

Eika Boligkreditt

Green Bond Impact Report



Eika Boligkreditt Green Bond Impact Report

Year: 2024

In accordance with the Eika Boligkreditt Green Bond Framework, this document provides:

1. A description of Green Projects
2. The breakdown of Green projects by nature of what is being financed
3. Metrics regarding projects' environmental impacts

Description of Green Projects

Eika Boligkreditt intends to allocate the net proceeds of the Green Bonds to a loan portfolio of new and existing loans in the following category:

- Green Buildings: Buildings built ≥ 2021 that fulfil the criterion of NZEB-10 percent. Residential buildings built before 2021 that at least have an EPC of A or that are belonging to the top 15% most energy-efficient buildings of the local building stock and refurbished buildings which achieved energy savings of at least 30% in comparison to the baseline performance of the building before the renovation.

Eligibility Criteria to select the Eligible Green Loan Portfolio are set out in the Eika Boligkreditt Green Bond Framework 2024.

Eika Boligkreditt has relied on the support of external specialised consultant Multiconsult to calculate the impact indicators of the Eligible Portfolio¹.

Breakdown of Green projects by nature of what is being financed: 100% Financial Assets

Metrics regarding projects' environmental impacts: Portfolio based green bond report in accordance with the ICMA Harmonized Framework for Impact Reporting (version June 2024)²

Portfolio date: 31 December 2024

Eligible Project Category	Eligible portfolio (NOK bn)	Share of Total Financing	Eligibility for Green Bonds	Estimated Site Energy Savings (in GWh/year)	Estimated Emissions Avoidance ³ (in tons of CO ₂ /year)
a/	b/	c/	d/	e/	e/
Green Residential Buildings	20.67	100%	100%	72.6	8,331
Total	20.67	100%	100%	72.6	8,331

a/ Eligible category

b/ Amount committed by the issuer for the portfolio eligible for Green Bond financing

c/ This is the share of the total budget financing

d/ This is the share of the total portfolio costs that is Green Bond eligible

e/ Impact indicators

¹ Multiconsult Report: https://www.eikbol.no/Investor-relations/green-bonds?sc_lang=en

² <https://www.icmagroup.org/assets/documents/Sustainable-finance/2024-updates/Handbook-Harmonised-Framework-for-Impact-Reporting-June-2024.pdf>

³ Based on the 'European mix' baseline as outlined in Multiconsult's methodology report. Estimated avoided CO₂-emissions based on the 'Norwegian mix' baseline = 1,302 tons CO₂/year.

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