

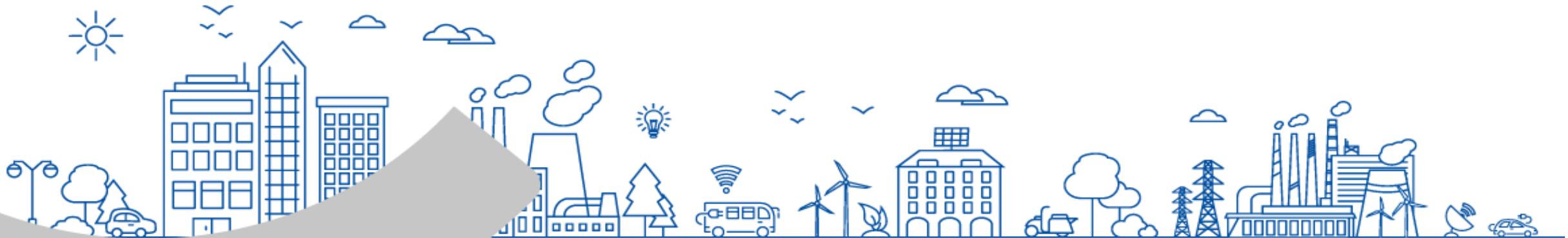


**European Investment** *Advisory Hub*  
Europe's gateway to investment support



Advisory Support to CDLF for fund absorption

*Athens, 23 June 2022*



# Background

Consignments, Deposits and Loans Fund (CDLF):

Publically owned financial institution serving the public and social interest



Advisory support

Developing a **new web-based platform** to

- Increase CDLF's lending capacity and facilitate the utilization of EIB financing facilities
- Help CDLF adapt to the "new normal" of remote working and online loan applications

## EIB Lending

Two existing facilities of EUR 875m targeting:

- EE in public buildings
- Sustainable urban infrastructure

## CDLF Portfolio

EUR 3.3bn



Total absorption of EIB facilities means an almost **30% increase of existing CDLF portfolio**



**CDLF lacks absorption capacity** putting on hold other discussions with the EIB

# Web-based Platform

Supporting the loan application process

Initial request → Approval → Disbursement

## Main features:

- Supports all the **loan process** stages
- **Interfaces** with the other CDLF systems
- Supports the **digitalization** of hand-written applications and metadata
- Provides **reports** for the progress of loan requests, absorption of funds, loan monitoring etc.

## Two distinct web applications:

- ➔ the **Portal** application  
*available online for CDLF clients*
- ➔ the **Back-Office** application  
*available for internal use by CDLF employees*

## Early results:

- The platform is operational and will officially launch in the upcoming days.
- Selected counterparts have already applied for loans and the final check of the platform will be based on these real cases.

# Replicating the CDLF model

To support NPBIs and Specialised credit institutions



The handling of an increased number of loan requests seems to be a **common issue** for many NPBIs and specialised credit institutions



EIB AS can **support the digitalization** of financial institutions, helping them to:

- Expand their **lending** operations
- Improve their process **monitoring**
- Adapt to the **paperless** environment
- Ensure business **continuity**



Thank you!

