

 Early Warning System

EIB-20250499

SCB POLAND ABS SUPPORT FOR GREEN INVESTMENTS



Quick Facts

Countries	Poland
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2025-11-11
Borrower	Santander Consumer Bank S.A.
Sectors	Finance, Industry and Trade
Investment Type(s)	Guarantee
Investment Amount (USD)	\$ 128.69 million
Project Cost (USD)	\$ 360.33 million



Project Description

According to the Bank's website, the project consists of a guarantee (synthetic securitisation) covering the intermediary's existing portfolio of consumer loans to small and medium-sized enterprises (SMEs) and mid-caps as well as private individuals in Poland.

The aim is to enhance access to finance to the targeted final beneficiaries. More specifically, it will support their investments in renewable energy, energy efficiency and sustainable transport (electric vehicles). Consequently, as a "green securitisation", the operation will fully contribute to the EIB's Climate Action & Environmental Sustainability objectives.



Investment Description

- European Investment Bank (EIB)

A guarantee (synthetic securitisation) covering the intermediary's existing portfolio of consumer loans to small and medium-sized enterprises (SMEs) and mid-caps as well as private individuals in Poland.

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.

- [Santander Consumer Bank S.A.](#) (Financial Intermediary)



Private Actors Description

Santander Consumer Bank S.A. is the consumer finance unit of the Santander Group, a European company with operations in 16 European countries (including Portugal), Canada, and China. It offers direct financing solutions and point-of-sale financing (stores and dealerships).



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-20240902 PAN-EUROPEAN SECURITISATION LENDING ENVELOPE