

 Early Warning System

EBRD-53049

FIF - Bank Lviv SME loan 2021



## Quick Facts

Countries	Ukraine
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Active
Bank Risk Rating	FI
Voting Date	2021-09-28
Borrower	BANK LVIV JSC
Sectors	Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 11.69 million
Project Cost (USD)	\$ 11.69 million



---

## Project Description

According to the Bank's website, the project provides funding to the JSC Bank Lviv to finance loans to private micro, small and medium-sized enterprises in Ukraine.



## 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.

- [Bank Lviv JSC](#) (Financial Intermediary)



---

## Private Actors Description

JSC Bank Lviv is a MSME-focused bank in the Western Ukraine with total assets of US\$ 180 million (#31 in the system, 0.3% market share) and a growing loan portfolio (predominantly MSME) of US\$ 120 million as of end-1Q21. The bank has a head office in Lviv and 21 branches (15 in Lviv region and 6 in Kyiv, Lutsk, Uzhgorod, Ivano-Frankivsk, Rivne and Ternopil).



---

## Contact Information

### PROJECT CONTACT INFORMATION

Uliana Horodyska  
horodyska@banklviv.com  
+38 (068) 437 0579  
<https://www.banklviv.com/>  
1, Serbska str., Lviv, Ukraine, 79008

### 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>



---

## Bank Documents

- [Translation: FIF - Bank Lviv SME loan 2021 \(Ukrainian\)](#)