



VSME report 2025

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General information

1. Basis for preparation (B1)

This report has been prepared in accordance with the VSME standard’s basic module and comprehensive module, and primarily covers the enterprise’s sustainability-related activities in the reporting period. The company’s supply chain is described in the comprehensive module section C1. However, the names of individual suppliers have been deliberately omitted, since this is considered to be sensitive business information. The sustainability report has been prepared on an individual basis.

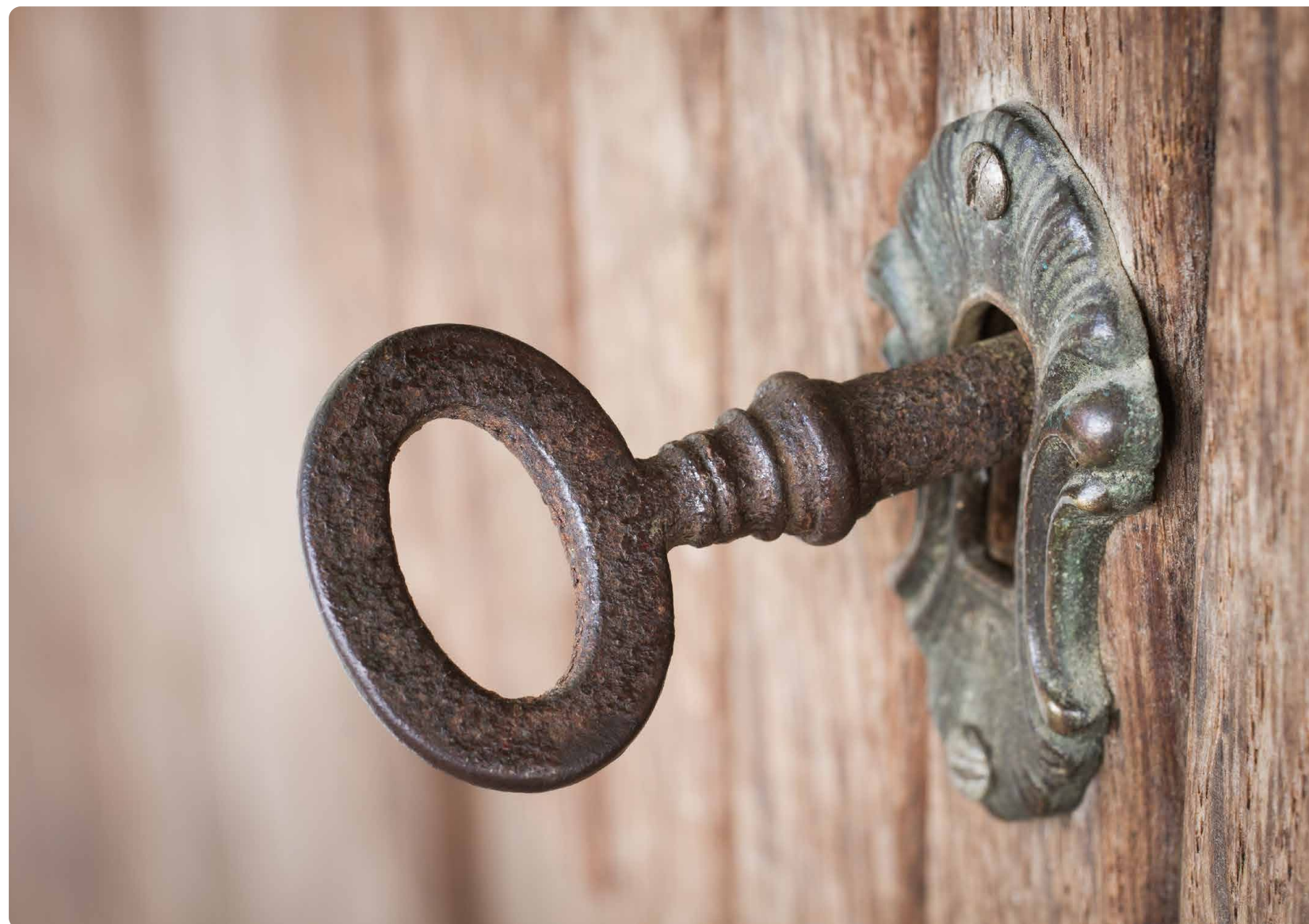
Eika Boligkreditt is registered as a limited liability company and operates in NACE code 64.190. In 2025, the business had total assets of NOK 135 031 198 840 and interest income of NOK 6 087 474 583. At 31 December 2025, it employed 21 people.

Eika Boligkreditt’s green bond framework is quality assured by means of third-party assessment by ISS-Corporate.

The company leases premises from Eika Gruppen, which obtained Eco-Lighthouse certification for its offices for the first time in 2021. Among other things, the Eco-Lighthouse scheme sets standards for HSE, procurement, energy consumption and waste management. Eco-Lighthouse certification must be renewed every three years. Eika Gruppen was recertified in 2024.

Eika Boligkreditt is located at the following address in Oslo:

| Address | Postcode | City | Country | Coordinates |
|--------------|----------|------|---------|--|
| Parkveien 61 | 0254 | Oslo | Norway | 59.91456104502185, 10.721230354096242 |



2. Strategy: business model and sustainability – related initiatives (C1)

Eika Boligkreditt is a credit institution which, at 31 December 2025, was owned by 50 local banks. Its principal purpose is to provide its owner banks with access to long-term, competitive funding. The company is licensed as a credit institution, and finances the local banks by issuing internationally rated covered bonds. By virtue of its size, Eika Boligkreditt is able to raise loans in both Norwegian and international financial markets, and to seek financing wherever the best market terms can be obtained. Eika Boligkreditt ensures that the local banks have access to financing on roughly the same terms as the major banks in the Norwegian market. This helps the local banks to obtain competitive terms on their residential mortgages.

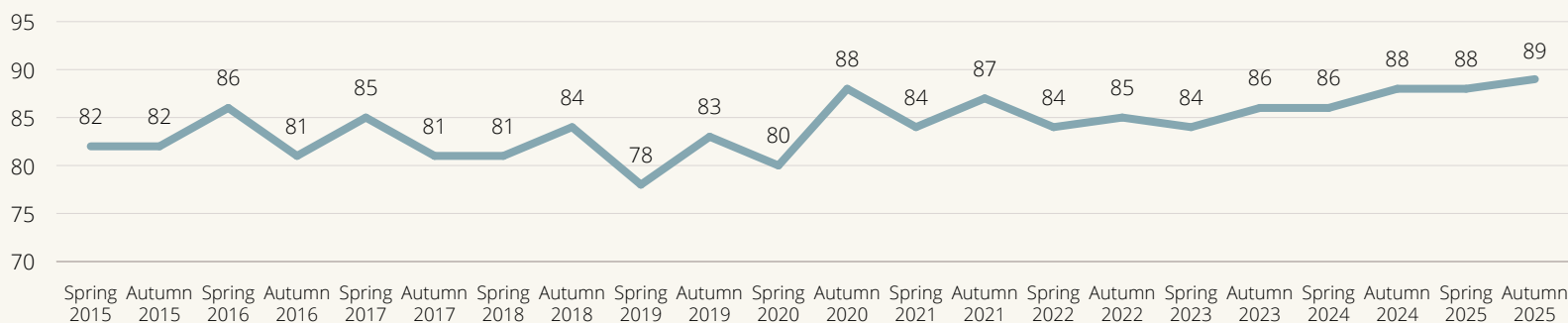
The company's value chain primarily comprises ICT and operational services, which are supplied by Eika Gruppen as well as some central ICT suppliers. Eika Gruppen administers most of Eika Boligkreditt's purchasing agreements, while day-to-day supplier dialogue takes place via scheduled status meetings and the follow-up of deliverables. The downstream value chain comprises the owner banks, which distribute residential mortgages on behalf of Eika Boligkreditt, as well as investors that finance the business through the purchase of bonds.

Eika Boligkreditt as a lender

The company has a clear goal of being predictable and providing a high level of transparency with regard to the processes and changes which occur within the applicable framework. This is achieved in part through good and clear communication and through placing the needs and risk exposure of the banks at centre stage. A high level of availability and good correspondence between promise

I am well pleased with the products and services our bank receives from Eika Boligkreditt

Best score is 100



and performance are also crucial factors. Eika Boligkreditt works actively to maintain a high score in the annual alliance survey, which measures the satisfaction of the owner banks with the company's deliveries in terms of product and service quality.

Priority is given to measures in areas where opportunities for improvement have been identified. Eika Boligkreditt's ambitious goal for overall satisfaction among the owner banks is a score of 80 points or more out of 100. The most recent assessment, carried out in the autumn of 2025, gave the company a score of 89 points.

Sustainability in strategy and management

Sustainability is an integrated part of Eika Boligkreditt's strategy, management model and risk processes. The company plays a key role in the Eika Alliance's combined sustainability efforts.

This includes facilitating climate-efficient residential property financing and reduced risk in the owner banks' portfolios. As part of this endeavour, Eika Boligkreditt has established a green bond framework, which underpins the company's green financing. The framework makes it possible to issue green bonds, with the capital raised being earmarked for green lending. To date, the company has issued two green covered bonds, in 2021 and 2022, both worth EUR 500 million, and considers the framework to be an important tool in its financing strategy. In addition, Eika Boligkreditt issued a green senior unsecured loan worth NOK 500 million in June 2025. Green bonds give the company access to a broader pool of investors, which can reduce the risk associated with the issue of bonds. Demand for green bonds is high in both Norwegian and international markets, and is expected to increase further in the years ahead.



The board of directors has addressed CSR and ESG matters at all its strategy meetings since 2018. Climate risk was incorporated into the board's work in 2020. This includes not only strategy discussions but also the establishment of systems to measure the business's climate footprint. In the same year, climate risk was included in the company's risk strategy. The board discusses the risk strategy annually and receives quarterly risk reports in which climate risk forms a key element in the assessment basis. Eika Boligkreditt's board of directors has also discussed climate and sustainability risk in connection with the company's internal capital adequacy assessment process (ICAAP) and publication of its Pillar 3 disclosure.

Each department manager in Eika Boligkreditt is responsible for identifying and implementing measures to ensure prudent risk management in the sustainability area for their department. The company has elected to integrate sustainability in the various risk

management strategies and work processes, rather than establishing a separate sustainability risk management strategy. Eika Boligkreditt believes this to be the best way to ensure adequate progress and drive implementation in its sustainability efforts. The risk and compliance department also has a responsibility to check that the risk framework is being complied with as specified in company's risk strategy.

In 2021, the company started mapping climate risk in its cover pool. This is done through the collection of quarterly data from Eiendomsverdi, which provides information on energy rating, primary energy needs, climate footprint and exposure to climate-related hazards. This data strengthens the basis on which decisions relating to sustainability and risk are incorporated into the credit management process, and makes the company better equipped to assess and manage climate-related issues in the years ahead.

Although most of the electricity supply in Norway derives from climate-friendly hydropower, there is still much to be gained from making homes and other buildings more energy efficient. Increased energy efficiency reduces energy consumption, emissions and household costs, and frees up clean energy that may be used for other purposes. As mortgage distributors, the owner banks therefore play an important role by raising customer awareness of how energy-efficient homes can help reduce the climate footprint and promote more sustainable development.

3. Practices, policies and future initiatives for transitioning towards a more sustainable economy (B2, C2)

Eika Boligkreditt has introduced a number of procedures, policies and initiatives to support the transition to a more sustainable economy. These are described in the tables below.

| Sustainability-related procedures/policies/future initiatives: | | Are these accessible to the general public? | Do the procedures/policies/future initiatives have set targets? |
|--|-----|---|---|
| Climate change | YES | YES | YES |
| Pollution | YES | YES | YES |
| Own workforce | YES | YES | YES |
| Workers in the value chain | YES | NO | NO |
| Affected communities | YES | YES | NO |
| Consumers and end users | YES | YES | NO |
| Business conduct | YES | NO | NO |

| | Procedure, policy or future initiative | Description | Associated target and responsible entity |
|----------------|--|---|--|
| Climate change | Shared climate ambition | The banks in the Eika Alliance have committed to the alliance's shared climate ambition, which provides a uniform direction for its climate-related activities. The ambition supports the banks' efforts to prioritise relevant actions, develop a basis for follow-up and contribute to a fair and gradual transition to net zero in 2050. | In order to set targets for greenhouse gas reductions, Eika Boligkreditt must constantly measure the climate footprint of new residential mortgages in the cover pool. The company has measured the climate footprint on a quarterly basis since 2020. The banks' working targets will help Eika Boligkreditt to set its own sub-targets and establish measures to realise the objective of net-zero emissions from its business activities no later than 2050. Responsibility: Board of directors |
| Climate change | Sustainability and our societal mission/ annual report | Annual measurements of the company's internal climate footprint have been conducted since 2012. In 2020, it was decided that the internal climate footprint should be reduced by 50 per cent in the years to 2030, from a benchmark defined as the average for the years 2012--2019. | Eika Boligkreditt aims to reduce its climate footprint by 50 per cent by 2030, compared with a historic reference level (2012-2019), and produce a combined maximum of 14.9 tonnes of carbon equivalents (CO ₂ e) by 2030. Responsibility: Board of directors |
| Climate change | Green bond framework | In 2021, Eika Boligkreditt established a green bond framework to finance the most energy-efficient homes in the cover pool. Read more about the green bond framework overleaf. | The company has established a strategic target that more than 20 per cent of new residential mortgages will finance energy-efficient residential units. |
| Own workforce | Code of Conduct | Eika Boligkreditt has zero tolerance for discrimination and harassment. The company has established procedures for the reporting of wrongdoing (whistle-blowing) and for how such reports must be handled. | |

| | Procedure, policy or future initiative | Description | Associated target and responsible entity |
|------------------|---|---|---|
| Own workforce | Sustainability and our societal mission/ annual report | Sustainability and corporate social responsibility strategy | 1: Employee gender balance: Short term ≥ 30%. Long term ≥ 40%. 2: Employee satisfaction rate ≥ 80 (Index 0-100) Responsibility: Board of directors |
| Business conduct | Responsible investment | Eika Boligkreditt does not invest in companies excluded by the Norwegian Government Pension Fund Global (GPF). In addition, Eika Kapitalforvaltning informs Eika Boligkreditt about which companies and issuers it excludes. These companies are also excluded from the management of Eika Boligkreditt's liquidity portfolio. Read more about responsible investment here | |
| Business conduct | Responsible lending | Eika Boligkreditt aims to be a responsible lender and aid the local banks to provide caring and sustainable advice. Responsible lending is intended to prevent customers from borrowing more than they can repay, and support the local banks' efforts by providing information about sustainable and competitive solutions. | |
| Business conduct | Guidelines for procurement, order placement and contracting | Eika Boligkreditt performs due diligence on suppliers and business associates, in accordance with the requirements of the Norwegian Transparency Act and the company's established procurement principles. Due diligence must be performed before any new contracts are entered into, in connection with material changes or revisions of existing contracts, and where the level of risk indicates more detailed follow-up is required. Due diligence includes assessment of human rights compliance, working conditions and ESG risk. Under the terms of its service agreement, Eika Gruppen performs due diligence assessments for procurements that are applicable to the entire Eika Alliance. | The contract owner is responsible for performing and documenting due diligence, and following up any risk-mitigation measures. For contracts negotiated by Eika Gruppen under the service agreement, Eika Gruppen provides the necessary underlying data, while Eika Boligkreditt is responsible for making the final assessment and ensuring compliance with the requirements. |

Green bond framework

Eika Boligkreditt introduced a green bond framework on 4 February 2021. The framework was updated on 2 October 2024. ING Bank was used as an adviser for the framework, ISS ESG conducted a third-party assessment, and Multiconsult has been the adviser for the climate-footprint analyses of the mortgage collateral in the cover pool that is subject to the framework's reporting requirements.

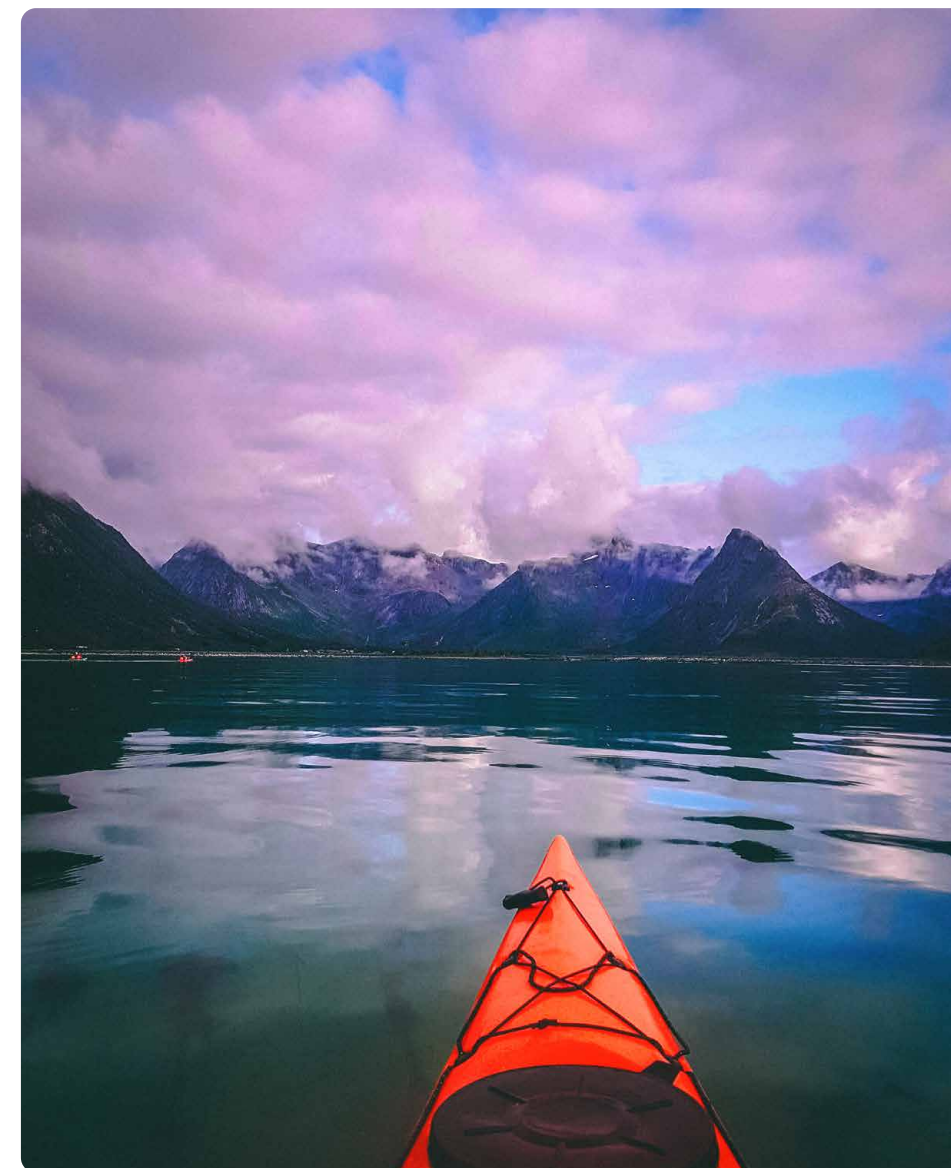
The purpose of the framework is to finance the most energy-efficient mortgage collateral in the cover pool through the issue of green bonds. Identification of the most energy-efficient mortgage collateral is based on the following criteria:

1. Newer residential properties – built in 2021 or later
 - a. Apartments with a calculated primary energy requirement that is at least 10 per cent lower than the requirement for a near-zero-energy building
 - b. Other small houses with a calculated primary energy requirement that is at least 10 per cent lower than the requirement for a near-zero-energy building
2. Older residential properties – built in 2020 or before
 - a. Residential units with a primary energy requirement among the best 15 per cent. Based on the building statistics for 2025, this includes buildings erected in accordance with the technical building regulations applicable from 2010 (TEK10) and those from 2017 (TEK17), as well as buildings with an energy rating of A or B.

Eika Boligkreditt has identified 9 642 residential mortgages, worth a total of NOK 24.6 billion, which meet these criteria. 21.5 per cent of the residential mortgages added to the cover pool at 31 December 2025 met the criteria set for energy-efficient residential units. The company has established a strategic target that more than 20 per cent of new residential mortgages will finance energy-efficient residential units. In 2025, only 17.7 per cent of new residential mortgages financed energy-efficient residential units. The target was therefore not met in the reporting year.

Clarification of the national definition of a near-zero-emission building was provided by the Norwegian government on 31 January 2023. The EU taxonomy distinguishes between requirements for existing (year of construction 2020 or earlier) and new (year of construction 2021 and later) buildings under the environmental goal of limiting GHG emissions. With respect to new buildings, the requirement in the EU taxonomy is an energy efficiency corresponding to near-zero-emission buildings minus 10 per cent. The distinction in the requirements for new and older buildings is the reason we updated our green bond regulations in 2024.

Eika Boligkreditt has issued three bonds within the green bond framework. 50 per cent of the green assets in the company's cover pool have been financed via these three bonds. The green bond framework builds on a portfolio principle, which states that the company must have more green assets in its balance sheet than bonds issued under the framework. The last time Eika Boligkreditt issued a bond under the green bond framework was on 16 June 2025.





Environment

1. Energy and greenhouse gas emissions (B3)

The business's energy consumption totalled 58.3 MWh. Consumption includes both electricity and district heating in premises that Eika Gruppen leases to Eika Boligkreditt. The energy consumption is calculated on the basis of the number of square metres that Eika Boligkreditt has at its disposal.

| | Renewable (MWh) | Non-renewable (MWh) | Total energy consumption (MWh) |
|-------------------------------|-----------------|---------------------|--------------------------------|
| Electricity consumption (MWh) | 43.0 | 2.1 | 45.1 |
| District heating | | | 13.2 |
| Total | | | 58.3 |

To calculate the percentage of renewable electricity consumed, we have used the average national share of renewables for the last three available years (2022–2024), which comes to 95.3 per cent. The figures have been obtained from the Norwegian Water Resources and Energy Directorate (NVE), which calculates the average share of renewable energy in Norway. There is no clear basis for calculating the share of renewable energy used for district heating. Hafslund Celsio publishes the annual energy mix for Oslo. However, the mix comprises multiple energy sources which are not divided into clear renewable/non-renewable categories. As a result, district heating consumption is reported at the aggregate level.

Eika Boligkreditt has total greenhouse gas (GHG) emissions of 10 408 tonnes of carbon equivalents (tCO₂e).

| GHG emissions (tCO ₂ e) | 2025 |
|--|----------|
| Scope 1 | 1.3 |
| Scope 2 (location-based) | 0.9 |
| Scope 3 | 10 405 |
| Waste | 0.2 |
| Business travel | 5.1 |
| Investments – financed emissions residential property | 10 400 |
| Total emissions (location-based) | 10 408 |
| Scope 2 (market-based) | 10.1 |
| Scope 3 – financed emissions residential property (market-based) | 469 100 |
| GHG intensity based on turnover | 0.00017% |



2. GHG reduction targets and climate transition (C3)

| Targets for reduction in GHG emissions | Target year 2030 | Baseline year (average 2012–2019) | Unit of measurement | Main actions to meet the targets |
|---|---------------------|--------------------------------------|--------------------------|--|
| Location-based GHG emissions (Scope 1, Scope 2 and Scope 3 (business travel and waste)) | 14.9 | 29.7 | Tonnes CO ₂ e | To ensure that the 2030 target is met, the company has set annual sub-targets. For 2025, the sub-target was 21.6 tonnes of carbon equivalents (CO ₂ e). |

Eika Boligkreditt aims to reduce its climate footprint (Scope 1, Scope 2 and Scope 3 (business travel and waste)) in the period to 2030. The footprint must be reduced by 50 per cent by 2030 from a reference level set as the average of emissions in the period 2012–2019. In 2030, the company's GHG emissions must be less than 14.9 tCO₂e. The company will meet this target through annual sub-targets. In 2025, the sub-target was 21.6 tCO₂e. The company's actual emissions in 2025, excluding the residential mortgage portfolio, came to 7.6 tCO₂e. Since the target was set, Eika Boligkreditt has met every sub-target on the way to the 2030 target.

Although Eika Boligkreditt does not itself operate in business sectors with a substantial impact on the climate, it is indirectly exposed through financed emissions in the lending portfolio. In line with the Eika Alliance's ambition of net zero emissions by 2050, it has been decided to draw up a decarbonisation plan. The plan describes targets, actions and initiatives to gradually reduce the level of financed emissions, with a particular emphasis on energy-efficiency improvements in the residential mortgage portfolio.

The decarbonisation plan is due to be completed in 2026. It will subsequently be updated annually on the basis of new data and climate research. The plan will support the climate accounts and help

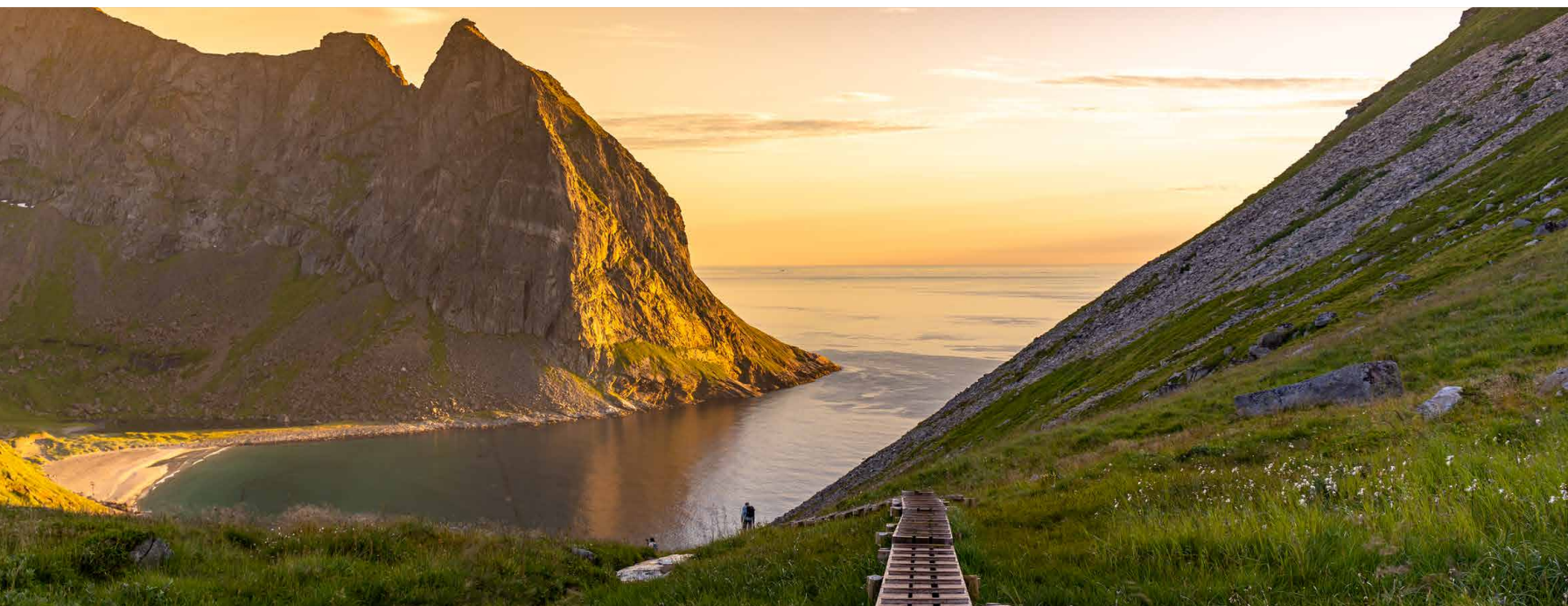
to identify and reduce emissions in line with regulatory expectations and the Paris Agreement on climate change.

3. Climate risks (C4)

The business is exposed to climate risk, primarily through its residential mortgage portfolio, in the form of physical and transition risk to properties included in the company's cover pool. Physical risk relates to the extent to which a residential property held by Eika Boligkreditt as collateral in its cover pool is exposed to such climate changes as sea-level rises, floods, landslides and extreme weather, which could damage the property and thereby cause its value to fall. Transition risk may arise if the public authorities' requirements or market expectations result in impairment in the value of properties with a high energy consumption or a large climate footprint. The company could also be exposed to liability risk following compensation claims related to decisions, or failure to make decisions, which in one way or another may be related to climate policy or climate change.

To map the company's exposure, the mortgaged assets are compared against Eiendomsverdi data on a quarterly basis. Eiendomsverdi collates data on climate risk from the Norwegian Mapping Authority, NVE and the Norwegian Geotechnical Institute (NGI). This makes it possible to identify which mortgaged assets are





located in areas exposed to the risk of flooding, landslides or rising sea levels. Furthermore, the housing stock is assessed in terms of its energy standard and energy efficiency on the basis of energy ratings, TEK classifications and other technical criteria used to identify energy-efficient residential units. Information from Eiendomsverdi forms an important basis for continuing work on climate-related risk.

The company's lending terms and conditions presume that the secured asset is insured. The Norwegian Natural Perils Pool divides the cost of natural damage between the insurance companies, while

the Norwegian Mortgagee Guarantee Pool safeguards the mortgagee if the property owner has failed to take out or keep up adequate insurance cover. The main rule, therefore, is that the direct financial risk in the event of natural damage falls on the insurance industry, such that acute climate-related incidents cause little direct financial loss to the business. An exception to this rule is damage covered neither by insurance nor the Norwegian Mortgagee Guarantee Pool. The company has experienced no cases that have resulted in actual loss, and considers the residual physical risk to be low, given the requirement for insurance cover.

Eika Boligkreditt considers the short-term transition risk to be low. The physical risk is also considered to be low, due to the existence of good natural hazards insurance arrangements and the fact that climate change will have only modest impacts in the short term. The business is currently in the process of identifying, assessing and managing climate-related risk. The company considers climate risk to be a key aspect of its risk management. Going forward, it will ensure that it has the necessary resources to reinforce this work and increase the accuracy of future assessments. At the same time, climate risk will be a fixed agenda item at the board's strategy meetings, and will be the subject of several training courses and professional seminars.

4. Resource use, circular economy and waste management (B7)

Eika Boligkreditt does not currently have a separate strategy or targets relating to the circular economy, since the business is primarily engaged in the financing of residential mortgages. Nevertheless, we support principles for resource and energy efficiency through the financing of energy-efficient residential units and upgrades which may reduce resource use over time. Internally, we prioritise the reuse of equipment, where possible, and require suppliers to handle their waste in an environment-friendly manner. Furthermore, developments in the circular economy issue will be assessed in line with regulatory expectations and relevant possibilities in our market area.

Eika Boligkreditt's business has a limited impact on the environment related to waste, and produces only household-like waste.

Social indicators

1. Workforce – general characteristics (B8) and additional (general) workforce characteristics (C5)

The following figures apply at 31 December 2025, unless otherwise specified.

The workforce comprises 21 people.

The workforce is broken down by type of contract and gender in the table below:

| Contract type: | No. of employees (full-time equivalents or no. of employees) |
|------------------------|---|
| Temporary contract | – |
| Permanent contract | 21 |
| Total no. of employees | 21 |

| Workforce by gender: | No. of employees (full-time equivalents or no. of employees) |
|----------------------|---|
| Men | 17 |
| Women | 4 |
| Other | – |
| Not reported | – |

Because the company has a relatively small number of directly employed staff, Eika Boligkreditt has chosen the following KPIs in relation to equality and diversity: women making up ≥ 30 per cent of the company's workforce in the short term and ≥ 40 per cent in the long term, and an ambition of internal promotion to senior positions where qualitative assessments are made.





Three internal promotions were made in 2025. Women accounted for 19 per cent of the workforce and 50 per cent of the board at 31 December 2025. All other things being equal, it would be desirable to increase these percentages when making new appointments and when electing new directors to the board. This could help to increase the share of women in the company's management, control bodies and board sub-committees.

Two new employees joined the company in 2025 and one employee resigned their position. The age and gender balance was as follows:

| Appointments | < 30 years | 30–40 | 41–50 | < 50 years |
|--------------|------------|-------|-------|------------|
| Women | – | – | – | – |
| Men | – | 1 | 1 | – |

| Resignations | < 30 years | 30–40 | 41–50 | < 50 years |
|--------------|------------|-------|-------|------------|
| Women | – | – | – | 1 |
| Men | – | – | – | – |

Since one employee resigned their position in 2025, the staff turnover at Eika Boligkreditt came to 4.9 per cent. At the close of 2025, Eika Boligkreditt's workforce comprised 21 full-time equivalents (FTEs).

The age distribution between men and women by job category at Eika Boligkreditt breaks down as follows:

| Senior executives | < 30 years | 30–40 | 41–50 | < 50 years |
|-------------------|------------|-------|-------|------------|
| Women | – | – | – | – |
| Men | – | 1 | 1 | 4 |

| Specialists and support functions | < 30 years | 30–40 | 41–50 | < 50 years |
|-----------------------------------|------------|-------|-------|------------|
| Women | – | 3 | – | 1 |
| Men | 2 | 6 | 2 | 1 |

| Director | < 30 years | 30–40 | 41–50 | < 50 years |
|----------|------------|-------|-------|------------|
| Women | – | – | – | 3 |
| Men | – | – | 1 | 2 |

2. Workforce – health and safety (B9)

The working environment is considered good and there were no reported incidents of work-related accidents or fatalities as a result of work-related injuries in 2025.

3. Workforce – remuneration, collective bargaining and training (B10)

The Eika Alliance has a shared digital learning platform (learning management system – LMS), which makes courses and training programmes available to employees. Its own curricula and the finance industry's certification schemes form the basis for meeting the alliance's targets and fulfilling its responsibility for developing employee competence. Together with good adviser practice, the industry's procedures and rules as well as the bank's employee handbook form the basis for policies, guidelines and commitments.

In 2025, each Eika Boligkreditt employee undertook an average 14 hours of training. This is based on hours spent on courses delivered via the Eika School, in addition to the participation of several employees in both internal and external training courses. A breakdown of this data by gender is not available.

The Eika Alliance belongs to the certification scheme for financial advisers, which requires the use of specific programmes for employee development.

Performance and development reviews, as well as competence surveys are important instruments for ensuring employee follow-up and professional development. The company's employee handbook specifies that all employees must discuss their development and performance with their immediate superior twice a year.

Eika Boligkreditt strives to maintain a good internal working environment and to ensure that employee rights are safeguarded. This is achieved through extensive cross-departmental work and information flow where appropriate. An employee satisfaction survey (MTU) is also conducted annually. The survey measures performance in 12 different areas. The average score in 2025 was 87, with sub-sector scores ranging from 74 to 93. Survey scores have been very high, and the findings are reviewed and evaluated with a view to further improvements.

In order to be an attractive employer, Eika Boligkreditt offers or covers the cost of a number of benefits over and above those required by law:

- The company covers the difference between full pay and benefits paid by the Norwegian Labour and Welfare Administration (NAV) while on parental leave.
- The company practises flexible working hours.
- Employees are covered by employer's liability, health and travel insurance paid by the company.
- The company belongs to the AFP early retirement scheme.

Overall sickness absence in 2025 amounted to 0.8 per cent of total hours worked. No employees were on long-term sick leave during the period. Eika Boligkreditt aims to be a workplace which:

- is forward-looking and development-oriented.
- contributes to resolving important social challenges.
- contributes to higher participation in work.
- increases value creation and provides a competitive working environment.
- reflects the expectations of the market and society, and is open to new business opportunities.

As a result, the company works actively, purposefully and in a planned manner to promote equal opportunities and prevent discrimination, regardless of gender, pregnancy, parental or adoption leave, carer responsibilities, ethnicity, religion, beliefs, disabilities or medical conditions, union membership, social background, age, political affiliation or sexual orientation. The company's policy includes regulations on equal opportunities which aim to prevent discriminatory treatment in such areas as pay, promotion and recruitment.

Women's average pay as a percentage of men's average pay is as follows:

| <u>All employees</u> | |
|--|-----|
| Women | 63% |
| <u>Specialists and support functions</u> | |
| Women | 92% |

Women earn on average 63 per cent of the average salary paid to men in the company. This constitutes a pay gap of 37 per cent. The sub-category "specialists and support functions" comprises 15 full-time equivalents, of whom four are women. Here, women earn on average 92 per cent of the average salary paid to their male counterparts. The remaining six employees are members of the company's executive management team (six men). Lower average pay for women in the company reflects differences in length of service and level of responsibility. The company also has relatively few employees, which may produce substantial variations in average pay for each group.



Eika Boligkreditt has concluded a company-specific agreement in addition to the main agreement and the central agreement negotiated between Finance Norway and the Finance Sector Union of Norway. The company agreement covers all employees except the CEO and other senior executives. 14.3 per cent of the company's employees are members of the Finance Sector Union of Norway. Most of the company's senior executives are men (six men and no women). Among specialists and support functions, there are 11 men and four women. As described above, Eika Boligkreditt aims to promote equality and diversity. Its specialised mandate on behalf of the owner banks requires leading-edge expertise. Most of the company's employees therefore have higher education, and qualifications corresponding to a master's degree are sought when recruiting staff.



4. Additional own workforce information – human rights policies and processes (C6) and severe negative human rights incidents (C7)

In addition to its efforts to comply with the Norwegian Transparency Act, Eika Boligkreditt has a code of conduct, employee handbook and HSE handbook.

The following areas are covered (Yes/No):

| | |
|--|---|
| Child labour | Yes |
| Forced labour | Yes |
| Human trafficking | Yes |
| Discrimination | Yes |
| Other (specify) | Yes, gifts and entertainment (corruption) |
| Does the enterprise have a grievance-handling mechanism for its own workforce? | Yes |

Have any confirmed incidents occurred within the enterprise’s own workforce relating to the following areas (YES/NO)? If YES, the enterprise may describe the actions taken to address the incidents.

| | |
|--|----|
| Child labour | No |
| Forced labour | No |
| Human trafficking | No |
| Discrimination | No |
| Other (specify) | No |
| If the enterprise knows of any confirmed incidents involving workers in the supply chain, affected communities, consumers and end users, provide details | No |

Business conduct

1. Convictions and fines for corruption and bribery (B11)

Eika Boligkreditt has not been convicted or fined for corruption or bribery during the reporting period.

2. Revenue from certain sectors and exclusion from EU reference benchmarks

Eika Boligkreditt has no revenues deriving from the sectors specified in C8 (controversial weapons, tobacco, fossil fuels or chemicals production); nor is the enterprise excluded from any of the EU reference benchmarks as a result of the Paris Agreement.

3. Gender diversity ratio in the governance body (C9)

Eika Boligkreditt's board of directors had a 50/50 gender balance (three women and three men).

