Early Warning System

EIB-20250828

TECH EU AI & CYBERSECURITY FOR EUROPEAN BANKS

Quick Facts

Financial Institutions	European Investment Bank (EIB)
Status	Proposed
Bank Risk Rating	U
Borrower	Borrowers not available at the time of disclosure
Sectors	Finance, Industry and Trade
Investment Type(s)	Loan
Investment Amount (USD)	$ 1,760.28 million
Project Cost (USD)	$ 3,520.55 million

Project Description

According to the Bank’s website, the operation consists of a Lending Envelope (LE) to scale up digital investments by EU banks, with a focus on mid-sized and smaller local banks. The LE supports the modernisation of digital infrastructure, including AI-driven credit scoring, secure data management, and process automation to improve access to finance, including for vulnerable individuals and small, medium-sized enterprises (SMEs).

The aim is to finance IT related projects, which are envisaged to cover the research, development, innovation and implementation of IT systems in the fields of mobile services, digitalisation, process optimisation, business model evolution, regulatory compliance, risk management and cyber security.

Early Warning System Project Analysis

According to the Environmental and Social Data Sheet, given the framework nature of the operation, the specific sub-operations and resulting physical investments are not known at this stage. The environmental and climate impacts of the sub-projects will depend on the nature of the underlying investments.

Investment Description

- European Investment Bank (EIB)

A Lending Envelope (LE) to scale up digital investments by EU banks, with a focus on mid-sized and smaller local banks.

Contact Information

No contacts available at the time of disclosure.

ACCESS TO INFORMATION

You can submit an information request for project information at: https://www.eib.org/en/infocentre/registers/request-form/request-form-default.htm

ACCOUNTABILITY MECHANISM OF EIB

The EIB Complaints Mechanism is designed to facilitate and handle complaints against the EIB by individuals, organizations or corporations affected by EIB activities. When exercising the right to lodge a complaint against the EIB, any member of the public has access to a two-tier procedure, one internal - the Complaints Mechanism Office - and one external - the European Ombudsman. A complaint can be lodged via a written communication addressed to the Secretary General of the EIB, via email to the dedicated email address: complaints@eib.org, by completing the online complaint form available at the following address: http://www.eib.org/complaints/form via fax or delivered directly to the EIB Complaints Mechanism Division, any EIB local representation office or any EIB staff. For further details, check: http://www.eib.org/attachments/strategies/complaints_mechanism_policy_en.pdf

When dissatisfied with a complaint to the EIB Complaints Mechanism, citizens can then turn towards the European Ombudsman. A memorandum of Understanding has been signed between the EIB and the European Ombudsman establishes that citizens (even outside of the EU if the Ombudsman finds their complaint justified) can turn towards the Ombudsman on issues related to 'maladministration' by the EIB. Note that before going to the Ombudsman, an attempt must be made to resolve the case by contacting the EIB. In addition, the complaint must be made within two years of the date when the facts on which your complaint is based became known to you. You can write to the Ombudsman in any of the languages of the European Union. Additional details, including filing requirements and complaint forms, are available at: http://www.ombudsman.europa.eu/atyourservice/interactiveguide.faces

Bank Documents

- 18/11/2026-Environmental and Social Data Sheet(ESDS) -TECH EU AI & DIGITAL RESILIENCE EUROPEAN BANKS