



Green Bond Allocation Report 2024

January 2025

Green Bond Allocation Report

In accordance with the Sparebank 1 SMN Green Finance Framework, this document provides:

- 1 The total amount of investments and expenditures in the Eligible Green Loan Portfolio
- 2 The total amount of green funding outstanding
- 3 The proportion of new and existing loans (financing and refinancing)
- 4 The balance of unallocated proceeds

Portfolio date: 31 December 2024

Eligible Green Loan Portfolio (FY24)	
	Amount (NOK m)
Green Residential Buildings	22,219
Green Commercial Buildings	4,579
Clean Transportation	2,897
Renewable Energy	51
Eco-efficient and/or Circular Economy Adapted Products, Production Technologies and Processes	7,032
Fisheries (MSC Certification)	3,747
Aquaculture (Global G.A.P. and ASC Certification)	2,171
Eco-Lighthouse	1,114
Total	36,778

Percentage of Eligible Green Loan Portfolio allocated (usage)	65.4%
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio	100%
Eligible Green Loan Portfolio - Unallocated (NOK m)	12,726
New loans added to the portfolio since December 2023 (NOK m)	10,946

Green Funding (Pro Forma FY24)			
Instrument (ISIN)	Issuance Date	Due Date	Amount (NOK m)*
XS2051032444	sep-19	sep-26	5,902
NO0010905474	nov-20	nov-26	1,809
NO0010905490	nov-20	nov-26	980
XS2303089697	feb-21	feb-28	5,902
CH1184694789	may-22	jun-27	2,195
NO0012629429	aug-22	aug-27	550
NO0012629411	aug-22	aug-27	500
NO0012629403	aug-22	aug-25	314
XS2536730448	sep-22	dec-25	5,902
Total			24,052

*NOK equivalent amount (Exchange rate as of 31st December 2024; EUR 1 = NOK 11.803; CHF 1 = NOK 12.541)

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