EBRD expands risk-sharing support for Moldova's maib

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Author: Vanora Bennett

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The European Bank for Reconstruction and Development (EBRD) is providing a new portfolio risk-sharing (PRS) facility of up to €25 million to maib, the country's largest bank. The unfunded guarantee will unlock up to €50 million in new lending to micro, small and medium-sized enterprises (MSMEs).

The new agreement was signed by the EBRD's Managing Director for Ukraine and Moldova, Arvid Tuerkner, at the EU-Moldova Investment Conference in Chisinau.

Building on a successful first PRS transaction in 2024, the facility will enable maib to expand lending while optimising capital use under evolving regulatory requirements. By sharing credit risk on newly originated loans, the EBRD will help free up capital and strengthen the bank's capacity to finance private-sector growth.

The facility is supported by first-loss risk coverage provided by the European Union's European Fund for Sustainable Development Plus (EFSD+) Financial Inclusion, which promotes sustainable investments in EU partner countries. It is designed to help address a key market gap by enabling partner banks to expand lending using their own balance sheets, while managing risk and optimising capital use under tightening regulatory requirements.

Through the portfolio risk-sharing structure, the EBRD will share credit risk on newly originated loans to MSMEs, freeing up capital and enhancing the bank's capacity to extend further financing. This allows maib to increase on-lending without compromising its regulatory capital position, thereby supporting business growth and economic activity.

The project is expected to improve access to finance for underserved segments, including women- and youth-led businesses and enterprises in regions outside the capital. It will also strengthen maib's resilience to economic shocks by diversifying its portfolio and reducing exposure to credit risk, contributing to a more stable and competitive financial sector.

Maib has been a long-standing partner of the EBRD since 1995, with cooperation spanning trade finance, credit lines and equity investment. In 2018 the EBRD joined a consortium of international investors to strengthen the bank's ownership structure. Since 2019, the two institutions have developed a strong track record of collaboration across multiple financing programmes.

The operation is aligned with the EBRD's strategy for Moldova for 2023-2028 and its Financial Sector Strategy. By supporting local banks in expanding MSME lending and enhancing risk management, the EBRD continues to promote a more inclusive, competitive and resilient financial system. In a relationship spanning more than three decades, the EBRD has invested more than €3 billion in Moldova in 199 projects.

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