

 Early Warning System

EIB-20250098

SELLA G4M ENHANCED SUPPORT FOR MIDCAPS



Quick Facts

Countries	Italy
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-11-13
Borrower	Banca Sella S.p.A.
Sectors	Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	\$ 116.30 million
Project Cost (USD)	\$ 232.61 million



Project Description

According to the Bank's website, the operation consists of a G4M guarantee of up to EUR 100m to support Italian mid-caps through the intermediary.

The aim is to support the final beneficiaries in their investment and growth efforts as well as their working capital needs. The EIB guarantee will also enhance Banca Sella Spa's lending capacity and risk appetite on a "semi-granular" portfolio of mid-cap loans which will benefit from a financial advantage in their risk pricing and cost of lending. Additionally, the EIB support will attract diverse funding sources for Italian mid-caps.



Investment Description

- European Investment Bank (EIB)

A G4M guarantee of up to EUR 100m.

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.

- [BANCA SELLA SPA](#) (Financial Intermediary)



Private Actors Description

Banca Sella Holding S.p.A. is an Italian holding company for the Banca Sella Group. The main company of the group was Banca Sella S.p.A., an Italian bank based in Biella, Piedmont. According to research by Mediobanca, Banca Sella Group was ranked the 18th largest bank in Italy by total assets as of 17 January 2022.

As part of a restructuring of the group, on 1 January 2006 the [old] Banca Sella S.p.A. was transformed into a financial holding company of the group and changed its name to Sella Holding Banca S.p.A., having conferred the banking business to a new subsidiary that it has taken so the name of [new] *Banca Sella S.p.A.*



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-20230947 LRS - EU LE RISK SHARING INSTRUMENT