

 Early Warning System

EBRD-57270

GEFF III REPower - UniCredit Banja Luka



Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Bank Risk Rating	U
Voting Date	2026-05-05
Borrower	UniCredit Bank a.d. Banja Luka
Sectors	Construction, Energy, Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 4.69 million
Loan Amount (USD)	\$ 4.69 million
Project Cost (USD)	\$ 4.69 million



Project Description

As stated by the EBRD, the project consists of a senior unsecured loan of up to EUR4 million to UniCredit Bank a.d. Banja Luka ("UCBL") under the Western Balkans GEFF III - REPower Residential Programme.

The proceeds of the Bank's investment will support investments in high-performance energy efficiency technologies, materials and solutions undertaken in privately owned residential dwellings or buildings.



Early Warning System Project Analysis

The EBRD categorized the project E&S 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.

- [UniCredit Bank AD Banja Luka](#) (Financial Intermediary) **is owned by** [Unicredit SpA](#) (Parent Company)



Private Actors Description

As stated by the EBRD, UCBL is a universal bank based in Bosnia and Herzegovina, offering the full umbrella of banking services to corporate and retail clients through 30 branches, spread throughout the Republika Srpska entity. UCBL is the 11th largest bank in the country (3rd largest in RS) in terms of assets with 3.3% market share as of H1 2025.



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 \(Serbian\)](#)