## SpareBank 1 Boligkreditt Green Bond Reporting 2018



## SpareBank 1 Boligkreditt Green Bond Allocation Reporting

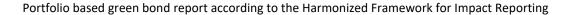
Per 31 March 2018, SpareBank 1 Boligkreditt holds an Eligible Green Loan Portfolio of NOK 18,442,767,410 in accordance with the asset selection criteria of the SpareBank 1 Boligkreditt Green Bond Framework.

| SPAREBANK 1 BOLIGKREDITT GREEN BOND ALLOCATION  |                        |   |  |  |  |  |  |  |
|---|------------------------|---|--|--|--|--|--|--|
| Eligible Green Loan<br>Portfolio  | Amount (NOK)           | Allocation of green funding                                     | Amount (NOK)                               |  |  |  |  |  |
| New residential   |                        |   |  |  |  |  |  |  |
| <ul> <li>buildings in Norway</li> <li>Apartments         completed after         Jan. 1 2012         (from TEK 10)</li> <li>Houses         completed after         Jan. 1 2009</li> </ul> |                        | Allocated to green covered                                      | NOK 9,640,000,000<br>(EUR 1,000,000,000)   |  |  |  |  |  |
| (from TEK07)  Refurbished residential buildings in Norway with an improved energy efficiency of 30%   | 18,442,767,410<br>n.a. | Unallocated Amount of Eligible Sustainability Project Portfolio | (ISIN code: XS1760129608)<br>8,802,767,410 |  |  |  |  |  |
| Total<br>Eligible Green Ioan<br>Portfolio   | 18,442,767,410         | Maximum<br>Green Funding  | 18,442,767,410                             |  |  |  |  |  |

Percentage of green mortgage loan portfolio allocated to net proceeds of green funding: 52.3% (usage)

Percentage of net proceeds of SpareBank 1 Boligkreditt's inaugural Green Covered Bond allocated to Eligible Green Loan Portfolio: 100%

## SpareBank 1 Boligkreditt Green Bond Impact Reporting





Portfolio date: 31 March 2018

| Eligible Project Category   | Signed<br>Amount<br>b/ | Share of Total<br>Portfolio<br>Financing<br>c/ | Eligibility for<br>Green Bonds<br>d/ | Annual Site<br>Energy<br>Savings<br>e/ | Annual CO <sub>2</sub><br>Emission<br>Avoidance<br>f/ |
|---|------------------------|--|--------------------------------------|--|---|
| Residential Green Buildings   | NOK                    | %  | %                                    | MWh                                    | tCO <sub>2</sub>                                      |
| New residential buildings in Norway   | 18,442,767,410         | 100  | 100                                  | 168,655                                | 21,251  |
| Residential buildings in Norway built before 2009                                     | -                      |  |                                      |  |   |
| Refurbished residential buildings in Norway with an improved energy efficiency of 30% | -                      |  |                                      |  |   |
| Total   | 18,442,767,410         |  |                                      | 168,655                                | 21,251  |

- a/ Eligible category
- b/ Signed amount represents the amount legally committed by the issuer for the portfolio or portfolio components eligible for Green Bond financing
- c/ This is the share of the total portfolio cost that is financed by the issuer
- d/ This is the share of the total portfolio costs that is Green Bond eligible
- e/ Impact indicators:
  - Site energy savings calculated using the difference between the top 8% of buildings and the national building stock benchmarks
  - Annual CO2 emission avoidance

The methodology for the Green Buildings category was developed and respective impact calculations are provided by Multiconsult ASA. For more details on the methodology and the factors used in the calculation above, see the report on our website: <a href="https://spabol.sparebank1.no/green-bonds">https://spabol.sparebank1.no/green-bonds</a>