Strengthening competitiveness and enhancing the environment
The Nordic Investment Bank (NIB) is an International Financial Institution owned by Denmark, Estonia, Finland, Iceland, Latvia, Lithuania, Norway and Sweden. The Bank was established in 1975 and has its headquarters in Helsinki.

NIB promotes sustainable growth of its member countries by providing long-term complimentary financing to projects that strengthen competitiveness and enhance the environment.
NIB offers competitive long-term loans and guarantees to its clients in the public and private sectors.

Projects generating a strong fulfilment of NIB’s competitiveness and environment mandate are particularly found in the following sectors: energy; environment; transport, logistics and communications; and innovation.

The Bank finances
- larger investments by the corporate sector or public sector, and
- smaller projects through financial intermediaries.

Most of NIB’s lending is directed towards its member countries, but the Bank also finances projects in the neighbouring region and in other selected focus countries.
DONG Energy is building Denmark’s largest offshore wind farm. The new Anholt wind farm will cover 4% of Denmark’s total power consumption. NIB is financing the project with a EUR 240 million loan.
NIB can strengthen the competitiveness of its member country economies by financing projects that enhance the efficiency of companies or have wider positive impacts on the region. By providing loans and guarantees for projects that prevent and treat pollution, NIB enhances the environment. Regionally NIB focuses on the Baltic Sea area and projects which help reduce air emissions and remove wastewater discharges. Globally, combating climate change through the reduction of emissions of greenhouse gases is emphasised.

Estlink-2 is the second high-voltage electricity transmission interconnection to join the Baltic electrical grid with that of the Nordic countries and the rest of the EU. NIB is financing the project with a loan to Estonian Elering OÜ for EUR 25 million, and a loan to Finnish Fingrid Oyj, for EUR 40 million.
Strong balance sheet builds investor confidence.

Funding

NIB acquires the funds for its lending by borrowing on the international capital markets. The Bank’s bonds enjoy the highest possible credit rating, AAA/Aaa, with the leading rating agencies Standard & Poor’s and Moody’s.

NIB’s funding strategy is to be a leading Nordic benchmark issuer and obtain a global investor base. Borrowing is diversified into different currencies and markets.
The University of Helsinki will open a new central campus library in 2012. The project comprises important infrastructure investments aimed at promoting education, innovation and competitiveness. NIB is financing the project with a EUR 27 million loan.

Enhancing competitiveness and the environment.
About 190 people work at NIB’s headquarters in Helsinki. Common values are important for the Bank.