



Balkan banks and investments into Energy poverty projects

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Energy poverty and banks



- Banks support=market oriented bank loan
- Offer in EU and non-EU countries is not on required level
- Most credit lines are supported by IFIs or development agencies
- Less offer from banks own portfolio



Banks offer in EU member countries



Croatia					
Institution:	Croatian bank for reconstruction and development	Zagrebačka banka	Erste Bank	Raiffeisen Bank	Privredna banka Zagreb
Title:	ESIF credit line for energy efficiency	Credit line for energy efficiency	Eco mortgage loan	RBA Flexi green	Energo loans
Type:	Loan	Loan	Loan	Loan	Loan
Source of funds:	EU	EIB	Banks' portfolio	Banks' portfolio	Banks' portfolio

Slovenia				
Institution:	Slovenian development bank	BKS Bank	Sparkasse Bank	NLB
Title:	Energy efficiency and renewables	Green Mortgage	Green mortgage	Green Mortgage
Type:	Loan	Loan	Loan	Loan
Source of funds:	EIB	Banks' portfolio	Banks' portfolio	Banks' portfolio

Banks offer in non-EU member countries



Bosnia and Herzegovina					
Institution:	Sparkasse Bank	Unicredit Bank	Raiffeisen Bank	Bosnia Bank International	Ziraat Bank
Title:	Green economy financing facility	Energy efficiency loan	Green loan	Energy efficiency loans	Energy efficiency loans
Type:	Loan	Loan+grant	Loan	Loan	Loan
Source of funds:	EU+EBRD	EU+EBRD	KfW	Banks' portfolio	Banks' portfolio

Serbia					
Institution:	Credit Agricole Bank	Unicredit Bank	Banka Intesa	Raiffeisen Bank	ProCredit Bank
Title:	Energy efficiency and renewables	Energy efficiency loan	Energy efficiency loan	Green loan	Energy efficiency and renewables
Type:	Loan	Loan+grant	Loan+grant	Loan	Loan
Source of funds:	KfW	EU+EBRD	EU+EBRD	KfW	Banks' portfolio

Energy poverty and banks – conclusion



- Bank support in dealing with energy poverty problems is insufficient
- Bank offer in EU member countries is highly dependent on EU funds
- Bank offer in non-EU countries is commonly relying on IFI and development agencies support
- Green financing=bank loan (possible grant component)
- International banking groups tend to have similar offer in different countries