

 Early Warning System

EBRD-57763

FIF - NLB Leasing Serbia - SME Go Green



## Quick Facts

|                                |                                                              |
|--------------------------------|--------------------------------------------------------------|
| <b>Countries</b>               | Serbia                                                       |
| <b>Financial Institutions</b>  | European Bank for Reconstruction and Development (EBRD)      |
| <b>Status</b>                  | Proposed                                                     |
| <b>Bank Risk Rating</b>        | U                                                            |
| <b>Voting Date</b>             | 2026-09-09                                                   |
| <b>Borrower</b>                | NLB Lease&Go Leasing d.o.o. Beograd (NLB Komercijalna Banka) |
| <b>Sectors</b>                 | Energy, Finance, Industry and Trade                          |
| <b>Investment Type(s)</b>      | Loan                                                         |
| <b>Investment Amount (USD)</b> | \$ 11.45 million                                             |
| <b>Loan Amount (USD)</b>       | \$ 11.45 million                                             |
| <b>Project Cost (USD)</b>      | \$ 11.45 million                                             |



## Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR10 million under the FIF SME Go Green Programme. The loan will be fully guaranteed by NLB Lease&Go Ljubljana.

The transaction will support the aim of the Programme to:

- (i) scale up green economy investments, including energy efficient, resource efficient and renewable energy investments;
- (ii) in particular, scale up greening of agribusinesses supply chains and help agribusiness companies in the region reduce their environmental impact and become more sustainable and more resilient to the risks of climate change;
- (iii) increase SME competitiveness and trade potential of the private sector via targeted investments in sustainability practices and the adoption of internationally recognised quality standards;
- (iv) strengthen the financial sector by supporting climate resilience and inclusiveness of the Western Balkan economies, by improving financial institutions and businesses capacity to deploy sustainable and gender responsive green solutions as well as enhancing climate risk practices to ensure all projects under the Programme are aligned with the Paris Agreement;
- (v) promote more equitable access to climate and other finance for women-led SMEs in the region.



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## 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.

- [NLB Komercijalna banka a.d. Beograd](#) (Financial Intermediary)



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## Private Actors Description

As stated by the EBRD, 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.



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## Contact Information

### 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>