

The European Investment Bank at a glance

As the EU bank, the EIB provides long-term finance for sound, sustainable investment projects in support of EU policy goals in Europe and beyond. Owned by the 28 EU Member States, we are the largest multilateral lender and borrower in the world and our 2 900 staff can build on over 50 years of experience in project financing. We are headquartered in Luxembourg and have a network of over 30 local offices.

EIB Group lending in 2015

EUR 84.5bn

Our lending priorities

The EIB targets four priority areas in support of growth and job creation: innovation and skills, SMEs, climate action and strategic infrastructure across the EU. To ensure maximum impact, we **lend** to sound projects, **combining** EU funds with our loans and **advising on technical and financial aspects**.

We are supporting Europe's **economic recovery** by implementing the European Fund for Strategic Investments (EFSI). In 2015, the EIB Group committed EUR 7.5bn under EFSI, mobilising total investment of EUR 50bn, or 16% of the target of EUR 315bn over three years.



**EUR
50bn**
mobilised by EFSI

All figures relate to 2015





Around 90% of our lending is within the EU

Our activities around the world **reflect EU external priorities**. We partner with EU institutions and are active mainly in the pre-accession countries and eastern and southern neighbours. We also operate in African, Caribbean and Pacific countries, Asia and Latin America. We support local private sector development, social and economic infrastructure and climate action projects.



Over 25%
of our
lending goes
to climate action
projects

The projects we finance make a genuine difference to people's lives. We help secure jobs in thousands of **SMEs across Europe**. We ensure that growth-driving projects like the Port of Liverpool, a Swedish HIV drug monitor and the EU's largest solar field near Bordeaux go ahead. We back the cutting-edge innovation and climate action initiatives which underpin Europe's global competitiveness.



Our resources

We are financially autonomous and raise the bulk of our lending resources on the international capital markets through bond issues.

We are one of the largest and greenest multilateral borrowers on global markets and our excellent credit rating means we can raise funds at advantageous rates. The benefits are passed on to our clients.

The EIB raised
**EUR
62.4bn**
on the global
bond markets

EIB Group lending sustained
4.1 million jobs
in smaller businesses

Our clients

We lend to public sector bodies and private companies. We lend directly to projects worth over EUR 25m, often with long tenors, supporting small and medium-scale projects through local partner banks. Midcaps can receive direct support for RDI investments. We do not lend more than half the total project cost. Our loans often work as catalysts, drawing in financing from other public international financial institutions, the European Commission and private investors.

We offer a wide range of financial products on favourable terms. For certain projects that further innovation and skills in Europe, we can accept more credit risk than a commercial bank. We also offer technical assistance to support project preparation and implementation.



To receive our support the project must further EU objectives and be economically, technically, financially and environmentally sound. More information about our offering can be found at www.eib.org/products.

The EIB Group
invested some
**EUR
18.7bn**
in innovation



The EIB Group consists of the EIB and the European Investment Fund (EIF), the specialist provider of risk finance to benefit SMEs and midcaps across Europe. See www.eif.org for details.



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A responsible bank

We are committed to:

- integrating high environmental and social standards in our business activities;
- ensuring strong governance, transparency and accountability, for us and our counterparts;
- minimising our own environmental footprint.

Corporate responsibility is embedded in all of our activities. We strive to improve the lives of people by promoting sustainable and inclusive growth.