



Press release June 16, 2026

## **SEK participates in sustainability-linked credit facility for Humana**

The Swedish Export Credit Corporation (SEK) is participating in Humana AB's credit facility of SEK 2.3 billion, which is now being complemented with a sustainability link. By linking the financing terms to targets for customer satisfaction, employee engagement and reduced climate emissions, Humana is strengthening the connection between its financing and its sustainability efforts.

Humana is a leading Nordic care company with operations in individual and family care, personal assistance and elderly care. The company is now linking its existing credit facility to three prioritized sustainability targets: customer satisfaction, employee engagement and reduced Scope 1 and 2 emissions.

“Humana is now linking its financing to clear targets in quality, employee engagement and climate. This strengthens the connection between business, follow-up and long-term development,” says Alexandra Carlbom, Key Account Manager at SEK.

The financing agreement was signed in July 2025 and comprises a three-year credit facility with two one-year extension options. DNB Bank, SEB, The Swedish Export Credit Corporation and Swedbank are providing the financing. DNB Carnegie and Swedbank have acted as Sustainability Coordinators for the sustainability link.

“Linking our financing to our core sustainability targets is a natural step for Humana. It makes clear that quality for our customers, a good working environment for our employees and reduced climate impact are not only operational priorities, but also business-critical factors that affect our financial position,” says Christoffer Herou, CFO of Humana.

### **About SEK**

The Swedish Export Credit Corporation (SEK) is a commercially driven, state-owned company that provides financing to Swedish exporters, their subcontractors, subsidiaries, and international buyers of Swedish products and services. SEK's financing supports company growth, creating new jobs and driving economic growth in Sweden. Additionally, SEK promotes the transition to a more sustainable society, both within Sweden and globally.



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