Green Bond Allocation & Impact report

2025

Key Information

In accordance with the SpareBank 1 Østfold Akershus Green Bond Framework 2025, this document provides the following:

- The total amount of investments and expenditures in the Eligible Green Loan Portfolio
- The total amount of green funding outstanding
- The balance of unallocated proceeds
- The environmental impact of the eligible assets financed under the Framework

SpareBank 1 Østfold Akershus has engaged Norconsult to operationalize the eligibility criteria used to establish the Eligible Green Loan Portfolio. Norconsult has also provided the impact calculations for eligible assets included in this report.

The methodology for the 2025 impact assessment has been revised to reflect the updated Green Bond Framework 2025, including updated eligibility criteria, benchmarks and emission factors. Consequently, the 2025 impact figures are not directly comparable to previous years. The calculations are prepared on a best-effort basis and remain subject to data availability and underlying data quality.

SpareBank 1
ØSTFOLD AKERSHUS

Green Bond Allocation Report

In accordance with the SpareBank 1 Østfold Akershus Green Bond Framework, this report provides the following information:

- The total amount of investments and expenditures in the Eligible Green Loan Portfolio
- The total amount of green funding outstanding
- The balance of unallocated proceeds

Portfolio date: December 31, 2025

Eligible Green Loan Portfolio	
Eligible Project Category	Amount (MNOK)
Residental buildings	3.567
Commercial buildings	787
Total	**4.354**

Green Funding			
Instrument (ISIN	Issuance Dat	Due Date	Amount (MNOK)
NO0012550120	16.06.2022	16.06.2027	300
NO0013145060	07.02.2024	07.02.2029	200
NO0013483453	21.02.2025	21.02.2030	300
Total			**800**

Percentage of Eligible Green Loan Portfolio Allocated	18,4 %
Percentage of Net Proceeds of Green Funding Allocated to Eligible Green Loan Portfolio	100 %
Eligible Green Loan Portfolio - Unallocated	3.554
New loans added to the portfolio since previous reporting period	2.232

1) Residental buildings, transferred to SB1 Boligkreditt, which qualifies for the Green Loan Portfolio are not included in the allocation report.
2) SpareBank 1 Østfold Akershus is currently not subject to mandatory reporting under the EU Taxonomy Regulation. Accordingly, the Bank has not established a methodology for assessing taxonomy alignment across the portfolio and has not calculated or reported a taxonomy alignment ratio for the 2025 reporting year.

SpareBank 1 ØSTFOLD AKERSHUS

Green Bond Impact Report

In accordance with the SpareBank 1 Østfold Akershus Green Bond Framework, this report provides the following information:

- The environmental impact of the eligible assets financed in this framework

On assignment from SpareBank 1 Østfold Akershus, Norconsult has assessed the environmental impact of the part of SpareBank 1 Østfold Akershus' findings and methods. Please see the attached report from Norconsult for detailed explanation of findings and methods used.

Portfolio date: December 31, 2025.

Eligible Green Loan Portfolio	
Eligible Project Category	Amount (MNOK)
Residential buildings 1)	3.567
Commercial buildings	787
Total	**4.354**

Impact			
	Eligibility for Green Bonds	Annual Site Energy Savings	Annual CO2 Emission
	100 %	5,2	167,9
	100 %	1,2	22,2
Total impact		**6,4**	**190,1**
Scaled impact 2)		**2,8**	**89,2**

1) The portfolio includes 2,153 residential buildings, comprising 891 apartments and the remaining share small houses and leisure homes. GFA was estimated for 45 units with missing area data. Please see the Norconsult Impact Report 2025 for details.

2) Scaled by the bank's share of financing. Methodology revised for reporting year 2025; results are not directly comparable to previous years.

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