













The EIB Group





provide finance and expertise for sound and sustainable investment projects



specialist provider of risk finance to benefit innovative SMEs





The European Investment Bank, the EU Bank

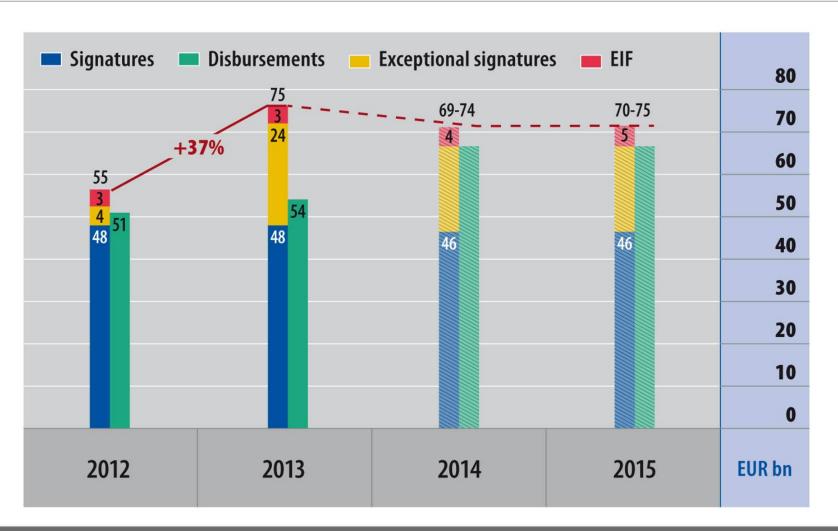
- Financing partner for the EU Member States and institutions since 1958;
- More than 90% of lending is within the EU (EUR 76bn);
- Financial support to projects outside the EU amounted to EUR 13bn, just over 10% of EIB lending;
- Shareholders: 28 EU Member States;
- The EIB contributes to the realization of investment projects that further the economic, social and political priorities of the EU;
- More than 55 years of experience in financing projects;
- Around 2 100 staff not only finance professionals, but also engineers, sector economists and socioenvironmental experts.







A strong response to the crisis







Our products

We help catalyse investment

LENDING	BLENDING	ADVISING
Loans But also:	Combining EIB finance with EU budget (Project Bond Initiative)	Prepare & implement projects (JASPERS)
Guarantees (trade financing)	Higher risk projects for innovation (RSFF)	Support for public / private partnerships (EPEC)
Equity participation		

Attracting FUNDING for long-term growth





EIB Group products for SMEs and Midcaps



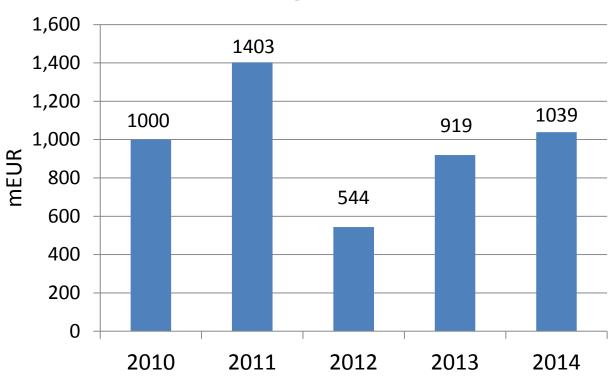




EIB - Activity in Finland

In the last 5 years (2010-2014) EIB lending in Finland totalled EUR **4.9bn**

Loan signatures







Highlights of activity in Finland 2013 and after

Private sector:

- Support of industrial R&D and innovation projects for Kemira, Kone, Stora Enso, Rovio,
 Valmet, Wärtsilä, AGCO, Oxford Instruments and Borealis
- Investment in Dasos Timberland Fund
- Construction of premises for companies and institutes (Technopolis)
- A new industrial CHP plant (Raahen Voima)

Intermediated loans:

- SME and mid-cap loans to Pohjola Bank, Aktia and Nordea
- Global loan in support of municipalities (Pohjola Bank)

Public sector:

- Building, refurbishment and extension of health care facilities in the Helsinki, Kuopio and Pirkanmaa regions as well as Espoo
- Building, refurbishment and extension of university premises (Helsinki, Aalto and University Premises Finland)
- Investments in municipal infrastructure and urban development in Helsinki, Lahti and Oulu





What is the EIF?

We provide risk financing to stimulate entrepreneurship and innovation in Europe



Making

finance more accessible and helping SMEs to innovate and grow

Offering

a large array of targeted products to support SMES ranging from venture capital to guarantees and microfinance to SMEs

Working

with financial intermediaries across the EU-28 EFTA countries, candidate & potential candidate countries

Supporting

the market in a countercyclical way

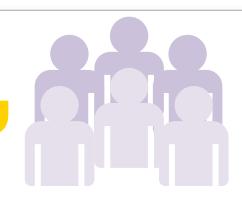




EIF's counterparts



We work with a wide range of counterparts to support SMEs



Resources and **Mandators**

- European Investment Bank
- EIF own resources
- **European Commission**
- Member States/regions
- Managing Authorities
- Corporates/private
- Public institutions
- Other third parties



Intermediaries and counterparts

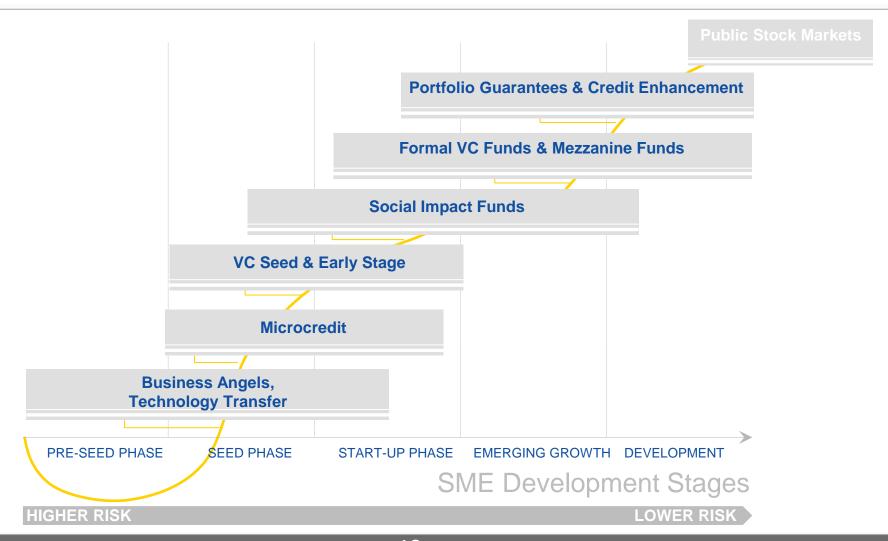
- Fund Managers
- Commercial Banks
- Development & Promotional Banks
- Guarantee Institutions
- **Leasing Companies**
- Corporates
- **Business Angels**
- Microfinance Institutions

microenterprises, **SMEs** and small mid-caps





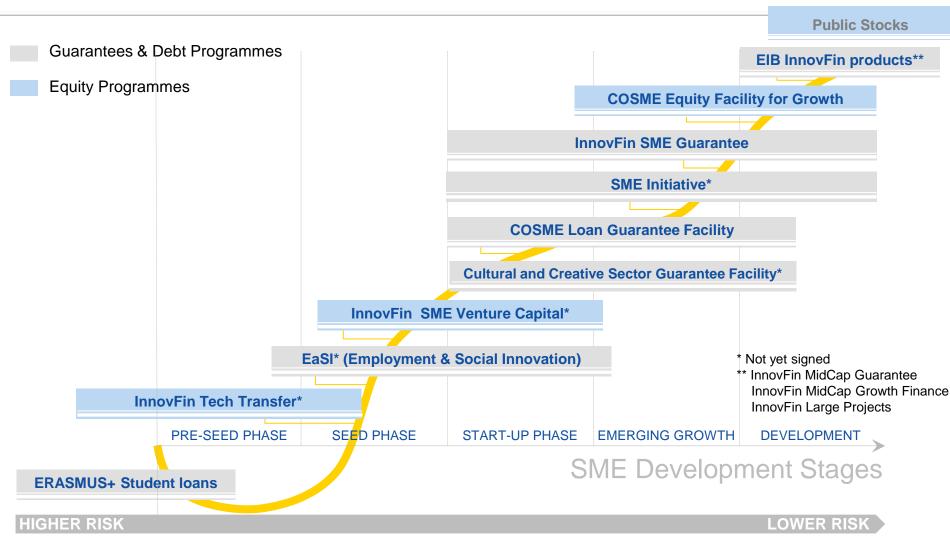
Helping businesses at every stage of their development







New EU Programmes helping businesses at every stage

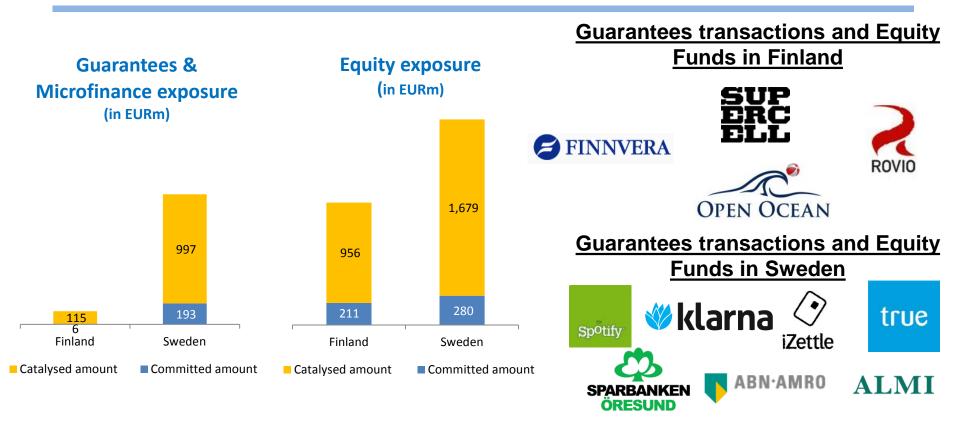






EIF's exposure in Finland and Sweden

Notable success stories exist both in **Equity** and **Guarantees** and we are open and ready for more to come...















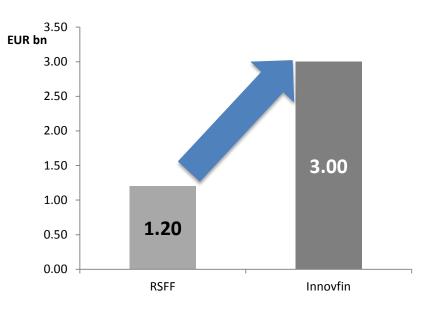




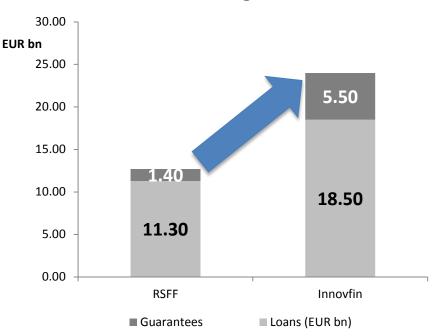
InnovFin: A quantum leap

InnovFin builds on the success of RSFF but will be much larger and broader.

EU and EIB Group Contributions



Loans and guarantees



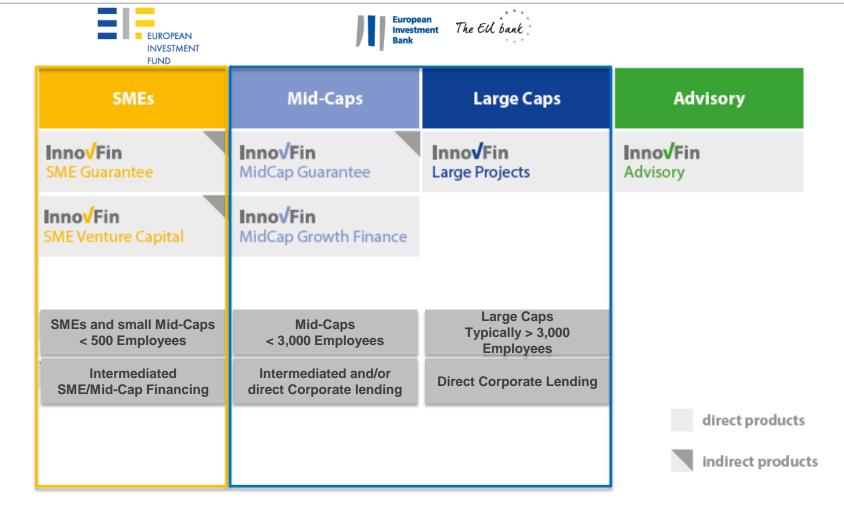








InnovFin product overview











InnovFin SME Guarantee

This guarantee instrument covers the risk related to losses of a portfolio

Key Points:

- Coverage up to 50% of the losses resulting from a financing of innovative SMEs or Small Mid-caps
- · Reduction of the credit risk, as well as regulatory capital relief
- Financial Intermediaries transfer the benefit of the guarantee to the final beneficiaries
- Financial Intermediaries are selected on a "first come, first processed" basis

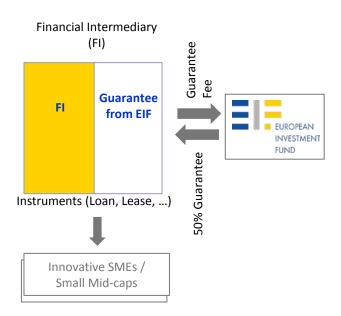
Eligibility Criteria:

- Debt instruments: loans, credit lines, leases and bonds
- Purpose of financing: tangible and intangible assets, working capital and business transfers
- Loan amount: min EUR 25k max EUR 7.5m (only Senior Debt)
- Maturity: min 1 year max 10 years
- Currency: EUR and local currency

Price and Portfolio Volume:

- Guarantee Fee: 0.5% p.a. for SMEs and 0.8% for Small Mid-caps on the guaranteed amount
- Portfolio Volume: max portfolio amount is EUR 400m per intermediary and EUR 1bn per intermediary group

InnovFin SME Guarantee



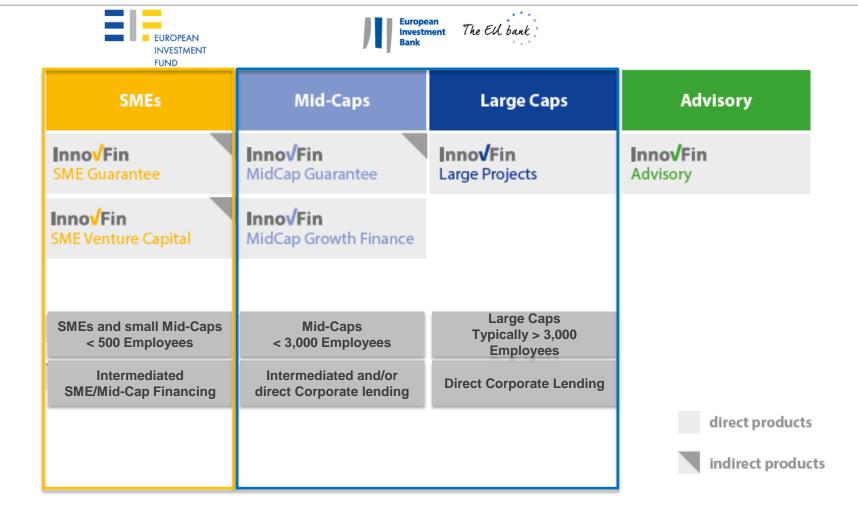








InnovFin product overview











Facilitate access to RDI Finance

Project advisory work

- Improve the bankability and investment readiness of large, complex R&I projects
- Advise specific public-private consortia, R&I driven companies (midcaps or larger), Joint Technology Initiatives, PPPs, R&I clusters, EC and MS

Horizontal activities

- Improve framework conditions for access to finance (web-based portal, criteria notes)
- Prepare studies to improve effectiveness of H2020 FI to address specific sectors/R&I projects needs
- Develop "business case" for new financing mechanisms to support specific R&I policy objectives









New web tool

