

 Early Warning System

EBRD-56783

FIF - SME Loan II - NLB Pristina



## Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-09-09
Borrower	NLB Banka sh.a.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 17.55 million
Loan Amount (USD)	\$ 17.55 million
Project Cost (USD)	\$ 17.55 million



## Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR 15 million under the Financial Intermediaries Framework (FIF) to NLB Pristina (NLBP) for on-lending to local small and medium-sized enterprises (SMEs) in Kosovo.

The proceeds of the loan will be used for providing sub-loans to eligible SMEs in Kosovo in accordance with the FIF Policy Statement, thereby promoting entrepreneurship and fostering SME competitiveness by increasing availability of financing. In addition, NLBP will aim to allocate at least 50% of the proceeds of the loan for green subloans in accordance with the EBRD's Green Economy Transition (GET) eligibility criteria.



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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.

- [NLB Banka Prishtina Sh.A.](#) (Financial Intermediary) **is owned by** [NLB Group](#) (Parent Company)



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### Private Actors Description

As stated by the EBRD, NLB Banka sh.a. (NLB Pristina or NLBP) is a longstanding EBRD client and the second largest commercial bank in Kosovo with a market share of 17% by total assets and 17.6% by net loans as of YE 2024. NLBP offers a wide range of commercial banking products to all customer segments, with a focus on SME and corporate lending, as well as a strong presence in the retail segment with mortgage loans.



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## Contact Information

### Financial Intermediary - NLB Banka sh.a.:

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Website: [www.nlb-kos.com](http://www.nlb-kos.com)

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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>