

 Early Warning System

EBRD-56912

FIF - KRK - MSME Loan IV



Quick Facts

Countries	Kosovo
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-10-28
Borrower	Kreditimi Rural i Kosoves, LLC
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 6.41 million
Project Cost (USD)	\$ 6.41 million



Project Description

According to the Bank's website, the project consists of a senior unsecured MSME loan of up to EUR 5.5 million under the Financial Intermediaries Framework (FIF) to Kreditimi Rural i Kosoves (KRK), with proceeds to be used for on-lending to MSMEs in Kosovo in accordance with the FIF Policy Statement. The loan will consist of two tranches of EUR 2 million and EUR 3.5 million (uncommitted).

The loan will contribute to KRK's strategy to expand lending to the MSME segment, particularly in agricultural and manufacturing sectors, which remain underserved in Kosovo, and will scale up investments eligible under the EBRD's Green Economy Transition (GET) approach.



Early Warning System Project Analysis

Categorised FI (ESP 2024). KRK is an existing client of the EBRD (MFI). The client is currently meeting the EBRD's Environmental and Social Requirements (ESRs) 2, 4, and 9 under its existing EBRD exposures. Eligible subprojects will support SMEs in microfinance, which are likely to be of low environmental and social risk.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured MSME loan of up to EUR 5.5 million under the Financial Intermediaries Framework (FIF). The loan will consist of two tranches of EUR 2 million and EUR 3.5 million (uncommitted).

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.

- [Kreditimi Rural i Kosoves](#) (Financial Intermediary)



Private Actors Description

Kreditimi Rural i Kosoves, LLC (KRK) is the third largest microfinance institution by gross loans in Kosovo, with the mission to provide access to financing to local MSMEs. At YE 2024, KRK services over 26,000 clients across the entire territory of Kosovo through its network of 29 branches and 287 employees.



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 \(Serbian\)](#)