FICHE 7.2 – EIB Loans for the private sector

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| referred to in this toolbox. | |
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| Information category | Description |
| Programme name | EIB Loans for the private sector |
| Objective(s) and scope | The European Investment Bank (EIB) offers loans to private sector entities to finance a single large investment project or investment programme, aligned with one or more priorities of the EIB. These products include debt and hybrid debt financing to project finance. Some of the more relevant priorities are: Climate and Environmental Sustainability – The bank finances climate action and environmental sustainability projects around the world to place the economy on a path to net zero. Development finance - Through EIB Global, the bank invests around the world to create stability, promote sustainable growth and fight climate change. Small and medium-sized enterprises – Together with the Investment fund, the EIB supports businesses with a wide range of intermediated products |
| Type of finance provider | Public |
| Administering body | European Investment Bank (EIB) |
| Financing product | Corporate loans Growth finance for mid-caps Project finance loans Corporate hybrid debt |
| Financing value | Above EUR 25 million and, in certain cases, the EIB will consider lower amounts. |
| Eligible countries | EU countries, but there is also international cover through the bank's partners |
| Eligibility criteria (if available) | Large investment projects or investment programmes aligned with one or more priorities of the EIB. Large corporates or groups, mid-caps and Special Purpose Vehicles for project finance (including PPPs and Concessions). Investment costs, typically over a period of up to three years, such as for research and development expenditures on facilities or activities. The EU bank typically covers up to 50% of a project's total cost |
| Further information on eligibility criteria | The products are available in all EIB regions of activity, with the exception of some of the guarantees, which are only available in the EU and select countries. Venture debt and credit enhancement for project finance are only available in the EU. Further information on pricing, geographical availability and other terms. |
| Application period | Permanently open |
| Technology type | Not specified |
| Technology readiness level (TRL) | Not specified |
| Project example(s) | EUREKA SHIPPING FINANCING (eib.org) BAI - HONFLEUR FINANCING (eib.org) |
| Additional information | A project financed by EIB typically goes through seven major stages: proposal, appraisal, approval, signature, disbursement, monitoring and repayment. Further information on Project cycle (eib.org) |
| Links | Loans for the private sector (eib.org) Our work (eib.org) including information on the priorities of the EIB. Mandates and partnerships (eib.org) |
| Contacts | Contact us (eib.org) |