

 Early Warning System

EBRD-56063

FIF - EaP SMECI - OTP Bank III



## Quick Facts

Countries	Moldova
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-09-16
Borrower	OTP Bank S.A.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.87 million
Project Cost (USD)	\$ 11.87 million



## Project Description

According to the Bank's website, the project consists of the provision of a five-year senior unsecured loan of up to EUR 10 million equivalent to OTP Bank S.A. under the SME Competitiveness and Inclusion Programme in the Eastern Partnership for on-lending to eligible micro, small and medium enterprises (MSMEs). The loan will consist of two equal tranches with the second tranche uncommitted and available at the sole discretion of EBRD. Each tranche will be available for disbursement in Moldovan Lei or in EUR. In addition to long-term financing, eligible sub-borrowers will receive technical assistance funded by the European Union and grant support in the form of investment incentives upon the completion of their investment projects.

The project will enable OTP Bank S.A. to extend loans for investment purposes to local MSMEs, financing upgrades of technology and equipment necessary to meet EU standards in terms of product quality, health and safety measures and environmental preservation and thus will help businesses to become greener and more competitive.



## Early Warning System Project Analysis

Categorised FI (ESP 2024). OTP Bank is an existing client with satisfactory environmental and social (E&S) performance under its current exposures. Sub-borrowers financed through OTP Bank's loans must meet national environmental, health, safety, and labour regulations.



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## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A five-year senior unsecured loan of up to EUR 10 million equivalent.

## 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.

- [OTP Bank S.A. \(Moldova\)](#) (Financial Intermediary)



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## Private Actors Description

*OTP Bank S.A.* is 98.3% owned subsidiary of OTP Bank Nyrt, Hungary, ranked 4th (out of 10) largest bank in Moldova in terms of total assets (EUR 1 billion) and market shares of 10% and 11.4% on loans and deposits, respectively as of end-June 2025. The bank offers full range of services to its customers through country-wide branch network and digital channels.



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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>