



EBRD-56170

RLF-RLG-CAU 2025 (UIF P2)



Quick Facts

Countries	Ukraine
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-11-19
Borrower	Credit Agricole Bank JSC
Sectors	Energy, Finance
Investment Type(s)	Guarantee
Investment Amount (USD)	\$ 52.34 million
Project Cost (USD)	\$ 176.02 million



Project Description

According to the Bank's website, the project consists of an unfunded risk-sharing instrument covering up to 80% of the credit risk in newly originated sub-loans with the total value of EUR 150 million equivalent (the "Covered Portfolio") to be originated by Credit Agricole Bank in Ukraine.

The Project will include three sub-limits with the Covered Portfolio of: (i) EUR 80 million under the Resilience and Livelihoods Guarantee product, (ii) EUR 40 million under EBRD's Energy Security Support Facility (assigned with a separate EBRD project number 56172) and (iii) EUR 30 million under the EU4Business-EBRD Credit Line with Incentives (assigned with a separate EBRD project number 56737).

Under the Resilience and Livelihoods Guarantee product, sub-loans will finance broader working capital and investment needs of Ukrainian private businesses across key economic sectors, helping sustain their operations and livelihoods.

Under the Energy Security Support Facility, sub-loans will finance energy generation, energy storage and energy efficiency sub-projects to Ukrainian businesses. All sub-borrowers will receive technical assistance to facilitate their investments' structuring and implementation.

Under the EU4Business-EBRD Credit Line with Incentives, the EBRD and the EU support investment projects of local small and medium-sized enterprises ("SMEs"). The EBRD enables financing of long-term capital investments of SMEs to upgrade their technologies and equipment to EU standards, including investments in sustainable and green technologies (at least 70% of the sub-limit), thereby enhancing businesses' competitiveness. Eligible sub-borrowers will also receive technical assistance funded by the EU and grant support in the form of investment incentives upon the completion of their investment projects.

The facility will be used to support lending to Ukrainian sub-borrowers in sectors critical to safeguarding the country's resilience and essential for the country's energy security, with priority given to MSMEs and corporate borrowers, investing in projects that enhance energy security and energy efficiency in Ukraine.



Early Warning System Project Analysis

Categorised FI (ESP 2024). Credit Agricole Ukraine (CAU) is an existing client of the Bank and has demonstrated satisfactory environmental and social (E&S) performance under its current exposure.



Investment Description

- European Bank for Reconstruction and Development (EBRD)

An unfunded risk-sharing instrument covering up to 80% of the credit risk in newly originated sub-loans with the total value of EUR 150 million equivalent (the "Covered Portfolio").

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.

- [Credit Agricole Bank JSC](#) (Financial Intermediary)



Private Actors Description

Credit Agricole Bank is a systemically important bank in Ukraine, is in the TOP-10 banks by capital size and ranked 11th by total assets as of 1H2025. The bank is providing a wide range of banking services to its corporate, SME, and retail clients. It holds a strong position serving agricultural companies. The bank supports energy independence and promotes sustainable energy consumption in line with its ESG strategy.



Contact Information

COMPANY 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>