

 Early Warning System

ADB-59365-001

Ameriabank Expanding sustainable lending and access to finance for  
Micro, Small, and Medium-Sized Enterprises Lending Project



## Quick Facts

<b>Countries</b>	Armenia
<b>Financial Institutions</b>	Asian Development Bank (ADB)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	C
<b>Voting Date</b>	2026-04-21
<b>Borrower</b>	Ameriabank CJSC
<b>Sectors</b>	Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 100.00 million
<b>Loan Amount (USD)</b>	\$ 100.00 million



## Project Description

As stated by the ADB, the project entails a loan of up to \$100 million to Ameriabank (AMB) with a tenor of 5 years, including a 1-year grace period. The loan will be structured as a senior unsecured loan. Proceeds will be allocated as follows: (i) up to 75% onlending to micro, small, and medium-sized enterprises (MSMEs) (including women-owned MSMEs2 (WMSMEs), exact % to be confirmed during due diligence, and (ii) at least 25% green enterprise finance. The green finance portion will support eligible activities in line with Ameriabank's green asset portfolio eligibility criteria (



## Investment Description

- Asian Development Bank (ADB)

## Financial Intermediary

Financial Intermediary: A commercial bank or financial institution that receives funds from a development bank. A financial intermediary then lends these funds to their clients (private actors) in the form of loans, bonds, guarantees and equity shares. Financial intermediaries include insurance, pension and equity funds. The direct financial relationship is between the development bank and the financial intermediary.

- [Ameriabank CJSC](#) (Financial Intermediary)



## Private Actors Description

As stated by Devex, Ameriabank CJSC is a universal bank offering corporate, investment and retail banking services in a comprehensive package of banking solutions.

It was established in 1910 as a branch of Caucasian Trade Bank, which during the Soviet years was transformed to the Armenian branch of the USSR Vneshtorgbank.

In July 1992, Armenian Import-Export Bank CJSC was founded, which received a banking license from the Central Bank of Armenia on September 8 of the same year. In April 1995, a foreign investor, Computeron Industrials Establishments, purchased the majority of shares of the Bank.

Subject to the resolution of the Extraordinary Meeting of Shareholder (minutes N 04/08) dated May 19, 2008, Armimpexbank CJSC was renamed into Ameriabank CJSC. The change of the bank's name was registered by the CBA decision N 1/506 A dated May 23, 2008.



## Contact Information

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### ACCESS TO INFORMATION

You can submit an information request for project information at: <https://www.adb.org/forms/request-information-form>

ADB has a two-stage appeals process for requesters who believe that ADB has denied their request for information in violation of its Access to Information Policy. You can learn more about filing an appeal at: <https://www.adb.org/site/disclosure/appeals>

### ACCOUNTABILITY MECHANISM OF ADB

The Accountability Mechanism is an independent complaint mechanism and fact-finding body for people who believe they are likely to be, or have been, adversely affected by an Asian Development Bank-financed project. If you submit a complaint to the Accountability Mechanism, they may investigate to assess whether the Asian Development Bank is following its own policies and procedures for preventing harm to people or the environment. You can learn more about the Accountability Mechanism and how to file a complaint at: <http://www.adb.org/site/accountability-mechanism/main>.