

 Early Warning System

EBRD-57188

FIF - WB YiB - ProCredit Bank Macedonia II (EFSD+1)



Quick Facts

Countries	North Macedonia
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2026-03-11
Borrower	PROCREDIT BANK AD
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.99 million
Project Cost (USD)	\$ 2.99 million



Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR2.5 million to ProCredit Bank Macedonia under the EBRD Western Balkans Youth in Business Programme ("WB YiB"). The loan proceeds will be used for on-lending to eligible small and medium-sized enterprises ("MSMEs") whose overall operational management responsibility or majority ownership is held by a person (or persons) under the age of 35 ("Youth MSMEs") in North Macedonia.



Early Warning System Project Analysis

Categorised FI (ESP 2024). PCBM is an existing client with satisfactory environmental and social (E&S) performance under current exposures. Eligible sub-projects will support on-lending to Youth MSMEs and are expected to carry low-to-medium E&S risk, mainly related to the client's capacity to implement its ESMS.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR2.5 million under the EBRD Western Balkans Youth in Business Programme ("WB YiB").

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 a.d.](#) (Financial Intermediary)



Private Actors Description

ProCredit Bank AD Skopje ("PCBM") is a universal commercial bank, the 6th largest bank on the market with 6.2% market share in terms of assets (at end-3Q 2025).



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 \(Macedonian\)](#)