

EIB finances smaller projects with total cost between EUR 40 000 and EUR 25 million indirectly through intermediated loans (credit lines) to local financial institutions. These smaller projects are usually promoted by small and medium-size enterprises (SMEs) or by public bodies, e.g. municipalities. As EIB can fund up to 50% of total project cost, it provides between EUR 20 000 and EUR 12.5 million to any single project. The so-called subsidiary financing agreement, i.e. loan or lease agreement concluded between EIB's partner institution and its client, must have a minimum maturity of 4 years. As the financing decision rests with the intermediaries, applications should be directly addressed to them.

The following special grant supported schemes are promoted by the European Commission and channeled through intermediated loan facilities:

**SME Finance Facility (SME FF):** To further develop a strong and competitive SME sector in the new Member States. Banks marked with \* participate or will participate soon in this facility.

**Municipal Finance Facility (MFF):** to strengthen and deepen the municipal credit markets by promoting the building, upgrading or refurbishing of small municipal infrastructure investments. Banks marked with \*\* participate in the MFF.

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