

2023

EIB AT A GLANCE



European Investment Bank Group

EIB at a glance

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The power of nature is awesome. Throughout history, people have feared its storms, its floods, droughts and eruptions. At this critical time, we realise that we must instead be in tune with nature and harness its power, if we are to beat the climate change that our own actions have caused. More than half the European Investment Bank's investments are now in climate action and environmental sustainability. Our priority is to finance the green transition to renewables powered by nature, from geothermal energy to hydroelectricity and wind power. That is why we are putting these natural forces right on the covers of our major reports this year.

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EIB AT A GLANCE

The European Investment Bank (EIB) is the bank of the European Union. We are the biggest multilateral financial institution in the world and one of the largest providers of finance for climate action.

Since its establishment in 1958, the EIB has invested over a trillion euros in projects in Europe and countries worldwide. While climate action is a part of everything we do, our activities focus on the following priority areas: climate and environment, development, innovation and skills, small and medium-sized businesses, infrastructure and cohesion.

The European Investment Fund, which is part of the EIB Group, specialises in supporting small and medium-sized enterprises with financing for new businesses, growth, innovation, research and development, employment and regional development.

The EIB works with other EU institutions to foster European integration, promote development in the European Union and support EU policies. This work extends beyond Europe: The EIB is active in over 160 countries and improves millions of lives every year within the European Union and around the world.

Interconnectedness has been at the heart of the EIB's work throughout our history. Across Europe, the EIB's investment draws EU countries closer together. Through EIB Global, which was set up in 2022 to increase the impact of our development finance, we help address global challenges and foster growth and opportunity on all continents.

At a time when the value of multilateralism is being questioned, the EIB's work serves as a constant reminder of the power of integrated European efforts.



With the spread of COVID-19, the world faced immediate health and economic emergencies. There was an urgent need to find a vaccine and solutions to limit the spread of the virus. The EIB has funded the development and production of COVID-19 vaccines and has given substantial support for other healthcare measures both within the European Union and beyond. The EIB Group has also contributed significantly to EU measures to contain the economic effects of the crisis on European businesses and the economy.

Just as the COVID-19 crisis began to attenuate, Russia invaded Ukraine, sparking a new global crisis. As part of an international response to the crisis, the Bank mobilised financial support through the EIB Solidarity Package for Ukraine to help the country meet urgent needs. In addition, in cooperation with the European Commission, the EIB is working on providing further financing to help the government maintain critical public services for people who have stayed in Ukraine.

As the world's largest multilateral lender, the EIB helps economies flourish, creating jobs and promoting equality and sustainability. We work with public and private partners and measure our success by how much our work helps society and makes life better for the people it touches.

EIB investments are actively supporting the green transition. As the EU climate bank, the EIB is helping to meet the commitments of the Paris Agreement — the international treaty on climate change — and the United Nations' Sustainable Development Goals through its actions worldwide. We have pledged €1 trillion in investment for the climate and environmental sustainability over the next decade.

OUR IMPACT IN 2022

**€260
billion**

in investment supported by
EIB Group activities

**€4.9
trillion**

in overall investment
mobilised

**€72.45
billion**

in EIB Group financing

**€36.5
billion**

in green investments

**€44.28
billion**

raised on bond markets

**€14.11
billion**

in financing for smaller
businesses

**€18.72
billion**

in financing for sustainable
energy and natural resources

**€15.52
billion**

to boost innovation, digital
and human capital

**5.3
million***

jobs sustained in small
businesses

* Figures relate to SMEs/mid-caps that benefited from EIB support in 2022 or from EIF support between October 2021 and September 2022 as a result of operations signed with intermediaries up to the end of 2022.



**EIB financing in 2022 was €65.15 billion,
including €10.82 billion in EIB Global activity***

**25.4
million**

people drinking safer water

**8.5
million**

households
being powered

**17
million**

people benefiting from
improved infrastructure

**6.6
million**

new subscribers with 5G
services enabled

**570.1
million**

additional trips with public
transport

234 700

people facing reduced
flooding risk

15 800 MW

electricity generation capacity,
100% from renewables

**3.1
million**

Ukrainian refugees
in reception centres or temporary
accommodation facilities

**150.4
million**

people benefiting from
improved health services,
including COVID-19 vaccines

* Total EIB Group financing outside the European Union includes — in addition to EIB Global — projects by the EIF outside the European Union and EIB projects in the European Free Trade Association.



SUPPORT FOR UKRAINE



The European Investment Bank stands by the Ukrainian authorities and the people of Ukraine. It supports an independent Ukraine.

As part of a coordinated EU and international response to this crisis, the Bank has mobilised financial support through the EIB Solidarity Package for Ukraine to help the government meet urgent liquidity needs. In addition, in cooperation with the European Commission, the EIB is working on providing further financing to enable the Ukrainian government to continue providing critical public services for people who have stayed in the country, ensuring that food, medical supplies and fuel remain available, while also backing transport, energy, urban development and digital projects. Two major funding packages were approved in 2022:

- A first package of €668 million shortly after the war began, to help the government pay for urgent needs.
- A second package of €1.59 billion to repair damaged infrastructure and resume critical projects, signed in July 2022. A little more than €1 billion from this package has been disbursed to help the country repair damaged roads, bridges and railways.

The EIB Institute, the EU bank's social and cultural arm, also offered €2.5 million in humanitarian aid to Ukrainians affected by the war. The Bank helped repurpose €59 million in grants to repair trains and railways in Ukraine, install temporary bridges destroyed by war, and improve healthcare and housing for people forced to flee their homes.

The Bank also offered grants worth nearly €18 million to Ukraine from the Eastern Partnership Technical Assistance Trust Fund to help communities care for about 700 000 people who have fled their homes. The partnership fund is backed by Austria, France, Germany, Latvia, Lithuania, Poland, Sweden and the United Kingdom. The EIB is continuing to work with European partners to explore further possibilities for supporting Ukraine and Ukrainian refugees.





The EIB is providing a loan of €15 million for Spindiag GmbH, to finance the development of the young company's PCR-based diagnostic testing platform to be used in healthcare facilities.

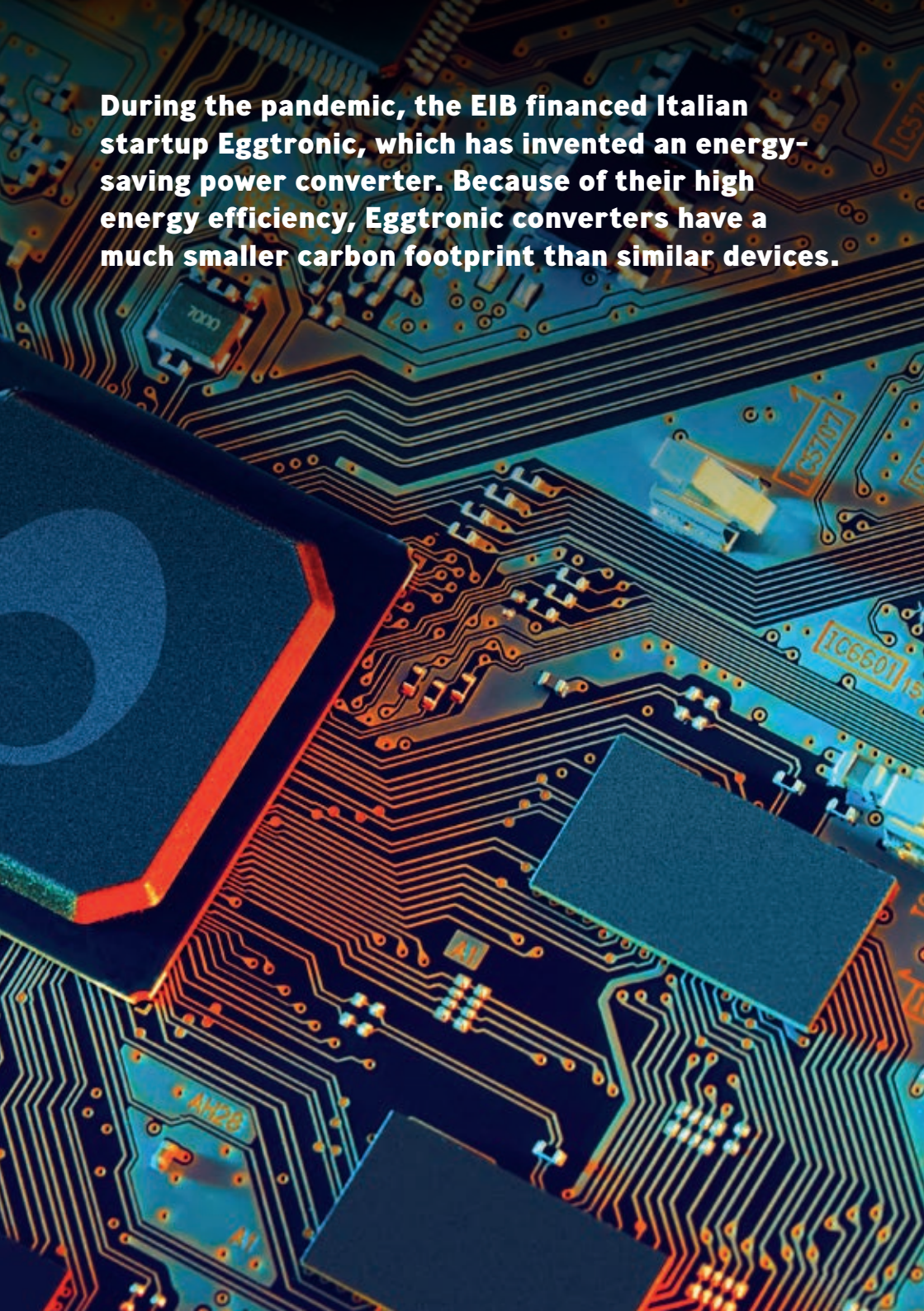
COVID-19

The EIB has been on the front line of the European Union's global response to the COVID-19 pandemic and has rallied with international organisations such as the World Health Organization and the United Nations Children's Fund to take immediate action.

Emergency support from the EIB Group has enabled small and medium-sized enterprises and innovative startups to invest despite extreme uncertainty. We expect to mobilise €200 billion of financing with our European Guarantee Fund, backing viable companies that were struggling because of the pandemic.

The EIB has also helped finance the development and purchase of COVID-19 vaccines, solutions to limit the spread of the virus and other public health projects related to the COVID-19 crisis.

During the pandemic, the EIB financed Italian startup Eggtronic, which has invented an energy-saving power converter. Because of their high energy efficiency, Eggtronic converters have a much smaller carbon footprint than similar devices.





CLIMATE AND ENERGY

Climate change is the biggest global challenge of our generation. Achieving climate targets will determine the well-being of our children. The EIB's climate and energy goals are setting new standards in Europe and beyond. We no longer back fossil fuel projects and will devote 50% of our investments to climate action and sustainability by 2025.

Russia's aggression in Ukraine has pushed Europe into an energy crisis, rendering the need for action even more urgent. The invasion has reminded us of the importance of safeguarding the security of our energy supply — energy is a security issue and decarbonisation is a matter of strategic autonomy.

The EIB's operations accelerate green growth and the decarbonisation of economies. We support energy efficiency and renewable energy projects, which help to reduce carbon emissions and strengthen our energy security. All our actions contribute to sustainable social and economic growth.

EIB investments also tackle the effects of climate change on vulnerable communities, protecting biodiversity and promoting sustainable farming. We preserve natural resources and are making the environment safe for future generations. Every project that the EIB supports, whether it be for innovation, small businesses or infrastructure, must be aligned with our climate goals.





The EIB supported Anaconda, a pioneering Spanish company that has developed a cost-effective treatment that helps doctors save lives and reduces disability after a stroke.

INNOVATION

Innovation keeps Europe competitive and creates high-value jobs. The EIB supports many stages of innovation, backing the ideas that improve living standards.

We support large-scale research and development, as well as small, specialised firms. Our investments in sectors such as telecommunications, aviation, medicine and digitalisation are a stamp of approval that attracts additional private sector financing to those projects. The EIB Group enables European companies to create and develop state-of-the-art technologies.

With EIB loans, universities build and expand their research facilities, and startups increase their staff and improve their equipment. With EIB support, cutting-edge ideas are turned into business successes.



The EIB is the leading lender to small businesses in the Western Balkans, helping nearly 30 000 companies and sustaining half a million jobs. As a result of our work, more than 1 800 schools in Serbia have faster internet connections and better digital equipment, enabling teachers to offer distance learning to students at home during the pandemic.

INCLUSION

The EIB empowers small businesses and young people and supports women entrepreneurs by giving them access to loans and coaching. We make it possible for people on low incomes, the self-employed and microenterprises to get financing and business advice to make sure their projects succeed.

Usually, we do not lend more than half of the cost of a project. EIB involvement is designed to act as a catalyst to get the private sector more involved, increasing investment in a project.





SUSTAINABILITY

The EIB raises money by issuing bonds on international capital markets. Our excellent credit rating allows us to raise funds at good rates and these benefits are passed on to clients.

The EIB's capital markets experts created and developed the green and sustainable bond markets. We are the largest supranational issuer of green bonds, which support renewable energy, energy efficiency, clean water and sanitation.



Orange Money
TRANSFERT DE CREDIT & RECHARGE
5 000 F
100 F
150 F

100 F

KAFANG



Small businesses in Congo received loans from the EIB during the pandemic at a fair interest rate, rather than the very high rates of informal lenders, helping these businesses and their communities.

EIB GLOBAL

EIB Global, the EIB's development arm, was created in 2022 to increase the impact of our development finance. The EIB has invested more than €70 billion outside the European Union over the last decade (2012-2022), mobilising billions in investment each year from the private sector. EIB Global amplifies the EIB's impact by moving closer to local communities, companies and institutions around the world.

The EIB will extend its support for local microfinance institutions in regions where people often have no access to banks. When people can obtain credit, businesses employ more workers, women become independent, displacement is reduced and households can work their way out of poverty.

We will increase the availability of the EIB's sector expertise at the local level, sharing our knowledge and experience with local partners. We provide independent advice, building on the experience gained from working in a wide range of countries and sectors. These advisory services can accompany the EIB's financial products, but they can also be offered independently of any financing.



Climate change, the COVID-19 pandemic and other crises require that the billions we invest with our international and national partner banks be turned into trillions through new partnerships and continued work with global financial institutions. Most importantly, EIB involvement encourages private sector involvement, which attracts new investment.

Developing countries alone need more than €2 trillion in extra annual investment to meet the UN Sustainable Development Goals and the ambitions of the Paris Agreement for addressing climate change.

As the EU climate bank, the EIB is working to support the European Green Deal, the European Union's blueprint to make sure its climate, energy, transport and taxation policies reduce greenhouse gas emissions by at least 55% by 2030 (compared to 1990 levels). The European Union, however, accounts for only 10% of global emissions, so EIB Global will help extend Europe's decarbonisation efforts beyond its borders, supporting a Global Green Deal.

EIB Global is a key ally of the European Commission in its €300 billion Global Gateway programme to support projects that improve global and regional connectivity in digitalisation, climate, transport, health, energy and education. Development lending and financial partnerships accelerate growth, make rural areas more prosperous, enable cities to be more innovative and strengthen economies.

EIB Global's work supports countries trying to improve gender equality and empower women in the workplace by engaging with female-led businesses. We help millions of people who lack access to clean water, electricity, vaccines, good healthcare and adequate waste treatment systems.





OUR COMMITMENT

The European Investment Bank is accountable to EU citizens. The Bank supports projects that promote the priorities and objectives of the European Union, including climate and environmental sustainability, innovation and skills, infrastructure, small and medium-sized enterprises, cohesion and development. The EIB ensures that all the projects it supports — whether they be in energy, transport, industry or agricultural sectors — are aligned with the goals of the Paris Agreement. Our staff includes economists, engineers, financial analysts and climate specialists who work daily with local experts, institutions and governments across the globe.





The EIB Group consists of the European Investment Bank (EIB) and the European Investment Fund (EIF).

The EIB is the European Union's bank. It is the world's largest multilateral borrower and lender. Based in Luxembourg, the Bank has a large network of local and regional offices in Europe and beyond.

The EIF supports small businesses by improving their access to finance in Europe and in a number of countries outside Europe. The EIF designs and develops venture and growth capital, guarantees and microfinance instruments to promote innovation and employment.

EIB Global is the international development arm of the EIB. Established in 2022, EIB Global continues the EIB's decades-long commitment to financing development, climate action, innovation and sustainability around the world.