

**CAN A
SAVINGS &
INVESTMENT
UNION
TRANSFORM
SAVINGS INTO
GROWTH?**



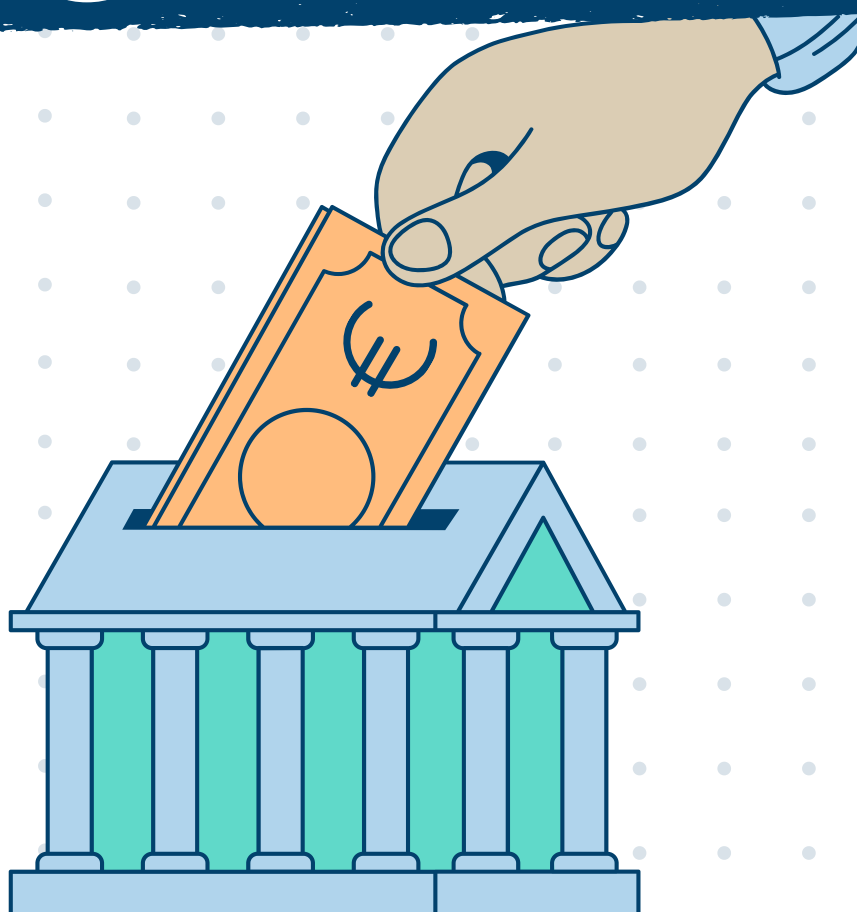
The Savings and Investment Union (SIU) is a strategic framework designed to integrate and unify the EU's fragmented financial landscape.



Europeans lead worldwide with the highest household financial savings rate of 13.3% amounting to

€35,533 billion

However, due to poor allocation, these savings do not generate high returns for Europeans.



For example, EU households may save more compared to the US, but they tend to accumulate less wealth.

This is mainly because a larger portion of their savings is allocated to low-return, non-productive assets, whereas Americans typically invest more in higher-return financial markets and innovation.



The Savings and Investment Union aims to tackle precisely this.





The Savings and Investment Union ensures that Europe's substantial household savings are directed in ways that support the EU's long-term economic future.



A Savings and Investment Union is vital for the EU's financial future, as it can:



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Mobilise domestic savings for long-term growth

Encourage citizens and businesses to think beyond short-term gains, thereby financing infrastructure, innovation, and sustainable projects that can boost economic growth and create jobs.

Harmonise regulatory frameworks

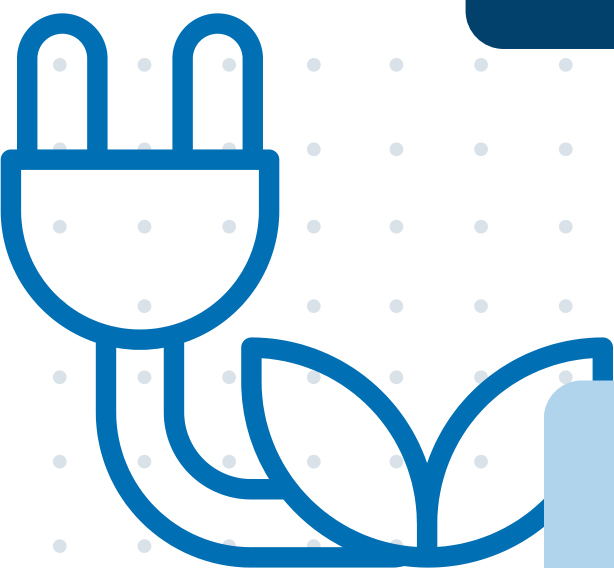
Break down national barriers to create a more unified market. The harmonised framework would harmonise rules, reduce transaction costs, and make it easier for capital to flow across the region. This integration enables businesses, especially SMEs, to access a larger, more liquid market for funding.





Enhance financial stability

Diversifying funding sources beyond traditional bank loans can help against future economic shocks as the risk is spread among a broader base of investors and investment vehicles.



Support the EU's green transition

With additional capital directed toward sustainable investments, the initiative also lays the groundwork for a greener, more competitive European economy. Moreover, redirecting domestic savings to sustainable investments ensures that the EU remains competitive in the changing global economy.



Curious about how the **SAVINGS & INVESTMENT UNION** can transform Europe's financial landscape?



Join the discussion at the International Conference:
Towards a Savings & Investment Union.

28 March 2025 | 09:00 - 15:15 | KBR Royal Library of Belgium