

 Early Warning System

EBRD-56412

FIF - Go Digital in WB - ProCredit Kosovo



Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-06-11
Borrower	ProCredit Bank Kosovo (PCBK)
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 8.06 million
Project Cost (USD)	\$ 8.06 million



Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR 7 million to be provided in one tranche to ProCredit Bank Kosovo (PCBK) under the FIF - Go Digital in the Western Balkans Programme (Go Digital).

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 Policy Statement. At least 60% of the total investments shall be in eligible automation and digitalisation projects, of which at least 60% shall be Green Economy Transition (GET) eligible. Furthermore, at least 60% of the total investments shall be GET eligible.

The Go Digital project will support PCBK's strategy to: (i) advance innovation and competitiveness of the private sector through targeted investments and increased awareness-raising among SMEs in Kosovo for a higher utilisation of automation and digitalisation technologies; (ii) support the transition to green economy; (iii) increase the capacity and trade potential of SMEs through increased access to finance to allow them to invest additional resources to introduce EU standards; and (iv) promote more equitable access to finance for automation and digitalisation investments for women-led SMEs, and improve the competitiveness and sustainability of end-beneficiaries' business operations.



Early Warning System Project Analysis

Categorised FI (ESP 2024). PCBK is an existing client demonstrating satisfactory environmental and social (E&S) performance under its current exposure through its 2023 Annual Environmental and Social Report.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR 7 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 2024. PCBK offers a comprehensive product range to private individuals, SMEs, and corporates. The client is an important and long-standing EBRD partner financial institution given its strong financial performance, focus on development-oriented and environmentally responsible lending, and established franchise in the SME segment.



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

- [PSD Translation \(Albanian\)](#)
- [PSD Translation \(Serbian\)](#)