

 Early Warning System

EBRD-55327

FIF - PBZ Leasing Croatia - MSME



## Quick Facts

Countries	Croatia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-07-23
Borrower	PBZ-Leasing d.o.o.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 27.12 million
Project Cost (USD)	\$ 27.12 million



## Project Description

According to the Bank's website, the project consists of the provision of a senior loan of up to EUR25 million to PBZ-Leasing Croatia ("PBZL") for on-lending to local micro, small and medium-sized enterprises ("MSMEs") under the Financial Intermediaries Framework ("FIF").

The loan will be used to provide leases to micro, small and medium-sized enterprises ("MSMEs") in Croatia. It will also support the Bank's Green Economy Transition ("GET") approach by dedicating at least 30 per cent of the facility to the financing of GET eligible sub-projects in Croatia based on the Green Technology Selector of eligible assets for Croatia.



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## Early Warning System Project Analysis

Categorised FI (2019 ESP).



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior loan of up to €25 million.

## 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.

- [PBZ-Leasing d.o.o.](#) (Financial Intermediary)



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### Private Actors Description

PBZ-Leasing d.o.o. ("PBZL") is the 7th largest universal leasing company in Croatia with total assets of EUR 192 million and market share of 5.5% in terms of new business volume and 5.2% in terms of total assets as of end-2023. PBZL is 100% owned by Privredna banka Zagreb d.d. and the ultimate owner is Intesa Sanpaolo S.p.A.



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## Contact Information

### COMPANY CONTACT INFORMATION

Valentina Prsec Prelog  
Valentina.Prsec-Prelog@pbz-leasing.hr  
+385 99 2190 221  
www.pbz-leasing.hr  
Radnicka cesta 44, 10 000 Zagreb, Croatia

### 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 - PBZ Leasing Croatia - MSME \(Croatian\)](#)