



# InvestEU

## Corporate Lending



# CORPORATE LENDING



## What do we offer?

Corporate loans to private sector entities to finance projects or investment programmes aligned with one or more priorities of the EIB.

## Who is eligible?

Large corporates or groups

Mid-caps

## What is eligible?

Investment costs (typically accumulated over a period of up to three years, but can be longer), such as for research, development and innovation, capital expenditures on facilities

# DEFINING AN ELIGIBLE PROJECT



## The Project

- “The Project” is an internal EIB definition of Capex/RDI Opex over 3-4 years falling within eligibility criteria of the Bank.
- **Loan Amount:** 50% (or 75% for Climate Action) of the Project cost.

# ELIGIBILITIES

## SUSTAINABLE INFRASTRUCTURE



### Clean Energy Transition

- Decarbonized energy networks and generation
- Energy efficiency

### Digital Connectivity

- Sustainable Gigabit Networks & 5G
- Sustainable Data infrastructures
- Backbone networks of strategic importance

### Sustainable Transport

### Circular economy,

Water, waste and other environment infrastructure, etc.



## RESEARCH, INNOVATION AND DIGITISATION

Projects in research and innovation  
Technology transfer to market  
Digitization of industry  
Artificial intelligence  
Key enabling technologies  
Health innovation  
Etc.

# LOAN AGREEMENT

Product: Term Loan

Purpose: Investment (capex, opex and other, mainly R&D related)

Amount: > EUR 25m

Maturity: Flexible (usually 5-10 years)

Seniority: Senior, subordinated

Security: Pari passu (unsecured or secured)

Interest rate: Variable / Fixed

Not subsidized, but the pricing takes advantage of the EIB's favorable borrowing costs and non-profit goal. EUR, USD, PLN and other

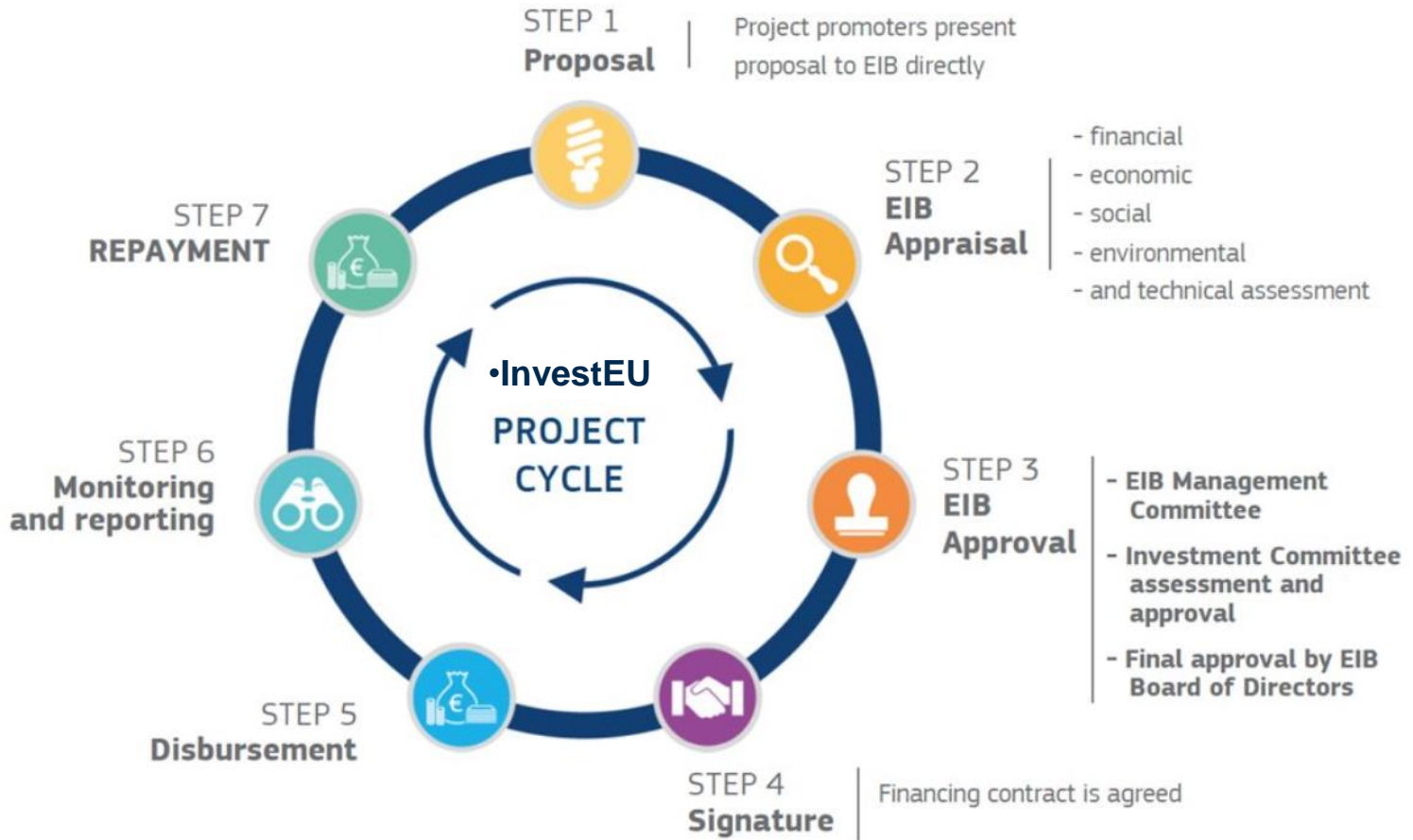
Fees: Commitment fee after 12 months from the signing of the loan.  
Appraisal fee (min. 10-100 bps)

Jurisdiction: Luxembourgish

Appraisal: Usually between 4-10 months

Language: English

# INVESTEU EIB PROJECT CYCLE



# BENEFITS OF WORKING WITH EIB

1

Attractive interest rates (fixed and floating) due to its competitive funding costs (AAA rating) and for-profit approach

2

Long maturity matching economic life of project assets.

3

Financing **tangible and intangible** investments with up to **50% (75%) of project cost**.

4

No cross-selling and **hold-to-maturity** strategy.

5

**Diversification** of borrower's funding sources.

6

18 months availability period, 12 months **commitment-fee free**.

7

**Signaling Effect and Quality Stamp**: due to the Bank's reputation for its prudent lending policy, its strong market/technology know-how and **expertise in green financing** being the Climate Bank

# CREDENTIALIALS

## Selected Counterparts

 <p>•PLN 470m</p> <p>•2022</p>	 <p>•PLN 2.8bn</p> <p>•2021</p>	 <p>•EUR 180m</p> <p>•2021</p>	 <p>•EUR 150m</p> <p>•2021</p>	 <p>•PLN 300m</p> <p>•2021</p>	 <p>•PLN 440m</p> <p>•2021</p>
 <p>•EUR 150m</p> <p>•2021</p>	 <p>•PLN 720m</p> <p>•2020</p>	 <p>•EUR 22.50m</p> <p>•2020</p>	 <p>•EUR 125m</p> <p>•2020</p>	 <p>•EUR 480m</p> <p>•2020</p>	 <p>•PLN 272m</p> <p>•2019</p>
 <p>•EUR 50m</p> <p>•2019</p>	 <p>•EUR 58.5m</p> <p>•2019</p>	 <p>•EUR 47m</p> <p>•2019</p>	 <p>•EUR 45m</p> <p>•2019</p>	 <p>•EUR 60m</p> <p>•2019</p>	 <p>•PLN 1000m</p> <p>•2019</p>

For our most recent and upcoming projects in Poland visit: <http://www.eib.org/poland>



# CREDENTIALS

## Selected Counterparts

 <p>•EUR 145m</p> <p>•2018</p>	 <p>•EUR 40m</p> <p>•2018</p>	 <p>•PLN 750m</p> <p>•2018</p>	 <p>•EUR 29m</p> <p>•2018</p>	 <p>•EUR 100m</p> <p>•2018</p>	 <p>•EUR 275m</p> <p>•2017</p>
 <p>•EUR 250m</p> <p>•2017</p>	 <p>•PLN 67m</p> <p>•2017</p>	 <p>•EUR 65m</p> <p>•2017</p>	 <p>•EUR 50m</p> <p>•2017</p>	 <p>•PLN 900m</p> <p>•2017</p>	 <p>•EUR 37.5m</p> <p>•2016</p>
 <p>•EUR 50m</p> <p>•2016</p>	 <p>•EUR 65m</p> <p>•2016</p>	 <p>•EUR 60m</p> <p>•2016</p>	 <p>•EUR 190m</p> <p>•2016</p>	 <p>•EUR 190m</p> <p>•2015</p>	 <p>•PLN 2.0bn</p> <p>•2015</p>

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# Thank you

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Corporate Lending

Germany, Austria, Poland and Baltic States

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