

# Expanding Access to Finance: **SBCI's Impact in 2025**

In 2025, the Strategic Banking Corporation of Ireland (SBCI) continued to advance its mission of improving access to low-cost, flexible finance for Irish businesses, farmers, and consumers. Since its inception in 2014, the SBCI has delivered over €4.7 billion in funding to almost 65,000 borrowers, supporting economic resilience and growth across Ireland.

During the year, we strengthened partnerships with banks, non-bank lenders, and credit unions to deliver impactful funding solutions. The €500 million Growth and Sustainability Loan Scheme saw strong

deployment and remained central to supporting SMEs with affordable finance tailored to their evolving needs.

In 2025, almost 2,700 borrowers accessed over €377 million in loans, backed by EU and State guarantees. These funds enabled businesses to innovate, expand, and invest in their long-term sustainability.

The Home Energy Upgrade Loan Scheme, launched in 2024, continued to support homeowners to improve the energy efficiency of their homes by helping to increase the affordability of upgrade projects. The SBCI remains committed to working with partners to raise awareness and encourage broader Scheme adoption, helping households contribute to Ireland's sustainable future.

## Key Business Highlights

### Our Impact in 2025

Year to 31 December 2025



**€377M**

**Funding provided**



**2,698**

**Borrowers supported**



**€139,780**

**Average loan size**



**Anseo chun gnó a fhorbairt**

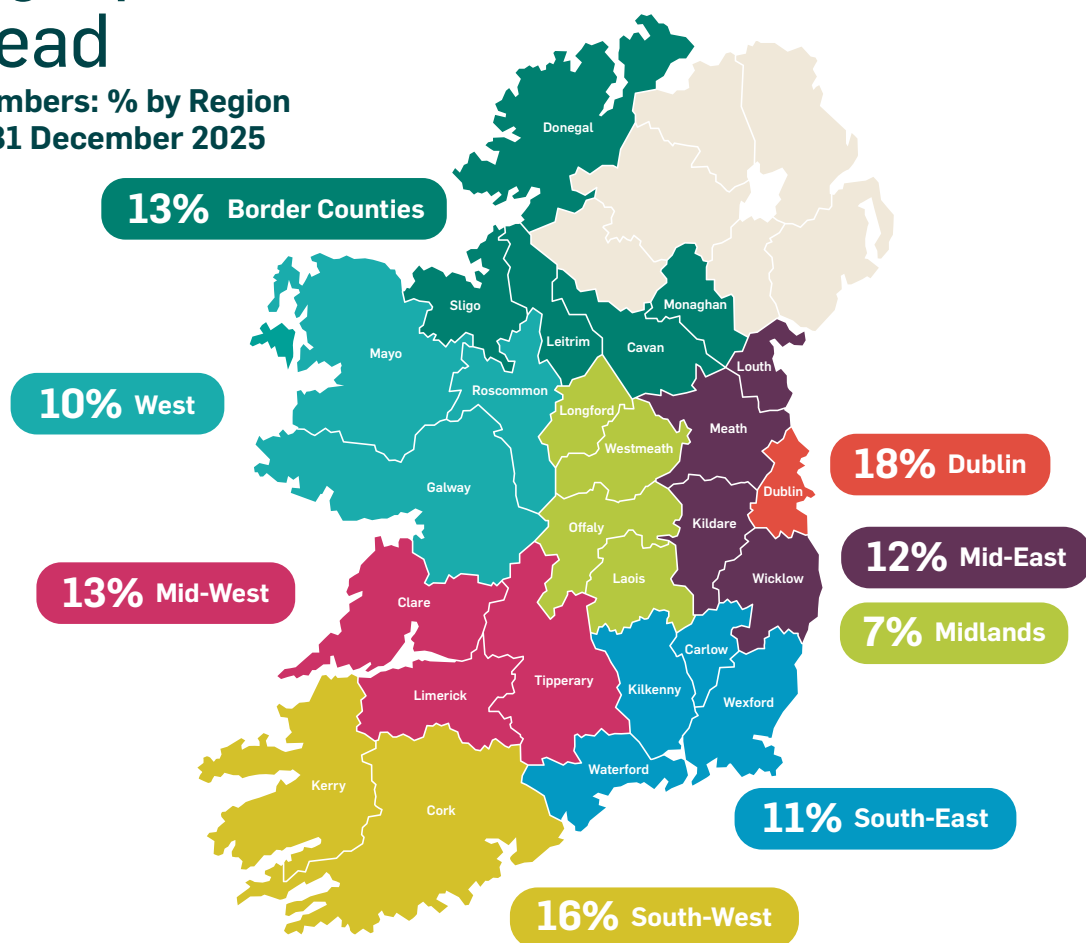
Corparáid Baincéireachta Straitéiseach na hÉireann

**Here to build business**

Strategic Banking Corporation of Ireland

## Geographical Spread

Loan numbers: % by Region  
Year to 31 December 2025



## Sectoral Spread

Loan values: % by Sector  
Year to 31 December 2025

