

 Early Warning System

EBRD-55992

BiH Deposit Insurance Fund Credit Line III



Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-09-10
Borrower	Government of Bosnia and Herzegovina - Deposit Insurance Agency of Bosnia and Herzegovina
Sectors	Finance, Law and Government
Investment Type(s)	Loan
Investment Amount (USD)	\$ 33.58 million
Project Cost (USD)	\$ 33.58 million



Project Description

According to the Bank's website, the project consists of the provision of a EUR30 million stand-by credit line ("SBCL") to the Deposit Insurance Agency of Bosnia and Herzegovina ("DIA BiH") to be made available under a sovereign loan to Bosnia and Herzegovina ("BiH"), as the current EUR30 million SBCL expires in October 2025. As a stand-by credit line, the EBRD finance is designed to provide immediate funds to DIA BiH, if and when required, to fulfil its mandate to compensate insured depositors or participate in bank resolution.

The credit line ensures that DIA BiH keeps adequate contingency financing in place for its liquidity needs and will also ensure necessary coverage of the insured deposits and thus maintain and ensure confidence in the country's banking sector. Having in place a stand-by credit line as a source of back-up financing is in line with the international best practices and recommendations for deposit insurance schemes. In addition, as prescribed by the new Law on Deposit Insurance of BiH, the contingency financing will now be available in case of DIA BiH's participation in bank resolution.



Early Warning System Project Analysis

Categorised FI (ESP 2024). DIA BiH is an existing client of the EBRD. Environmental and Social (E&S) due diligence has reviewed the use of funds and the client's annual E&S report, confirming that the project has limited E&S risks, and that DIA BiH is satisfactorily meeting the EBRD E&S policy requirements and reporting on E&S matters under its existing exposures, of a similar nature.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

A €30 million stand-by credit line ("SBCL") to the Deposit Insurance Agency of Bosnia and Herzegovina to be made available under a sovereign loan to Bosnia and Herzegovina. The current €30 million SBCL expires in October 2025.



Private Actors Description

The Borrower is Bosnia and Herzegovina, while the SBCL is in favour of the state-owned *Deposit Insurance Agency of Bosnia and Herzegovina*. The Agency was established by the Law on Deposit Insurance in Banks of Bosnia and Herzegovina in August 2002. DIA BiH is an independent, non-profit legal entity that primarily provides deposit insurance to all eligible depositors that hold accounts with member banks.



Contact Information

COMPANY CONTACT INFORMATION

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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 \(Bosnian\)](#)