

 Early Warning System

EIB-20250295

CEC BANK PSLF ROMANIA



Quick Facts

Countries	Romania
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-11-11
Borrower	CEC BANK - SA
Sectors	Finance, Law and Government
Investment Type(s)	Loan
Investment Amount (USD)	\$ 28.97 million



Project Description

According to the Bank's website, the multiple beneficiary intermediated loan (MBIL) will finance investments promoted by public sector entities in Romania. The aim is to support projects mainly located in the Just Transition regions of Romania.

The operation is expected to help mitigate the sub-optimal investment in the area of public investments.



Investment Description

- European Investment Bank (EIB)

A multiple beneficiary intermediated loan (MBIL).

This facility includes both a grant and a loan component. The grant, provided by the European Commission, amounts to 25% of the EIB loan, in compliance with the 90% cumul rule.

The EIB loan can be disbursed with a long maturity, at favourable conditions and in local currency. The benefits of the EIB loan will be extended to the final beneficiaries for their long-term investment projects.

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.

- [CEC Bank - SA](#) (Financial Intermediary)



Private Actors Description

The *CEC Bank* is among the leading banks in Romania, and is fully-owned by the Romanian State, represented by the Ministry of Finance. It also has the largest network among Romanian banks with more than 1,000 branches and agencies. Targeting the public sector is expressly embedded in CEC Bank's mission and it is one of the most active lenders to the public sector entities in Romania, with extensive experience in structuring and offering integrated financial solutions addressing the needs of this specific customer segment.



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>



Bank Documents

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