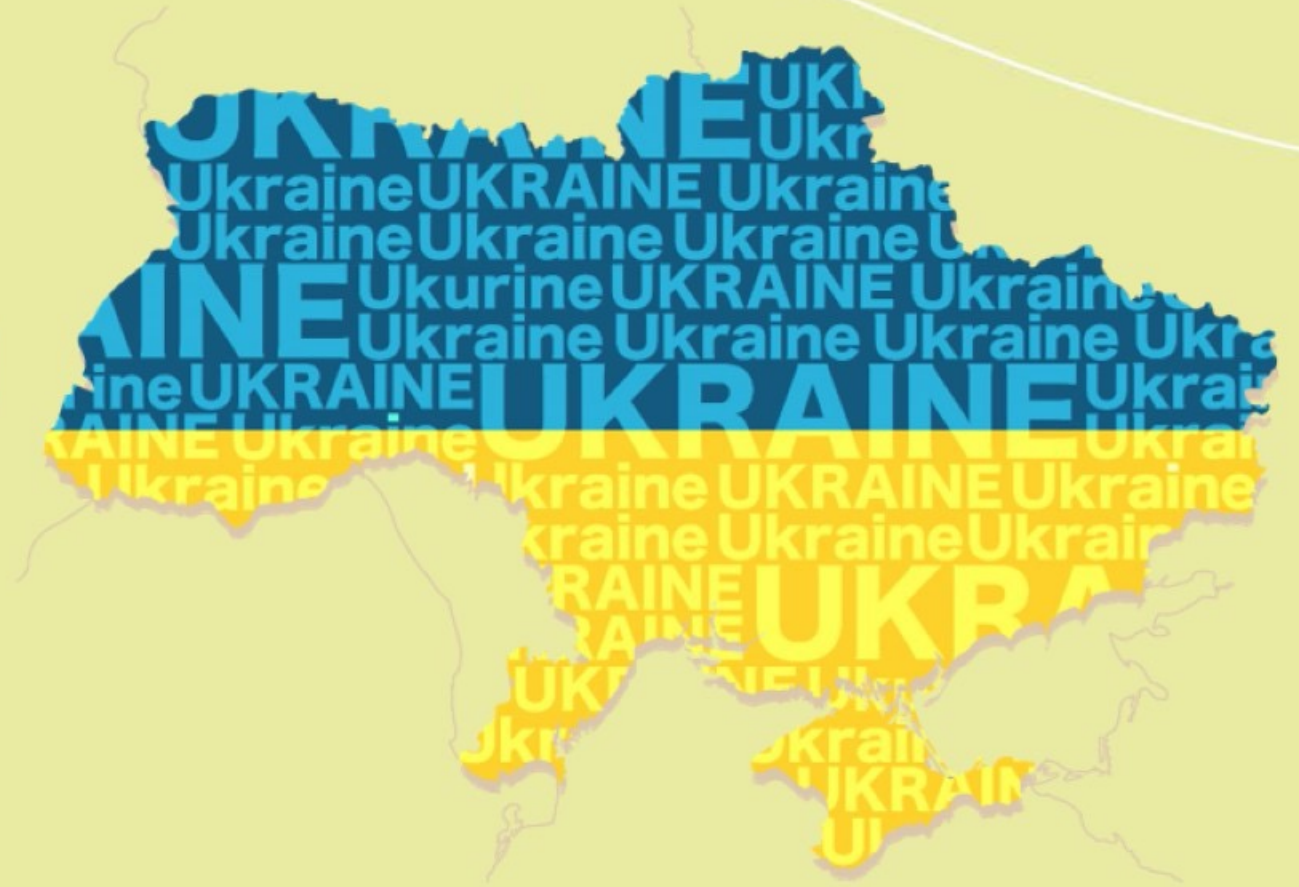


SUPPORTING SMEs IN RECOVERY CONTEXT



ukrgasbank

eco·bank

UKRGASBANK IS THE LEADER IN SUSTAINABLE FINANCE IN UKRAINE



Financed **14%** of all RE projects
in Ukraine



The only bank in Ukraine that
concentrates on ESG



Partnership with IFIs

achievements

since 2016
financed

900+
GREEN PROJECTS

Portfolio of
ESG projects

1.3 EUR
BILLION

Annual reduction
of CO₂ emissions

1.6 MLN
TONS



- ❑ Most of the population suffered from the war: relocation, unemployment, decrease of income, disability
- ❑ Shutdown and destruction of critical infrastructure, which led to a drop in electricity consumption of more than 40%
- ❑ Destruction of:
 - thermal and power plants
 - logistics
 - buildings and equipment

The key obstacles for **SMEs** green finance are:

- High cost of credit – loan interest rates exceed 25%
- Lack of long-term funding
- Insufficient collateral for loans



Ukraine will not resolve these obstacles on its own, but only with international support

Role of Ukrainian banks is to implement international programs that will enable access to financing of critically important sectors and share risks of private investors

Banks secure multiplication effect as opposed to direct aid

THREATS CREATE FINANCING OPPORTUNITIES FOR SMEs IN RECOVERY CONTEXT

SUSTAINABLE



AGRO

**ENERGY
INDEPENDENCE:**
REs, storages, generators



**MEDICINE AND
SOCIAL SUPPORT**



**CIRCULAR ECONOMY AND
RESOURCES EFFICIENCY**



**ENERGY EFFICIENT
EQUIPMENT & TRANSPORT**



POST-WAR REBUILDING AND BUSINESS RELOCATION



OWN TECHNICAL OFFICE for analysis of sustainable projects

- Comprehensive examination of eco-projects
- Calculation of environmental indicators
- Consulting support in the implementation of investment projects

COLLABORATION WITH INTERNATIONAL PARTNERS:



- Development of more attractive loan terms for sustainable projects (**guarantees, rate reduction, grants**) for post war restoring of economics
- Ukrgasbank acts as main risk taker upon loans in Ukraine for international financial programs
- Ukrgasbank will announce such first program very soon (a small teaser :). We hope, more yet to come



FOCUS ON ESG FINANCE

- Positive image related to environmental protection, social protection and implementation of innovative solutions and the best available technologies

WE ARE OPEN FOR COOPERATION!

Oleksii Savin

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