

 Early Warning System

EBRD-57079

FIF - SME Go Green - Intesa Leasing Serbia



## Quick Facts

Countries	Serbia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-12-02
Borrower	Intesa Leasing d.o.o. Beograd
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.63 million
Project Cost (USD)	\$ 11.63 million



---

## Project Description

According to the Bank's website, the project consists of the provision of a senior unsecured loan of up to EUR10 million, under SME Go Green Programme, to Intesa Leasing Serbia ("ILS").

Proceeds of the Loan will be used for providing sub-leases to eligible SMEs in Serbia for improving their competitiveness and trade potential via targeted investments in sustainability practices and the adoption of internationally recognised quality standards, scaling up green economy investments and in particular, greening of agribusiness supply chains and promoting more equitable access to climate and other finance to women-led SMEs. ILS will aim to deliver 100 percent of the proceeds to Green Economy Transition (GET) eligible projects.



## Early Warning System Project Analysis

Categorised FI (ESP 2024). Intesa Leasing Serbia is an existing client of the EBRD. The client is currently meeting the EBRD's Environmental and Social Requirements (ESRs) 2, 4, and 9 under its existing EBRD exposures. Eligible sub-projects will support micro-, small, and medium-sized enterprises to accelerate the adoption of green technologies, which are likely to be of low to medium environmental and social (E&S) risk. The main E&S risks relate to the client's capacity to implement its Environmental and Social Management System (ESMS).



---

## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to €10 million, under SME Go Green 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.

- [INTESA LEASING DOO BEOGRAD](#) (Financial Intermediary)



---

### Private Actors Description

*Intesa Leasing Serbia (ILS)* is the leading leasing company in Serbia in terms of number of contracts and new business volume (NBV) as of YE24, with 18.4% and 16.8% related market shares respectively, focusing primarily on passenger cars (17.6% of the market, ranked 1st), commercial vehicles (16.2% of the market share, ranked 1st), and equipment leasing (11.4%, ranked 5th). In addition, the Company offers financing solutions in real-estate, though this is a small portion of ILS's business activity (7.8% of total portfolio as of YE24).



---

## Contact Information

Slavko Dukic  
slavko.dukic@intesaleasing.rs  
+381 11 2025 400  
www.intesaleasing.rs  
INTESA LEASING doo Beograd Milentija Popovica 7b, Belgrade, Serbia

## 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>