

 Early Warning System

EBRD-56613

WB GOLD - PCBA



## Quick Facts

Countries	Albania
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-08-19
Borrower	ProCredit Bank Albania (PCBA) ShA
Sectors	Climate and Environment, Energy, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.64 million
Loan Amount (USD)	\$ 11.64 million
Project Cost (USD)	\$ 11.64 million



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## Project Description

According to the EBRD, the project consists of a senior unsecured loan of up to EUR 10 million to be provided in two equal tranches to ProCredit Bank Albania (PCBA) under the Western Balkans Green Outcomes-Linked Debt Financing Framework (WB GOLD).

The proceeds of the loan will be used for providing sub-loans to eligible small and medium-sized enterprises (SMEs) and Midcaps in Albania in support of their business expansion and Green Economy Transition (GET) eligible investments. At least 50% of the total investment will be GET eligible.



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## Early Warning System Project Analysis

The EBRD categorized the project environmental and social risk as 'FI'.



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## 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.

- **PROCREDIT BANK ALBANIA SHA** (Financial Intermediary) **is owned by** **ProCredit Holding AG & Co. KGaA** (Parent Company)



## Private Actors Description

As stated by the EBRD, ProCredit Bank Albania ("PCBA") is a small-sized SME-oriented bank in Albania with a 2.3% market share in terms of total assets and 4.0% in terms of loans as of end-3Q2024. PCBA is a development-oriented financial institution with extensive experience in fostering sustainable economic growth. The bank is widely recognised for its strong focus on supporting micro, small and medium-sized enterprises (MSMEs), promoting investments in green and energy-efficient technologies, and driving forward the digitalisation of banking services to provide transparent, modern, and efficient solutions for its clients.



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## Contact Information

### Financial Intermediary - ProCredit Bank Albania (PCBA) ShA:

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Phone: +355689031068

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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>