

 Early Warning System

EIB-20250292

MEDIOBANCA LOAN FOR SMES AND MIDCAPS



### Quick Facts

<b>Countries</b>	Italy
<b>Financial Institutions</b>	European Investment Bank (EIB)
<b>Status</b>	Proposed
<b>Bank Risk Rating</b>	U
<b>Borrower</b>	Compass Banca SpA,MBFacta SpA,Mediobanca - Banca di Credito Finanziario SpA,SelmaBiPiEmme Leasing SP
<b>Sectors</b>	Finance, Industry and Trade
<b>Investment Type(s)</b>	Loan
<b>Investment Amount (USD)</b>	\$ 111.62 million
<b>Loan Amount (USD)</b>	\$ 111.62 million



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## Project Description

As stated by the EIB, the project consists of a Multi Beneficiary Intermediated Loan (MBIL) to Mediobanca Group entities to support small and medium sized enterprises (SMEs) as well as mid-caps in Italy.

The transaction aims to enhance access to finance to SMEs and mid-caps, mainly supporting investments carried out by micro and individual enterprises (with a minimum 60% contribution) and female owned businesses (minimum 20% contribution). Furthermore, on a best-effort basis, a portion of the allocations will be directed towards EU Cohesion Policy regions in Italy.



## 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.

- [Mediobanca - Banca di Credito Finanziario SpA](#) (Financial Intermediary)
- [Compass Banca SpA](#) (Financial Intermediary) **is owned by** [Mediobanca - Banca di Credito Finanziario SpA](#) (Parent Company)
- [MBFacta SpA](#) (Financial Intermediary) **is owned by** [Mediobanca - Banca di Credito Finanziario SpA](#) (Parent Company)
- [SelmaBipiemme Leasing S.p.A.](#) (Financial Intermediary) **is owned by** [Mediobanca - Banca di Credito Finanziario SpA](#) (Parent Company)



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### Private Actors Description

As stated by Bloomberg, Mediobanca S.p.A. operates as a European investment banking boutique. The Mediobanca Group offers services in financial advice, consumer credit, and wealth management through CheBanca SpA, Mediobanca Private Banking and Compagnie Monegasque de Banque. Mediobanca SpA serves clients in Italy.



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## 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](mailto: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](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>