Early Warning System

EBRD-50446

PRS - BiH UniCredit Bank d.d

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Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Borrower	UNICREDIT BANK DD
Sectors	Finance
Investment Type(s)	Guarantee
Investment Amount (USD)	$ 11.34 million
Project Cost (USD)	$ 11.34 million

Project Description

According to EBRD website, the project aims to expand its SME lending during the length of the project.

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.

- UniCredit Bank d.d. (Financial Intermediary)

Private Actors Description

UBM is a universal commercial bank and the largest bank in BiH on a standalone basis (as of end-2017): 18.9% market share by total assets; 18.2% market share by loan portfolio; 20% market share by total deposits; 76 branches covering almost all major cities and towns in the FBiH; more than 530 thousand active clients; and 1,262 employees.

Contact Information

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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.