

Allocation Report

First quarter 2025

In accordance with the SpareBank 1 Østlandet Green Bond Framework 2024, this document provides:

- 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
- Value added to the portfolio since last reporting (4Q 2024) and since inception (YE 2020)
- Growth in Eligible Green Loan Portfolio last 12 months

Allocation Report 1Q2025

Portfolio date: 31 March 2025

| Eligible Green Loan Portfolio | | |
|--|----------------------------|--------------------------------|
| | Amount (NOK million) | Portfolio Growth 1Q 2025 |
| Residential buildings (Top 15 % and EPC A for buildings buildt after 1.1.2021) | 14.510 | (1.518) |
| Commercial buildings | 6.390 | 319 |
| Grandfathered renovated buildings as of 31.12.2023 | 1.847 | (128) |
| Agriculture | 117 | 3 |
| Forestry | 795 | 3 |
| Renewable energy | 1.784 | 115 |
| Clean Transportation | 2.531 | 175 |
| | | |
| | | |
| Total (a) | 27.974 | (1.031) |

| Green Financing | | | | | | Amount (NOK million) |
|----------------------|----------------------------|----------|------------|------------|--|----------------------------|
| Instrument (ISIN) | Rank | Currency | Issue Date | Due Date | | |
| XS2308586911 | Green Senior Preferred | EUR | 24.02.2021 | 03.03.2028 | | 5.139 |
| XS2472845911 | Green Senior Preferred | EUR | 20.04.2022 | 27.04.2027 | | 4.770 |
| NO0012702606 | Green Senior Preferred | NOK | 13.09.2022 | 22.09.2027 | | 500 |
| NO0012702614 | Green Senior Preferred | NOK | 13.09.2022 | 22.09.2027 | | 1.500 |
| NO0012940404 | Green Senior Non Preferred | NOK | 09.06.2023 | 15.06.2028 | | 500 |
| NO0012940396 | Green Senior Non Preferred | NOK | 09.06.2023 | 15.06.2028 | | 500 |
| XS2828914767 | Green Senior Preferred | EUR | 23.05.2024 | 30.05.2029 | | 5.775 |
| | Green Deposits | NOK | | | | 37 |
| | | | | | | |
| | | | | | | |
| Total (b) | | | | | | 18.721 |

| | | |
|---|-----|---------|
| Green Senior Bond eligible assets | a | 27.974 |
| Percentage of Eligible Green Loan Porfolio allocated | b/a | 66,9% |
| Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio | | 100,0% |
| Eligible Green Loan Portfolio - Unallocated Senior Preferred (NOK million) | a-b | 9.253 |
| | | |
| New loans added to the portfolio 1Q 2025 | | (1.031) |
| New loans added to the portfolio since 1Q 2024 | | 3.576 |
| New loans added to the portfolio since inception (12/31/2020) | | 11.065 |
| | | |
| Residential buildings built after 2021 (TEK17/EPC B) - not included in the allocation report ² | | 5.600 |

¹Green covered bonds are allocated solely to green residential buildings within SpareBank 1 Boligkreditt and green senior bonds are allocated to all Use of Proceeds categories (minus green residential buildings already allocated to green covered bonds). Allocations are in line with the ICMA Green Bond Principles 2021.

²The EU Taxonomy definition of energy performance of at least 10 % lower than NZEB is currently not defined in Norwegian building standards. Residential buildings built after 2021 are therefore not included in the report.