



AT A GLANCE

2026



European
Investment Bank | Group



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Published by the European Investment Bank.
Printed on FSC® Paper.

ABOUT THE EUROPEAN INVESTMENT BANK GROUP

The European Investment Bank Group plays a key role in supporting a strong Europe in a more stable and peaceful world.

With a record €100 billion in financing in 2025, the EIB Group provides long-term loans for hundreds of large and small projects each year through the European Investment Bank. It also supports fast-growing, innovative companies through the European Investment Fund.

Founded in 1958 with the European Investment Bank and owned by the 27 European Union members, the EIB Group devotes around 10% of its lending to projects beyond the European Union in more than 160 countries. We contribute to global progress as a core member of the multilateral development bank family. This work creates strong win-win partnerships.

Building on its large size, diversified portfolio and strong partnerships, the EIB Group supports platforms and financial instruments that improve the capital markets in Europe and mobilise extra financing from institutional investors.

The EIB Group is a symbol of Europe's success. We send a message of confidence and stability to people, businesses, investors and financial markets. In Europe and around the world.



OUR IMPACT IN 2025

EIB GROUP FINANCING

€100bn

Including €9bn beyond the European Union

EUROPEAN INVESTMENT
FUND 2025 signatures

€16bn

€20.6bn Sustainable cities and regions

€33bn Energy security in the European Union

€57bn Climate action and environmental
sustainability

€27.8bn Green and sustainability bonds

€9.8bn Renewable energy (European Investment Bank only)

€10.3bn Social infrastructure

€22.4bn TechEU financing

€4bn Security and defence

€29.7bn Financing supported by advisory assistance

26.8m People with safer drinking water

9.2m People with better sanitation

18.5m People better protected from droughts

6.9m People better protected from floods



OUR PRIORITIES

Every year, the EIB Group finances hundreds of new projects supporting European Union priorities: climate action, technology, affordable housing, security and defence, agriculture and many other sectors. Our work spreads opportunity across Europe, accelerates sustainable finance, promotes the development of capital markets, and safeguards Europe's strong global presence.



The Bay of Biscay interconnector is a landmark project that will boost the electricity capacity between the Iberian Peninsula and the rest of Europe.



THE CLIMATE BANK

The European Investment Bank Group is at the forefront of the clean energy transition. We drive investments that cut greenhouse gas emissions in companies of all sizes. And we finance projects that help communities adapt to a changing future.

€11.6bn in grids and storage

€1tn in climate and environmental projects from 2020 to 2030

DOUBLE THE POWER

The European Investment Bank is lending €1.6 billion to support an electricity interconnector in the Bay of Biscay, developed by Red Eléctrica de España and RTE Réseau de transport d'électricité. The project will double the capacity between France and Spain, delivering more secure and affordable power to millions.



These technologies are key to boosting the performance, energy efficiency and cybersecurity of mobile systems.

2

INNOVATION

In 2025, the EIB Group launched TechEU, the largest-ever financing programme for technological innovation in Europe. It will provide €70 billion in financing through loans, venture debt and capital by 2027, mobilising €250 billion in investment. Boosted by this more ambitious approach to disruptive technologies and higher risk-taking, financing for innovation to bolster Europe's technological leadership increased to a record €22.4 billion.

€4.1bn in AI investment



MOBILE ARTIFICIAL INTELLIGENCE

Nokia will use an €870 million loan from the European Investment Bank to develop next-generation mobile networks. The company will work on systems known as 5G-Advanced and 6G, reinforcing Europe's technological leadership in mobile communications.



The Indra and Thales loans will spur cutting-edge technologies and support thousands of researchers and engineers.

3

SECURITY AND DEFENCE

The EIB Group invests in Europe's peace and security. This funding helps innovative firms and more established businesses advance projects that protect people and borders. From satellites to cybersecurity solutions, infrastructure and military mobility, we back ideas that keep Europe safe and free from interference.

**2025 was a step change in support
for security and defence, with more than €4bn
in financing**

SECURING THE EASTERN FLANK

The EIB Group is reinforcing Lithuania's military capacity, including investments of €540 million and advisory support for a military base close to the Lithuania-Belarus border. It will host a German brigade, strengthening the rapid-response capabilities of the North Atlantic Treaty Organization in the region.

The Group is also providing close to €1 billion to finance the research programmes of two of Europe's leading defence groups, Indra and Thales. This will enable new facilities to be built and step up research and development of defence, space technologies and aeronautics for civilian and military flights.



An important goal of this modernisation project is to make roads more resilient to climate change.

4

COHESION

We invest in cohesion projects that reduce regional disparities in the European Union and empower less prosperous communities. This promotes equitable growth and helps people succeed wherever they live, so they don't have to leave their home in search of better opportunities.

€42.8bn in cohesion financing in 2025



CONCRETE RESULTS

In 2025, the EIB invested nearly €1.4 billion to modernise motorways in Poland's less-developed regions. Investments with Bank Gospodarstwa Krajowego boost economic activity and regional development, while supporting civilian and military mobility in the country. These projects were backed by advisory assistance that identified the parts of the network most in need of improvement.



For public-sector workers who keep cities running, housing is one of the most pressing challenges.

5

SOCIAL INFRASTRUCTURE

Our social financing improves city life, expands affordable housing and boosts public services. It supports investments that help people learn new skills, and care for the sick and the elderly. This sets the foundation for inclusive and sustainable growth across Europe.

€10.3bn in social infrastructure investment in 2025



BUILDING THE FOUNDATIONS

The EIB Group plans to help add around a million affordable and sustainable homes by 2030. With a €60 million loan, one of Czechia's leading banks, Česká spořitelna, is financing more than 1 000 affordable homes in Prague for nurses, teachers and other essential workers. A €1.3 billion loan to Portugal will support affordable housing. Ireland launched a €400 million loan facility to provide long-term, fixed-rate financing for social housing providers. Austria's Erste Bank received €200 million for housing investments, including projects for young people and older tenants.



6

The agricultural sector is a pillar of Italy's economy and identity.

AGRICULTURE AND THE BIOECONOMY

Agriculture is key for our food security, food quality and economies. We finance projects in fisheries, forests, food quality, rural development and climate-smart production. Our loans and advisory services improve farmers' livelihood, protect the environment and lower agricultural emissions.

€7.7bn in investment for agriculture and the
bioeconomy in 2025

A NEW GENERATION OF ITALIAN FARMERS

The EIB Group is lending more than €100 million to Banca di Asti, a regional bank in northwest Italy, to help fund young farmers and small bioeconomy companies. At least 10% of the Banca di Asti funding will be for young farmers.



**The Bank is helping to repair more than
500 public buildings in around
150 communities across Ukraine.**

7

GLOBAL INVESTMENT

We are building stronger win-win partnerships around the world. We actively support Ukraine and promote sustainable development in regions such as the Mediterranean and sub-Saharan Africa. We contribute to climate action and the UN Sustainable Development Goals. We are one of the largest lenders in the global water sector.

Three-quarters of EIB investment beyond the European Union supported Global Gateway projects.



HOW TO KEEP UKRAINE MOVING

With financing needs estimated at \$524 billion over the next decade, Ukraine is a top priority for the European Investment Bank. Beyond emergency aid, the EIB Group's focus is on areas that can make the biggest difference quickly. In 2025, the European Investment Bank Group supported projects worth €1.5 billion to help families heat homes, keep children in school and ensure that people receive medical care.



8

Securitisations are directly supporting the objectives of the savings and investments union.

SAVINGS AND INVESTMENTS UNION

Pan-European by design, the EIB Group pioneers financial instruments that will serve as building blocks towards a true savings and investments union. Through its important role in catalysing and crowding in private investments, the EIB Group is channelling savings towards European tech champions, innovators, unicorns and smaller banks. Better integrated capital markets will enable investments and savings to flow across the European Union, benefiting individuals, investors and companies.

A savings and investments union will help Europe seize all the opportunities of its internal market.

GIFT OF GROWTH

The European Investment Bank is investing in securitisations issued by European banks and developing innovative securitisation structures to support more businesses that are vital to the real economy. By backing innovative banks through investments in securitisations, the EIB Group helps create a more liquid, larger investment market. A €1 billion synthetic securitisation transaction by ABN AMRO in 2025 is the largest securitisation ever supported by the EIB Group. It's also a major step for the European Investment Bank and the European Investment Fund, which structures the securitisation transactions.

ABOUT THE EUROPEAN INVESTMENT FUND

The European Investment Fund is the specialised arm of the EIB Group that helps small businesses grow. The EIF gives loan guarantees to banks to help them invest in European businesses and it works with venture capital funds, private credit, and private equity and infrastructure funds to generate support for innovative entrepreneurs.

The European Investment Fund was created in 1994 to make financing more accessible for small businesses. It helps companies across different stages of development, from the startup phase all the way to international expansion. One goal is to create a better ecosystem for business investment in Europe, but the EIF also contributes to innovation, competitiveness, social impact and sustainability.

More than **€15.7bn** committed in 2025
for sustainability, social impact,
innovation and growth

The EIF supports early-stage innovators developing the solutions of tomorrow and established businesses expanding into bold, new sectors.



GLOBAL GROWTH, EUROPEAN IMPACT

The European Investment Fund invested €260 million in a Jolt Capital fund, backing the Paris-based firm to bring in as much as €800 million in further investment from around the world to support European deep-tech companies. The EIF investment is part of the European Tech Champions Initiative, which tackles Europe's scaleup gap with investments in large venture capital funds.



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Find out more about
the EIB Group's
strategic priorities.