

CONFORMED COPY

Final Terms

**EUROPEAN INVESTMENT BANK
Debt Issuance Programme**

Issue Number: 2710/0100

**PLN 500,000,000 4.125 per cent. Sustainability Awareness Bonds due
25th July, 2030**

Issue Price: 99.644 per cent.

HSBC

The date of these Final Terms is 13th February, 2026.

Terms used herein shall be deemed to be defined as such for the purposes of the terms and conditions (the **Conditions**) set forth in the offering circular dated 28th November, 2025 (the **Offering Circular**) in relation to the debt issuance programme of European Investment Bank (**EIB**). This document constitutes the Final Terms of the bonds described herein (the **Bonds**) and must be read in conjunction with the Offering Circular.

EIB accepts responsibility for the information contained in these Final Terms which, when read together with the Offering Circular, contain all information that is material in the context of the issue of the Bonds.

These Final Terms do not constitute an offer of, or an invitation by or on behalf of anyone to subscribe or purchase any of, the Bonds.

The Bonds shall not be offered or sold to any Russian or Belarusian natural or legal person, entity or body if and to the extent that this would contravene any applicable restriction under sanctions imposed by the European Union (**EU**) (as may be amended, supplemented, replaced or superseded from time to time).

The Treaty on European Union aims to establish an internal market that works for the sustainable development of Europe. Ensuring an appropriate regulatory environment is a priority area of the EU's Capital Markets Union. The European Commission's Action Plan on "Financing Sustainable Growth" has been designed to help reorient capital flows towards sustainable investment.

For this purpose, Regulation (EU) 2020/852 of the European Parliament and of the Council of 18th June, 2020 on the establishment of a framework to facilitate sustainable investment (the **EU Taxonomy Regulation**) aims to stimulate companies to measure the impact of their activities on sustainable objectives via the development of a shared understanding of sustainability. The EU Taxonomy Regulation underlines that the European Union is committed to the implementation of the United Nations 2030 Agenda for Sustainable Development (the **Agenda**), notably to taking on board in all actions and policy initiatives the Agenda's Sustainable Development Goals.

The task of the EIB is to contribute to the balanced and steady development of the internal market in the interest of the European Union. In July 2007, in congruence with the EU Energy Action Plan, the EIB issued the first Climate Awareness Bond (**CAB**) with a focus on renewable energy and energy efficiency. The goal was to increase accountability of disbursements via precise eligibility criteria and to provide transparent impact assessment to capital markets.

Sustainability Awareness Bonds (**SABs**) complement CABs by extending the same approach from climate to further areas of environmental and social sustainability. The proceeds of the Bonds will be allocated to the EIB's lending to activities contributing to sustainability objectives in line with evolving EU sustainable finance legislation, including the EU Taxonomy Regulation, e.g. those included in the EU Taxonomy Regulation at this stage:

- sustainable use and protection of water and marine resources;
- transition to a circular economy;
- pollution prevention and control; and
- protection and restoration of biodiversity and ecosystems.

Sustainability objectives and activities are subject to revision in the context of EU legislative developments. Such revisions will not be notified to Bondholders.

The net proceeds of the issue of the Bonds (which proceeds may be converted into euro) will be allocated within the EIB's treasury to a sub-portfolio of the operational money market portfolio. So long as the Bonds are outstanding, the balance of the sub-portfolio will be reduced by amounts matching disbursements made to eligible lending projects. Pending such disbursement, the sub-portfolio will be invested in money market instruments.

UK MiFIR product governance / Professional Investors and Eligible Counterparties Only Target Market - EIB does not fall under the scope of application of the package under Regulation (EU) No. 600/2014 as it forms part of UK domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**). Consequently, EIB does not qualify as an "investment firm", "manufacturer" or "distributor" for the purposes of UK MiFIR.

Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Bonds has led to the conclusion that: (i) the target market for the Bonds is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook (**COBS**), and professional clients, as defined in UK MiFIR; and (ii) all channels for distribution of the Bonds to eligible counterparties and professional clients are appropriate, subject to the distributor's suitability and appropriateness obligations under COBS, as applicable. Any person subsequently offering, selling or recommending the Bonds (a **distributor**) should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook is responsible for undertaking its own target market assessment in respect of the Bonds (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels, subject to the distributor's suitability and appropriateness obligations under COBS, as applicable.

For the purposes of this provision, the expression **manufacturer** means the Relevant Dealer.

EIB Update on Excluded Activities

On 19th June, 2025, the Board of Directors (**Board**) of EIB approved a simplified list of activities excluded from EIB financing (the **Excluded Activities List**), which approval was recorded at the EIB Board meeting held on 16th July, 2025. The adoption of the Excluded Activities List forms part of the series of measures previously announced by the EIB to further strengthen the financing for European security and defence.

Pursuant to the Excluded Activities List, the EIB does not finance the following activities:

1. Activities prohibited by host country law or by international agreements ratified by the European Union or subject to international phase outs or bans.
2. Weapons and ammunition. Outside of the European Union, military or police equipment and infrastructure are also excluded.
3. Prisons and detention centres.
4. Harmful or exploitative forms of forced labour or child labour, as defined by the International Labour Organization's Fundamental Labour Conventions.
5. Conversion of natural forests into plantations and the degradation of tropical natural forests or high conservation value forests.
6. Unsustainable fishing methods (such as drift net fishing in the marine environment using nets in excess of 2.5 km in length and blast fishing).
7. Extraction or mining of conflict minerals and metals.
8. Extraction of mineral deposits from the deep sea.

9. Animal and human reproductive cloning.
10. Sex industry and related activities.
11. Tobacco and related activities.
12. Gambling and casinos.
13. Projects with political or religious purposes.

The Excluded Activities List complements other EIB lending policies, notably the EIB Group Environmental and Social Policy. For the avoidance of doubt, final beneficiaries of EIB operations may be involved in weapons and ammunition, provided that EIB financing does not support these activities. The Excluded Activities List will apply immediately to projects eligible for EIB financing. The EIB Board may update the Excluded Activities List from time to time without prior notice.

The terms of the Bonds and additional provisions relating to their issue are as follows:

GENERAL PROVISIONS

1	Issue Number:	2710/0100
2	Security Codes:	
	(i) ISIN:	EU000A4EJ8E0
	(ii) Common Code:	329886271
	(iii) CUSIP:	Not Applicable
	(iv) WKN:	Not Applicable
3	Specified Currency or Currencies:	Polish Zloty (PLN)
4	Principal Amount of Issue:	PLN 500,000,000
5	Specified Denomination:	PLN 1,000
6	Trade Date:	10th February, 2026
7	Issue Date:	17th February, 2026

INTEREST PROVISIONS

8	Interest Type:	Fixed Rate (Further particulars specified below)
9	Interest Commencement Date:	Issue Date
10	Fixed Rate Provisions:	Applicable
	(i) Interest Rate:	4.125 per cent. per annum
	(ii) Interest Period End Date(s):	The dates that would be Interest Payment Dates but without adjustment for any Business Day Convention
	(iii) Interest Payment Date(s):	25th July in each year commencing 25th July, 2026, up to, and including, the Maturity Date subject in each case to adjustment in accordance with the Business Day Convention specified below. There will be a short first Interest Period from, and including, the Interest Commencement Date to, but excluding, 25th July, 2026
	(iv) Business Day Convention:	Following
	(v) Interest Amount:	PLN 41.25 per PLN 1,000 in principal amount
	(vi) Broken Amount:	In respect of the short first Interest Period: PLN 17.86 per PLN 1,000 in principal amount
	(vii) Day Count Fraction:	Actual/Actual - ICMA
	(viii) Business Day Centre(s):	London, T2 and Warsaw

(ix)	Other terms relating to the method of calculating interest for Fixed Rate Bonds:	Not Applicable
11	Floating Rate Provisions:	Not Applicable
12	Zero Coupon Provisions:	Not Applicable
13	Index-Linked Provisions:	Not Applicable
14	Foreign Exchange Rate Provisions:	Not Applicable

NORMAL REDEMPTION PROVISIONS

15	Redemption Basis:	Redemption at par
16	Redemption Amount:	Principal Amount
17	Maturity Date:	25th July, 2030
18	Business Day Convention:	Following

OPTIONS AND EARLY REDEMPTION PROVISIONS

19	Unmatured Coupons to become void upon early redemption (Bearer Bonds only):	No
20	Issuer's Optional Redemption:	Not Applicable
21	Bondholders' Optional Redemption:	Not Applicable
22	Redemption Amount payable on redemption for an Event of Default:	Redemption at par

GENERAL PROVISIONS APPLICABLE TO THE BONDS

23	Form of Bonds:	Bearer Bonds Permanent Global Bond which is exchangeable for Definitive Bonds in the limited circumstances specified therein
24	New Global Note:	No
25	New Safekeeping Structure:	Not Applicable
26	Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Bonds are capable of meeting them the Bonds may then be deposited with one of the ICSDs as common safekeeper . Note that this does not necessarily mean that the Bonds will then be recognised as eligible collateral for Eurosystem monetary policy and intra-day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.

27	Details relating to Instalment Bonds:	Not Applicable
28	Redenomination, renominatisation and reconventioning provisions:	Not Applicable
29	Consolidation provisions:	Not Applicable
30	Business Day Centre(s):	London, T2 and Warsaw
31	Other terms or special conditions:	Not Applicable

DISTRIBUTION PROVISIONS

32	Method of distribution:	Non-Syndicated
	(i) If syndicated, names of Managers:	Not Applicable
	(ii) If non-syndicated, name of Relevant Dealer:	HSBC Bank plc
	(iii) Stabilisation Manager(s) (if any):	Not Applicable
	(iv) Commission(s):	Combined management and underwriting commission of 0.040 per cent. of the Principal Amount of the Bonds being issued

OPERATIONAL INFORMATION AND LISTING

33	Any clearing system(s) other than Euroclear Bank SA/NV (Euroclear) or Clearstream Banking S.A. (Clearstream, Luxembourg) and the relevant identification number(s):	<p>The Bonds will initially settle through Euroclear and Clearstream, Luxembourg</p> <p>The Issuer will make an application for the Bonds to be registered and accepted for settlement with the Central Securities Depository of Poland, Krajowy Depozyt Papierów Wartościowych S.A. (KDPW) as soon as reasonably practicable after the Issue Date</p>
34	Agents appointed in respect of the Bonds:	<p>Fiscal Agent and issuing and principal Paying Agent</p> <p>Citibank, N.A., London Branch Citigroup Centre Canada Square Canary Wharf London E14 5LB United Kingdom</p> <p>Paying Agent and Luxembourg Listing Agent</p> <p>Banque Internationale à Luxembourg S.A. 69, route d'Esch L-2953 Luxembourg</p>
35	Listing:	Regulated Market of the Luxembourg Stock Exchange

The Bonds are also expected to be displayed on the Luxembourg Green Exchange

The Issuer will also make an application for the Bonds to be admitted and introduced to trading on the Catalyst regulated market of the Warsaw Stock Exchange (*rynek regulowany Giełdy Papierów Wartościowych w Warszawie S.A.*) as soon as reasonably practicable after the Issue Date

36 Governing law:

English

EUROPEAN INVESTMENT BANK:

By: **SILKE WEISS**

By: **DORA ZAMBATA**