

FINAL TERMS

PROHIBITION OF SALES TO EEA RETAIL INVESTORS – The Notes are not intended to be offered, sold or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the European Economic Area (EEA). For these purposes, a **retail investor** means a person who is one (or more) of: (i) a retail client as defined in point (11) of Article 4(1) of Directive 2014/65/EU (as amended, **MiFID II**); or (ii) a customer within the meaning of Directive (EU) 2016/97, where that customer would not qualify as a professional client as defined in point (10) of Article 4(1) of MiFID II; or (iii) not a qualified investor as defined in Regulation (EU) 2017/1129 (the **Prospectus Regulation**). Consequently, no key information document required by Regulation (EU) No 1286/2014 (as amended, the **PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the EEA has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the EEA may be unlawful under the PRIIPs Regulation.

PROHIBITION OF SALES TO UK RETAIL INVESTORS – The Notes are not intended to be offered, sold, distributed or otherwise made available to and should not be offered, sold, distributed or otherwise made available to any retail investor in the United Kingdom (UK). For these purposes, a **retail investor** means a person who is either one (or both) of the following: (i) not a professional client, as defined in point (8) of Article 2(1) of Regulation (EU) No 600/2014 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (**UK MiFIR**); or (ii) not a qualified investor as defined in paragraph 15 of Schedule 1 to the Public Offers and Admissions to Trading Regulations 2024. Consequently, no disclosure document required by the FCA Product Disclosure Sourcebook (**DISC**) for offering, selling or distributing the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering, selling or distributing the Notes or otherwise making them available to any retail investor in the UK may be unlawful under DISC and the Consumer Composite Investments (Designated Activities) Regulations 2024.

MiFID II Product Governance/Professional investors and ECPs only target market – Solely for the purposes of each manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is eligible counterparties and professional clients only, each as defined in MiFID II; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any person subsequently offering, selling or recommending the Notes (a **distributor**) should take into consideration the manufacturers' target market assessment; however, a distributor subject to MiFID II is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturers' target market assessment) and determining appropriate distribution channels.

UK MiFIR product governance/Professional investors and ECPs only target market – Solely for the purposes of the manufacturer's product approval process, the target market assessment in respect of the Notes has led to the conclusion that: (i) the target market for the Notes is only eligible counterparties, as defined in the FCA Handbook Conduct of Business Sourcebook, and professional clients, as defined in UK MiFIR; and (ii) all channels for distribution of the Notes to eligible counterparties and professional clients are appropriate. Any distributor should take into consideration the manufacturer's target market assessment; however, a distributor subject to the FCA Handbook Product Intervention and Product Governance Sourcebook (the **UK MiFIR Product Governance Rules**) is responsible for undertaking its own target market assessment in respect of the Notes (by either adopting or refining the manufacturer's target market assessment) and determining appropriate distribution channels.

7 September 2026

Eika Boligkreditt AS

**Issue of €500,000,000 3.625 per cent. Covered Notes due 2036
under the €20,000,000,000
Euro Medium Term Covered Note Programme**

Legal Entity Identifier (LEI): 549300T7MMTBQXCJOQ79

PART A – CONTRACTUAL TERMS

Terms used herein shall be deemed to be defined as such for the purposes of the Terms and Conditions of the Notes other than VPS Notes set forth in the Offering Circular dated 16 October 2025 which constitutes a base prospectus for the purposes of the Prospectus Regulation (the **Offering Circular**). This document constitutes the Final Terms of the Notes described herein for the purposes of the Prospectus Regulation and must be read in conjunction with the Offering Circular in order to obtain all the relevant information. The Offering Circular has been published on the website of Euronext Dublin at <https://live.euronext.com/>.

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| 1. | Issuer: | Eika Boligkreditt AS |
| 2. | (a) Series Number: | 85 |
| | (b) Tranche Number: | 1 |
| | (c) Date on which the Notes will be consolidated and form a single Series: | Not Applicable |
| 3. | Specified Currency or Currencies: | euro (€) |
| 4. | Aggregate Nominal Amount | |
| | (a) Series: | €500,000,000 |
| | (b) Tranche: | €500,000,000 |
| 5. | Issue Price: | 99.219 per cent. of the Aggregate Nominal Amount |
| 6. | (a) Specified Denominations: | €100,000 and integral multiples of €1,000 in excess thereof up to and including €199,000. No Notes in definitive form will be issued with a denomination above €199,000 |
| | (b) Calculation Amount: <i>(in relation to calculation of interest in global form see Conditions)</i> | €1,000 |
| 7. | (a) Issue Date: | 9 September 2026 |
| | (b) Interest Commencement Date: | Issue Date |
| 8. | Maturity Date: | 9 September 2036 |
| 9. | (a) Statutory Extended Final Maturity: | Applicable |
| | (b) Statutory Extended Final Maturity Date: | Interest Payment Date falling on or nearest to 9 September 2037 |
| 10. | Interest Basis: | In respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date: 3.625 per cent. Fixed Rate |

(see paragraph 15 below)

In respect of the period from (and including) the Maturity Date to (but excluding) the Statutory Extended Final Maturity Date (if applicable):
3 month EURIBOR +0.32 per cent. Floating Rate
(see paragraph 17 below)

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| 11. | Redemption/Payment Basis: | Subject to any purchase and cancellation or early redemption, the Notes will be redeemed on the Maturity Date at 100 per cent. of their nominal amount |
| 12. | Change of Interest Basis: | Applicable. See paragraphs 10, 15 and 17 |
| 13. | Put/Call Options: | Not Applicable |
| 14. | Date Board approval for issuance of Notes obtained: | Not Applicable |

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

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| 15. | Fixed Rate Note Provisions: | Applicable from (and including) the Interest Commencement Date to (but excluding) the Maturity Date |
| | (a) Rate(s) of Interest: | 3.625 per cent. per annum payable in arrear on each Interest Payment Date |
| | (b) Interest Payment Date(s): | 9 September in each year, commencing on 9 September 2027, up to and including the Maturity Date |
| | (c) Fixed Coupon Amount(s): <i>(in relation to Notes in global form see Conditions)</i> | €36.25 per Calculation Amount |
| | (d) Broken Amount(s): <i>(in relation to Notes in global form see Conditions)</i> | Not Applicable |
| | (e) Day Count Fraction: | Actual/Actual (ICMA) |
| | (f) Determination Date(s): | 9 September in each year |
| 16. | Floating Rate Note Provisions: | Not Applicable |
| 17. | Statutory Extended Maturity Interest Provisions: | Applicable from (and including) the Maturity Date to (but excluding) the Statutory Extended Final Maturity Date (if applicable) |
| | (a) Fixed Rate: | Not Applicable |
| | (b) Floating Rate: | Applicable |

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| (i) | Specified Interest Payment Dates: | 9 December 2036, 9 March 2037, 9 June 2037 and 9 September 2037, subject to adjustment in accordance with the Business Day Convention set out in subparagraph (ii) below |
| (ii) | Business Day Convention: | Modified Following Business Day Convention |
| (iii) | Additional Business Centre(s): | Oslo |
| (iv) | Party responsible for calculating the Rate of Interest and Interest Amount (if not the Agent): | Not Applicable |
| (v) | Screen Rate Determination | |
| | • Calculation Method: | Not Applicable |
| | • Reference Rate: | 3 month EURIBOR |
| | • Interest Determination Date(s): | Second day on which T2 is open prior to the start of each Interest Period |
| | • Relevant Screen Page: | Refinitiv EURIBOR01 |
| | • Index Determination: | Not Applicable |
| | • Observation Method: | Not Applicable |
| | • Lag Look-back Period: | Not Applicable |
| | • Observation Shift Period: | Not Applicable |
| (vi) | Reference Rate Replacement: | Applicable |
| (vii) | Margin(s): | +0.32 per cent. per annum |
| (viii) | Minimum Rate of Interest: | Not Applicable |
| (ix) | Maximum Rate of Interest: | Not Applicable |
| (x) | Day Count Fraction: | Actual/360 |

18. Zero Coupon Note Provisions: Not Applicable

PROVISIONS RELATING TO REDEMPTION

19. Issuer Call: Not Applicable

20. Investor Put: Not Applicable

21. Final Redemption Amount: €1,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

22. Form of Notes

(a) Form: Temporary Global Note exchangeable for a Permanent Global Note which is exchangeable for Definitive Notes only upon an Exchange Event

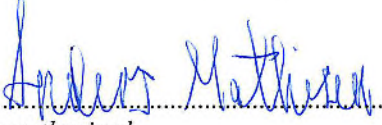
(b) New Global Note: Yes

23. Additional Financial Centre(s): London and Oslo

THIRD PARTY INFORMATION

The description of the rating in Part B, paragraph 2 of these Final Terms has been extracted from the website of Moody's (as defined below). The Issuer confirms that such information has been accurately reproduced and that, so far as it is aware and is able to ascertain from information published by Moody's, no facts have been omitted which would render the reproduced information inaccurate or misleading.

Signed on behalf of Eika Boligkreditt AS:

By: .....
Duly authorised

PART B – OTHER INFORMATION

1. LISTING

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| (a) | Listing and Admission to trading: | Application has been made by the Issuer (or on its behalf) for the Notes to be admitted to the Official List of Euronext Dublin and to trading on the Regulated Market of Euronext Dublin with effect from 9 September 2026. |
| (b) | Estimate of total expenses related to admission to trading: | €1,000 |

2. RATINGS

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| Ratings: | The Notes to be issued are expected to be rated Aaa by Moody's Investors Service Limited (Moody's).

Moody's is established in the UK and is registered under Regulation (EC) No. 1060/2009 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018. The rating to be issued by Moody's will be endorsed by Moody's Deutschland GmbH in accordance with Regulation (EC) No. 1060/2009 (as amended).

Obligations rated 'Aaa' by Moody's are judged to be of the highest quality, subject to the lowest level of credit risk (see: https://ratings.moodys.com/rmc-documents/53954) |
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3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to Crédit Agricole Corporate and Investment Bank, Danske Bank A/S, Erste Group Bank AG, Landesbank Baden-Württemberg and Nordea Bank Abp (together, the **Managers**), so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Managers and their respective affiliates have engaged, and may in the future engage, in investment banking and/or commercial banking transactions with, and may perform other services for, the Issuer and its affiliates in the ordinary course of business.

4. REASONS FOR THE OFFER AND ESTIMATED NET PROCEEDS

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| (i) | Reasons for the offer: | General Business Purposes |
| (ii) | Estimated net proceeds: | €494,595,000 |

5. YIELD

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| Indication of yield: | 3.720 per cent. per annum |
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6. OPERATIONAL INFORMATION

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| (i) | ISIN: | XS3498888661 |
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(ii)	Common Code:	349888866
(iii)	Any clearing system(s) other than Euroclear, Clearstream, Luxembourg or Swiss Securities Services Corporation and the relevant identification number(s):	Not Applicable
(iv)	Names and addresses of additional Paying Agent(s) (if any):	Not Applicable
(v)	Intended to be held in a manner which would allow Eurosystem eligibility:	Yes. Note that the designation “yes” simply means that the Notes are intended upon issue to be deposited with one of the ICSDs as common safekeeper and does not necessarily mean that the Notes will be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem either upon issue or at any or all times during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
(vi)	CFI:	DAFSFB, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN
(vii)	FISN:	EIKA BOLIGKREDI/3.625EMTN 20360909, as updated, as set out on the website of the Association of National Numbering Agencies (ANNA) or alternatively sourced from the responsible National Numbering Agency that assigned the ISIN

7. DISTRIBUTION

(i)	U.S. Selling Restrictions:	TEFRA D
(ii)	Prohibition of Sales to EEA Retail Investors:	Applicable
(iii)	Prohibition of Sales to UK Retail Investors:	Applicable
(iv)	Stabilisation Manager(s) (if any):	Not Applicable
(v)	Prohibition of Sales to Belgian Consumers:	Applicable