

 Early Warning System

EBRD-54735

FIF - SME Go Green - Raiffeisen Bank



## Quick Facts

<b>Countries</b>	Bosnia and Herzegovina
<b>Financial Institutions</b>	European Bank for Reconstruction and Development (EBRD)
<b>Status</b>	Approved
<b>Bank Risk Rating</b>	FI
<b>Voting Date</b>	2023-11-07
<b>Borrower</b>	Raiffeisen Bank dd BiH
<b>Sectors</b>	Agriculture and Forestry, Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 7.49 million
<b>Loan Amount (USD)</b>	\$ 7.49 million
<b>Project Cost (USD)</b>	\$ 7.49 million



---

## Project Description

According to the EBRD, the project consists of the provision of a senior secured loan in the amount of up to EUR 7 million to Raiffeisen Bank dd BiH. The loan is envisaged under the FIF SME Go Green Programme.

Proceeds of the Loan will be used for providing sub-loans to eligible SMEs in Bosnia and Herzegovina for improving their competitiveness and trade potential via targeted investments in sustainability practices and the adoption of internationally recognised quality standards, scaling up green economy investments and in particular, greening of agribusiness supply chains and promoting more equitable access to climate and other finance to women-led SMEs. The bank will aim to deliver at least 70% of the proceeds to Green Economy Transition eligible projects.



---

## 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.

- [Raiffeisen BANK d.d. Bosna i Hercegovina](#) (Financial Intermediary)



---

### Private Actors Description

As stated by the EBRD, RBBH is a universal bank, headquartered in Sarajevo, operating through 90 branches in BiH with 1,341 employees. The bank is ranked second in terms of total assets (13.6% market share), loan portfolio (12.2% market share) and deposits (13.6% market share) at YE 2022.



---

## Contact Information

### Financial Intermediary - Raiffeisen Bank dd BiH:

Emira Cehajic

Email: [emira.cehajic@raiffeisengroup.ba](mailto:emira.cehajic@raiffeisengroup.ba)

Phone: +387 33 287 764

Website: <https://www.raiffeisenbank.ba>

Address: Zmaja od Bosne bb, 71000 Sarajevo, Bosnia and Herzegovina

## 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>