Early Warning System

EBRD-57812

FIF - WB YiB III - Banca Intesa Belgrade (EFSD+1)

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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	2026-09-23
Borrower	Banca Intesa AD Beograd
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 17.07 million
Project Cost (USD)	$ 17.07 million

Project Description

According to the Bank’s website, the project consists of a senior unsecured loan of up to EUR15 million to Banca Intesa Beograd ("BIB"), under the WB Youth in Business Programme.

The proceeds of the Bank's investment will be used for eligible Youth MSMEs (i.e. youth-led or youth-owned MSMEs) in accordance with the respective Policy Statement.

Early Warning System Project Analysis

Categorised FI (ESP 2024). Banca Intesa Beograd (BIB) is an existing client of the Bank with satisfactory environmental and social (E&S) performance under its current EBRD exposures. The proceeds of the financing will be used to support eligible subprojects under the EBRD's Financial Intermediaries Framework, including SME finance, Youth in Business, Women in Business and Green Economy financing activities. Eligible subprojects are expected to be associated primarily with low-to-medium E&S risks, arising from the financed sub-loans and, where relevant, associated supply chain risks.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR15 million.
Total project cost: EUR15 million

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.

- Banca Intesa Belgrade (Financial Intermediary)

Private Actors Description

Banca Intesa Belgrade ("BIB") is the largest bank in Serbia and is among the leading banks in both corporate and retail banking. As of 2Q26, BIB had a market share of 15.3% by total assets, 15.8% by net loans and 15.8% by deposits. BIB has consistently ranked among Serbia's most profitable banks over the years, driven by its strong economies of scale, well-diversified operations, and high efficiency. The bank has over 2,873 employees and a branch network of 134 offices across Serbia.

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)