



From clean energy in Estonia to drinking water in Lesotho or a better hospital in Croatia, the European Investment Bank improves millions of lives every year.

As Europe's climate bank, we are helping the world meet the Paris Agreement and the Sustainable Development Goals. We pledge to create €1 trillion in investment for the climate over the next decade

Since 1958, we have provided loans and expert advice for thousands of projects in over 160 countries. We invest in Europe's future by working hand in hand with the European Commission and many other institutions.

As the largest and greenest multilateral lender, we help economies flourish, create jobs and promote equality. We measure our work on how much it helps society because behind each investment is a life made better.



Our impact in 2019

€280 billion	in investment supported by EIB activities
€72.2 billion	in EIB Group financing
1 095	projects signed
€50.3 billion	raised on bond markets
Over €25 billion	in financing for smaller businesses
Over €19 billion	for climate action
Over €16 billion	to protect the environment
Over €14 billion	to boost innovation
4.4 million	jobs sustained in small businesses
10 million	people drinking safer water
12 million	people receiving better healthcare
7.4 million	households connected to electricity
117 million	people receiving better mobile connections
631 million	additional trips with public transport
1.7 million	people facing reduced flooding risk
5.1 million	m² of energy efficient buildings



Climate

The climate is the biggest challenge of our generation. It will determine the well-being and life expectancy of our children. Our climate and energy goals are setting new standards in Europe and beyond. In the near future, we will stop supporting fossil fuels and dedicate 50% of our investments to climate action and sustainability.

We help tackle the effects of climate change on vulnerable communities, protecting biodiversity and promoting sustainable farming. We also preserve natural resources and are making the environment a safe place for future generations. We think about the climate in everything we do. Each project we support for innovation, small businesses or infrastructure must meet our climate goals.



Innovation

Innovation keeps Europe competitive and creates high-value jobs. The EIB Group enables European companies to originate state-of-the-art technology. We turn cutting-edge ideas into business successes.

The Bank supports 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 financing from the private sector.

We support many stages of innovation. Thanks to the Bank's loans, universities can build and expand their research facilities, and start-ups can grow their staff and improve their equipment. We nurture the ideas in people's brains that make the world a better place to live.



Inclusion

The Bank offers a wide range of financial products on favourable terms. We lend to the public and private sectors. We empower small businesses and young people. We support women entrepreneurs by giving them access to loans and leadership positions. We make it possible for the low-income parts of the population, the self-employed and microenterprises to get financing and business advice. We make sure that no one is left behind.

The EIB does not lend more than half of the cost of a project. This way, we act as a catalyst to get the private sector more involved, increasing the level of investment for projects. We also offer technical assistance to make sure a project is a success.



Sustainability

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

Our capital market experts created and developed the green and sustainable bond market. We are now the largest supranational issuer of green bonds. These bonds support renewable energy, energy efficiency, clean water and sanitation. We make sustainable finance work.

Commitment

We are transparent and accountable for all our activities. Our high environmental and social standards make us an excellent partner. We have a highly qualified, committed and diverse staff of economists, engineers, financial analysts and climate specialists who work daily with local experts, institutions and governments around the globe.

For more information on our offerings, visit www.eib.org/products.





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.

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