Early Warning System

EBRD-50724

Raiffeisen Bank BiH Mortgage Line II

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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	Raiffeisen BANK dd Bosna i Hercegovina
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	$ 11.34 million
Loan Amount (USD)	$ 11.34 million
Project Cost (USD)	$ 11.34 million

Project Description

According to EBRD website, the project aims to provide long-term financing for residential mortgage lending in Bosnia and Herzegovina for on-lending to eligible private individuals for housing purposes.

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.

- Raiffeisen BANK dd Bosna i Hercegovina (Financial Intermediary)

Private Actors Description

RBBH is the second largest bank in Bosnia and Herzegovina with a market share of 14.8% by total assets. RBBH is headquartered in Sarajevo and provides products and services across entire territory of BiH. RBBH is 99.9951% owned by Raiffeisen SEE Region Holding GmbH which is fully owned by Raiffesen Bank International (RBI).

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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.