

 Early Warning System

**EBRD-55388**

**FIF - SME Go Green - Addiko Bank Sarajevo**



## Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2024-05-07
Borrower	Addiko Bank d.d. Sarajevo
Sectors	Agriculture and Forestry, Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 4.30 million
Loan Amount (USD)	\$ 4.30 million
Project Cost (USD)	\$ 4.30 million



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## Project Description

According to the EBRD, the project consists of a senior secured loan of up to EUR4 million to be provided in one tranche to Addiko Bank Sarajevo under the FIF - SME Go Green Programme.

The loan proceeds will be used for providing sub-loans to eligible SMEs in BiH for improving their competitiveness and trade potential via targeted investments in sustainability practices and the adoption of internationally recognised quality standards, scaling up green economy investments and in particular, greening of agribusiness supply chains and promoting more equitable access to climate and other finance to women-led SMEs. The bank will aim to deliver at least 70 per cent of the proceeds to Green Economy Transition (GET) eligible projects.



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## Early Warning System Project Analysis

The EBRD categorized the project risk as 'FI'.



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## 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.

- [Addiko Bank Sarajevo](#) (Financial Intermediary)



## Private Actors Description

As stated by the EBRD, Addiko Bank dd Sarajevo ("ABSA") is a universal bank based in Bosnia and Herzegovina, servicing SME and retail clients through 28 branches, spread throughout the Federation of BiH entity. ABSA is the 14th largest bank in the country in terms of assets with 3% market share (Q3 2023).



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## Contact Information

### Financial Intermediary - Addiko Bank d.d. Sarajevo:

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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>



## Bank Documents

- [Translation: FIF - SME Go Green - Addiko Bank Sarajevo \(Bosnian\)](#)