

 Early Warning System

EBRD-56701

FIF - EaP SMECI - MAIB III



## Quick Facts

Countries	Moldova
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-09-03
Borrower	BC MAIB SA
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.66 million
Loan Amount (USD)	\$ 11.66 million
Project Cost (USD)	\$ 11.66 million



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## Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR 10.0 million to be provided to BC MAIB SA, an existing EBRD partner bank in Moldova, for on-lending to eligible micro, small and medium-sized enterprises (MSMEs) under the SME Competitiveness and Inclusion Programme in the Eastern Partnership of the EU. The loan will consist of two equal tranches, each with a tenor of up to 5 years, with the second tranche uncommitted and available at the sole discretion of EBRD.

The project will enable BC MAIB SA to extend investment loans 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.

70% of the EBRD financing is classified as green finance, as it supports activities to achieve climate mitigation objectives. The attribution is made in line with the methodology to determine the green finance attribution of EBRD investments.



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## Early Warning System Project Analysis

The EBRD categorized the project environmental and social risk as 'FI'.



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## 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.

- [BC MAIB SA](#) (Financial Intermediary)



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## Private Actors Description

As stated by the EBRD, BC MAIB SA was the largest bank in Moldova in terms of gross loans (38.8% market share) and total assets (35.8% market share) at 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

### Financial Intermediary - BC MAIB SA:

Veronica Vieru

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Website: <https://www.maib.md/>

## 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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## Other Related Projects

- EBRD-52431 FIF - EaP SMEC - MAIB
- EBRD-53243 FIF - EaP SMEC - MAIB II