

 Early Warning System

EBRD-56760

FIF - MSME Loan II - 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	2025-08-19
Borrower	Banka per Biznes, Sh.A.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.64 million
Project Cost (USD)	\$ 11.64 million



Project Description

According to the Bank's website, the project consists of a senior unsecured MSME loan of up to EUR 10 mln under the Financial Intermediaries Framework (FIF) to Banka per Biznes (BpB), with proceeds to be used for on-lending to MSMEs in Kosovo in accordance with the FIF Policy Statement. BpB will aim to allocate 50% of the proceeds of the loan for green sub-loans in accordance with EBRD Green Economy Transition (GET) eligibility criteria.

The project will contribute to BpB's strategy to expand lending to the MSME segment. In addition, the bank will upscale its green investment by aiming to allocate 50% of the proceeds to GET-eligible projects.



Early Warning System Project Analysis

Categorised FI (ESP 2024). BpB, an existing client, has demonstrated continued compliance with the Bank's Performance Requirements 2, 4, and 9 under the 2019 Environmental and Social Policy (ESP).

For this project, the eligible subprojects will finance on-lending to micro, small, and medium-sized enterprises, which are likely to present low environmental and social (E&S) risks due to the small loan sizes.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured MSME loan of up to EUR 10 mln under the Financial Intermediaries Framework (FIF).

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

Banka per Biznes, Sh.A. ("BpB") is a long-standing EBRD Partner Financial Institution (PFI) in Kosovo since 2010. It offers 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% by total assets and by net loans as of YE2024.



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 \(Serbian\)](#)