

EIB Group and CaixaBank to provide small businesses and mid-caps in Spain with access to €900 million of new financing to promote investment, cover liquidity needs and back the agricultural sector

- ***This is risk-sharing guarantee agreement allowing CaixaBank to offer new loans to small businesses and mid-caps in Spain.***
- ***A total of €180 million will exclusively finance projects in the agricultural sector.***
- ***The operation will help to boost the competitiveness of small businesses and mid-caps, and supports the EIB Group's strategic priorities of backing the agricultural and bioeconomy sectors and cohesion.***

1 July 2025

The European Investment Bank (EIB) has signed a €450 million risk-sharing guarantee agreement with CaixaBank. This agreement will enable CaixaBank reduce its risks and capital requirements for offering new loans totalling €900 million to Spanish small and medium companies (SMEs) and mid-caps.

The new financing aims to meet these companies' working capital and liquidity needs, as well as encouraging them to invest in areas including the green and digital transition, competitiveness and innovation. A total of €180 million of new financing will go to SME and mid-cap projects in the agricultural sector. This specific allocation for agricultural projects will back the modernisation of the sector, rural development and cohesion between regions.

This operation once again shows the major role that the EIB plays in promoting financial instruments making it possible to share risk with financial intermediaries and expand the financing available to Spanish SMEs and mid-caps to foster innovation and contribute to the competitiveness of this strategic economic sector.

The agreement with CaixaBank contributes to the eight strategic priorities of the EIB Group set out in its [Strategic Roadmap](#) for 2024-2027, specifically supporting the agricultural and bioeconomy sectors and promoting economic, social and territorial cohesion.

Background information

EIB

The [European Investment Bank \(EIB\)](#) is the long-term lending institution of the European Union, owned by its Member States. Built around [eight core priorities](#), we finance investments that contribute to EU [policy objectives](#) by bolstering climate action and the environment, digitalisation and technological innovation, security and defence, cohesion, agriculture and bioeconomy, social infrastructure, the capital markets union, and a stronger Europe in a more peaceful and prosperous world.

The EIB Group, which also includes the [European Investment Fund \(EIF\)](#), signed nearly €89 billion in new financing for over [900 high-impact projects](#) in 2024, boosting Europe's competitiveness and security.

All projects financed by the EIB Group are in line with the Paris Climate Agreement, as pledged in our [Climate Bank Roadmap](#). Almost 60% of the EIB Group's annual financing supports projects directly contributing to climate change mitigation, adaptation, and a healthier environment.

In Spain, the EIB Group signed new financing worth €12.3 billion for over 100 high-impact projects in 2024, contributing to the country's green and digital transition, economic growth, competitiveness and better services for its people.

High-quality, up-to-date photos of the organisation's headquarters for media use are available [here](#).

CaixaBank

CaixaBank is the leading bank in Spain, with assets of more than €630 billion, 20.3 million customers and the largest network of branches and ATMs in the country. CaixaBank also has a strong presence in Portugal, where it controls 100% of BPI.

The bank develops a socially responsible universal banking model with a long-term vision, based on quality, proximity and specialisation. Its positioning as a leading bank enables it to play a key role in contributing to sustainable economic growth and the financial inclusion of vulnerable groups and rural areas.

The bank's value proposition is based on products and services adapted to each customer segment, with a strong innovation component that enables it to offer the best tools and expert advice on decision-making for financial wellbeing.

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