

 Early Warning System

EBRD-55883

FIF - WiB V Phase II - Banca Intesa Belgrade



## Quick Facts

Countries	Serbia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2024-11-20
Borrower	Banca Intesa ad Beograd
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 16.41 million
Project Cost (USD)	\$ 16.41 million



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### Project Description

According to the Bank's website, the project consists of the provision of a senior unsecured loan in the amount of up to EUR15 million to Banca Intesa Beograd ("BIB"), for on-lending to eligible women-led SMEs in line with the criteria under Western Balkans Women in Business Programme Phase II ("WB WiBP II").

The project will contribute to women's economic inclusion by supporting women-led SMEs' access to finance and business advisory services.



### Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan in the amount of up to €15 million.

Technical Cooperation and Grant Financing: €2 milion at the faciltly level, provided by the government of Sweden and SSF. As a repeating PFI, BIB will benefit from the support to achieve its gender mainstreaming initiatives only.

### 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.

- [Banca Intesa Belgrade](#) (Financial Intermediary)



### Private Actors Description

*Banca Intesa Belgrade ("BIB")* is the largest bank in Serbia and is among the leading banks in both corporate and retail banking. As of August 2024, BIB had a market share of 15.4% by total assets, 17.2% by net loans and 16.9% by deposits. BIB has been one of the most profitable banks in Serbia for many years, thanks to economies of scale, good diversification and efficient operations. It has approximately 3,000 employees and a branch network of 141 offices across Serbia.



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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>