

 Early Warning System

EBRD-55264

FIF - Raiffeisen Bank BiH (Bail-in Senior Loan)



## 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>	2024-04-30
<b>Borrower</b>	RAIFFEISEN BANK DD BOSNIA AND HERZEGOVINA
<b>Sectors</b>	Finance
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 13.33 million
<b>Project Cost (USD)</b>	\$ 26.67 million



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## **Project Description**

According to the Bank's website, the project consists of the provision of a senior unsecured loan of up to EUR12.5 million to be provided in one single tranche to Raiffeisen Bank d.d. Bosnia and Herzegovina. The EBRD loan is expected to mobilise additional senior unsecured funding from an international investor.

The proposed transaction aims to support the resilience and regulatory compliance of the Bank. The loan will also facilitate the Bank's expansion of lending to private small and medium-sized enterprises ("SMEs"), including businesses operating in less economically developed regions of the country. The bank will aim to allocate 20 per cent of the proceeds to GET-eligible projects.



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**Early Warning System Project Analysis**

Categorised FI (ESP 2019).



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior unsecured loan of up to €12.5 million to be provided in one single tranche.

## 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 d.d. Bosna i Hercegovina](#) (Financial Intermediary)



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### Private Actors Description

Raiffeisen Bank is an existing EBRD client since 1997. It is a universal bank, headquartered in Sarajevo, operating through 90 branches in BiH with 1,341 employees. The Bank is ranked second in BiH in terms of total assets (13.6% market share), loan portfolio (12.2% market share) and deposits (13.6% market share) at YE 2022.



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## Contact Information

### COMPANY CONTACT INFORMATION

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### 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>



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**Bank Documents**

- [Translation: FIF - Raiffeisen Bank BiH \(Bail-in Senior Loan\) \(Bosnian\)](#)