Early Warning System

EBRD-56419

RLF - RLG - Raiffeisen Bank Ukraine 2025

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Quick Facts

Countries	Ukraine
Financial Institutions	European Bank for Reconstruction and Development (EBRD)
Status	Proposed
Bank Risk Rating	U
Voting Date	2025-07-09
Borrower	Raiffeisen Bank JSC
Sectors	Agriculture and Forestry, Energy, Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	$ 113.03 million
Project Cost (USD)	$ 226.05 million

Project Description

As stated by the EBRD, the project consists of an unfunded risk sharing instrument under the Resilience and Livelihoods Framework covering up to 50 per cent of the credit risk in sub-loans with the total value of EUR 200 million equivalent to be originated by Raiffeisen Bank JSC in Ukraine.

Up to EUR 40 million of risk shared sub-loans will finance SMEs' long-term investments under the EU4Business-EBRD Credit Line with Incentives (within a dedicated sub-limit assigned with a separate EBRD project number 56420). This will enable 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 their 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 support lending to Ukrainian companies operating in the primary and secondary agriculture and other critical industries (inter alia food processing, retail, logistics), with the ultimate goal of preserving livelihoods in Ukraine.

Early Warning System Project Analysis

The EBRD categorized the project environmental and social 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.

- Raiffeisen Bank Joint Stock Company (Financial Intermediary) **is owned by** Raiffeisen Bank International AG (Parent Company)

Private Actors Description

As stated by the EBRD, Raiffeisen Bank JSC is the fourth largest bank in Ukraine and the largest private bank with 6.5% market share by total assets (EUR 5.1B) as of February 2025. The bank has 320 branches and 1,546 ATMs, servicing 2.55 million active clients offering conventional banking products to corporate, SME and retail customers.

Contact Information

Financial Intermediary - Raiffeisen Bank JSC:

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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 (Ukrainian)

Other Related Projects

- EBRD-53902 RLF - RLG - Raiffeisen Bank Ukraine
- EBRD-55245 RLF - RLG - Raiffeisen Bank Ukraine 2024