



PRESS RELEASE

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Germany: EIB and IKB help mid-cap companies to access sustainable finance

- **A new loan portfolio of €400 million will support financing for mid-cap companies.**
- **Companies with up to 3 000 employees will be eligible to apply for a loan.**
- **The EIB is backing IKB's loan portfolio with guarantees totalling €200 million.**

The European Investment Bank (EIB) and IKB Deutsche Industriebank AG (IKB) have started a new partnership to support investment by Germany's mid-cap companies. Companies with up to 3.000 employees can apply to IKB for a long-term loan to finance their transition to a more sustainable business model. The EIB will provide guarantees of €200 million to secure a total lending volume of €400 million.

This cooperation between the EIB and IKB will make it easier for mid-caps to access financing on favourable terms for sustainable investment. These borrowers will derive the full benefit of the EIB guarantees.

By facilitating access to financing, this partnership will promote long-term economic growth as well as job security. One-third of the loans will go to finance projects that power the green transition by improving energy efficiency, reducing carbon emissions and air pollution, and promoting overall market efficiency and integration through participation in wholesale markets.

The EIB guarantees are part of an EU-wide linked risk-sharing programme that uses risk-sharing to reduce certain access barriers to finance caused by the current economic uncertainty, including supply chain bottlenecks, inflation, rising interest rates and energy insecurity.

"Mid-caps are an important growth driver of our economy and play a key role in the green and digital transition, and in strengthening innovation, competitiveness and productivity of the German economy," EIB Vice-President Nicola Beer said. "That's why, together with IKB, we are providing long-term financing so that Midcaps can plan for their future. In this way, we help companies to remain innovative, make their supply chains more resilient and secure jobs. This strengthens Germany and Europe as a business location."

As a financier supporting the development of German Midcaps, IKB welcomes this close partnership with the EIB. Through it, IKB aims to strengthen its status as a relevant, sustainable financial service provider for the country's medium-sized firms. 30% of the guarantee framework is intended to support projects that improve carbon footprint and promote sustainable environmental protection.

"This agreement strengthens IKB's position as a provider of transformation financing for mid-cap companies," IKB CEO Michael Wiedmann said. "We are pleased that we can now expand our financing options for our clients' sustainability projects and make these even more attractive."

With its wide range of sustainable product initiatives, IKB aims to use investment financing to make a substantial contribution to the transition to a green economy. These include syndicated ESG loans,

project finance, ESG loans with long maturities, and ESG advisory services. The bank's contribution can be measured against the overall goal of mobilising €3-4 billion of sustainable new business volume by the end of 2025, in line with its Sustainable Finance Framework. In the 2023 financial year, IKB mobilised around €1.7 billion of sustainable new business.

Background information

The [European Investment Bank](#) is the long-term lending institution of the European Union. It finances sound investments that contribute to [EU policy objectives](#). EIB projects strengthen competitiveness, sustainable development, and social and territorial cohesion. They promote innovation and accelerate the transition to climate neutrality. The EIB Group – which also includes the [European Investment Fund](#) – signed a total of [€88 billion in new financing for over 900 projects in 2023](#). These commitments are expected to mobilise around €320 billion in investment, supporting 400 000 companies and 5.4 million jobs.

IKB Deutsche Industriebank AG, headquartered in Düsseldorf, focuses on high-end German mid-caps – mainly companies with an annual turnover of more than €100 million. Since it was founded in 1924, IKB has specialised as an independent private bank, primarily in long-term financing for companies and projects. In its customer business, IKB focuses on structured financing and credit advisory services. The bank also offers financing solutions that can be used independently of customer balance sheets, including assistance for companies on the capital market – for example, in issuing promissory notes or bonds. IKB is also a specialist offering customers access to public funding programmes. It employs around 600 people at six locations, with a sales network that covers all regions of Germany.

Press contacts

EIB: Donata Riedel | d.riedel@eib.org | Tel.: [+352 4379 86192](tel:+352437986192) | Mobile: +49 151 1465-9021
Website: www.eib.org/press | Press Office: press@eib.org

IKB: Armin Baltzer | presse@ikb.de | Tel.: +49 211 8221-6236 | Mobile: +49 152 0937-1815
Website: www.ikb.de