

 Early Warning System

EBRD-56822

FIF - Go Digital in WB - Procredit Bank Serbia



## Quick Facts

Countries	Serbia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-10-22
Borrower	ProCredit Bank AD Belgrade
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.87 million
Project Cost (USD)	\$ 11.87 million



### Project Description

According to the Bank's website, the project consists of the provision of a senior loan in the amount of up to EUR10 million to Procredit Bank Serbia ("PCBS"), under the Go Digital in the Western Balkans programme ("Go Digital in WB").

The transaction will support the aim of the Programme to: (i) advance innovation and competitiveness of the private sector via targeted investments and increased awareness-raising among SMEs for a higher utilisation of digitalisation and automation technologies; (ii) support the transition to a green economy ("GET technologies"); (iii) increase the capacity and trade potential of SMEs via 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, improving the competitiveness and sustainability of end-beneficiaries' business operations.



## Early Warning System Project Analysis

Categorised FI (ESP 2024). ProCredit Bank Serbia (PCBS) is an existing client with satisfactory environmental and social (E&S) performance under its current exposures. The proceeds will be used for financing eligible private MSMEs. The subprojects are expected to carry low-to-medium E&S risk.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior loan in the amount of up to €10 million, under the Go Digital in the Western Balkans programme.

## 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 AD BEOGRAD** (Financial Intermediary)



### Private Actors Description

*ProCredit Bank AD Belgrade* is a medium-sized commercial bank in Serbia specialised in lending to SMEs and agricultural clients. It is ranked 10th by assets (2.6%), net loans (3.2%) and deposits (2.7%) at YE2024. PCBS is part of ProCredit group, which is led by its Frankfurt-based parent company, ProCredit Holding AG ("PCH" or "Group"). As the sole owner of PCBS, PCH holds 100% of its shares.



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## Contact Information

### COMPANY CONTACT INFORMATION

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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>



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## Bank Documents

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