Early Warning System

EBRD-56114

FIF - WB YiB - Intesa Sanpaolo BiH (EFSD+1)

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Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-05-13
Borrower	Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 1.12 million
Project Cost (USD)	$ 1.12 million

Project Description

According to the Bank’s website, the project consists of the provision of a long-term senior unsecured loan to Intesa Sanpaolo BiH ("ISP BiH") for on-lending to Youth micro, small and medium-sized enterprises ("MSMEs") in BiH. The loan is envisaged under the WB Youth in Business Programme ("WB YiB").

The project will contribute to youth's economic inclusion by supporting youth-led MSMEs' access to finance and business advisory services.

Early Warning System Project Analysis

Categorised FI (ESP 2024). ISP BiH is an existing client of EBRD.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

A long-term senior unsecured loan of EUR 1,000,000.00.
Total project cost: EUR 1,000,000.00

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.

- INTESA SANPAOLO BANKA DD BOSNIA AND HERZEGOVINA (Financial Intermediary)

Private Actors Description

Intesa Sanpaolo Banka d.d. Bosnia and Herzegovina ("ISP BiH") is the 6th largest bank in Bosnia and Herzegovina with assets of EUR 1.51bn and a market share of 6.9% by total assets at YE 2024. The company is headquartered in Sarajevo and services the entire territory of BiH through electronic channels and a network of 43 branches. At YE 2024, the bank had 612 employees.

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)