

Supporting foreign direct investment in Portugal

The European Investment Bank is the bank of the European Union. It provides finance and expertise for sound and viable investment projects which promote the balanced development of the Union and contribute to furthering EU policy objectives.



How can the EIB support your investment projects in Portugal?

- ▶ **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 massive infrastructure 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.
- ▶ For investment in research, development and innovation as well as for projects helping to tackle climate change, our participation may exceptionally reach 75% of investment costs.
- ▶ **EUR 25 million** is the minimum loan amount of the EIB. The projects we support must be technically, economically, financially and environmentally viable.
- ▶ **A wide range of international and local currencies.** The EIB offers loans in euros and in most widely traded currencies.
- ▶ **Flexibility in security packages.** EIB loans can be supported by a variety of possible security structures, or even be unsecured, depending on the nature of the project and the financial strength of the borrower.



The EIB in Portugal

The EIB is a long-standing partner of Portugal. The Bank started supporting the Portuguese economy even before the country's accession to the European Communities in 1986. Portugal is now one of the largest recipients of EIB loans in the European Union.

So far the EIB has lent over EUR 40 billion to support projects in Portugal, including EUR 12 billion granted since the outbreak of the financial crisis in 2008. One quarter of this has been invested in transport infrastructure projects, 18% in energy networks and 19% in credit lines (mainly earmarked for small businesses).



The EIB: a strong partner

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

More than 90% of our lending is in the EU.

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

Our strict project assessment procedures ensure the investment's soundness and allow you to obtain the remaining part of financing from other investors at a lower rate than without our involvement.

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



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

Lisbon Office

Avenida da Liberdade, 190 - 4° A
1250-147 Lisboa

☎ (+351) 213 428 989

☎ (+351) 213 470 487

✉ lisbonoffice@eib.org

Information Desk

☎ (+352) 43 79 - 22000

☎ (+352) 43 79 - 62000

✉ info@eib.org

European Investment Bank

98-100 boulevard Konrad Adenauer
L-2950 Luxembourg

☎ (+352) 43 79 - 1

☎ (+352) 43 77 04

www.eib.org

