

2022

# EIB AT A GLANCE



European  
Investment  
Bank Group

## **EIB at a glance**

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Our investments support sustainability everywhere, including in biodiversity. 1 million species are in danger of extinction, and pollinators are in severe decline. That's a moral challenge to humanity, but it's also an economic problem. Crop pollination contributes the equivalent of €150 billion every year; ecosystems contribute as much as €140 trillion to the world economy annually. The pollinators are small, but their contribution to our lives is huge. That's why we're putting them 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 lending arm of the European Union — we are 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 entrepreneurship, 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, set up in 2022 to increase the impact of our development finance, we help address global challenges and create growth and opportunity in 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-related 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 and outside the European Union. This includes financing for the COVAX initiative, which aims to guarantee fair and equitable access to COVID-19 vaccinations in every country in the world.

Smaller companies have been hit particularly hard by the pandemic as a result of temporary closures and because they tend to have lower cash reserves to draw on, amongst other reasons. The EIB Group has contributed significantly to EU measures to contain the economic effects of the crisis on European businesses and the economy. The European Guarantee Fund, set up by the EIB, aims to mobilise as much as €200 billion to help small and medium-sized companies through the crisis.

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

The EIB is the greenest multilateral lender: 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. One trillion euros has been pledged for investment for the climate and environmental sustainability over the next decade.

# OUR IMPACT IN 2021

**€360  
billion**

in investment supported by  
EIB activities

**€4.8  
trillion**

in overall investment  
mobilised

**€95.86  
billion**

in EIB Group financing

**€65.4  
billion**

new loans signed

**€55.26  
billion**

raised on bond markets

**Over  
€45  
billion**

in financing for smaller  
businesses

**€15.38  
billion**

in financing for sustainable  
energy and natural  
resources

**€20.70  
billion**

to boost innovation, digital  
and human capital

**4.5  
million**

jobs sustained in small  
businesses



**Between 2012-2021, total EIB financing outside the European Union was €71.92 billion, of which €26.15 billion in Africa**

**10  
million**

people drinking safer water

**8.1  
million**

households that can be powered

**94.3  
million**

people benefiting from improved infrastructure

**6.8  
million**

new subscribers with 5G services enabled

**346  
million**

additional trips with public transport

**826 000**

people facing reduced flooding risk

**11 400 MW**

electricity generation capacity, 99.7% from renewables

**€33.26  
billion**

in loans signed to help businesses affected by the COVID-19 pandemic

**783  
million**

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







# SUPPORT FOR UKRAINE

The EIB 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, we have mobilised financial support through the EIB Solidarity Package for Ukraine to help the Government of Ukraine meet its urgent need for liquidity. In addition, in cooperation with the European Commission, the EIB is working on providing further financing to enable the Government of Ukraine to continue providing critical public services for citizens that stayed in the country, ensuring that food, medical supplies and fuel remain available, while also backing transport, energy, urban development and digital projects.

The EIB has also announced a €4 billion programme for 2022 and 2023 to help cities and regions in EU Member States address urgent investment needs and meet the challenges of welcoming and integrating war refugees from Ukraine. The new EIB programme aims to finance the development of key social infrastructure for the provision of public services to refugees, including housing, schools, hospitals and kindergartens.

The EIB is continuing to work with European partners to explore further possibilities for supporting Ukraine and Ukrainian refugees.





**The EIB backed German company  
BioNTech with €100 million to develop the  
first COVID-19 vaccine.**

## **COVID-19**

The EIB has been on the frontline 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 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 and life expectancy 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 dedicate 50% of our investments to climate action and sustainability by 2025.

The EIB's operations accelerate green growth and the decarbonisation of economies. We focus on energy efficiency and renewable energy, which both help to reduce CO<sub>2</sub> 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 which helps doctors save lives and reduce 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, so teachers could 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 leadership positions. We make it possible for low-income populations, the self-employed and microenterprises to get financing and business advice to make sure their projects succeed.

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 to clients.

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.





**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 launched 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 (2012-2021), mobilising billions in investment each year from the private sector. EIB Global amplifies the EIB's impact by going local and 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 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 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 by setting up new partnerships and working with other global financial institutions. Most importantly, EIB involvement encourages private sector involvement, which opens up new levels of 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 in support of 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. The European Union, however, accounts for only 10% of global emissions, so EIB Global will help extend the EU'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 the digital, climate, transport, health, energy and education sectors. Development lending and financial partnerships accelerate growth, make rural areas more prosperous, make cities 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 that invest in the future. We help millions of people who lack access to clean water, electricity, vaccines, good health care, and adequate waste treatment systems.







# COMMITMENT

The EIB is transparent and accountable to EU citizens for all its activities. Our environmental and social standards make us an excellent partner for the public and private sector organisations with whom we operate. Our staff is highly qualified, committed and diverse. It 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 EIB 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, innovative investments, sustainability and new ways of helping people around the world.