Early Warning System

EBRD-56936

Western Balkans GEFF III - 3 Banka II

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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	2025-11-04
Borrower	3 Banka AD
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 11.49 million
Project Cost (USD)	$ 11.49 million

Project Description

According to the Bank’s website, the project consists of a senior unsecured loan of up to EUR10 million to 3 Banka for on-lending to the residential sector in Serbia under the Western Balkans Green Economy Financing Facility III - REpower ("WB GEFF III").

The proceeds of the loan will be used to provide financing to 3 Banka for gender-responsive on-lending to eligible sub-borrowers in the residential sector for investments supporting Green Economy Transition ("GET") - eligible residential renewable energies and energy efficient technologies.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to EUR10 million under the Western Balkans Green Economy Financing Facility III - REpower ("WB GEFF III").

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.

- 3 BANKA AD (Financial Intermediary)

Private Actors Description

3 Banka (3B) is the only microfinance bank in Serbia and is headquartered in Novi Sad. Its focus is almost exclusively on micro lending to farmers, entrepreneurs and retail clients in rural regions. The bank is ranked 16th in terms of total assets (0.5% market share) at Q2 2025. The bank serves 80,420 loan clients through a countrywide network of 4 branches and 34 credit offices. The bank had 520 employees at YE2024.

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