

**Question for written answer E-002692/2025/rev.1  
to the Commission**  
Rule 144  
**Katri Kulmuni (Renew)**

Subject: Lending to farms

According to feedback from farmers, at least from my country, Finland, many local banks are refusing to lend to farmers for investments, citing EU regulations.

EU legislation does not, of course, prevent banks from lending to farmers, but it does influence lending decisions. For example, in the case of generational renewal, the support conditions imposed under EU regulations can make it difficult to obtain loans.

Generally speaking, the specific characteristics of farming – such as income variability and dependence on weather conditions – make it difficult to predict yields. In many sectors, the low levels of profitability at present mean that farmers don't have easy access to their own money for the necessary investments, and have to resort to borrowing. For reasons of security of supply, however, every EU Member State should be as self-sufficient as possible when it comes to primary production.

In the light of the foregoing, I would like to ask:

Is the Commission aware of the challenges farmers face in accessing loans and is the Commission planning to take action to make it easier for farmers to obtain loans?

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