Early Warning System

EBRD-57658

FIF - EaP WiB - Eximbank (EFSD+1)

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Quick Facts

Countries	Moldova
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-09-29
Borrower	Eximbank JSCB
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 5.67 million
Project Cost (USD)	$ 5.67 million

Project Description

According to the Bank’s website, the project consists of a senior loan in the amount of up to EUR 5 million to be provided to BC Eximbank SA ('Eximbank') to support investment financing for on-lending to women-led MSMEs in Moldova under the Women in Business (EaP WiB) Programme in the Eastern Partnership countries.

The project will address the gender related inclusion gap in Moldova, facilitating access to finance, know-how and advice. The project will be supported by First Loss Risk Cover (FLRC) under EFSD+ Programme (Product 1) enabling Eximbank to increase its lending capacity to target clients. Moreover, as part of WiB programme EBRD will continue promoting women entrepreneurship and women participation in business by building or improving efficiency of respective entities through expertise and advisory services (Advice for Small Businesses) provided under the framework.

Early Warning System Project Analysis

Categorised FI (ESP 2024). Eximbank is an existing client of the EBRD with satisfactory environmental and social (E&S) performance under its existing EBRD exposures. The proposed transaction will support financing for women-led small and medium-sized enterprises (SMEs). The proposed use of proceeds is expected to present low environmental and social risks.

Investment Description

- European Bank for Reconstruction and Development (EBRD)

A senior loan in the amount of up to EUR 5 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.

- Eximbank JSCB (Financial Intermediary)

Private Actors Description

Eximbank is a medium-sized universal commercial bank owned by Intesa Sanpaolo since 2018. It is ranked 7-th in Moldova (out of 10) with total assets of EUR 289 million and market share of 3.0% as of the end of 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 (Romanian)