





Actors of Growth

Finance with Purpose



Trusted Solutions

Contents

Our vision

3

About us

4

Our leaders

7

Our members

8

Our actions

48

Our vision

Growth and change, together

Our priority: people | Our commitment: Europe

Our mission is dedicated to serving the needs of the people and advancing the interests of Europe. We believe in the European idea and its universal values. By promoting shared progress, unity, and cooperation beyond borders, we champion democracy, human rights, and the rule of law in all our efforts.

We are actors of growth

To ensure Europe remains a leader in an increasingly competitive world, we facilitate a socially equitable transition toward a sustainable, digital, and resilient economy through collective action.

We invest where It matters

Our financing goes beyond mere profit, it is driven by a higher purpose. It addresses urgent challenges while enhancing quality of life, ensuring stability in crises as it drives transformative change.

We promote sustainability

Sustainability and economic growth go hand in hand. We invest in renewable energy and green technologies to protect the environment while fostering innovation and creating new opportunities for prosperity.

We confront interconnected crises

In these challenging times, we play a vital role in driving transformation, ensuring resilience, and delivering trusted solutions that benefit all EU citizens and shape Europe's future.

We find solutions together

Our commitment to close collaboration with regulators allows us to align with EU standards while respecting diversity. Our goal is to help establish an inclusive investment framework that engages all stakeholders, ensuring effective use of existing instruments while developing impactful solutions.

We ensure efficient resource allocation

We collaborate with regional, national, and European partners to advance the EU's top objectives. As key drivers of EU investment programs, we actively shape the EU's industrial strategy by mobilizing private investment in green and sustainable projects, paving the way for future growth.

Revitalize the markets

To foster capital market financing, we advocate for unlocking private capital and enhancing liquidity for investments. We support streamlining regulatory frameworks and advancing the Capital Markets Union, a proven model that can facilitate progress in other domains and accelerate the sustainable transition.

Cut the red tape

We advocate for reducing bureaucratic hurdles that slow processes and create uncertainty. Our focus is on efficiency through a principles-based regulatory approach that enables swift action by both the financial sector and the European real economy.

Growing through collaboration by fostering trust, serving the public interest with versatile solutions — these are our guiding principles as we navigate toward a brighter common future.

Join us

Together, let us unite and innovate to build a competitive, resilient, sustainable Europe. Your involvement is crucial in shaping our shared future. To learn more, please explore our <u>insights</u> on the EU's political priorities. Let's forge ahead on this unique path.

Who we are

Association of Public **EAPB** is the voice EAPB gathers member Banks (EAPB) organisations from of the European public was founded on **15** European member banking sector 4 May 2000 states and 2 non member states The combined balance All our members are sheet total of all FAPB May central & regional members is around 2000 government-affiliated. € 3.4 trillion we represent the interests of over 30 public banks, funding agencies and associations of public banks throughout Europe Our members constitute an We indirectly advocate essential part of the European for the interests of financial sector with a market approximately share of around 15% 90 financial institutions to the EU and other European stakeholders Our members Our members raised more Our members mobilize issued over **€40 billion** than **€80 billion** through $\mathcal{X}\mathcal{X}\mathcal{X}\mathcal{X}\mathcal{X}$ investments for societal & in social bonds areen bonds sustainable development goals rather than for profit

The European

What we do

Demonstrate the value of EAPB members in the transition to a greener, digitalized, and secure European economy and society, enhancing their reputation and influence, aligning them with EU priorities.

Follow, inform, and influence EU legislation to actively shape decision-making and policy formation that advances the interests of EAPB members.

Raise awareness and enhance understanding of public banks and municipality funding agencies to foster trust and collaboration among key stakeholders.



Grow through collaboration by fostering trust

Serve the public interest with versatile solutions

Facilitate engagement with members and stakeholders through clear, timely, transparent and targeted communication across diverse channels, and foster active participation in collaborative output creation through versatile meeting formats.



Ensure clear and up-to-date information about EU rules and processes, along with industry-related developments, to support informed decision-making and strategic planning, enabling members to navigate the regulatory landscape effectively.

Our leaders

Our board



President
Lidwin van Velden
NWB Bank
Chief Executive Officer



Board MemberIris Bethge – Krauß
VÖB
Executive Managing Director



Board Member
Iliya Karanikolov
BDB
Chairman of the Management Board



Vice - President
Gabriela Pantring
NRW.BANK
Deputy Chairwoman of
the Managing Board



Board MemberStephan Brandt
IBB
Member of the Board



Board Member
Yves Millardet
AFL
Chairman of the Executive Board



Vice - President

Mari Tyster

MuniFin

Executive Vice President



Board MemberHrvoje Čuvalo, MSc
HBOR
Member of the Management Board



Board Member

Vanessa Servera

ICF

Chief Executive Officer

Our secretariat



EAPB Secretary General

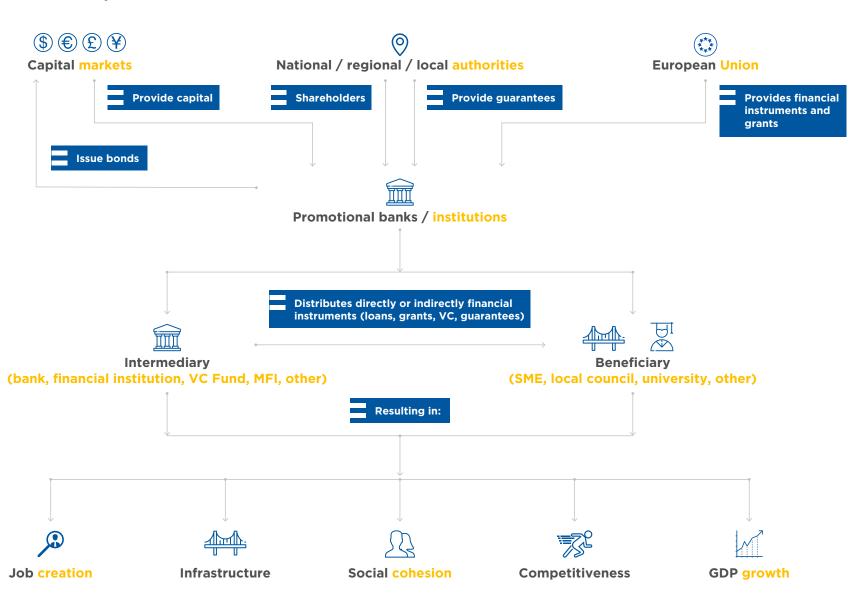
Marcel Roy

EAPB

Secretary General

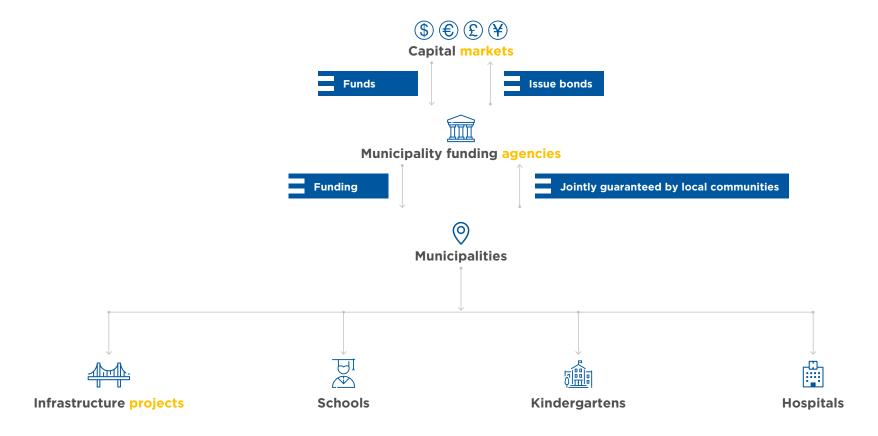
How our members operate

Business model promotional banks



How our members operate

Business model municipality funding agencies



What our members do for you

Actors of growth

Enabling change where it matters



advancing healthcare by funding state-of-the-art medical facilities



promoting innovation for SMEs' competitiveness



supporting local economy and sustainable tourism



boosting public health with expanded hospital facilities



supporting green public transport for sustainable mobility



transforming healthcare with targeted investments



building brighter futures by upgrading educational facilities



boosting SMEs through strategic support



providing export financing for key infrastructure



enabling cutting-edge digital security solutions



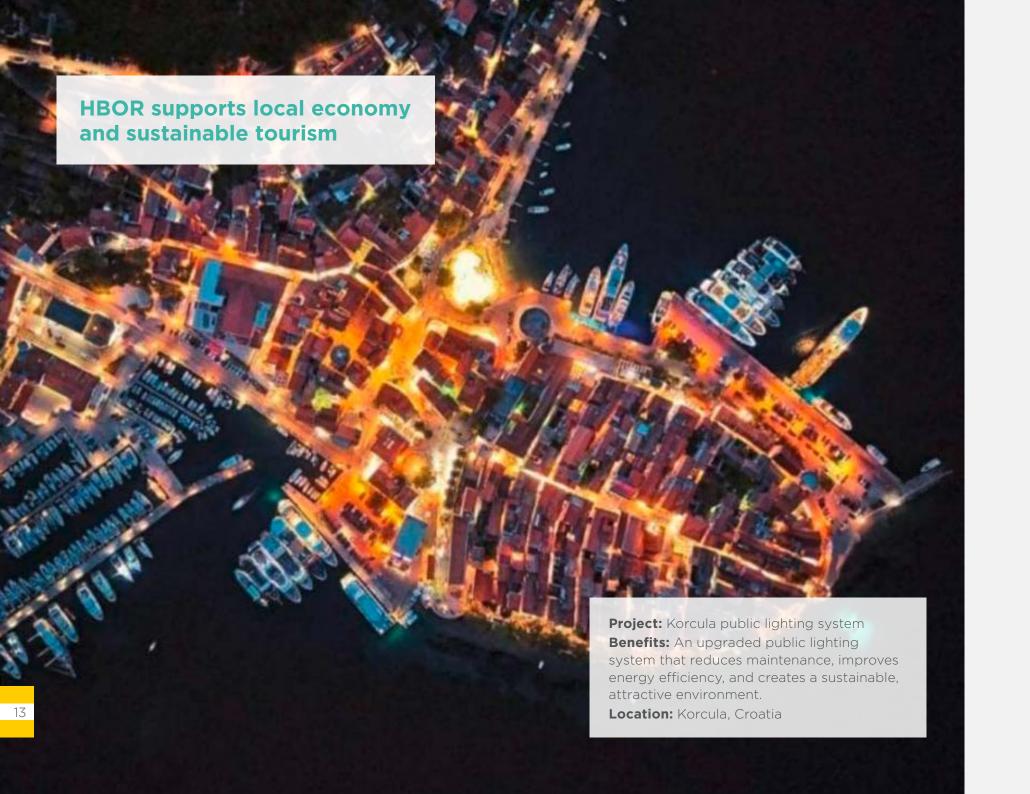
investing in quality education through state-of-the-art facilities



committing to public welfare with hospital financing.











NRW.BANK transforms healthcare with targeted investments

Beneficiaries: Corona rapid tests for hospitals. **Location:** North Rhine-Westphalia, Germany















What our members do for you

Finance with purpose

Protecting the environment sustainably



empowering a sustainable future through wind energy financing



helping drive innovation in zeroemission transport and advanced battery technology



powering up sustainability by financing solar energy infrastructure



financing sustainable, energyefficient school facilities to support education



financing energy-efficient, future-ready buildings



investing in clean rivers to protect communities and ecosystems



enabling strong flood defences and better wastewater management for dry feet and clean water



promoting sustainable energy by funding geothermal heating solutions



financing innovative energy solutions to power the future



supporting financially renewable energy and the circular economy



enabling sustainability by powering solar energy



financing innovative treatment solutions for clean water in communities





























What our members do for you

Trusted solutions

Affordable housing for strong communities



providing housing solutions for moderate income tenants, families, and seniors



delivering affordable, stable, and sustainable homes for families



supporting green living with affordable housing



supporting affordable, sustainable living with innovative and flexible housing



promoting social and integrative housing construction solutions for stronger communities



enhancing student life through financing modern studios



supporting families by enabling community spaces



connecting communities through financing public spaces

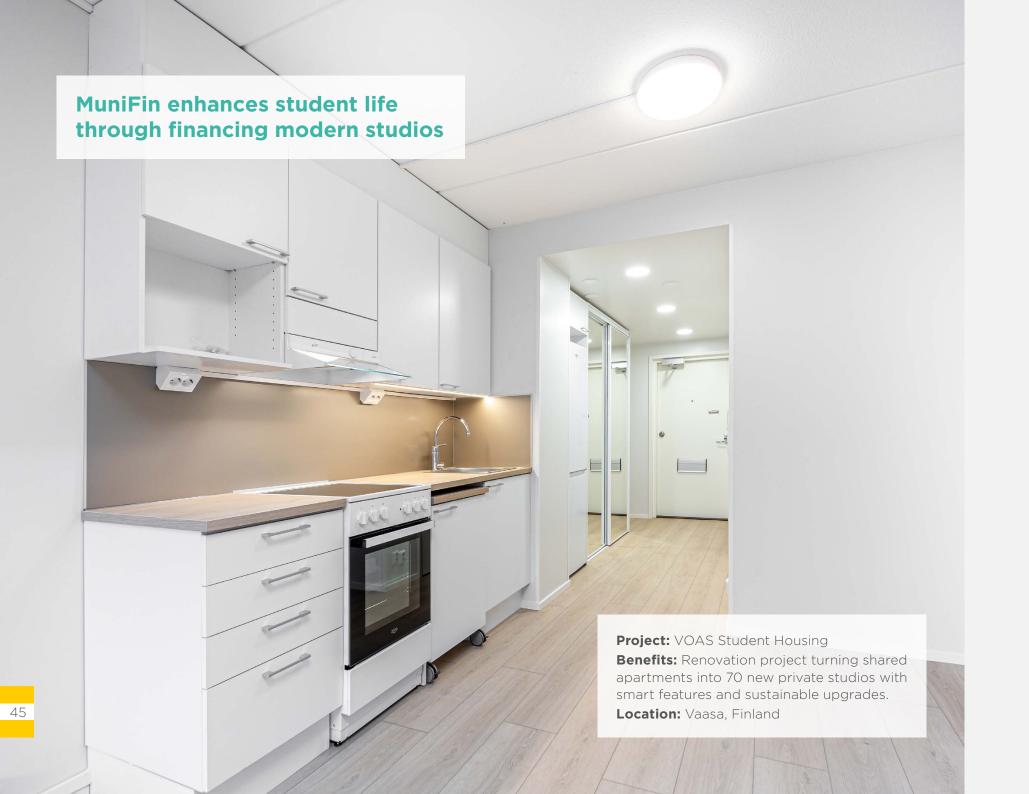






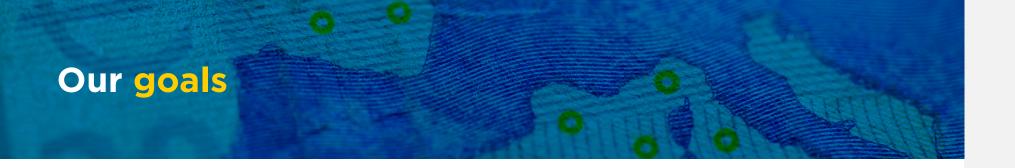












Support EU growth

The European Association of Public Banks (EAPB) unites national and regional promotional and public banks across Europe. Our members finance municipalities and public commercial banks dedicated to sustainable development in business, social housing, healthcare, education, and infrastructure, while driving transitions in green and digital technologies.

Mobilize private investment

In a Europe striving for social inclusion, carbon neutrality, and geopolitical strength, public banks act as essential intermediaries. With public resources under pressure, EAPB members help unlock private investment, particularly in green and sustainable projects, using innovative financial instruments like sustainable bonds.

Drive EU investment programs

EAPB members have been key in implementing major EU investment strategies, including the Juncker Plan and InvestEU. Their work directly supports sustainable economic policies across Europe, aligned with the EU's strategic goals.

Respond to crises

EAPB members have shown resilience by swiftly addressing recent crises. During the COVID-19 pandemic and the war in Ukraine, they provided essential financial support to municipalities, energy companies, and small businesses, mitigating economic and social impacts through emergency funding programs.

Support EU priorities

In light of economic strains from recent crises and the ongoing challenge of climate change, EAPB members are crucial in shaping Europe's industrial strategy. Their role supports the EU's long-term success, as emphasized by leaders such as Letta, Draghi, and President von der Leyen.

Coordinate efforts for future success

Looking ahead, ensuring effective access to funding will be critical for the EU's continued success. EAPB members are committed to working with regional, national, and European partners to allocate resources efficiently, supporting the EU's top priorities for the future.

Our priorities

Priority 1: Championing inclusive and sustainable communities

Enhancing the EU sustainable finance framework

Our members are committed to advancing the EU's sustainability goals through impactful investments. Between 2020 and 2023, they issued over €120 billion in green and social bonds, underscoring a clear commitment to long-term, sustainable finance. Learn more about the role of Promotional Banks in the transition towards a sustainable economy.

To further this commitment, we recommend that the next Financial Services Commissioner streamline the EU's sustainable finance regulations. It is crucial to prevent greenwashing, reduce administrative burdens, and ensure effective data collection, all of which will send a positive market signal and reinforce the usability of existing tools for the financial sector.

The EU Sustainable Finance Framework should support EAPB members in their key role of providing necessary financing for social projects and SMEs, as well as in helping the public sector adapt to climate change. For more details on our proposals, please refer to the EAPB Position Paper on Taxonomy and Green Bonds.

Increasing social investment

Addressing the investment gap in social infrastructure and affordable housing is crucial. EAPB supports initiatives such as the European Affordable Housing Plan and enhanced state aid for energy-efficient housing. We advocate for more support for the social and affordable housing sectors and improved financing options for social enterprises. We urge the development of an EU-wide social investment framework to direct private investments into social projects effectively, incorporating lessons from the green taxonomy. This approach should prioritize impactful outcomes and facilitate meaningful dialogue with the new Commission. For further insights, see our Social Investment Framework Advocacy Paper.

Safeguarding water resources and adapting to climate change

Effective water management is vital for climate resilience. EAPB members finance projects in renewable energy, energy efficiency, and water management through instruments like guarantees and subsidized loans. As non-profit and financially sustainable entities, our members are well-positioned to unite public stakeholders, SMEs, and private investors to share risks and support climate adaptation projects.

We support President von der Leyen's water resilience strategy and advocate for the implementation of appropriate funding tools for climate adaptation. EAPB is prepared to contribute ideas and solutions to the Commission's Climate Resilience Financing group. For the latest updates on our climate adaptation efforts, please refer to our news.

Our priorities

Priority 2: Strengthening EU competitiveness through the banking sector, investment, and digital transformation

Our members are crucial for boosting the EU's economic competitiveness and sovereignty. The EAPB recommends a focused approach that includes revitalizing securitization markets, simplifying macroprudential tools, and reducing regulatory burdens to unlock financing opportunities and drive investment in advancing digital transformation among other initiatives. A revitalized securitization market is key to financing transformation, and simplifying macroprudential instruments will provide much-needed flexibility. A shift towards principle-based legislation can alleviate the burden on businesses, fostering growth across sectors.

Reviewing financial crisis regulations, including bank levies, is essential to create a more agile financial system. Years of strict regulation have constrained banks' ability to tackle major societal challenges. The EAPB supports streamlining the EU Banking Package (Basel III) and phasing out levies on banks for the Single Resolution Fund (SRF). By exempting promotional banks, which are backed by state guarantees, from these contributions, resources can be freed up for crucial transformation projects.

The digital transformation is critical. EAPB members play a pivotal role in supporting companies through loans for process automation, product development, and workforce digital skills. By advancing AI and simplifying access to funding, we can accelerate digital innovation across sectors, ensuring the EU remains competitive on the global stage.

Additionally, revisiting the SME definition could have a transformative impact on strategic sectors. By expanding and simplifying SME criteria, we create opportunities for growth in key industries like energy, defence, and technology. A reduction in bureaucratic red tape will further streamline regulatory processes, unlocking funding for innovation and progress. For more insights, see the EAPB contribution.

Our priorities

Priority 3. Streamlining regulatory processes for unleashing potential: EAPB's vision for EU funding

Reducing administrative burden in EU funding programs

With the upcoming Multiannual Financial Framework (MFF) set to focus more on policy than on specific programs, there is an opportunity to streamline EU funding processes. President von der Leyen's proposal for a new European Competitiveness Fund, targeting key sectors like AI, space, clean tech, and biotech, aligns with the need for effective funding mechanisms. Our members have proven their reliability and competence, playing a significant role in previous funding cycles. They have also been instrumental in rolling out ESIF funding and engaging with the European Investment Fund (EIF) for InvestEU access.

Given their proven track record, EAPB members are well-positioned to support the Draghi report's recommendations. The report calls for increased support for disruptive innovation, electricity grid investments, critical raw material supply, clean technologies, and refuelling infrastructure. The proposed Competitiveness Coordination Framework should address EU-level priorities with clear governance, financial incentives, and measurable objectives.

Supporting regional development through improved cohesion policy

Cohesion policy has been a cornerstone of the EU's success, but as new challenges arise, a strong and efficient cohesion policy remains essential. The EAPB recognizes the progress made in simplifying regulations, such as direct contract awards to promotional institutions and streamlined audit trails. However, complexity and administrative costs continue to grow, highlighting the need for further simplifications. The Draghi report suggests increasing the role of financial instruments and give incentives for concrete reforms. While streamlining requirements is crucial, adding unnecessary complexity should be avoided. Maintaining flexibility for local needs while preserving cohesion objectives will be vital. For detailed proposals on reducing administrative burden and enhancing cohesion funding, please refer to the EAPB Position Paper on Cohesion Policy.

Maintaining effective deployment of EU-level instruments

InvestEU has successfully aligned national and EU priorities, fostering cooperation and standardization. EAPB supports the continuation of InvestEU's open architecture, which enables various implementing partners to contribute to EU goals. However, addressing reporting burdens and ensuring alignment with existing regulations will be crucial for its success in the next MFF. EAPB members face challenges with complex reporting requirements that affect marketability. To reduce this burden, regulations should be simplified, InvestEU lessons should guide future implementations, administrative burdens minimized, partners' internal procedures trusted more, and state aid rules aligned across implementing partners to ensure fairness. Recognizing our members as credible partners will boost the effectiveness of EU funding.

Learn more



Access EAPB position papers and comment letters



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