Early Warning System

EIB-20260072

RABOBANK IMPACT LOAN FOR SMES AND MIDCAPS XI

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Quick Facts

Countries	Netherlands
Financial Institutions	European Investment Bank (EIB)
Status	Approved
Bank Risk Rating	U
Voting Date	2026-07-23
Borrower	Cooperatieve Rabobank UA; Rabo Factoring BV; Rabo Lease BV
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 568.82 million

Project Description

According to the Bank’s website, the project consists of financing of small scale projects carried out by small and medium sized enterprises (SMEs) and mid-caps with high relevance in terms of climate action, environmental sustainability and bioeconomy. The aim is to finance small and medium projects carried out by the beneficiaries.

The project supports the financing of small-scale projects carried out by SMEs and Mid-Caps with a particular focus on sustainability and Agriculture in the Netherlands. Notably, at least 40% of investments will target Climate Action & Environmental Sustainability (CA&ES) objectives, and at least 40% will focus on Agriculture and Bioeconomy.

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.

- COOPERATIEVE RABOBANK UA (Financial Intermediary)
- RABO FACTORING BV (Financial Intermediary)
- RABO LEASE BV (Financial Intermediary)

Private Actors Description

As stated by Bloomberg, *Cooperatieve Rabobank U.A.* operates as a bank. The Bank offers personal, wholesale, international, and retail banking services. Cooperatieve Rabobank serves clients worldwide.

The Rabobank Group offers retail banking, wholesale banking, leasing and mortgage services in several countries around the world. The group’s focus is on the common interests of people and communities and creating value for its customers. In the Netherlands, the group is maintaining its position as a global leader. Meanwhile, on the international level, it is working to reinforce its position as a leading bank in the food and agri-food sectors. The Rabobank Group is active in 37 countries and, as of 31 December 2023, had 49 000 full-time equivalent employees.

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