

 Early Warning System

EIB-20240804

CAIXABANK RISK SHARING SMES AND MIDCAPS III



Quick Facts

Countries	Spain
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-06-27
Borrower	CAIXABANK SA
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 527.43 million
Project Cost (USD)	\$ 1,476.79 million



Project Description

According to the Bank's website, the transaction consists of a de-linked risk sharing guarantee between CaixaBank and the EIB, aimed at creating additional lending capacity to small and medium-sized enterprises (SMEs) and mid-caps in Spain. The guarantee facility will be used to cover up to 50% of the credit risk associated with a Spanish bank's corporate and midcap loan portfolio. Additionally, it will include a window targeting the agricultural sector.

The aim is to promote and accelerate private sector investments, and facilitate access to finance for SMEs and Midcaps, a backbone in terms of growth and employment for the Spanish economy. A portion of the operation will be dedicated to support SMEs and Midcaps operating in the agricultural sector.



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.

- [CaixaBank S.A](#) (Financial Intermediary)



Private Actors Description

According to Bloomberg, *CaixaBank, S.A.* provides banking services. The Bank offers portfolio management, insurance, investment advisory, international banking, and other specialist financial services. CaixaBank serves customers worldwide.



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>