

Fixed-income securities

Credit ratings of Novartis AG

	Moody's Investors Service	S&P Global Ratings
Short term	P-1	A-1+
Long term	Aa3	AA-
Outlook	Stable	Stable

Sustainability-linked bond

- USD securities
- CHF securities
- EUR securities

USD fixed-income securities

Issuer	Amount (in millions)	Coupon	Maturity
Novartis Capital Corp.	1,250	2.000%	2027
Novartis Capital Corp.	1,000	3.100%	2027
Novartis Capital Corp.	800	SOFR + 52bps	2028
Novartis Capital Corp.	700	3.900%	2028
Novartis Capital Corp.	1,000	3.800%	2029
Novartis Capital Corp.	500	SOFR + 65bps	2029
Novartis Capital Corp.	1,250	4.100%	2029
Novartis Capital Corp.	1,500	2.200%	2030
Novartis Capital Corp.	1,750	4.100%	2030
Novartis Capital Corp.	850	4.000%	2031
Novartis Capital Corp.	1,750	4.400%	2031
Novartis Capital Corp.	925	4.300%	2032
Novartis Capital Corp.	2,000	4.600%	2033
Novartis Capital Corp.	1,100	4.200%	2034

Issuer	Amount (in millions)	Coupon	Maturity
Novartis Capital Corp.	925	4.600%	2035
Novartis Capital Corp.	2,250	4.900%	2036
Novartis Capital Corp.	500	3.700%	2042
Novartis Capital Corp.	1,850	4.400%	2044
Novartis Capital Corp.	350	5.200%	2045
Novartis Capital Corp.	1,250	4.000%	2045
Novartis Capital Corp.	1,000	5.600%	2046
Novartis Capital Corp.	1,250	2.750%	2050
Novartis Capital Corp.	750	4.700%	2054
Novartis Capital Corp.	550	5.300%	2055
Novartis Capital Corp.	2,250	5.700%	2056

Novartis Capital Corp.

Principal amount	USD 1,250,000,000
ISIN	US66989HAQ11
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	2.000%
Coupon payment date	February 14 and August 14, commencing August 14, 2020
Documentation	SEC registered shelf registration
First settlement date	February 14, 2020
Issue price	99.909
Maturity date	February 14, 2027
Joint book-runners	Citi, HSBC, Morgan Stanley, Mitsubishi UFJ Financial Group, Barclays, Deutsche Bank, Mizuho
Bloomberg	NOVNVX 2.0 02/14/2027

Novartis Capital Corp.

Principal amount	USD 1,000,000,000
ISIN	US66989HAN89
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland

Type	Senior unsecured
Coupon	3.100%
Coupon payment date	May 17 and November 17, commencing May 17, 2017
Documentation	SEC registered shelf registration
First settlement date	February 17, 2017
Issue price	99.109
Maturity date	May 17, 2027
Joint book-runners	Bank of America Merrill Lynch, Citi, JP Morgan, Credit Suisse, Goldman Sachs, UBS
Bloomberg	NOVNVX 3.1 05/17/2027

Novartis Capital Corp.

Principal amount	USD 800,000,000
ISIN	US66989HBD98
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured floating rate note
Coupon	SOFR + 52bps
Coupon payment date	February 05, May 05, August 05 and November 05, commencing February 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	100.000
Maturity date	November 05, 2028
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX Float 11/05/28

Novartis Capital Corp.

Principal amount	USD 700,000,000
ISIN	US66989HAX61
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	3.900%
Coupon payment date	May 05 and November 05, commencing May 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	99.978
Maturity date	November 05, 2028
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX 3.9 11/05/28

Novartis Capital Corp.

Principal amount	USD 1,000,000,000	3/18
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ISIN	US66989HAT59
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	3.800%
Coupon payment date	March 18 and September 18, commencing March 18, 2025
Documentation	SEC registered shelf registration
First settlement date	September 18, 2024
Issue price	99.757
Maturity date	September 18, 2029
Joint book-runners	Goldman Sachs, JP Morgan, Citi, Mizuho, Barclays, HSBC, Société Générale
Bloomberg	NOVNVX 3.80 09/18/2029

Novartis Capital Corp.

Principal amount	USD 500,000,000
ISIN	US66989HBE71
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured floating rate note
Coupon	SOFR + 65bps
Coupon payment date	March 16, June 16, September 16 and December 16, commencing June 16, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026
Issue price	100.000
Maturity date	March 16, 2029
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho
Bloomberg	NOVNVX Float 03/16/29

Novartis Capital Corp.

Principal amount	USD 1,250,000,000
ISIN	US66989HBF47
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.100%
Coupon payment date	March 16 and September 16, commencing September 16, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026
Issue price	99.883
Maturity date	March 16, 2029
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho

Novartis Capital Corp.

Principal amount	USD 1,500,000,000
ISIN	US66989HAR93
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	2.200%
Coupon payment date	February 14 and August 14, commencing August 14, 2020
Documentation	SEC registered shelf registration
First settlement date	February 14, 2020
Issue price	99.869
Maturity date	August 14, 2030
Joint book-runners	Citi, HSBC, Morgan Stanley, Mitsubishi UFJ Financial Group, Barclays, Deutsche Bank, Mizuho
Bloomberg	NOVNVX 2.2 08/14/2030

Novartis Capital Corp.

Principal amount	USD 1,750,000,000
ISIN	US66989HAY45
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.100%
Coupon payment date	May 05 and November 05, commencing May 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	99.700
Maturity date	November 05, 2030
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX 4.1 11/05/30

Novartis Capital Corp.

Principal amount	USD 850,000,000
ISIN	US66989HAU23
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.000%
Coupon payment date	March 18 and September 18, commencing March 18, 2025
Documentation	SEC registered shelf registration

First settlement date	September 18, 2024
Issue price	99.565
Maturity date	September 18, 2031
Joint book-runners	Goldman Sachs, JP Morgan, Citi, Mizuho, Barclays, HSBC, Société Générale
Bloomberg	NOVNVX 4.00 09/18/2031

Novartis Capital Corp.

Principal amount	USD 1,750,000,000
ISIN	US66989HBG20
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.400%
Coupon payment date	March 18 and September 18, commencing September 18, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026
Issue price	99.960
Maturity date	March 18, 2031
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho
Bloomberg	NOVNVX 4.4 03/18/31

Novartis Capital Corp.

Principal amount	USD 925,000,000
ISIN	US66989HAZ10
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.300%
Coupon payment date	May 05 and November 05, commencing May 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	99.409
Maturity date	November 05, 2032
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX 4.3 11/05/32

Novartis Capital Corp.

Principal amount	USD 2,000,000,000
ISIN	US66989HBH03
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland

Type	Senior unsecured
Coupon	4.600%
Coupon payment date	March 18 and September 18, commencing September 18, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026
Issue price	99.574
Maturity date	March 18, 2033
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho
Bloomberg	NOVNVX 4.6 03/18/33

Novartis Capital Corp.

Principal amount	USD 1,100,000,000
ISIN	US66989HAV06
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.200%
Coupon payment date	March 18 and September 18, commencing March 18, 2025
Documentation	SEC registered shelf registration
First settlement date	September 18, 2024
Issue price	99.282
Maturity date	September 18, 2034
Joint book-runners	Goldman Sachs, JP Morgan, Citi, Mizuho, Barclays, HSBC, Société Générale
Bloomberg	NOVNVX 4.20 09/18/2034

Novartis Capital Corp.

Principal amount	USD 925,000,000
ISIN	US66989HBA59
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.600%
Coupon payment date	May 05 and November 05, commencing May 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	99.564
Maturity date	November 05, 2035
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX 4.6 11/05/35

Novartis Capital Corp.

Principal amount	USD 2,250,000,000
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ISIN	US66989HBJ68
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.900%
Coupon payment date	March 18 and September 18, commencing September 18, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026
Issue price	99.719
Maturity date	March 18, 2036
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho
Bloomberg	NOVNVX 4.9 03/18/36

Novartis Capital Corp.

Principal amount	USD 500,000,000
ISIN	US66989HAF55
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	3.700%
Coupon payment date	March 21 and September 21, commencing March 21, 2013
Documentation	SEC registered shelf registration
First settlement date	September 21, 2012
Issue price	98.325
Maturity date	September 21, 2042
Joint book-runners	JP Morgan, Morgan Stanley, BNP Paribas, Citi, Bank of America Merrill Lynch, UBS
Bloomberg	NOVNVX 3.7 09/21/42

Novartis Capital Corp.

Principal amount	USD 1,850,000,000
ISIN	US66989HAH12
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.400%
Coupon payment date	May 06 and November 06, commencing May 06, 2014
Documentation	SEC registered shelf registration
First settlement date	February 21, 2014
Issue price	99.196
Maturity date	May 06, 2044
Joint book-runners	Goldman Sachs, Bank of America Merrill Lynch, Barclays, Citi, Credit Suisse, Deutsche Bank, JP Morgan

Novartis Capital Corp.

Principal amount	USD 350,000,000
ISIN	US66989HBB33
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	5.200%
Coupon payment date	May 05 and November 05, commencing May 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	99.889
Maturity date	November 05, 2045
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX 5.2 11/05/45

Novartis Capital Corp.

Principal amount	USD 1,250,000,000
ISIN	US66989HAK41
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.000%
Coupon payment date	May 20 and November 20, commencing May 20, 2016
Documentation	SEC registered shelf registration
First settlement date	November 20, 2015
Issue price	98.029
Maturity date	November 20, 2045
Joint book-runners	Bank of America Merrill Lynch, Citi, JP Morgan, Credit Suisse, Goldman Sachs, UBS
Bloomberg	NOVNVX 4 11/20/2045

Novartis Capital Corp.

Principal amount	USD 1,000,000,000
ISIN	US66989HBK32
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	5.600%
Coupon payment date	March 18 and September 18, commencing September 18, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026

Issue price	99.536
Maturity date	March 18, 2046
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho
Bloomberg	NOVNVX 5.6 03/18/46

Novartis Capital Corp.

Principal amount	USD 1,250,000,000
ISIN	US66989HAS76
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	2.750%
Coupon payment date	February 14 and August 14, commencing August 14, 2020
Documentation	SEC registered shelf registration
First settlement date	February 14, 2020
Issue price	97.712
Maturity date	August 14, 2050
Joint book-runners	Citi, HSBC, Morgan Stanley, Mitsubishi UFJ Financial Group, Barclays, Deutsche Bank, Mizuho
Bloomberg	NOVNVX 2.75 08/14/2050

Novartis Capital Corp.

Principal amount	USD 750,000,000
ISIN	US66989HAW88
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.700%
Coupon payment date	March 18 and September 18, commencing March 18, 2025
Documentation	SEC registered shelf registration
First settlement date	September 18, 2024
Issue price	99.936
Maturity date	September 18, 2054
Joint book-runners	Goldman Sachs, JP Morgan, Citi, Mizuho, Barclays, HSBC, Société Générale
Bloomberg	NOVNVX 4.70 09/18/2054

Novartis Capital Corp.

Principal amount	USD 550,000,000
ISIN	US66989HBC16
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured

Coupon	5.300%
Coupon payment date	May 05 and November 05, commencing May 05, 2026
Documentation	SEC registered shelf registration
First settlement date	November 05, 2025
Issue price	99.464
Maturity date	November 05, 2055
Joint book-runners	Bank of America, BNP Paribas, Deutsche Bank, HSBC, JP Morgan, Société Générale
Bloomberg	NOVNVX 5.3 11/05/55

Novartis Capital Corp.

Principal amount	USD 2,250,000,000
ISIN	US66989HBL15
Issuer	Novartis Capital Corp., United States
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	5.700%
Coupon payment date	March 18 and September 18, commencing September 18, 2026
Documentation	SEC registered shelf registration
First settlement date	March 18, 2026
Issue price	99.120
Maturity date	March 18, 2056
Joint book-runners	BNP Paribas, Citibank, Deutsche Bank, JP Morgan, Mizuho
Bloomberg	NOVNVX 5.7 03/18/56

CHF fixed-income securities

Issuer	Amount (in millions)	Coupon	Maturity
Novartis AG	650	1.600%	2027
Novartis AG	550	0.625%	2029
Novartis AG	435	1.650%	2031
Novartis AG	645	1.750%	2034
Novartis AG	325	1.050%	2035
Novartis AG	280	1.850%	2040
Novartis AG	190	1.850%	2049

Novartis AG

Principal amount	CHF 650,000,000
ISIN	CH1353257806
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.600%
Coupon payment date	June 18
Documentation	Swiss stand-alone documentation
First settlement date	June 18, 2024
Issue price	100.138
Maturity date	June 18, 2027
Joint book-runners	BNP Paribas, Deutsche Bank, UBS
Bloomberg	NOVNVX 1.6 6/18/27
Listing	SIX Swiss Exchange

Novartis AG

Principal amount	CHF 550,000,000
ISIN	CH0270190991
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	0.625%
Coupon payment date	November 13
Documentation	Swiss stand-alone documentation
First settlement date	February 13, 2015
Issue price	100.502
Maturity date	November 13, 2029
Joint book-runners	Credit Suisse, UBS
Bloomberg	NOVNVX 0.625 11/13/29
Listing	SIX Swiss Exchange

Novartis AG

Principal amount	CHF 435,000,000
ISIN	CH1353257814
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.650%
Coupon payment date	June 18
Documentation	Swiss stand-alone documentation
First settlement date	June 18, 2024
Issue price	100.148
Maturity date	June 18, 2031
Joint book-runners	BNP Paribas, Deutsche Bank, UBS
Bloomberg	NOVNVX 1.65 6/18/31

Novartis AG

Principal amount	CHF 645,000,000
ISIN	CH1353257822
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.750%
Coupon payment date	June 16
Documentation	Swiss stand-alone documentation
First settlement date	June 18, 2024
Issue price	100.229
Maturity date	June 16, 2034
Joint book-runners	BNP Paribas, Deutsche Bank, UBS
Bloomberg	NOVNVX 1.75 6/16/34
Listing	SIX Swiss Exchange

Novartis AG

Principal amount	CHF 325,000,000
ISIN	CH0270191007
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.050%
Coupon payment date	May 11
Documentation	Swiss stand-alone documentation
First settlement date	February 13, 2015
Issue price	100.479
Maturity date	May 11, 2035
Joint book-runners	Credit Suisse, UBS
Bloomberg	NOVNVX 1.05 05/11/35
Listing	SIX Swiss Exchange

Novartis AG

Principal amount	CHF 280,000,000
ISIN	CH1353257830
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.850%
Coupon payment date	June 18
Documentation	Swiss stand-alone documentation
First settlement date	June 18, 2024
Issue price	100.268

Maturity date	June 18, 2040
Joint book-runners	BNP Paribas, Deutsche Bank, UBS
Bloomberg	NOVNVX 1.85 6/18/40
Listing	SIX Swiss Exchange

Novartis AG

Principal amount	CHF 190,000,000
ISIN	CH1353257848
Issuer	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.850%
Coupon payment date	June 18
Documentation	Swiss stand-alone documentation
First settlement date	June 18, 2024
Issue price	100.149
Maturity date	June 18, 2049
Joint book-runners	BNP Paribas, Deutsche Bank, UBS
Bloomberg	NOVNVX 1.85 6/18/49
Listing	SIX Swiss Exchange

EUR fixed-income securities

Issuer	Amount (in millions)	Coupon	Maturity
Novartis Finance S.A.	600	1.625%	2026
Novartis Finance S.A.	600	1.125%	2027
Novartis Finance S.A.	500	0.625%	2028
Novartis Finance S.A.	1,850	0.000%	2028
Novartis Finance S.A.	750	1.375%	2030
Novartis Finance S.A	600	3.100%	2032
Novartis Finance S.A	600	3.500%	2035
Novartis Finance S.A.	750	1.700%	2038
Novartis Finance S.A	500	4.000%	2041

Novartis Finance S.A.

Principal amount	EUR 600,000,000
ISIN	XS1134729794

Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.625%
Coupon payment date	November 09
Documentation	Standalone
First settlement date	November 07, 2014
Issue price	99.697
Maturity date	November 09, 2026
Joint book-runners	Barclays, BNP Paribas, Deutsche Bank
Bloomberg	NOVNVX 1.625 11/09/26
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 600,000,000
ISIN	XS1585010074
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.125%
Coupon payment date	September 30, commencing September 30, 2017
Documentation	Standalone
First settlement date	March 31, 2017
Issue price	99.874
Maturity date	September 30, 2027
Joint book-runners	Barclays, BNP Paribas, Deutsche Bank
Bloomberg	NOVNVX 1.125 09/30/27
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 500,000,000
ISIN	XS1492825481
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	0.625%
Coupon payment date	September 20
Documentation	Standalone
First settlement date	September 20, 2016
Issue price	98.48
Maturity date	September 20, 2028
Joint book-runners	Barclays, BNP Paribas, Deutsche Bank

Bloomberg	NOVNVX 0.625 09/20/28
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 1,850,000,000
ISIN	XS2235996217
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	0.000%
Coupon step-up	Coupon to increase by 25 basis points from 2026 onwards if Novartis does not achieve the 2025 Patient Access Targets
Coupon payment date	September 23
Documentation	Standalone
First settlement date	September 23, 2020
Issue price	99.354
Maturity date	September 23, 2028
Joint book-runners	Barclays, HSBC, J.P. Morgan, Societe Generale
Bloomberg	NOVNVX 0 09/23/28
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 750,000,000
ISIN	XS1769041192
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.375%
Coupon payment date	August 14
Documentation	Standalone
First settlement date	February 14, 2018
Issue price	99.957
Maturity date	August 14, 2030
Joint book-runners	Barclays, BNP Paribas, Deutsche Bank
Bloomberg	NOVNVX 1.375 08/14/30
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 600,000,000
ISIN	XS3366248279
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured

Coupon	3.100%
Coupon payment date	January 13
Documentation	Standalone
First settlement date	May 13, 2026
Issue price	99.525
Maturity date	January 13, 2032
Joint book-runners	Barclays, Deutsche Bank, HSBC, Société Générale
Bloomberg	NOVNVX 3.1 01/13/32
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 600,000,000
ISIN	XS3366248519
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	3.500%
Coupon payment date	May 13
Documentation	Standalone
First settlement date	May 13, 2026
Issue price	99.757
Maturity date	May 13, 2035
Joint book-runners	Barclays, Deutsche Bank, HSBC, Société Générale
Bloomberg	NOVNVX 3.5 05/13/35
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 750,000,000
ISIN	XS1769041606
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	1.700%
Coupon payment date	August 14
Documentation	Standalone
First settlement date	February 14, 2018
Issue price	99.217
Maturity date	August 14, 2038
Joint book-runners	Barclays, BNP Paribas, Deutsche Bank
Bloomberg	NOVNVX 1.7 08/14/38
Listing	SIX Swiss Exchange

Novartis Finance S.A.

Principal amount	EUR 500,000,000
ISIN	XS3366248600
Issuer	Novartis Finance S.A., Luxembourg
Guarantor	Novartis AG, Switzerland
Type	Senior unsecured
Coupon	4.000%
Coupon payment date	May 13
Documentation	Standalone
First settlement date	May 13, 2026
Issue price	99.833
Maturity date	May 13, 2041
Joint book-runners	Barclays, Deutsche Bank, HSBC, Société Générale
Bloomberg	NOVNVX 4 05/13/41
Listing	SIX Swiss Exchange

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5. [#tabeur-securities-29496](#)