

Press release

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InvestEU: UniCredit and EIF unlock up to €890 million to accelerate SME growth in CEE

- UniCredit and the European Investment Fund (EIF) sign one of the largest InvestEU guarantee transactions, more than doubling their existing CEE partnership.
- €445 million in new InvestEU guarantees will unlock up to €890 million in SME financing across seven Central and Eastern European countries by the end of 2027.
- Agreement expands support for SMEs investing in sustainability, innovation and digitalisation, and opens up new debt capital market opportunities.

UniCredit and the European Investment Fund (EIF), part of the EIB Group, have signed a new InvestEU guarantee agreement to significantly scale up support for small and medium-sized enterprises (SMEs) across Central and Eastern Europe.

The agreement was announced at the FT CEE Forum in Vienna, a highly influential event in the region, which gathered over 2,000 delegates from 54 countries, including political leaders, investors, policymakers and business executives shaping Central and Eastern Europe's future.

The new €445 million guarantee increases and extends the InvestEU uncapped guarantee umbrella launched in 2023, making it one of the EIF's largest InvestEU transactions. Available until the end of 2027, the facility is expected to **unlock up to €890 million in additional financing for SMEs in Bulgaria, Croatia, the Czech Republic, Slovakia, Hungary, Romania and Slovenia.**

The expanded facility will focus primarily on sustainability and innovation-driven projects and will continue to offer SMEs improved financing conditions, including more competitive pricing, longer maturities and reduced collateral requirements.

"This transaction demonstrates how InvestEU can be deployed at scale to deliver tangible impact for Europe's Small and Mid-sized Enterprises," said **EIF Chief Executive Marjut Falkstedt**. "By significantly expanding our partnership with UniCredit, we are supporting thousands of businesses in Central and Eastern Europe as they invest in sustainability, innovation and digital transformation. The strong utilisation of the previous guarantee confirms both the demand and the effectiveness of this approach, and we are proud to support its further expansion."

"SMEs in EU CEE employ over 65% of people in the region and deliver more than 55% of the economic value, but some of their ambitions still outpace their access to affordable finance," highlighted **Teodora Petkova, Head of UniCredit for Central and Eastern Europe**. "By extending our InvestEU partnership with EIF, we are increasing lending volumes and providing tangible benefits: better terms, longer horizons, and now access to capital markets through minibonds. This way entrepreneurs with good ideas can invest, innovate and scale faster, with fewer constraints, while boosting CEE regions growth and opportunities."

The extended agreement introduces minibonds as an eligible financing instrument, supporting SMEs' access to debt capital markets and diversifying funding sources beyond traditional bank lending.

Background information

About the EIB

The European Investment Bank (EIB) is the long-term lending institution of the European Union owned by its Member States. It makes long-term finance available for sound investment in order to contribute towards EU policy goals. The EIB supports projects that make a significant impact on economic growth, innovation, and job creation. It is also one of the largest providers of climate finance, supporting projects that contribute to environmental sustainability and the fight against climate change.

About the EIF

The EIF is part of the European Investment Bank (EIB) Group, and its central mission is to help Europe's micro businesses and SMEs access finance. The EIF designs and develops venture and growth capital, guarantees and microfinance instruments that specifically target this market segment. In this role, the EIF advances EU goals in the areas of innovation, research and development, entrepreneurship, economic growth and employment.

About UniCredit

UniCredit is a pan-European Commercial Bank with a unique service offering in Italy, Germany, Austria, Central and Eastern Europe. Our purpose is to empower communities to progress, delivering the best-in-class for all stakeholders, unlocking the potential of our clients and our people across Europe. We serve over 15 million customers worldwide. They are at the heart of what we do in all our markets. UniCredit is organized in four core regions and two product factories, Corporate and Individual Solutions. That allows us to be close to our clients and use the scale of the entire Group for developing and offering the best products across all our markets. Digitalisation and our commitment to ESG principles are key enablers for our service. They help us deliver excellence to our stakeholders and creating a sustainable future for our clients, our communities and our people.

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