

 Early Warning System

EBRD-56296

FIF - Sustainable Reboot SME - Tirana Bank



Quick Facts

Countries	Albania
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-06-03
Borrower	Tirana Bank
Sectors	Energy, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 5.69 million
Loan Amount (USD)	\$ 5.69 million
Project Cost (USD)	\$ 5.69 million



Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR 5.0 million to Tirana Bank (TB) for providing sub-loans to small and medium-sized enterprises (SME) 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 SMEs in Albania that will assist in improving their competitiveness, including in the EU single market, and compliance with technical standards in line with the EU Directives and other internationally recognised standards. At least 70 per cent of the investments will be used for Green Economy Transition (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.



Early Warning System Project Analysis

The EBRD categorized the project environmental and social 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.

- [Tirana Bank](#) (Financial Intermediary)



Private Actors Description

As stated by the EBRD, TB is currently the 6th largest bank in Albania by total assets and the 5th largest by loans, with market shares of 6.7% and 9.2%, respectively, as of end-3Q2024. Tirana Bank is a universal bank, with c.70 per cent of its loan book being in the corporate and c.30 per cent - in the retail sector. It operates through 33 branches located across the country, serves more than 140 thousand customers, and employs 564 staff.



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>