

EAPB: National Promotional Banks Multiply the Impact of EU Funds

Brussels – At a high-level panel discussion hosted by the European Association of Public Banks ([EAPB](#)) on 27 November 2025, senior policymakers and financial experts highlighted the **indispensable role** of National Promotional Banks (NPBs) in the next EU long-term budget.

The panel, “*Doing More with EU Funding: Maximising the Leverage of the EU Budget*,” focused on how the upcoming Multiannual Financial Framework (MFF) can **generate greater investment impact**.

Panelists stressed that the EU’s unprecedented challenges require **strategic public investment to catalyze private funding**. NPBs are **uniquely positioned to turn EU budget allocations into bankable, real-economy projects**. With their **public mandate** and **deep local expertise**, NPBs **de-risk investments, mobilise private capital**, and provide the **advisory support** essential for **long-term, sustainable development**.

At the panel, EAPB shared a [Compendium on Financial Instruments](#), showcasing NPBs’ **best practices** and demonstrating how **smart instruments convert EU funding into concrete investments**.

During the panel discussion, four priorities for the next MFF were highlighted:

- **Leverage NPB Expertise Throughout the Project Cycle:** Involve NPBs in programming and project design to ensure initiatives are financially viable from the outset.
- **Reinforce the Partnership Principle:** Strengthen regional and local participation so funds address real investment needs.
- **Scale Up Blended Finance:** Expand guarantees, loans and equity instruments—combined with simplified reporting—to achieve more impact with limited resources.
- **Build Local Capacity:** Support smaller institutions and less-developed regions to ensure all territories can benefit.

The panel brought together leading figures from across the European financial and policy landscape:

- **Lourdes Acedo Montoya**, Head of Unit & Chief Economist, [DG BUDG](#)
- **Sari Rautio**, Hämeenlinna City Council & President of the EPP Group, [European Committee of the Regions](#)
- **Zsolt Darvas**, Senior Fellow, [Bruegel](#)
- **Mateusz Szczurek**, Board Member, [BGK](#)
- Moderated by **Anna Gumbau**

In her concluding remarks, **Lidwin Van Velden**, EAPB President and CEO of [NWB Bank](#), stated:

“National and regional promotional banks are essential for maximizing EU investment. Our unique public mandate and financial expertise allow us to turn political priorities into viable projects on the ground. By involving NPBs early, we can deploy guarantees and other instruments strategically to mobilise private capital and share risks—delivering lasting value for citizens and communities across Europe. The results speak for themselves: when Europe works with its national promotional banks, every euro of the EU budget achieves far greater impact.”

Additional Resources:

- Discover how national promotional banks use [financial instruments](#)
- See the event [pictures](#)
- Help us improve our services by taking the [survey](#)
- For inquiries, please get in [touch](#)



European Association of Public Banks

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About EAPB:

The European Association of Public Banks (EAPB) gathers member organisations (financial institutions, funding agencies, promotional and public banks, associations of public banks and banks with similar interests) from 17 European Member States and countries, representing directly and indirectly the interests of over 90 financial institutions towards the EU and other European stakeholders. With a combined balance sheet total of about EUR 3.4 trillion and a market share of around 15%, EAPB members constitute an essential part of the European financial sector.