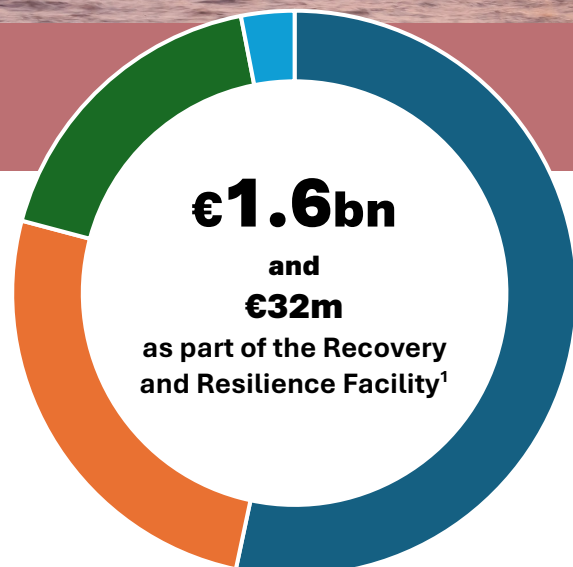
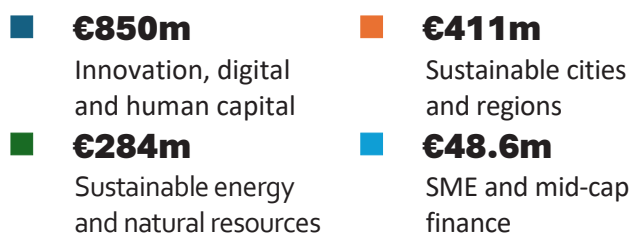




European  
Investment Bank | Group

# EIB GROUP ACTIVITY IN FINLAND

## IN 2025



### Cross-cutting policy goals:<sup>2</sup>

Green finance <b>67% (€1bn)</b>	Cohesion <b>29% (€465m)</b>
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- The EIB provided **€1.6 billion** in financing for Finnish businesses and municipalities in 2025.
- Over **67%** of the funding supported the green transition.

In 2025, the EIB Group – comprising the European Investment Bank (EIB) and the European Investment Fund (EIF) – provided around **€1.6 billion** in financing to Finnish businesses and the public sector. More than 67% of the funding supports the green transition, with investments in sustainable transport, low-carbon energy and climate-friendly construction.

These investments helped sustain employment, strengthen Finland’s economic resilience and reinforce the country’s position as a leader in innovation, technology and clean energy.

Key projects in 2025 included a loan from the Bank for Nokia’s research and development in advanced mobile technologies, support for new tram infrastructure in the Helsinki metropolitan area, upgrades to hospitals and schools across Finland, and financing for safety and reliability improvements at the Olkiluoto nuclear power plant.

The EIF mobilised additional financing for Finnish businesses through guarantees and targeted investments, providing crucial support to small and medium-sized enterprises across the country.

<sup>1</sup> The [Recovery and Resilience Facility](#) is an EU programme created after the COVID-19 pandemic to support a more sustainable and resilient European economy.

<sup>2</sup> Our green and cohesion financing are horizontal indicators and can overlap with each other and other policy goals.



## INVESTING IN A GREEN AND SOCIAL FUTURE

### Building sustainable transport and modern public services

#### Strengthening Finland's climate transition, resilience and quality of life

The EIB has been a long-term partner to Finland, financing projects that strengthen economic resilience, improve everyday services and accelerate the green transition. Through targeted support, the Bank helps public authorities and companies deliver projects that benefit people, businesses and communities across the country.

In Helsinki, the Bank is financing [a major expansion of sustainable urban transport](#). A €400 million financing package will help build a new tramline and depot, improving capacity and reliability in the growing metropolitan area. The project will reduce congestion, cut carbon emissions and make low-emission travel easier for daily commuters.

The EIB is also backing [upgrades to hospitals and schools](#) across Finland with €235 million in financing. These investments will modernise healthcare and education facilities, improve energy efficiency and ensure that essential public services can meet future demand. By strengthening social infrastructure, the Bank promotes regional cohesion and improves the quality of life nationwide.

In the energy sector, the EIB is providing €90 million to upgrade Finland's [Olkiluoto nuclear power plant](#). The project will improve safety and reliability while extending the plant's operating life, contributing to a secure supply of low-carbon electricity. Nuclear power remains a key element of Finland's energy mix and its efforts to reduce dependence on fossil fuels.

Together, these investments reflect Finland's priorities: sustainable mobility, strong public services and a secure, climate-friendly energy system. By combining long-term financing with technical expertise, the Bank helps turn national and local ambitions into concrete projects with lasting impact.

### Annual EIB volume

Projects signed by the EIB in Finland amounted to

**€1.37 billion**



## SUPPORTING INNOVATION AND GROWTH

### Venture debt financing helps high-potential businesses grow

#### Expanding access to finance for smaller companies

In 2025, the EIB Group supported Finnish innovation and growth companies, complementing its financing for major infrastructure and energy projects. The focus was on technology-driven businesses with strong growth potential and a clear contribution to Europe's green and digital priorities.

The Bank signed the first €435 million tranche of a [loan of up to €870 million](#) to Nokia to advance research, development and innovation in advanced mobile technologies. The financing supports Nokia's work in 5G and 6G networks, semiconductors and digital connectivity. A dedicated share of the funding will be deployed in Finland, reinforcing Europe's competitiveness in critical technological.

The EIB also provided [€20 million to Aisti](#), a Finnish startup developing sustainable, noise-reducing tiles made from natural materials. The loan will support scaling up production and commercialising low-carbon building materials that improve indoor comfort while reducing environmental impact.

Alongside the Bank's direct financing, the EIF backed Finnish small and medium-sized enterprises through targeted guarantees and investments. In 2025, the Fund introduced a €30 million EU-backed [export guarantee pilot under InvestEU](#), in partnership with Finnvera, Finland's financing and export credit agency, to support small and medium-sized Finnish firms trading with Ukraine. In addition, Finnvera joined the EIF as a new shareholder, further strengthening cooperation between the EIB Group and Finland in support of small businesses and economic resilience.

Together, these initiatives improved access to long-term finance for innovative companies across Finland, helping startups, scaleups and established technology leaders grow, invest and compete internationally.

### Annual EIF volume

Projects signed by the EIF in Finland amounted to

**€222 million**



## Overall EIB Group achievements in 2025

### Total EIB Group financing

**€100 billion\***

including

**€15.7 billion**

in EIF funding

and

**€9 billion**

by EIB Global for development finance and international partnerships

\*Total includes €1.8 billion in joint EIB/EIF operations.

### Green financing

**€57 billion**

57% of total EIB Group financing

and

### Social cohesion

**€42.8 billion**

48% of total Group financing within the EU

### TechEU

**€22.4 billion**

### Total investment supported worldwide

**€350 billion**

including €302 billion in the EU

### Security and defence

**€4 billion**

close to 5% of total Group financing in the EU

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For more information,  
see [Finland and the EIB](#).



Finland