

 Early Warning System

EBRD-54495

FIF - WB YiB - Intesa Albania



## Quick Facts

Countries	Albania
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2023-07-04
Borrower	Intesa Sanpaolo Bank Albania
Sectors	Finance, Industry and Trade



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## Project Description

According to the EBRD, the project consists in the provision of a senior unsecured loan of up to EUR 1.0 million to be made available in one tranche to Intesa Sanpaolo Bank Albania under the Western Balkans Youth in Business Programme.

The loan proceeds will be used for on-lending to eligible micro and small-sized enterprises whose overall operational management responsibility or majority ownership is held by a person (or persons) under the age of 35 in Albania in accordance with the Policy Statement.



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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.

- [Intesa Sanpaolo Bank Albania](#) (Financial Intermediary) **is owned by** [Intesa Sanpaolo](#) (Parent Company)



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## Private Actors Description

Intesa Sanpaolo Bank Albania is the 4th largest bank in Albania (out of 11 banks) with a market share of 10.6% by total assets as of YE2022. ISBA is a commercial bank that operates via 35 branches and employs 701 staff.



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## Contact Information

### Financial Intermediary - Intesa Sanpaolo Bank Albania:

Elena Balliu

Email: [elena.balliu@intesasanpaolobank.al](mailto:elena.balliu@intesasanpaolobank.al)

Phone: +355 4 2276 210

Website: [www.intesasanpaolobank.al](http://www.intesasanpaolobank.al)

Address: Str. Ismail Qemali, No. 27, Tirana, Albania

## 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>



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## Other Related Projects

- EBRD-54494 GEFF III - Intesa Sanpaolo Bank Albania