### Early Warning System

EBRD-51495
FIF - Bank Dabrabyt SME LCY Loan



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#### **Quick Facts**

Countries	Belarus
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Active
Bank Risk Rating	U
Voting Date	2019-12-23
Borrower	Bank Dabrabyt JSC
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.25 million

#### **Project Description**

According to the Bank's website, this project finances on-lending by Bank Dabrabyt to private micro, small and medium-sized enterprises in Belarus.



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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.

• Bank Dabrabyt (Financial Intermediary)

#### **Private Actors Description**

Bank Dabrabyt is a mid-sized state-owned bank in Belarus ranked 10th by total assets among 24 banks, which translates to 1.9 per cent market share as of end-November 2019. It is one of the important providers of MSME and retail finance in Belarus with a network 24 outlets across Belarus serving almost 250,000 clients.



#### **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 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.

#### **Bank Documents**

• Translation: Project FIF - Bank Dabrabyt SME LCY Loan (Russian) [Original Source]