

NIB

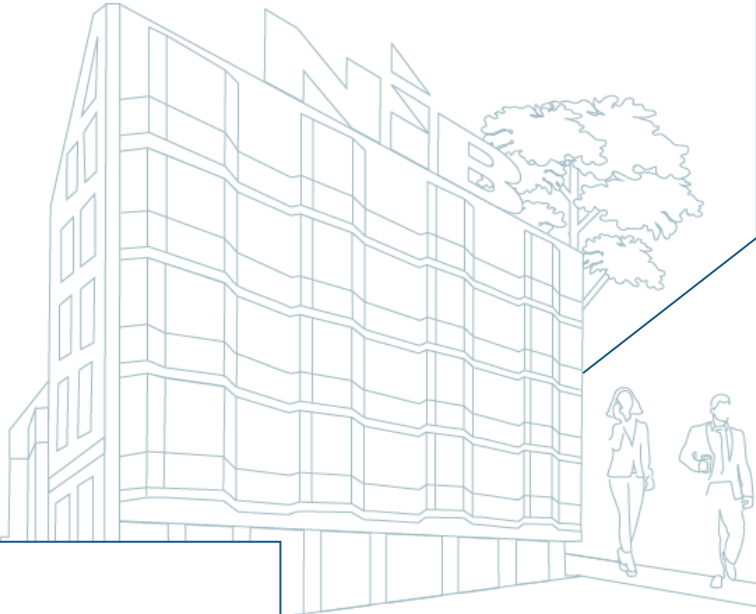
NORDIC
INVESTMENT
BANK

FINANCING
THE
FUTURE

NIB in
Finland



This is NIB



NIB is an international financial institution owned by eight member countries: Denmark, Estonia, Finland, Iceland, Latvia, Lithuania, Norway, and Sweden.



Financing with a purpose - our values

- Competence
- Commitment
- Cooperation



NIB has the highest possible credit rating, AAA/Aaa, with the leading rating agencies Moody's and Standard & Poor's.

Our vision

A prosperous and sustainable Nordic-Baltic region

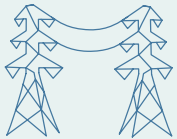


Our mission is to finance projects that improve the productivity and benefit the environment of the Nordic and Baltic countries.

NIB in Finland



Start of operations
1976

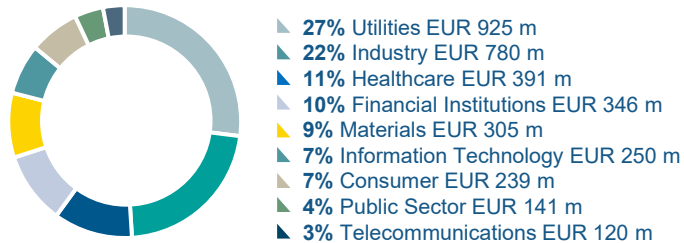


Projects financed
700+

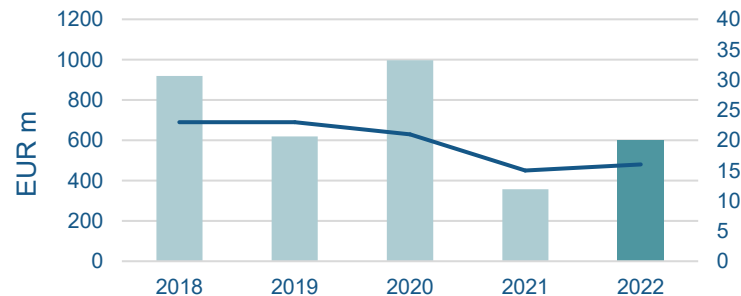


Total amount of financed projects
EUR **14.4** billion

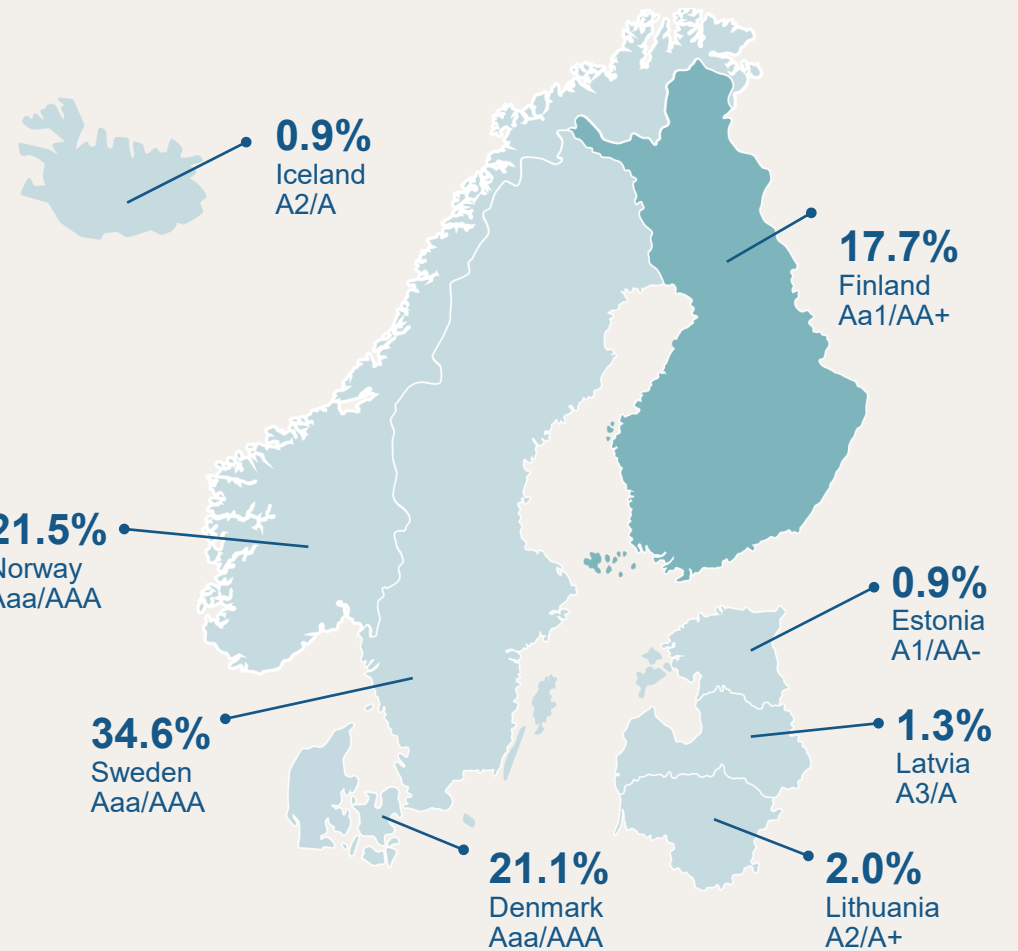
NIB financing in Finland by sector
2018–2022



Share of financing in Finland
2018–2022



■ Disbursements in Finland, EUR m
— Share of disbursements in Finland, %



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

NIB has operated in Finland since 1976, providing approximately EUR 14.4 billion to more than 700 projects in the country.

In recent years, NIB has financed infrastructure improvements and energy transition in Finland. In addition, NIB loans have supported digitalisation, green buildings, and healthcare.

In 1975, Finland joined NIB as a member with the other Nordic countries.

Looking ahead, NIB plans to increase its sustainability-linked lending. Since 2021, the Bank has provided such loans to Helen and Metso, supporting the green transition.

Recent highlights



Manufacturing facility for advanced medical products

FinVector Oy

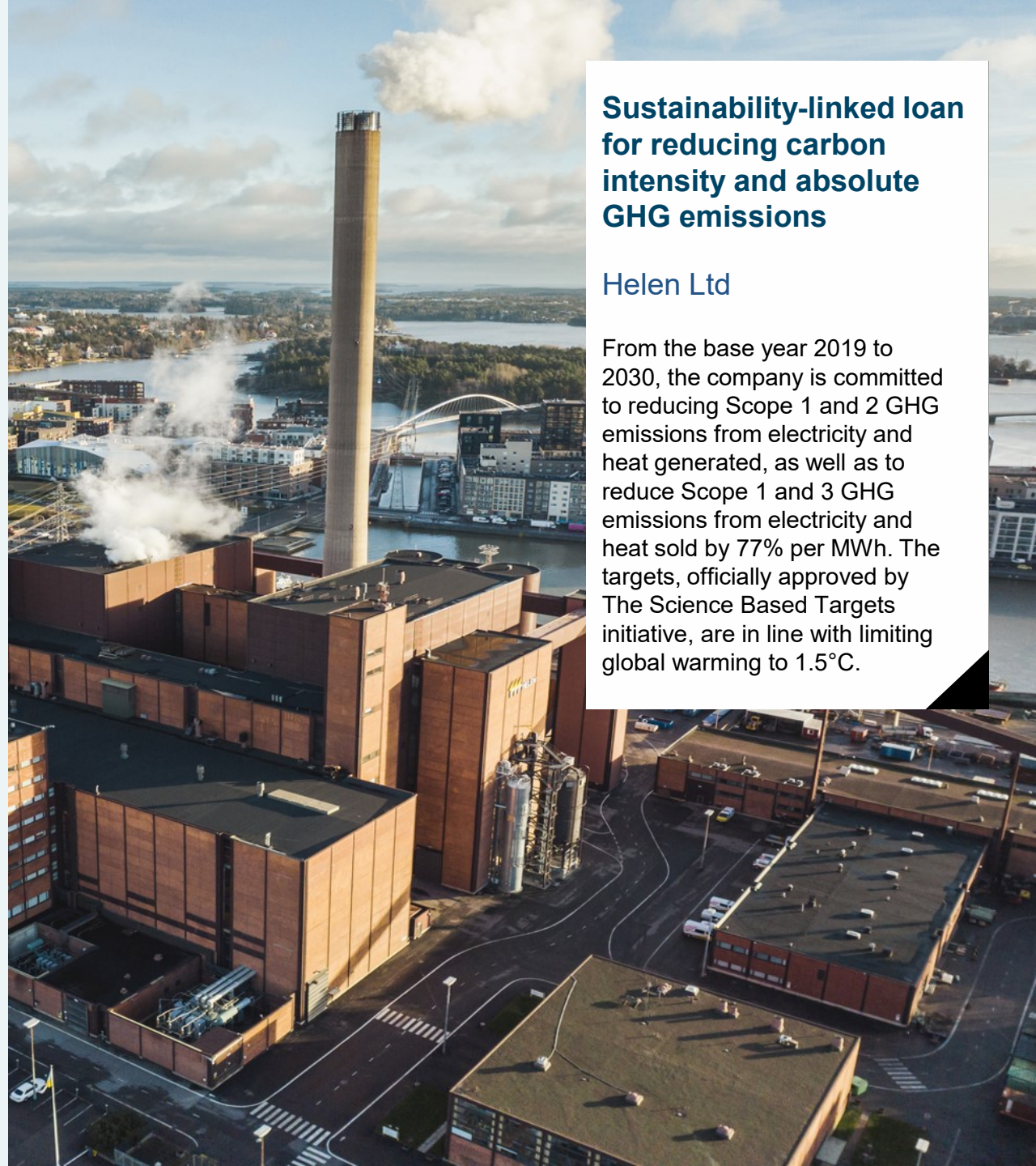
Construction of a manufacturing facility for advanced medical products in Kuopio. When the production unit under construction starts its operations, it will primarily focus on the production of a new viral-based gene therapy drug for bladder cancer.



Construction of a LEED Platinum level certified green building

Antilooppi Ky

Refurbishment of the historical building Siltasaari 10 in Hakaniemi. The property has received LEED Platinum, the highest level of certification in the LEED program, and is aiming for WELL Gold level certification, focusing on the health and wellbeing of property users.



Sustainability-linked loan for reducing carbon intensity and absolute GHG emissions

Helen Ltd

From the base year 2019 to 2030, the company is committed to reducing Scope 1 and 2 GHG emissions from electricity and heat generated, as well as to reduce Scope 1 and 3 GHG emissions from electricity and heat sold by 77% per MWh. The targets, officially approved by The Science Based Targets initiative, are in line with limiting global warming to 1.5°C.

Recently signed loans



Helsingin ja Uudenmaan sairaanhoitopiirin kuntayhtymä

EUR 115 million

Construction of a new ward building at Jorvi Hospital.

Terveystalo

Terveystalo Healthcare Holding Oy

EUR 50 million

Investments in Terveystalo's digital development over 2022-2025.



Oma Säästöpankki Oy

EUR 50 million

On-lending to small and medium-sized enterprises and smaller mid-caps.



Porvoon Sähköverkko Oy

EUR 18 million

Construction of new and upgrades of existing electricity grid.



ESL Shipping Oy

EUR 20 million

Investment loan to Finnish ESL Shipping Oy to increase capacity and energy efficiency.



Meyer Turku Oy

EUR 100 million

Covid-19 Response loan to Finnish shipyard company Meyer Turku Oy.



Fiskars Oy Ab

EUR 50 million

Fiskars Group's investments in digitalisation and developing of its production facilities.



Seinäjoen Voima Oy

EUR 20 million

Biofuelled district heating plant and battery, and an electric heat boiler in Seinäjoki.



Kiinteistö Oy Espoon Erica

EUR 40 million

Construction of the Green Chemistry Park R&D center in Espoo.



Helen Ltd

EUR 150 million

Sustainability-linked loan for reducing carbon intensity and the absolute GHG emissions from Helen's operations.



Leppäkoski Group Oy

EUR 12 million

Investments in electricity distribution and district heating network.



Antilooppi Ky

EUR 40 million

Construction of LEED Platinum level certified green building.



FinVector Oy

EUR 45 million

Construction of a manufacturing facility for advanced medical products.



Suomen Hypoteekkiyhdistys

EUR 20 million

Loan programme for on-lending to households and housing companies.



Meyer Turku Oy

EUR 100 million

Covid-19 Response loan to Meyer Turku Oy.



See the full list of loans on our website.



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