

PARTNER LENDING INSTITUTIONS

OVERVIEW BY COUNTRY

COUNTRY

ALBANIA	Commercial bank	Banka Kombetare Tregtare, Kosovo Branch
	Microcredit organisation	SLC FED Invest
ARMENIA	Commercial bank	CJSC ACBA – CREDIT AGRICOLE BANK, ARMENIA
		ARARATBANK OJSC
		Inecobank CJSC
	Microcredit organisation	SEF International Universal Credit Organisation LLC
Non-bank financial institution	ACBA Leasing CO CJSC, Armenia	
AZERBAIJAN	Microfinance bank	AccessBank CJSC
BELARUS	Commercial bank	Belarusian Bank for Development and Reconstruction “Belinvestbank” Joint-Stock Company
		BNB – Belaruskyy Narodnyy Bank
BOSNIA AND HERZEGOVINA	Commercial bank	Raiffeisen Bank BA d.d. Bosna i Hercegovina
		Addiko Bank a.d. Banja Luka
		Intesa Sanpaolo Banka d.d.
		NLB Banka a.d. Banja Luka
		NLB Banka d.d., Sarajevo
		Microcredit organisation
	Microcredit organisation	Microcredit Foundation EKI
		MCF MI-BOSPO
		Microcredit Company “Mikrofin” LCC
		PARTNER MIKROKREDITNA FONDACIJA, Tuzla
Non-bank financial institution	Sunrise	
	Raiffeisen Leasing D.O.O.	
Microfinance bank	MF Banka a.d. Banja Luka	

COUNTRY

CROSS COUNTRY	Non-bank financial institution	ProCredit Holding AG & CO. KGAA
GEORGIA	TCX	TCX
	Commercial bank	Joint Stock Company BGEO Group
		JSC Bank of Georgia
		Basisbank
Microfinance bank	Crystal Micro Financial Organisation	
KOSOVO*	Commercial bank	BKT Kosovo
		BpB
	Microcredit organisation	Agjencioni për Financim në Kosovë
		KEP Trust
		Kreditimi Rural I Kosoves LLC
MOLDOVA	Non-bank financial institution	I.C.S. “BT LEASING MD” S.R.L.
MONTENEGRO	Commercial bank	NLB Banka a.d. Podgorica
		Erste Bank Podgorica
	Microcredit organisation	MFI Alter Modus DOO Podgorica
NORTH MACEDONIA	Microcredit organisation	Mikrokreditna Fondacija HORIZONTI Skopje
		Halkbank a.d., Skopje
		Ohridska Banka a.d., Skopje

*This designation is without prejudice to positions on status, and is in line with UNSC 1244 and the ISJ Opinion of the Kosovo Declaration of Independence.

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ROMANIA	Commercial bank	Banca Transilvania S.A.
		Alpha Bank Romania S.A.
		BT Microfinantare IFN S.A.
	Microcredit organisation	Patria Credit IFN S.A.
		Vitas Romania
		BT Leasing Transilvania IFN S.A.
	Non-bank financial institution	Garanti Leasing RO
		Agricover Credit IFN S.A.
SERBIA	Commercial bank	Raiffeisen Banka a. d., Beograd
		UniCredit Bank JSC
		Halkbank akcionarsko drustvo Beograd
Microfinance bank	Opportunity Bank RS a. d., Novi Sad	
TURKEY	Commercial bank	Denizbank A. Ş.
		Finansbank A. Ş., Turkey
		Garanti Bank Finansal Kiralama A. Ş.
		Alternatifbank A. Ş.
		Fibabanka A. Ş.
	Non-bank financial institution	Garanti Leasing TR
		QNB Finans Leasing
	Yapi Kredi Leasing	

COUNTRY

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UKRAINE	Commercial bank	Joint Stock Company Agroprosperis Bank
		Bank Lviv
		Public Joint Stock Company Kredobank
		ProCredit Bank UA
	Non-bank financial institution	OTP Leasing