

NIB

Sustainability-Linked Loans financing Bond (SLLB)

March 2026

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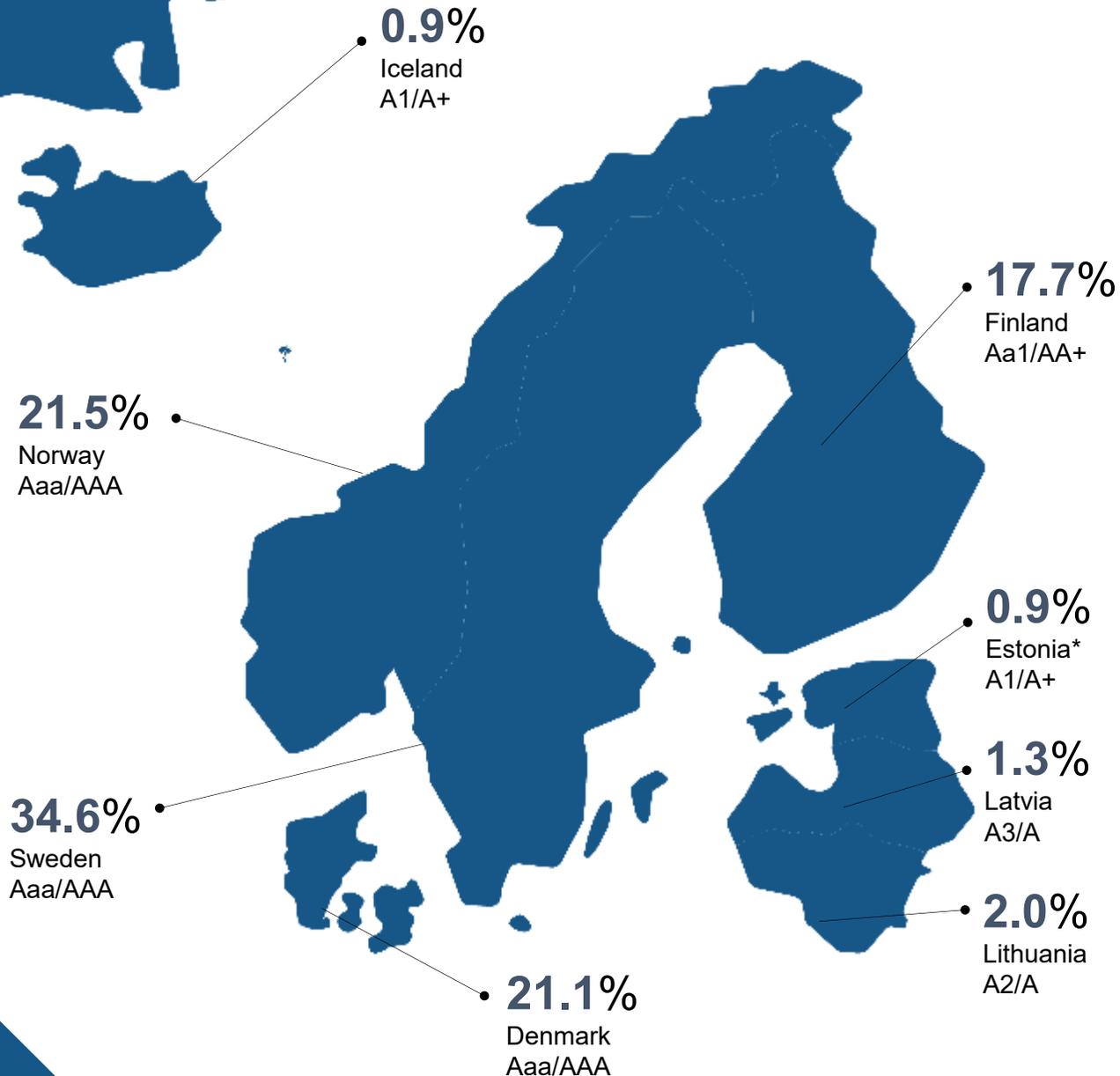
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This is NIB

- AAA/Aaa rated supranational institution
- Founded by the Nordic countries in 1975, the Baltic countries joined in 2005
- Headquarter in Helsinki, regional hub in Riga
- 272 employees
- 77% of the Bank's member countries are triple-A rated



Share of authorised capital (%) and rating by credit rating agencies Moody's and Standard & Poor's.

Our year in numbers

Key figures and ratios

In millions of euro, unless otherwise specified	2025	2024	YoY change %
Net interest income	349	332	5%
Profit before net loan losses	299	259	15%
Net profit	287	256	12%
New financing	3,891	4,353	-11%
New financing committed	4,753	5,021	-5%
% of loans achieving good or above mandate	98.1%	99.9%	-1.8pp
New debt issuance	349	332	5%
Financing outstanding	24,089	23,574	2%
Total assets	42,639	43,104	-1%
Debts evidenced by certificates	35,883	36,230	-1%
Total equity	4,741	4,553	4%
Equity/total assets (%)	11.1%	10.6%	0.6pp
Return on equity (%)	6.2%	5.8%	0.4pp
Cost/income (%)	17.0%	18.5%	-1.5pp
Number of employees at year end	272	257	6%

98.1%

of disbursed loans
fulfil our mandate to a
level of good or
excellent

EUR

349

million
net interest income

EUR

9.2

billion raised
in funding

EUR

3.9

billion in new
financing

EUR

287

million
net profit



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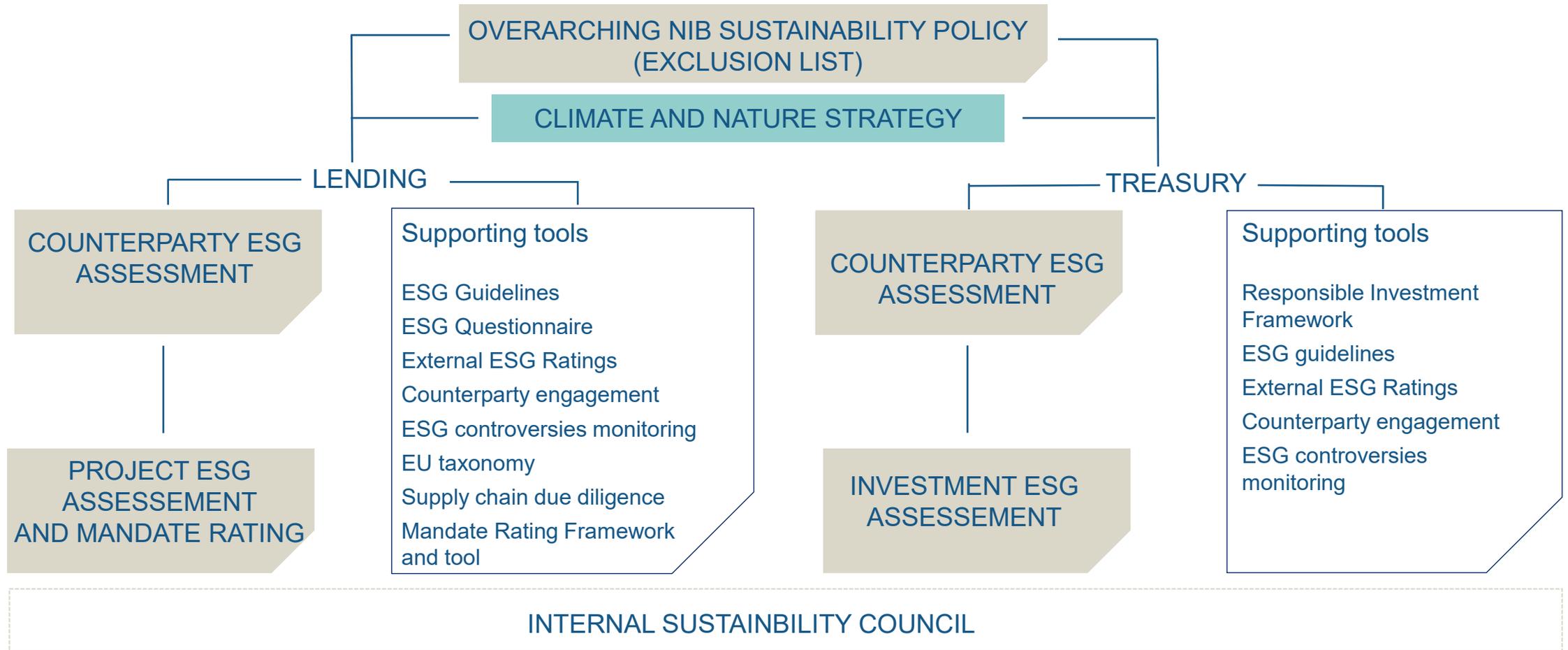
Vision & mandate

Image: Å Energi

Vision & mandate



Sustainability at NIB





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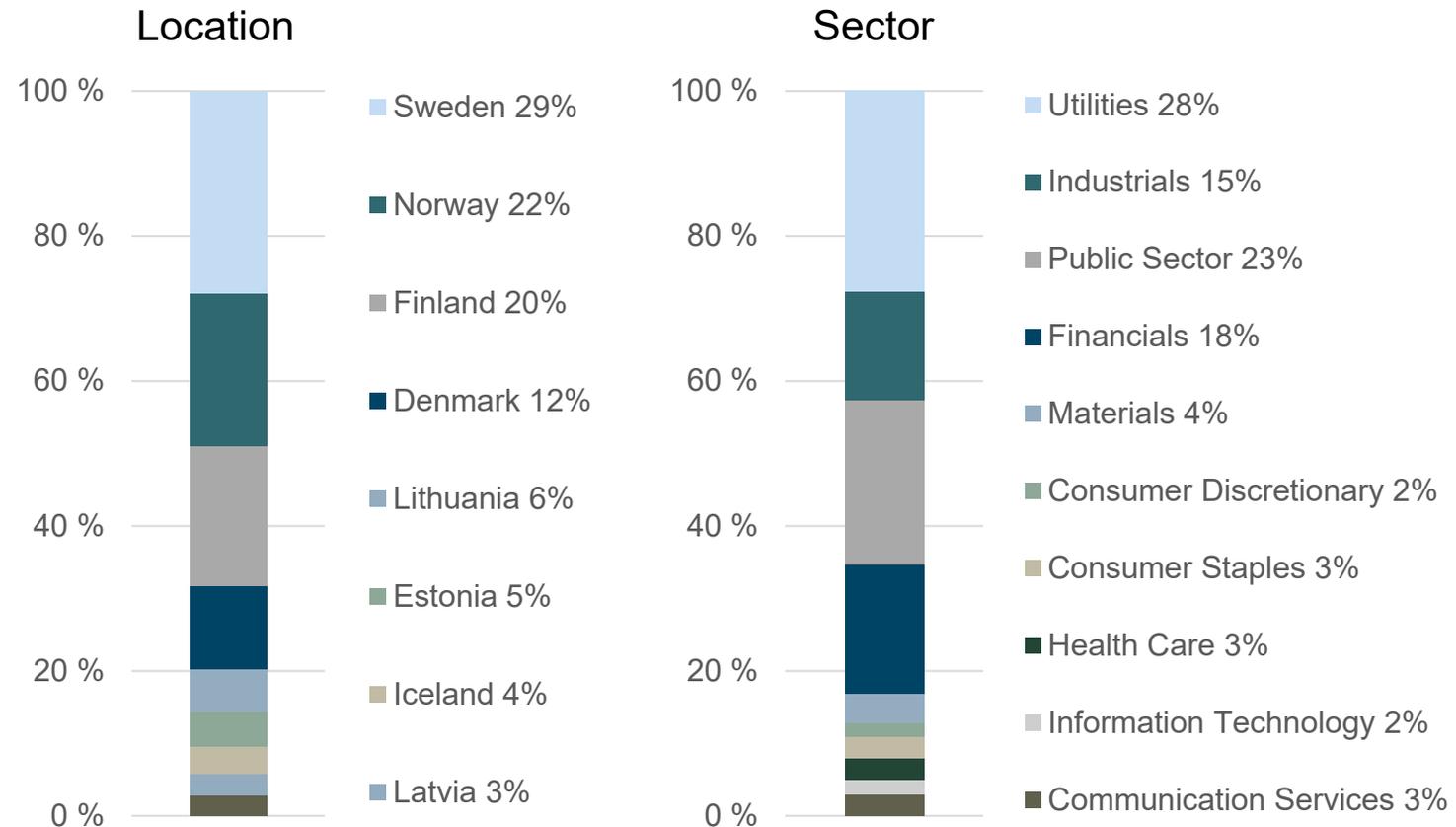
Lending

Image: Fingrid

Financing outstanding EUR 24bn

~ EUR 9.2bn sustainable funding products financed*

- Complementing commercial lending, up to 50% of total project cost
- Long maturities: 5–25 years, up to 5 years grace period
- We finance large investments made by both corporate and public sectors
- We also lend to small projects via partnering financial intermediaries
- Offering use-of-proceeds loans to projects and sustainability-linked loans for general corporate purpose



Source: NIB, Dec 2025

*Sustainable funding products at NIB
NEBs – NIB Environmental Bonds
SLLBs – NIB Sustainability-Linked Loans Financing Bonds

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Funding

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TO THE SUSTAINABLE
BOND MARKET

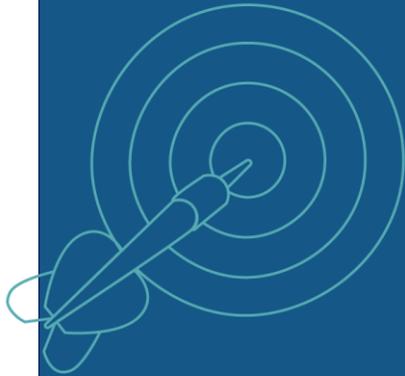
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 Nasdaq



Funding – Our strategy

Objectives



Diversified funding sources

Benchmark issuance

360 days minimum liquidity requirement

0% risk weight, LCR Level 1, Solvency II 0%

Eligibility: ECB, BoE, US Fed



EUR 8-10bn

Benchmark

USD global benchmark

EUR benchmark

NIB Environmental Bond

~ 35-45%

Other public markets

Nordic currency markets

Major local markets: GBP, AUD, NZD

~25-35%

Private placements

Flexible: amount, maturity, currency, structure, documentation format

Wide variety of pay offs

~25-35%

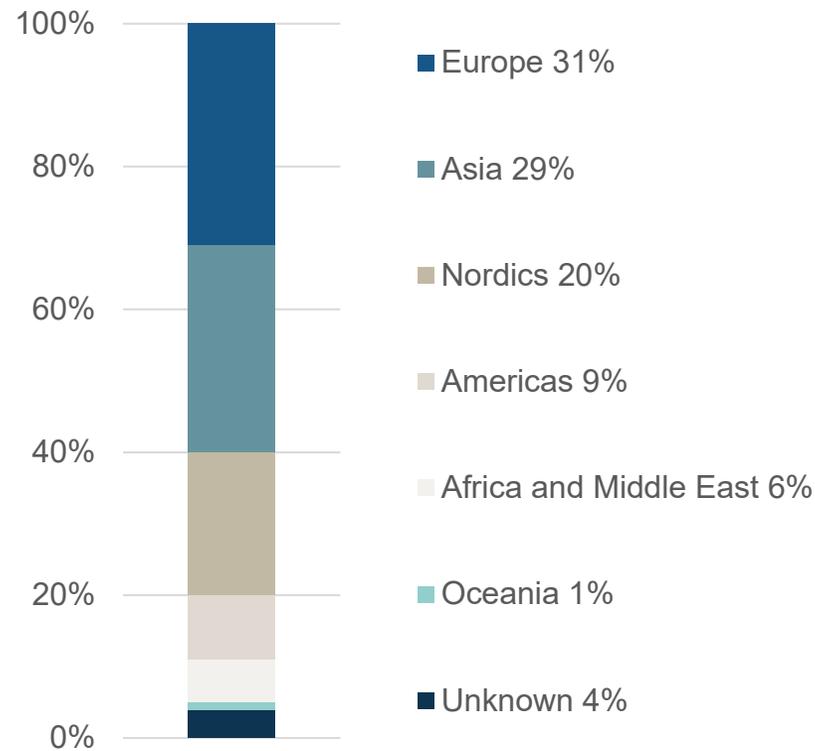
NIB sustainable funding products (NEBs and SLLBs) ~ 10-20%



Funding year-to-date 2026

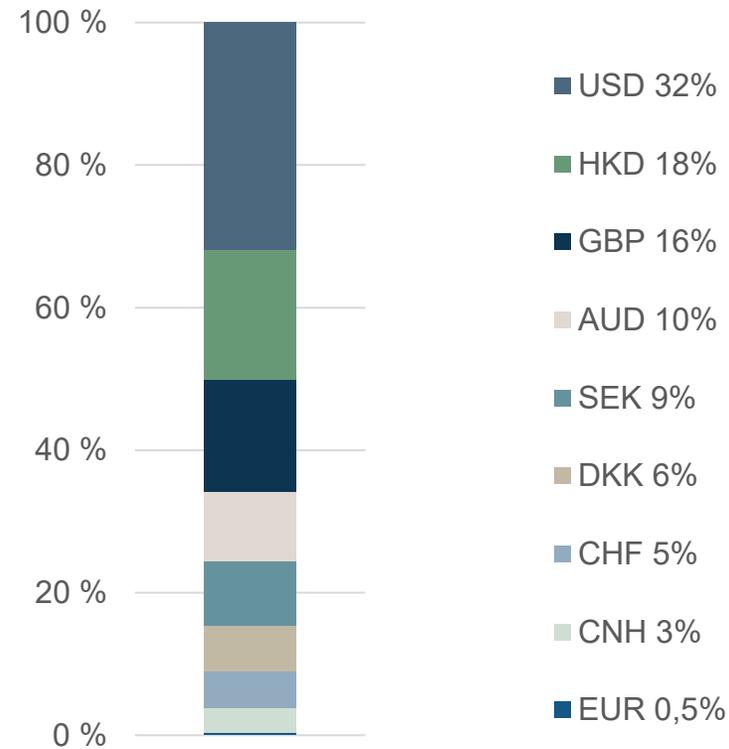
Total NEB and SLLB issuance ~ 9%

Investor geographical distribution



Source: NIB, March 2026

Currency distribution



Funding plan
EUR 8.5-9.5bn

Funding raised
EUR 3.8bn

Number of trades
28

Average maturity of
new funding
4.76 years



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Sustainable funding products at NIB

NIB has funded the construction of a 186MW onshore windfarm in Ostrobothnia, Finland. It will consist of 30 wind turbines delivered by Vestas Wind Systems A/S. The wind farm does not benefit from any public support scheme.

The loan is eligible for financing from NIB Environmental Bond proceeds.

Image: Pahkakosken Energia Oy

Introduction to NEBs and SLLBs

Total NEB issuance 2025

EUR **1.4** billion

Inaugural SLLB issuance 2025

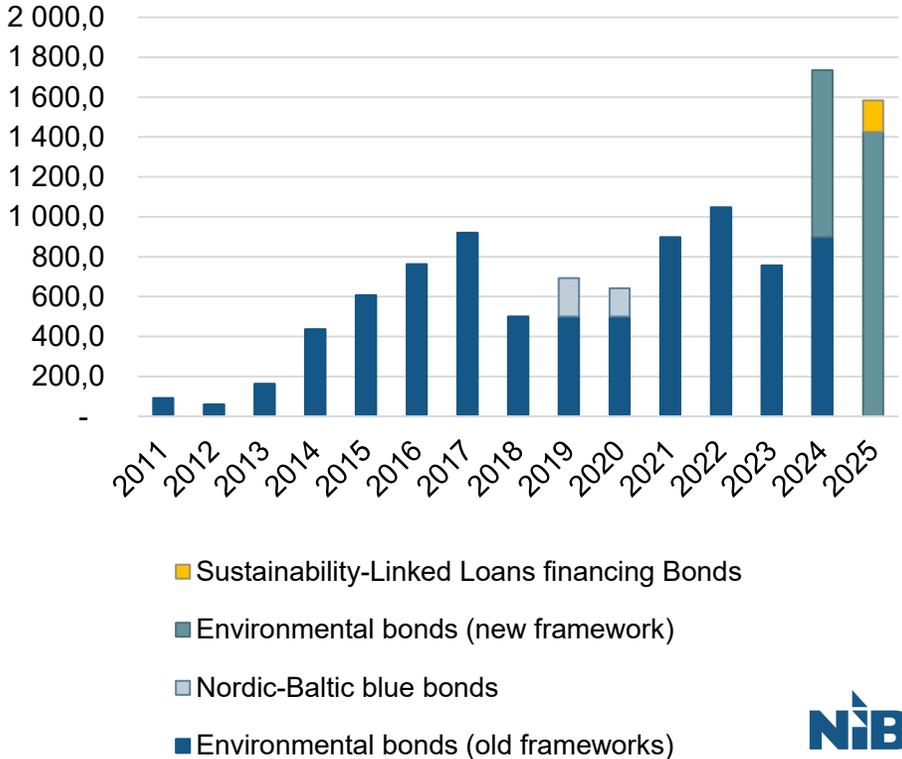
SEK **1.75** billion

Sustainable funding products total issuance, 2011-2025

EUR **10.9** billion

- Under the NEB framework, NIB issues use-of-proceeds bonds to finance projects that deliver environmental benefits and support a low-carbon economy.
- The current NEB framework (August 2024) received a “Dark Green” Second Party Opinion from S&P Global Ratings.
- Since 2011, NIB has issued a total of EUR 10.7 billion under its framework and financed the same amount of eligible projects

- In 2025, NIB expanded its sustainable funding products offered with general corporate purpose bonds, SLLBs, financing a portfolio of sustainability-linked loans (SLLs).
- The SLLB framework complements use-of-proceeds issuance and offers the opportunity to support corporate climate and sustainability transitions.
- In September 2025, NIB issued its inaugural SLLB, becoming the first sovereign, supranational and agency (SSA) issuer to enter the SLLB market.

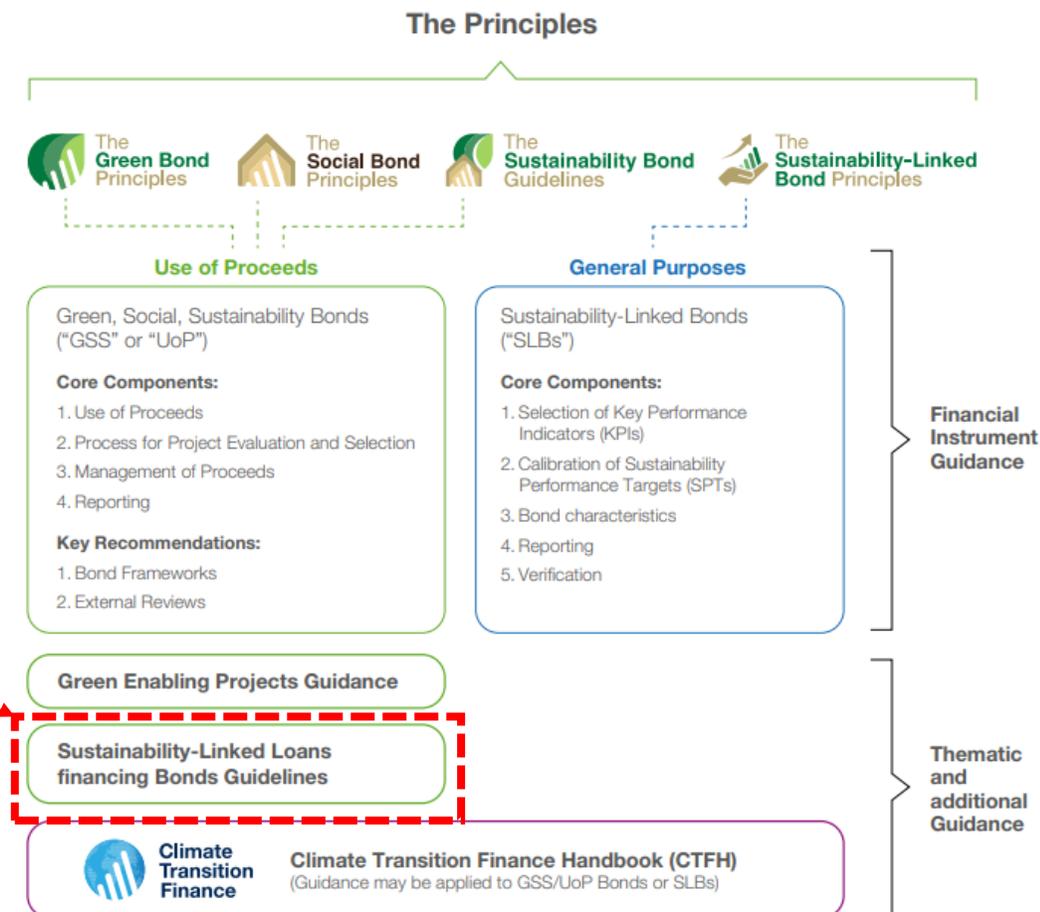
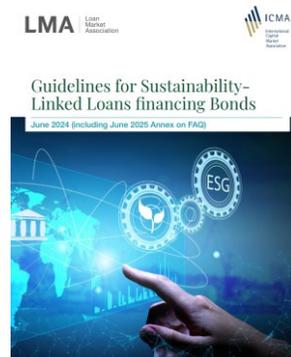


Sustainability-linked Loans financing Bond (SLLB)

- SLLBs are any type of bond instrument
 - (i) where the proceeds or an equivalent amount will be exclusively applied to **finance or re-finance**, in part or in full, **a portfolio of new and/or existing eligible SLLs aligned with the SLL Principles**
 - (ii) and which are **aligned with** the four components further detailed in the **Sustainability-Linked Loans financing Bonds Guidelines (SLLBG)**

NIB was co-coordinating the work within the Principles with members and the LMA

- Plain vanilla fixed coupon
- Bondholder direct risk on NIB



SLLB basic information

SLLB Framework

Sustainability-Linked Loans financing Bond Framework (Sep 2025)

Second opinion

S&P Global ratings

- Aligned with SLLBG (Approach 1)
- Conceptually aligned with Green Bond Framework*

‘A robust and transparent assessment process’

Reporting

Allocation available on NIB's website
Progress reporting provided annually in AR

Guidelines

- Guidelines for Sustainability-Linked Loans financing Bonds (ICMA, LMA, the Principles 2024, including 2025 Annex),
- UN Sustainable Development Goals

Verification

Limited assurance report



[NIB SLLB - webpage](#)
[NIB ESG library - webpage](#)

*assessment ‘aligned’ is not applicable according to S&P Global ratings methodology

S&P Global Ratings

Second Party Opinion
Nordic Investment Bank's Sustainability-Linked Loans financing Bond Framework
Sept. 10, 2025

Location: Finland | Sector: Financial services

Alignment Summary: Aligned ✓ Conceptually aligned = ○ Not aligned ✗

- ✓ Sustainability-Linked Loans financing Bonds Guidelines, ICMA/LMA, 2024 (with June 2025 Annex)
- Green Bond Principles, ICMA, 2025

See [Alignment Assessment](#) for more detail.

Nordic Investment Bank (NIB)'s Sustainability-Linked Loans financing Bond Framework adheres to ICMA's Sustainability-Linked Loans financing Bonds Guidelines (SLLBG) and is conceptually aligned with the Green Bond Principles, in S&P Global Rating's view. For sustainability-linked loans financing bonds (SLLBs), we assess conceptual alignment against ICMA's Green Bond Principles. Our assessment of 'aligned' is not applicable. SLLBs are any type of bond instrument for which the proceeds or an equivalent amount will be exclusively applied to finance or re-finance, in part or in full, a portfolio of new and/or existing eligible sustainability-linked loans (SLs).

Strengths	Weaknesses to report.	Areas to watch
<p>Financing of SLLs is aligned with explicit mandate to finance environmental improvements, particularly efforts to address the climate transition. SLs are important for financing the transition in hard-to-abate sectors, and for borrowers whose sustainability transition does not rely heavily on investment in fixed assets.</p> <p>Robust and transparent assessment process for sustainability-linked loans. NIB's approach considers the materiality of the key performance indicators (KPIs) and the ambition and credibility of the sustainability performance targets (SPTs), using science-based techniques. NIB's approach to financing SLLs includes avoiding the lock-in of fossil fuels, consistently assessing supply chain risks associated with the financing, and analyzing the broader climate strategies of its counterparties. These processes complement NIB's high level of public transparency on the SLL portfolio.</p>	<p>No weaknesses to report.</p>	<p>Transparency on the eligible SLLs is somewhat hindered by the option to follow approach 1 of the SLLBG. Under approach 1, information on the underlying loans and borrowers is more limited, and we do not provide an independent external review for each eligible SL in the eligible portfolio. Transparency risks we associate with approach 1 are partially mitigated by the fact that NIB discloses the list of its existing SLLs publicly, and has a robust assessment process for new SLLs.</p>

sppglobal.com/ratings | This product is not a credit rating | Sept. 10, 2025 | 1

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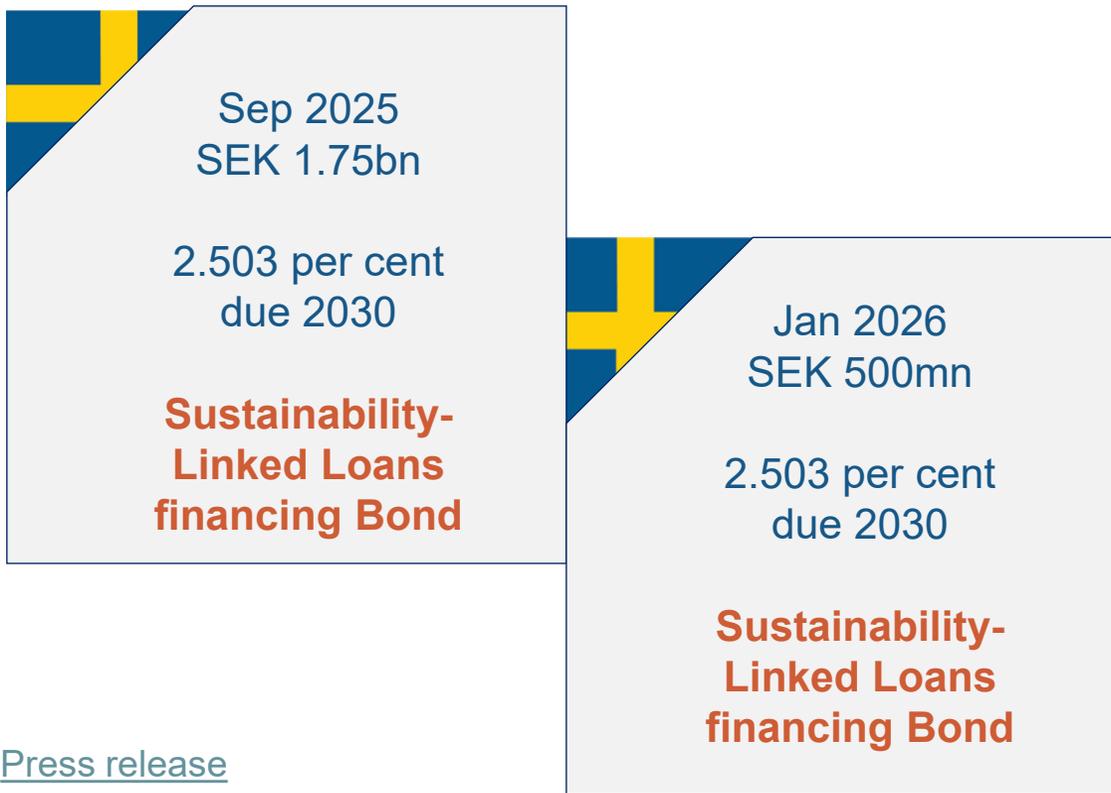
NIB Sustainability-linked Loans financing Bond Framework

Framework for the issuance of NIB Sustainability-linked Loans financing Bonds – the underlying rationale and methodology for loan selection, and the governance of bond issuance, proceeds management and reporting
Sep 2025



NIB SLLB issuance

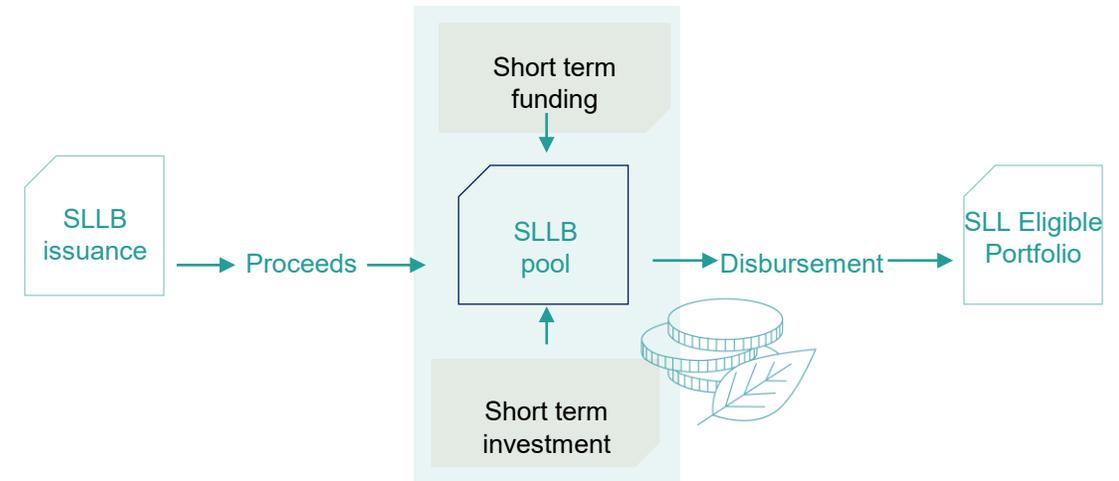
Total SLLB issuance SEK 2.25bn (~ EUR 205mn)



[Press release](#)

Source: NIB, March 2026

SLL Eligible Portfolio – EUR ~1bn outstanding

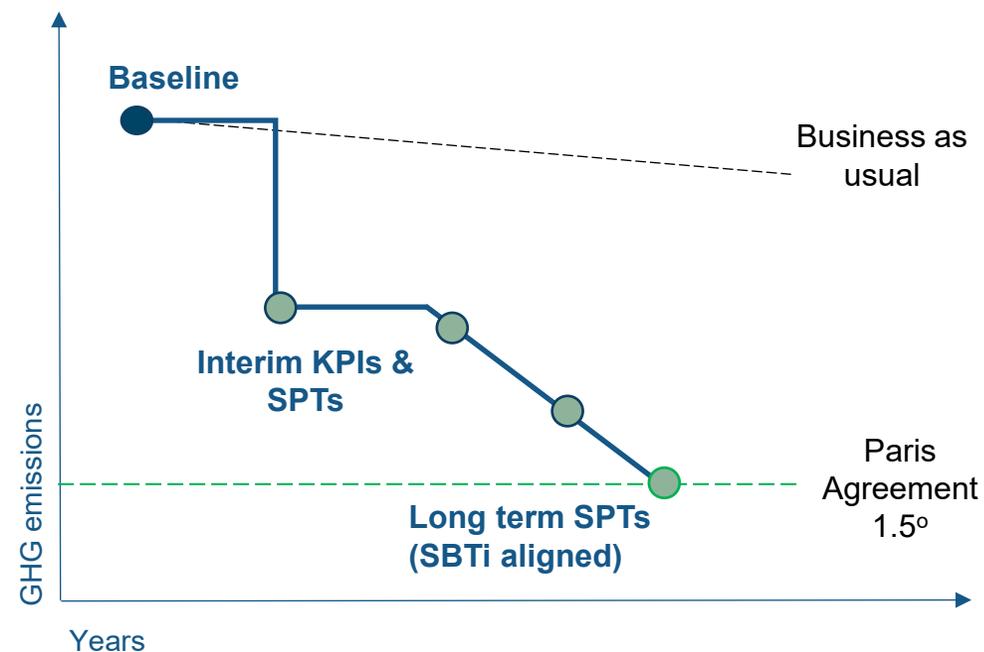


Sustainability-linked loans at NIB and SLL Eligible portfolio

Sustainability-linked loans (SLLs) at NIB

Rationale and approach

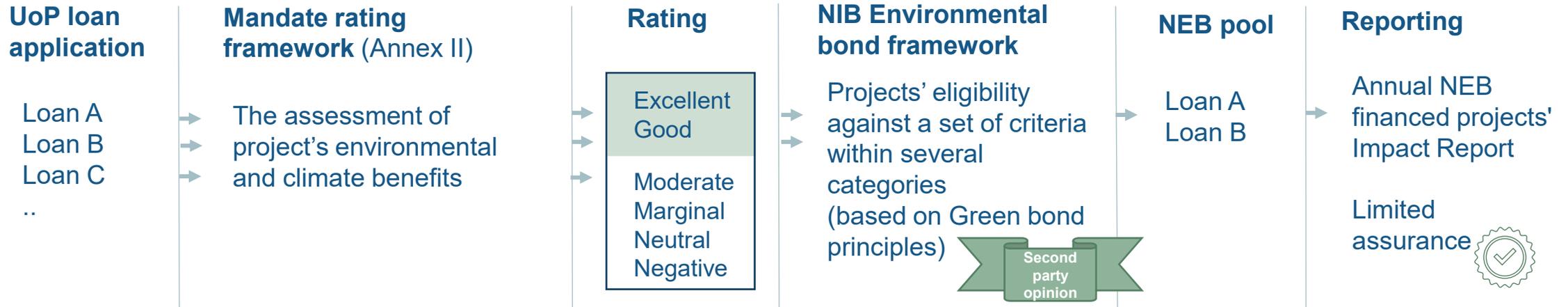
- We provide sustainability-linked loans (SLLs) since 2021 to **accelerate corporate sustainability transitions**.
- **Compliments the use-of-proceed** loans.
- Asset-light, hard-to-abate sector companies, and/or companies aiming to improve their sustainability
- **Supports NIB's own climate ambitions** (within our Climate and Nature strategy).
- NIB's **experienced transaction teams and in-house sustainability advisors** help companies identify tailor made sustainability objectives and set ambitious targets.
- Achieving SPTs result in **financing conditions** (margin adjustment) for our customers ('**carrot and stick**').
- **Annual progress follow-up** during the lifetime of the loan, with a third-party verification requirement.



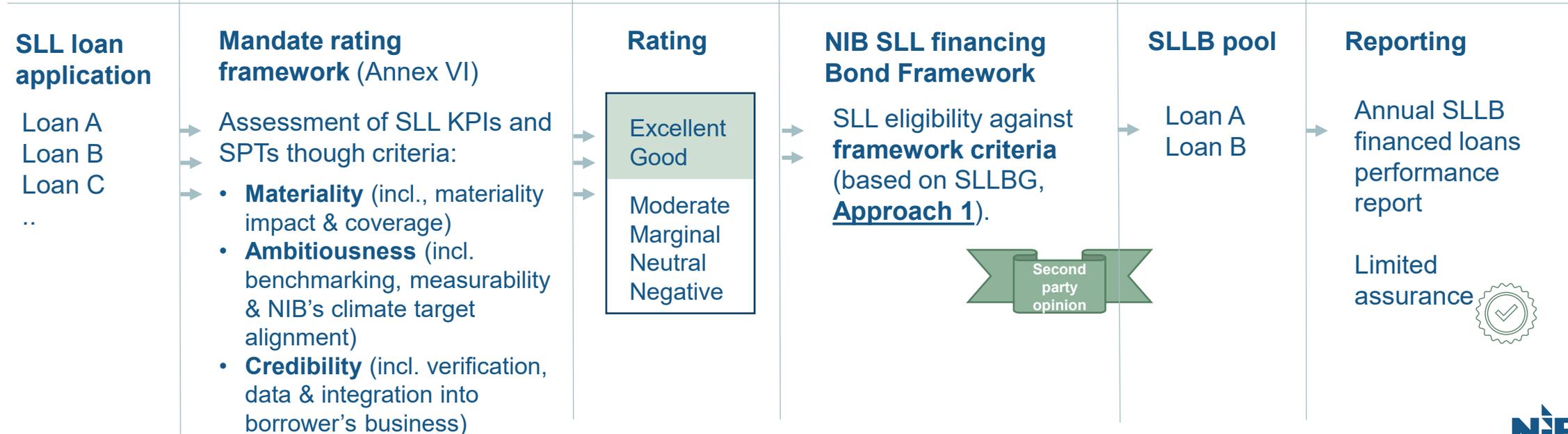
SLLB mirroring NEB approach

Sustainability Policy /Climate & Nature Strategy/ ESG assessment

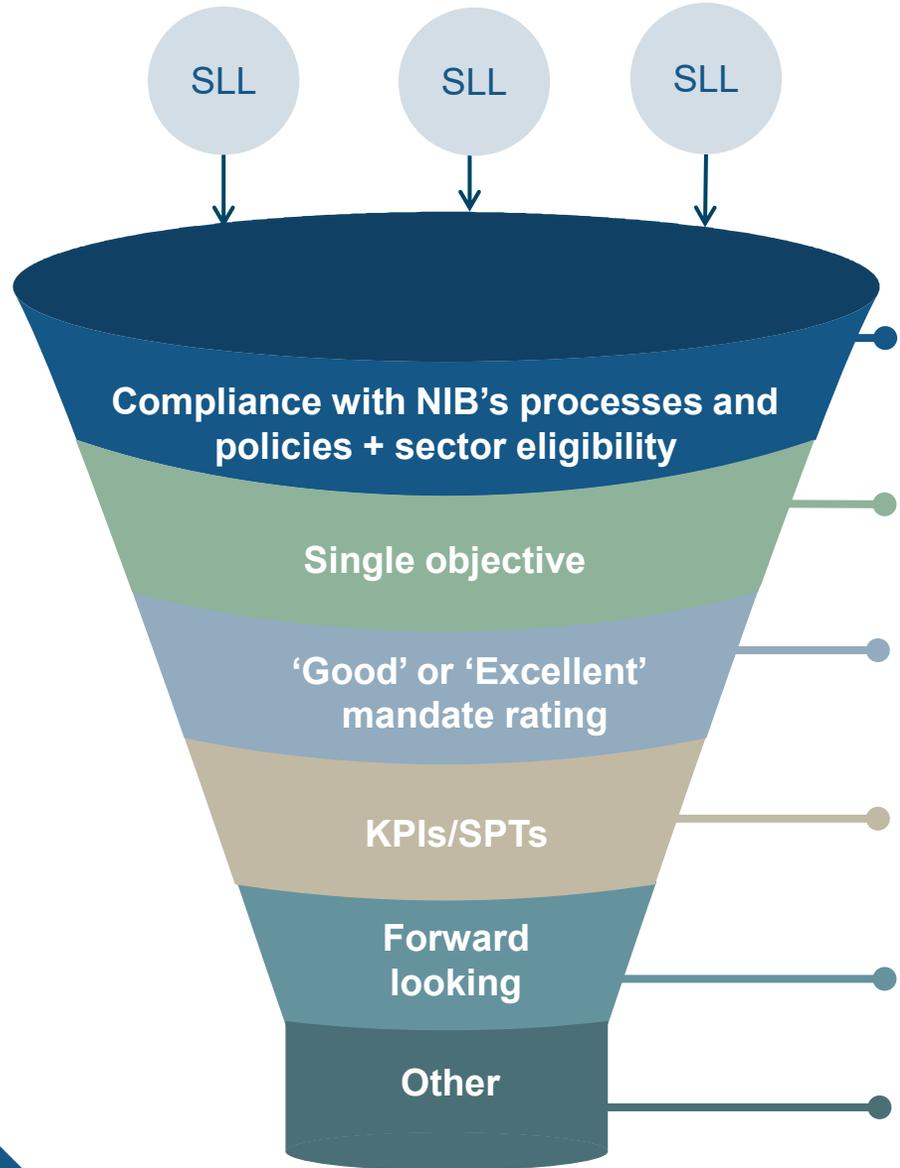
Green UoP financing
(NEB)



Transition pathway financing (SLLB)



SLLB Framework: selection criteria



SLL Eligible Portfolio

- According to NIB's Sustainability policy and not excluded by NIB's Exclusion list. No defense SLLs.

- Core KPIs **fit single objective**: "Reducing climate change impacts".
- Optional other secondary KPIs related to other sustainability, social / productivity topics (not limited).

- Environmental mandate rating is '**Good**' or '**Excellent**'.
- Rating builds on: **materiality, ambitiousness, and credibility**.

Fit selection principles for at least one Core SPT/KPI:

- **For Scope 1 & 2**: Coverage at least 90%
- **For Scope 3**: Coverage at least 40% for absolute/intensity targets or 60% for engagement targets.

At least one trigger point for core KPI until the loan matures.

- Adequate **ESG** performance
- **Most recent SLL Principles** alignment
- NIB's **Climate strategy** (if applicable)

Alignment with NIB's Climate Strategy

SBTi validated climate targets



SCIENCE
BASED
TARGETS

	2022 baseline	2025	2030 target	Progress
Oil and gas	NA	NA	No exposure	On track
Power and Heat generation	64 gCO ₂ /kWh	36,07 gCO ₂ /kWh	30 gCO ₂ /kWh	On track
Cement	No exposure	NA	0.46 tCO ₂ /t	On track
Steel	NA	NA	0.55 tCO ₂ /t	On track
Aluminium	No exposure	NA	2.99 tCO ₂ /t	On track
Capital goods	62% of on balance lending with SBT	92%	80%	On track
Consumer retail	69% of on balance lending with SBT	83%	83%	On track
Real estate	9 kgCO ₂ /m ²	8.6 kgCO ₂ /m ²	6.2 kgCO ₂ /m ²	Delayed (due to more refurbishment projects financed)
Shipping	-	30% of vessels aligned with climate targets	67% of vessels aligned with climate targets	NA (Baseline is 2025) Not SBTi validated.
Fixed income treasury corporate bonds	20%	36%	56%	On track

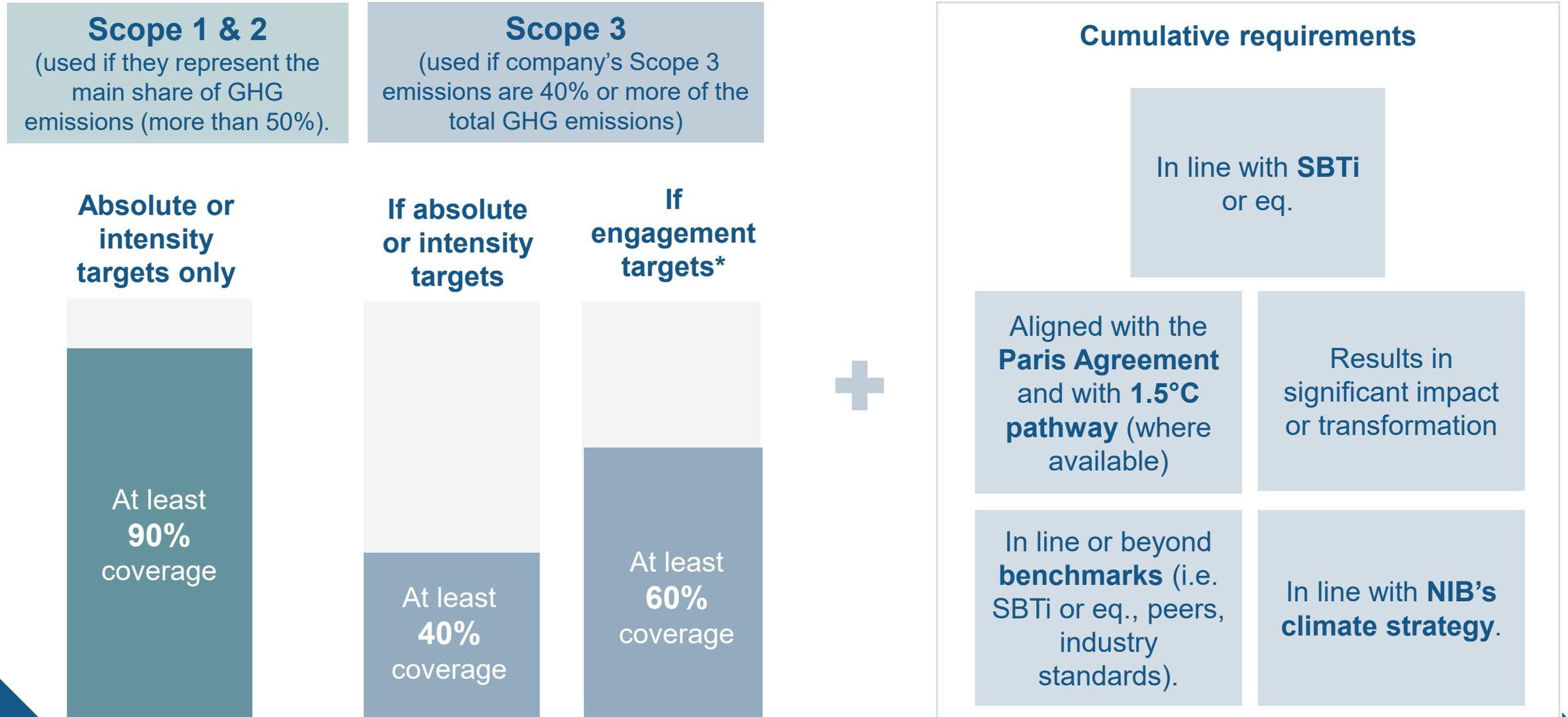
Mandate rating of SLLs

- The rating builds on three crucial SLL dimensions:
 - **materiality**
 - **ambitiousness**
 - **credibility**
- Our Mandate Rating Framework specifies necessary qualifications to receive the rating ('Negative' to 'Excellent') per each of these 3 dimensions
- The Sustainability and mandate team assesses all three dimensions and aggregates the rating of them to a single rating.
- Only SLLs with Mandate rating '**Good**' and '**Excellent**' can be included in the SLL Eligible Portfolio.

Dimensions and sub-dimensions		Key criteria	Rating range
Materiality	Materiality	Identification and assessment of the most material and relevant topics to the borrower.	Negative > Excellent
	Impacts	Key impacts [e.g. emissions and scopes] in which SLL would result.	From no relevance or coverage to full alignment with core sustainability issues and transformational impact.
	Coverage	Coverage across business areas [e.g. operations, products, geographies].	
Ambition	Benchmark	Comparison of KPIs and SPTs against relevant benchmarks [e.g. scientific pathways, industry standards and peers].	Negative > Excellent
	Measurability	Measurability/type of targets [e.g. intensity, absolute, engagement, monetary, etc.].	From business-as-usual or minimal ambition to targets that exceed benchmarks and drive sectoral transformation.
	NIB's climate targets	Synergy with NIB's climate strategy [where applicable].	
Credibility	Verification of targets	Verification of targets with science-based target initiatives or third parties.	Negative > Excellent
	Data	Baseline data and target projection availability and verification. Past performance indicates confidence in proposed actions and realisation risk.	From lack of data or verification to robust, externally validated targets fully integrated into strategic planning.
	Integration into the borrower's business	KPIs and SPTs link to the borrower's strategy, actions and investment plans.	

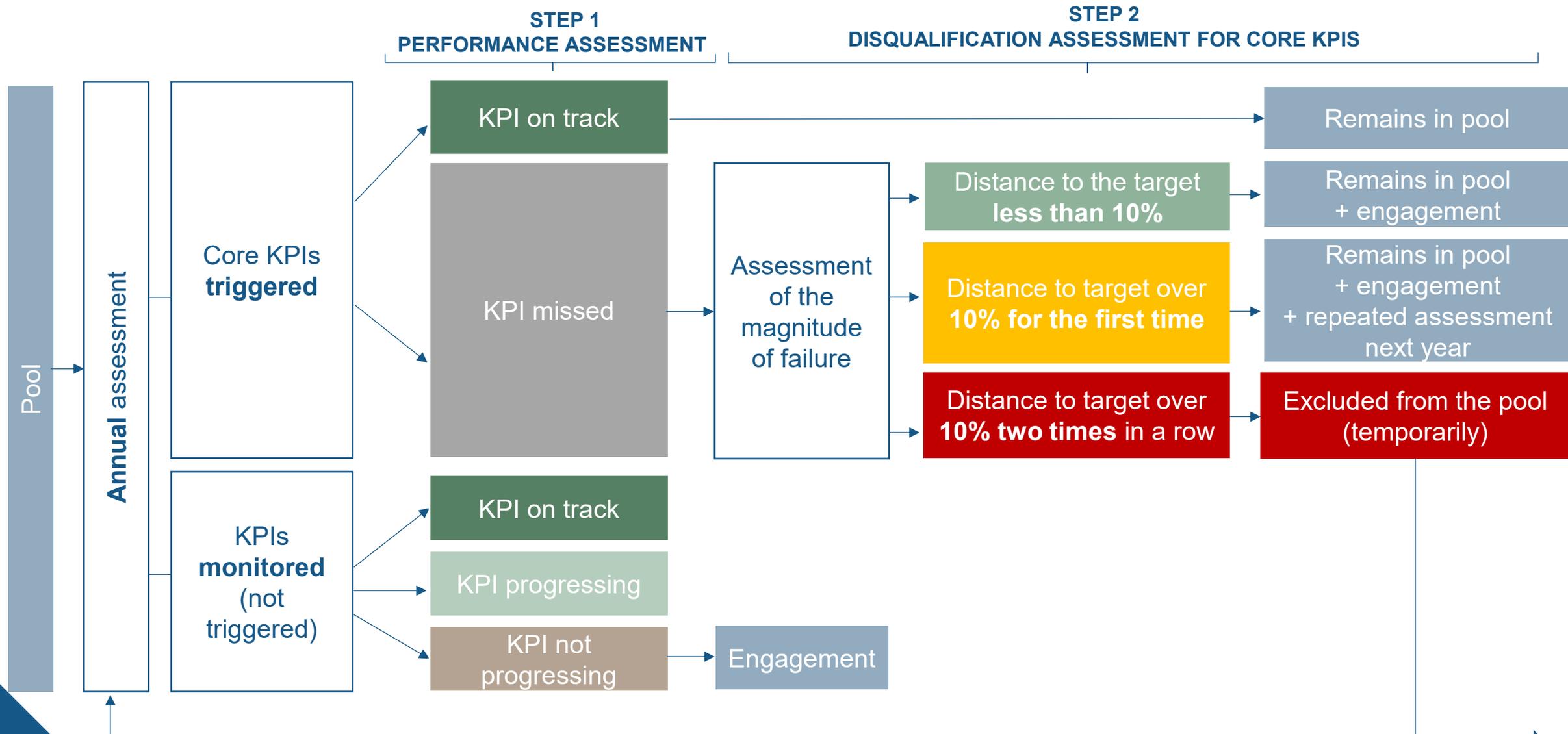
Core KPIs and SPTs

Coverage, measurement & ambition level



*Engagement targets allowed depending on the client's business and ability to influence its value chain

Performance & disqualification



SLLB financed loans outcome reporting

Outcome / performance reporting mirroring previous SLL performance annual reporting, with additional disclosures

1. Loan-level information about SLLs included in the pool

Year	Counterparty	Country	Disbursed share of the agreed amount	Disbursed amount mEUR ¹	KPIs and targets		CO2 emissions tackled (scopes)	External Reference framework	Sector
					KPI	SPT final			
xx	xx	x	100%	xx	1. xx 2. xx 3. xx	1. xx 2. xx 3. xx	1, 2, 3	SBTI (1.5°C)	xx

2. Aggregated Performance monitoring information

(core & secondary KPI separately)



KPI on track

▲ x% (x KPIs)

Target is reached at the trigger date, or the annual progress of the target is advancing as expected

KPI progressing

▲ x% (x KPIs)

Annual progress of the target is progressing, but at a slower pace than anticipated

KPI not progressing

▲ x% (x KPI)

No positive annual progress of target performance

KPI off track

▲ x% (x KPIs)

Target not reached at the trigger date

3. Other disclosures

- The total amount of SLLBs issued by NIB and the total amount of the SLLs in the SLL Eligible Portfolio.
- Information about the KPI categories represented in the SLL Eligible Portfolio.
- Information about the engagement and disqualifications



Publications - Nordic Investment Bank

SLL Eligible Portfolio

EUR ~1bn outstanding

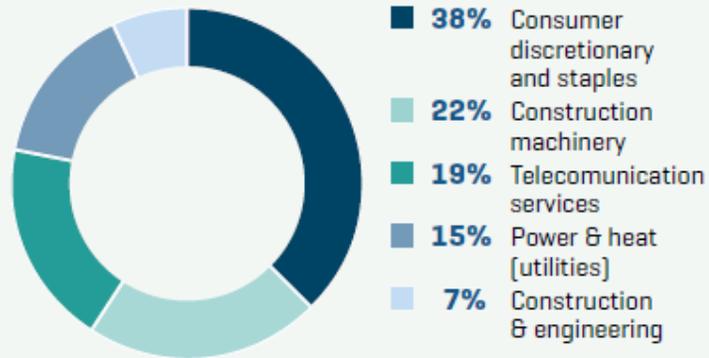


Year	Customer	GICS	Summary
2025/2026	Elisa Oyj	Integrated Telecommunication Services	Reducing GHG emissions and developing highspeed connection
2024	Kesko Oyj	Food Distributors	Reducing GHG emissions and food waste
2024	Epiroc	Construction Machinery & Heavy Trucks	Reducing absolute carbon emissions from own production and the use of sold products and achieving emission-free product range
2024	AB Electrolux	Household Appliances	Reducing GHG emissions
2023	Skanska Financial Services AB	Construction & Engineering	Reducing the absolute GHG emissions from own operations and value chain
2022	Helen Ltd	Electric Utilities	Reducing carbon intensity and the absolute GHG emissions from own operations
2022	Pandora	Apparel, Accessories & Luxury Goods	Reducing GHG emission and circular materials
2021	Metso	Construction Machinery & Heavy Trucks	Reducing GHG emissions in own operations and supply chain

Our first report is out

SLL Eligible Portfolio

by sectors, % of disbursements¹



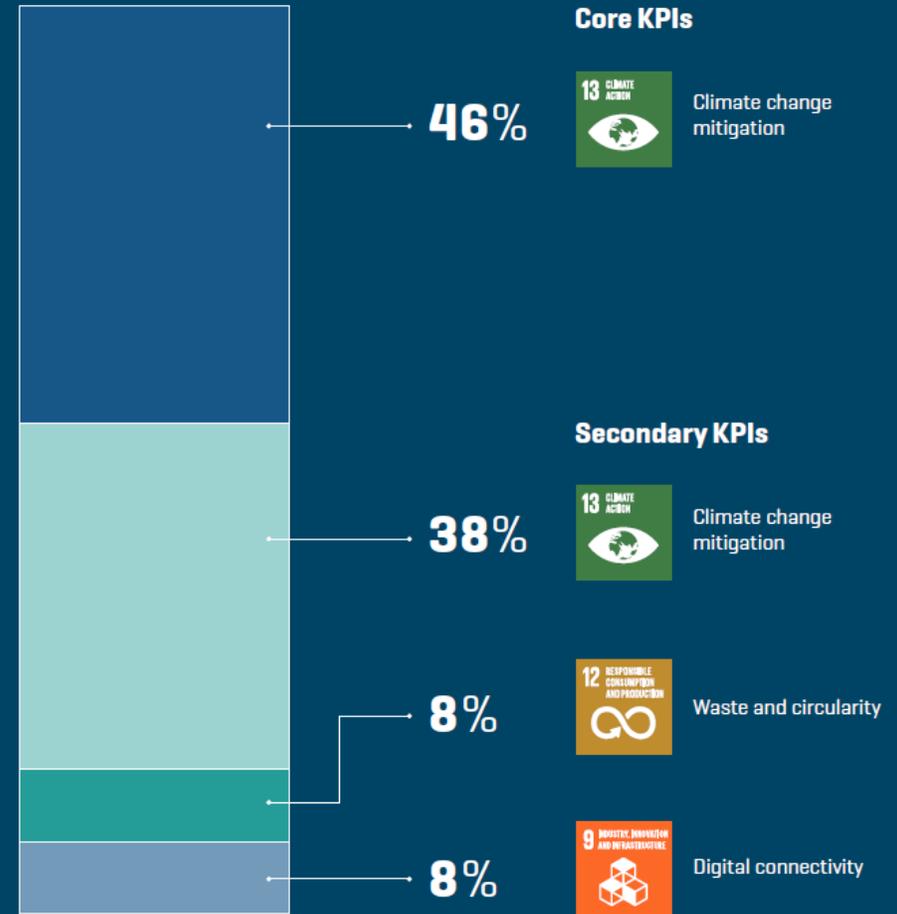
¹ Of total disbursements as of 31 December 2025. Industry sectors refer to NIB's internal sustainability classification.

100%

of disbursements¹ are aligned with SBTi 1.5° pathway

KPIs of loans included in the SLL Eligible Portfolio

%, by UN SDG reference¹



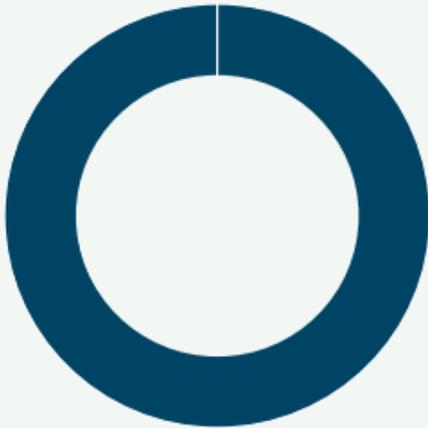
¹ Of total disbursements as of 31 December 2025. UN SDG = UN Sustainable Development Goals

The pool demonstrates strong performance

82% of the SLL Eligible Portfolio KPIs are on track

Core climate KPIs included in the SLL Eligible Portfolio during the assessment period

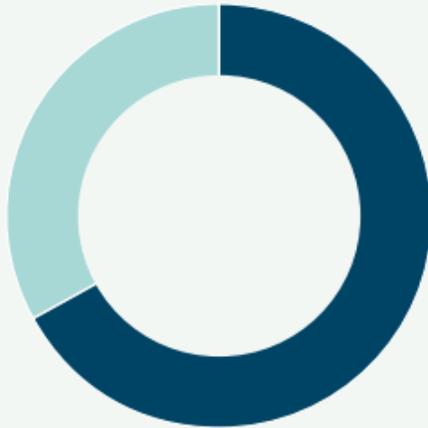
% of KPI, [number of KPIs]



- 100%** [8] KPI on track
- 0%** [0] KPI progressing
- 0%** [0] KPI not progressing
- 0%** [0] KPI off track

Secondary KPIs included in the SLL Eligible Portfolio related to other sustainability topics

% of KPI, [number of KPIs]



- 67%** [6] KPI on track
- 33%** [3] KPI progressing
- 0%** [0] KPI not progressing
- 0%** [0] KPI off track

KPI on track	Target is reached at the trigger date or the annual progress of the target is advancing as expected
KPI progressing	Annual progress of the target is progressing, but at a slower pace than anticipated
KPI not progressing	No positive annual progress of target performance is reached
KPI missed	Only applicable for core KPIs triggered. The agreed sustainability performance target (SPT) value is not reached on the trigger date

Limited assurance from PwC

verifying internal tracking and allocation of funds from the SLLB proceeds to eligible SLLs

Independent practitioner's limited assurance report To the Management of the Nordic Investment Bank

Limited assurance conclusion

Based on the procedures we have performed and the evidence we have obtained, nothing has come to our attention that causes us to believe that the Sustainability information for the reporting period 1 January -31 December 2025 prepared applying

- the Global Reporting Initiative (GRI) Standards is not prepared, in all material respects, in accordance with those standards;
- the NIB Environmental Bond Framework (Aug 2024) is not prepared, in all material respects, in accordance with those requirements;
- the NIB Sustainability-linked Loans financing Bond Framework (Sep 2025) is not prepared, in all material respects, in accordance with those requirements;
- NIB's own reporting principles is not prepared, in all material respects, in accordance with those requirements; and
- the Partnership for Carbon Accounting Financials (PCAF) standards is not prepared, in all material respects, in accordance with those standards.

In this report the Global Reporting Initiative (GRI) Standards, NIB Environmental Bond Framework (Aug 2024), NIB Sustainability-linked Loans financing Bond Framework (Sep 2025), NIB's own reporting principles, and the Partnership for Carbon Accounting Financials (PCAF) standards are also referred to collectively as the "reporting criteria".

What we were engaged to assure

We have, at the request of the management of the Nordic Investment Bank [hereinafter also "the Bank" and "NIB"], undertaken a limited assurance engagement on selected

information described below for the reporting period 1.1.-31.12.2025, disclosed in Nordic Investment Bank's Annual Report 2025 [the "Sustainability information"].

The Sustainability information, which covers the use of proceeds for NIB's Green Bonds and SLLB, needs to be read and understood in context of the NIB Environmental Bond Framework (Aug 2024) and the NIB Sustainability-linked Loans financing Bond Framework (Sep 2025).

The Sustainability information within the scope of assurance covers:

- Global Reporting Initiative (GRI) Standards framework of indicators:
 - GRI 2 General disclosures (2021): 2-7, 2-8, 2-27, 2-30 [p. 173-174]
 - GRI 305 Emissions (2016): 305-1, 305-2, 305-3, 305-4, 305-5 [p. 176]
 - GRI 401 Employment (2016): 401-1 [p. 176]
 - GRI 404 Training and Education (2016): 404-1, 404-2, 404-3 [p. 176]
 - GRI 406 Non-discrimination (2016): 406-1 [p. 177]
- NIB Environmental Bond Framework (Aug 2024) reporting:
 - NIB Environmental Bond issuance in 2025 disclosed in table "NEB issuance in 2025" [p. 25]
 - Allocation of use of NIB Environmental Bond proceed to the eligible projects disclosed under section "NEB-financed projects allocated in 2025" [p. 27]
 - Impact from NIB Environmental Bond 2025 financing disclosed in table "Impact of NEB-financed projects" in column "Impact from 2025 financing" [p. 28]
- EU Taxonomy substantial contribution criteria alignment reporting for all NEB categories and DNSH alignment reporting for New Green Buildings disclosed in table "Overview of NEB categories, the primary environmental objective in the EU taxonomy and estimated alignment against technical screening criteria for SC and DNSH under the current NEB Framework" in column "% of 2025 allocations" [p. 31]
- NIB Sustainability-linked Loans financing Bond Framework (Sep 2025) reporting:
 - SLLB issuance in 2025 disclosed in table "SLLB issuance in 2025" [p. 32]
 - Allocation of use funds from the SLLB to eligible SLLs proceed ("outstanding") to the eligible projects disclosed under section "SLL Eligible Portfolio for SLLBs" (p.33) and related NIB's internal tracking disclosed pie-chart "Core climate KPIs included in the SLL Eligible Portfolio during the assessment period" and "Secondary KPIs included in the SLL Eligible Portfolio related to other sustainability topics" [p. 34]
- NIB's own reporting principles based reporting:
 - 30-by-30 target fulfilment 2025 disclosed in table "Long-term targets" [p. 10]
 - Overall mandate fulfilment 2025 disclosed table "The annual mandate fulfilment targets 2025-2026" [p. 12]
 - NIB's own indicators disclosed in table "Our work community" [p. 70] and pie-charts "Origin of employees" and charts "All employees by gender and age group" [p. 69]

Useful links

ESG library

NIB is committed to continuously develop environmental, social and governance (ESG) factors in its operations. Here are the references related to ESG integration across NIB's activities, our ESG ratings and the descriptions of principal adverse impacts (PAI).

Mandate, guidelines and policies

ESG Guidelines for Lending

Mandate Rating Framework

Sustainability Policy

Climate Strategy

Responsible Investment Framework

NIB Environmental Bonds (NEBs)

NEB Framework

Second Opinion

NIB Sustainability-linked Loans financing Bonds (SLLBs)

NIB Sustainability-linked Loans financing Bond Framework

Summary of Guidelines for Rating of Sustainability-linked Loans

Second Opinion

ICMA Guidelines for Sustainability Linked Loans financing Bonds including Annex on FAQ

NIB SLLB presentation

NIB SLLB Investor Q&A

Sustainability-Linked Loans financing Bonds

SLLB transactions

Currency	Amount in millions	EUR million equivalent	ISIN	Settlement date	Maturity date	Press release
SEK	500	47	XS3190713696	28.01.2026	26.09.2030	-
SEK	1,750	159	XS3190713696	26.09.2025	26.09.2030	NIB issues inaugural Sustainability-Linked Loans financing Bond (SLLB) as first SSA issuer. Read the press release

Reporting

NIB publishes an annual report on the SLL Eligible Portfolio, including KPI performance and progress towards targets. This information is available on the NIB website. Read more about the SLLBs in NIB's Annual Report 2025.

SLLs included in SLL Eligible Portfolio as of 31 December 2025



INVESTORS

SLL Eligible Portfolio

We provide our investors with an overview of the loan financed from the proceeds of NIB Sustainability-Linked Loans financing Bonds.

[Read more](#)

Thank you

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