

 Early Warning System

**EBRD-48793**

FIF - Addiko Bank Serbia - MSME Loan



## Quick Facts

<b>Countries</b>	Serbia
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Active
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2018-09-20
<b>Borrower</b>	Addiko Bank Serbia
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 31.81 million
<b>Project Cost (USD)</b>	\$ 31.81 million



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## Project Description

This project provides funds to Addiko Bank Serbia for on-lending to micro, small and medium enterprises in Serbia.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

This senior loan will be available in two tranches.

Addiko Bank Serbia is a mid-sized bank in Serbia with expanding MSME lending and consumer finance. With total assets of €781 million and equity of €186 million, it is ranked as the 14th largest bank as of 30 June 2016. The bank is a member of the Addiko Bank Group, and is 100%-owned by Addiko Bank AG headquartered in Vienna. Addiko Bank Group is controlled by Advent International, a major private equity firm, (81.3% stake), and EBRD (18.7% stake).



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## Contact Information

### 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>.