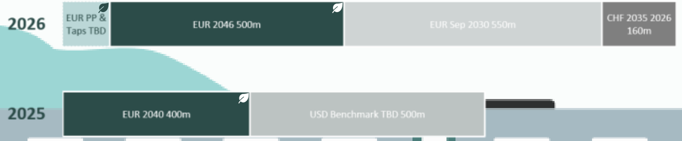
- EUROFIMA issued a new green 20-year **EUR 500m** bond in April 2026. The high-quality book attracted >70 investors and was 6x oversubscribed.
- EUROFIMA issued a new long 4-year **EUR 550m** bond in May 2026. Proceeds supported EUROFIMA's liquidity. The high-quality book attracted >80 investors and was 4x oversubscribed.
- EUROFIMA issued a new 9-year **CHF 150m** bond in July 2026. The high-quality book attracted 19 investors and was oversubscribed.
- Estimated funding for 2026 is around **1.2bn EUR equivalent**.

Long-term funding in H1 2026

% of Green Bond Funding in 2026

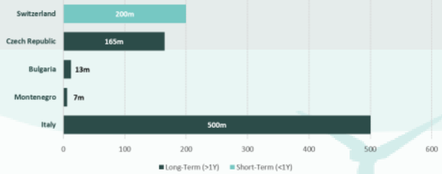
- 76% of funds raised in H1 2026 to finance lending activities have been issued under EUROFIMA's Green Bond Framework.
- EUROFIMA published its combined Green Bonds Allocation & Impact Report 2026 in March, underpinning its contribution to the Climate Change Mitigation.

Outlook



- To support its member railways and to further promote sustainable passenger transport, EUROFIMA granted EUR 424m in long-term loans to its shareholders via the following tranches:
  - 20-year **EUR 500m** to Italy's FS.
  - 10-year **EUR 12.6m** to Bulgarian's BDZ in two tranches
  - 12-year **EUR 6.5m** to Montenegro's ZPCG
  - 9-year **CZK 4.0bn** (or ca. EUR 165m eq) to Czech Republic's CD
- In addition, rolling tranches of short-term financing were provided to SBB in the amount of **CHF 100-300m**.

Lending during H1 2026



% of climate alignment (CBI*)

- EUROFIMA's staff commits to perform all activities in a **sustainable manner** and to be active promoters of EUROFIMA's mission to shape environmentally friendly and affordable public transportation that unites Europe.
- In March, EUROFIMA published its Sustainability Report for 2025. The report outlines key sustainability objectives and achievements of EUROFIMA as an organisation, in accordance with the GRI standard and recommendations of the UN Global Compact.

Standard & Poor's Credit Rating
AA
(stable)

Moody's Credit Rating
Aa2
(stable)

Fitch Credit Rating
AA
(stable)

Sustainalytics ESG Rating
4.6
(negligible risk)

MSCI ESG ESG Rating
AAA
(leader)

ISS ESG ESG Rating
B-
(Prime)

* Climate Bond Initiative methodology