

Press release

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Launch of the “Finance Europe” Label: creating investment opportunities for financing the European economy

Yesterday, Finance Ministers and senior representatives of France, Spain, Estonia, Germany, Luxembourg, the Netherlands and Portugal officially launched “Finance Europe”, a new European label designed to help citizens increase returns on their capital as well as to provide them with better guidance towards investments that foster the European Union’s economic growth.

The launch of this label, under the joint leadership of the Ministers of France and Spain, Éric Lombard and Carlos Cuerdo, took place during a ministerial event in Paris, attended by senior European representatives from the financial sector, including banks, insurers, and major industry associations.

With nearly €35 trillion in household savings, European citizens hold a powerful tool to support growth and innovation in the European Union, as well as the EU economy as a whole. For retail investors, investments in equity are an opportunity to increase returns on their capital on the long term, which would otherwise have been held in savings with low yields. “Finance Europe” offers households the opportunity to achieve a higher return on their assets and to direct this capital toward investments in Europe. It will improve the European Union’s ability to finance its strategic priorities such as innovation, the green and digital transitions, defence, and strategic autonomy.

The “Finance Europe” label offers a clear and accessible solution, helping investors identify investment products that directly support the financing of Europe’s real economy.

To qualify for the label, “Finance Europe”-labelled financial products — whether existing or newly created — must meet three cumulative criteria:

- A portfolio allocation with at least 70% of assets invested in European companies;
- A design for a long period of holding which could, for example, be achieved by a minimum investment duration of five years;
- A substantial part invested in equity, without mandatory permanent capital guarantee, to encourage productive investment and thus contributing to economic growth.

Depending on national choices, labelled products may benefit from tax incentives to enhance their attractiveness to investors.

The label will be implemented in a simple and decentralized manner: banks, insurers and financial intermediaries will be able to offer labelled savings products, provided that they comply with the shared framework, once implemented nationally. National competent authorities will monitor compliance, ensuring both transparency and credibility of the label.

Éric Lombard, Minister for the Economy, Finance and Industrial and Digital Sovereignty stated: *“The Finance Europe label is a powerful tool at the service of European growth. It responds to a real demand from Europeans: to contribute through their investments to the strength, sovereignty and resilience of their economy. Its creation testifies to our ability, as Member States, to work together to make collective progress in the service of Europe”*.

The “Finance Europe” label is open to all EU Member States wishing to join the initiative in the future.

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