The European Investment Bank Group is the European Union’s long-term financing institution. We provide finance and advisory services to boost the economy, create jobs and promote cohesion.

The EIB is owned by the EU Member States. We are the world’s largest multilateral borrower and lender and one of the biggest financiers of climate projects. We have pledged to dedicate 50% of our financing to climate and environmental projects from 2025, and we expect this financing to unlock more than €1 trillion by the end of the decade. All of our projects will be aligned with the Paris Agreement by the end of 2020.

The finance and assistance we provide contribute to the achievement of EU policy goals. The EIB is a non-profit organisation, channelling any annual surplus back into its reserves to support further financing. We do not invest taxpayers’ money, but rather funds raised from investors on the capital markets.

We have more than 60 years of experience and expertise in financing projects, both big and small. Headquartered in Luxembourg, we have a network of offices across Europe and the world. We operate globally as a multilateral development bank.

Our success is a product of cooperation with the European Commission, other multilateral development banks, national promotional banks and development finance institutions worldwide.

**2019 in numbers**

- **386,600**: Number of SMEs/mid-caps supported by the EIB Group
- **4.4 million**: Number of jobs sustained in SMEs/mid-caps (EIB Group)
- **7.4 million**: Households that can be powered by additional electricity generation capacity
- **98%**: ... of the additional electricity comes from renewables
- **117 million**: Clients with improved mobile services

1 Figures are expected outcomes of new financed operations signed in 2019 for the first time based on available data at 20 January 2020, for the EIB unless otherwise specified.
Our method

The projects we finance must be financially sound. They also must comply with high technical, environmental and social standards. The combined expertise of our economists, engineers, financial analysts and climate specialists ensures that the EIB’s stamp of approval also triggers additional investment from the private sector.

Our priorities are the environment, infrastructure, innovation and skills and small businesses. In addition, EIB lending focuses on two overarching policy goals: social and economic cohesion in the EU and climate action across the world.

Our clients and products

We lend to both the public and private sectors. We support small companies through local banks and lend money to innovative start-ups. Mid-cap companies can receive direct support for research and development investment.

We typically finance up to 50% of the cost of a project, because we want our loans to crowd in financing from private investors and other public financial institutions.

We offer a wide range of financial products on favourable terms. For projects that support innovation and skills in Europe, we accept more risk than a commercial bank. We also offer advisory services to help prepare and implement projects. We make an impact and provide additionality when market failures prevent sustainable and inclusive growth.

- Population with safer drinking water: 10 million
- Population with improved sanitation: 11.5 million
- Population facing reduced flooding risk: 1.7 million
- Additional annual trips made on EIB-financed public transport: 631 million
- Population with improved healthcare services: 12 million
EUROPEAN INVESTMENT BANK

ACTIVITY IN 2019

<table>
<thead>
<tr>
<th>PROJECTS APPROVED</th>
<th>€58.7bn</th>
</tr>
</thead>
<tbody>
<tr>
<td>European Union</td>
<td>€51.1bn</td>
</tr>
<tr>
<td>Outside the EU</td>
<td>€7.6bn</td>
</tr>
<tr>
<td>SIGNATURES</td>
<td>€63.3bn</td>
</tr>
<tr>
<td>European Union</td>
<td>€55.4bn</td>
</tr>
<tr>
<td>Outside the EU</td>
<td>€7.9bn</td>
</tr>
<tr>
<td>DISBURSEMENTS</td>
<td>€48.1bn</td>
</tr>
<tr>
<td>European Union</td>
<td>€43.8bn</td>
</tr>
<tr>
<td>Outside the EU</td>
<td>€4.3bn</td>
</tr>
<tr>
<td>RESOURCES RAISED</td>
<td>€50.3bn</td>
</tr>
<tr>
<td>(BEFORE SWAPS)</td>
<td></td>
</tr>
<tr>
<td>Core currencies</td>
<td>€42.7bn</td>
</tr>
<tr>
<td>(€, GBP, USD)</td>
<td></td>
</tr>
<tr>
<td>Other currencies</td>
<td>€7.6bn</td>
</tr>
</tbody>
</table>

EUROPEAN INVESTMENT FUND

ACTIVITY IN 2019

<table>
<thead>
<tr>
<th>SIGNATURES</th>
<th>€10.2bn</th>
</tr>
</thead>
<tbody>
<tr>
<td>Equity</td>
<td>€3.4bn</td>
</tr>
<tr>
<td>Guarantees</td>
<td>€6.7bn</td>
</tr>
<tr>
<td>Microfinance</td>
<td>€0.1bn</td>
</tr>
</tbody>
</table>

The European Investment Fund (EIF), part of the EIB Group, specialises in risk finance to support micro, small and medium-sized enterprises and stimulates growth and innovation across Europe. It provides financing and expertise for sound, sustainable investment and guarantee operations. EIF shareholders include the EIB, the European Commission, public and private banks and financial institutions.
Total EIB Group signatures in 2019

Darker colours signify higher investment as a percentage of GDP.
FINLAND
€1.87 billion 0.78% of GDP

ESTONIA
€0.28 billion 1.00% of GDP

LATVIA
€0.25 billion 0.8% of GDP

LITHUANIA
€0.05 billion 0.10% of GDP

POLAND
€5.42 billion 1.03% of GDP

CZECH REPUBLIC
€1.49 billion 0.68% of GDP

SLOVAKIA
€0.25 billion 0.27% of GDP

AUSTRIA
€1.72 billion 0.43% of GDP

HUNGARY
€0.77 billion 0.54% of GDP

SLOVENIA
€0.25 billion 0.52% of GDP

ROMANIA
€0.87 billion 0.39% of GDP

CROATIA
€0.57 billion 1.05% of GDP

BULGARIA
€0.36 billion 0.59% of GDP

GRECE
€0.26 billion 1.09% of GDP

ITALY
€10.97 billion 0.62% of GDP

MALTA
€0.1 billion 0.72% of GDP

SWEDEN
€2.03 billion 0.43% of GDP

MEDITERRANEAN €2.45 billion
ENLARGEMENT AND EFTA €1.4 billion
ACP, OCT AND SOUTH AFRICA €1.4 billion
ASIA, CENTRAL ASIA AND LATIN AMERICA €2.2 billion
EASTERN NEIGHBOURS €1.35 billion
All figures presented are since the launch of EFSI. The darker the colour, the higher the EFSI-related investment mobilised compared to GDP (based on approvals).
The European Fund for Strategic Investments (EFSI) is an initiative launched jointly by the EIB Group and the European Commission to help overcome the investment gap in the EU. With a guarantee from the EU budget, EFSI aims to unlock additional investment of at least €500 billion by 2020. As at 31 December 2019, the additional investment stood at €458 billion.
OUR PRIORITIES
in 2019 financing

Climate Action Target
at least 25% of total signatures.
31% in 2019*

Cohesion Target
30% (of signatures within EU, EFTA and pre-accession)
30% in 2019*

88% of lending
was within the EU

Activities in other parts of the world reflect
The EU’s External Priorities**
12%, or almost €9 billion in 2019

Country level data on public policy goals and sectors can be found in the EIB Statistical Report.
* EIB only.
** The majority of non-EU activities are covered by guarantees from the EU (External Lending Mandate) or the EIB’s Member States (Cotonou Agreement).
FURTHER READING

EIB Group Key Statutory Figures
https://www.eib.org/en/about/key_figures/data.htm

European Investment Bank Financial Report

European Investment Bank Statistical Report

EIB Group Sustainability Report

EIB Activity Report

EIF Annual Report

EFSI implementation reports to the European Parliament and the Council

The EIB prints on paper certified by the Forestry Stewardship Council.
Because it’s made by people who like trees.