Eika Boligkreditt

Investor presentation - Green Bond Framework

August 2026

Agenda

- ESG at Eika
- Eika Boligkreditt's Green Bond Framework
- Contact
- Disclaimer

Sustainability in the Eika Alliance

Eika uses an integrated strategy for the whole Eika Alliance, which sets a common standard for ambitions and goals based on a common framework for sustainability

Eika supports the banks with shared expertise, practical tools, common methodologies and regulatory insight.

<<We strengthen the local bank>>

Climate Transition and Net Zero Ambition

NET ZERO

2050

at the latest

The ambition covers both the banks' own operations and financed emissions.

FROM FOUNDATION TO EXECUTION

Framework — Data & targets — **Implementation**

Eika is moving from establishing frameworks and data to operational implementation.

A Common Sustainability Management Framework

One methodology creates scale and comparability—while each bank retains responsibility for its own priorities.

SUSTAINABILITY ASSESSMENT

*Which sustainability topics are **material** to our business:*

*1. Where do we have the greatest **impact** (positive and negative externalities)?*

*2. What poses the greatest **risk** to our business (in sustainability)?*

SUSTAINABILITY STRATEGY

How should we approach sustainability in our business—what is the direction, what are the KPIs, and who is responsible for what?

SUSTAINABILITY GOVERNANCE

Implementation, monitoring and evaluation of the sustainability strategy (including sustainability initiatives, risk models, etc.).

SUSTAINABILITY ACCOUNTING

Data collection and internal reporting in accordance with relevant KPIs (for decision-making).

SUSTAINABILITY REPORTING

Communicating our sustainability work to relevant stakeholders. This is done either in a dedicated sustainability report or as a chapter in the annual report.

SUSTAINABLE PRODUCTS

Sustainable products the banks offer their customers in order to:

- *Improve their own sustainability performance (e.g., reduce financed emissions by providing green loans to customers with lower CO_2 emissions).*
- *Reduce portfolio risk (e.g., ensure climate risk is included in the credit assessment process so customers with a lower risk profile receive better loan terms).*

LOCAL ACCOUNTABILITY

Independent banks. Shared standard.

Each bank owns its priorities, decisions and implementation—supported by common tools, expertise and regulatory insight.

Scale without losing local relevance.

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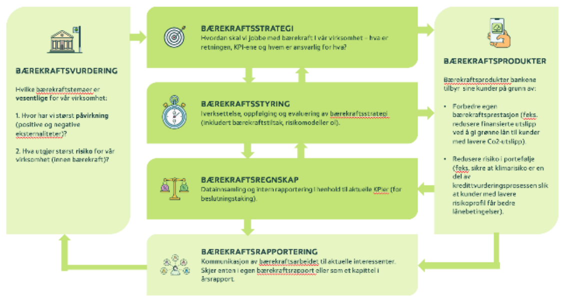
The guiding principle

Eika aims to ensure that sustainability work in the banks is holistic, consistent and long-term.

We therefore work systematically to ensure that all our deliverables form part of a greater whole—while every recommendation we make has a sound professional rationale.

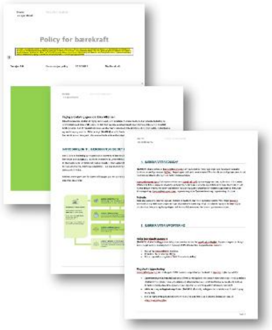
Banks should never doubt whether our advice, tools, templates and services comply with regulatory requirements and market expectations.

Regulatory developments | **Capital market expectations** | **Bank needs**



Sustainability management system

→ Sustainability management system ensuring that the banks' sustainability work is holistic, long-term and resilient to regulatory change.



Sustainability policy

→ Enables individual adaptation and prioritization within each bank, while ensuring that sustainability work meets requirements and expectations.

Annual cycle for banks' sustainability work

→ Recommendation on which deliverables sustainability officers should prioritize and when. Eika's courses and launches will follow this annual cycle to provide predictability for the banks.

Sustainability Handbook

→ Helps the bank establish its own annual cycle.
→ Detailed guidance and a handbook for carrying out different tasks.

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ESG screening for all investments

GPFG and industry based

Excludes all companies that are on the exclusion list of the Government Pension Fund of Norway.

Excludes all companies that are on the exclusion list of industry peers distributing Eika funds.

Behavior based

Excludes all companies that violate international norms and principles

- UN Global Compact
- UN Guiding Principles on Business and Human Rights
- OECD Guidelines for Multinational Enterprises on Responsible Business Conduct

Product based

Excludes all companies involved in Production of

- Controversial weapons or important components of controversial weapons
- Tobacco
- Cannabis for recreational purposes
- Palm oil

Revenue from

- Thermal Coal (>10%)
- Oil sands (>10%)
- Adult entertainment (>10%)
- Gambling (>10%)
- Tobacco and tobacco-related (>25%)

Universe

5900

companies*

200
excluded companies

200
accumulated

25
excluded companies

200
accumulated

374
excluded companies

428
accumulated

Investment universe

5470

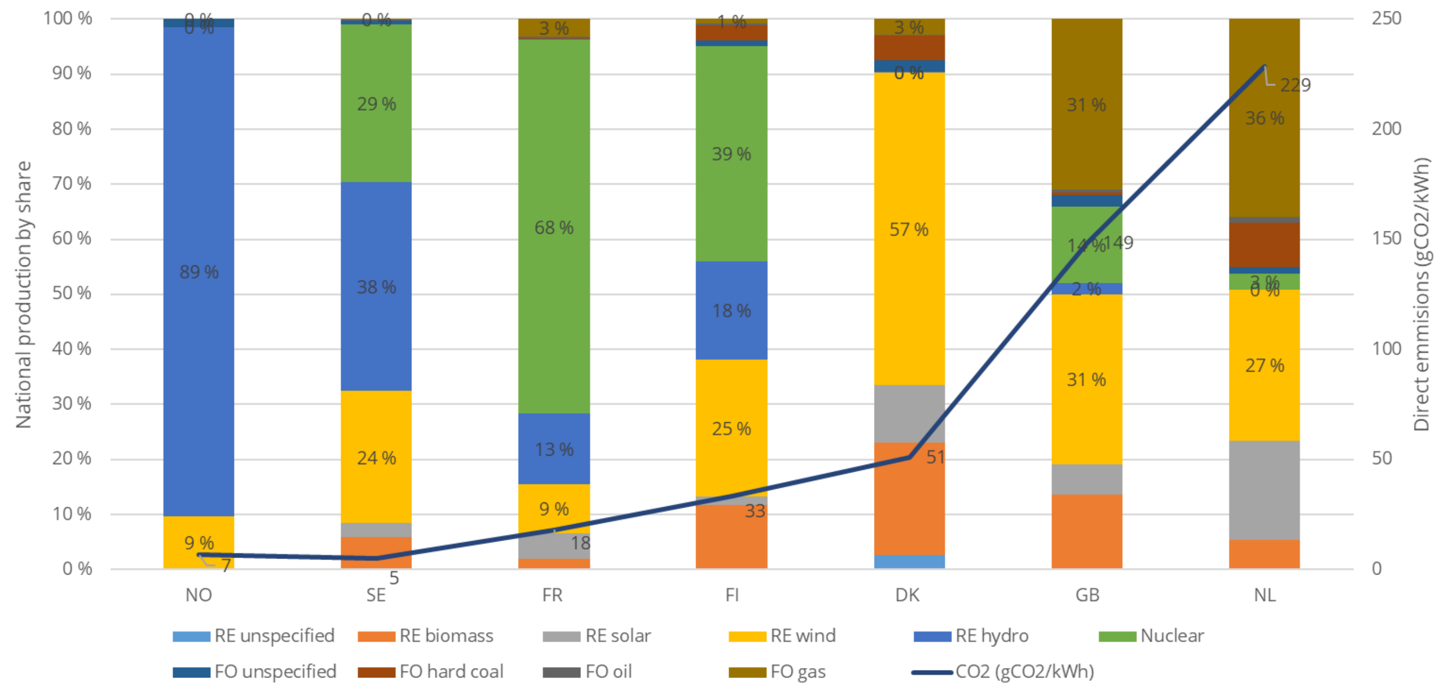
companies

*Total universe has 18,600 companies, then micro-companies and companies with daily trading volume < 20 MNOK are removed

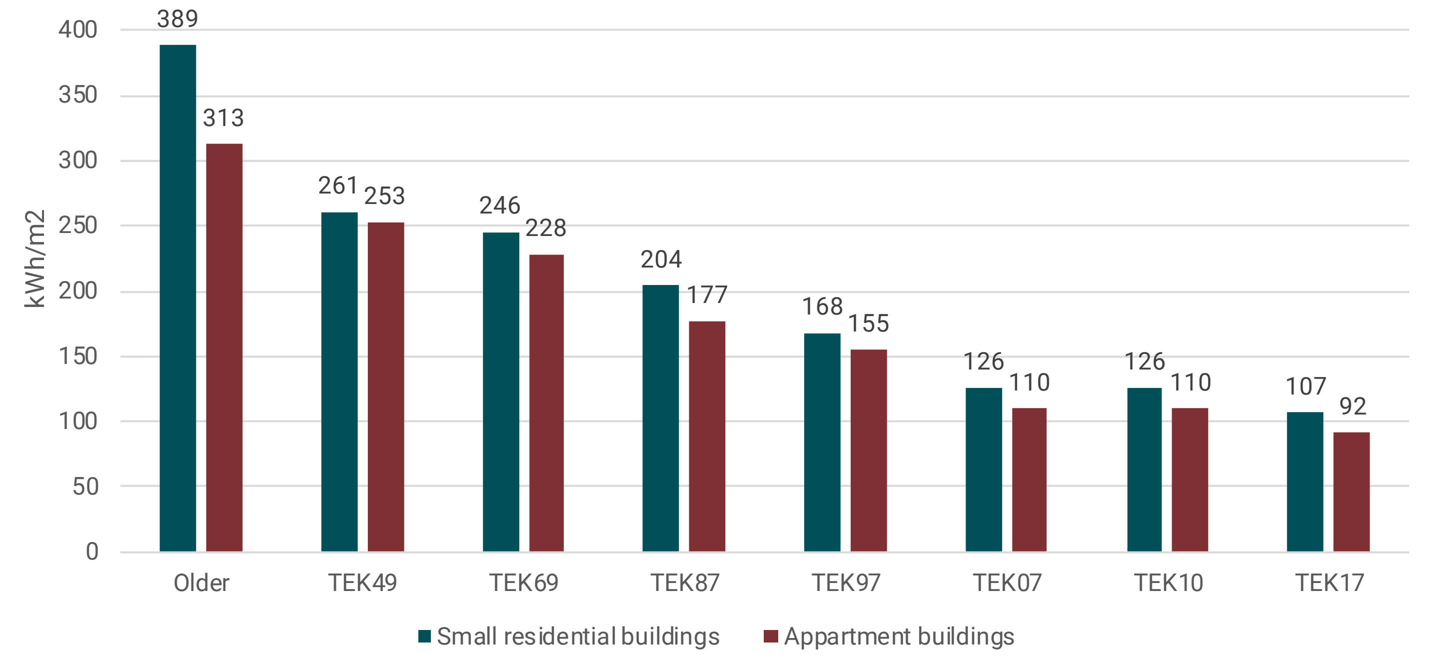
CO2 Footprint Analysis of the Cover Pool – Background

- Norwegian buildings are predominantly heated with electricity
- Norway has one of the greenest energy source mix for electricity (99% renewable energy, 89% Hydro & 9% wind)
- The carbon intensity for the lifetime of a Norwegian residential building = 115g CO_2/KWh, this compares to much higher carbon intensities for other European countries[1]
- Over time, residential buildings in Norway have become more energy efficient – analyzing building codes provides a robust proxy as this data is available for the entire building stock (unlike EPC labels which represent about 50% of all buildings)
- With each new building code, energy efficiency standards for buildings have improved over time
- Multiconsult has estimated the CO_2 footprint of the entire Eika cover pool on this basis

National electricity production mix (2024)



Development in calculated specific net energy demand by building code

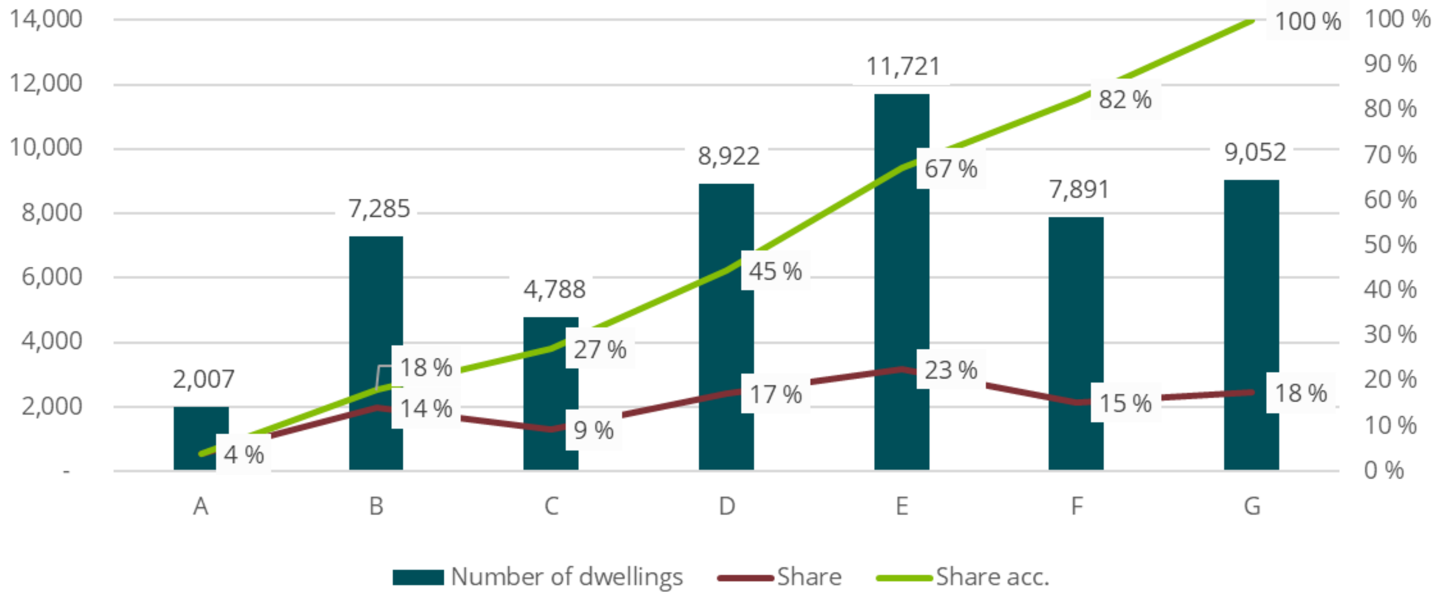


[1] taking into account the importing of electricity via the interconnected European grid

CO2 Footprint Analysis of the Cover Pool – 2025

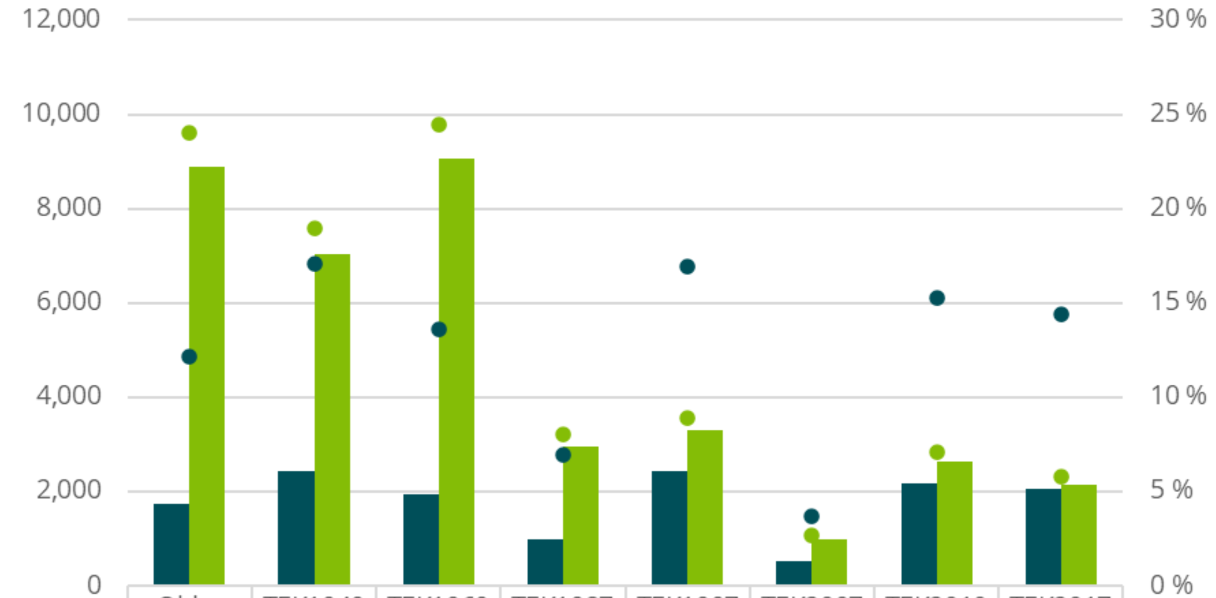
- As part of our 'Strategic Framework for Sustainability', Eika values increased disclosure in terms of scope 3 carbon impact
- The current portfolio, as of December 31st 2025, represents:
  - Yearly energy demand of 878 GWh (805 GWh in 2024) for Eika funded share of collateral
  - Portfolio emission intensity (kg CO_2 –eq/m²) of 2.6 (3.2 in 2024) based on NVE Physically delivered electricity

Distribution of the Eika cover pool by EPC label YE2025 [3]



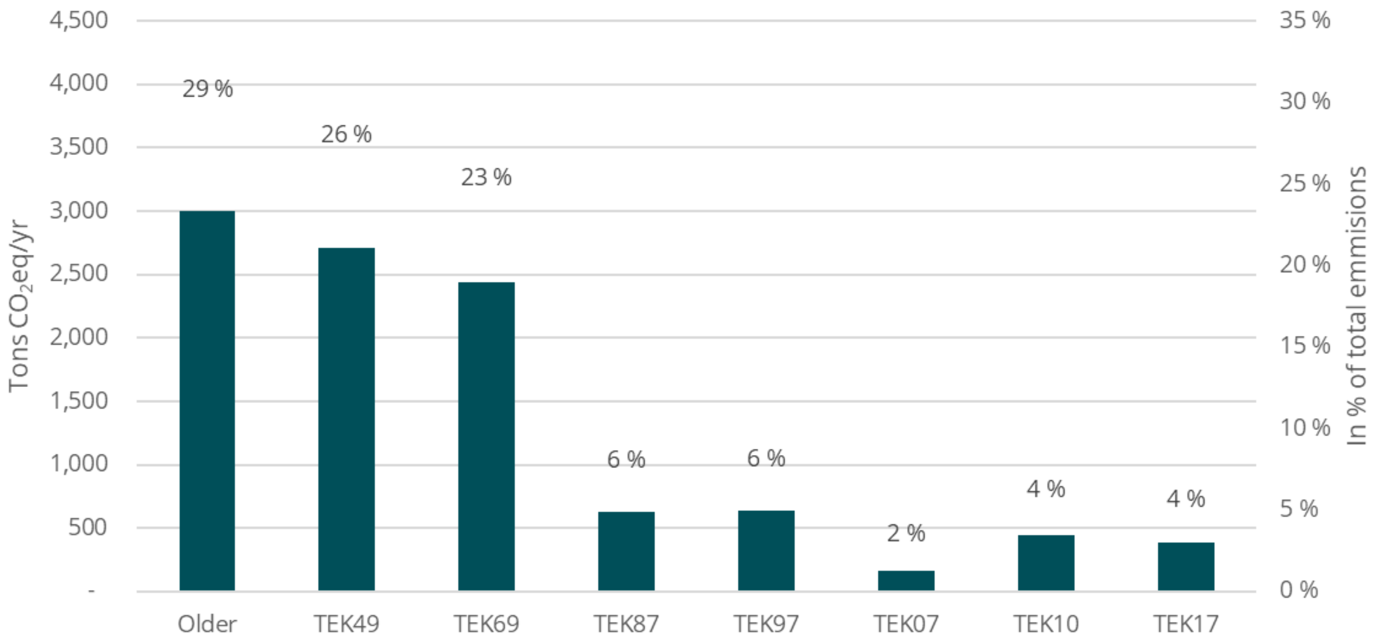
[2] EPC labels includes estimated EPC labels and gives coverage ratio of almost 100 % in the portfolio

Distribution of the Eika cover pool by building code and building type YE2025



	Older	TEK1949	TEK1969	TEK1987	TEK1997	TEK2007	TEK2010	TEK2017
■ Apartments	1,732	2,437	1,939	989	2,422	529	2,176	2,052
■ Small residential buildings	8,889	7,020	9,062	2,965	3,300	990	2,629	2,154
● Apartments - in %	12 %	17 %	14 %	7 %	17 %	4 %	15 %	14 %
● Small residential buildings - in %	24 %	19 %	24 %	8 %	9 %	3 %	7 %	6 %

Eika cover pool CO2 footprint YE2025 [3]



[3] Based on NVE Physically delivered electricity

Mitigation of physical climate risk within Eika cover pool

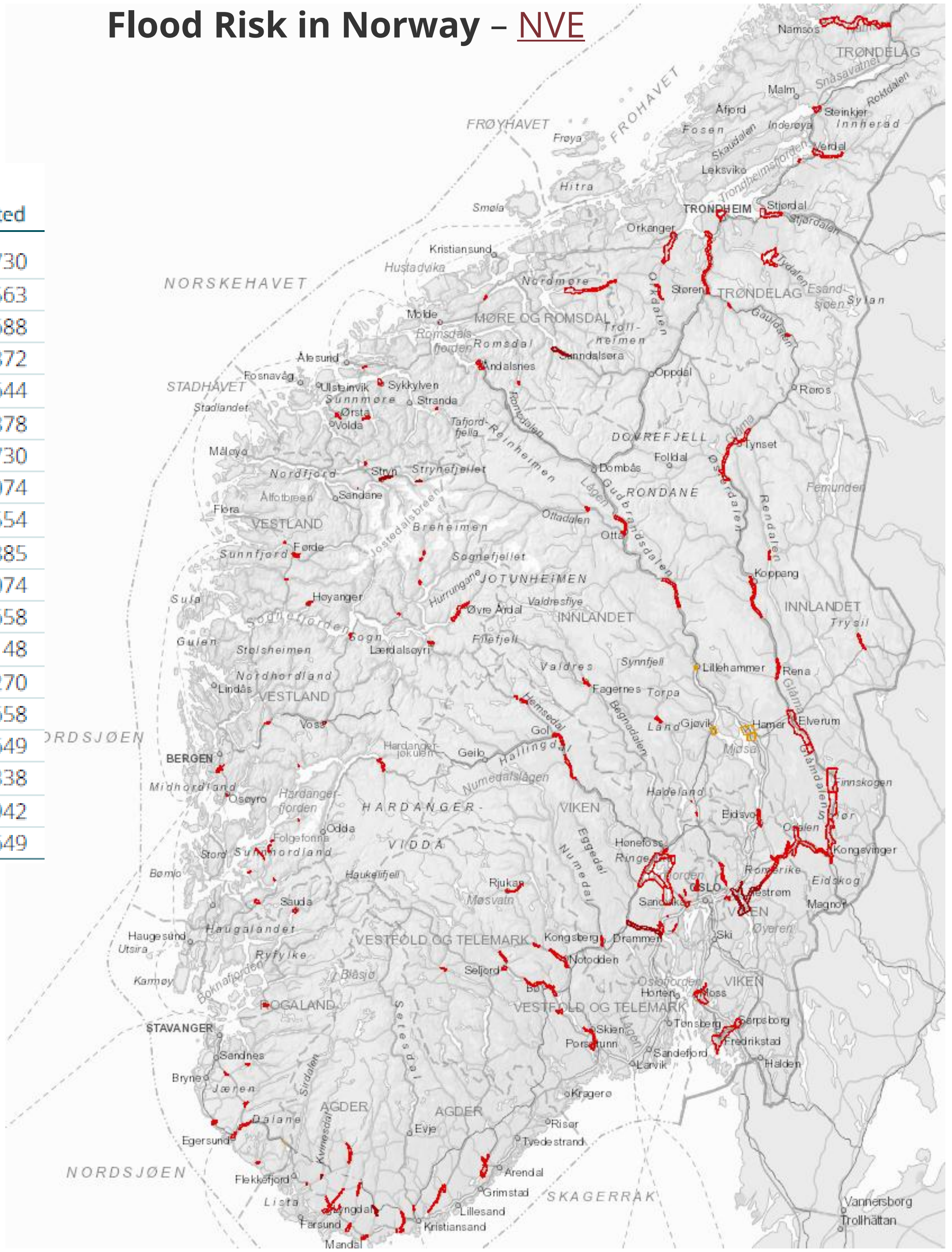
- **Every quarter, the residential mortgage portfolio is run against Eiendomsverdi's energy and climate risk data** registers to update market values for the residential mortgage portfolio, as well as data on energy class, area, TEK standard and selected environmental factors
- To identify the vulnerability of the mortgage collateral to natural disasters, i.e. physical climate risk, **hazard maps of the mortgage portfolio are prepared** (data sourced from governmental insitutions[1]) for quick clay, flooding, landslides in steep terrain, and storm surges (sea levels)
- As the table shows, mortgage collateral in **the Eika Boligkreditt portfolio has a relatively low exposure to climate risks with the highest probability**
- The possible **financial impact of such risks are greatly mitigated by the Norwegian Mortgage Guarantee Pool**
- The Norwegian mortgage guarantee pool is a collaboration in the insurance sector which **safeguards mortgages that are implicated by natural disasters**, covering damage to real property as a result of storm, flood, storm surge, earthquake and volcanic eruption.
- **A precondition in Eika Boligkreditt's mortgage terms is that the mortgage object is insured**. Hence, the financial risk stemming from natural perils should be borne by the insurance sector rather than the mortgage borrower

Physical Risk of Eika cover pool; probabilty distribution[2] (NOKm impact)

Physical climate risk

(Figures in NOK million)		2025	Accumulated
Flood zone		**2 730**	2 730
Flood zone	20 years	**563**	563
Flood zone	50 years	**124**	688
Flood zone	100 years	**184**	872
Flood zone	200 years	**771**	1 644
Flood zone	500 years	**233**	1 878
Flood zone	1000 years	**852**	2 730
Sea level		**1 074**	1 074
Storm surge	20 years	**554**	554
Storm surge	200 years	**330**	885
Storm surge	1000 years	**189**	1 074
Landslide		**658**	658
Mountain danger zone	100 years	**48**	48
Mountain danger zone	1000 years	**221**	270
Mountain danger zone	5000 years	**388**	658
Quick clay		**3 649**	3 649
Hazard level high		**338**	338
Hazard level medium		**1603**	1 942
Hazard level low		**1707**	3 649

Flood Risk in Norway – NVE



→ **To date, no cases in Eika Boligkreditt have led to identified loss. The company wants the residual physical risk in its residential mortgage portfolio to be low and feels this has been achieved with a requirement in the mortgage terms on insuring the mortgage object.**

[1] Climate risk data provided by Eiendomsverdi are taken from the Norwegian Mapping Authority, the Norwegian Water Resources and Energy Directorate (NVE) and the Norwegian Geotechnical Institute (NGI).
[2] Where years are specified, these refer to how frequently buildings in the relevant zone are likely to be affected by the relevant risk.

Green mortgage products

1. Green Mortgages (Construction or Purchase)

Green Mortgage Product

- In the fourth quarter 2020 the Eika Alliance banks launched an inaugural common green mortgage product.
- Green mortgages are mortgages secured by energy efficient housing with favorable loan interest rates.
- With a green mortgage, you **typically get lower interest rates** compared to a non-green mortgage. Average green mortgage rate YE 2025 in Eika Boligkreditt was 4.84% versus 5.11% for non-green mortgages.
- Green mortgage volume in Eika Boligkreditt YE 2025 NOK 6.7 billion, NOK 3.3 billion in new green mortgages in 2025 (6.9% of new mortgages)

Loan criteria

- The criteria for the mortgage product are based on Energy Performance Certificates (EPC).
- The criteria for qualifying for the green mortgage product in Eika will be an EPC of A or B.

2. Green Mortgages (Refurbishments)

Green Refurbishment Product

- In the first quarter 2021 the Eika Alliance launched a green mortgage product relating to refurbishments.
- A lower EPC may qualify for refurbished residential buildings in Norway with an improved energy efficiency of minimum 30% due to a combination of measures like:
  - insulation of old construction (walls, roof, floor, windows, doors)
  - balanced ventilation
  - night set-back of temperature
  - energy efficient lighting appliances
  - solar cells or collector
  - heat pump air to air, air to water, water to water or exhaust fan
- Green Refurbishment mortgage volume in Eika Boligkreditt YE 2025 NOK 77 million

ESG Ratings in Eika Boligkreditt

MSCI	• AAA (scale AAA-CCC) • Last update March 2026
Sustainalytics	• 24.6 risk rating • Medium risk • Last update May 2024
ISS ESG	• Performance score 53.27 • C (scale A+ - D-; best bank = B) • Status: Prime • 2nd decile ranking • Last update April 2026
Norwegian Client Experience Index (CEI)	• 78.2 (range 0-100) • #1 rank out of 7 banks • #33 rank out of 164 across 36 sectors • Last update 2026

We are working to build relationships with the ESG rating agencies to improve our scores through regular engagement with them and providing transparent data that they can collate, track and benchmark

Eika’s roadmap towards sustainable banking

Sustainability strategy, goals & Net Zero Ambition

Sustainable reporting and memberships

External ESG Ratings

SUSTAINALYTICS

ISS ESG

MSCI

Sustainable lending and investments

Analysis of carbon footprint of the mortgage book

Sustainable retail product offering

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Green Bond Framework

- Attention on Eika’ Sustainability Strategy & Actions
- Align the funding strategy and sustainability strategy
- Address increasing investor demand towards sustainable assets
- Broaden investor base and foster relationship with existing investors
- Contribute to the development of the green bond market
- Contribute to the achievement of 2030 Agenda
- Positive marketing effect on stakeholders

In light of its sustainability objectives and its strategy, Eika has established a Green Bond Framework

Agenda

Eika Boligkreditt Green Bond Framework 2024

Use of proceeds:
Allocation of the net proceeds of the Green Bonds to a loan portfolio of new and existing mortgages for energy efficient residential buildings in Norway and refurbished residential buildings
Eligibility criteria aligned with EU Taxonomy Substantial Contribution criteria for Climate Change Mitigation

Process for Project Evaluation and Selection:
A dedicated Green Bond Committee (GBC) has been established and will meet at least annually. The GBC is responsible for: evaluating eligible green loans, reviewing the content of the framework, observation and compliance with standards and regulation, ensuing external documents are updated, allocation/impact reporting and risk mitigation

Management of Proceeds:
Eika Boligkreditt intends to allocate the proceeds from the Green Bonds to a portfolio of loans that meet the Eligibility Criteria and in accordance with the evaluation and selection process

Reporting:
Eika Boligkreditt intends to report to investors within one year from the date of a Green bond transaction and annually thereafter. Reporting will be on both the Allocation and Impact of the proceeds from green bond issuance

External Review:
ISS-ESG has provided a Second-Party Opinion (including on EU Taxonomy alignment) on Eika Boligkreditt's Green Bond Framework. Eika Boligkreditt may request a limited assurance on the Allocation Report

Use of Proceeds Criteria

Eligibility criteria: Green Residential Buildings

1. Residential buildings in Norway

- **Buildings built ≥2021:** Buildings complying with the relevant NZEB-10% threshold[1]
- **Buildings built <2021:** EPC A label or within the top 15% low carbon buildings in Norway[2]

2. Refurbished residential buildings in Norway

- Leading to a reduction of primary energy demand (PED) of at least 30%[3] or comply with the applicable requirements for major renovations

Alignment with international initiatives & involved parties:

ICMA GBP category	UN SDG	EU Taxonomy Climate Change Mitigation Substantial Contribution	EU Taxonomy Do No Significant Harm & Miniumum Social Safeguards	Consultants & Third Parties
Green Buildings	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE 11 SUSTAINABLE CITIES AND COMMUNITIES	• NZEB-10%for buildings built from end 2020 • Top 15% approach for buildings built up until end 2020 • ≥30% improvement in Primary Energy Demand for refurbishments	• Compliance with international, national and local Regulation and monitoring of environmental and social risks (including physical climate risks) • Minimum Social Safeguards for mortgages to households 'not applicable'[4]	Multiconsult ISS ESG

[1] In accordance with the EU Taxonomy Climate Delegated Act, buildings built from 1 January 2021 onwards should meet the 'NZEB -10%' criterion. In Norway, NZEB definitions were announced on 31 January 2023. Compliant buildings are assessed against the respective NZEB threshold published by the Norwegian Ministry, expressed as specific energy demand in kWh/m2. At the time of writing all Norwegian buildings with EPC labels of A and some EPC B labels are compliant with NZEB-10%. The full methodology and selection approach used for NZEB-10% compliant buildings will be published in a technical report from a specialized external consultant (Multiconsult). In addition, model estimates from Eiendomsverdi for PED may be used, as outlined in Eiendomsverdi's report.
[2] Qualifying building codes and/or EPC labels will be determined with the support of a specialised external consultant and may take into account guidance from the Norwegian Ministry and may use model estimates from Eiendomsverdi for PED where EPCs are missing. The Norwegian residential buildings under building codes TEK10 and TEK17 and EPC label A or B are within the top 15% as of FY23 statistics
[3] Qualifying buildings will be determined with the support of a specialised external consultant. The initial primary energy demand and the estimated improvement is based on a detailed building survey, an energy audit conducted by an accredited independent expert or any other transparent and proportionate method, and validated through an Energy Performance Certificate. The 30% improvement results from an actual reduction in primary energy demand (where the reductions in net primary energy demand through renewable energy sources are not taken into account), and can be achieved through a succession of measures within a maximum of three years
[4] As per guidance laid out in the Final Report on Minimum Safeguards from the EU Commission

EU Taxonomy Assessment – performed by ISS-Corporate[1]

Eika Green Bond Portfolio Alignment Q3 2024	100% aligned (NOK 20.7bn total Green Eligible Assets)

EU Enviro. Objective	EUT Economic Activity: 7.7 *Acquisition & Ownership of Buildings*			
		EUT Criteria	Eika Green Bond	Alignment
1. Mitigation	**Substantial Contribution**	i. Built <2021: EPC A or Top 15% approach ii. Built ≥2021: NZEB –10%	• **Buildings built ≥2021:** Buildings complying with the relevant NZEB-10% threshold [2] • **Buildings built <2021:** EPC A label or within the top 15% low carbon buildings in Norway [3]	**Aligned**
2. Adaptation	**Do No Significant Harm**	i. Reducing material physical climate risks ii. Supporting system adaptation iii. Monitoring adaptation results	i. Green buildings are aligned with Norwegian environmental legislations via the building code, where an environmental risk assessment is conducted at the planning stage and relevant measures are applied to reduce identified risks ii. Green buildings do not increase the risks of adverse climate impact on other stakeholders and align with national adaptation efforts iii. Adaptation results can be monitored and measured ➔ TEK10 & TEK17 Building Code Regulation (= Eika Green Bond Criteria) ensures new buildings are not prone to significant Physical Climate Risks e.g. Flooding; Storm Surges, Landslides ➔ Eika Boligkreditt quarterly assessment of physical climate risks associated with properties in the cover pool	**Aligned**
-	**Minimum Social Safeguards**	i. OECD Guidelines on Multinational Enterprises ii. UN Guiding Principles on Business and Human Rights iii. ILO Core Labour Conventions	➔ Minimum Social Safeguards for mortgages to households 'not applicable' [4]	**Aligned**

1 While the Final Delegated Acts for Mitigation and Adaptation were published in June 2023, the Technical Screening Criteria allow for discretion on the methodologies in determining alignment in certain cases. Therefore, at this stage, the alignment with the EU Taxonomy has been evaluated on a "best efforts basis."

2 In accordance with the EU Taxonomy Climate Delegated Act, buildings built from 1 January 2021 onwards should meet the 'NZEB -10%' criterion. In Norway, NZEB definitions were announced on 31 January 2023. Compliant buildings are assessed against the respective NZEB threshold published by the Norwegian Ministry, expressed as specific energy demand in kWh/m2. At the time of writing all Norwegian buildings with EPC labels of A and some EPC B labels are compliant with NZEB-10%. The full methodology and selection approach used for NZEB-10% compliant buildings will be published in a technical report from a specialized external consultant (Multiconsult). In addition, model estimates from Eiendomsverdi for PED may be used, as outlined in Eiendomsverdi's report.

3 Qualifying building codes and/or EPC labels will be determined with the support of a specialised external consultant and may take into account guidance from the Norwegian Ministry and may use model estimates from Eiendomsverdi for PED where EPCs are missing. The Norwegian residential buildings under building codes TEK10 and TEK17 and EPC label A or B are within the top 15% as of FY23 statistics

4 As per guidance laid out in the Final Report on Minimum Safeguards from the EU Commission

Project Evaluation and Selection

Process for Project Evaluation and Selection

Originate Mortgages in line with credit risk policies → Identification and record keeping of mortgages meeting Eligibility Criteria → Selection of eligible assets → Green Bond Committee review → Eligible assets

This Framework & Green Assets are managed by a dedicated Green Bond Committee (GBC). The committee consists of: CEO, CFO and CCO in Eika Boligkreditt as issuer, and the Executive Vice President in Eika Gruppen's department for bank governance.

The GBC will meet on a regular basis (at least annually) and will conduct an additional review on the selected mortgages to ensure ongoing compliance with the Eligibility Criteria.

Eligible Green Loans selected and tracked based on information from the official Land Register and Eiendomsverdi.

Information regarding building year, EPC label (actual/estimated) and energy demand data (actual/estimated) is used to determine the Eligible Residential Green Buildings.

All residential mortgages within the Cover Pool are originated in line with Eika credit risk policies. Loans secured by mortgages on Eligible Residential Green Buildings are selected as Eligible Green Loans. All selected Eligible Green Loans comply with official national standards, local laws & regulations.

Management of Proceeds

Portfolio Approach

- The proceeds from Green Bonds will be managed by Eika Boligkreditt in a portfolio approach.
- Eika Boligkreditt intends to allocate these proceeds to an Eligible Green Loan Portfolio, that meet the Eligibility Criteria and in accordance with the evaluation and selection process

Proceeds Allocation

- Sufficient Eligible Green Loans will be designated to the Eligible Green Loan Portfolio to ensure that the size of the Eligible Green Loan Portfolio matches or exceeds the total balance of all outstanding Green Bonds
- Additional Eligible Green Loans will be added to the Eligible Green Loan Portfolio to ensure the sufficient and timely allocation of the incremental net proceeds

Unallocated Proceeds

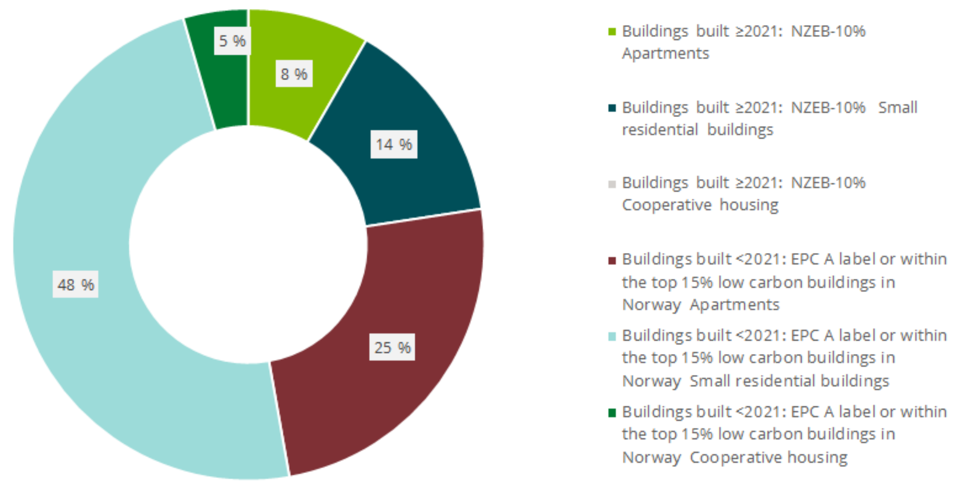
- Any unallocated Green Bond net proceeds will be invested in a liquidity portfolio in money market instruments. Eika intends to allocate at least a portion of unallocated proceeds towards ESG orientated assets.

EU PAB Exclusions

- Eika considers its green bonds as complying with the Paris Aligned Benchmarks Exclusions Criteria[1]

Eika Boligkreditt Green Bond Allocation Report

Green Portfolio as of 2026-06-30



Criterion	Type of dwelling	Number of objects	Area total [m2]	Area financed by EBK total [m2]	Portfolio size [MNOK]
Buildings built ≥2021: NZEB-10%	Apartments	875	61,890	32,050	2,064
	Small residential buildings	910	168,760	98,206	3,529
	Cooperative housing				
Buildings built <2021: EPC A label or within the top 15% low carbon buildings in Norway	Apartments	3,212	245,425	115,481	6,102
	Small residential buildings	4,211	752,670	385,217	11,974
	Cooperative housing	37	41,803	17,211	1,103
Total		**9,245**	**1,270,548**	**648,165**	**24,773**

Green Instruments

Instrument (ISIN)	Issuance Date	Due Date	Amount (NOK m)
XS2353312254	16.06.2021	16.06.2031	5,670
XS2536806289	22.09.2022	20.09.2028	5,670
NO0013588459	18.06.2025	18.06.2030	500
NO0013712489	26.01.2026	26.01.2029	500
XS3324588410	24.03.2026	24.04.2034	5,670
NO0013755108	09.06.2026	09.06.2031	750
Total			18,760

1 See allocation report for rationale

Impact Reporting FY25

Impact Reporting

Portfolio date: 31 December 2025

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 CO2 /year)
a/	b/	c/	d/	e/	e/
Green Residential Buildings	24.65	100%	100%	94.5	10,866
Total	**24.65**	**100%**	**100%**	**94.5**	**10,866**

a/ Eligible category

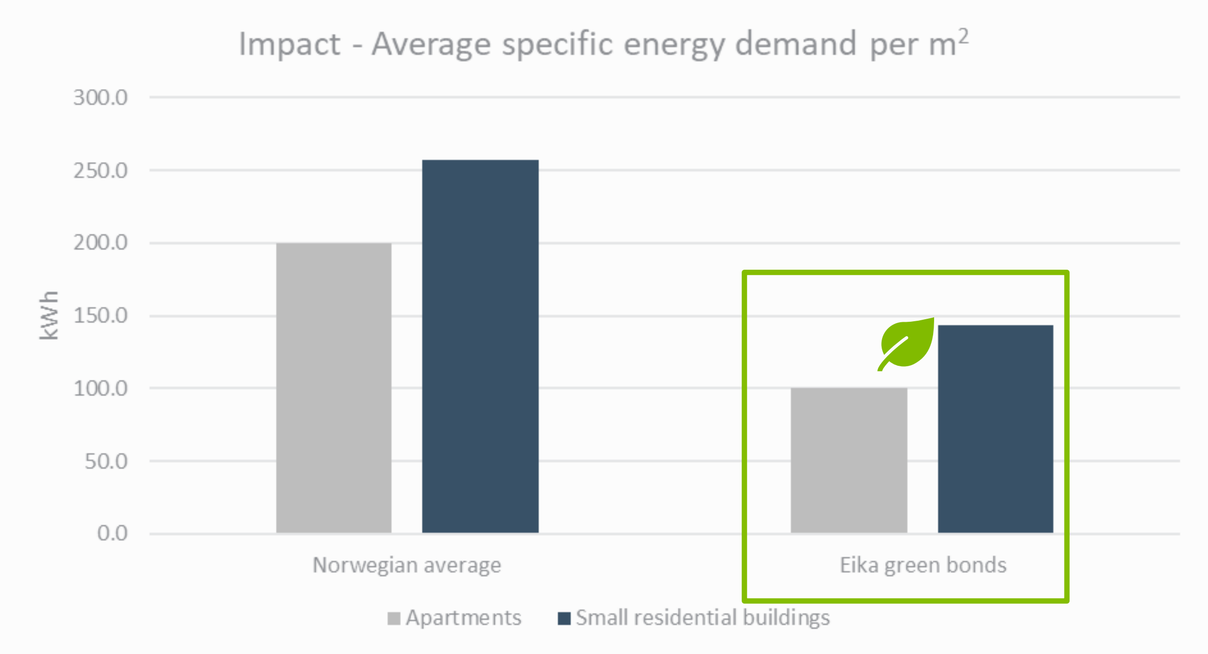
b/ Amount committed by the issuer for the portfolio eligible for Green Bond financing

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

Multiconsult



- Eika green bond portfolio has an estimated average energy consumption of approximate 50 per cent of the Norwegian average
- Estimated avoided CO^2 emissions (entire pool) = 10,866 tons CO^2/year based on European mix and 1,209 tons CO^2/year based on Norwegian physically delivered mix

External Review

Second Party Opinion 2024 by ISS ESG

- Eika Boligkreditt has obtained an independent Second Party Opinion from ISS-ESG to confirm the validity of the Eika Boligkreditt's Green Bond Framework, this includes:
  - Assessment of alignment with Green Bond Principles (GBP), as administered by the International Capital Market Association (ICMA) (as of June 2021 with June 2022 Appendix 1)
  - Assessment of alignment of the Green Bond Framework with the EU Taxonomy. Technical screening criteria for substantial contribution, do no significant harm & minimum social safeguards have been taken into account for EU economic activities 7.2 & 7.7 with respect to EU Environmental Objective: Climate Mitigation

"The Issuer has defined a formal concept for its green bonds regarding use of proceeds, processes for project evaluation and selection, management of proceeds and reporting. ***This concept is in line with the Green Bond Principles"***

"Eika Boligkreditt's project characteristics, due diligence processes and policies have been assessed against the requirements of the EU Taxonomy (Climate Delegated Act of June 2023), on a best efforts basis.[1] The nominated project categories are considered to be:

- ***"Aligned with the Climate Change Mitigation Criteria***
- ***Aligned with the Do No Significant Harm Criteria, except for 7.2 Renovation of Existing Buildings***
- ***Not applicable for the Minimum Safeguards requirements"***

ISS-CORPORATE

ASSESSMENT SUMMARY

ISS-CORPORATE

SPO SECTION	EVALUATION
Part I: Alignment with GBP	✓ **Aligned**
Part II: Sustainability quality of the selection criteria	✓ **Positive**
Part III: Alignment with EU Taxonomy	**Aligned**, except DNSH for 7.2
Part IV: Consistency of green bonds with Eika Boligkreditt's sustainability strategy	**Consistent with Issuer's sustainability strategy**

SUSTAINABILITY QUALITY OF THE SELECTION CRITERIA

USE OF PROCEEDS (PRODUCTS/SERVICES)	CONTRIBUTION OR OBSTRUCTION	SUSTAINABLE DEVELOPMENT GOALS
Green Buildings	Contribution	7 AFFORDABLE AND CLEAN ENERGY; 13 CLIMATE ACTION

1 While the Final Delegated Acts for Mitigation and Adaptation were published in June 2023, the Technical Screening Criteria allow for discretion on the methodologies in determining alignment in certain cases. Therefore, at this stage, the alignment with the EU Taxonomy has been evaluated on a "best efforts basis."

Agenda

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Agenda

- ESG at Eika
- Eika Boligkreditt's Green Bond Framework
- Contact
- Disclaimer

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