



EIB-20250187

DB ENZIAN III



Quick Facts

Countries	Italy
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-12-18
Borrower	DEUTSCHE BANK AG, DEUTSCHE BANK SPA
Sectors	Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	\$ 175.00 million
Project Cost (USD)	\$ 979.98 million



Project Description

According to the EIB, the operation consists of a Mezzanine ABS Guarantee on an existing portfolio in Italy.

The aim is to enhance access to loans for projects carried out by small and mid-sized enterprises (SMEs) and MidCaps, mainly in Italy.

The operation will provide capital relief to Deutsche Bank with the aim of generating additional lending to Italian SMEs and Midcaps, which is still at suboptimal levels. Moreover, 30% of the total loan will be allocated to SMEs and Midcaps located in Less Developed regions. The SMEs and Midcaps will benefit from the EIB support in the form of lower interest rates and/or longer tenors.

Difficulties in access to finance for SMEs and Midcaps have been exacerbated by geopolitical challenges facing the world economy. In Italy, the economy is strongly dependent on smaller firms and, as such, the financing of these firms has a strong impact both on jobs and on the growth of the economy.

With the participation in this deal, EIB is consolidating its position as a cornerstone investor in this segment. Furthermore, EIB is not only contributing to the expansion of the Capital Markets Union (CMU) but also contributing to set a standard on this market segment that requires a strong customisation and constant adaptation to the evolving regulatory requirements.



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.

- **DEUTSCHE BANK AG** (Financial Intermediary)



Private Actors Description

As stated by Bloomberg, Deutsche Bank AG is a global financial service provider delivering commercial, investment, private, and retail banking. The Bank offers debt, foreign exchange, derivatives, commodities, money markets, repo and securitization, cash equities, research, equity prime services, loans, convertibles, advice on M&A and IPO's, trade finance, retail banking, asset management, and corporate investments.



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

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-20240902 PAN-EUROPEAN SECURITISATION LENDING ENVELOPE