Early Warning System

EBRD-57114

FIF - NLB Leasing Serbia - SME

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Quick Facts

Countries	Serbia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-09-09
Borrower	NLB Lease&Go 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 a senior loan of up to EUR10 million under the Financial Intermediaries Framework ("FIF") for on-lending to small and medium-sized enterprises ("SMEs") in Serbia. The loan will be fully guaranteed by NLB Lease&Go Ljubljana.

The proceeds of the Bank's investment will be used for providing leasing to small and medium-sized enterprises (SMEs) in Serbia, in accordance with the FIF-SME Policy Statement. At least 30% of the investments will be in line with the Green Economy Transition ("GET") criteria.

Early Warning System Project Analysis

Categorised FI (ESP 2024). NLB Lease&Go Leasing d.o.o. Beograd is a new client of the EBRD. Eligible subprojects will support the SME sector in accordance with the FIF-SME Policy Statement, which are likely to be of Low-Medium environmental and social risk. The main environmental and social (E&S) risks relate to the client's capacity to implement its ESMS, labour standards, and potential environmental and social impacts.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior loan of up to €10 million under the Financial Intermediaries Framework ("FIF").
The loan will be fully guaranteed by NLB Lease&Go Ljubljana.
Total project cost: €10 million

Private Actors Description

NLB Lease&Go Leasing d.o.o. Beograd is owned 48.91% by NLB Komercijalna Banka and 50.89% by NLB Lease&Go (Slovenia) both of which are 100% owned by NLB d.d., whose shares are publicly traded on the Prime Market of the Ljubljana Stock Exchange. At YE25 total assets stood at EUR 173m and net lease portfolio at EUR 163m. It provides financial and operating leasing services across of range of products and market segments.

Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	NLB Lease&Go Leasing d.o.o. Beograd	Client	-
-	-	-	-	NLB Lease&Go Ljubljana	Parent Company	-

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)