

 Early Warning System

EBRD-55337

FIF - Raiffeisen Leasing - SME loan



## Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-04-23
Borrower	Raiffeisen Leasing doo Sarajevo
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 16.05 million
Project Cost (USD)	\$ 16.05 million



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## Project Description

According to the Bank's website, the project consists of a senior unsecured loan of up to EUR15 million under the Financial Intermediaries Framework ("FIF").

The transaction is envisaged to provide financing for on-lending to local SMEs for capital expenditure, primarily equipment and vehicles in line with the FIF Policy Statement.



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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 €15 million under the Financial Intermediaries Framework ("FIF").

## 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 Leasing doo Sarajevo](#) (Financial Intermediary)



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### Private Actors Description

Raiffeisen Leasing doo ("RL") is the second largest leasing provider in BiH, holding a market share of 27 per cent in terms of total assets (as of end-3Q 2023). The principal activity of RL is leasing of vehicles and equipment through finance and operating leases. Established in 2004, RL operates solely in BiH and is based out of Sarajevo.



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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 Leasing - SME loan \(Bosnian\)](#)