European Investment Bank | Group

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SID Banka

EIB and SID Banka join forces to increase availability of public rental housing in Slovenia

- **EIB supports renovation and construction of public rental homes with €150 million in financing provided to SID Banka.**
- **The package to ease Slovenia's public rental housing shortage in Slovenia also includes a matching loan by the Council of Europe Development Bank.**

Based on the funding provided by EIB and CEB as well as interest- rate subsidy provided by the Slovene state, SID Banka targets public housing promoters by offering long-term, stable and affordable financing. With the support of EIB providing €150 million to SID Banka and the tenor of up to 30 years to finance the renovation and construction of social and affordable housing, Slovenia acquired an efficient tool to address the lack of public housing availability.

Together with an additional €150 million from the Council of Europe Development Bank (CEB), the total programme amounts to €300 million. The programme will provide long-term and affordable financing to municipalities, public housing funds and non-profit housing associations that are the main providers of public and non-profit housing in Slovenia, spurring investments that would be difficult to achieve under normal market conditions and enabling rents that are affordable for future tenants.

The long-term perspective of the programme provides also the necessary time for planning and permitting housing projects. In addition to providing financing for public rental housing, EIB and SID are promoting sustainability goals, as all new housing units will have to comply with relevant sustainability requirements.

"This is a 30-year commitment to homes let at regulated rents, built or renovated to last, for people who work, study and raise families in Slovenia," said **EIB Vice-President Marko Primorac**. "That is exactly the kind of investment the EIB exists to make."

Like the European Union as a whole, Slovenia is seeking to boost the quality and supply of homes to ease a housing squeeze that has left some people struggling to find affordable accommodation.

»SID Banka plays a key role in turning public policy goals into concrete investments. By combining public support with long-term financing from the EIB and CEB, we can maximize the impact of public resources and accelerate the development of affordable housing in Slovenia.« said **Borut Jamnik, President of the Management Board of SID Banka**.

The operation will generate social benefits in Slovenia by expanding access to housing while preserving long-term affordability. It will also support Slovenian and EU climate goals.

The project advances Slovenia's national housing goals and the EIB Group's own "Action Plan for Affordable and Sustainable Housing".

The EIB and the CEB conducted due diligence on the programme as part of broader cooperation between the two organizations on affordable housing in Slovenia. Both affirmed this commitment during a November 2025 joint housing conference hosted in Slovenia, where European, national and local representatives discussed the country's long-term housing strategy and investment needs.

Background information

EIB

The European Investment Bank (EIB) is the long-term lending institution of the European Union, owned by its Member States. The EIB finances investments that contribute to EU policy objectives, including social infrastructure, cohesion, climate action and sustainable urban development.

The EIB Group is stepping up support for affordable and sustainable housing across Europe through financing, advisory services and partnerships with national governments, promotional banks and housing providers. The Group's “Action Plan for Affordable and Sustainable Housing” aims to increase investment in new housing construction, renovation and housing innovation.

SID Banka

SID Banka is the national promotional and development bank of the Republic of Slovenia. Its mission is to support the sustainable development and competitiveness of the Slovenian economy, improve access to financing, and promote investments that contribute to economic, social, and environmental progress. Through cooperation with domestic and international partners, SID Banka mobilizes long-term financing for strategic projects that support Slovenia’s development priorities.

High-quality, up-to-date photos of the EIB Group’s headquarters for media use are available here.

Press contacts

Website: www.eib.org/press - Press Office: Press contact form