Early Warning System

EBRD-57351

FIF - PRS - ProCredit Bank Albania (EFSD+2)

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Quick Facts

Countries	Albania
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-06-09
Borrower	ProCredit Bank Albania (PCBA)
Sectors	Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	$ 28.84 million
Project Cost (USD)	$ 57.68 million

Project Description

As stated by the EBRD, the project consists of a Portfolio Risk Sharing (PRS) in the form of an unfunded portfolio guarantee of up to EUR25m provided by the Bank in favour of ProCredit Bank Albania (PCBA). The guarantee will cover up to 50 per cent of the credit risk on a pro rata basis on the newly-generated SME+ loan portfolio of up to EUR50m originated by PCBA.

The product aims to release PCBA's risk-taking capacity to boost on-lending to SME+, addressing an SME financing gap in the market.

Early Warning System Project Analysis

The EBRD categorized the project E&S risk as 'FI'.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

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 ALBANIA SHA (Financial Intermediary)

Private Actors Description

As stated by the EBRD, PCBA is a small-sized SME-oriented bank with a 2.4% market share in terms of total assets and 3.9% in terms of loans as of end-3Q2025. The bank has a particularly strong internal expertise in supporting MSMEs and promoting investments in green and energy-efficient technologies.

Contact Information

Financial Intermediary - ProCredit Bank Albania (PCBA):

Blerta Selamaj
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Phone: +355689031068
Website: https://www.procreditbank.com.al/
Address: Dritan Hoxha Street near the "Asllan Rusi" Sports Palace Postal Code 1026 Tirana, Republic of Albania

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 (Albanian)