

 Early Warning System

EIB-20240461

BPCE YOUNG FARMER AND AGRICULTURE MBIL



Quick Facts

Countries	France
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-05-06
Borrower	BPCE
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 225.01 million
Loan Amount (USD)	\$ 226.83 million



Project Description

As stated by the EIB, the operation consists of multiple beneficiary intermediated loan (MBIL) to facilitate longer-term financing for small and medium-sized enterprises (SMEs) and mid-caps in the agriculture/bioeconomy sector in France.

At least 10% will be dedicated to young and new farmers and 30% to support climate action & environmental sustainability.

Supporting SMEs and mid-caps in agriculture and the bioeconomy — particularly young and new farmers, who face greater challenges in accessing long-term bank financing — remains a key priority for both the EIB and the European Commission (EC). The agriculture and bioeconomy sectors form one of the largest industries in the EU, with an annual turnover of more than EUR 2 trillion. According to the EC's Bioeconomy Strategy (updated in 2023), the development of a sustainable European bioeconomy is expected to create at least one million new jobs by 2030.



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.

- [BPCE Group](#) (Financial Intermediary)



Private Actors Description

As stated by the EIB, Groupe BPCE is the second-largest banking group in France. It employs 100 000 staff serving 35 million customers worldwide – individuals, professionals, companies, investors and local government. It operates in the retail banking and insurance fields in France via its two major networks, Banque Populaire and Caisse d'Épargne, along with Banque Palatine and Oney. It also pursues its activities worldwide with the asset and wealth management services provided by Natixis Investment Managers and the wholesale banking expertise of Natixis Corporate & Investment Banking. The group's financial strength is recognised by four rating agencies with the following preferred senior long-term ratings: Moody's (A1, stable outlook), Standard & Poor's (A+, stable outlook), Fitch (A+, stable outlook) and R&I (A+, stable outlook).



Contact Information

No project contacts provided at the time of disclosure.

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

- France: EIB and Groupe BPCE sign an agreement to provide €200 million in support for French agricul



Other Related Projects

- EIB-20240444 PAN-EUROPEAN AGRICULTURAL PROGRAMME