

 Early Warning System

EIB-20240741

BPCE ITALY LOAN FOR SMES AND MIDCAPS AND AGRI



Quick Facts

Countries	Italy
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-07-24
Borrower	BPCE Equipment Finance Italia SpA, BPCE Equipment Solutions Italia S.P.A., Fraer Leasing S.P.A.
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 35.26 million



Project Description

According to the Bank's website, the project consists of a dedicated EIB Loan to finance eligible small and medium sized enterprises (SMEs) and mid-cap investments via leasing schemes in Italy. 100% of the loan will be allocated to final beneficiaries active in the agriculture and bioeconomy sectors. The operation will have a contractually binding minimum 10% dedication to financing young and/or new farmers.

The loan with the BPCE Equipment Solutions entities in Italy is expected to support EU policy objectives, such as modernisation in the agriculture sector and rural development. It is also aligned with the EIB's objectives to support agriculture and bioeconomy as one of the eight policy priorities of the Bank as per the EIB Group 2024-2027 Strategic Roadmap.

The project will ease constraints on access to finance faced by Italian SMEs mainly acting in the agricultural and bioeconomy sectors. The beneficiaries face deep market failures related to lack of track-record, insufficient farm net asset value to collateralize and high screening costs for small investments. Based on this, the project will enable SMEs and young farmers to benefit from financing with tenors that match the economic life of the investment undertaken, as well as from transfer of financial advantage and complementarity that prompts the intermediary to match the EIB contribution. Furthermore, it will mobilize private sector investment, contributing to the sustainability of both sectors. Overall, the project can generate positive externalities in terms of competitiveness in a key sector for Italy and the EU. This operation supports the agriculture/bioeconomy sector in general.



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 Equipment Finance Italia SpA](#) (Financial Intermediary)
- [BPCE Equipment Solutions Italia SpA](#) (Financial Intermediary)
- [FRAER LEASING SPA](#) (Financial Intermediary)



Private Actors Description

According to Bloomberg, *BPCE Equipment Finance Italia S.P.A.* provides a full range of integrated financial solutions. The Company offers innovative financial solutions and tailored services for businesses in both public and private sectors. BPCE Equipment Finance Italia serves customers internationally.

According to Bloomberg, *BPCE Equipment Solutions Italia S.P.A.* provides financial services. The Company offers industrial equipment lease financing, sale and lease back, and business loans. BPCE Equipment Solutions Italia serves customers internationally.

According to Bloomberg, *Fraer Leasing S.P.A.* provides commercial equipment financing and leasing services.



Contact Information

No contacts available 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>



Other Related Projects

- EIB-20240444 PAN-EUROPEAN AGRICULTURAL PROGRAMME