



Европейска инвестиционна банка
Evropská investiční banka
Den Europæiske Investeringsbank
Europäische Investitionsbank
Euroopa Investeerimispank
Ευρωπαϊκή Τράπεζα Επενδύσεων
European Investment Bank
Banco Europeo de Inversiones
Banque européenne d'investissement
Banca europea per gli investimenti
Eiropas Investīciju banka
Europos investicijų bankas
Európai Beruházási Bank
Bank Ewropew tal-Investment
Europese Investeringsbank
Europejski Bank Inwestycyjny
Banco Europeu de Investimento
Banca Europeană de Investiții
Európska investičná banka
Evropska investicijska banka
Euroopan investointipankki
Europeiska investeringsbanken

██████████ Triacastela Lugo
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EXP BEI - EIB
001998 21.FEV 13

Luxembourg, 21 February 2013

IG/CM/SM/ad

Dear I

We refer to your e-mails of 22 and 29 August 2012 to the EIB Complaints Mechanism (EIB-CM); in your messages, you complained about the treatment of your loan request by the Instituto Gallego de Promoción económica (IGAPE) in the framework of the IGAPE loan SMEs & Galicia Automotive project. This project concerns a global loan, signed by the EIB and the IGAPE on 30 January 2009, for the financing of small- and medium-scale projects according to the Bank's eligibility criteria in the region of Galicia.

Loans for small and medium enterprises (SMEs) are loans granted by the EIB to (private or public) financial institutions (intermediary banks, or "intermediaries") for on-lending to SMEs. We would like to clarify that lending decisions, as the one taken by IGAPE on your loan request, are made solely by the intermediary institutions, which operate independently as they assume the financial risk.

Should you wish to pursue your allegations on a national level, you may consider the possibility of referring to the Spanish National Ombudsman or the Galician Ombudsman that might be competent to deal with your case. Their contact details are as follows:

Defensor del Pueblo

Calle Zurbano, 42
28010 Madrid - Spain
Phone: (+34) 91 432 79 00
Fax: (+34) 91 308 11 58
<http://www.defensordelpueblo.es/es/index.html>

Valedor do Pobo

Rúa do Hórreo, número. 65.
Santiago de Compostela
<http://www.valedordopobo.com/>

Additional information about the Complaints Mechanism is available at the following webpage: <http://www.eib.org/infocentre/publications/all/complaints-mechanism-policy.htm>

We trust that our reply is helpful and remain at your disposal for any supplementary information.

EUROPEAN INVESTMENT BANK

Yours sincerely,

F. Alcarpe
Head of Division
Complaints Mechanism

R. Rando
Complaints Officer