

 Early Warning System

EBRD-50617

FIF - BT - SME loan III



## Quick Facts

<b>Countries</b>	Tunisia
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	FI
<b>Voting Date</b>	2018-12-12
<b>Borrower</b>	Banque de Tunisie
<b>Sectors</b>	Finance, Technical Cooperation
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 34.32 million



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## Project Description

According to bank documents, this financing involves provision of a senior unsecured SME loan of EUR 30 million to Banque de Tunisie ("BT"). The stated objective of the loan is for on-lend to micro, small and medium-sized enterprises ("MSMEs") in Tunisia.



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## 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.

- [Banque de Tunisie](#) (Financial Intermediary)



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### Private Actors Description

BT is the 8th largest bank in Tunisia with 5.3% market share and total consolidated assets of EUR 1.9bn as of YE2017.



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## Contact Information

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## 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](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form, [http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](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>.