

Allocation Report

First quarter 2024

SpareBank
ØSTLANDET 



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 2023) and since inception (YE 2020)
- Growth in Eligible Green Loan Portfolio last 12 months

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Portfolio date: 31 March 2024

Eligible Green Loan Portfolio		
	Amount (NOK million)	Portfolio Growth 1Q 2024
<i>a</i>	Residential buildings (Top 15 % and EPC A for buildings buildt after 1.1.2021)	15.572
<i>b</i>	Commercial buildings	5.122
<i>c</i>	Grandfathered renovated buildings as of 31.12.2023	2.187
<i>d</i>	Agriculture	84
<i>e</i>	Forestry	821
<i>f</i>	Renewable energy	1.180
<i>g</i>	Clean Transportation	1.570
<i>h</i>	Total	26.537

Green Financing					
Instrument (ISIN)	Rank	Currency	Issue Date	Due Date	Amount (NOK million)
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
	Green Deposits	NOK			63
					12.972

Green Senior Bond eligible assets	<i>h</i>	26.537
Percentage of Eligible Green Loan Porfolio allocated	<i>i/h</i>	48,9%
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio		100,0%
Eligible Green Loan Portfolio - Unallocated Senior Preferred (NOK million)	<i>h-i</i>	13.565
New loans added to the portfolio 1Q 2024		2.138
New loans added to the portfolio since 1Q 2023		7.238
New loans added to the portfolio since inception (12/31/2020)		9.628
Residential buildings built after 2021 (TEK17/EPC B) - not included in the allocation report ²		6.232

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.

Disclaimer

This presentation contains forward-looking statements that reflect management's current views with respect to certain future events and potential financial performance.

Although SpareBank 1 Østlandet believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations will prove to have been correct. Accordingly, results could differ materially from those set out in the forward-looking statements as a result of various factors.

Important factors that may cause such a difference for SpareBank 1 Østlandet are, but are not limited to: (i) the macroeconomic development, (ii) change in the competitive climate, (iii) change in the regulatory environment and other government actions and (iv) change in interest rate and foreign exchange rate levels.

This presentation does not imply that SpareBank 1 Østlandet has undertaken to revise these forward-looking statements, beyond what is required by applicable law or applicable stock exchange regulations if and when circumstances arise that will lead to changes compared to the date when these statements were provided.