The CEB is a multilateral development bank with a unique mission to promote social cohesion throughout Europe. It finances investment in social sectors, including education, health and affordable housing, with a focus on the needs of vulnerable people.
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It approves projects according to strict social, environmental and governance criteria, and provides technical assistance.

The CEB has 42 member states. It was established as a partial agreement of the Council of Europe, but is legally and financially separate from it. The CEB is Europe’s oldest multilateral development bank, having started out as a refugee resettlement fund in 1956.

Borrowers include governments, local and regional authorities, public and private banks, non-profit organisations and others.
Our Priorities

The CEB invests in social projects that foster inclusion and improve the living conditions of the most vulnerable populations.

As defined in its Strategic Framework 2023-2027, the CEB finances projects that promote social cohesion by pursuing three overarching goals:

- Investing in people and enhancing human capital;
- Promoting inclusive and resilient living environments;
- Supporting jobs and economic and financial inclusion.

The CEB is active in the sectors of health and social care, education and vocational training, administrative and judicial infrastructure, historic and cultural heritage, social and affordable housing, urban rural and regional development, natural and ecological disasters, environmental protection, MSME financing, and microfinance.

Three cross-cutting themes guide the way in which CEB activities are designed and implemented across all sectors: climate action, gender equality, and digitalisation.

Strategic Framework 2023-2027 can be accessed here: [https://coebank.org/media/documents/CEB_Strategic_Framework_2023_2027.pdf](https://coebank.org/media/documents/CEB_Strategic_Framework_2023_2027.pdf)

On average € 4 billion in loans approved annually
**WHO CAN BORROW**

The CEB provides loans to governments, local and regional authorities, public and private banks, non-profit organisations and others.

CEB loans have to meet specific technical and social criteria, and be financially sound as well as in strict conformity with the Bank’s environmental, procurement and compliance guidelines and policies. In order to maximise the impact of its activity, the CEB finances bankable projects through a range of financing instruments, offering flexibility to its borrowers to best address their needs. For example, cross-sectoral loans facilitate access to financing for social projects straddling several sectors and linked through a set of related objectives.

The CEB pays particular attention to the quality of the projects it finances.

The CEB raises its funds on the international capital markets, including through Social Inclusion Bonds. It also receives resources entrusted to it by various member and non-member donors. Thanks to its excellent rating, the Bank raises its funds on competitive terms, thus enabling its borrowers to significantly reduce their financing costs. More at: https://coebank.org/en/investor-relations/funding/

Technical assistance, largely funded from trust accounts, and monitoring throughout the whole project cycle constitute key factors in the effective implementation of the projects approved by the Bank. Working closely with the Bank’s borrowers, CEB staff measure results and address technical, procurement, institutional, governance and financial issues.

The CEB is committed to ensuring integrity, transparency and compliance with internationally recognised best practices. Independent evaluation helps the Bank to be more accountable and learn from experience.

**How to access CEB financing:**

https://coebank.org/en/project-financing/how-access-ceb-financing/