

 Early Warning System

EBRD-56241

FIF - WB YiB - Raiffeisen Bank BiH (EFSD+1)



## Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-25
Borrower	RAIFFEISEN BANK DD BOSNIA AND HERZEGOVINA
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 2.70 million
Project Cost (USD)	\$ 2.70 million



## Project Description

According to the Bank's website, the project consists of the provision of a long-term senior secured loan to Raiffeisen Bank dd BiH ("RBBH") for on-lending to Youth micro, small and medium-sized enterprises ("MSMEs") in Bosnia and Herzegovina ("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). RBBH is an existing client with satisfactory environmental and social (E&S) performance under its current exposures.



## Investment Description

- European Bank for Reconstruction and Development (EBRD)

A long-term senior secured loan to 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) at Q3 2024.



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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>



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## Bank Documents

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