

Eika Boligkreditt

Green Bond Allocation Report



Eika Boligkreditt Green Bond Allocation Report Q2 2026

Portfolio date: June 30th 2026

Eligible Green Loan Portfolio		Green Funding			
	Amount (NOK m)	Instrument (ISIN)	Issuance Date	Due Date	Amount ¹ (NOK m)
Green Residential Buildings	24,773	XS2353312254	16.06.2021	16.06.31	5,670
		XS2536806289	22.09.2022	20.09.28	5,670
		NO0013588459	18.06.2025	18.06.30	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	24,773	Total			18,760

Percentage of Eligible Green Loan Portfolio allocated (usage)	75.7%
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio	100%
Eligible Green Loan Portfolio – Unallocated	6,013
New loans added to the portfolio in 2021 (NOK m)	1,168
New loans added to the portfolio in 2022 (NOK m)	1,902
New loans added to the portfolio in 2023 (NOK m)	2,458
New loans added to the portfolio in 2024 (NOK m)	4,029
New loans added to the portfolio in 2025 (NOK m)	7,123
New loans added to the portfolio in 2026 (NOK m)	3,655
EU Taxonomy alignment (selection criteria assessed by ISS-Corporate) ^{2 3 4}	100%
Eika considers its green bonds as complying with the PAB Exclusions Criteria ⁵	

¹ EURNOK = 11.3124

² 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 of the Green Bond framework with the EU Taxonomy, has been evaluated by ISS-Corporate on a "best efforts basis." The evaluation was done at a framework and selection criteria level.

³ In accordance with the EU Taxonomy Climate Delegated Act, under the EU economic activity '7.7 acquisition & ownership of buildings', 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. The full methodology and selection approach used for NZEB-10% compliant buildings are published in a technical report from [Multiconsult](#). In addition, model estimates from Eiendomsverdi for PED may be used, as outlined in Eiendomsverdi's [report](#).

⁴ In accordance with the EU Taxonomy Climate Delegated Act, under the EU economic activity '7.7 acquisition & ownership of buildings', buildings built before 1 January 2021 should have an EPC A label or be within the top 15% of the national or regional building stock. Qualifying building codes and/or EPC labels have been 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.

⁵ Eika notes ESMA's latest communication in Dec 2024 on assessing compliance with the PAB exclusions for green bonds that are not marketed under the EU Green Bond Standard. This guidance mentions that a 'look through' approach may be used to assess compliance with all the PAB exclusions criteria (except for part (c)), which is interpreted to mean that the exclusionary screening may be done at a green asset/project level – hence, given the positive screening approach applied in the green bond framework for eligible green proceeds, this implies that any negative screening in accordance with the PAB exclusions is not necessary, as the criteria in the framework are inherently fitting within the PAB exclusionary criteria.

ESMA guidance notes that part (c) of the PAB exclusions criteria is not in scope for this 'look through' approach. Eika is not aware of any violations of the UN Global Compact / OECD guidelines for multinational enterprises, nor is Eika aware of any benchmark operators deeming Eika in violation of the UN Global Compact / OECD guidelines for multinational enterprises.

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