Allocation Report

Third quarter 2026



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 (2Q 2026) and since inception (YE 2020)
- Growth in Eligible Green Loan Portfolio last 12 months
- For an excel version of the Allocation Report, please see our quarterly Fact Book

Allocation Report 3Q 2026

SpareBank 1 ØSTLANDET

Portfolio date: 30 September 2026

	Eligible Green Loan Portfolio				Green Financing					
		SDG mapping	Amount (NOK million)	Portfolio Growth 3Q 2026	Instrument (ISIN)	Rank	Currency	Issue Date	Due Date	Amount (NOK million)
a	Residential buildings 1)	SDG 9, 11	27.915	779	XS2308586911	Senior Preferred	EUR	24.02.2021	03.03.2028	5.139
	Of witch Top 15 %/EPC A		23.125	595	XS2472845911	Senior Preferred	EUR	20.04.2022	27.04.2027	4.770
	Of witch NZEB - 10 %		4.790	184	NO0012702606	Senior Preferred	NOK	13.09.2022	22.09.2027	275
b	Commercial buildings 1)	SDG 9, 11	8.748	80	NO0012702614	Senior Preferred	NOK	13.09.2022	22.09.2027	862
c	Agriculture	SDG 11, 15	145	7	NO0012940404	Senior Non Preferred	NOK	09.06.2023	15.06.2028	500
d	Forestry	SDG 11, 15	837	(88)	NO0012940396	Senior Non Preferred	NOK	09.06.2023	15.06.2028	500
e	Renewable energy	SDG 7, 13	2.224	493	XS2828914767	Senior Preferred	EUR	23.05.2024	30.05.2029	5.775
f	Clean Transportation	SDG 11	2.751	237	XS3169055442	Senior Non Preferred	SEK	21.08.2025	29.08.2028	318
						Green Deposits	NOK			40
	Total *(g)*		**42.619**	**1.509**	Total *(h)*					**18.179**

EU Taxonomy alignment	*(a+c+e)/g*	71,1 %
Green Senior Bond eligible assets	*a+b+c+d+e+f*	42.619
Percentage of Eligible Green Loan Porfolio allocated	*h/g*	42,7 %
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio		100 %
Eligible Green Loan Portfolio - Unallocated Senior Preferred (NOK million)	*g-h*	24.440
New loans added to the portfolio 3Q 2026		1.509
New loans added to the portfolio since 3Q 2025		14.130
New loans added to the portfolio since inception (YE 2020)		25.710
Share of green loan portfolio in Norway		100,0 %

SpareBank 1 Østlandet considers its green bonds as complying with the Paris Aligned Benchmarks Exclusions Criteria 2)

Footnotes

1) Top 15 % and NZEB-10 % for buildings built after 1.1.2021. From Q2 2026, eligibility of residential buildings is assessed using Eiendomsverdi's Green Label methodology, based on actual or estimated energy performance data and official Norwegian Top 15% and NZEB-10 thresholds.

2) In our opinion, regarding PAB exclusions, SpareBank 1 Østlandet 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 the PAB exclusions which is interpretated to mean that the exclusionary screening may be done at a green asset/project level – hence, given the positive screening approach applied in SpareBank 1 Østlandet's 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.

SpareBank 1 Østlandet also applies various exclusionary criteria as per the Green Bond Framework. The issuer is however not able to confirm outright that green bonds are fully aligned with the PAB exclusions criteria due to this ESMA guidance not being in scope for part (c) of the PAB exclusions criteria.

Whilst we are not able to confirm currently that each asset meets parts (c) of the PAB exclusions, the issuer ensures that all eligible loans comply with ESG minimum requirements that are reflected within SpareBank 1 Østlandet's internal policies, and seeks to ensure that the Eligible Green Project Portfolio complies, on a best effort basis, with applicable international, national and local laws and regulations, with the aim to mitigate the environmental and social risks associated with the Eligible Green Loans.

In addition, while lifecycle emissions from Norwegian hydropower are generally well below the relevant PAB threshold, the issuer note that, due to current data limitations, compliance with part (g) of the PAB exclusions criteria (GHG intensity of power producers) cannot be fully verified.
Furthermore, reference is made to the Second Party Opinion for SpareBank 1 Østlandet's Green Bond Framework for identified exceptions to full alignment with the EU Taxonomy's DNSH criteria.

* ESMA_QA_2368