

Eika Boligkreditt

Green Bond Allocation Report



Eika Boligkreditt Green Bond Allocation Report Q3 2024

Portfolio date: September 30th 2024

Eligible Green Loan Portfolio		Green Funding			
	Amount (NOK m)	Instrument (ISIN)	Issuance Date	Due Date	Amount ¹ (NOK m)
Green Residential Buildings	21,385	XS2353312254	16.06.2021	16.06.31	5,872
		XS2536806289	22.09.2022	20.09.28	5,872
Total	21,385			Total	11,745

Percentage of Eligible Green Loan Portfolio allocated (usage)	54.9%
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio	100%
Eligible Green Loan Portfolio – Unallocated	9,640
New loans added to the portfolio in 2021 (NOK m)	2,266
New loans added to the portfolio in 2022 (NOK m)	3,288
New loans added to the portfolio in 2023 (NOK m)	4,567
New loans added to the portfolio in 2024 (NOK m)	4,876
EU Taxonomy alignment (performed by ISS-Corporate) ^{2 3 4}	100.0%

¹ EURNOK = 11.744

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 with the EU Taxonomy has been evaluated by ISS-Corporate on a "best efforts basis."

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. 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 specialised external consultant (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 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.

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