

 Early Warning System

**EIB-20250038**

**SABADELL LOAN FOR AGRICULTURAL SMES & MIDCAPS**



### Quick Facts

Countries	Spain
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-03-21
Borrower	Banco de Sabadell SA
Sectors	Agriculture and Forestry, Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	\$ 108.77 million
Loan Amount (USD)	\$ 108.77 million



### Project Description

As stated by the EIB, this operation is presented under the Lending Envelope "PAN-EUROPEAN AGRICULTURAL PROGRAMME (2024-0444)". The operation is intermediated by Sabadell, a specialised lender in the agricultural sector in Spain.

The aim is to finance agricultural small and medium-sized enterprises (SMEs), mid-caps and public sector entities.

This sub-operation will have a specific dedication to Climate Action and Environment Sustainability (CA&ES) of at least 30% of the total amount.

Sub-projects are expected to cover a broad range of activities and may include investments by SMEs & Midcaps in, but not limited to:

- sustainable and regenerative agriculture;
- digital and precision agriculture tools;
- working capital for climate resilience and adaptation crops varieties;
- water management system;
- renewable energy ;
- animal welfare and sustainable livestock practices;
- sustainable aquaculture;
- innovation and resource efficient measures in agri, food or fibre industries;
- education and training in sustainable practices;
- infrastructure improvements.



### 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.

- [Banco de Sabadell SA](#) (Financial Intermediary)



### Private Actors Description

As stated by Bloomberg, Banco de Sabadell SA attracts deposits and offers commercial banking services. The Bank offers mortgage, consumer, student, and building improvement loans, private banking services, and insurance, and sponsors Visa credit cards. The Bank operates branches throughout Spain, elsewhere in Europe, the Caribbean, the Americas, and Asia.



### 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

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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>



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### Other Related Projects

- EIB-20240444 PAN-EUROPEAN AGRICULTURAL PROGRAMME