

 Early Warning System

EBRD-57156

WB GOLD - Intesa Leasing Serbia



Quick Facts

Countries	Serbia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-12-17
Borrower	Intesa Leasing d.o.o. Beograd
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 29.36 million
Project Cost (USD)	\$ 29.36 million



Project Description

According to the Bank's website, the project consists of the provision of a senior unsecured loan to Intesa Leasing d.o.o. Beograd ("ILS") in the amount of up to EUR25 million under the Regional Western Balkans ("WB") Green Outcomes-Linked Debt ("GOLD") Financing Framework. The loan will be fully guaranteed by Banca Intesa Beograd ("BIB").

The proceeds of the Bank's investment will be used for providing leases to eligible small and medium-sized enterprises (SMEs) and Midcaps in Serbia in support of their business expansion and Green Economy Transition ("GET") eligible investments. At least 50% of the total investment will be GET eligible.



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)

Provision of a senior unsecured loan.

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 a leading leasing company in Serbia with around 17% market share in terms of new business volume as of YE24, focusing primarily on passenger cars, commercial vehicles, and equipment leasing. ILS is part of Intesa group and is owned 100% by Banca Intesa Beograd.

The loan will be fully guaranteed by Banca Intesa Beograd ("BIB").



Private Actor 1	Private Actor 1 Role	Private Actor 1 Sector	Relation	Private Actor 2	Private Actor 2 Role	Private Actor 2 Sector
-	-	-	-	Banca Intesa Belgrade	Parent Company	-



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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>