

# Driving Growth and Sustainability: **SBCI's Impact in 2024**

In 2024, the SBCI marked its 10th anniversary, having delivered over €4.4 billion in total funding to more than 62,000 Irish businesses since 2014. The SBCI continued to deliver on its mission to enhance access to low cost, flexible financing for Irish businesses and farmers, fostering economic growth and resilience across Ireland.

Throughout 2024, the SBCI further expanded its suite of funding products, ensuring that businesses and other borrowers received the financial support needed to thrive. Through strategic collaborations with commercial banks, non-bank lenders, and a range of credit unions, the SBCI facilitated affordable and flexible funding solutions, including the Growth and Sustainability Loan Scheme and the Ukraine Credit Guarantee Scheme, helping to address the financing barriers faced by SMEs.

Over the year, the SBCI supported almost 4,800 borrowers with more than €570 million in loans, leveraging risk-sharing mechanisms and low-cost liquidity underpinned by EU and State-backed guarantees. This funding empowered businesses to adapt, innovate and grow.

In April 2024, the SBCI expanded its reach to the consumer market with the launch of the Home Energy Upgrade Loan Scheme. This low-cost loan makes residential energy upgrades more accessible and affordable, supporting Ireland's transition to a more sustainable future.

In September 2024, the SBCI supported the launch of the Green Transition Finance product. With loans available up to €5 million, the funding will help SMEs to invest in more sustainable practices.

The SBCI remains committed to supporting Irish businesses in navigating economic challenges and seizing growth opportunities. By expanding its range of tailored funding programs and strengthening partnerships, the SBCI will continue to provide essential financial support to businesses and farmers across Ireland.

## Key Business Highlights

# Our Impact in 2024

Year to 31 December 2024



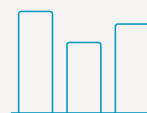
**€571M**

**Funding provided**



**4,794**

**Borrowers supported**



**€119,060**

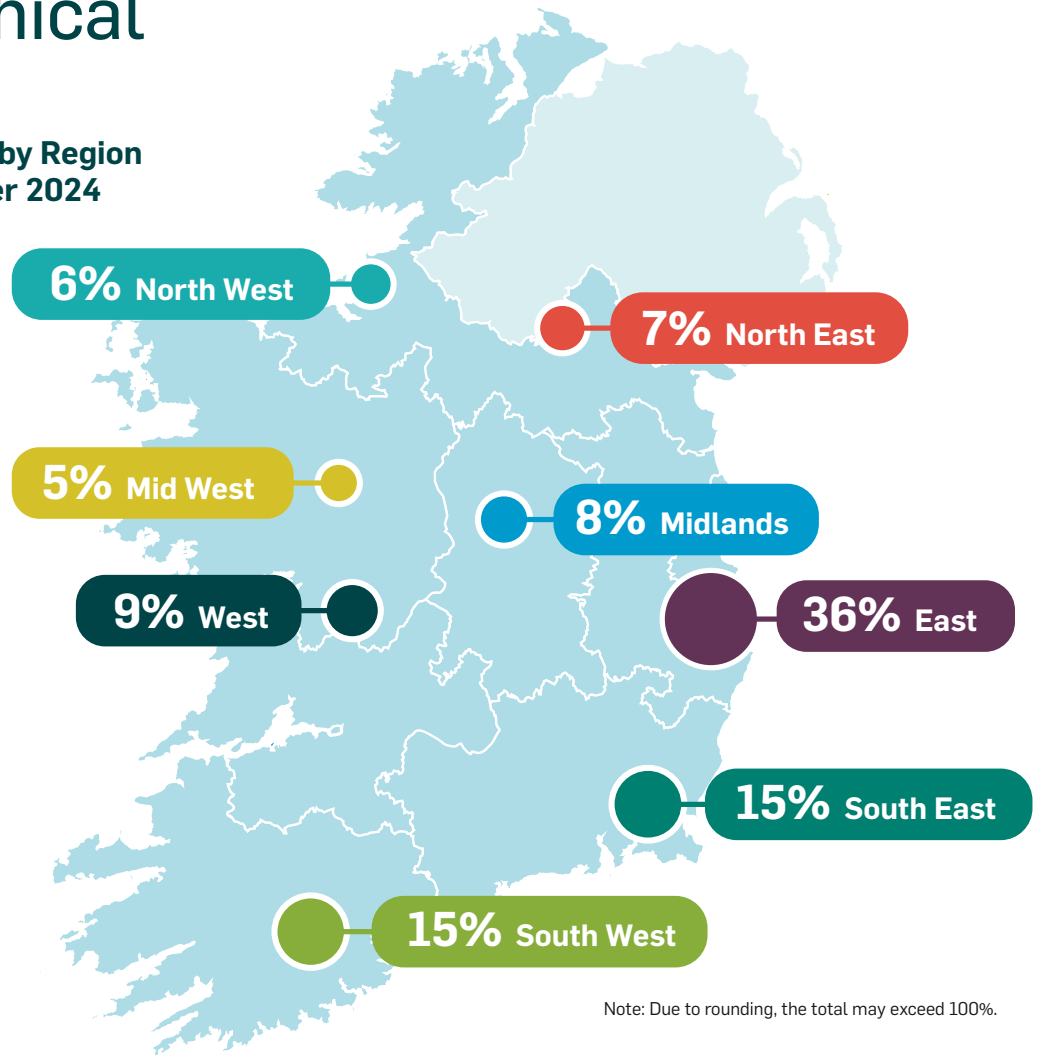
**Average loan size**



Anseo chun gnó a fhorbairt  
Corparáid Baincéireachta  
Straitéiseach na hÉireann  
Here to build business  
Strategic Banking  
Corporation of Ireland

# Geographical Spread

Loans numbers: % by Region  
Year to 31 December 2024



# Sectoral Spread

Year to 31 December 2024



**18%**

Wholesale & Retail



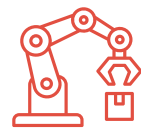
**14%**

Construction



**14%**

Agriculture



**12%**

Manufacturing



**8%**

Transport & Storage



**6%**

Professional & Technology



**6%**

Accommodation & Food



**22%**

Other