

 Early Warning System

EBRD-55554

FIF - Sustainable Reboot SME - ProCredit Kosovo II



Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-07-09
Borrower	PROCREDIT BANK SH A KOSOVO
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 8.65 million
Project Cost (USD)	\$ 8.65 million



Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 8 million to ProCredit Bank Kosovo ("PCBK") for on-lending to small and medium-sized enterprises ("SMEs") in Kosovo under the Sustainable Reboot SME Programme.

The proceeds of the Bank's investment will be used to provide sub-loans to help finance investments in small and medium-sized enterprises in Kosovo that will assist in improving the competitiveness and compliance with technical standards in line with the European Union's ("EU") directives and other international recognised standards. At least 70% of these investments will be used for Green Economy Transition ("GET") eligible technologies. Sub-projects will be selected according to the technical and financial eligibility criteria set forth in the Policy Statement for the Sustainable Reboot SME Programme.



Early Warning System Project Analysis

Categorised FI (ESP 2019).



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR 8 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 Kosovo](#) (Financial Intermediary)



Private Actors Description

ProCredit Bank Kosovo ("PCBK"), a subsidiary of ProCredit Holding, is the 3rd largest commercial bank in Kosovo with a market share of 15.3% in terms of net loans and the 4th largest bank in terms of total assets with a 15% market share as of YE 2023. PCBK offers a comprehensive product range to private individuals, SMEs, and corporates. The client is an important and longstanding EBRD PFI given its strong financial performance, focus on development-oriented and environmentally responsible lending, and established franchise in the SME segment.



Contact Information

COMPANY CONTACT INFORMATION

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ACCESS TO INFORMATION

You can request information by emailing: 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 or you can submit a complaint online using an online form at:

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>



Bank Documents

- [Translation: FIF - Sustainable Reboot SME - ProCredit Kosovo II \(Albanian\)](#)
- [Translation: FIF - Sustainable Reboot SME - ProCredit Kosovo II \(Serbian\)](#)