Early Warning System

EIB-20250280

PROCREDIT BANK UKRAINE GUARANTEE FACILITY

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Quick Facts

Countries	Ukraine
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-12-02
Borrower	JSC PROCREDIT BANK
Sectors	Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	$ 8.14 million
Project Cost (USD)	$ 40.70 million

Project Description

According to the Bank’s website, the project involves a partial portfolio guarantee under the EU4Business Guarantee Facility II, as well as a corresponding grant to ProCredit Bank in Ukraine. The aim is to enable the intermediary to improve lending terms and conditions, thereby providing wider access to finance for micro-, small- and medium-sized enterprises in the country.

Investment Description

- European Investment Bank (EIB)

A partial portfolio guarantee under the EU4Business Guarantee Facility II, as well as a corresponding grant to the client.

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.

- PROCREDIT BANK JSC (Financial Intermediary)

Private Actors Description

PROCREDIT BANK JSC is one of the market leaders in financing of SMEs in Ukraine which account for more than 99% of its loan book. With EUR 949M in total assets (TA) as of 1Q2025, PCBU was among top 20 out of 60 banks operating in Ukraine with ca. 1.2% market share.

Contact Information

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ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces

Media

- Moldova: EIB Group extends EU-backed guarantees to two banks, unlocking new finance for local busine

Other Related Projects

- EIB-20250149 EU4BUSINESS GUARANTEE FACILITY II