

 Early Warning System

EBRD-56185

FIF - Go Digital in WB - ProCredit Bank



## Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-04
Borrower	ProCredit Bank dd BiH
Sectors	Communications, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 3.19 million
Loan Amount (USD)	\$ 3.19 million
Project Cost (USD)	\$ 3.19 million



## Project Description

As stated by the EBRD, the project consists of a senior loan of up to EUR 3 milion to be provided in two equal tranches under the FIF - Go Digital in the Western Balkans Programme.

The transaction will support the aim of the Programme to: (i) advance innovation and competitiveness of the private sector via targeted investments among SMEs for a higher utilisation of digitalisation and automation technologies; (ii) support transition to green economy ("GET technologies"); (iii) increase the capacity and trade potential of SMEs via increased access to finance to allow them to invest additional resources to introduce EU standards; and (iv) promote more equitable access to finance for automation and digitalisation investments for women-led SMEs, and improve the competitiveness and sustainability of end-beneficiaries business operations.

A Gender SMART component promotes equitable access to finance for women-led SMEs, with specialized training to improve digitalisation readiness, project appeal, and gender-responsive outreach strategies.



---

## Early Warning System Project Analysis

The EBRD categorized the project risk as 'FI'.



## 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.

- ProCredit Bank dd BiH (Financial Intermediary) **is owned by** ProCredit Holding AG & Co. KGaA (Parent Company)



## Private Actors Description

As stated by the EBRD, ProCredit Bank dd BiH is an SME-oriented commercial bank in Bosnia and Herzegovina with 2.3% market share in terms of assets, 2.6% in terms of net loan portfolio, and 2.3% in terms of deposits (at end-3Q 2024).



---

## Contact Information

### Financial Intermediary - ProCredit Bank dd BiH:

Hazim Arnautovic

Email: [H.Arnautovic@ProCreditBank.ba](mailto:H.Arnautovic@ProCreditBank.ba)

Phone: +38733250950

Fax: +38733250953

Website: [www.procreditbank.ba](http://www.procreditbank.ba)

Address: Franca Lehara bb, 71000 Sarajevo, Bosnia and Herzegovina

## 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>