

 Early Warning System

EBRD-54927

FIF - SME Go Green - Raiffeisen Bank Kosovo



## Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-08-06
Borrower	Raiffeisen Bank Kosovo JSC
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.46 million
Project Cost (USD)	\$ 5.46 million



### Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 5.0 million to be provided in one tranche to Raiffeisen Bank Kosovo ("RBKO") under the FIF - SME Go Green Programme ("SME Go Green").

The loan proceeds will be used for providing sub-loans to eligible SMEs in Kosovo for improving their competitiveness and trade potential via targeted investments in sustainability practices and the adoption of internationally recognised quality standards, scaling up green economy investments and in particular, greening of agribusiness supply chains and promoting more equitable access to climate and other finance to women-led SMEs. The bank will aim to deliver 100 per cent of the proceeds to Green Economy Transition (GET) eligible projects.



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## **Early Warning System Project Analysis**

Categorised FI (2019 ESP).



## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR 5.0 million to be provided in one tranche.

## 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.

- [Raiffeisen Bank Kosovo J.S.C.](#) (Financial Intermediary)



### Private Actors Description

RAIFFEISEN BANK KOSOVO JSC - RBKO, a subsidiary of Raiffeisen Bank International ("RBI"), is the largest commercial bank in Kosovo with EUR 1.4 billion in total assets as of YE2023 (19.6% of the system's total). The bank is headquartered in Pristina and has the largest network in the country with 36 branches and 910 employees at YE2023. It operates as a fully owned subsidiary of RBI that is rated A1 (stable) by Moody's and A- (negative) by S&P.



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## Contact Information

### COMPANY CONTACT INFORMATION

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### 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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## Bank Documents

- [Translation: FIF - SME Go Green - Raiffeisen Bank Kosovo \(Albanian\)](#)
- [Translation: FIF - SME Go Green - Raiffeisen Bank Kosovo \(Serbian\)](#)