

EIB GROUP ACTIVITY IN GERMANY



€4.252bn
Sustainable energy and
natural resources

€3.182bn
Innovation, digitalisation
and human capital

€1.092bn
Sustainable cities and
regions

€1.083bn
SMEs and mid-caps



- The EIB Group granted **€9.6 billion** in new financing in Germany in 2024.
- There is a strong focus on the energy transition.
- Technological innovation is another key area.

The EIB Group – made up of the European Investment Bank (EIB) and the European Investment Fund (EIF) – looks back on a highly successful 2024 for activity in Germany. With a total lending volume of €9.6 billion, it granted a billion euros more in loans than in the previous year. Many public and private sector firms submitted funding applications to the EIB, primarily for energy projects that reduce CO₂ emissions and promote the transition to renewable energy. Financing was also focused on innovation and digitalisation.

The EIB Group seeks to be a reliable partner in making European industry more competitive – especially in difficult economic times, by promoting countercyclical investment. Large projects in the automotive supply and chemicals industries are supporting the green transition of these sectors. As in previous years the EIF, whose shareholders include the EIB, the European Commission and several national and regional promotional banks, continued to support specialised funds targeting startups and innovative technologies.



Investment in sustainable energy and resources
 The EIB Group approved total financing of
€4.252 billion

PREPARING THE POWER GRID FOR THE ENERGY TRANSITION

Decentralised storage and distribution of green electricity calls for major investment

The EIB is supporting the expansion and upgrade of municipal electricity distribution grids in Thuringia, Reutlingen and Kiel to bring wind and solar energy to consumers.

In Germany, electricity grids are often a stumbling block in the decarbonisation of businesses and households. To manage the storage and distribution of wind and solar energy in a decentralised system, electricity networks must be expanded and digitalised. Investing in grid expansion is a huge challenge for communities to meet alone, especially small towns. In Thuringia, 620 small cities and towns have connected their networks through the TEAG, a regional energy service provider that will operate and expand the grid. In the future, it will be possible to sell excess wind energy generated in rural areas outside the region and feed it into the European electricity grid. The municipal electricity and heating networks in Reutlingen and Kiel are also being upgraded, with EIB support.

The EIB financed the expansion of renewable energy in 2024: For example, the energy firm RWE received €1.2 billion to build the Thor offshore wind farm. 72 wind turbines are being built in the North Sea off the coast of Jutland with total generation capacity of 1.1 GW, enough to power a million households. Together with Deutsche Bank and Commerzbank, the EIB has also implemented counter-guarantee packages that will benefit manufacturers of wind turbines and related materials and financially secure the construction of further wind farms. To cut carbon emissions in transport, the EIB is co-financing new trains for the Cologne S-Bahn with €1 billion.

The EIB will provide the TEAG with an
 investment credit line of **€400 million**
 to expand power grids in Thuringia.



INNOVATION FOR A GREEN AND DIGITAL ECONOMY

Energy-efficient electrolysis plants, geothermal energy, car-sharing with semiautonomous vehicles, and innovative cancer treatments

The EIB is supporting the transformation of the automotive and chemicals industries, and innovative startups.

Europe's goal of going climate neutral by the middle of this century poses challenges for German industry, especially in the current period of economic stagnation. Automotive suppliers and chemical companies are therefore showing increased interest in financing for research and development (R&D) on greener products and production lines, and on digital technologies. In 2024 the EIB supported the mobility company ZF, which received €425 million to develop new braking and steering systems for semi-autonomous driving. Bayer will also receive up to €800 million for R&D on new pharmaceutical products for cardiology and cancer treatment.

What electricity grids mean for the energy transition, fibre-optic networks mean for digitisation. A nationwide fibre-optic network that all buildings can connect to is a prerequisite for digitisation, especially for companies. The EIB is therefore stepping up support for the expansion of fibre-optic cable networks – for example, by providing more than €250 million in financing for Deutsche Glasfaser, and more than €200 million for Deutsche Giganetz.



Technological innovations will be critical to the success of the green and digital transition. That is why the EIB and the EIF are financing startups, from the seed stage to market entry, through to the growth stage. Examples that stand out from 2024 include Eavor, a company that draws geothermal energy from deep layers of rock in Geretsried, Bavaria in a system called the Eavor-Loop, and Sunfire, a Dresden-based manufacturer of energy-efficient electrolyzers for green hydrogen production. The EIB Group is also taking an innovative approach to financial instruments. It has supported Enpal in the first public asset-backed securitisation of solar loans, allowing Enpal to refinance its solar loan offering for homeowners looking to use renewable energy.

The European Investment Fund
granted **€1.582 billion**
for projects in Germany in 2024.



Overall EIB Group achievements in 2024

Total EIB Group financing

€88.8 billion

including

€68.2 billion

in EIB funding within the EU

€8.4 billion

in EIB funding beyond the EU

€14.4 billion in EIF funding

(total includes €2.2 billion in joint
EIB/EIF operations)

Climate action

57% of total EIB Group financing or

€50.7 billion

Social cohesion

Over 48% of total EIB Group financing
within the EU

or **€38.3 billion**

Total investment supported

€350 billion

Innovation,

digitalisation and human capital

€19.8 billion

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