

A. Acquisition of vehicles

Especially in the case of commercial passenger cars and Light Commercial Vehicles (LCVs), the company receiving the financing undertakes to ensure that the vehicle is used mainly for commercial purposes, and that in general, CO₂ emissions of new passenger vehicles shall not exceed 115gr/km, while the CO₂ emissions of new LCVs shall not exceed 182gr/km, in accordance with the Worldwide Harmonised Light Vehicle Test Procedure (WLTP), while in case the vehicle was produced before 1 September 2019, a conversion factor of 1.21 and 1.24 from the new European Driving Cycle (NEDC) to WLTP applies for passenger cars and LCVs, respectively, to determine vehicle emissions. The vehicles should be used mainly for business purposes and a record should be kept with data on the carbon dioxide emissions of each vehicle throughout the duration of the loan. L-category vehicles (2- and 3-wheeled vehicles and quadricycles) should be zero emission.

- For trucks from groups HDV 4, HDV 5, HDV 9 and HDV 10, direct emissions should be below the respective reference value (based on VECTO according to vehicle registration documents (Certificate of Conformity)):

➤ Group description	➤ Vehicle Group	➤ Vehicle sub-group*	➤ Reference value ➤ CO ₂ [g/tkm]
➤ Rigid, 4x2 axle, GVW > 16t	➤ 4	➤ 4-UD	➤ 307.23
		➤ 4-RD	➤ 197.16
		➤ 4-LH	➤ 105.96
➤ Tractor 4x2 axle, GVW > 16t	➤ 5	➤ 5-RD	➤ 84.00
		➤ 5-LH	➤ 56.60
➤ Rigid, 6x2 axle	➤ 9	➤ 9-RD	➤ 110.98
		➤ 9-LH	➤ 65.16
➤ Tractor, 6x2 axle	➤ 10	➤ 10-RD	➤ 83.26
		➤ 10-LH	➤ 58.26

- Other HDV trucks not listed in the table above are considered eligible. All HDVs must comply with the Euro VI standard with the exception of HDVs for waste collection which must meet at least the Euro V standard. Vehicles intended for the transport of fossil fuels or fossil fuels blended with alternative fuels are not eligible.
- Other vehicle categories
- Public transport:
 - Tram, metro and city and intercity buses
 - Zero-direct emission movable assets (trams, metro & buses).
- Other movable assets are eligible if direct emissions are equal to or less than 50gCO₂ equivalent per passenger km (gCO₂e/pkm).
- Trains:
 - Trains with zero direct emissions.
 - Other passenger trains are eligible if direct emissions are equal to or below 50gCO₂ equivalent per passenger km (gCO₂e/pkm).
 - Other freight trains are eligible if direct emissions are equal to or below 28.3gCO₂ equivalent per tonne-km (gCO₂e/tkm).

- Vehicles intended to transport fossil fuels or fossil fuels blended with alternative fuels are not eligible.
- Inland waterway vessels:
 - Zero-direct emission vessels.
 - Other passenger ships are eligible if direct emissions are equal to or below 50gCO₂ equivalent per passenger-km (gCO₂e/pkm).
 - Other cargo ships are eligible if direct emissions are equal to or less than 28.3gCO₂ equivalent per tonne-km (gCO₂e/tkm).
 - Vessels intended to transport fossil fuels or fossil fuels blended with alternative fuels are not eligible.
- Other movable assets:
 - Movable assets (including seagoing vessels) that do not fall under the previous categories are eligible.
 - Seagoing vessels intended to carry fossil fuels or fossil fuels in combination with alternative fuels are not eligible.

The enterprise receiving the financing should keep evidence of the CO₂ emissions of each movable asset (based on the CO₂ emissions of the vehicle classification, where available or, for other movable assets, based on the ex ante assessment of the business following the guidance of the EIB by asset class, as documented in the guidance note on the EIB website), until the date of full repayment of the financing.

B. Defence sector

Enterprises active in the defence sector may be eligible for financing, provided that the financing covers only the purchase, manufacture and/or development of 'dual-use' items. "Dual-use" items means items that include software and technology, which can be used for both civil and military purposes and include all goods that can be used for non-explosive uses. The EIB applies the list of dual-use items and technology set out in Annex I of Council Regulation (EC) No. 428/2009 (amended by Regulation (EU) No. 388/2012 of the European Parliament and of the Council of 19 April 2012) establishing a Community regime for the control of exports, transfer, brokering and transit of dual-use items. These terms shall also apply to Investment Plans relating to the manufacture of spacecraft and related machinery and space transport.

C. Public order and security

Eligible Investment Plans of public order and security are subject to an additional condition: They should be limited to investments that do not contribute to the violation of human rights or the restriction on the freedom of individuals. The financing of prisons, detention centres, correctional facilities or police stations with detention facilities is fully excluded. Financing for police, border and coast guard activities shall only be eligible for Investment Plans involving infrastructure and equipment which cannot directly contribute to causing injury or limiting people's individual rights and freedoms. These additional conditions also apply to Investment Plans related to the acquisition of aircraft for civil protection.

D. Social housing

Financing for housing purposes is eligible, however, it is limited to social housing for rent. For these Investment Plans the following additional requirements apply:

- (a) the agreement should provide financing to an investment with an investment plan budget (as defined above) of up to €25 million.
- (b) the investment plan should form part of a specific residential or urban renewal plan for the relevant area(s);
- (c) there should be a sound and appropriate regulatory framework for social housing (e.g. setting income limits for applicants/eligible households) proportional to the services provided to people who are not provided with decent housing conditions (e.g. living in overcrowded conditions, sharing sanitation facilities with other units/households).
- (d) the type of housing should remain unchanged long-term, at least for the duration of the financing.

(e) the long-term operation and maintenance of houses should be ensured.

(f) there should be regular, comprehensive and effective inspection and control mechanisms with regard to both buildings and the implementation of the regulatory framework.

E. Health sector

For activities in the health sector, in order to be eligible, the investment plan should:

(a) consist of an investment in one of the following health activities: health education, health information, health research, preventive and healthcare services (including diagnostics, treatments and long-term care) for the general population to follow the principle of evidence-based medicine, and

(b) be an integral part of relevant local or regional or national or union public health sector investment plans, evidenced by the approval of investments by competent authorities (such as the national authority responsible for investment, licensing and accreditation in the health sector).