

# Small and medium-sized loan financing from local banks

Small and medium-sized loan financing is available from the following banks with which the EBRD has signed a loan or standby facility or in which the EBRD has made an equity participation.

## Albania

### Albania SME Recovery Credit Line

This project aims to provide SMEs with credit facilities for their activities and to promote the creation of new companies. The EBRD has extended a US\$ 6 million credit line to Banca Italo-Shqiptare/Banca Italo-Albanese for on-lending to SMEs.

#### **Banka Italo-Shqiptare / Banca Italo-Albanese**

Rruga e Barrikadave

Tirana, Albania

**Contact:** Mr Giovanni Bogani, Managing Director

Tel: +355 42 35 691/692

Fax: +355 42 35 700/701

Email: [biatia@adanet.com.al](mailto:biatia@adanet.com.al)

#### [Banka Italo-Shqiptare/Banca Italo-Albanese](#)

Banka Italo-Shqiptare/Banca Italo-Albanese was the first private bank created in Albania and began operating in July 1993. The EBRD is a 20 per cent shareholder of Banka Italo-Shqiptare/Banca Italo-Albanese, which provides a broad range of corporate and retail banking services in local and foreign currency.

#### **Banka Italo-Shqiptare / Banca Italo-Albanese**

Rruga e Barrikadave

Tirana, Albania

**Contact:** Mr Giovanni Bogani, Managing Director

Tel: +355 42 35 691/692

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Email: [biatia@adanet.com.al](mailto:biatia@adanet.com.al)

**Contact:** Mr Alessandro Limata, Corporate Loans Head

Tel: +355 42 33 966

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Email: [biatia@adanet.com.al](mailto:biatia@adanet.com.al)

#### [Banka Kombetare Tregtare \(BKT\)](#)

The EBRD has made an equity participation in BKT, which became the largest private bank in Albania after its privatisation in 2000. BKT provides short-term loans to support commercial and production activities and long-term lending for investment projects. BKT places a particular emphasis on retail banking and lending to SMEs. SME loans range from US\$ 10,000 to US\$ 250,000, typically concentrated on the US\$ 25,000 to US\$ 50,000 clients.

#### **Banka Kombetare Tregtare (BKT)**

Bulevardi Zhan D'Ark

Tirana, Albania

**Contact:** Mr Bulent Kasaci, Head of Credit Department

Tel: +355 4 250958

Mobile: +355 3820 20136

Email: [bulent@albmail.com](mailto:bulent@albmail.com)

#### [FEFAD Bank](#)

The EBRD has made an equity investment in FEFAD Bank in Tirana. FEFAD has been set up to provide loans to private sector micro and small sized enterprises in Albania. Loan sizes typically range between €500 and €100,000, with maturities from 1 to 60 months.

#### **FEFAD Bank Head Office**

PO Box 2395  
Rruga Sami Frasheri,  
Tirana, Albania

**Contacts:**

Mr Luis Schunk, General Director; Ms Anila Denaj, Vice Director;  
Ms Xhenifer Mytkolli, Vice Director; Ms Mirela Bregu, Manager of Tirana Branch

Tel: +355 42 207 74

Fax: +355 42 334 81

Email: fefad@icc.al.eu.org

**Durres Branch**

Rruga Aleksander Goga, No. 6  
Durres, Albania

**Contact:** Ms Majlinda Demko, Branch Manager

Tel: +355 52 24 387

Fax: +355 52 27 638

**Elbasan Branch**

Bulevardi Qemal Stafa  
Pallati 15, Kati 1  
Elbasan, Albania

**Contact:** Ms Indrit Banka, Branch Manager

Tel: +355 545 4511

Fax: +355 545 3217

**Fier Branch**

Rruga R. Arianitasi, P.23  
Fier, Albania

**Contact:** Ms Marinela Rrapaj, Branch Manager

Tel: +355 64 200 21

Fax: +355 64 200 22

**Korca Branch**

Lagja Penco No. 7  
Korca, Albania

**Contact:** Ms Liljana Cela, Branch Manager

Tel/Fax: +355 824 3754

**Tirana Branch**

Rr. Sami Frasheri  
Tirana, Albania

**Contact:** Ms Mirela Bregu, Manager of Tirana Branch

Tel: +355 42 334 96/304 99

Fax: +355 42 379 58

**Tirana Sub-branch**

Rr. 5 Maji  
PO Box 2395  
Tirana, Albania  
Tel/fax: +355 42 33 258

## Armenia

### Armenian Multi Bank Framework

The EBRD has extended a US\$ 10 million facility to Armenian commercial banks to provide funding to micro, small and medium sized companies.

**Anelik Bank**

75 Baghramian Avenue  
375033, Yerevan  
Armenia

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

Tel: +374 1 221 451

Fax: +374 1 226 281

Email: info@anelik.am

Website: www.anelik.am

**Armeconombank OJSC**

23/1 Amiryan Str.  
Yerevan 375002,

Armenia  
**Contact:** Edward Marutyan, Deputy CEO  
Tel: +374 1 534801  
Fax: +374 1 538904  
Email: bank@aeb.am, intoper@aeb.am  
www.aeb.am

## Azerbaijan

### Azerbaijan Microfinance Bank

See Micro and small business loan programme section

### Azerdemiryolbank

The EBRD has extended a senior debt facility of US\$ 1.5 million to Azerdemiryolbank to provide short and long-term funding to private Azeri SMEs. The proceeds of the loan may be used for commercially viable projects of small and medium-sized enterprises with 500 or fewer employees. Loan sizes range from US\$ 50,000 to US\$ 150,000.

#### **Azerdemiryolbank**

31 Qarabaq Street  
370008 Baku, Azerbaijan  
**Contacts:** Mr Zulfugar Zulfugarly, Chief of Credit Department; Mr Eldar Hamidov, Loan Officer  
Tel: +994 12 982 204  
Fax: +994 12 980 933  
Email: eldar.h@azeurotel.com

### International Bank of Azerbaijan

The EBRD has extended a senior debt facility of US\$ 2.35 million to the International Bank of Azerbaijan to provide short and long-term funding to private Azeri SMEs. The proceeds of the loan may be used for commercially viable projects of small and medium-sized enterprises with 500 or fewer employees. Minimum loan size is US\$ 100,000.

#### **International Bank of Azerbaijan**

67 Nizami  
370005 Baku, Azerbaijan  
**Contact:** Mr Jahangir Hajiyev, Director of Credits and Investments  
Tel: +994 12 98 5157  
Fax: +994 12 93 4091/4145  
Email: IBA@jgadjiyev.baku.az  
**Contact:** Mr Emil Mustafayev, Chief of Credits Division  
Tel: +994 12 98 7593  
Fax: +994 12 93 4145/4091  
**Contact:** Mr Zaur Makhmudov, Project Finance Team Leader  
Tel: +994 12 98 7593  
Fax: +994 12 93 4145/4091  
Web site: www.ibar.az

### Unibank

The EBRD has extended a senior debt facility of US\$ 1.5 million to AUnibank to provide short and long-term funding to private Azeri SMEs. The proceeds of the loan may be used for commercially viable projects of small and medium-sized enterprises with 500 or fewer employees. Loan sizes range from US\$ 20,000 to US\$ 150,000.

#### **Unibank**

172 Tolstoy Street  
370000, Baku  
Azerbaijan  
**Contact:** Mr Faig Huseinov, Chairman of the Board  
Tel: +(994 12) 98 21 85  
Fax: +(994 12) 98 09 53

## Belarus

### Belarus SME Credit Line

The EBRD has made a loan of US\$ 30 million to the Republic of Belarus for on-lending to local commercial banks to finance private SMEs. The Project Management Unit (PMU), an autonomous unit of the National Bank of the Republic of Belarus, was established to administer the line of credit. The International Cooperation and Development Fund of Taiwan has agreed to provide a parallel loan of US\$ 7.5 million.

**Belgazprombank**

60/2 Pritytskogo Street  
220121 Minsk, Belarus

**Contact:** Mrs Tatiana Avramenko, Executive Director  
Tel: +375 172 594 157  
Fax: +375 172 594 157  
Email: avramenk@bgpb.minsk.by

**National Bank of the Republic of Belarus**

20 Fr Skorina Avenue  
220050 Minsk, Belarus

**Contact:** Ms Marina E. Pugach, Head of Project Management Unit  
Tel: +375 172 276 079  
Fax: +375 172 276 079  
Email: pugach@nbrb.belpak.minsk.by

**Priorbank - Joint Stock Commercial Bank**

31A V. Khoruzhey Street  
220002 Minsk, Belarus

**Contact:** Mr Andrei Kochergin, Head of Credit Department  
Tel: +375 172 101 063  
Fax: +375 172 341 554  
Email: oleg.kurmaev@priorbank.by  
Web site: www.prior.minsk.by

## Bosnia and Herzegovina

### Micro Enterprise Bank (MEB)

See Micro and small business loan programme section.

### Raiffeisen Bank d.d. (formerly Market Banka d.d.)

The EBRD has provided Raiffeisen Bank with a credit line for on-lending to SMEs. Technical assistance package was provided and fully funded by Italian Government with the aim to enhance lending practice of the bank.

**Raiffeisen Bank d.d.**

Danijela Ozme 3

71000 Sarajevo, Bosnia and Herzegovina

**Contact:** Mr Dino Osmanbegovic, Executive Manager

Tel: +387 33 214 900

Fax: +387 33 213 851

Email: dino.osmanbegovic@rbb-sarajevo.raiffeisen.at

**Contact:** Ms Azra Vladavic, Head of International Correspondent Department

Tel: +387 33 287 201

Fax: +387 71 213 851

Email: Azra.VLADAVIC@rbb-sarajevo.raiffeisen.at

Web site: www.raiffeisenbanka.ba

### Universal Bank

**Universal Bank**

Branilaca Grada 20/5

71000, Sarajevo

Bosnia and Herzegovina

**Contact:**

Tel: +387 33 664 139

Fax: +387 33 664 139

### UPI Banka d.d.

The EBRD has granted a bank-to-bank loan to UPI Banka for on-lending to majority-owned private SMEs. Proceeds of sub-loans will be used to finance capital goods, acquisition of shares for privatisation, trade

finance requirements and permanent working capital. The loan size ranges from KM 100,000 to KM 1 million.

**UPI Banka d.d.**

Branilaca Sarajeva 20/VI  
33000 Sarajevo, Bosnia and Herzegovina  
**Contact:** Mr Mirsad Letic, General Manager

Tel: +387 33 664 135

Fax: +387 33 200 789

Email: [upibanka@bih.net.ba](mailto:upibanka@bih.net.ba)

**Contact:** Mrs Alma Skapur, Head of International Business Department

Tel: +387 33 200 781

Fax: +387 33 200 789

Email: [upbandev@bih.net.ba](mailto:upbandev@bih.net.ba)

**Contact:** Mrs Zlata Music, Executive Manager of Loans

Tel: +387 33 200 784

Fax: +387 33 200 789

Email: [upibanka@bih.net.ba](mailto:upibanka@bih.net.ba)

[Zagrebacka Banka BH d.d. \(formerly Hrvatska Banka\)](#)

The EBRD has made an equity participation in Zagrebacka Banka BH d.d., which lends to private sector companies in Bosnia and Herzegovina and provides a full range of banking services. In addition, the EBRD has granted a bank-to-bank loan for on-lending to majority privately-owned SMEs. The proceeds of sub-loans will be used to finance capital goods, acquisition of shares for privatisation, trade finance requirements and permanent working capital. The loan size ranges from €50,000 to €1 million.

**Zagrebacka Banka BH d.d.**

Kardinala Stepinca b.b.  
88000 Mostar, Bosnia and Herzegovina

**Contact:** Mr Berislav Kutle, General Manager

Tel: +387 36 312 123

Fax: +387 36 312 121

Email: [berislav.kutle@zaba.ba](mailto:berislav.kutle@zaba.ba)

**Contact:** Ms Irma Azinovic, Advisor for Credits and Guarantees

Tel: +387 36 313 205

Fax: +387 36 312 129

**Contact:** Ms Zorka Bago, Corporate Division Director

Tel: +387 36 313 201

Fax: +387 36 312 116

Email: [zorka.bago@zaba.ba](mailto:zorka.bago@zaba.ba)

Web site: [raiffeisenbank.ba](http://raiffeisenbank.ba)

## Bulgaria

[BNP Dresdnerbank Bulgaria A.D.](#)

The EBRD has an equity participation in BNP Dresdnerbank Bulgaria. This is a fully licensed commercial bank, which is able to handle all banking services, including foreign exchange operations, issuing letters of credit, and short-term loans to export clients.

**BNP Dresdnerbank Bulgaria A.D.**

11 Narodno Sabranie Square  
1000 Sofia, Bulgaria

**Contacts:** Mr Thilo Matthes, Head of Corporate Department

Tel: +359 2 980 1237

Fax: +359 2 987 2935

Email: [fickw@bnpdreba.ttm.bg](mailto:fickw@bnpdreba.ttm.bg)

Email: [matthest@bnpdreba.ttm.bg](mailto:matthest@bnpdreba.ttm.bg)

[Bulgarian Tourism Credit Line](#)

The EBRD has extended a DM 10 million credit line for tourism projects in Bulgaria. The aim of this project is to provide long-term financing to SMEs in the tourism sector.

[Bulgarian American Credit Bank \(BACB\)](#)

The EBRD has provided BACB with a credit line for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. BACB also benefits from EU-funded technical co-operation funds to further develop its

SME lending activities.

**Bulgarian American Credit Bank (BACB)**

16 Krakra Street  
1504 Sofia, Bulgaria

**Contact:**

Mr. Vladimir Gyulev, Manager Mortgage Lending  
Mr. Stoyan Dinchiiski, Executive Director  
Tel: +359 2 965 8358  
Fax: +359 2 944 5010  
Email: vgyulev@baefinvest.com, stoyand@baefinvest.com  
Web site: www.bacb.bg

**DSK Bank**

The EBRD has provided DSK Bank with a credit line for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. The EBRD is also providing technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

**DSK Bank**

19 Moskovska St.  
1036 Sofia  
Bulgaria

**Contact:** Mr Yuri Petroff

Tel: +359 889 00 82 00  
Fax: +3592 9391 534  
Email : yuri.petroff@dskbank.bg

**First Investment Bank (FIB)**

The EBRD has made an equity participation with FIB, which is a full-service bank catering to corporations and operating according to international standards. It has developed a reputation as a well-managed bank with a strong international finance department. FIB will provide loans to private sector business for long-term investments.

**First Investment Bank**

Ul. Stefan Karadja 10  
1000 Sofia, Bulgaria

**Contact:** Mr Stoyan Kraltchev, Director, Head of Credit Department

Tel: +359 2 910 0174  
Fax: +359 2 980 5033  
Email: kstoyan@fibank.bg  
Web site: www.fibank.com

**Hebros Bank**

The EBRD has provided Hebros Bank with two credit lines for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. The EBRD is also providing technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

**Hebros Bank**

Tzum Business Centre  
2 Boulevard Knyagina Maria, Luiza  
1558 Sofia, Bulgaria

**Contact:** Mr Mr Alexander Tsachev

Tel: +359 2 926 0500  
Fax: +359 2 926 0560  
Email: corporate.office@hebros.bg

**Procredit Bank**

See Micro and small business loan programme section

**Raiffeisen Bank Bulgaria AD**

The EBRD, jointly with the EU, has extended a credit line to Raiffeisen Bank aimed at promoting the growth of Bulgaria's SMEs.

**Raiffeisen Bank AD**

18-20 Gogol street  
1504 Sofia, Bulgaria

**Contact:** Mrs. Nadezhda Mihaylova

Tel: +359 2 91 985 101  
Fax: +359 2 91 985 105  
Email: nadezhda.mihaylova@rbb-sofia.raiffeisen.at  
Web site: <http://www.raiffeisen.bg/>

#### [Union Commercial Bank Ltd \(Unionbank\)](#)

The EBRD, jointly with the EU, has extended a €6 million credit line to Unionbank aimed at promoting the growth of Bulgaria's SMEs. Unionbank was the first bank in Bulgaria to benefit from this finance facility. With a five-year maturity, the credit line allows Unionbank, a universal bank, to expand its lending activities to small enterprises in Bulgaria with loans ranging up to €125,000 with maturities of up to 48 months.

#### **Union Commercial Bank Ltd (Unionbank)**

10-12 Damyan Gruev Street  
1606 Sofia, Bulgaria

##### **Contacts:**

Mrs Anna Asparuhova, Executive Director  
Tel: +359 /2/9153 318  
Email: [AsparuhovaA@unionbank.bg](mailto:AsparuhovaA@unionbank.bg)  
Mr Zhivko Zhivin, International Project Finance  
Tel: +359 /2/9153 368  
Email: [ZhivinZh@unionbank.bg](mailto:ZhivinZh@unionbank.bg)  
Web site: [www.unionbank.bg](http://www.unionbank.bg)

#### [United Bulgarian Bank Plc](#)

The EBRD has an equity participation in United Bulgarian Bank, which is the largest private commercial bank in Bulgaria, providing a full range of corporate and retail banking services in local and foreign currency. The EBRD has provided UBB in June 2002 with a credit line (increased in June 2005) for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. Technical cooperation, funded by EU Phare, is also provided with an objective to introduce efficient SME/micro lending practices in the bank.

The EBRD has also provided UBB with a credit line for on-lending to micro/SME companies based in rural areas in Bulgaria. The credit line is part of the EU-EBRD SME Finance Facility Rural Window which aims to stimulate lending in rural areas of EU accession countries. The credit line is accompanied by a technical cooperation package.

#### **United Bulgarian Bank Plc**

5 Sveta Sofia Street  
1000 Sofia, Bulgaria

##### **Contacts:**

Mrs Hrisimira Malcheva  
Manager, International Lending Programs, SME Credit Centre  
Tel: +359.2.811 2229  
Fax: +359.2.811 2402  
Email: [malcheva\\_h@ubb.bg](mailto:malcheva_h@ubb.bg)  
Stefan Vassilev, Manager,  
SME & International Lending Programmes  
Tel: +359.2.811.2594  
Fax: +359.2. 811.2402  
[vassilev\\_st@ubb.bg](mailto:vassilev_st@ubb.bg)

## [Croatia](#)

#### [HVB Croatia DD](#)

The EBRD has an equity participation in Bank Austria Creditanstalt Croatia d.d, which provides financial products and services to corporate and retail banking in both kuna and foreign currency. Services include corporate finance, export financing and mortgage lending.

#### **Bank Austria Creditanstalt Croatia d.d.**

Jurisceva 2  
10000 Zagreb, Croatia

##### **Contacts:**

Mr Ivo Bilic, Deputy Chairman of the Managing Board  
Tel: +385 1 480 702  
Fax: +385 1 4800 899  
Email: [ivo.bilic@hr.bacai.com](mailto:ivo.bilic@hr.bacai.com)  
Mr Franz Friedl, Chairman of the Advisory Committee  
Tel: +385 1 4800 700/707

Fax: +385 1 4800 899  
Email: franz.friedl@hr.bacai.com  
Mr Gerald Kern, Head of Corporate Customers Department  
Tel: +385 1 4800 799/790  
Fax: +385 1 4800 892  
Email: gerald.kern@hr.bacai.com  
Web site: www.baca.hr

#### [Croatian Bank for Reconstruction and Development \(HBOR\)](#)

The EBRD has co-financed a €20 million facility with the Council of Europe Development Bank. The facility will support the development of private businesses by providing term finance to SMEs in Croatia. Loans are available up to €1 million and loan maturities range from one to eight years.

#### **Croatian Bank for Reconstruction and Development**

Gajeva 30a  
410000 Zagreb, Croatia  
**Contact:** Mrs Ana Ivancic, Senior Vice President  
International Operations Division  
Tel: +385 1 4591 819  
Fax: +385 1 4591 832  
E-mail: aivancic@hbor.hr  
Website: www.hbor.hr

#### [Erste & Steiermärkische Bank d.d.](#)

The EBRD has signed bank-to-bank loans with Erste & Steiermärkische Bank d.d. The bank considers loans of up to €750,000 to SMEs in the private sector. Loans may finance investments in fixed assets and working capital and may involve new projects or the modernisation and expansion of existing business within the manufacturing, agriculture, hotel, tourism, energy conservation, environment, construction and trade and services sectors. Eligible SMEs must be legal entities and must be privately owned.

#### **Erste & Steiermarkische Bank d.d.**

Varsavska 3-5  
10000 Zagreb, Croatia  
**Contact:** Mr Marko Krajina, Director, Corporate Lending  
Tel: +385 1 4561 911  
Fax: +385 1 4561 910  
Email: krajina@erstebank.com  
**Contact:** Mr Drazen Octenjak, SME Credit Department  
Tel: +385 1 4561 911  
Fax: +385 1 4561 910  
Email: octenjak@erstebank.com

#### [Privredna Banka Zagreb](#)

The EBRD has made an equity investment in Privredna Banka Zagreb, alongside strategic investor IntesaBci Gruppo Intesa. Privredna Banka Zagreb has been very active in lending to SMEs, thus stimulating the growth in this sector. The bank has been involved in financing programmes initiated by municipalities, counties and by the Ministry of Crafts and SMEs. With Gruppo Intesa, the bank has established the Italian Desk which acts as a liaison for SME clients doing business both in Croatia and in Italy.

#### **Privredna Banka Zagreb**

Rackoga 6  
10000, Zagreb  
Croatia  
**Contact:** Maroje Raguž, Executive Director Assistant  
Tel: + 385 1 472-3040  
Fax: + 385 1 472-3254  
Website: www.pbz.hr

#### [RZB Croatia](#)

#### **RZB Croatia**

Petrinjska 59  
Harvatska, 10000  
Zagreb, Croatia  
**Contact:**  
Tel: +385 1 4566 466  
Fax: +385 1 4819 459

## Czech Republic

### Ceska Sporitelna

Ceska Sporitelna is a universal bank and the second-largest in terms of assets in the Czech Republic. It has a wide network of branches and provides short, medium and long-term funding to corporate and retail clients, both local and foreign. The bank is also one of the main players in local capital markets, and via its leasing, asset-management and other subsidiaries, it offers a wide range of banking and financial services to all customers.

The EBRD has provided Ceska Sporitelna with two credit lines for on-lending to SMEs as part of the EU/EBRD SME Finance Facility. It is also providing technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

#### **Ceska Sporitelna**

PO Box 838

113 98 Prague 1, Czech Republic

**Contact:** Mr Jiri Škorvaga, Managing Director, Division of Retail Banking

Tel: +420 2 6107 3494

Fax: +420 2 6107 3149

Email: [jskorvaga@csas.cz](mailto:jskorvaga@csas.cz)

Web site: [www.csas.cz](http://www.csas.cz)

### Československá Obchodní Banka a.s. (CSOB)

The EBRD has taken an equity stake in CSOB, which is a universal bank operating in the Czech Republic and Slovak Republic. CSOB is the largest bank in the Czech Republic and provides banking services in CZK, SKK and foreign currencies to corporate and retail customers, both domestic as well as foreign. CSOB is the market leader in export financing and in the management and custody of securities. It is one of the main players in local capital markets. CSOB complements its traditional banking services in the areas of forfaiting, leasing and fund management through subsidiaries. Interested parties can contact any branch of CSOB.

#### **Československá Obchodní Banka a.s.**

Michalská 48

815 63 Bratislava, Slovak Republic

Tel: +421 7 5934 5111

Fax: +421 7 5443 0530

Web site: [www.csb.sk](http://www.csb.sk)

### Komerční Banka

The EBRD has provided Komerční Banka with a credit line for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. The EBRD is also providing technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

#### **Komerční banka, a.s.**

Na Příkopě 33

114 07 Prague 1

Czech Republic

#### **Contact:**

Mr. Thierry Tellier

Head of Medium Enterprises & Municipalities Market

Tel: +420 222 432 071

Fax: +420 222 432 690

E-mail: [thierry\\_tellier@kb.cz](mailto:thierry_tellier@kb.cz)

### Raiffeisen Bank AS

The EBRD has provided Raiffeisen Bank with a credit line for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce SME lending practices.

#### **Raiffeisenbank AS**

Olbrachtova 9

140 21 Praha 4, Czech Republic

#### **Contact:**

Ms. Eva Machova, Head of SME Segment Department

Tel. +420 221 141 504

Fax: +420 221 142 504

e-mail: [eva.machova@rb.cz](mailto:eva.machova@rb.cz)

## Estonia

### AS Hansapank

The EBRD has co-financed a €20 million facility with the Baltic Investment Programme. The facility will support the development of private businesses by providing term finance for micro and small-enterprises, particularly outside Tallinn. Micro loans below €15,000 and small loans below €75,000 are available. Loan maturities range from 1 to 48 months and generally have no grace period.

#### AS Hansapank

8 Liivalaia

15040 Tallinn, Estonia

**Contact:** Mr Juri Mois, Chairman of the Board

Tel: +372 6 310 310

Fax: +372 6 310 434

**Contact:** Mr Ago Lauri, Head of Foreign Division

Tel: +372 6 133 524

Fax: +372 6 131 434

Email: ago.Lauri@hansa.ee

### AS Sampo Pank

AS Sampo Pank, a member of the Sampo Group of Finland, is a universal financial institution that offers a broad range of corporate and retail banking services as well as asset management and insurance solutions in local and foreign currency. Sampo Pank received an SME credit line from EBRD under the EU/EBRD SME Finance Facility that provides medium term financing to SMEs.

#### AS Sampo Pank

PO Box 19

Narva mnt. 11

10250 Tallinn, Estonia

#### Contacts:

Mr. Peep Turo, Head of Risk Dept

Tel: +372.630.2575

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Email: p.turo@sampopank.ee

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### Eesti Ühispank

See Micro and small business loan programme section.

## Georgia

### Bank of Georgia

The EBRD has an equity stake and has also signed a bank-to-bank convertible loan in the form of a credit line with the Bank of Georgia. Loans between US\$ 20,000 and US\$ 400,000 may be extended for up to five years. Loans of up to US\$ 30,000 are available for micro-enterprises.

#### Bank of Georgia

3 Pushkin Street

380007 Tbilisi, Georgia

**Contact:** Mr Elguja Silagadze, First Deputy General Director

Tel: +995 32 983 662/921 663/921 458/921 587

Fax: +995 32 983 258/920 375/983 262

Email: info@bankofgeorgia.com.ge

Web site: www.bankofgeorgia.com.ge

### Georgia SME Credit Line

The EBRD has made bank-to-bank loans with the banks listed below as part of the Georgia SME Credit Line. The banks provide loans of between US\$ 20,000 and US\$ 300,000.

#### Intellect Bank

127 David Agmashenebeli Ave

380064 Tbilisi, Georgia  
**Contact:** Avtandil Tsereteli, Deputy General Director  
Tel: +995 32 940 097/941 972  
Fax: +995 32 940 097/941 972  
Email: Intellect@iberiapac.ge

**TBC Bank**

11 Chavchavadze Avenue  
380079 Tbilisi, Georgia  
**Contact:** Mr Vakhtang Butskhrikidze, Director General  
Tel: +995 32 220 661  
Fax: + 995 32 220 406  
Email: vakhtang@tbcbank.com.ge  
Web site: www.tbcbank.com.ge

**TbilUniversalBank**

70 Kostava Street  
380071 Tbilisi, Georgia  
**Contact:** Mr Lasha Akhaladze, Head of the Project Finance Group  
Tel: +995 32 998 292  
Fax: +995 32 986 168  
Email: lasha@tub.ge

[International Commercial Black Sea Bank Georgia \(ICBSB Georgia\)](#)

The EBRD has an equity participation in ICBSB Georgia, which provides a full range of commercial banking services including corporate lending, international payments services and trade financing. Loans range from US\$ 50,000 to US\$ 300,000.

**International Commercial Black Sea Bank Georgia**

14 Chanturia Street  
380008 Tbilisi, Georgia  
**Contact:** Mr Pilinis, Managing Director  
Tel: +995 32 922 376/922 110  
Fax: +995 32 922 419/433  
Email: icbsb@ms.iberiapac.ge

[Microfinance Bank of Georgia \(MBG\)](#)

See Micro and small business loan programme section.

[United Georgian Bank](#)

The EBRD has an equity stake in United Georgian Bank and has signed a bank-to-bank loan. Loans may be extended for up to five years.

**United Georgian Bank**

37 Andornikashvili St  
380002 Tbilisi, Georgia  
**Contact:** Mr Irakli Kovzanadze, General Director  
Tel: +995 32 955 309  
Fax: +995 32 956 085  
Email: admin@ugb.com.ge  
**Contact:** Mr Nikoloz Shurgaia, Credit Department Director  
Tel: +995 32 987 413  
Fax: +995 32 999 139  
Web site: www.ugb.com.ge

## Hungary

[Agricultural Restructuring Project](#)

The EBRD has made bank-to-bank loans to three Hungarian banks as part of the Agricultural Restructuring Project. These loans provide medium and long-term financing to private SMEs in the agricultural and agribusiness sector.

**OTP Bank Rt**

Nador str. 16  
1876 Budapest, Hungary

**Contact:** Mr Robert Zelenak, Senior Managing Director (contact for corporate loans)  
Tel: +36 1 301 9530  
Fax: +35 1 301 5878  
Email: zelenak@otpbank.hu  
**Contact:** Mr Erno Kelecsenyi, Head of Department  
Tel: +361 302 9504  
Fax: +361 302 9509  
Email: VUF@otpbank.hu  
**Contact:** Mr Gabor Lovaszi, Principal Banker  
Tel: +361 111 3633  
Fax: +361 111 3879  
Web site: www.otpbank.hu

### [Budapest Bank Rt.](#)

The EBRD has an equity participation in Budapest Bank, which focuses on commercial lending to private sector SMEs, Treasury products and, increasingly, consumer finance, mortgages and retail services via its subsidiaries. It offers leasing products to both consumers and corporations.

#### **Budapest Bank Rt.**

Alkotmány u. 3  
1054 Budapest, Hungary  
**Contact:** Mr Richard Pelly, Chief Executive Officer  
Tel: +36 1 328 1695/1617  
Fax: +36 1 269 2400  
**Contact:** Mr Attila Domotor, Head of Sales  
Tel: +361 1 328 1523  
Fax: +361 1 289 2400  
**Contact:** Mr Janos Harskuti, Deputy CEO & Head of Commercial Department  
Tel: +36 1 328 1522  
Fax: +36 1 269 2400  
**Contact:** Mr Levente Kovacs, Head of Marketing  
Tel: +36 1 328 1568  
Fax: +36 1 269 2400  
Web site: www.budapestbank.hu

### [OTP Bank Ltd.](#)

The EBRD has an equity stake in OTP Bank Ltd. and has provided a long-term subordinated loan. The bank provides universal banking services.

#### **OTP Bank Ltd.**

Nador str. 16  
1876 Budapest, Hungary  
**Contact:** Mr Robert Zelenak, Senior Managing Director (contact for corporate loans)  
Tel: +36 1 301 9530  
Fax: +35 1 301 5878  
Email: zelenak@otpbank.hu  
Web site: www.otpbank.hu

### [Volksbank Hungary](#)

The EBRD has provided Volksbank Hungary with two credit lines for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. The EBRD has also provided technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

#### **Volksbank Hungary**

Rakoczi ut 7  
1088 Budapest, Hungary  
**Contact:** Attila Biro  
Senior Risk Manager  
Tel: +36.1.328.6725  
Email: Attila.biro@volksbank.hu  
Web site: www.volksbank.hu

## [Kazakhstan](#)

### [Kazakhstan Small Business Programme \(KSBP\)](#)

See Micro and small business loan programme section.

## Kosovo

### Micro Enterprise Bank Kosovo (MEBK)

See Micro and small business loan programme section.

## Kyrgyz Republic

### Demir Kyrgyz International Bank

The EBRD has an equity participation in Demir Kyrgyz International Bank, which provides universal banking services with the emphasis on new products and trade finance.

#### **Demir Kyrgyz International Bank**

245 Chui Avenue  
720000 Bishkek, Kyrgyzstan  
**Contact:** Mr Ahmet Kamil Parmaksiz, Acting General Manager  
Tel: +996 312 610 610  
Fax: +996 312 610 445  
Email: [ihsan@demirbank.com.kg](mailto:ihsan@demirbank.com.kg)  
Web site: [www.dkib.com.kg](http://www.dkib.com.kg)

### National Bank of the Kyrgyz Republic

The EBRD signed a loan with the National Bank of the Kyrgyz Republic, with sovereign guaranteed, to support the private sector in the Kyrgyz Republic. There are four participating private commercial banks that finance sub-loans to SMEs .

#### **National Bank of the Kyrgyz Republic**

101 Umetalieva Street  
720040 Bishkek, Kyrgyzstan  
**Contact:** Mr Ulan K Sarbanov, Chairman  
Tel: +996 312 217 593 / 669 011  
Fax: +996 312 610 730  
Email: [mail@nbkr.kg](mailto:mail@nbkr.kg)  
**Contact:** Mr Marlis Duishegulov, Director, Project Management Unit  
Tel: +996 312 669 161  
Fax: +996 312 610 720 / 610 730  
Email: [mduishegulov@nbkr.kg](mailto:mduishegulov@nbkr.kg)

## Latvia

### A/S Latvijas Unibanka

The EBRD has provided Latvijas Unibanka with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, the EBRD has provided technical cooperation support to the bank to introduce appropriate SME lending practices. This was the first credit line extended to a Latvian bank under the Facility.

#### **A/S Latvijas Unibanka**

Unicentrs  
Kekavas pagasts  
Rigas rajons  
LV-1076 Riga, Latvia  
**Contact:** Mr Ansis Grasmanis, Vice President  
Tel: +371 777 0273  
Fax: +371 721 5335  
Email: [ansis.grasmanis@unibanka.lv](mailto:ansis.grasmanis@unibanka.lv)  
Web site: [www.unibanka.lv](http://www.unibanka.lv)

### A/S Rietumu Banka

The EBRD has provided Rietumu Banka with a €5 million credit line for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, the EBRD has provided technical cooperation support to the bank to introduce appropriate SME lending practices.

#### **Rietumu Banka**

54 Brivibas Street  
Riga LV-1011, Latvia  
**Contact:** Margarita Shteinbaha, Head of Division, Loan Dept, Small & Medium Companies Service  
Tel: +371.702.5253  
Fax: +371.702.5242  
Email: mshteinbaha@rietumu.lv

## Lithuania

### AB Siauliu Bankas

The EBRD has provided Siauliu Bankas with a five-year credit line for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. The EBRD is also providing technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

#### **AB Siauliu Bankas**

Tilzes St 149  
5400 Siauliai, Lithuania

**Contact:** Mr Donatas Savickas, Deputy Chairman of the Board

Tel: +370 41 595 602

Fax: +370 41 430 774

Email: donatass@sb.lt

**Contact :** Ms. Daiva Kiburieni, Head of Corporate & Retail Banking (& responsible for EBRD's SME credit line)

Tel: +370.41.595.609

Fax: +370.4143.0774

Email: kidaiva@sb.lt

Web site: www.sb.lt

### Lietuvos Zemes Ukio Bankas (LZUB)

LZUB is one of the largest banks in Lithuania with 46 branches in the largest towns and regions of the country. LZUB serves both retail and corporate clients and has a special focus on SMEs. The EBRD has recently become a shareholder in the bank and has provided a senior loan, together with ten other commercial banks. A large part of the loan is used for financing SMEs. The bank is expected to be privatised in 2001.

#### **Lietuvos Zemes Ukio Bankas**

26 J. Basanaviciaus Street  
2600 Vilnius, Lithuania

**Contact:** Mr Modestas Keliuskas, Member of the Management Board, Responsible for Lending Activities

Tel: +370 2 393 587

Fax: +370 2 239 056

Email: mkeliuskas@lzub.lt

**Contact:** Ms Dzeraldina Kondratiene, Head of Corporate Finance and Documentary Payments

Tel: +370 2 393 572

Fax: +370 2 239 058

Email: dkondratiene@lzub.lt

Web site: www.lzub.lt

### UAB Sampo bankas (formerly Lithuanian Development Bank)

The EBRD has extended a line of credit to UAB Sampo bankas specifically for SMEs. The bank provides medium and long-term financing to SMEs via debt and equity products. The bank also lends to local private commercial banks and participates with other financial institutions in syndicated deals.

#### **UAB Sampo bankas**

4 Stulginskio Street  
2600 Vilnius, Lithuania

**Contact:** Mr Giedrius Vegys, Chairman of the Board

Tel: +370 2 62 58 86

Fax: +370 2 22 52 59

Email: g.vegys@sampo-bankas.lt

**Contact:** Mr Audrius Matijosius, Head of Credit Department

Tel: +370 2 622 157

Email: info@sampo-bankas.lt

Web site: www.sampo-bankas.lt

## FYR Macedonia

### [Export and Credit Bank a.d. \(ECB\)](#)

The EBRD has an equity stake in ECB, which is a medium-sized private commercial bank based in Skopje. The focus of the Bank is on SMEs and individual customers. ECB provides a complete range of banking services in domestic and foreign currencies.

#### **Export and Credit Bank a.d.**

Partizanski Odredi 3, Blok 11  
1000 Skopje, FYR Macedonia

**Contact:** Mr Pance Mancevski, Chief Executive Director

Tel: +389 91 122 207

Fax: +389 91 122 393

Email: [ikbpres@ikbanka.com.mk](mailto:ikbpres@ikbanka.com.mk)

**Contact:** Mrs Sonja Tasevska, SME Department

Tel: +389 91 122 334/344

Fax: +389 91 122 393

Email: [ikbcred@ikbanka.com.mk](mailto:ikbcred@ikbanka.com.mk)

### [Komerrijalna Banka a.d.](#)

The EBRD has an equity investment in Komerrijalna Banka, which serves the financing needs of local and foreign clients, private SMEs and companies undergoing privatisation.

#### **Komerrijalna Banka a.d.**

P.O.Box 563

Kej Dimitar Vlahov 4

91000 Skopje, FYR Macedonia

**Contact:** Mr Lazar Cvetkovski, Deputy General Manager

Tel: +389 91 126 099

Fax: +389 91 124 064

Email: [international@kb.com.mk](mailto:international@kb.com.mk)

**Contact:** Mr Sterjo Dimov, Manager of Corporate Lending Division

Tel: +389 91 211 566

Fax: +389 91 124 064

Email: [credit@kb.com.mk](mailto:credit@kb.com.mk)

**Contact:** Ms Biljana Maksimovska, Independent Officer in Corporate Lending Division

Tel: +389 91 213 044

Fax: +389 91 113 494

Email: [credit@kb.com.mk](mailto:credit@kb.com.mk)

Web site: [www.kb.com.mk](http://www.kb.com.mk)

### [Stopanska Banka a.d. Skopje](#)

The EBRD has an equity investment in Stopanska Banka a.d. Skopje, which supports the financing needs of local and foreign clients and private SMEs.

#### **Stopanska Banka a.d. Skopje**

11 Oktomvri Br.7

1000 Skopje, FYR Macedonia

**Contacts:** Mr Gligor Bishev, Co-CEO

Tel: +389 2 295 295

Fax: +389 2 114 503

Email: [sbank@stb.com.mk](mailto:sbank@stb.com.mk)

Web site: [www.stb.com](http://www.stb.com)

## **Moldova**

### [Micro Enterprise Credit S.A. \(MEC\)](#)

See Micro and small business loan programme section.

### [Moldova-Agroindbank S.A. \(MAIB\)](#)

The EBRD has provided MAIB with a US\$ 8 million senior convertible loan in support of the Moldovan private sector and the consolidation of the banking system EBRD has also signed a bank-to-bank loan of USD 6 million which was fully disbursed by the EBRD in 2002.. MAIB will provide loans for projects in all sectors for a period of up to five years. The maximum loan size is US\$ 1 million. There is no minimum loan size.

#### **Moldova-Agroindbank S.A. (MAIB)**

9 Cosmonautilor Street  
2006 Chisinau, Moldova  
**Contact:** Mrs Natalie Vrabie, Chairwoman  
Tel: +373 2 244 649  
Fax: +373 2 242 454  
Email: aib@maib.md / inform@maib.md  
**Contact:** Mr Veniamin Jucenco, Assistant to Chairwoman  
Tel: +373 2 227 486  
Fax: +373 2 227 486  
Email: aib@maib.md  
**Contact:** Ms Svetlana Saromova, Vice Director of Commercial Loans  
Tel: +373 2 220 725  
Fax: +373 2 221 104  
Email: aib@maib.md  
**Contact:** Mrs Galina Grecu, Deputy Head of Treasury Operations  
Tel: +373 2 241 358  
Fax: +373 2 225 464  
Email: aib@maib.md  
Web site: www.maib.md

### [Swiss-American Micro Enterprise Fund](#)

See Micro and small business loan programme section.

### [Victoria Bank](#)

The EBRD has an equity participation and has signed a bank-to-bank loan with Victoria Bank, which will make loans to projects in all sectors for a period of up to three years. The maximum loan size is US\$ 500,000. There is no minimum loan size.

**Victoria Bank**  
141 31 August Street  
2004 Chisinau, Moldova  
**Contact:** Mr Victor Turcanu, President  
Tel: +373 2 233 065  
Fax: +373 2 233 561  
Email: office@victoriabank.md  
**Contact:** Mrs Natalia Calashnik, Head of Loan Department  
Tel: +373 2 233 065/234 554  
Fax: +373 2 233 561  
Email: ncalasnic@victoriabank.md  
Web site: www.victoriabank.md

## [Poland](#)

### [Bank Polska Kasa Opieki SA \(Pekao\)](#)

The EBRD has an equity participation in Pekao, which provides financing to large corporations and to SMEs. The EBRD has also provided the bank with a credit line under the EU/EBRD SME Finance Facility for on-lending to SMEs. Pekao operates a nationwide network of approximately 550 outlets. Interested parties can contact any branch of Pekao.

**Bank Polska Kasa Opieki SA**  
Ul. Grzybowska 53/57  
00-950 Warsaw, Poland  
**Contact:** Mr Tomasz Tomaszewski, Director  
Tel: +48 22 656 0604  
Fax: +48 22 656 0272  
Email: tomasz.tomaszewski@pekao.com.pl  
Web Site : www.pekao.com.pl

### [Bank Zachodni WBK SA](#)

The EBRD has provided Bank Zachodni/WBK with 3 credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce efficient SME lending practices.

**Bank Zachodni WBK SA**  
Wladyslawa Andersa 5  
61-894 Poznan

**Contact:** Rafał Bednarek, Director  
Tel: +48 61 850 3374  
Fax: +48 61 850 3377  
Email: rafal.bednarek@bzwbk.pl  
Web site: www.bzwbk.pl

#### [Fortis Bank Polska SA \(formerly PPA Bank\)](#)

The EBRD has provided Fortis Bank Polska with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce SME lending practices.

#### **Fortis Bank Polska SA**

Ul. Postępu 15  
02-676 Warsaw, Poland

**Contact:** Mariusz Nowak, Product co-ordinator  
Tel: +48 22 566 92 34  
Fax: +48 22 566 9010  
Email: mariusz.nowak@fortisbank.com.pl

#### [ING Bank Śląski S.A.](#)

The EBRD has provided ING Bank Śląski with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce SME lending practices

#### **ING Bank Śląski S.A.**

Plac Trzech Krzyży 10/14  
00-499, Warsaw, Poland

#### **Contact:**

Mr Michał Bogusławski, Director of Corporate Department  
Mr Marcin Kryszewski, Product Manager  
Tel: +48 22 820 4197 / 4000  
Fax: +48 22 820 41 79  
Email: www.bsk.com.pl

#### [LG Petro Bank S.A.](#)

The EBRD has extended a credit line to LG Petro Bank for financing Polish private enterprises. LG Petro Bank operates from a nationwide network of 30 branches. Interested parties can contact any branch.

#### **LG Petro Bank S.A.**

Al Jana Pawła II 25  
00-854 Warsaw, Poland

**Contact:** Mr Young-Wan Kim, Vice-President

Tel: +48 22 654 2401

Fax: +48 22 654 2402

Email: warszawa2@lgpetro.com.pl

**Contact:** Mrs Anna Rudnicka, Head of Loan Department

Tel: +48 42 684 9060

Fax: +48 42 684 6192

Web site: www.lgpetro.com.pl

#### [PKO Bank Polski S.A. \(PKO BP\)](#)

The PKO Bank Polski S.A. (PKO BP) is the largest bank in Poland operating a nationwide network of approximately 1200 outlets. The EBRD has provided PKO BP with a credit line for on-lending to SMEs. The facility is part of the EU/EBRD SME Finance Facility and the bank also benefits from the EU funded technical co-operation funds to further develop its SME lending activities.

#### **PKO Bank Polski SA**

Ul. Puławska 15  
00-975 Warsaw, Poland

**Contact:** Mr Jarosław Broczkowski, Manager

Tel: +48.22.521.80 44

Fax: +48.22.5218786

Email: jaroslaw.broczkowski@pkobp.pl

#### [Polish Dairy Facility](#)

The Polish Dairy Facility is a €32 million facility developed by the EBRD jointly with the European Commission. This facility provides financial assistance to dairy producers to upgrade their production facilities to the requirements of EU accession. Funds are available for both improving production and

collection of milk from Polish farms, and modernising dairies. At present, two local banks are eligible to disburse funds under the Facility.

**Bank Slaski SA**

Plac Trzech Kryzy 10/14

00-499 Warsaw, Poland

**Contact:** Mr Henryk Antosiak, Advisor to the President

Tel: +48 22 820 49 13

Fax: +48 22 820 49 29

Email: [jjodlowski@mail.bsk.com.pl](mailto:jjodlowski@mail.bsk.com.pl)

Web site: [www.bsk.com.pl](http://www.bsk.com.pl)

[Raiffeisen Bank Polska SA](#)

The EBRD has provided Raiffeisen Bank Polska SA with a credit line of €10 million for on-lending to SMEs. The project is part of the EU-EBRD SME Finance Facility, and the bank is also benefiting from the EU funded technical cooperation to develop its SME finance activities.

**Raiffeisen Bank Polska SA**

ul. Piękna 20

00-549 Warsaw, Poland

**Contact:** Mr Matheusz Gołąb, Board Advisor

Tel: +48 22 585 24 05

Fax: +48 22 585 20 29

Email: [HMateusz\\_GOLAB@raiffeisen.pl](mailto:HMateusz_GOLAB@raiffeisen.pl)

## Romania

[Alpha Bank Romania SA \(formerly Bank of Bucharest\)](#)

Alpha Bank Romania SA focuses on corporate and retail banking services. Also, through its subsidiary companies (Alpha Finance, Alpha Leasing), the bank offers brokerage services, investment banking, advisory services and leasing services. The Danube Fund is part of the Alpha Group.

The EBRD has provided Alpha Bank Romania with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is also providing technical cooperation to introduce efficient SME lending practices.

**Alpha Bank Romania SA**

Neocity Tower

Calea Dorobantilor 237 B, Sector 1

712811 Bucharest, Romania

**Contact:** Mr Ioannis Kourgionas, Senior Manager, Corporate Division

Tel: +40 21 209 23 84

Fax: +40 21 231 76 97

Email: [loans@alphabank.ro](mailto:loans@alphabank.ro)

**Contact:** Mr Sergiu Oprescu, Vice President

Tel: +40 21 209 24 24

Fax: +40 21 231 65 73

Email: [s.oprescu@alphabank.ro](mailto:s.oprescu@alphabank.ro)

Web site: [www.alphabank.ro](http://www.alphabank.ro)

[Banca Comerciala Romana SA](#)

The EBRD has provided Banca Comerciala Romana SA with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility it was also providing technical cooperation to introduce SME lending practices.

**Banca Comerciala Romana SA**

5 Regina Elisabeta Boulevard

Bucharest 3, Romania

**Contacts:** Mrs Cornelia Busca, Director

Tel: +40 21 310 27 85

Fax: +40 21 313 12 46

Email: [corneliab@bcr.ro](mailto:corneliab@bcr.ro)

[Banca Tiriac SA](#)

The EBRD has an equity participation in Banca Tiriac, which provides local and hard currency lending as well as financial services to Romanian and foreign companies.

**Banca Tiriac SA**

Bucharest Financial Piazza  
Calea Victoriei 15  
70411 Bucharest, Romania

**Contact:** Mr Anthony van der Heijden, President

Tel: +40 1 303 2692

Fax: +40 1 303 2693

Email: anthony@cbit.ro

**Contact:** Mr Parvu Catalin, Vice President

Tel: +40 1 303 2605

Fax: +40 1 303 2611

Email: catalin@cbit.ro

Web site: ww.cbit.ro

**Banca Transilvania**

The EBRD has an equity participation in Banca Transilvania and has also provided the bank with 2 credit lines for on-lending to SMEs under the EU-EBRD SME Finance Facility. Banca Transilvania has also benefitted from technical assistance to introduce efficient SME lending practices. Banca Transilvania has its headquarters in Cluj-Napoca and has a nationwide network.

**Banca Transilvania**

8, G. Baritiu Street

3400 Cluj-Napoca

Romania,

**Contact:** Mihaela Nadasan, Director International Relations

Tel: +40 264 407 150 ext 1107

Fax: +40.264.407.179

Email: mihaela.nadasan@bancatransilvania.ro

**Contact:** Marsela Petreus, Project Manager SME

Tel: +40 264 407 150

Fax: +40 264 407 179

Email: marsela.petreus@bancatransilvania.ro

Website: www.bancatransilvania.ro

**Bancpost SA**

The EBRD has provided Bancpost SA with a credit line for on-lending to SMEs under the EU-EBRD SME Finance Facility. Technical cooperation funds were also made available to help develop adequate SME lending practices.

**Bancpost SA**

Calea Vitan nr. 6- 6A

Sector 3 Bucharest 031296

**Contacts:** Ms Maria Sultanoiu, Director – Secretary general

Tel: +40 21 308 05 90

Fax: +40 21 326 85 04

Email: maria.sultanoiu@bancpost.ro

**Micro Finance Bank, Romania**

See Micro and small business loan programme section

**Raiffeisen SA (formerly Banca Agricola)**

The EBRD has provided Raiffeisen Bank Romania SA with a credit line for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, Raiffeisen Bank has been provided with technical assistance to introduce SME lending practices.

**Raiffeisen SA**

Blvd Unirii 74

Bl J3B, aripa 23, sector 3

Bucharest

**Contacts:**

Daniela Cernat, Director, Financial Institutions, Corporate Banking Division

Tel: +40 21 303 00 22 / 302 0280

Fax: +40 21 320 9924 / 320 99 10

Email: daniela.cernat@rzb.ro

Marius Solescu, Relationship Manager SME

Tel: +40 21 308 13 98

Fax: +40 21 302 02 08

Email: marius.solescu@rzb.ro

Website <http://www.raiffeisen.ro>

### [Romanian Bank for Development Groupe Société Générale](#)

The EBRD has an equity participation in, and has signed a bank-to-bank loan with, the Romanian Bank for Development Groupe Société Générale. The bank extends finance to small and medium-sized private companies or to commercially oriented state-owned companies implementing a privatisation programme. The maximum loan size is US\$ 5 million. There is no minimum loan size.

#### **Romanian Bank for Development Groupe Société Générale**

4 Doamnei Street, Sector 3  
70016 Bucharest, Romania

##### **Contacts:**

Mr Gabriel Apostol, EBRD Credit Line Advisor

Tel: +40 1 315 76 87 (ext. 1428)

Fax: +40 1 310 31 38

Email: [gabi.apostol@brd.ro](mailto:gabi.apostol@brd.ro)

Mrs Agafia Tudosie, Head of Corporate Loans Department

Tel: +40 1 315 76 87 (ext. 1402)

Fax: +40 1 310 31 38

Web site: [www.brd.ro](http://www.brd.ro)

### [Volksbank Romania](#)

The EBRD has provided Volksbank Romania with a credit line for on-lending to SMEs, which was later extended to EUR 20 million through an Amendment Agreement signed in December 2004. As part of the EU-EBRD SME Finance Facility, the EBRD is providing technical cooperation to introduce efficient SME lending practices.

#### **Volksbank Romania**

171 Mihai Bravu St  
sector 2 Bucharest, Romania

**Contact:** Ms Ani Cirstea

Director, Credit Management Division

Tel: +40 21 209 44 63

Fax: +40 21 209 44 94

Email: [Ani.cirstea@volksbank.com.ro](mailto:Ani.cirstea@volksbank.com.ro)

## [Russia](#)

### [International Moscow Bank \(IMB\)](#)

IMB is a majority Western-owned consortium bank. The EBRD has a 10 per cent equity participation in IMB and has also provided it with a subordinated loan. The Bank is concentrating on the corporate sector and has a wide and diversified clientel base. IMB also provides short-term loans to SMEs for an average term of one year in amounts of up to US\$ 300,000 both in hard currency and its rouble equivalent.

#### **International Moscow Bank**

9 Prechistenskaya Embankment  
119034 Moscow, Russia

**Contact:** Mr Sergei Kolychev, Manager of Retail and Private Banking Division

Tel: +7 095 258 6539

Fax: +7 095 258 7368

Email: [skolychev@imbank.ru](mailto:skolychev@imbank.ru)

### [Russia Small Business Fund](#)

See Micro and small business loan programme section.

### [Small Business Credit Bank](#)

See Micro and small business loan programme section.

## [Serbia and Montenegro](#)

### [Eksimbanka Equity Investment](#)

#### **Eksimbanka Equity Investment**

PO Box 119  
Trg Nikole Pasica 10  
11000, Belgrade  
Serbia and Montenegro  
**Contact:**  
Website: [www.eksim.co.yu](http://www.eksim.co.yu)

### [Euromarket Banka](#)

Euromarket Banka provides deposit, domestic and international payment services and supports importing-exporting customers by providing documentary business services. In lending operations the Bank provides working capital and investment loans.

**Euromarket Banka**  
Poslovni Centar "Kruisevac"  
Podgorica, Cetinjski put bb  
PO Box 98, 810000  
Serbia and Montenegro  
**Contact:** Miss Jelena Vujovic  
Tel: +381 81 235 060  
Fax: +381 81 235 072  
Email: [Hjvujovic@euromarketbank.com](mailto:Hjvujovic@euromarketbank.com)  
Website: [Hwww.euromarketbanka.cg.yu](http://www.euromarketbanka.cg.yu)

### [Microfinance Bank Yugoslavia \(MFB\)](#)

See Micro and small business loan programme section.

## **Slovak Republic**

### [Československá Obchodní Banka a.s. \(CSOB\)](#)

The EBRD has taken an equity stake in CSOB, which is a universal bank operating in the Czech Republic and Slovak Republic. CSOB provides banking services in CZK, SKK and foreign currencies to corporate and retail customers, both domestic as well as foreign. CSOB is the market leader in export financing and in management and custody of securities. It is one of the main players in local capital markets. CSOB complements its traditional banking services in the areas of forfaiting, leasing and fund management through subsidiaries. Interested parties can contact any branch of CSOB.

**Československá Obchodní Banka a.s.**  
Michalská 48  
815 63 Bratislava, Slovak Republic  
Tel: +421 7 5934 5111  
Fax: +421 7 5443 0530  
Web site: [www.csob.sk](http://www.csob.sk)

### [Ludova Banka a.s.](#)

In January 2004, EBRD provided Ludova Banka with a credit line of EUR 10 million for on-lending to Slovak SMEs. As part of the EU-EBRD SME Finance Facility, it is also providing technical cooperation to streamline Ludova Banka's SME lending procedures. Loans of up to €125,000 are available. The average loan size is expected to be around €50,000, with tenors from one month to five years.

**Ludová Banka a.s.**  
Námesite SNP 15  
PO Box 81  
810 00 Bratislava 1  
Slovak Republic  
**Contact:** Peter Sádovský, Head of Corporate Banking  
Tel: +421.2.5921 1100  
Fax: +421.2.5921 1145  
Email: [peter\\_sadovsky@luba.sk](mailto:peter_sadovsky@luba.sk)

### [OTP Banka](#)

The EBRD has provided OTP Banka with a credit line for on-lending to SMEs as part of the EU-EBRD SME Finance Facility. The EBRD is also providing technical cooperation, funded by EU Phare, to introduce efficient SME lending practices to the bank.

**OTP Banka Slovensko, a.s.**

Štúrova 5  
813 54 Bratislava 1  
**Contact:** Ms Lubomíra Ebringerová,  
Title: Specialist  
Tel: +421 2 5979 6503  
Fax: +421 2 5292 2089  
Email: ebringerova@otpbanka.sk

#### [UniBanka \(formerly Polnobanka\)](#)

The EBRD made its initial equity investment in Polnobanka in 1994 and participated pro-rata in subsequent capital increases. In April 2002 Unicredito, the majority shareholder renamed Polnobanka to UniBanka. UniBanka is an universal bank, providing corporate and retail clients with a complete range of domestic and international banking services. The bank has launched in recent years new tailor made products such as consumer and mortgage loans for retail clients, new trade finance products for corporate clients and loans for small businesses. The latter was supported by a credit line provided by the EBRD for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, technical cooperation is being provided in order to introduce efficient SME lending practices to the bank.

#### **Unibanka**

21 Vajnorska Street  
83265 Bratislava  
Slovak Republic  
**Contact:** Ms Anna Pilkova, Member of the Board of Directors, Deputy of CEO  
Tel: +421 2 4950 2260  
Email : pilkova@unibanka.sk  
Website: www.unibanka.sk

#### [Vseobecna Uverova Banka](#)

The EBRD has provided Vseobecna Uverova Banka with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce adequate SME lending practices.

#### **Všeobecná úverová banka**

Mlynske nivy 1  
829 90 Bratislava 25, Slovak Republic  
**Contact:** Mrs Miroslava Kubanyiova, Manager  
Tel: +421 2 5055 1681  
Fax: +421 2 5556 6633  
Email: mkubanyiova@vub.k

## [Slovenia](#)

#### [Banka Koper](#)

The EBRD has provided Banka Koper with two credit lines for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce SME lending practices. Loans of up to €125,000 are available. The anticipated average loan size is around €10,000 for micro loans and €60,000 for small loans with maturities of one month to five years.

#### **Banka Koper**

Pristaniska ulica 14  
6052 Koper, Slovenia  
**Contact:** Mrs Aleksandra Nemeč, Head of Correspondent Banking  
Tel: +386 5666 1384  
Fax: +386 5666 2006  
Email: aleksandra.nemec@banka-koper.si  
Web site: www.banka-koper.si

#### [Nova Kreditna Banka Maribor d.d. \(NKBM\)](#)

The EBRD has provided Nova KBM with a credit line for on-lending to SMEs. As part of the EU-EBRD SME Finance Facility, it is providing technical cooperation to introduce SME lending practices. Loans of up to €125,000 are available. The average loan size is around €50,000 with maturities of one month to five years.

#### **Nova Kreditna Banka Maribor d.d.**

ul. Vita Kraigherja 4  
2505 Maribor, Slovenia

**Contact:** Mr Marko Podlipnik  
Tel: +386 2 229 2284  
Fax: +386 2 252 7870  
Email: mpodlipnik@nkbm.si  
Web site: www.nkbm.si

### [Nova Ljubljanska Banka d.d. \(NLB\)](#)

NLB, Slovenia's largest bank, has received a subordinated loan from the EBRD to provide long-term funding to finance its expansion. The bank is a fully licensed universal bank combining the functions of commercial, savings and investment banking. It provides corporate and retail clients with a complete range of domestic and international banking services.

#### **Nova Ljubljanska Banka d.d.**

Trg Republike 2  
1520 Ljubljana, Slovenia

**Contact:** Mr Miro Medvesek, Head of Investment Banking

Tel: +386 1 25 22 788

Fax: +386 1 25 22 518

Email: miro.medvesek@n-lb.si

**Contact:** Mrs Marjana Konstantin, Head of Loan Department

Tel: +386 1 252 25 02

Fax: +386 1 252 24 61

Email: marjana.konstantin@n-lb.si

Web site: www.n-lb.si

### [SKB Banka d.d](#)

The EBRD has an equity participation and has signed a bank-to-bank loan with SKB Banka, which considers loans to small and medium-sized projects in the private sector. The EBRD has also financed a housing loan facility with SKB Banka. This facility is for housing loans to SKB Banka's private customers for the purchase or renovation of their homes in Slovenia.

#### **SKB Banka d.d.**

Ajdovscina 4

1513 Ljubljana, Slovenia

**Contact:** Ms Lidija Tepina, Retail Banking, Assistant Executive Manager (housing loans)

Tel: +386 1 471 5929

Fax: +386 1 471 5792

Email: lidija.tepina@skb.si

**Contact:** Ms Bojana Novak, Loans Department

Tel: +386 1 471 5029

Fax: +386 61 302 808

Email: bojana.novak@skb.si

**Contact:** Mr Zdravko Kukovic, Director Corporate Clients Division

Tel: +386 1 471 5082

Fax: +386 1 471 5843

Email: zdravko.kukovic@skb.si

Web site: www.skb.si

## [Tajikistan](#)

### [Orienbank](#)

The EBRD has signed a bank-to-bank loan with Orienbank, which on-lends to private sector SMEs or to state-owned companies in the process of privatisation. Loan sizes range from US\$ 10,000 to US\$ 150,000.

#### **Orienbank**

Rudaki Avenue, 95/1

734001 Dushanbe, Tajikistan

**Contact:** Ms Mounavara Nabieva, Head of EBRD Credit Line & Foreign Investment

Tel: +992 372 210 137

Fax: +992 372 210 137 / 211 642

Email: ebr@orien.tajnet.com

### [Tojiksodirotbank \(TSOB\)](#)

The EBRD has an 19.5 per cent equity participation in TSOB. This bank offers a wide range of banking services to corporate and retail clients through its network of six branches covering the major centres in Tajikistan. Services include loans, foreign exchange transactions, trade finance and deposits.

**Tojiksodirotbank**  
4 Dekhlavi Street  
734012 Dushanbe, Tajikistan  
**Contact:** Mr Rafik Rakhimov, Deputy Chairman  
Tel: +372 990 233 561/71  
Fax: +372 992 215 952  
Email: rrafikr@tsob.tojikiston.com

## Turkmenistan

### Central Bank of Turkmenistan

The EBRD has signed a bank-to-bank loan for US\$ 35 million with the Central Bank of Turkmenistan for on-lending through Turkmen commercial banks to private SMEs. At present, four local banks (Garashsyzyk, Turkmenbashi Bank, Senagat Bank, the State Bank for Foreign Economic Affairs of Turkmenistan) are eligible to disburse funds under the programme.

**Central Bank of Turkmenistan**  
22 Bitarap Turkmenistan Street  
744000 Turkmenistan  
**Contact:** Mr Eyeberdy Atayev, Head of International Operations Department  
Tel: +993 12 353 311  
Fax: +993 12 510 812  
Email: cbtmode@online.tm  
**Contact:** Ms Shekersoltan Mukhamedova, Chairwoman  
Tel: +993 12 353 442  
Fax: +993 12 510 812  
Email: cb@cbtm.net

**Garashsyzyk Bank**  
Shevchenko Street 30A  
744000 Turkmenistan  
**Contact:** Ms Maral Mukhamova, Chief Accountant  
Tel: +99 312 391 495  
Fax: +993 12 390 124  
Email: garash@cbtm.net  
**Contact:** Ms Sonagul Atayeva, Chairwoman of the Board  
Tel: +993 12 354 875  
Fax: +993 12 390 124

**Senagat Bank**  
42 Saparmurat Turkmenbashy  
744028 Turkmenistan  
**Contact:** Sahy Chopanov, EBRD Credit Advisor  
Tel: +99 312 350 693  
Fax: +99 312 453 234  
Email: sahysend@online.tm  
**Contact:** Mr Pirguly Berdiyev, Acting Chairman  
Tel: +99 312 350 690  
Fax: +99 312 453 234  
Email: senagat@cbtm.net

**State Bank for Foreign Economic Affairs**  
22 Asudalyk Street  
744000 Turkmenistan  
**Contact:** Mr Batyr Shirmedov, Head of Economic Analysis and Coordination  
Tel: +99 312 350 252 (ext. 2224)  
Fax: +99 312 510 270/510 070/397 982  
**Contact:** Mr Guvanchmurad Geoklenov, Chairman of the Board  
Tel: +99 312 350 252  
Fax: +99 312 510 270/510 070/397 982  
Email: vnesh@cbtm.net

**Turkmenbashi Bank**  
54 Hoja Annadurdiev Street  
744000 Turkmenistan  
**Contact:** Mr Anvarshan Kurbanov, Head of Credit Department  
Tel: +99 312 510 877  
Fax: +99 312 510 161  
Email: anvarshankurb@investbank.org

**Contact:** Ms Olga Nazarova, Acting Chairwoman  
Tel: +99 312 511 550  
Fax: +99 312 512 306

## Ukraine

### First Ukrainian International Bank

The EBRD has signed a bank-to-bank loan with First Ukrainian International Bank, which makes medium and long-term loans to SMEs. Customers are private enterprises, although state-owned enterprises are also eligible, subject to certain defined conditions.

#### First Ukrainian International Bank

2A Universitetskaya Street  
83000 Donetsk, Ukraine  
**Contact:** Mr Nikolai Vinogradov, Chairman of the Management Board  
Tel: +380 623 324 500  
Fax: +380 623 324 700/845  
Email: k rivts@fuib.com  
Web site: www.fuib.com

### Ukraine Micro Credit Bank

See Micro and small business loan programme section.

### Ukraine SME Credit Line

The EBRD has made available a US\$121 million line of credit for onlending to private SMEs in Ukraine. A second credit line for the US\$ 88 million was signed in May 1998 and the first tranche was released in late 2000. The credit line proceeds are on-lent through qualifying private participating banks. The objective of the project is to promote private sector development by financing SMEs and strengthening local private banks. The loan size ranges from US\$ 125,000 to US\$ 2.5 million, but cannot not be more than 70 per cent of the total project cost. The Project Monitoring Unit (PMU), an autonomous unit of the National Bank of Ukraine, was established to administer the lines of credit. Both lines include micro lending components to be disbursed to micro and small enterprises.

#### Project Monitoring Unit

12 Institutskaya Street, Room 9  
01008 Kiev, Ukraine  
**Contact:** Ms Nathalie Yakubenko, Head of PMU  
Tel: +380 44 230 1818  
Fax: +380 44 253 7784  
Email: pmu@bank.go.ua

#### Aggiobank

10 Chervonoarmiyska Street  
252004 Kiev, Ukraine  
**Contact:** Ms Irina N Opanasenko, Head of Project Finance Division  
Tel: +380 44 244 3863  
Fax: +380 44 244 3854  
Email: suhareva@aggio.kiev.ua  
**Contact:** Ms Tatiana Y Perednya, Head of the Loans Department  
Tel: +380 44 238 6707  
Fax: +380 44 244 3854  
Email: suhareva@aggio.kiev.ua  
**Contact:** Ms Irina V Anikushina, Head of Microcredits Division  
Tel: +380 44 238 6744  
Email: drzhnvt@aggio.kiev.ua  
Web site: www.aggio.kiev.ua

#### Avalbank

4A Kutuzova Street  
01011 Kiev, Ukraine  
**Contact:** Mr Maxim V Zhukovskiy  
Department  
Tel: +380 44 490 8904  
Fax: +380 44 295 8823

#### Forum Bank

7 Verkhovnoy Rady Blv.

02100 Kiev, Ukraine  
**Contact:** Mr Dmytro M Sahalovskiy, Project Finance Unit  
**Contact:** Mr Nikolay Selehman  
Tel: +380 44 205 3594/205 3593  
Fax: +380 44 559 5470  
Email: [interfax@forum.com.ua](mailto:interfax@forum.com.ua)  
Web site: [www.forum.com.ua](http://www.forum.com.ua)

**Joint Stock Commercial Bank "Nadra"**

15 Artema Street  
04053 Kiev, Ukraine  
**Contact:** Mr Dmytro D Myshovets, Chief of Project Finance Unit  
Tel: +380 44 238 8472  
Fax: +380 44 246 4842  
Email: [myshovets@nadrabank.kiev.ua](mailto:myshovets@nadrabank.kiev.ua)  
Web site: [www.nadrabank.kiev.ua](http://www.nadrabank.kiev.ua)

**Privat Bank**

50 Naberezhna Peremohy  
320094 Dnipropetrovsk, Ukraine  
**Contact:** Mr Sergey Prokofiev, Head of Foreign Investment Department  
Tel: +380 562 463 333  
Fax: +380 44 471 230  
Email: [prokofiev@cc.pbank.dp.ua](mailto:prokofiev@cc.pbank.dp.ua)  
**Contact:** Mr Anatoliy V Grechin, Chief of Project Finance Unit  
Tel: +380 562 390 418  
Fax: +380 562 390 589  
Email: [dep\\_css@cc.pbank.dp.ua](mailto:dep_css@cc.pbank.dp.ua)

**Ukrsotsbank**

29 Kovpaka Str  
03150 Kiev, Ukraine  
**Contact:** Mr Vitaliy Masiura, Department of international activity  
Tel: +380 44 230 3224  
Fax: +380 44 2691307  
**Contact:** Mr Andriy Kozlovskiy, Long-term finance department  
Tel: +380 44 230 3218

**VABank**

**Contact:** Mr Olexandr Zaharenko, Head of Loanst department  
Tel: +380 44 490 0630  
**Contact:** Ms Natalia Vrublevska  
Tel/fax: +380 44 490 0632

## Uzbekistan

### ABN AMRO Bank NB Uzbekistan AO

The EBRD has an equity participation in ABN Amro Bank NB Uzbekistan, which considers loans to small and medium-sized projects in the private sector. Maximum loan size is US\$ 1 million.

#### ABN AMRO Bank NB Uzbekistan AO

Business Complex, 4th Entrance  
Khamid Alimdjan Square (west side)  
700000 Tashkent, Uzbekistan  
**Contacts:** Mr Hugo Minderhoud, General Manager; Mr Sarvar Sultanov, Head of Loan Products  
Tel: +998 71120 6141  
Fax: +998 71120 6367  
Email: [hugo.minderhoud@uz.abnamro.com](mailto:hugo.minderhoud@uz.abnamro.com)

### Asaka Bank

The EBRD has signed a bank-to-bank loan with Asaka Bank, which will finance private-sector companies undertaking export-oriented and import-substitution projects, and companies in the service industry. The maximum loan size is US\$ 5 million.

#### Asaka Bank

ul. Nukuss street, 67  
700015 Tashkent, Uzbekistan  
**Contact:** Mr Khayrulla S Yuldashev, Acting Head of Main Credit Department

Tel: +998 71 120 8116/ 120 8395  
Fax: +998 71 120 8396  
Web site: www.asakabank.com

#### [National Bank of Uzbekistan \(NBU\)](#)

The EBRD has signed a bank-to-bank loan with the NBU, which will finance private sector companies undertaking export-oriented and import-substitution projects, and those in the service industry. The maximum loan size is US\$ 5 million.

##### **National Bank of Uzbekistan**

101 Amir Timur Street  
700084 Tashkent, Uzbekistan  
**Contact:** Mr Shuhrat Ismailov, Head of EBRD/IFCCLs Financing Unit  
Tel: +998 71 137 6273  
Fax: +998 71 234 0453  
Email: sismaailov@central.nbu.com  
**Contact:** Mr Nodir Musaev, Head of the Loans Department  
Tel: +998 71 137 5928  
Fax: +998 71 137 6347  
Email: nmusaev@central.nbu.com

#### [Pakhta Bank](#)

The EBRD has signed a US\$ 15 million credit line with Pakhta Bank, which will finance investment projects undertaken by small and medium-sized private sector companies in Uzbekistan.

##### **Pakhta Bank**

Mukimi Street, 43  
700096 Tashkent, Uzbekistan  
**Contact:** Mr Jamshed Saifiddinov, Chairman of the Board  
Tel: +998 712 78 2177  
Fax: +998 712 72 1296  
**Contact:** Mr Farkhod Azizov, Project Finance Department  
Tel: +998 71 173 2510  
Fax: +998 71 278 1563  
Web site: pakhtabnk@sovam.com

#### [UzDaewoo Bank](#)

The EBRD has an equity participation in UzDaewoo Bank, which focuses mainly on foreign trade and corporate lending to new joint ventures and the SME sector.

##### **UzDaewoo Bank**

1 Pushkin St  
700000 Tashkent, Uzbekistan  
**Contact:** Mr Saydmakmud S Saydakhmedov, Internal Auditor  
Tel: +998 71 120 8000  
Fax: +998 71 132 0800/6970  
Email: Sayd@daewoobank.com  
**Contact:** Mr Tae Young Jung, Chairman of the Board  
Tel: +998 71 120 8000/6969  
Fax: +998 71 132 0800  
Email: jung@daewoobank.com  
**Contact:** Mr Shoazam B Nishanov, Head of Loans Department  
Tel: +998 71 120 8000  
Fax: +998 71 132 0800  
Email: shoazam@daewoobank.com  
Web site: www.daewoobank.com

#### [UzPromstroy Bank \(UPB\)](#)

The EBRD has signed a bank-to-bank loan with UPB. This bank will finance private sector companies undertaking export-oriented and import-substitution projects. The loan size ranges from US\$ 100,000 to US\$ 5 million.

##### **UzPromstroy Bank**

3 Shahrizabz Street  
700000 Tashkent, Uzbekistan  
**Contact:** Mr Jamol Norboyev, Head of the SME Projects Financing Department  
Tel: +998 71 133 1674  
Fax: +998 71 136 0592/132 0614

Email: [jamol@uzpsb.com](mailto:jamol@uzpsb.com)  
Web site: [www.uzpsb.com](http://www.uzpsb.com)