Early Warning System

EBRD-57869

FIF - EaP SMECI - ProCredit Bank V

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Quick Facts

Countries	Moldova
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-10-20
Borrower	BC ProCredit Bank SA
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 5.61 million
Project Cost (USD)	$ 5.61 million

Project Description

According to the Bank’s website, the project consists of the provision of a five-year senior unsecured loan of up to EUR 5 million equivalent to ProCredit Bank SA under the SME Competitiveness and Inclusion Programme in the Eastern Partnership for on-lending to eligible micro, small and medium enterprises (MSMEs). The loan will be available for disbursement in Moldovan Lei or in EUR.

In addition to long-term financing, eligible sub-borrowers will receive technical assistance and grant support in the form of investment incentives upon the completion of their investment projects, both funded by the European Union.

The proposed project will enable ProCredit Bank to extend loans for investment purposes to local MSMEs, financing upgrades of technology and equipment necessary to meet EU standards in terms of product quality, health and safety measures and environmental preservation and thus will help businesses to become greener and more competitive.

Early Warning System Project Analysis

Categorised FI (ESP 2024). PCBM is an existing EBRD client with satisfactory environmental and social (E&S) performance under its current exposures. The transaction will support low-risk MSME subprojects under the EaP SMECI framework, including upgrades to EU standards in environmental protection, occupational health and safety, and product quality.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

A five-year senior unsecured loan of up to EUR 5 million equivalent. The loan will be available for disbursement in Moldovan Lei or in EUR.

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 SA Moldova (Financial Intermediary)

Private Actors Description

BC ProCredit Bank SA (PCBM) is the 5th largest bank in Moldova (out of 10) with total assets of EUR 398 million and market share of 4.0% as of 1H2026. It has a stable financial position, proven track record, and a viable business model focused on servicing small and medium-sized businesses.

Contact Information

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https://www.procreditbank.md/

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 (Moldovan)