

 Early Warning System

EBRD-52285

FIF - Ipoteka Bank MSME Senior Loan III



## Quick Facts

Countries	Uzbekistan
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2020-09-02
Borrower	Ipoteka Bank
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 30.00 million
Project Cost (USD)	\$ 30.00 million



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## Project Description

According to the EBRD's website, this project provides financing to Ipoteka-bank for on-lending to micro, small and medium-sized enterprises (MSMEs) in the context of COVID-19.



## 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.

- [IPOTEKA-BANK JSCMB](#) (Financial Intermediary)



### Private Actors Description

Ipoteka Bank is one of the leading financial institutions in Uzbekistan, ranking 4th by total assets with market share of around 8.7 per cent at YE2019. The bank provides the whole range of commercial banking services via its wide network of 39 branches and over 100 minibanks covering the whole country. IB has multiple shareholder structure with the largest stakes held by Uzbekistan Fund for Reconstruction and Development and Uzbekistan's Ministry of Finance.



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## Contact Information

### ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto:accessinfo@ebrd.com) or by using this electronic form:

<https://www.ebrd.com/eform/information-request>

### 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 at:

[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>

### Company Contact Information

Rustam Pulatov

[Rustam.Pulatov@ipotekabank.uz](mailto:Rustam.Pulatov@ipotekabank.uz)

+998 (78) 147-47-13

+998 (78) 150-98-25

<https://www.ipotekabank.uz>

JSCMB "Ipoteka-bank" Shakhrisabz st.30 100000 Tashkent, Republic of Uzbekistan