

 Early Warning System

EIB-20240742

CR ASTI 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	2025-10-09
Borrower	Cassa di Risparmio di Asti S.p.A.
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 115.65 million



Project Description

According to the Bank's website, the loan facility will support the intermediary to finance bio-economy value chain projects promoted by small and medium-sized enterprises (SMEs) and mid-caps in Italy. The aim is to enhance access to finance for the target beneficiaries. At least 70% will support SMEs while up to 30% mid-caps.

The loan will support investments by small businesses and mid-caps in the agriculture and bioeconomy sectors, with at least 10% of the ceiling dedicated to young farmers.



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.

- [Cassa di Risparmio di Asti SpA](#) (Financial Intermediary)



Private Actors Description

As stated by Bloomberg, *Cassa di Risparmio di Asti S.p.A.* provides banking services. The Bank accepts deposits, makes loans, offers cards, mortgages, investment, insurance, and internet banking services. Cassa di Risparmio di Asti serves customers in Italy.



Contact Information

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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

- Italy: EIB and Banca di Asti: €100 million to support small and medium agribusinesses



Other Related Projects

- EIB-20240444 PAN-EUROPEAN AGRICULTURAL PROGRAMME