 693007, Primorsky Region, Russia
Tel: +7 4242 42 90 10
Tel: +7 4242 72 37 43

SAMARA REGION

Participating Banks:

KMB-BANK

Samara
Affiliate
140, Chapaevskaya Street
Samara, 443010, Russia
Tel./Fax: +7 8462 70 87 08
E-mail: samara@kmb.ru

Additional Office “Bezmyansky”
44-A, Antonova-Ovseenko Street
Samara, 443090, Russia
Tel.: +7 8462 79 00 47
Fax: +7 8462 76 89 30

Additional Office “Cetralny”
29, L’va Tolstogo Street
Samara, 443010, Russia
Tel./Fax: +7 8462 32 69 47

Additional Office “Karavan”
6, Kievskaya Street
Samara, 443013, Russia

Tel./Fax: +7 8462 38 83 92

Syzran
Additional Office
54, Kirova Street
Syzran, 443001, Samara Region, Russia
Tel./Fax: +7 84643 3 35 54

Togliatti
Representation
17, Voroshilova Street, room 205
Togliatti, 445051, Samara Region, Russia
Tel./Fax: +7 8482 79 92 99
E-mail: kmb-s@tlt.ru

Additional Office "Tsentralny"
88, Komsomolskaya Street
Togliatti, 445035, Samara Region, Russia
Tel./Fax: +7 8482 20 62 25 / 20 62 52

SBERBANK

Samara
Kirovskoye Branch No.6991
2/144, Sovetskaya Street
Samara, 443077, Russia
Tel: +7 8462 54 65 74 / 54 32 09

Togliatti
Central Branch No.4257
87, Lenina Street
Togliatti, 445011, Samara Region, Russia
Tel: +7 8482 40 15 37
Fax: +7 8482 22 33 41

SMOLENSK REGION

Participating Banks

KMB-BANK

Smolensk
Representation
12/1, Isakovskogo Street
Smolensk, 214014, Russia
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Fax: +7 0812 38 27 71

SVERDLOVSK REGION

Micro and Small Loans Office
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Yekaterinburg, 620014, Russia
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Tel/Fax: +7 343 377 67 99
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Participating Banks:

KMB-BANK

Kamensk-Uralskiy
Additional Office
6, Kunavina Street
Kamensk-Uralskiy, 623000, Sverdlovsk Region, Russia
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Nizhny Tagil
Additional Office
64, Lenina Street
Nizhny Tagil, 622000, Sverdlovsk Region, Russia
Tel./Fax: +7 3435 49 48 10

Pervouralsk
Additional Office
2, Vainera Street
Pervouralsk, 623100, Sverdlovsk Region, Russia
Tel./Fax: +7 34392 5 66 77

Yekaterinburg
Representation
20-A, Lenina Street
Yekaterinburg, 620014, Russia
Tel: +7 343 365 84 48 / 379 35 53
Fax: +7 343 379 35 53
E-mail: ekaterinburg@kmb.ru

SBERBANK

Asbest
Asbestovskoye Branch No.1769
21, Pobedy Street
Asbest, 624060, Sverdlovsk Region, Russia
Tel: +7 34365 1 62 41
Fax: + 7 34365 1 87 69

Kamensk-Uralsky
Kamenskoe Branch No.1726
82-A, Kamenskaya Street
Kamensk-Uralsky, 623426, Sverdlovsk Region, Russia
Tel: +7 3439 32 51 26
Fax: +7 3439 32 32 92 / 32 37 10

Nizhny Tagil
Nizhnetagilskoye Branch No.232
49, Lomonosova Prospekt
Nizhny Tagil, 622034, Sverdlovsk Region, Russia
Tel: +7 3435 29 95 36
Fax: +7 3435 29 95 41 / 29 95 22

Sukhoi Log
Sukhodojskoe Branch No.1730
8, Gorkogo Street
Sukhoi Log, 624804, Sverdlovsk Region, Russia
Tel: +7 34373 2 24 98
Fax: +7 34373 2 49 27

Yekaterinburg
Chalovskoye Branch No.7004
10-A, Bratskaya Street
Yekaterinburg, 620003, Russia
Tel: +7 343 225 94 63 / 225 61 55
Fax: +7 343 225 94 71

Kirovskoye Branch No.7003
12, Shevchenko Street
Yekaterinburg, 620219, Russia
Tel: +7 343 269 52 80
Fax: +7 343 269 53 94

Oktyabrskoye Branch No.1794
45, Dekabristov Street
Yekaterinburg, 620026, Russia
Tel: +7 343 251 37 76
Fax: +7 343 261 30 88

Ordzhonikidzevskoye Branch No.4903
1, Elektrikov Street
Yekaterinburg, 620017, Russia
Tel: +7 343 334 45 66
Fax: +7 343 334 97 64

Uralsky Bank – Credit Department
11, Moscovskaya Street
Yekaterinburg, 620014, Russia
Tel.: +7 343 269 52 80
Fax: +7 343 269 53 94

URALTRANSBANK

Kamensk-Uralsky
Kamensk-Uralsky Branch
27-A, Kalinina Street
Kamensk-Uralsk, 623400, Sverdlovsk Region, Russia

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Fax: +7 3429 32 33 21

Krasnoturinsk
Krasnoturinsky Branch
12, Chkalova Street
Krasnoturinsk, 624440, Sverdlovsk Region, Russia
Tel./Fax: +7 34214 4 53 63

Krasnoufimsk
Krasnoufimsky Branch
23, Rogozinnikovyykh Street
Krasnoufimsk, 623300, Sverdlovsk Region, Russia
Tel.: +7 34394 2 22 74
Fax: +7 34394 2 26 12

Krasnouralsk
Krasnouralsky Branch
1, Lenina Street
Krasnouralsk, 624330, Sverdlovsk Region, Russia
Tel./Fax: +7 34343 2 06 75 / 2 19 11

Kushva
Kushvinsky Branch
7, Krasnoarmeiskaya Street
Kushva, 624300, Sverdlovsk Region, Russia
Tel./Fax: +7 34344 2 31 02

Nizhny Tagil
Nizhnetagilsky Branch
5, Ogarkova Street
Nizhny Tagil, 622001, Sverdlovsk Region, Russia
Tel: +7 3435 41 84 16 / 41 74 27
Fax: +7 3435 41 83 33

Branch "Na Galyanke"
7/4, Chernostochinskoye Shosse
Yekaterinburg, 622001, Russia
Tel.: +7 3435 44 46 54
Fax: +7 3435 44 46 55

Branch "Na Vagonke"
2, Vagonostroiteley Street
Yekaterinburg, 622001, Russia
Tel.: +7 3435 23 74 41
Fax: +7 3435 23 66 12

Serov
Affiliate
234, Lenina Street
Serov, 624981, Sverdlovsk Region, Russia
Tel.: +7 34315 9 26 09

Fax: +7 34315 7 73 01

Verhnaya Pyshma
Affiliate
113, Lenina Street
Verhnaya Pyshma, Sverdlovsk Region, Russia
Tel: +7 34368 4 87 00
Fax: +7 34368 4 29 75

Yekaterinburg
Central Office
28, Bratiev Bykovykh Street
Yekaterinburg, 620027, Russia
Tel.: +7 343 353 05 08 / 370 19 36 / 370 15 78
Fax: +7 343 353 05 06

Branch "Na Bolshakova"
99-A, Bolshakova Street
Yekaterinburg, 620144, Russia
Tel.: +7 343 251 92 53
Fax: +7 343 251 91 49

Branch "Na Sortirovke"
32-A, Tekhnicheskaya Street
Yekaterinburg, 620090, Russia
Tel.: +7 343 354 30 80
Fax: +7 343 354 30 89

TATARSTAN REPUBLIC

Participating Banks

KMB-BANK

Kazan
Representation
13, Tchuikova Street
Kazan, 420094, Tatarstan, Russia
Tel.: +7 8432 19 12 50 / 19 76 19
Fax: +7 8432 19 12 51

Naberezhnye Chelny
Additional Office
87, Tcentralnaya Street
Naberezhnye Chelny, 423800, Tatarstan, Russia
Tel./Fax: +7 8552 77 74 87

SBERBANK

Kazan
Branch "Bank Tatarstan" No.8610

44, Butlerova Street
Kazan, Russia
Tel: +7 8432 19 23 83

Branch "Bank Tatarstan" No.6672
2-V, Chuikova Street
Kazan, Russia
Tel: +7 8432 19 24 73

TOMSK REGION

Participating Banks:

KMB-BANK

Tomsk
Representation
19, Gagarina Street
Tomsk, 634050, Russia
Tel: +7 3822 51 54 06
Fax: +7 3822 51 54 38
E-mail: kmb@tspace.ru

SBERBANK

Tomsk
Tomskoye Branch No.8616
71, Kievskaya Street, office 15
Tomsk, 634061, Russia
Tel./Fax: +7 3822 43 21 85 / 43 21 57

Seversk
Severskoye Branch No.7707/022
38, Kommunisticheskiy Prospekt
Seversk, 636031, Tomsk Region, Russia
Tel: +7 38235 4 49 77

SIBACADEMBANK

Tomsk
Affiliate
15-A, Belinskogo Street
Tomsk, 634029, Russia
Tel./Fax: +7 3822 52 89 04

TULA REGION

Participating Banks:

KMB-BANK

Tula
Representation
1, M.Toreza Street
Tula, 300008, Russia
Tel: +7 0872 31 05 30
Fax: +7 0872 31 06 30
E-mail: kmbbank@tula.net

SBERBANK

Alexin
Alexinskoye Branch No.2631
9, Pakhomova Street
Alexin, 301340, Tula Region, Russia
Tel: +7 0872 36 14 76

Belev
Belevskoye Branch No.7035/029
89, Sovetskaya Street
Belev, Tula Region, Russia
Tel: +7 08742 4 12 66 / 4 17 90

Bogoroditsk
Bogoroditskoye Branch No.2702
1, Lunacharskogo Steet
Bogoroditsk, 301800, Tula Region, Russia
Tel: +7 0872 36 53 54

Novomoskovsk
Novomoskovskoye Branch No.2697
16/8, Shakhtyrov Street
Novomoskovsk, 310670, Tula Region, Russia
Tel./Fax: +7 08762 3 17 14

Schekino
Shekinskoye Branch No.2655
1, Ploschyad Lenina
Schekino, 301240, Tula Region, Russia
Tel: +7 08751 5 55 02

Suvorov
Suvorovskoye Branch No.7035
1-V, Tulskaya Street
Suvorov, 301400, Tula Region, Russia
Tel: +7 0872 36 90 20

Tula
Branch No.8604
1, Cheluskintsev Ploschyad
Tula, 300000, Russia
Tel/Fax: +7 0872 32 88 80 / 32 88 82 / 32 88 49

Uzlovaya
Uzlovskoye Branch No.2652
34, Tregubova Street
Uzlovaya, 301650, Tula Region, Russia
Tel: +7 0872 27 80 40

Yefremov
Yefremovskoye Branch No.2639
25, Slovatskogo Vosstaniya Street
Yefremov, 301860, Tula Region, Russia
Tel: +7 0872 36 28 11

TYUMEN REGION

Participating Banks:

URALSIB

Tyumen
Affiliate
59, Chelyuskintsev Street, room 1
Tyumen, 625000, Russia
Tel./Fax: +7 3452 46 16 81

URALTRANSBANK

Tyumen
Affiliate
62, Pervomaiskaya Street
Tyumen, 625000, Russia
Tel.: +7 3452 45 26 23 / 46 40 26
Fax: +7 3452 46 40 26

UDMURTIA REPUBLIC

Participating Banks:

URALSIB

Izhevsk
Affiliate
17, Kholmogorova Street
Izhevsk, 426011, Udmurtia, Russia
Tel./Fax: +7 3412 42 63 0 / 48 72 28 / 58 02 96

Branch "Promyshlennoye"
196, Udmurtskaya Street
Izhevsk, 426063, Udmurtia, Russia
Tel./Fax: +7 3412 63 65 55

Votkinsk
Branch Votkinskoye
9, Dzerzhinskogo Street
Votkinsk, 427422, Udmurtia, Russia
Tel./Fax: +7 34145 3 08 72 / 3 39 47

VOLGOGRAD REGION

Participating Banks:

KMB-BANK

Volgograd
Representation
59-K, Prospekt Lenina
Volgograd, 400001, Russia
Tel./Fax: +7 8442 23 67 06 / 23 96 84 / 23 83 60
E-mail: volgograd@kmb.ru

Volzhsky
Additional Office
76, Imeni Pushkina Street
Volzhsky, 404130, Russia
Tel: +7 8443 38 26 34
E-mail: vlz@kmb.ru

SBERBANK

Volgograd
Branch No.8621
40, Kommunisticheskaya Street, room 306
Volgograd, 400005, Russia
Tel: +7 8442 96 54 32
Fax: +7 8442 72 51 24

Volzhsky
Volzhskoye Branch No.8553
71, Mira Street, room 104
Volgograd Region, 404131, Russia
Tel: +7 8443 56 95 61

VOLOGDA REGION

Participating Banks:

SBERBANK

Cherepovetz
Branch No.1950
61, Prospekt Pobedy
Cherepovetz, 162600, Vologda Region, Russia

Tel.: +7 8202 55 55 27
Fax: +7 8202 23 25 32 / 55 55 64

Vologda
Branch No.8638
33, Predtechenskaya Street
Vologda, 160035, Yaroslavl Region, Russia
Tel.: +7 8172 75 83 40 / 78 04 18
Fax: +7 8172 75 81 37

YAROSLAVL REGION

Participating Bank:

SBERBANK

Pereslavl-Zalessky
Pereslavskoe Branch No.7443
2, Mendeleeva Street
Pereslavl-Zalessky, 152020, Yaroslavl Region, Russia
Tel.: +7 08535 2 24 35
Fax: +7 08535 2 03 12

Rostov
Rostovskoye Branch No.2525
36A, 1 Microrayon
Rostov, 152150, Yaroslavl Region, Russia
Tel: +7 08536 3 13 85
Fax: +7 08536 3 38 65

Rybinsk
Rybinskoye Branch No.1576
47/49, Volzhskaya Naberezhnaya Street
Rybinsk, 152901, Yaroslavl Region, Russia
Tel: +7 0855 21 05 86 / 21 73 40

Yaroslavl
Gorodskoe Branch No.17
57/17, Saltykova-Schedrina Street
Yaroslavl, 150014, Russia
Tel: +7 0852 21 35 35
Fax: +7 0852 30 07 05

SERBIA & MONTENEGRO

ProCredit Bank (Formerly MFB)

The EBRD participated in the establishment of ProCredit Bank, a universal bank, targeting micro and small business enterprises. The EBRD has also provided technical assistance and onlending funds to ensure portfolio growth and development of the branch network across Serbia (28 branches and outlets). ProCredit Bank offers a range of financial services including working and investment capital loans, deposit and savings services as well as international payment services.

For further information please see <http://www.procreditbank.co.yu>

Head Office Belgrade

11000 Belgrade, 29. novembra 69c.

Phone: +381 11 20 77 906,

Fax: +381 11 20 77 905

e-mail: info@procreditbank.co.yu

Doerte Weidig, General Director

Branch Offices

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Fax: +381 11 3613 399

e-mail: infobel2@procreditbank.co.yu

Belgrade 11000, Bulevar kralja Aleksandra 90

Phone: +381 11 3370 802

Fax: +381 11 3370 651

e-mail: infobel3@procreditbank.co.yu

Belgrade 11000, 29. novembra 68c

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Fax: +381 11 20 77 860

Nis 18000, Lole Ribara 19

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Fax: +381 18 547 846

e-mail: infonis@procreditbank.co.yu

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Fax: +381 20 316 591
e-mail: mfbnp@procreditbank.co.yu

Novi Pazar 20000, 28. novembra 56
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Fax: +381 20 314 009
e-mail: mfbnp@procreditbank.co.yu

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Krusevac 37000, Mirka Tomica 99
Phone: +381 37 418 500
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e-mail: mfbkrusevac@yahoo.com

Kragujevac 34000, Kralja Petra Prvog 3
Phone: +381 34 302 175
Fax: +381 34 301 735
e-mail: infokg@procreditbank.co.yu

Kraljevo 36000, Cara Lazara 44
Phone: +381 36 311 085, 311 164
Fax: +381 36 317 290
e-mail: infoca@procreditbank.co.yu

List of Credit Outlets

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Fax: +381 13 520 051
e-mail: infoan@procreditbank.co.yu

Pirot 10000, Dobrice Milutinovica bb
Phone: +381 10 311 959
Fax: +381 10 311 959
e-mail: infonis@procreditbank.co.yu

Becej 21220, Mose Pijade 3
Phone: +381 21 813 220
Fax: +381 21 814 480

Sombor 25000, Vojvodjanska 22
Phone: +381 25 26 480
Fax: +381 25 26 480

Prijepolje 33000, Valterova bb
Phone: +381 33 22 670
Fax: +381 33 22 670

SERBIA & MONTENEGRO

Alter Modus

Alter Modus is the first microfinance institution that the EBRD has lent to directly. Alter Modus has been able to diversify its funding base in 2005 by attracting loans at commercial terms from a wide range of institutions/organisations. Portfolio growth has been coupled by increased profits in 2004 and the focus on micro clients (average loan amount below Euro 2,000) has remained at the core of Alter Modus' business strategy.

Mr Luka Djurovic
Credit Programme Manager
Alter Modus
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Montenegro
FR Yugolsavia

Tel: +381 81 232 321 (322)
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Email: altermod@cg.yu

SERBIA & MONTENEGRO

Opportunity Bank

Opportunity Bank is the only specialised MSE/SME bank in Montenegro and is a client of the EBRD. Opportunity Bank has had a strong demonstration effect in the Montenegrin financial sector proving that the provision of efficient services to MSEs and SMEs is profitable.

Keith Flintham, Chief Executive Officer
Opportunity Bank
Marka Milijanovica 46
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PODGORICA

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BRANCH

BAR

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BRANCH

NIKŠIĆ

Address: Trg Slobode 22
Tel: +381 83 214 891
Fax: + 381 83 214 889

BRANCH

BERANE

Address: Mojsija Zečevića 22
Tel: +381 87 236 756
Fax: +381 87 236 756

BRANCH

KOTOR

Address: Stari grad 431
Tel: + 381 82 302552
Fax: + 381 82 302 554

BRANCH

ULCINJ

Address: 26 Novembar bb
Tel: + 381 85 401 316

Fax + 381 85 401 317

BRANCH

BIJELO POLJE

Address: 3 Januara

Tel: + 381 84 430 432

Fax: +381 84 430 432

TAJKISTAN

Tajik MSE Finance Facility (TMSEFF)

The TMSEF is the fourth project of this kind in Central Asia. The focus of the Tajikistan MSE Finance Facility (TMSEF) is institution building in selected Tajik banks and the delivery of sustainable and efficient financing for MSEs. The Facility is a USD 7 million credit line from EBRD (in 2 tranches USD 5 and USD 2 million) with potential co-financing from IFC (via Cooperation Fund) for up to USD 5 million. In the start up phase sub-loans are being funded from the partner banks' own funding resources. Given the limited capacity of the banking sector the importance of targeted technical assistance is crucial to the success of the Programme. DFID together with EU and USAID have provided the necessary TA funds for EBRD to engage in long term institution building. The technical assistance provided assists PBs in establishing departments specialising in micro and small enterprise lending, developing products in line with the requirements of entrepreneurs and the training of bank personnel in adequately assessing the repayment capacity of MSEs. Four partner banks are currently participating in the TMSEF in six cities of Tajikistan. Further information can be obtained from the EBRD Dushanbe RO and from the banks listed below:

Eskhata Bank, Khujand Head Office
 135. Gagarin Str.,
 735700 Khojand, Tajikistan
 Contacts: Nasirov Khurshed Dilovarovich
 Tel: +992 3422 4 39 45
 Fax: +992 3422 6 74 10
 Email: info@eschata.com

Eskhata Bank, Dushanbe Branch
 16 Negmat Karaboeva Str.,
 734061 Dushanbe, Tajikistan
 Contacts: Shokirov Nasimjon Usmonkulovich
 Tel: +992 372 33 18 51
 Fax: +992 372 33 18 54
 Email: eshata@tajnet.com

Eskhata Bank, Chkalovsk Outlet
 8 A, Govorova str.
 735730, Chkalovsk, Tajikistan
 Contact: Azizov Zulfikor Abdullayevich
 Tel: +992 3451 5 28 76
 Fax: +992 3451 6 26 98
eschata747@sugdien.com

Eskhata Bank, Istaravshan Outlet
 112, Lenin str.
 735610, Istaravshan, Tajikistan
 Contact: Khaidarov Khurshed Rahimovich
 Tel: +992 3454 2 18 06
 Fax: +992 3454 2 18 06

Tojiksodirotbank, Dushanbe Head Office
 4 Dehlavi Str.,
 734012 Dushanbe, Tajikistan

Contacts: Lalbekov Izatullo Lalbekovich
Tel: + 992 372 21 32 19
Fax: +992 372 21 59 52 / 21 72 77
Email: sham@tojiksodirotonk.com

Tojiksodirotonk, Dushanbe, Korvon RKO
734012 Dushanbe
Korvon market, hotel building, 2nd floor
Contacts: Hojaev Rovshan
Tel.: + 992 372 – 39 11 06
Fax.: n/a
Email: n/a

Tojiksodirotonk, Khojand Branch
85a Lenin Str.,
735001 Khojand, Tajikistan
Contacts: Ergashev Abdusalim Ergashevich
Tel: + 992 3792 24 39 86
Fax: +992 3792 26 39 86
Email: info@sodirotonk.khujandi.com

Tojiksodirotonk Bank, Istaravshan
RayPO. 2-nd floor, poselok Gulisurg
735610, Istaravshan, Tajikistan
Contact: Sharipov Ilhomjon Ibragimovich
Tel: +992 3454 2 23 43
Fax: +992 3454 2 23 43
n/a

Tojiksodirotonk Bank, Khujand, Panjshanbe RKO
Bozori Panjshanbe("Panjshanbe" market),
Khujand, Tajikistan
Contact: Aglukhov Muin Tahirjanovich
Tel: +992 3422 6 78 72
Fax: n/a
Email: n/a

Tojiksodirotonk, Tursunzade Outlet
12, Tolstoy str.
735000 Tursunzade
Contact: Khaydarov Akhmed Khayratkulovich
Tel.: 2 40 85
Fax.: n/a
Email: n/a

Tojiksodirotonk, Kurgan Tyube Branch
3 Mirzokadirova str.
735140 Kurgan Tyube, Tajikistan
Tel.:
Contacts: Khaydarov Khabibullo Khaydarovich
Tel.: +992 - 32 22 - 22 392, 22 530
Fax.: +992 - 32 22 - 22 392

Email.: kurgan@sodirotbank.com

TajPrombank, Dushanbe Head Office
12/3 Dehlavi Str.,
734025 Dushanbe, Tajikistan
Contacts: Ziaev Jamshed Azizovich
Tel: + 992 372 21 27 20
Fax: +992 372 21 25 85
Email: tpb@tjinter.com

TajPrombank, Dushanbe, Korvon RKO
734012 Dushanbe
Korvon market, administration building, 2nd floor
Contacts: Muzaffarov Firuz
Tel: +992 372 39 10 87
Fax: n/a
Email: n/a

TajPrombank, Tursunzade Branch
49, N. Khayrullaev str.
735000 Tursunzade, Tajikistan
Contacts: Kurbanov Bakhridin Sayfidinovich
Tel.: 8 – 93 – 505 85 09
Fax.: n/a
Email: n/a

Agroinvestbank, Dushanbe Head Office
21, S. Sherosi av.
734018 Dushanbe, Tajikistan
Contacts: VafaevMratjon Saidovich
Tel.: +992 372 33 56 00 / 33 26 56
Fax.: +992 372 36 51 70
Email: vafaev@aib-tj.com

UKRAINE

ProCredit Bank (Formerly MFB)

ProCredit Bank is a development-oriented full service bank. The bank (formerly know as Microfinance Bank) provides wide range of banking services to small and medium-sized enterprises as well as individuals in general. In its lending operations the bank focuses on serving micro, small and medium-sized businesses, as these businesses create the largest number of jobs and make a vital contribution to the economies in which they operate. For more information please see www.mfb.com.ua.

Kyiv
ProCredit Bank
86 Bozhenka Street
03150, Kiev, Ukraine
Tel: +380 44 490 6080
Fax: +380 44 490 6041
Contact: Mr Dirk Haboeck, Chairman of the Board
Tel: +380 44 490 6088
Fax: +380 44 490 6081
Email: v.renner@procreditbank.com.ua

Kyiv
86 Bozhenka Str.
tel. (044) 490 60 40,
fax (044) 490 60 81
procreditbank@procreditbank.com.ua

HEAD OFFICE
Mo-Fr 9.00-18.00

Branch in Bozhenko, 86
Mo-Fr 9.00-19.00
Sa 9.00-17.00

Kyiv
12-A Zolotoustivska Str.,
Kyiv 01135
tel. (044) 569 30 72

Mo,Tu,Th,Fr 9.00-18.00, Wed 9.00-20.00, Sa 9.00-17.00
CASH DESK Mo-Fr 8.00-17.00, We 8.00-19.00 Sa 9.00-17.00

3 Miropolska Str.,
Kyiv 02206
tel. (044) 513 33 81
Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

29-V Timoshenko Str.,
Kyiv 04205
tel. (044) 467 86 46 (-60)

Mo,Tu,Th,Fr 9.00-18.00, Wed 9.00-20.00, Sa 9.00-17.00

CASH DESK Mo,Tu,Th,Fr 9.00-16.00, Wed 9.00-19.00, Sa 9.00-16.00

26 Bazhana Av.,
Kyiv 02140
tel. (044) 201 41 49 (-50)

Mo,Tu,Th,Fr 9.00-18.00, Wed 9.00-20.00, Sa 9.00-17.00

CASH DESK Mo-Fr 9.00-16.00, Wed 9.00-19.00

Bila Tserkva
194 Skvirske Av.,
tel. (04463) 444 19 (-21)
fax (04463) 444 34
bila_tserkva@bel.com.ua

Mo-Fr 9.00-18.00

Kharkiv

13/2 Kooperatyvna Str.,
tel. (0572) 191 879 (-873)
fax (0572) 176 144
bank@kharkiv.procreditbank.com.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Kharkiv
2/15 K. Marksa Str.
tel. (0572) 28 94 28
fax (0572) 28 94 39
bank@kharkiv.procreditbank.com.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Kharkiv
165-V Pavlova Str.
tel. (057) 771 63 10 (15),
fax (057) 771 63 17
bank@kharkiv.procreditbank.com.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Poltava
66 Zhovtneva Str.
3-rd floor, of. 304
tel. (0532) 506 200 (-201)
procreditbank@ukrsat.poltava.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Sumy
2 Kozatskiy Val Str.
tel. (0542) 371 440,
fax (0542) 371 444
procreditbank@vcity.sumy.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Odesa
121 V. Arnautska Str.
tel. (048) 738 53 43 (-40)
fax (0482) 260 806
credit@odessa.procreditbank.com.ua

Mo-Fr 9.00-19.00

CASH DESK Mo-Fr 9.00-17.00

Dnipropetrovsk
9 Moskovska St
tel. (0562) 349 222
fax (0562) 340 323
mfb@днепр.procreditbank.com.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Ivano-Frankivsk
1 S.Bandery Str., CSTEI (3d fl.)
tel. (03422) 758 58,
fax (03422) 758 56
procreditbank@neonet.if.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Lviv
33 Gorodotska Str.
tel. (0322) 987 345,

fax (0322) 725 057
office@lviv.procreditbank.com.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Lviv
3 Basarab Str.
tel. (0322) 977 260,
fax (0322) 977 820
office@lviv.procreditbank.com.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Donetsk
34 Chervonoarmiyska Str.
tel. (062) 345 32 00 (-11),
fax (062) 345 32 09 (-06)
procreditbank@procreditbank.donetsk.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Mariupol
60 Metalurgiv Av.
tel. (0629) 528 905
procreditbank@mp.farlep.net

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Kramatorsk
45 Sotsialistychna Str., of. 201,
tel. (06264) 530 24, 580 61
procreditbank@krm.dn.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Slavutich
2 Heroiv Dnipra Str.
tel./fax (04479) 249 05
Slavutich@procreditbank.com.ua

Makiivka
56 Lenina St.
tel. (06232) 631 14
fax (06232) 631 12
procreditbank@icm.dn.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

Horlivka
76 Rudakova Str.
tel. (06242) 221 64, 251 89
procreditbank@ghost.dn.ua

Mo-Fr 9.00-18.00

CASH DESK Mo-Fr 9.00-17.00

UKRAINE

Ukraine Micro Lending Programme

As part of the SME credit line, loans to small enterprises are offered by participating banks in eighteen major regions in Ukraine. Two loan products are offered. Micro loans of up to US\$30,000 are offered to finance all kinds of businesses, including the finance of trade activities. Small loans of up to US\$125,000 are mainly offered to production and service companies, but can also be used for financing fixed assets, i.e. financing equipment, premises etc., in the case of trade companies. Loans are offered for a maturity of up to 36 months. Applicants should be either existing businesses, or in the case of a new business, entrepreneurs should have some prior experience and at least 30 per cent of the capital required to contribute to the new enterprise. For application forms, please contact the banks listed below:

Forum Bank
28 Gmyri Street
Alchevsk 94200
Tel: + 38 0644 23 83 11
Email: forum@altc.lg.ua

PrivatBank
38g Rostovskaya Street
Antratsit 94600
Tel: + 38 0643 13 60 87
Email: igor.berezhnoj@pbank.com.ua

PrivatBank
60 Sovetskaya
Artemivsk 84500
Tel: + 38 0627 46 31 75
Email: aleksandr.borodin@pbank.com.ua

Aval
102 Proletarsky Lane
Berdyansk 71100
Tel: + 38 0615 35 75 77
Email: nyanichkina@zp.aval.ua

PrivatBank
45/36 Pobedy Street
Berdyansk 71100
Tel: + 38 0615 37 08 28
Email: svetlana.mikhno@pbank.com.ua

Aval
39/2 Loginova Street
Bila Tserkva 09100
Tel: + 38 0446 39 98 68
Email: npivtorak@bz.aval.kiev.ua

Nadra Bank
88 50-years Pobedy Blvd

Bila Tserkva 09100
Tel: + 38 0446 36 05 12
Email:

ProCredit Bank
194 Skvirskoye Shosse
Bila Tserkva 09100
Tel: + 38 0446 34 44 21
Email: bila_tserkva@bel.com.ua

PrivatBank
69 Pervomayskaya Street
Bilgorod-Dnistrovsky 67700
Tel: + 38 0484 96 03 92
Email:

PrivatBank
2 Zolotaya Street
Brody 80600
Tel: + 38 0326 62 60 20
Email: ruslan.kravitskij@pbank.com.ua

Aval
20 Gagarina Street
Brovary 07400
Tel: + 38 0449 46 73 04
Email: mikro@brovary.aval.kiev.ua

Aval
224 Gogolya Street
Cherkasy 18000
Tel: + 38 0472 54 60 42
Email: nkrasuk@ck.aval.ua

Aval
182 Blagoveschenskaya Street
Cherkasy 18000
Tel: + 38 0472 45 35 15
Email: ikravchenko@ck.aval.ua

Nadra Bank
39 Geroev Stalingrada Street
Cherkasy 18000
Tel: + 38 0472 32 94 61
Email: alex.sorokin@cherkasy.nadrabank.ua

Nadra Bank
96 Pobedy Prospect
Chernihiv 14000
Tel: + 38 0462 17 37 05
Email:

Aval
143 Glavnaya Street
Chernivtsy 58000
Tel: + 38 0372 58 37 72
Email: apodzerey@cv.aval.ua

Aval
13a Kalinovskaya Street
Chernivtsy 58000
Tel: + 38 0372 59 85 76
Email: kudryavceva@cv.aval.ua

PrivatBank
14a Stasyuka Street
Chernivtsy 58000
Tel: + 38 0372 58 45 28
Email: olesja.zamitajlo@pbank.com.ua

PrivatBank
13 Kalinovaya Street
Chernivtsy 58000
Tel: + 38 0372 58 45 85
Email: sergej.palchikov@pbank.com.ua

PrivatBank
1 Universitetskaya Street
Chernivtsy 58000
Tel: + 38 0372 58 35 68
Email: aleksandra.skoropadskaja@pbank.com.ua

PrivatBank
71 Chervonoarmeyskaya Street
Chernivtsy 58000
Tel: + 38 0372 58 32 43
Email: oleg.gritsak@pbank.com.ua

Nadra Bank
54 Krasnoarmeyskaya Street
Chernivtsy 58000
Tel: + 38 0372 57 75 50
Email: ivan.karpiuk@cv.nadrabank.ua

Nadra Bank
13a Kalinovskaya Street
Chernivtsy 58000
Tel: + 38 0372 59 86 31
Email:

PrivatBank
1 Dnepropetrovskaya Street
Chervonoarmiysk 12000
Tel: + 38 0623 92 82 00

Email: olga.didorenko@pbank.com.ua

Aval

1 Stusa Street
Chervonograd 80100
Tel: + 38 0324 92 14 33
Email:

PrivatBank

2 Sokalskaya Street
Chervonograd 80100
Tel: + 38 0324 94 70 83
Email: marija.stupnitskaja@pbank.com.ua

Aval

7a Slavyanskaya Street
Dniprodzerzhinsk 51900
Tel: + 38 0569 53 29 06
Email: AChuhmanova@dpz.dp.aval.ua

Aval

78 Karla Marksa Street
Dnipropetrovsk 49000
Tel: + 38 056 371 61 91
Email: ysemenikhina@dp.avalbank.com

Aval

8a Dzerzhynskogo Street
Dnipropetrovsk 49000
Tel: + 38 056 247 18 56
Email: ysemenikhina@dp.avalbank.com

PrivatBank

12 Rogaleva Street
Dnipropetrovsk 49000
Tel: + 38 056 239 37 66
Email: marija.burleshina.01@pbank.com.ua

PrivatBank

123 Karla Marksa Prospect
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Tel: + 38 056 721 51 02
Email: natalja.fedortsova@pbank.com.ua

PrivatBank

36 Pushkina Prospect
Dnipropetrovsk 49000
Tel: + 38 056 231 28 71
Email: pavel.solovev@pbank.com.ua

PrivatBank

3 Pravdy Prospect

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Email: darina.taranenko@pbank.com.ua

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72 Kalinovaya Street
Dnipropetrovsk 49000
Tel: + 38 056 725 23 95
Email: vladimir.rusin@pbank.com.ua

PrivatBank
27 Chkalova Street
Dnipropetrovsk 49000
Tel: + 38 056 239 32 07
Email: evgenij.gorbachev@pbank.com.ua

Nadra Bank
17 Simferopolskaya Street
Dnipropetrovsk 49000
Tel: + 38 056 246 41 45
Email: luzgina@banknadra.dp.ua

Nadra Bank
3b Karla Libknekhta Street
Dnipropetrovsk 49000
Tel: + 38 056 790 00 99
Email: borisova@banknadra.dp.ua

Nadra Bank
121 Karla Marksa Prospect
Dnipropetrovsk 49000
Tel: + 38 056 233 88 55
Email: lavrova@banknadra.dp.ua

Nadra Bank
110 Kirova Prospect
Dnipropetrovsk 49000
Tel: + 38 056 371 21 77
Email: yorzh@banknadra.dp.ua

Forum Bank
25 Komsomolskaya Street
Dnipropetrovsk 49000
Tel: + 38 056 744 41 44
Email: nea@dfforum.dp.ua

ProCredit Bank
4a Karla Libknekhta Street
Dnipropetrovsk 49000
Tel: + 38 056 770 77 10
Email: info@днепр.procreditbank.com.ua

ProCredit Bank
12 Gazety Pravda Prospekt
Dnipropetrovsk 49000
Tel: + 38 056 725 06 10
Email: info@днепр.procreditbank.com.ua

PrivatBank
83 Oktyabrskaya Street
Donetsk 83000
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Email: anton.novoseltsev@pbank.com.ua

PrivatBank
8 Mira Prospect
Donetsk 83000
Tel: + 38 0623 35 55 66
Email: roman.derevjanko@pbank.com.ua

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2 Lyashenko Street
Donetsk 83000
Tel: + 38 0623 34 74 22
Email: alena.rybalchenko@pbank.com.ua

PrivatBank
27 Shevchenko Blvd
Donetsk 83000
Tel: + 38 0623 97 65 59
Email: elena.kuznetsova.02@pbank.com.ua

Nadra Bank
43 Artema Street
Donetsk 83000
Tel: + 38 062 304 80 10
Email: microdon@nadra.donetsk.ua

Kreditprombank
80a Artema Street
Donetsk 83000
Tel: + 38 0623 35 74 45

Email: JDymura@krediprombank.com

ProCredit Bank
23 Pushkina Blvd
Donetsk 83000
Tel: + 38 0623 48 36 00
Email: pcb@donetsk.procreditbank.com.ua

ProCredit Bank
34 Krasnoarmeyskaya Street
Donetsk 83000
Tel: + 38 0623 45 32 00
Email: pcb@donetsk.procreditbank.com.ua

Aval
3 Kovalskaya Street
Drogobych 82100
Tel: + 38 0324 45 08 79
Email:

PrivatBank
31 Rynok Square
Drogobych 82100
Tel: + 38 0324 45 08 85
Email: dmitrij.medvedevskikh@pbank.com.ua

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92 Lenina Street
Enakieve 86400
Tel: + 38 0625 22 24 94
Email: aleksandr.borodin@pbank.com.ua

PrivatBank
11a Stroiteley Prospect
Energodar 71500
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Email: irina.magalova@pbank.com.ua

ProCredit Bank
76 Rudakova Street
Gorlivka 84600
Tel: + 38 0624 22 21 64
Email: procreditbank@ghost.dn.ua

ProCredit Bank
11 Sechevyh Streltsov Street

Ivano-Frankivsk 76000
Tel: + 38 0342 77 58 58
Email: procreditbank@neonet.if.ua

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33 Suworova Prospect
Izmail 68600
Tel: + 38 0484 12 51 85
Email: sergej.vojtsekhovskij@pbank.com.ua

PrivatBank
46 Grushevskogo Prospect
Kamyanets-Podilsky 32300
Tel: + 38 0384 93 34 82
Email: aleksandr.turkevich@pbank.com.ua

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16 Krasnoshkolnaya Naberezhnaya
Kharkiv 61000
Tel: + 38 057 712 14 95
Email: natalya.aleksandrova@pbank.com.ua

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Tel: + 38 057 757 52 51
Email: elena.kalashnik.01@pbank.com.ua

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Tel: + 38 057 771 44 02
Email: vita.fedak@pbank.com.ua

PrivatBank
17 E. Stasovoy Street
Kharkiv 61000
Tel: + 38 057 757 59 88
Email: jurij.vojchak@pbank.com.ua

PrivatBank
43 Ushakova Prospect
Kharkiv 61000
Tel: + 38 0552 32 63 37
Email: elena.rezjapkina@pbank.com.ua

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15 Petrovskogo Street
Kharkiv 61000
Tel: + 38 057 258 73 36
Email: mikro@nadra.kharkov.ua

Nadra Bank
20 Pushkinskaya Street
Kharkiv 61000
Tel: + 38 057 759 14 74
Email:

Nadra Bank
165 Akademika Pavlova Street
Kharkiv 61000
Tel: + 38 057 731 12 81
Email:

ProCredit Bank
2/15 Karla Marksa Street
Kharkiv 61000
Tel: + 38 057 228 94 28
Email: bank@kharkiv.procreditbank.com.ua

ProCredit Bank
32/20 23rd of August Street
Kharkiv 61000
Tel: + 38 057 703 40 55
Email: bank@kharkiv.procreditbank.com.ua

ProCredit Bank
13/2 Kooperativnaya Street
Kharkiv 61000
Tel: + 38 057 719 18 73
Email: bank@kharkiv.procreditbank.com.ua

ProCredit Bank
37 Petrovskogo Street
Kharkiv 61000
Tel: + 38 057 719 27 91
Email: bank@kharkiv.procreditbank.com.ua

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41 200-years of Kherson Prospect
Kherson 73000
Tel: + 38 0552 45 31 54
Email: sgarkusha@ks.aval.ua

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143 I. Kulika Street
Kherson 73000
Tel: + 38 0552 32 26 74
Email: nburkun@ks.aval.ua

Aval
17 Krasnoflotskaya Street
Kherson 73000
Tel: + 38 0552 22 62 26

Email: svinnik@ks.aval.ua

Aval

53 Ushakova Street

Kherson 73000

Tel: + 38 0552 32 53 82

Email: dtrush@ks.aval.ua

PrivatBank

18 Mira Street

Kherson 73000

Tel: + 38 0552 32 50 79

Email: andrej.bezmen@pbank.com.ua

PrivatBank

32 200-years of Kherson Prospect

Kherson 73000

Tel: + 38 0552 54 71 02

Email: ekaterina.beskorovajnova@pbank.com.ua

Aval

11 Geologov Street

Khmelnitsky 29000

Tel: + 38 0382 22 40 01

Email: akhrapitskiy@aval.km.ua

Aval

54 Grushevskogo Street

Khmelnitsky 29000

Tel: + 38 0382 70 05 99

Email:

PrivatBank

62 Grushevskogo Street

Khmelnitsky 29000

Tel: + 38 0382 72 01 71

Email: Maksim.davidchuk@pbank.com.ua

PrivatBank

13 Geologov Street

Khmelnitsky 29000

Tel: + 38 0382 22 10 24

Email: sergej.migal@pbank.com.ua

Nadra Bank

79 Svobody Street

Khmelnitsky 29000

Tel: + 38 0382 78 77 31

Email: bogdan.jurinsky@km.nadrabank.ua

PrivatBank

10 Chervonoarmeyskaya Street

Kitsman 59300
Tel: + 38 0373 62 17 97
Email: sergej.melnichuk@pbank.com.ua

PrivatBank
34 Grushevskogo Street
Kostopil 35000
Tel: + 38 0365 72 20 14
Email: vitalij.koshelev@pbank.com.ua

PrivatBank
8 Pobedy Prospect
Kostyantynivka 85100
Tel: + 38 0627 22 94 93
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UZBEKISTAN

Japan-Uzbekistan Small Business Programme (J-USBP)

The J-USBP is a sovereign guaranteed framework for extending credit lines to selected partner banks in Uzbekistan which will in turn on-lend the funds exclusively to micro and small enterprises in Uzbekistan. The Programme provides technical assistance from the Japan-Europe Cooperation Fund to the partner banks, providing advice from international banking experts on operational procedures, job skills and management information systems. The Programme aims to substantially improve the access of MSEs to reliable sources of formal finance, while strengthening the lending capacity and skills of selected banks. The programme builds upon the experience gained in the J-USPB pilot launched in 2001. Four partner banks are currently participating in the Programme in 8 regions of Uzbekistan.

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