



## EIB Support to SMEs & MidCaps in the Agricultural Sector

**Birthe Bruhn-Léon**, Director of the Financial Institutions Department,  
European Investment Bank

 #ficompass



# The EIB Group



The lending arm of  
the European Union since 1958

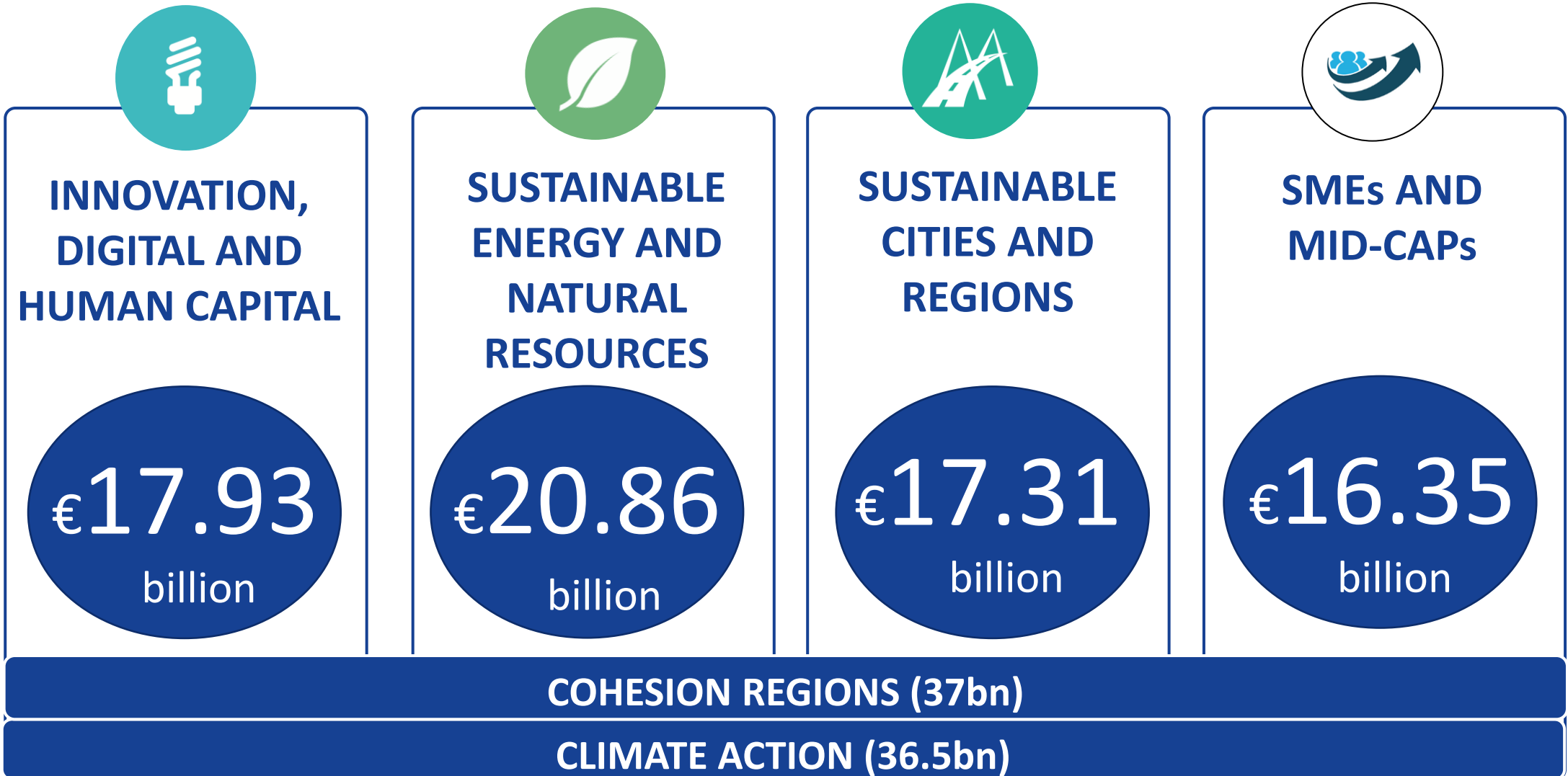
€65.15  
billion  
Financing in 2022



Specialist provider of risk finance to small  
and medium-sized enterprises

€9.18  
billion  
Financing in 2022

# Our priorities



# Types of EIB support to the Agri sector

Direct Financing  
to Private Sector

New seeds, advanced biofuels  
and biomaterials, alternative  
food, grain storage, etc.

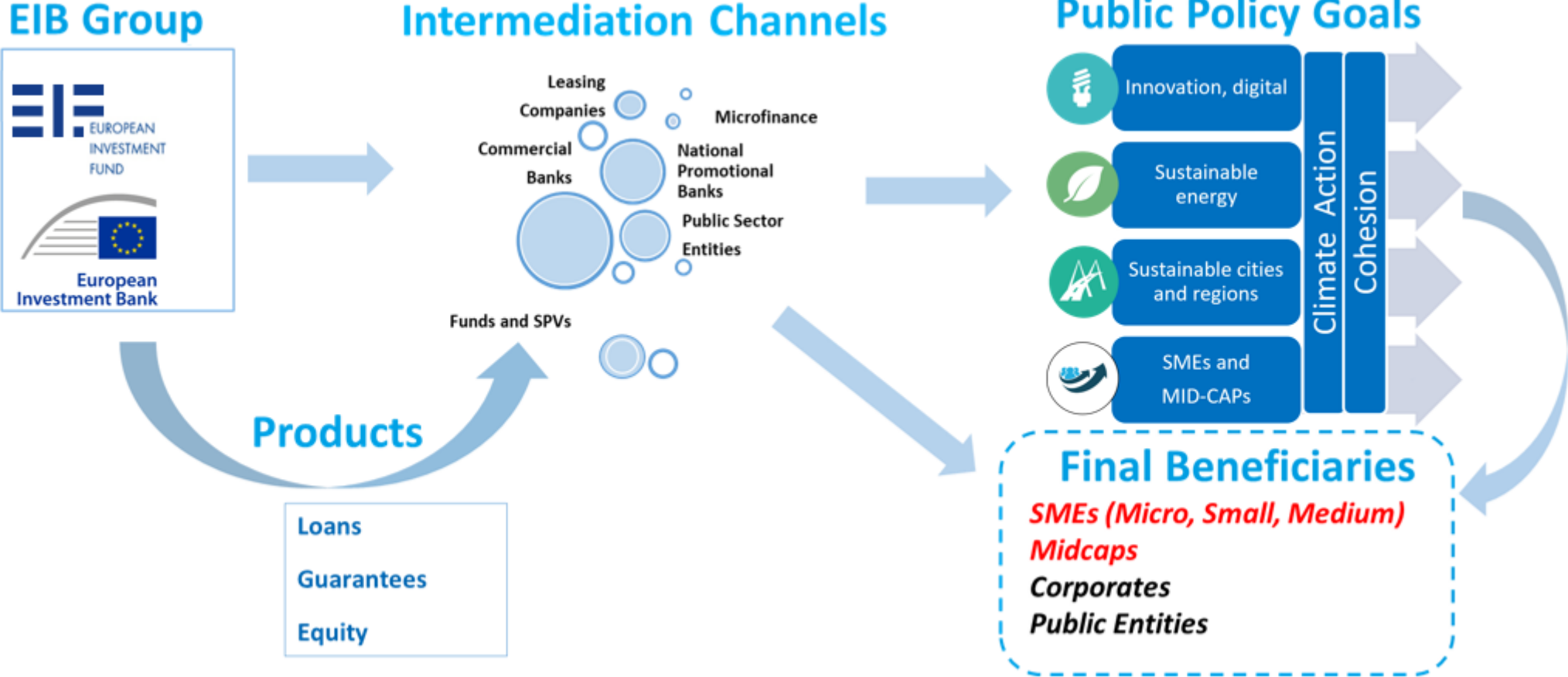
(Co)-Financing  
to Public Sector

Waterways & irrigation –  
Rehabilitation and  
modernisation of irrigation  
systems and areas

Intermediated  
finance

EU Programme Loan  
Young farmers  
Financial Instruments

# Achieving capillary outreach to the economy through intermediation model



# Advantages of the EIB finance



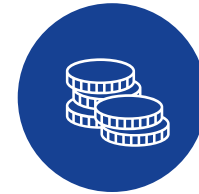
Attractive  
**pricing**



Long **maturity**



Flexible and  
customisable **terms**



Local  
**currency**  
(non-euro  
countries)



Contribution to  
**diversification**  
and stability of  
FI's funding base



Expanding FI's  
**capacity** and lending  
with a **thematic**  
**focus**



**Technical assistance** in  
thematic operations  
(e.g. climate)

# Support to EU farmers & agro-food SMEs

## Intermediated Financing

### EU Agriculture Programme Loan & Young Farmers Initiative (2019)

EUR 700 m, including a Young farmer Window (at least 10%)

Overall mobilized investments amount to EUR 2.7bn of which at least EUR 300m dedicated to young farmers







Additional flexibility during Covid19

### Agro-related SMEs thematic lines

More than EUR 2.3 bn signed since 2013

# Impact on the sector: almost 22 000 allocations to final beneficiaries

January 2020 – June 2023

Counterpart	Country	Signed amount m EUR	Project Name
 Santander	SPAIN	200	Santander Agrifood Covid-19 MBIL SMES & MidCaps
 BANCO BPM	ITALY	100	BBPM Agriculture loan for SMES and MidCaps
 UniCredit	ITALY	100	UniCredit Agriculture loan for SMES and MidCaps
 PIRAEUS BANK 	GREECE	100	Piraeus Bank loan for Agriculture & Bioeconomy
 cajamar CAJA RURAL	SPAIN	325	Cajamar ABS Enhanced Support Rural SMES and MidCaps



# Going forward





**Thank you!**

[www.fi-compass.eu](http://www.fi-compass.eu)

Follow us:    



*fi-compass* is provided by the European Commission in partnership with the European Investment Bank  
Copyright © European Investment Bank 2023  
[events@fi-compass.eu](mailto:events@fi-compass.eu) | [www.fi-compass.eu](http://www.fi-compass.eu)

