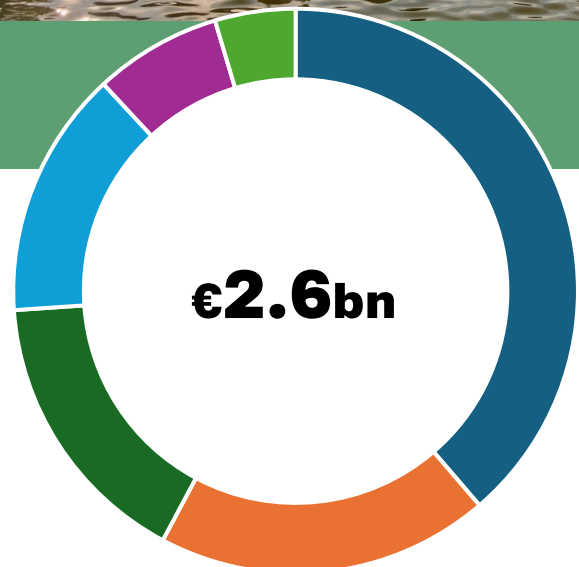
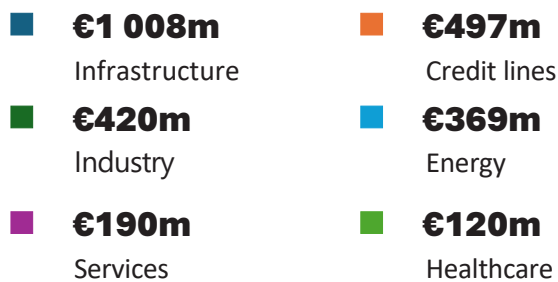




European Investment Bank | Group

# EIB GROUP ACTIVITY IN BELGIUM IN 2025



- The EIB Group provided some €2.6 billion in financing for Belgian businesses and public entities in 2025.
- Nearly 68% of all the funding supported the green transition and environmental sustainability.
- Broad support to bring down energy bills, make available social housing and support SMEs.

In 2025, the European Investment Bank (EIB) and the European Investment Fund (EIF) provided just over €2.6 billion in financing for Belgian businesses and public entities. The Bank put its financial power behind key issues, such as increasing the availability of social and affordable housing, energy efficiency initiatives, and the reliability of energy and water infrastructure in the framework of the green transition. At the same time, the EIF supported entrepreneurship and access to finance by supporting local intermediaries and investment funds.

Notable projects included the largest EIB lending agreement ever signed in Belgium in support of social and affordable housing in Flanders, investments into the reliability and capacity of the electricity grid in Wallonia, venture debt for space-related innovation, and sizeable backing for healthcare in Flanders. The EIF also played a significant role in mobilising additional financing for Belgian businesses through guarantees to financial intermediaries and targeted support for investment funds that, in turn, supported innovative startups and scaleups in the healthcare, deep tech, and life science sectors.

## BELGIUM



### MAJOR INVESTMENTS IN SOCIAL INFRASTRUCTURE

#### From hospitals to electricity grids – financing Belgium’s needs

Belgium, with its rich industrial heritage, is very much an innovative powerhouse. From the life science sector to spacecraft, Belgian companies pull their weight driving innovation and creating opportunities far beyond their own regions. EIB venture debt financing supported cutting-edge technology and medical devices, to make sure that the businesses behind them can grow and thrive in Europe. Such was the case for Liège-based **SamanTree** and its real-time microscopical scanners for surgical procedures, as well as for **Aerospacelab** satellites, which reinforce European security and autonomy and bolster telecom and earth observation capabilities.

One of the year’s key projects was the announcement of the Bank’s €1.7 billion landmark financing to the **Flemish Region**, the **largest EIB financing ever in Belgium**, as well as the Bank’s largest single facility for housing to date. The signature of a first €700 million tranche will support the Flemish Region’s goal to build 56 000 new social housing units by 2042, and renovate thousands more with energy efficiency measures. This financing will help to increase the available housing stock, while also bringing down energy bills for lower and middle-income families.

Housing and energy efficiency were also important in Wallonia, where the EIB signed the first €250 million tranche of a €500 million facility with **SWCS** for energy efficient renovations of private homes. **Wallonie Entrepreneurs** received €100 million for energy efficiency measures by local businesses. As part of the energy transition, local grids also deserve special attention due to increased demand. A €280 million loan for Walloon system operator **ORES** will increase the network’s capacity and support the reliability and resilience of its power lines.

The EIB also renewed its longstanding commitments with two Flemish public entities. **University Hospitals Leuven (KU Leuven)** signed a €120 million loan to support a major renovation of its mental health infrastructure in both Leuven and Kortenberg. Water company **Aquafin** received financing of €265 million to future-proof and upgrade its wastewater treatment installations.

In the Brussels Capital Region the focus was on ensuring that small and medium-sized companies (SMEs), which make up the lion’s share of businesses in the region, could get good access to financing for their plans and growth. A €50 million deal with **finance&invest.brussels** will make sure that many entrepreneurs can do just that.

#### Annual EIB volume

Projects signed by the European Investment Bank worldwide amounted to nearly

**€84.1bn**



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## BACKING INNOVATION AND GROWTH COMPANIES

### Guarantees, equity and funds – boosting Belgian entrepreneurship

#### EIF support expanded access to growth capital for SMEs

In 2025, the EIB Group strengthened its support for Belgian small and medium-sized companies (SMEs) through a multitude of fund investments, guarantees and equity financing by the European Investment Fund (EIF). With a total of €157 million in transactions, supported by the InvestEU initiative of the European Commission, the EIF fostered growth, innovation, sustainability and skills.

A major part of the EIF's financing was dedicated to equity funds, with nearly €125 million of the Fund's transactions supporting participation in dedicated funds targeting startups and scaleups in health tech, deep tech, biomedical innovation and other fields. Notable transactions included deals with **Noteus Partners**, **XAnge 5** fund and **Heran Healthtech Fund II**.

One of the highlights of the year was the EIF's participation in **Avante Biocapital**, a pan-European fund fully dedicated to scaleups in the biotech sector across Europe, which was also supported by the European Tech Champions Initiative (ETCI).

Guarantee agreements signed with **Triodos Bank** made sure that extra financing became available for SMEs in various EU countries, including Belgium. The guarantees were specifically aimed at supporting social entrepreneurship, sustainability, and the cultural and creative sectors, with SMEs able to benefit from loans at a reduced interest rate with lower collateral requirements.

Since it started operations in Belgium, EIF investments have mobilised well over €3.5 billion in additional investments, supporting over 25 000 SMEs in all three regions of the country, and sustaining nearly 150 000 jobs.

### Annual EIF volume

Projects signed by the European Investment Bank amounted to

**€15.7bn**



## 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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Belgium

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