



European
Investment Bank | Group

Platform North Forum 2026

Nordic cooperation in the north - transport infrastructure for competitiveness, preparedness and green industrial transition

Funding and Financing

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EIB AT A GLANCE

THE BANK OF THE EUROPEAN UNION

ONE OF THE WORLD'S MAJOR MULTILATERAL LENDERS AND BORROWERS

- We raise our funds on the international capital markets.
- We pass on favourable borrowing conditions to clients.

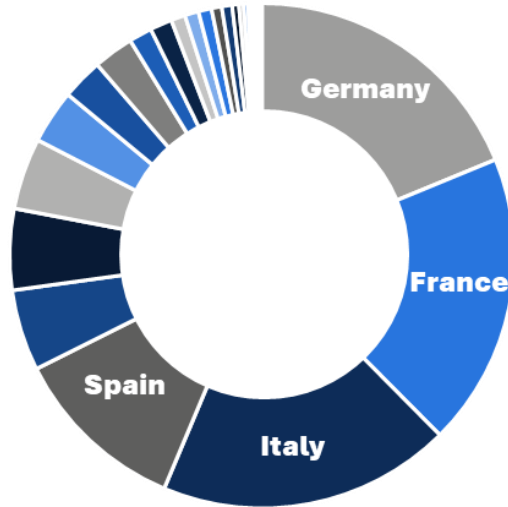
OVER €1.5 TRILLION INVESTED SINCE 1958

- More than **14 000 projects** in **over 160 countries**.
- Crowding-in bank: **€4.9 trillion** overall investment supported.




HEADQUARTERED IN LUXEMBOURG

- Over **4 200 staff**: finance professionals, engineers, economists and socio-environmental experts.
- **60 offices** around the world.

THE BANK'S SHAREHOLDERS

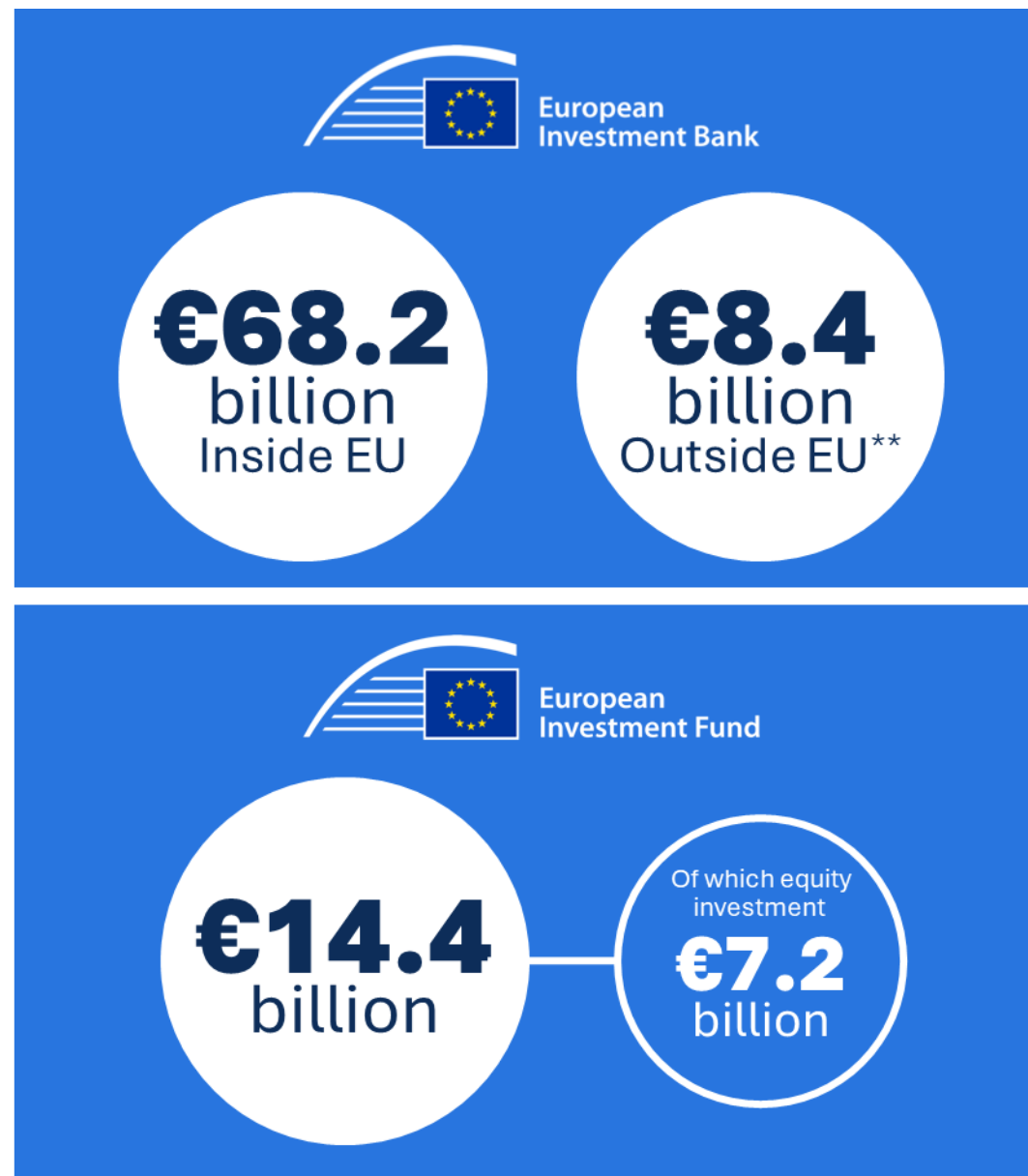


The 27 Member States of the European Union are the EIB's shareholders

	Germany	18.78%		Hungary	0.84%
	France	18.78%		Ireland	0.66%
	Italy	18.78%		Romania	0.66%
	Spain	11.27%		Croatia	0.43%
	Netherlands	5.2%		Slovakia	0.3%
	Belgium	5.2%		Slovenia	0.28%
	Poland	4.57%		Bulgaria	0.21%
	Sweden	3.45%		Lithuania	0.18%
	Denmark	2.64%		Luxembourg	0.13%
	Austria	2.58%		Cyprus	0.13%
	Finland	1.48%		Latvia	0.11%
	Greece	1.41%		Estonia	0.08%
	Portugal	0.91%		Malta	0.05%
	Czech Republic	0.89%			

EIB GROUP FINANCING IN 2024*

€88.8 billion



All figures are unaudited and provisional, refer to signatures and are for the EIB Group unless otherwise specified.

*The EIB Group total financing figure excludes an overlap due to joint engagements of the EIB and the EIF.

** This figure includes EIB Global's engagement in mid and low-income countries, as well as EFTA countries.

EIB FINANCING IN FINLAND, SWEDEN AND NORWAY

Finland

EIB active since 1994 (first loan: Upgrade E18 road)

Total loans €29.9bn, €6.2bn since 2020

Total transport sector loans €5.3bn

Sweden

EIB active since 1994 (first loan: Baltic Cable DE-SE)

Total loans €39.5bn, €11.7bn since 2020

Total transport sector loans €8.6bn

Norway

EIB active since 1973 (first loan: Ekofisk oil/gas field)

Total loans €3.8bn, €0.5bn since 2020

Total transport sector loans €1.2bn

OUR PRIORITIES



CLIMATE ACTION AND ENVIRONMENTAL SUSTAINABILITY



DIGITALISATION AND TECHNOLOGICAL INNOVATION



SECURITY AND DEFENCE



A MODERN COHESION POLICY



AGRICULTURE AND BIOECONOMY



SOCIAL INFRASTRUCTURE



HIGH-IMPACT GLOBAL INVESTMENT



CAPITAL MARKETS UNION

SECURITY AND DEFENCE



€175 million Defence Equity Facility to invest in **European** companies with dual-use technology potential

Project examples



Danish port of Esbjerg that serves military vessels and offshore wind industry



Earth observation satellites with civilian and defence applications in **Poland**

EIB PROJECT CYCLE



FUNDING

Who Ultimately Pays

- Source of the money to pay for the project
- Public budgets or user fees (e.g., tolls)
- Covers the long-term cost of the asset



FINAL PAYMENT SOURCE
(Government or Users)

FUNDING = Who Pays in the End

FINANCING

How Upfront Costs Are Paid

- Capital raised to build the asset
- Private equity, bank loans, bonds
- Repaid over time by project revenues



UPFRONT CAPITAL
(Debt & Equity Investment)

FINANCING = How It's Paid Upfront

VS.

EIB FINANCE products catalyse investment



Each transaction is tailored to the needs of the project



We offer loans, guarantees, equity investments and advisory services



The products can be combined or blended with other sources of public financing and EU grants

Product	Direct Lending	Intermediated Lending/Guarantees	Intermediated Equity
Borrower	Public Sector Corporates Project Finance	Financial Institutions	Venture Capital Funds Private Equity Funds
Final Beneficiary	Public Sector Corporates Project Finance	SMEs & Mid-Caps, Corporates Public Sector Entities	Start-ups Scale ups

A RESPONSIBLE BANK



We monitor the environmental and social sustainability of all of our investment projects.



We appraise all human, technological, or natural resources used by the project.



We exclude certain economic activities.



We report greenhouse gas emissions from all projects with a significant impact.



We monitor, report and implement the reduction of our own environmental footprint.



We ensure strong governance, transparency and accountability for ourselves and our counterparts.



**THANK
YOU**