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**); (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 or otherwise made available to and should not be offered, sold or otherwise made available to any retail investor in the United Kingdom (UK). For these purposes, a retail investor means a person who is one (or more) of: (i) a retail client, as defined in point (8) of Article 2 of Regulation (EU) No 2017/565 as it forms part of domestic law by virtue of the European Union (Withdrawal) Act 2018 (the **EUWA**); or (ii) a customer within the meaning of the provisions of the Financial Services and Markets Act 2000 (as amended, the **FSMA**) and any rules or regulations made under the FSMA to implement Directive (EU) 2016/97, where that customer would not qualify as 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 EUWA (**UK MiFIR**); or (iii) not a qualified investor as defined in Article 2 of Regulation (EU) 2017/1129 as it forms part of domestic law by virtue of the EUWA. Consequently, no key information document required by Regulation (EU) No 1286/2014 as it forms part of domestic law by virtue of the EUWA (the **UK PRIIPs Regulation**) for offering or selling the Notes or otherwise making them available to retail investors in the UK has been prepared and therefore offering or selling the Notes or otherwise making them available to any retail investor in the UK may be unlawful under the UK PRIIPs Regulation..

MIFID II 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 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 manufacturer's 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 manufacturer's target market assessment) and determining appropriate distribution channels.

4 September 2026

Eika Boligkreditt AS

Issue of NOK 300,000,000, Series 72, Tranche 3 4.33 per cent. Covered VPS Notes due 19 October 2034

(with Statutory Extended Final Maturity) (the "Notes")

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 VPS Notes (the Conditions) set forth in the Offering Circular dated 5 August 2022 which are incorporated by reference in the Offering Circular dated 16 October 2025. This document constitutes the Final Terms of the

Notes described herein for the purposes of Regulation (EU) 2017/1129 (the Prospectus Regulation) and must be read in conjunction with the Offering Circular dated 16 October 2025 which constitutes a base prospectus for the purposes of the Prospectus Regulation (the Offering Circular), including the Conditions incorporated by reference in 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/.

1. Issuer:	Eika Boligkreditt AS
2. Series Number:	72
(a) Tranche Number:	3
(b) Date on which the Notes will be consolidated and form a single Series:	The Notes will be consolidated and form a single Series on the Issue Date
3. Specified Currency or Currencies:	Norwegian Kroner ("NOK")
4. Aggregate Nominal Amount:	
(a) Series:	NOK 2,000,000,000
(b) Tranche:	NOK 300,000,000
5. Issue Price:	97.606 per cent. of the Aggregate Nominal Amount plus accrued interest from the Interest Commencement Date
6. (a) Specified Denominations:	NOK 2,000,000
(b) Calculation Amount:	NOK 2,000,000
7. (a) Issue Date:	8 September 2026
(b) Interest Commencement Date:	19 October 2025
8. Maturity Date:	19 October 2034
9. (a) Statutory Extended Final Maturity:	Applicable
(b) Statutory Extended Final Maturity Date:	19 October 2035
10. Interest Basis:	In respect of the period from (and including) the Interest Commencement Date to (but excluding) the Maturity Date: 4.33 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): 4.33 per cent. Fixed Rate (see paragraph 17 below)

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:	Not Applicable.
13. Put/Call Options:	Not Applicable
14. Date Board approval for issuance of Notes obtained:	Not Applicable

PROVISIONS RELATING TO INTEREST (IF ANY) PAYABLE

15. Fixed Rate Note Provisions:	Applicable
(a) Rate(s) of Interest:	4.33 per cent. per annum payable in arrear on each Interest Payment Date
(b) Interest Payment Date(s):	19 October in each year up to and including the Maturity Date
(c) Fixed Coupon Amount(s):	NOK 86,600 per Calculation Amount
(d) Broken Amount(s):	Not Applicable
(e) Day Count Fraction:	30/360
(f) Determination Date(s):	Not Applicable
16. Floating Rate Notes 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:	Applicable
(i) Rate(s) of Interest:	4.33 per cent. per annum payable in arrear on each Interest Payment Date
(ii) Interest Payment Date(s):	19 October 2035
(iii) Fixed Coupon Amount(s):	NOK 86,600 per Calculation Amount
(iv) Broken Amount(s):	Not Applicable
(v) Day Count Fraction:	30/360
(b) Floating Rate:	Not Applicable
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:	NOK 2,000,000 per Calculation Amount

GENERAL PROVISIONS APPLICABLE TO THE NOTES

22. Form of Notes:	
(a) Form:	VPS Notes
(b) New Global Note:	No
23. Additional Financial Centre(s):	Not Applicable

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: Anders Mathisen ....
Duly authorised

PART B – OTHER INFORMATION

1. LISTING

(a) Listing and Admission to trading:	Application will be made by the Issuer (or on its behalf) for the Notes to be admitted to trading on the Regulated Market of Euronext Oslo Børs with effect from on or about the Issue Date.
(b) Estimate of total expenses related to admission to trading:	As per Euronext Oslo Børs' standard price list

2. RATINGS

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 issued by Moody's has been endorsed by Moody's Deutschland GmbH in accordance with the Regulation (EC) No. 1060/2009 (as amended) (the **CRA Regulation**)

Moody's Deutschland is established in the European Union and Registered under the CRA Regulation.

As of the date of these Final Terms, as published on Moody's website, an obligation rated 'Aaa' is judged to be of the highest quality, subject to the lowest level of credit risk.

(Source: https://ratings.moodys.com/rating-definitions)

3. INTERESTS OF NATURAL AND LEGAL PERSONS INVOLVED IN THE ISSUE

Save for any fees payable to the Manager, so far as the Issuer is aware, no person involved in the issue of the Notes has an interest material to the offer. The Manager and their 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

(i) Reasons for the offer:	General Business Purposes
(ii) Estimated net proceeds:	NOK 304,348,849.32

5. YIELD (Fixed Rate Notes only)

4.68 per cent. per annum

6. OPERATIONAL INFORMATION

(i) ISIN:	NO0012728643
(ii) Common Code:	Not Applicable
(iii) Any clearing system(s) other than Euroclear, Clearstream, Luxembourg or	Euronext VPS (Address: Tollbugata 2, 0152 Oslo, Norway), organisation no. 985 140 421

Swiss Securities Services Corporation and the relevant identification number(s):	
(iv) Names and addresses of additional Paying Agent(s) (if any):	VPS Agent: DNB Bank ASA Dronning Eufemias gate 30 0191 Oslo Norway
(v) Intended to be held in a manner which would allow Eurosystem eligibility:	No. Whilst the designation is specified as "no" at the date of these Final Terms, should the Eurosystem eligibility criteria be amended in the future such that the Notes are capable of meeting them the Notes may then be deposited with one of the ICSDs as common safekeeper. Note that this does not necessarily mean that the Notes will then be recognised as eligible collateral for Eurosystem monetary policy and intra day credit operations by the Eurosystem at any time during their life. Such recognition will depend upon the ECB being satisfied that Eurosystem eligibility criteria have been met.
(vi) CFI:	DBFUER. See 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/4.33 BD 20341019. See 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 not applicable
(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