

 Early Warning System

EBRD-55971

FIF - PRS - Raiffeisen Bank BiH (EFSD+2)



Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-07-23
Borrower	RAIFFEISEN BANK DD BOSNIA AND HERZEGOVINA
Sectors	Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	\$ 29.43 million
Project Cost (USD)	\$ 58.87 million



Project Description

According to the Bank's website, the project consists of a Portfolio Risk Sharing ("PRS") in the form of an unfunded portfolio guarantee of up to EUR25 million provided by the Bank in favour of Raiffeisen Bank dd BiH ("RBBH"). The guarantee will cover up to 50 per cent of the credit risk on a pro rata basis on the newly-generated micro, small and medium-sized enterprise ("MSME") loan portfolio of up to EUR50 million originated by RBBH.

The product aims to release RBBH's risk-taking capacity to boost on-lending to MSMEs, addressing an MSME financing gap in the market.



Early Warning System Project Analysis

Categorised FI (ESP 2024). RBBH is an existing client with satisfactory environmental and social (E&S) performance under its current exposures. The proceeds will be used to guarantee the MSME portfolio of RBBH in line with the eligibility criteria in the FIF Policy Statement and to finance eligible green projects in line with the EBRD Green Economy Transition ("GET") eligibility criteria. It is considered low risk from an E&S perspective.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A Portfolio Risk Sharing ("PRS") in the form of an unfunded portfolio guarantee of up to EUR25 million provided by the Bank in favour of the client.

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)



Private Actors Description

RAIFFEISEN BANK DD BOSNIA AND HERZEGOVINA - RBBH is a universal bank, headquartered in Sarajevo, operating through 84 branches in BiH with 1,382 employees. The bank is ranked second in terms of total assets (13.4% market share), loan portfolio (11.9% market share) and deposits (13.6% market share) as of Q3 2024.



Contact Information

COMPANY CONTACT INFORMATION

Emira Cehajic
emira.cehajic@raiffeisengroup.ba
+387 33 287 764
<https://www.raiffeisenbank.ba>
Zmaja od Bosne bb 71000 Sarajevo Bosnia and Herzegovina

ACCESS TO INFORMATION

You can request information by emailing: 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 or you can submit a complaint online using an online form at:
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

- [PSD Translation \(Bosnian\)](#)