



## PRESS RELEASE

14 July 2025

### **EIB and Mediobanca make available €200 million in new finance to microenterprises and female-led entrepreneurs**

- **A €100 million loan has been granted by the EIB to Mediobanca to improve access to finance for Italian small businesses**
- **The agreement aims to mobilise up to €200 million in new finance for the real economy**
- **60% of the funding will be earmarked for microenterprises and 20% for gender equality and women's economic empowerment, with also a focus on regions in central and southern Italy**

The European Investment Bank (EIB) and Mediobanca have signed a new €100 million agreement designed to improve access to credit for Italian small and medium-sized enterprises (SMEs), with a particular focus on microenterprises, female-led entrepreneurs and businesses operating in cohesion regions.

This €100 million contract was signed by **EIB Vice-President Gelsomina Vigliotti** and **Group Chief Financial Officer of Mediobanca Emanuele Flappini**. This is the first agreement between the EIB and Mediobanca in which the funds will be primarily intermediated by Mediobanca's subsidiary, Compass Banca. It is estimated that the EIB's funding will help unlock up to €200 million of new finance for the real economy.

The funds made available by the EIB will be deployed by Mediobanca in the form of new loans on favourable terms, aimed at boosting the competitiveness of beneficiary companies and fostering new investments. Of the total financing for Italian small businesses, 60% of the funds will be reserved for microenterprises (companies with fewer than 10 employees), while 20% will be allocated to companies led by women or to projects that contributes to promote gender equality. Special attention will be paid also to companies operating in cohesion regions in central and southern Italy.

**EIB Vice-President Gelsomina Vigliotti** said: "Supporting access to credit for microenterprises, female-led entrepreneurs and businesses operating in less developed regions of Italy means investing in the future of the country. Inclusion and territorial development are two key pillars of the EIB's investment strategy: no real growth can prosper unless it is equally distributed, and no innovation exists if whole regions or segments of the working population are excluded. With this agreement, we aim to make the Italian economy more cohesive, dynamic and sustainable."

**Group Chief Financial Officer of Mediobanca Emanuele Flappini** said: "Promoting the growth of Italian companies has always been our goal, a commitment that has gradually adapted to the changing needs of today's economy, which now mostly comprises small and medium-sized businesses. We are therefore delighted to begin this collaboration with the European Investment Bank. We aim to commit more funds to microenterprises, paying particular attention to female entrepreneurs and areas of the country facing major difficulties, and in this way develop a plan enabling us to express 'responsible banking' values, a distinctive factor of our DNA, which will help create a more cohesive, dynamic and sustainable Italian economy."

## Background information

The European Investment Bank (EIB) is the long-term lending institution of the European Union, owned by its Member States. It finances investments that contribute to EU policy objectives. EIB projects bolster competitiveness, drive innovation, promote sustainable development, enhance social and territorial cohesion, and support a just and swift transition to climate neutrality. In the last five years, the EIB Group has provided more than €58 billion in financing for projects in Italy. All projects financed by the EIB Group are in line with the Paris Climate Agreement. The EIB Group does not fund investments in fossil fuels. We are on track to deliver on our commitment to support €1 trillion in climate and environmental sustainability investment in the decade to 2030 as pledged in our Climate Bank Roadmap. Over half of the EIB Group's annual financing supports projects directly contributing to climate change mitigation and adaptation, and a healthier environment. Around half of the EIB's financing within the European Union is directed towards cohesion regions, where per capita income is lower.

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