

 Early Warning System

EBRD-55632

FIF - SME Go Green - NLB Pristina



Quick Facts

Countries	Kosovo
Specific Location	Prishtine
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-10-15
Borrower	NLB Banka sh.a.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Project Cost (USD)	\$ 5.44 million



Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 5 million under the FIF - Regional - SME Go Green Programme to NLB Pristina (NLBP).

Proceeds of the loan will be used for providing sub-loans to eligible SMEs in Kosovo to improve 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. Investment incentives of 10-15% will be provided to sub-borrowers for the implementation of eligible investments in line with the Programme Policy Statement. NLBP will aim to deliver 100 percent of the proceeds to Green Economy Transition (GET) eligible projects.



Early Warning System Project Analysis

Sub-borrowers financed through NLBP's loan will be required to comply with national environmental, health, safety and labour (EHSL) requirements. If EBRD funding may be used for financing solar PV technologies, these will be managed in line with 'The Proposed Management Approach for Solar Supply Chain Risk Management' (CS/FO/21-35) and any subsequent guidance developed under that approach.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR 5 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.

- [NLB Banka Prishtina Sh.A.](#) (Financial Intermediary)



Private Actors Description

NLB Banka sh.a. ("NLB Pristina" or "NLBP") is a longstanding EBRD client and the second largest commercial bank in Kosovo with a market share of 16.9% by total assets and 17.5% by net loans as of YE 2023. NLBP offers a wide range of commercial banking products to all customer segments, with a focus on SME and corporate lending, as well as a strong presence in the retail segment with mortgage loans.



Contact Information

COMPANY CONTACT INFORMATION

Visar Kabashi

visar.kabashi@nlb-kos.com

+383 (0)38 744 045

www.nlb-kos.com

Rr. Ukshin Hoti nr. 124, KS-10000 Prishtinë

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 - SME Go Green - NLB Pristina \(Albanian\)](#)
- [Translation: FIF - SME Go Green - NLB Pristina \(Serbian\)](#)