Early Warning System

# EBRD-50333

# Intesa SanPaolo Bank BiH - Mortgage Line



#### **Quick Facts**

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	FI
Voting Date	2019-01-17
Borrower	Intesa Sanpaolo Banka d.d. BiH
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 17.03 million
Project Cost (USD)	\$ 17.03 million



## **Project Description**

This project provides financing to Intesa Sanpaolo Banka d.d. BiH for lending to private individuals seeking residential mortgages.

### **Investment Description**

• European Bank for Reconstruction and Development (EBRD)

#### **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 (Financial Intermediary)



### **Contact Information**

Murat Cengic murat.cengic@intesasanpaolobanka.ba +387 33 49 77 11 +387 33 49 78 18 www.intesasanpaolobanka.ba Obala Kulina bana 9a 71000 Sarajevo Bosna i Hercegovina

#### 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, 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**

• Project Summary Document (Bosnian) [Original Source]