

 Early Warning System

EBRD-56099

FIF - Go Digital in WB - Banka per Biznes (BpB)



Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-11
Borrower	Banka per Biznes Sh.A.
Sectors	Communications, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.46 million
Loan Amount (USD)	\$ 5.46 million
Project Cost (USD)	\$ 5.46 million



Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR 5.0 million to be disbursed in two equal tranches (EUR 2.5 million each) under the EBRD Go Digital in WB programme. The loan will have a 3-year tenor with a 1 year grace period. The second tranche will be uncommitted.

The proceeds of the Bank's investment will be used for providing a combination of specialised financing for automation, digitalisation, competitiveness and green technologies to eligible SMEs in accordance with the respective Policy Statement. At least 60% of the total investments shall be in eligible automation and digitalisation projects, of which at least 60% shall be GET eligible. Furthermore, at least 60% of the total investments shall be GET eligible.

Technical cooperation will build BpB's internal capacity to enhance digital and energy-saving efforts, ensuring compliance with environmental and social (E&S) requirements, while 60% of sub-loans are expected to meet GET standards.

A Gender SMART component promotes equitable access to finance for women-led SMEs, with specialized training to improve digitalisation readiness, project appeal, and gender-responsive outreach strategies.



Early Warning System Project Analysis

The EBRD categorized the project risk as 'FI'.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

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.

- [Banka per Biznes, Sh.A.](#) (Financial Intermediary)



Private Actors Description

As stated by the EBRD, Banka per Biznes Sh.A. ("BpB") has been a long standing EBRD partner since 2010. It is a mid-sized bank in Kosovo offering a wide range of commercial banking products to all customer segments, with a main focus on Micro, SME and Retail clients. BpB, established in 2001, is the 7th largest bank in Kosovo among 11 operating in the market, with a market share of 7.01% by total assets and 6.97% by net loans as of YE 2024.



Contact Information

Financial Intermediary - Banka per Biznes Sh.A.:

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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 - Go Digital in WB - Banka per Biznes \(BpB\) \(Albanian\)](#)
- [Translation: FIF - Go Digital in WB - Banka per Biznes \(BpB\) \(Serbian\)](#)