

 Early Warning System

EIB-20220827

MCTAA LOAN FOR SMES AND CLIMATE ACTION



## Quick Facts

Countries	Italy
Specific Location	Trentino-Alto Adige
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2023-10-31
Borrower	Mediocredito Trentino Alto Adige SpA
Sectors	Energy, Finance
Investment Type(s)	Loan
Investment Amount (USD)	\$ 74.05 million
Loan Amount (USD)	\$ 74.05 million



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## Project Description

As stated by the EIB, the project consists in a loan facility to Mediocredito Trentino Alto Adige (MCTAA) to support small and medium sized enterprises (SMEs) and midcaps in Italy.

At least 70% of the loan will be allocated to SMEs investments, while 25% will support Climate Action and Environmental Sustainability projects.

The aim is to enhance access to finance for the target beneficiaries, with a particular focus on the renewable energy sector, such as photovoltaics, wind power and biomass.



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## 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.

- [Mediocredito Trentino - Alto Adige S.p.A.](#) (Financial Intermediary)



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### Private Actors Description

As stated on the company's website:

"For more than 60 years, we have supported the development of small and medium-sized enterprises with medium- and long-term credit, leasing, financial consulting and extraordinary finance operations. We act as a Corporate and Investment Bank through the operations of our branches to advise and assist companies in investments, drawing on national and European subsidised funds. We offer a specialised project and public works finance desk for renewable energy and infrastructure investments."



## Contact Information

### Financial Intermediary - Mediocredito Trentino Alto Adige SpA:

Address: Via Paradisi, 1 – 38122 Trento, Italy

E-mail: [mc@mediocredito.it](mailto:mc@mediocredito.it)

PEC: [mctaa@legalmail.it](mailto:mctaa@legalmail.it)

Website: <https://www.mediocredito.it/>

## 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](mailto: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](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>