

 Early Warning System

EBRD-55157

FIF - Sustainable Reboot SME - Sparkasse Leasing



## Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-03-05
Borrower	Sparkasse Leasing d.o.o. Sarajevo
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 3.26 million
Project Cost (USD)	\$ 3.26 million



### Project Description

According to the Bank's website, the project consists of the provision of a senior loan in the amount of up to EUR 3 million to Sparkasse Leasing d.o.o. The loan is envisaged under the FIF- Sustainable Reboot SME programme.

The proceeds of the Bank's investment will be used to provide leases to help finance capex investments in small and medium-sized enterprises ("SMEs") in Bosnia and Herzegovina that will assist in improving the competitiveness and compliance with technical standards in line with the EU directives and other internationally recognized standards. At least 70% of the investments will be used for EBRD GET eligible technologies (green investments).



---

## **Early Warning System Project Analysis**

Categorised FI (ESP 2019).



## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior loan in the amount of up to EUR 3 million.

## 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.

- [Sparkasse Leasing d.o.o. Sarajevo](#) (Financial Intermediary)



### Private Actors Description

Sparkasse Leasing d.o.o. Sarajevo is the third largest standalone leasing provider in terms of total assets in Bosnia and Herzegovina. SL is owned by the Austrian banking group Steiermarkische Bank und Sparkassen AG Graz (51%) and Sparkasse Bank d.d. BiH ( 49%). Sparkasse Bank d.d. BiH is in turn 100% owned by Steiermarkische Bank und Sparkassen AG Graz.



---

## Contact Information

### COMPANY CONTACT INFORMATION

Elma Hoso, CEO  
elma.hoso@s-leasing.ba  
+38733565855  
<https://s-leasing.ba/>  
Zmaja od Bosne Br 7, 71000 Sarajevo

### ACCESS TO INFORMATION

You can request information by emailing: [accessinfo@ebrd.com](mailto:accessinfo@ebrd.com) or by using this electronic form:  
<https://www.ebrd.com/eform/information-request>

### 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 at:  
[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>