

 Early Warning System

EBRD-57787

FIF - SME Go Green II - UniCredit Bank Mostar



Quick Facts

Countries	Bosnia and Herzegovina
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-08-25
Borrower	Unicredit Bank d.d. Mostar
Sectors	Agriculture and Forestry, Energy, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.67 million
Loan Amount (USD)	\$ 11.67 million
Project Cost (USD)	\$ 11.67 million



Project Description

As stated by the EBRD, the project consists of the provision of a senior secured loan of up to EUR10 million to be provided to UniCredit Bank d.d. (UCB) under the FIF SME Go Green Programme (SME Go Green).

The transaction will support the aim of the programme to:

- (i) scale up green economy investments, including energy efficient, resource efficient and renewable energy investments;
- (ii) in particular, scale up greening of agribusiness supply chains and help agribusiness companies in the region reduce their environmental impact and become more sustainable and more resilient to the risks of climate change;
- (iii) increase SME competitiveness and trade potential of the private sector via targeted investments in sustainability practices and the adoption of internationally recognised quality standards;
- (iv) strengthen the financial sector by supporting climate resilience and inclusiveness of the Western Balkans economies by improving financial institutions' and businesses' capacity to deploy sustainable and gender responsive green solutions as well as enhancing climate risk practices to ensure all projects under the programme are aligned with the Paris Agreement;
- (v) promote more equitable access to climate and other finance for women-led SMEs in the region.



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 d.d.](#) (Financial Intermediary) **is owned by** [UniCredit S.p.A](#) (Parent Company)



Private Actors Description

As stated by the EBRD, UCB is a universal commercial bank whose business network currently consists of 69 branches, covering all major cities and towns in FBiH and Republic of Srpska, served by 1,130 employees and 268 ATMs (of which 86 are cash deposit ATMs).



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 \(Serbian\)](#)