Early Warning System

EIB-20250459

ISP ALBANIA LOAN FOR INNOVATIVE AND GREEN SMES

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Quick Facts

Countries	Albania
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-05-06
Borrower	INTESA SANPAOLO BANK ALBANIA SHA
Sectors	Agriculture and Forestry, Climate and Environment, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 25.85 million
Loan Amount (USD)	$ 25.85 million

Project Description

As stated by the EIB, the investment consists of a blended loan facility to support access to finance and incentivize companies in Albania to innovate and invest in their green and digital transition.

The aim is to support Albania's private sector and convergence with the EU by addressing the sub-optimal financing situation of SMEs and Mid-Caps in the country as well as to incentivise their investments in innovation, digitalization, climate action and environmental sustainability.

Investment Description

- European Investment Bank (EIB)

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.

- Intesa Sanpaolo Bank Albania (Financial Intermediary) **is owned by** Intesa Sanpaolo S.p.A. (Parent Company)

Private Actors Description

As stated by Bloomberg, INtesa Sanpaolo SpA attracts deposits and offers banking and financial services. The Bank offers consumer credit, asset management, internet banking, merchant banking, securities brokerage, factoring, and lease financing services, as well as manages mutual funds. Intesa Sanpaolo operates branches throuhout Italy, and offices elsewhere in Europe, Asia, and the United States.

Intesa Sanpaolo Bank Albania Sha operates as the group's subsidiary in Albania.

Contact Information

No project contacts provided at the time of disclosure.

ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces

Bank Documents

- Environmental and Social Data Sheet

Other Related Projects

- EIB-20240919 WB INNOVATION & GREEN TRANSFORMATION FACILITY LE