Early Warning System

EIB-20250353

ARKEA SME AND MIDCAP III

Quick Facts

Countries	France
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-07-08
Borrower	ARKEA BANQUE ENTREPRISES ET INSTITUTIONNELS, CREDIT MUTUEL ARKEA
Sectors	Energy, Finance, Industry and Trade, Transport
Investment Type(s)	Loan
Investment Amount (USD)	$ 342.64 million
Loan Amount (USD)	$ 342.64 million

Project Description

As stated by the EIB, the operation is structured as Multi-Beneficiary Intermediated Loan (MBIL) to support financing for small and medium-sized enterprises (SMEs) and mid-cap projects in France.
The operation includes a Climate Action and Environmental Sustainability allocation representing 30% of the net financing amount, covering renewable energy generation (solar power), energy-efficient buildings and individual renovation measures, industrial energy efficiency improvements, and urban and suburban passenger transport.

The aim is to support access to finance for the target beneficiaries by improving their access to long-term funding for productive investments. The operation is designed to back a diversified portfolio of eligible sub-projects contributing to business development, competitiveness, and economic growth across the French territory.

The Climate Action and Environmental Sustainability (CA&ES) window will finance eligible investments contributing to climate mitigation and environmental objectives, in line with the EIB's CA&ES framework. Eligible sectors under the CA&ES window include:

-Energy efficiency in buildings, industry, and services
-Low-carbon and sustainable transport
-Climate adaptation and resilience
-Environmental protection and resource efficiency
-Nature-based solutions and biodiversity protection where linked to climate and environmental objectives.

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.

- Arkéa Banque Entreprises et Institutionnels (Subsidiary) **is owned by** Credit Mutuel Arkea (Financial Intermediary)

Private Actors Description

As stated by Bloomberg, Credit Mutuel Arkea provides banking services. The Bank offers savings, personal banking, insurance, real estate management, brokerage, business financing, electronic payment transactions, and other financial services. Credit Mutuel Arkea serves customers in France.

Contact Information

No project contacts provided at the tme 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-20170864 ARKEA SME AND MIDCAP & CLIMATE ACTION MBIL
- EIB-20220939 ARKEA SME AND MIDCAP & CLIMATE ACTION II MBIL