Early Warning System

EBRD-56871

FIF - Go Digital in WB - Addiko Bank Banja Luka

Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-11-11
Borrower	Addiko Bank a.d. Banja Luka
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 3.48 million
Project Cost (USD)	$ 3.48 million

Project Description

According to the Bank’s website, the project consists of the provision of a senior secured loan of up to EUR3 million to be provided to Addiko Bank Banja Luka (ABBL) 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. In addition, it will facilitate the launch of a Regional Training Academy, equipping MSMEs with business competencies emphasising resilience, growth and regional cooperation.

Early Warning System Project Analysis

Categorised FI (ESP 2024). ABBL is an existing client, and an Environmental and Social Management System (ESMS) is in place, commensurate with the client's environmental and social ("E&S") risks. Proceeds will support on-lending Go Digital in WB Loan to increase the capacity and trade potential of SMEs, and to finance for automation and digitalisation investments for women-led SMEs. The E&S risk considered low to medium.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

Provision of a senior secured loan of up to EUR3 million.

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.

- Addiko Bank a.d. Banja Luka (Financial Intermediary)

Private Actors Description

Addiko Bank a.d. Banja Luka (ABBL) is a universal bank operating in Republika Srpska as a member of the international Addiko Bank AG group. ABBL is specialised in providing services to retail and SME clients, focusing on consumer lending, payment services and SME financing through its network of 28 branches and over 50 ATMs in Republika Srpska.

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)
- PSD Translation (Croatian)
- PSD Translation (Serbian)