



Supporting foreign direct investment in Poland

The European Investment Bank (EIB) is the EU bank. It offers multiple benefits to its clients and can help support your investment projects in Poland.



How can the EIB support your investment projects in Poland?

By providing

- ▶ **Attractive interest rates with flexible structures.** Enjoying an excellent credit rating, the EIB is able to obtain finance at the best rates in the capital markets. Being a non-commercial bank, we make these rates available to borrowers net of the Bank's costs and risk pricing.
- ▶ **Long maturities.** Financing industrial and other large projects requires the long-term stable involvement of the lender. Loans for industrial projects have a maturity of up to 10 years. However, each project is given tailor-made financing.
- ▶ **Loans of up to 50% of the total investment cost.** Project costs may also include technical provisions, permanent working capital needs and interest paid during construction.
- ▶ **EUR 30 million** is the minimum loan amount of the EIB. The projects we support must be technically and financially viable.
- ▶ **Wide range and type of investments.** EIB financing is made available to companies investing in fixed assets and RDI. In so called convergence areas, such as Poland, this comprises a very wide range and type of investments.
- ▶ **A broad range of international and local currencies.** The EIB offers loans in most of the widely traded currencies, and of course in Polish zloty.
- ▶ **Flexibility in security packages.** EIB loans can be supported by a variety of security structures, or even be unsecured, depending on the nature of the project and the financial strength of the borrower.

About the EIB

The EIB is the EU bank. It is owned by the 28 Member States and supports economic growth and social cohesion in the EU. It has more than 50 years of experience.

More than 90% of our lending is in the EU but we also support the EU's external and development policies.

All the projects we finance must not only be bankable but also comply with strict economic, technical, environmental and social standards.

Focal areas of the Bank are: innovation and skills, SMEs' access to finance, resource efficiency and strategic infrastructure.

The EIB: a strong partner

- ▶ **Powerful institution.** The EIB is the European Union's bank and the world's largest multilateral borrower and lender. It is owned by the EU Member States and enjoys an excellent credit rating.
- ▶ **Risk sharing.** Our strict project assessment procedures ensure the investment's financial and technical soundness. This can be regarded as a positive signal by other potential lenders and may help in attracting the remainder of the financing.

By investing with the EIB in Poland you will additionally:

- ▶ Join promoters that received EUR 22.8 billion worth of support from the EIB in 2008-2012 in Poland, carrying out projects in areas such as transport infrastructure, energy and renewable resources.
- ▶ Prove that your projects comply with recent applicable European policy guidelines.

Examples of FDI projects supported by the EIB in Poland:



Construction and operation of a containerboard machine at Stora Enso's site in Ostroleka.



Construction of a greenfield truck and bus tyre plant for Bridgestone in Stargard Szczecinski.

Capacity expansion of the existing foundry plant on Brembo's manufacturing site in Dabrowa Gornicza.



Modernisation and extension of electricity networks of ENEA Operator.

Modernisation and upgrading of the electricity distribution network of ENERGA SA in Northern and Central Poland.

For further information on the EIB and foreign direct investment financing in Poland:
www.eib.org/poland

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