

 Early Warning System

EBRD-49391

FIF - QNB Tunisia - SME loan



Quick Facts

Countries	Tunisia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2018-06-06
Borrower	Qatar National Bank - Tunisia
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 50.00 million
Project Cost (USD)	\$ 90.10 million



Project Description

Provision of a loan of USD 50 million to Qatar National Bank - Tunisia ("QNB Tunisia") in order to onlend to micro, small and medium-sized enterprises ("MSMEs") in Tunisia.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

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.

- [Qatar National Bank - Tunisia](#) (Financial Intermediary)



Private Actors Description

QATAR NATIONAL BANK TUNISIA QNB Tunisia is the 15th largest bank in Tunisia by asset at year end 2017. QNB Tunisia has 1.5% and 1.0% market shares respectively in terms of loans and deposits. QNB Tunisia is a subsidiary of QNB Group.



Contact Information

Amine Hadsaid

amine.hadsaid@qnb.com.tn

Tel : +216 36 005 036

<http://qnb.com.tn/>

Rue cité des sciences, B.P.320 -1080 Tunis

ACCOUNTABILITY MECHANISM OF EBRD

The Project Complaint Mechanism (PCM) is the independent complaint mechanism and fact-finding body for people who have been or are likely to be adversely affected by an European Bank for Reconstruction and Development (EBRD)-financed project. If you submit a complaint to the PCM, it may assess compliance with EBRD's own policies and procedures to prevent harm to the environment or communities or it may assist you in resolving the problem that led to the complaint through a dialogue with those implementing the project. Additionally, the PCM has the authority to recommend a project be suspended in the event that harm is imminent. You can contact the PCM at pcm@ebrd.com or you can submit a complaint online using an online form, http://www.ebrd.com/eform/pcm/complaint_form?language=en. You can learn more about the PCM and how to file a complaint at <http://www.ebrd.com/work-with-us/project-finance/project-complaint-mechanism.html>.