

 Early Warning System

EBRD-47386

Deposit Insurance Agency of Bosnia and Herzegovina



---

## Quick Facts

<b>Countries</b>	Bosnia and Herzegovina
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	U
<b>Voting Date</b>	2020-09-30
<b>Borrower</b>	Government of Bosnia i Herzegovina
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 58.66 million



---

## **Project Description**

This project provides funding to the Deposit Insurance Agency of Bosnia and Herzegovina to ensure it has adequate financing in place for its liquidity needs, and ensure necessary coverage of the insured deposits.



---

## **Early Warning System Project Analysis**

The EBRD categorized the project risks as 'FI'.



---

## Investment Description

- European Bank for Reconstruction and Development (EBRD)

This investment is a standby line of credit, to be used if required by the Deposit Insurance Agency of Bosnia and Herzegovina.

## 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.

- [Deposit Insurance Agency \(Bosnia i Herzegovina\)](#) (Financial Intermediary)



---

### **Private Actors Description**

As stated by the EBRD, DIA BiH was established by the Law on Deposit Insurance in Banks of Bosnia and Herzegovina in August 2002. DIA BiH is an independent, non-profit legal entity designed to provide deposit insurance to all eligible depositors that hold accounts with member banks.



---

## Contact Information

### Executing Agency - Deposit Insurance Agency of Bosnia and Herzgovina:

Josip Nevjestic

Email: [aod@bih.net.ba](mailto:aod@bih.net.ba)

Phone: +387 51 223 440

### 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](mailto:pcm@ebrd.com) or you can submit a complaint online using an online form, [http://www.ebrd.com/eform/pcm/complaint\\_form?language=en](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>.