Early Warning System

EIB-20220520

CALEF PAN-EU LOAN FOR SMES AND MIDCAPS

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Quick Facts

Countries	France, Germany, Poland, Spain
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2023-01-25
Borrower	Credit Agricole Leasing & Factoring, Europejski Fundusz Leasingowy SA
Sectors	Climate and Environment, Finance, Industry and Trade
Investment Type(s)	Loan
Loan Amount (USD)	$ 436.82 million

Project Description

According to the EIB, the operation aims at financing small to medium sized investments carried out by SME and Midcap across EU, mainly in France, Poland, Spain and Germany. The operation features a sizeable Climate Action component of at least 30%.

Investment Description

- European Investment Bank (EIB)

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 Leasing & Factoring SA (Financial Intermediary)
- Europejski Fundusz Leasingowy S.A. (Financial Intermediary)

Private Actors Description

According to Bloomberg, Credit Agricole Leasing & Factoring provides leasing services. The Company offers leasing facilities for passenger, commercial, new and used vehicles, real estate, classic factoring, export finance, and furniture. Credit Agricole Leasing & Factoring serves customers worldwide.

Europejski Fundusz Leasingowy Spolka Akcyjna provides financial leasing services. The Company offers loan, insurance, factoring, real estate, agricultural equipment, vehicle leasing, medical, and other financial services. Europejski Fundusz Leasingowy serves customers in Poland.

Contact Information

No project contacts available at the time of disclosure.

Financial Intermediaries -

Credit Agricole Leasing & Factoring:

Anne-Julie Lagadic - Press Relations
Phone: +33 (0)1 43 23 95 29
Email: anne-julie.lagadic@ca-lf.com
Website: www.ca-leasingfactoring.com/en

Europejski Fundusz Leasingowy SA:

Maja Lidke - Public Relations
Address: 54-202 Wroclaw, ul. Legnicka 48 bud. C-D
Email: maja.lidke@efl.com.pl
Phone: +48603630166
Website: https://efl.pl/en/

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