## Early Warning System

EBRD-56323

FIF - Davr Bank - MSME loan IV



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## **Quick Facts**

Countries	Uzbekistan
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-04-15
Borrower	Davr Bank
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.00 million
Loan Amount (USD)	\$ 5.00 million
Project Cost (USD)	\$ 5.00 million

## **Project Description**

As stated by the EBRD, the project consists of the provision of a senior loan of \$5 million equivalent in one tranche to Davr Bank to be used for on-lending to eligible micro, small and medium-sized enterprises (MSMEs) in Uzbekistan. The loan will be provided either in US dollar or in synthetic UZS.

The proceeds of the loan will help DB to continue supporting eligible MSMEs in Uzbekistan. At least 30 per cent of the EBRD loan is expected to be on-lent to women-led MSMEs.

## **Early Warning System Project Analysis**

The EBRD categorized the project environmental and social risk as 'FI'.



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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.

• Davr Bank (Financial Intermediary)

## **Private Actors Description**

As stated by the EBRD, Davr Bank (DB) is a privately-owned bank in Uzbekistan with focus on MSME and retail segments. As of end 2024, DB was ranked 20th by loan portfolio among 36 banks in the country and held a market share of 1.2% by total assets.

#### **Contact Information**

### Financial Intermediary - Davr Bank:

**General Enquiries** 

Email: info@davrbank.uz Website: www.davrbank.uz

Address: Block A, Navoi - Zarkaynar Street. Tashkent, 100021 The Republic of Uzbekistan

#### **ACCESS TO INFORMATION**

You can request information by emailing: 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 or you can submit a complaint online using an online form at: 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



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### **Bank Documents**

- PSD Translation (Russian)
- PSD Translation (Uzbek)



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## **Other Related Projects**

- EBRD-49817 FIF Davr Bank MSME loan I
- EBRD-53343 FIF Davr Bank MSME loan II
- EBRD-54404 FIF Davr Bank MSME loan III