

 Early Warning System

EBRD-55428

FIF - Sustainable Reboot SME - PCBA



## Quick Facts

<b>Countries</b>	Albania
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2024-07-09
<b>Borrower</b>	PROCREDIT BANK ALBANIA SHA
<b>Sectors</b>	Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 6.49 million
<b>Project Cost (USD)</b>	\$ 6.49 million



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## Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 6.0 million to ProCredit Bank Albania ("PCBA") for providing sub-loans to small and medium-sized enterprises ("SMEs") in Albania through the Sustainable Reboot SME Programme ("Reboot SME").

The proceeds of the Bank's investment will be used to provide sub-loans to help finance investments in micro, small and medium-sized enterprises in Albania that will assist in improving the competitiveness and compliance with technical standards in line with the EU Directives and other internationally recognized standards. At least 70% of the investments will be used for GET eligible technologies. Sub-projects will be selected according to technical and financial eligibility criteria set forth in the Policy Statement for the Sustainable Reboot SME Programme.



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**Early Warning System Project Analysis**

Categorised FI (ESP 2019).



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR 6.0 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.

- [PROCREDIT BANK ALBANIA SHA](#) (Financial Intermediary)



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### Private Actors Description

PROCREDIT BANK ALBANIA SHA - PCBA, a subsidiary of ProCredit Holding, is a small sized SME-oriented bank operating in Albania with a 2.3% market share in terms of total assets as of end-3Q 2023. PCBA focuses on SME lending, green finance and digitalisation.



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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 - Sustainable Reboot SME - PCBA \(Albanian\)](#)