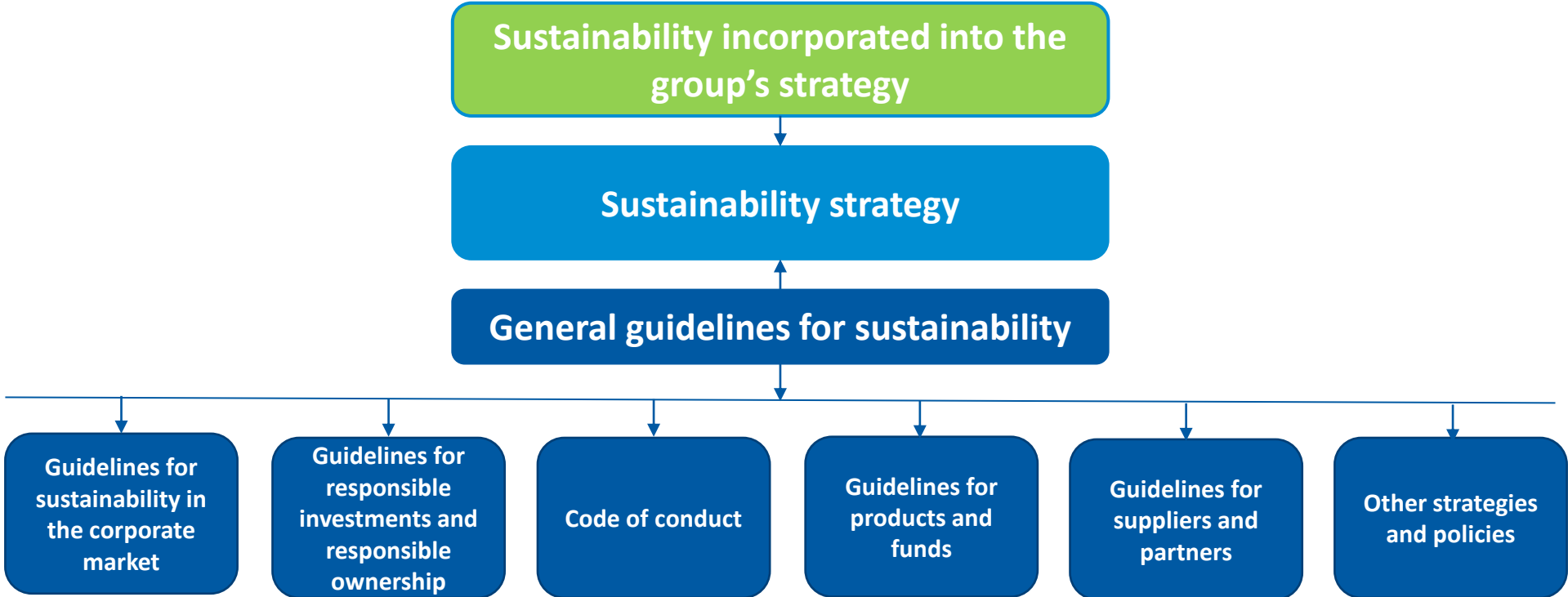


# Sustainability within SR-Bank and SR-Boligkreditt



# Sustainability within SR-Bank



- The group's sustainability principles are based on the 17 UN Sustainable Development Goals
- We support the UN Global Compact's ten principles for sustainability
- We are a founding signatory of the UN Principles for Responsible Banking

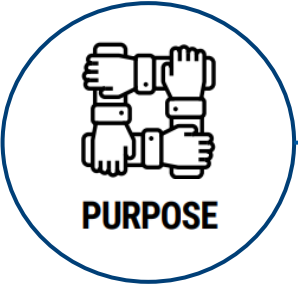


PRINCIPLES FOR RESPONSIBLE BANKING

# UN Principles for Responsible Banking: SR is a Founding Signatory



PRINCIPLES FOR  
RESPONSIBLE  
BANKING



To transform the banking industry to enable it to play a leading role in achieving society's goals

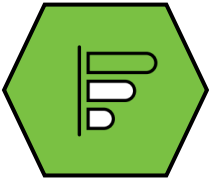


A responsible banking industry that is an integral part of the society of the 21st century because it serves and contributes to an inclusive society that uses its natural resources sustainably



We will take a leadership role and use our products, services and relationships to support and accelerate the fundamental changes in our economies and lifestyles necessary to achieve shared prosperity for both current and future generations

## What are the Principles?



### 1. Alignment

We will align our business strategy to be consistent with and contribute to individuals' needs and society's goals, as expressed in the Sustainable Development Goals, the Paris Climate Agreement and relevant national and regional frameworks.



### 2. Impact & Target Setting

We will continuously increase our positive impacts while reducing the negative impacts on, and managing the risks to, people and environment resulting from our activities, products and services. To this end, we will set and publish targets where we can have the most significant impacts.



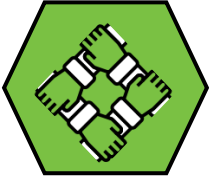
### 3. Clients & Customers

We will work responsibly with our clients and our customers to encourage sustainable practices and enable economic activities that create shared prosperity for current and future generations.



### 4. Stakeholders

We will proactively and responsibly consult, engage and partner with relevant stakeholders to achieve society's goals.



### 5. Governance & Culture

We will implement our commitment to these Principles through effective governance and a culture of responsible banking. Goals, the Paris Climate Agreement and relevant national and regional frameworks.




### 6. Transparency & Accountability

We will periodically review our individual and collective implementation of these Principles and be transparent about and accountable for our positive and negative impacts and our contribution to society's goals.

# SR-Bank's sustainability strategy is embedded through our guidelines

**Guidelines**

**Environment**




SR-Bank aims to increase the proportion of companies that contribute to higher renewable/green exposures

**We encourage our customers to:**

- ✓ Establish targets for energy efficiency and reduction of greenhouse emissions
- ✓ Work towards reducing pollution and contribution to good routines for waste management and recycling
- ✓ Make use of renewable energy where appropriate

**Society**




SR-Bank aims to make a positive contribution to social development in local communities where we are active

**We expect our customers to:**

- ✓ Treat people in accordance with recognised international norms
- ✓ Respect the United Nations Declaration of Human Rights and Workers' Rights
- ✓ Respect the ILO's eight fundamental conventions
- ✓ Safeguard human rights in war and/or conflicts

**Corporate Governance**

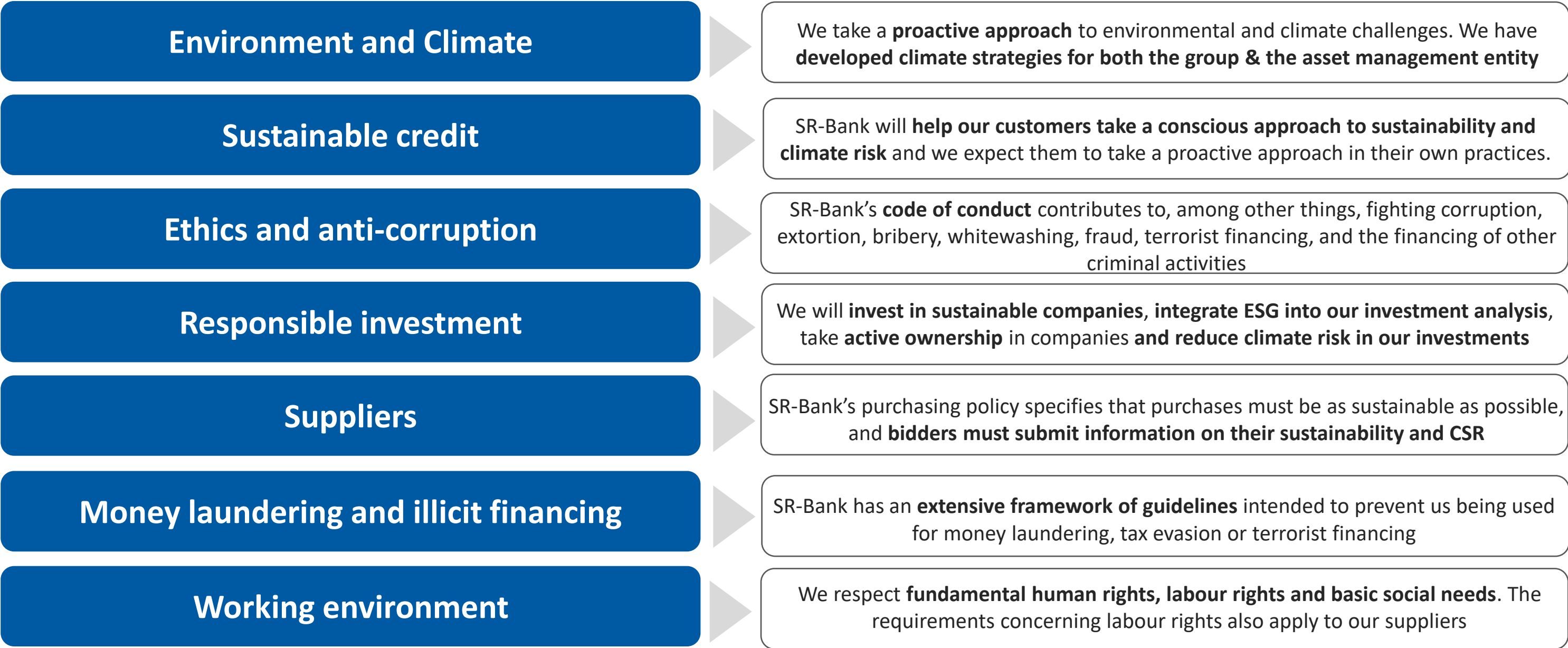


SR-Bank has strict routines for combating money laundering and hidden ownership. The bank also aims to encourage clients to have good routines for sustainable choices

**We expect our customers to:**

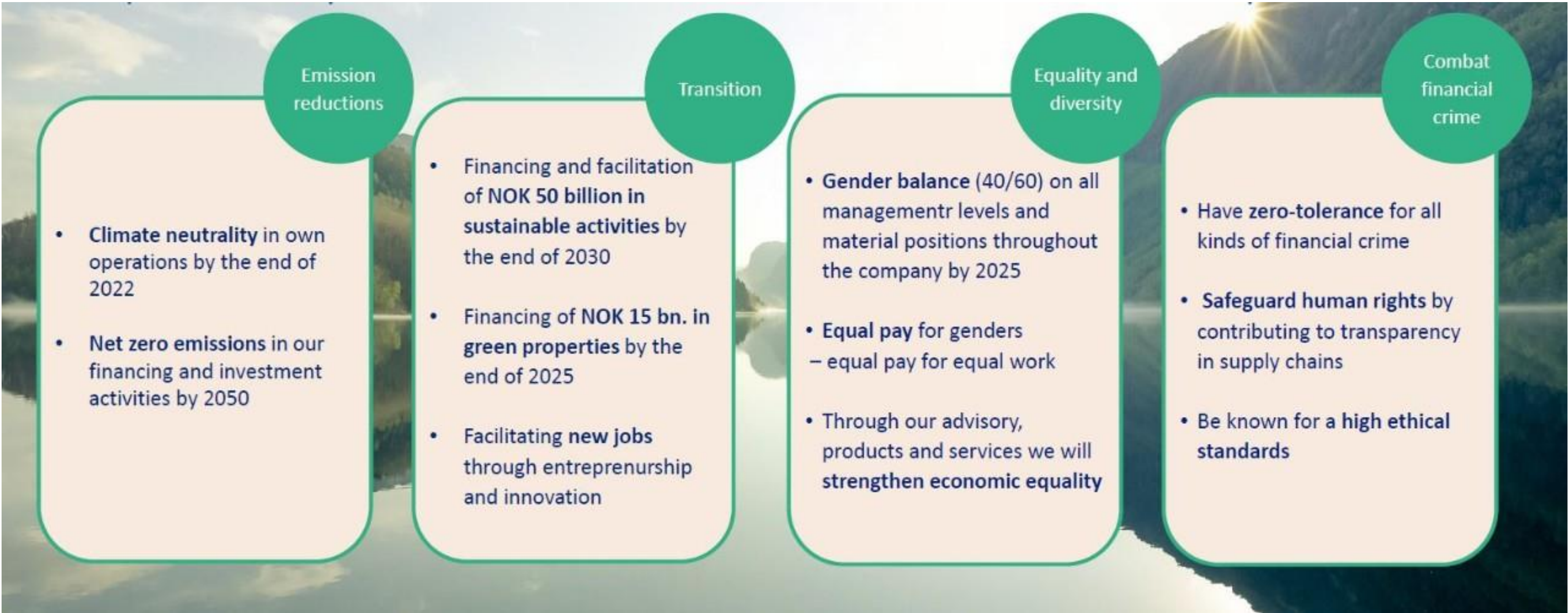
- ✓ Have zero tolerance for corruption and economic crime within their own operations and in companies with which they do business
- ✓ Contribute to full transparency relating to suspected corruption and help investigate such issues
- ✓ Have active governance where they have positions of ownership

# Our operations are managed through focusing on a long-term perspective




# Our core sustainability ambition & targets

The group's overarching sustainability ambition is to be the customer's ally in the transition



# Our sustainability strategy & respective targets address 4 core SDG's

**Equality**

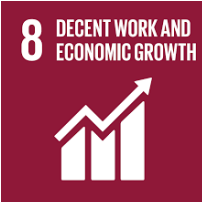


SR-Bank recognizes diversity and equal opportunities are a prerequisite for running a sustainable business, and therefore it is natural to prioritize this SDG

**Our goals & targets:**

Goal	Target
Gender balance (40/60) at all management levels and material positions in the company by 2025	<ul style="list-style-type: none"> <li>At least 40% of both genders at all levels of management (2, 3, and 4) and in material positions (job category 8 and upwards) by the end of 2025</li> <li>Near 40/60 gender balance and diversity represented in succession plans (for management positions)</li> <li>Near 50/50 gender balance for internal management candidates, leadership development and talent programmes, and mentor programmes</li> <li>Near 50/50 gender balance for final candidates for advertised positions</li> </ul>
Equal pay for genders – equal pay for equal work	
We will strengthen financial gender equality through our advisory products, and services	

**Economy & Society**




The group aims to stimulate growth and development. This includes both economic growth and job creation.

**Our goals & targets:**

Goal	Target
Goal for at least NOK 50 billion to sustainable financing and facilitation by 2030	<ul style="list-style-type: none"> <li>NOK 15 billion in financing green properties by 2025</li> <li>Establish a corresponding target for renewables/ green sectors by the end of Q1 2022</li> </ul>
Help customers in the transition through our advisors	
Create sustainable growth by facilitating new jobs through entrepreneurship and innovation	
Ensure that the group's employees have sufficient and relevant expertise to contribute to the transition	<ul style="list-style-type: none"> <li>Targets to be set by the end of Q1 2022 for advisory services, skills development and entrepreneurship/innovation</li> </ul>

# Our sustainability strategy & respective targets address 4 core SDG's

Environment




As a result of both increasing climate risk and potential new business opportunities, the SpareBank 1 SR-Bank Group will be an active contributor towards the low carbon society

Our goals & targets:

Goal	Target
SpareBank 1 SR-Bank will be climate-neutral in our own operations by the end of 2022	
Net-zero emissions in our financing and investment activities by 2050	The bank is currently working on a corresponding 2030-target for reducing emissions in the lending portfolio

Governance



SpareBank 1 SR-Bank will combat financial crime and ensure security and transparency throughout their operations

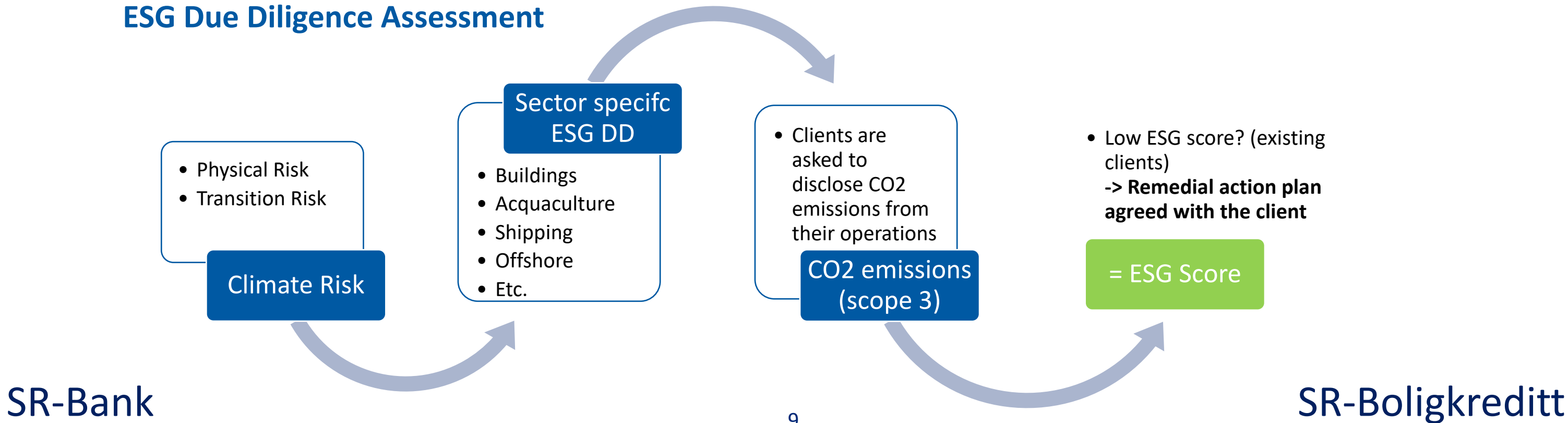
Our goals & targets:

SpareBank 1 SR-Bank has a zero-tolerance for money laundering, terror financing, and all forms of financial crime
SpareBank 1 SR-Bank will be known for a high ethical standards, openness, and good corporate governance
SpareBank 1 SR-Bank will deliver safe, secure IT-solutions and use data in a socially useful, trustworthy, and ethical manner (especially artificial intelligence)
SpareBank 1 SR-Bank will safeguard human rights by contributing to transparency in our own supply chains and guide our customers to do the same



# Sector specific ESG Due Diligence at loan origination

- For corporate clients with an **exposure larger than NOK 50 million**, we have developed an **ESG due diligence questionnaire**, which **must be completed prior to any credit being granted**
- The assessment includes questions that directly target a customer’s climate risk: **both physical risk and transitional risk**
- **Additional questions for selected industries** like property, aquaculture, shipping and offshore, and oil and gas. Customers are also **encouraged to report their CO2 emissions**
- This results in an ESG score. ESG scoring is a long-term approach to managing and reporting industry-specific climate risk. The scoring and assessment is used to **assess the group's sustainability risk** and as a **tool for advisers in the dialogue with customers**.
- For existing customers with a low ESG score, a tailored action plan is made to address shortcomings together with an SR-Bank adviser.



# Translating climate risk into financial risk – FY21

## Emissions Analysis

The group reports greenhouse gas emissions in line with the GHG Protocol.

- In autumn 2021, SpareBank 1 SR-Bank started analysing emissions levels from corporate loans based on the methodology of the Partnership for Carbon Accounting Financials (PCAF).
- The analysis is based on calculated income or balance sheet-based emission factors per industry code.

Industry	Loans parent bank, Q4'21 NOK mn.	Estimated Scopes 1 and 2 emissions from CM portfolio ('000s tCO2e)	% shares	Weighted avg. data quality (1-5, where 1 is best)	Carbon intensity (tCO2e per NOK mn. in loans)
Aquaculture, fisheries	3.586	31	1,9%	4,2	8,9
Industry	3.912	33	2,1%	4,0	9,0
Agriculture/forestry	5.305	651	41,1%	5,0	122,6
Service sector	16.024	106	6,7%	4,3	6,4
Wholesale and retail trade, hotels and restaurants	3.053	20	1,3%	4,2	6,6
Energy, oil and gas; E&P	431	73	4,6%	4,4	169,0
Energy, oil and gas; offshore drilling	757	13	0,8%	2,0	17,2
Energy, oil and gas; oil services	473	66	4,2%	4,0	139,4
Building and construction	3.956	11	0,7%	4,1	3,3
Power and water supply	1.412	6	0,4%	4,1	4,5
Real estate	33.599	13	0,8%	4,1	0,4
Shipping, transport: other transport and storage	2.099	19	1,2%	4,1	8,9
Shipping, transport: offshore	2.717	103	6,5%	3,8	37,7
Shipping, transport: shipping	7.106	435	27,5%	2,2	61,2
Public sector and financial services	2.451	4	0,2%	4,2	1,5
<b>Total</b>	<b>86.313</b>	<b>1.582</b>	<b>100,0%</b>	<b>4,0</b>	<b>18,4</b>

## Corporate Market Portfolio Analysis

The corporate portfolio's climate risk (physical, transitional and liability risk) was also mapped at a sector level in 2021.

- **high and medium climate risk** accounts for **9.8% of SR-Bank's exposure.**
- **slightly elevated climate risk** accounts for **12.5% of SR-Bank's exposure.**
- **low climate risk** accounts for **77.7% of SR-Bank's exposure.**

The group has completed an impact analysis for the loan portfolios in both the corporate market and the retail market using tools developed by UNEP FI.

- SR-Bank's core activities stimulate a healthy and inclusive economy.
- The group has a negative impact in three areas: resource efficiency, the climate and biodiversity.

**The emissions analysis plus the corporate market climate risk analysis provide the basis for setting future targets for the credit portfolio relating to our 2050 net zero ambition**

# SR-Bank is most climate aligned bank<sup>1</sup> for our shipping portfolio (29 signatories)

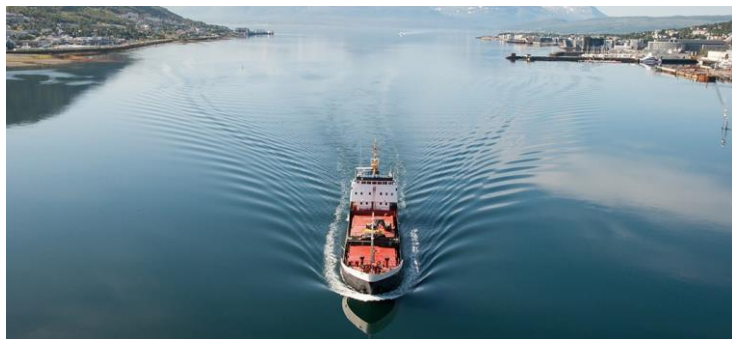


**POSEIDON  
PRINCIPLES**

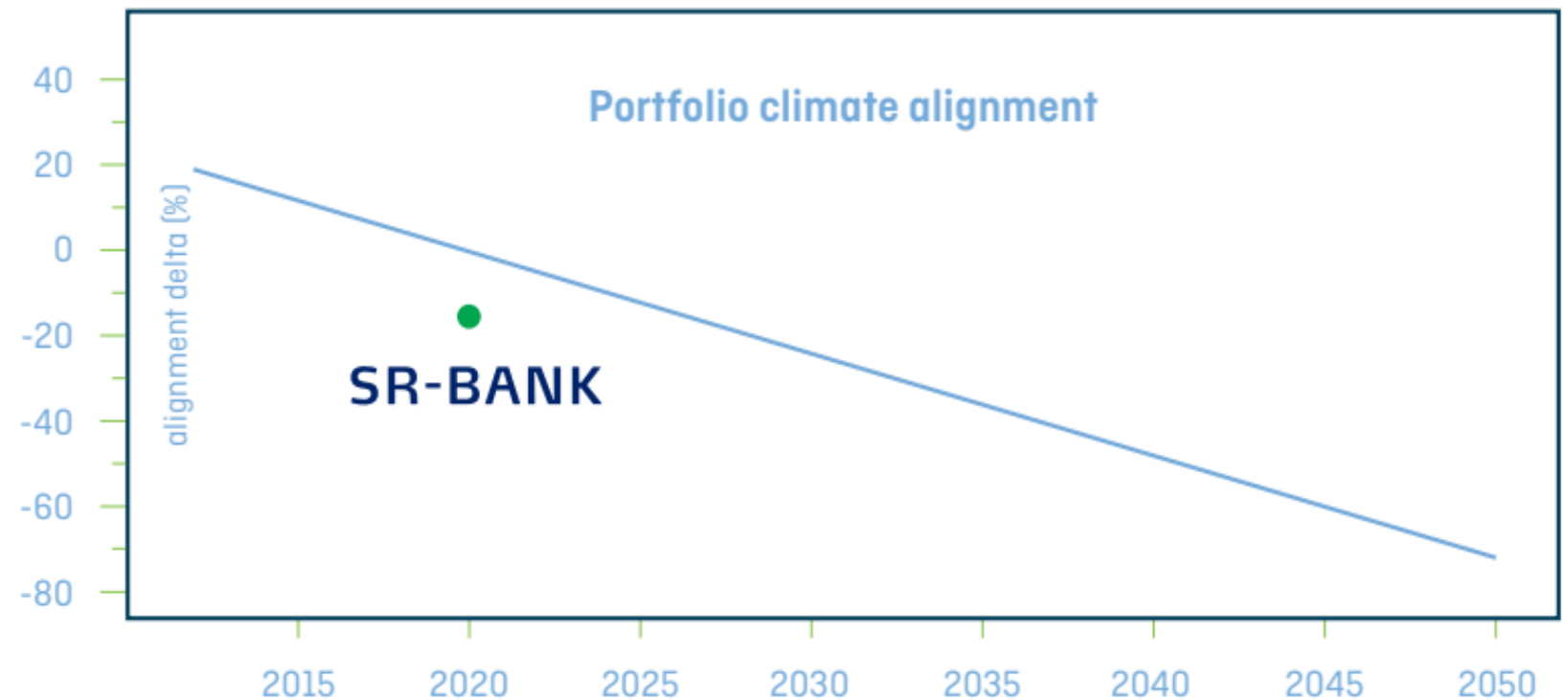
## About the Poseidon Principles

The Poseidon Principles are a framework for assessing and disclosing the climate alignment of ship finance portfolios. They create common global baselines that are consistent with and supportive of society's goals to better enable financial institutions to align their portfolios with responsible environmental impacts.

Signatories include: ABN, BNP, Citi, Credit Suisse, Danske Bank, Danish Ship Finance, DNB, ING, Nordea, SEB, Sparebanken Vest, Standard Chartered



Portfolio climate alignment score: **-15.6%**



**SpareBank 1 SR-Bank ASA's ambition is to be an ally to our customers in their work to reduce the environmental impact of their activities. In this respect we see the Poseidon Principles as a tangible and practical tool to monitor the progress we make together with our customers in the Norwegian shipping community. We are pleased to submit our first results and are impressed by a response rate very close to 100 %. We see this as a confirmation of the importance our borrowers place on reducing their carbon footprint.**

Stig Horsberg Eriksen, Head of shipping



# Green product offerings & initiatives

## Green Mortgage Product & Renovation Product

- The Green mortgage product was launched in 2021. A Green mortgage is secured by energy efficient housing with favorable loan interest rates. Loan criteria: **EPC A or B label**
- With a green mortgage, customers **typically get somewhat lower interest rates** compared to a non-green mortgage
- We also offer **financial support to customers when they improve their energy use** in their home, as part of a renovation

## Green Car Loan Product & Insurance Product (EVs)

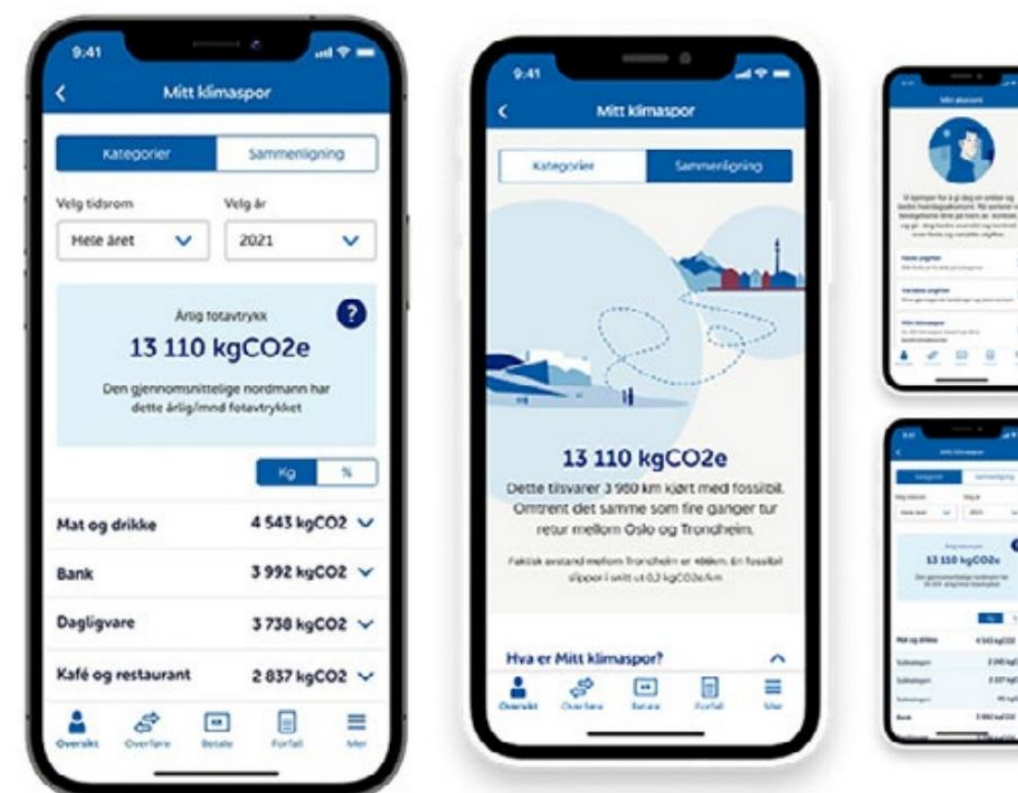
- Loan criteria: **fully electric vehicles**
- With a green car loan, customers **typically get somewhat lower interest rates** compared to a non-green car loan
- We also offer a green insurance product for electric vehicles

## Other Products:

- We offer a **green loan for agriculture**, which is primarily designed for investments in solar panel systems
- SR-Bank has strong links with **SR-Forvaltning** where customers can invest in sustainable investments - all the products and model portfolios are classified as article 8 products under the Sustainable Finance Disclosure Regulation

## Launch of “My carbon footprint”

- The bank recently launched a mobile CO<sub>2</sub> monitoring feature, which allows customers to monitor CO<sub>2</sub> emissions
- This feature will make it easier for customers to help reduce greenhouse gas emissions and make sustainable choices in their everyday lives



# ESG ratings

CDP	B
Sustainalytics	16.1 (low risk)
ISS	C- (2 <sup>nd</sup> decile)
MSCI	AA



**ISS ESG**

ESG Corporate Rating  
SpareBank 1 SR-Bank ASA

Industry	Financials/Public & Regional Banks	Status	Not Prime
Country	Norway	Rating	C-
ISIN	N00010631567	Prime Threshold	C
		Decile Rank	2

**ESG Risk Rating** **ESG Risk Score** **16.1** **-0.9**  
Updated Jan 7, 2022 Momentum

**ESG Risk Rating** **Low Risk**

NEGL 0-10 **LOW** 10-20 MED 20-30 HIGH 30-40 SEVERE 40+

**ESG Risk Rating Ranking**

UNIVERSE	RANK	PERCENTILE
		(1 <sup>st</sup> = lowest risk) (1 <sup>st</sup> = lowest risk)
Global Universe	1672/14526	12th
Banks INDUSTRY	120/998	13th
Regional Banks SUBINDUSTRY	20/377	6th

**ESG Risk Rating Category Distribution**

**MSCI**  
ESG RATINGS

**AA**

CCC B BB BBB A **AA** AAA

LAST UPDATE: December 23, 2021

In ISS's latest ESG assessment of SR-Bank they awarded a score of **C-** SR-Bank is ranked **in the 2<sup>nd</sup> decile** indicating high relative performance to those in the same industry

We score **particularly high in the Social and Governance, staff and suppliers and corporate governance and business ethics categories**

In July 2021, Sustainalytics rated SR-Bank's Overall **ESG Score at 16.1**

SR-Bank is ranked **in 20<sup>th</sup> position within the Regional Banks subindustry for ESG Risk** and 120/998 position within the Banks industry group

SR-Bank is located within the **13<sup>th</sup> Percentile** for banks **6<sup>th</sup> Percentile** for regional banks.

In December 2021, MSCI rated SR-Bank's Overall **ESG Score at AA** an **improvement from its last ranking of A**

SR Bank scored **particularly high in the areas of corporate governance and financing environmental impact**

# Leading by example: our new Headquarters



- Finansparken in Bjergsted is the new head office for SRBank in Stavanger with employees being moved in during January 2020. It is currently one of Europe's largest commercial buildings made of wood.
- Finansparken achieved accordance with BREEAM NOR receiving the classification outstanding.
  - *Estimated power consumption: 79.4 kWh / m<sup>2</sup>*
  - *Estimated use of fossil energy: 0*
  - *Estimated renewable energy production: 15.6 kWh / m<sup>2</sup>*
  - *Estimated water consumption: 11.4 m<sup>3</sup> / person / yr*

# Initiatives and frameworks that SpareBank 1 SR-Bank is affiliated with



Responsible Ship Recycling Standards (RSRS)



Norwegian State Pension Fund



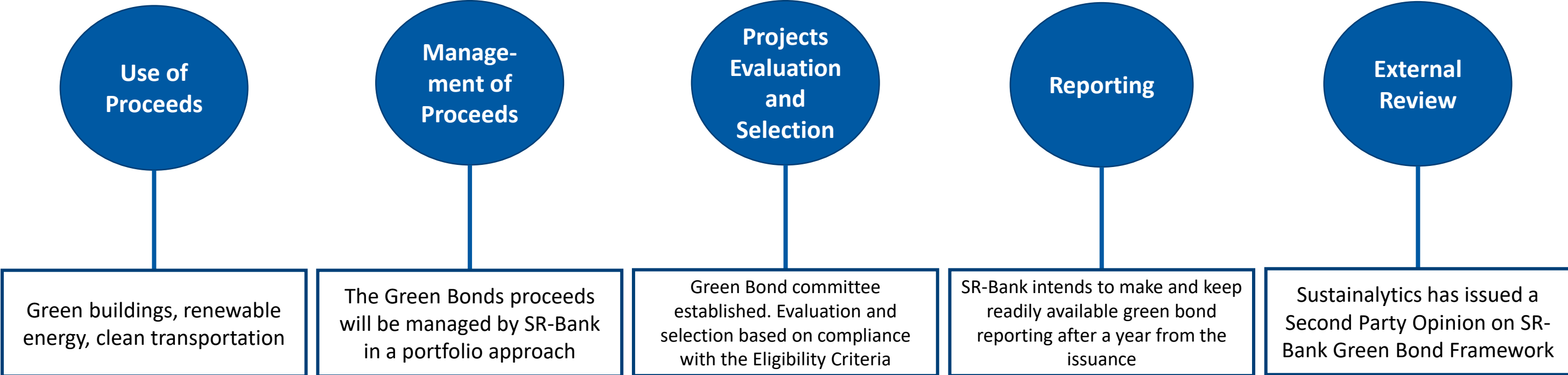
All SpareBank 1 SR-Bank's sustainability related initiatives, frameworks, guidelines etc. can be found in our [Sustainability Library](#)

# Green Bond Framework





# Green Bond Framework Highlights



Aligned with the ICMA Green Bond Principles



High level (non-accredited) EU Taxonomy TSC Alignment Assessment – 96.3% alignment



# Use of Proceeds overview

## SR-Boligkreditt

### Green Covered Bonds

#### Green buildings

- Loans to finance or refinance new or existing energy efficient residential buildings in Norway



New Buildings belonging to the **top 15%** most energy-efficient buildings of the local building stock and refurbished buildings which **achieved energy savings of at least 30%** in comparison to the baseline performance of the building before the renovation.

## SR-Bank

### Green Senior Bonds

#### Green buildings

- Loans to finance or refinance new or existing energy efficient commercial and residential buildings in Norway



New Buildings belonging to the **top 15%** most energy-efficient buildings of the local building stock and refurbished buildings which **achieved energy savings of at least 30%** in comparison to the baseline performance of the building before the renovation.

#### Renewable Energy

- Loans aiming at financing the equipment, development, manufacturing, construction, operation, distribution and maintenance of renewable energy generation sources from



- Hydro power (Run-of-river, small scale hydro power plants, refurbishment or refinancing of existing medium or large hydropower plants – all **<100gCO<sub>2</sub>e / kWh**)
- Onshore and offshore energy **wind** projects
- **Solar** projects (Photovoltaic energy projects)

#### Clean Transportation

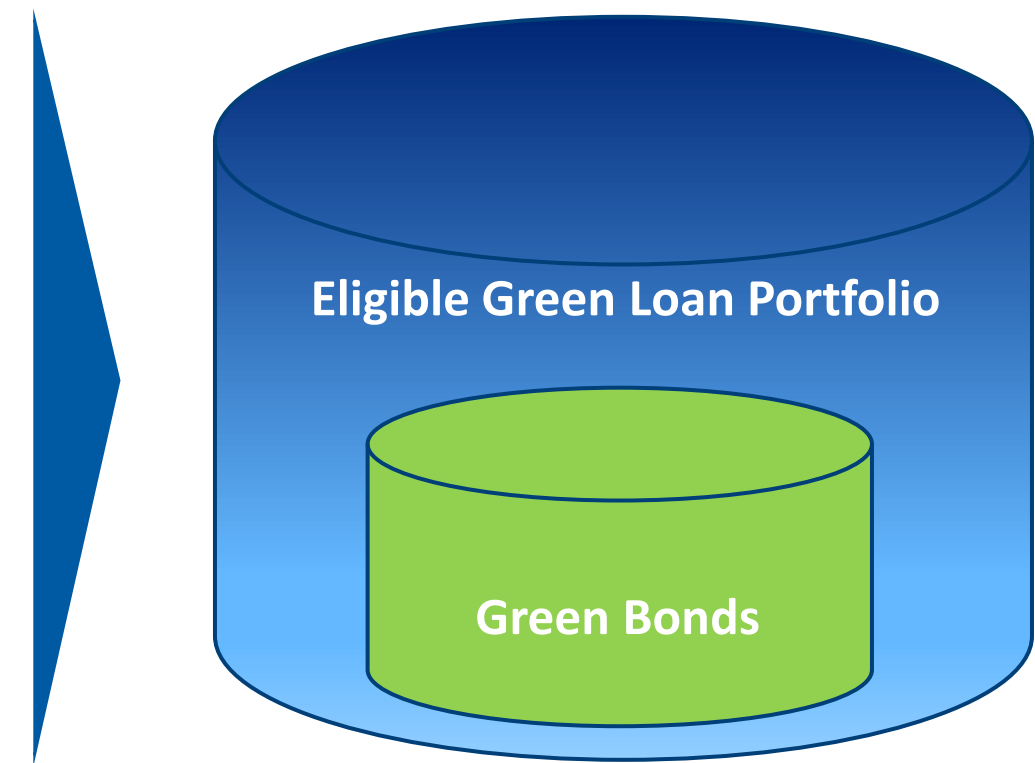
- Loans aiming at financing or refinancing production, establishment, acquisition, expansion, upgrades, maintenance and operation of low carbon vehicles and related infrastructures



- Low carbon vehicles (**EVs only in CT asset pool**)
- Low carbon transportation infrastructure: infrastructure related to electric transportation of passengers such as charging stations for electric vehicles

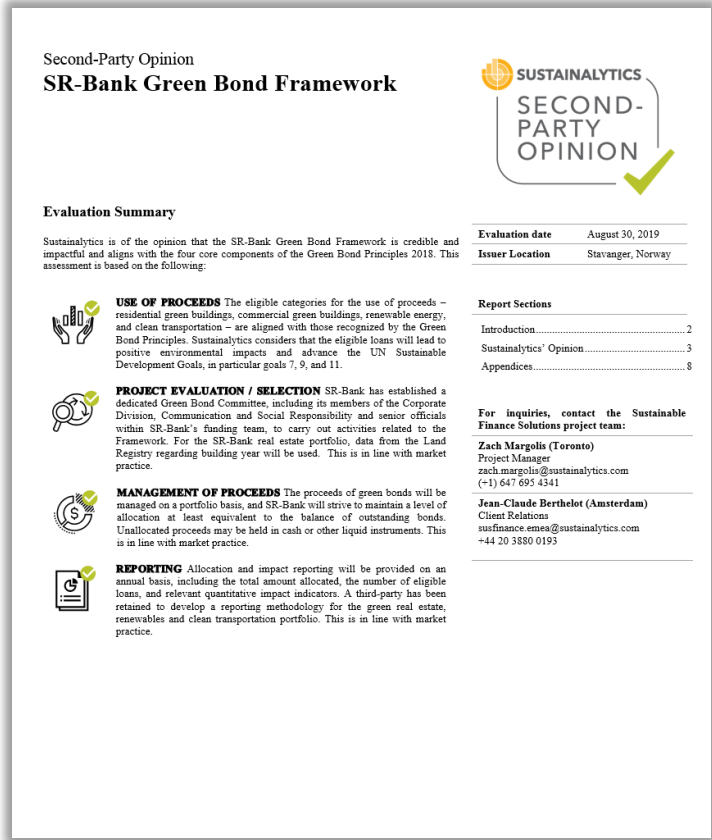
# Management of Proceeds

- The Green Bond Proceeds will be managed in a portfolio approach
- SR-Bank intends to allocate the proceeds from the Green Bonds to a portfolio of loans that meet the use of proceeds eligibility criteria
- SR-Bank will strive, over time, to achieve a level of allocation for the Eligible Green Loan Portfolio that matches or exceeds the balance of net proceeds from its outstanding Green Bonds
- While any Green Bond net proceeds remain unallocated, SR-Bank will hold and/or invest, at its own discretion, in its treasury liquidity portfolio
- For Green Covered Bonds, SR-Boligkreditt will ensure that there are enough Eligible Green Mortgages within the cover pool relative to green covered bonds outstanding.



# Sustainalytics' second party opinion

Sustainalytics has issued a Second Party Opinion on SR-Bank Green Bond Framework



**Use of Proceeds:** The eligible categories – residential green buildings, commercial green buildings, renewable energy, and clean transportation – are aligned with those recognized by the Green Bond Principles.



**Project Evaluation and Selection:** SR-Bank has established a dedicated Green Bond Committee, including its members of the Corporate Division, Communication and Social Responsibility and senior officials within SR-Bank's funding team, to carry out activities related to the Framework. This is in line with market practice.



**Management of Proceeds:** The proceeds of green bonds will be managed on a portfolio basis. Unallocated proceeds may be held in cash or other liquid instruments. This is in line with market practice.



**Reporting:** A third-party has been retained to develop a reporting methodology for the green real estate, renewables and clean transportation portfolio. This is in line with market practice.



**Verification:** SR-Bank may request on an annual basis, starting one year after issuance and until maturity (or until full allocation), a limited assurance report of the allocation of the bond proceeds to eligible assets, provided by its external auditor )

# EU Taxonomy: TSC, DNSH & MS – high level assessment

<b>Eligible green asset category</b>	Wind Power	Hydro Power	Clean Transportation	Green Buildings (Residential & Commercial)
<b>Geography</b>	Norway			
<b>Eligibility criteria</b>	Electricity generation from wind power	Electricity generation from hydro power	Transport by motorbikes, passenger cars and light commercial vehicles	Acquisition & ownership of buildings: <ul style="list-style-type: none"> <li>• Top 15% - (via Building code / EPC)</li> <li>• BREEAM certificate</li> </ul>
<b>Alignment with the Technical Screening criteria of the EU Taxonomy Climate Delegated Act (April 2021)</b>	<b>100% TSC alignment</b>	<b>100% TSC alignment</b> (only facilities with <100gCO <sub>2</sub> e/KWh life cycle emissions)	<b>100% TSC alignment</b> (only EVs)	<ul style="list-style-type: none"> <li>• Residential - 98% (Top 15% criteria - [2% built post-2021])</li> <li>• Top 15% Commercial - 78% (Top 15% criteria) - [2% built post-2021; 20% with BREEAM certificate]</li> </ul> <p>➤ <b>Residential: 98% TSC alignment</b> ➤ <b>Commercial: 78% TSC alignment</b></p>
<b>Do No Significant Harm &amp; Social Safeguards</b>	SR-Bank ensures that all eligible loans comply with official national and international environmental and social standards and local laws and regulations on a best effort basis. It is part of SR-Bank's loan approval process to ensure that all its loans comply with internal environmental and social directives, including those financed with the proceeds of the Green Bonds. These eligibility criteria and minimum requirements and ESG related matters are continuously developed and renewed in our external and internal policy frameworks. SR-Bank's environmental and social policies can be found on: <a href="https://www.sparebank1.no/en/sr-bank/about-us/Sustainability/our-sustainability-guidelines.html">https://www.sparebank1.no/en/sr-bank/about-us/Sustainability/our-sustainability-guidelines.html</a>			

➤ **High-level (non-accredited) EU Taxonomy alignment assessment: 96.3% aligned (NOK 38.3bn aligned out of NOK 39.8bn total portfolio<sup>1</sup>)**

<sup>1</sup> EU Taxonomy Climate Delegated Act Alignment – unaccredited (In & out of scope)

# Allocation Report – Q1 2022

Eligible Green Loan Portfolio		Green Funding				
	Amount (NOK m)	Instrument (Type/ Crncy)	ISIN	Issuance Date	Maturity (Call) Date	Amount (NOK m)
Green Residential Buidlings	34,249	€ Covered	XS2063288190	Oct-19	Oct-26	4,939
SR Bank	12,176	€ Senior Non-Preferred	XS2363982344	Jul-21	Jul-27 (Jul-26)	4,939
SR Boligkreditt	22,073	€ Senior Preferred	XS2406010285	Nov-21	Nov-26	4,939
Green Commercial Buildings	3,572					
Renewable Energy (Hydro)	1,718					
Clean Transportation	271					
<b>Total</b>	<b>39,810</b>	<b>Total (NOKm eq.)</b>			<b>Total</b>	<b>14,817</b>

EURNOK 31 December 2022

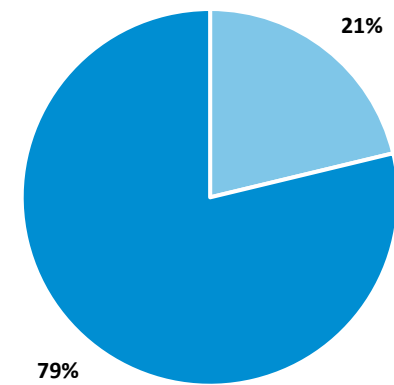
## Impact Report – Q1 2022

Eligible Project Category	Eligible portfolio (NOK m)	Share of Total Green Covered Bond Financing	Share of Total Green Senior Bond Financing	Eligibility for Green Bonds	Estimated reduced energy (in GWh/year)	Direct emissions avoided vs baseline in tons of CO2 /year (Scope 1)	Indirect emissions avoided vs baseline in tons of CO2 /year (Scope 2)	Expected power production (in GWh/year)	Total annual reduced emissions in tons of CO2 /year
a/	b/	c/	c/	d/	e/	e/	e/	e/	e/
Green Residential Buildings	34,249	100.00%	84.05%	100%	206	N/A	N/A	N/A	22,731
Green Commercial Buildings	3,572	0.00%	10.24%	100%	63	N/A	N/A	N/A	6,976
Renewable Energy	1,718	0.00%	4.93%	100%	N/A	N/A	N/A	814	105,800
Clean Transportation	271	0.00%	0.78%	100%	N/A	2,010	-850	N/A	1,160
<b>Total</b>	<b>39,810</b>	<b>100%</b>	<b>100%</b>	<b>100%</b>	<b>269</b>	<b>2,010</b>	<b>-850</b>	<b>814</b>	<b>136,667</b>

# Green Buildings - Allocation & Impact

## Eligible Portfolio - Residential Buildings

Green Residential Buildings Portfolio [m<sup>2</sup>]



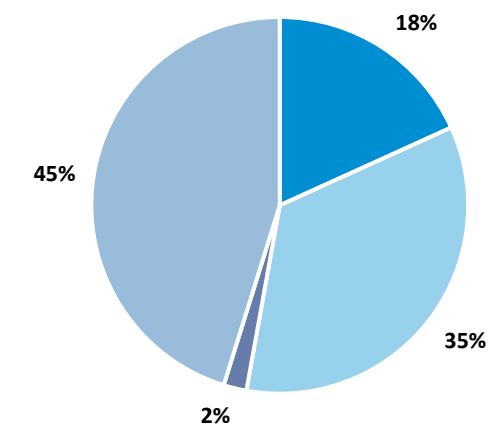
■ Apartments ■ Small residential buildings

**29,700 tons CO<sub>2</sub> / year saved**  
(vs. Norwegian average)

Category	Portfolio Value (NOK m)	Reduced energy	Reduced CO <sub>2</sub> emissions
Eligible portfolio of buildings	34,249	206 GWh / year	<b>22,731 tons / yr</b>

## Eligible Portfolio – Commercial Buildings

Green Commercial Buildings portfolio [m<sup>2</sup>]



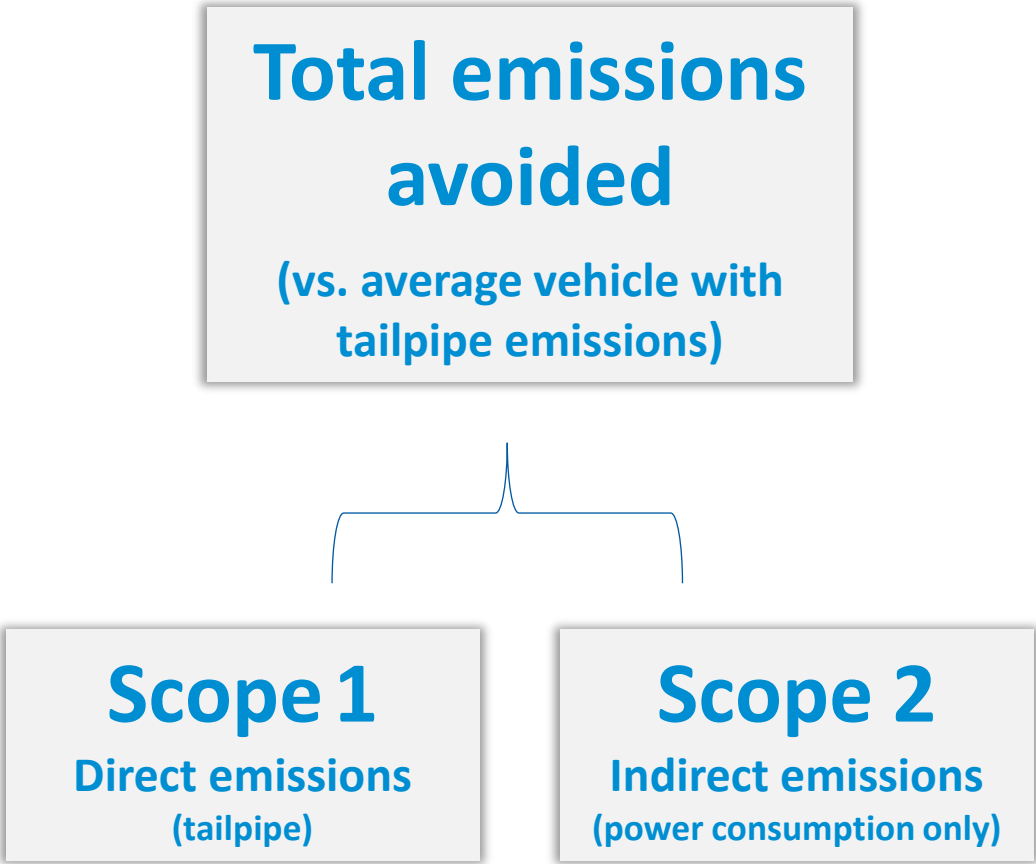
■ Office buildings ■ Commercial buildings ■ Hotel buildings ■ Small industry and warehouses

Category	Portfolio Value (NOK m)	Reduced energy	Reduced CO <sub>2</sub> emissions
Eligible portfolio of buildings	3,572	63 GWh / year	<b>6,976 tons / yr</b>



# Clean Transportation - Allocation & Impact

## Eligible Portfolio – Clean Transport



### Portfolio of EV vehicles

Category	Number of vehicles	Portfolio Value (NOK m)	Sum km / year
Passenger vehicles	718	6.31 mill.	6.31 mill.

### Impact assessment: Avoided emissions – Electric vehicles

Category	Sum person km / year
Total Direct emissions only (Scope 1)	2,010 tons CO <sub>2</sub> /year
Total Indirect emissions EV's only (Scope 2)	-850 tons CO <sub>2</sub> /year
<b>Total Avoided emissions</b>	<b>1,160 tons CO<sub>2</sub>/year</b>

# Renewable Energy - Allocation & Impact

## Eligible Portfolio – Renewable Energy

### Portfolio of Hydro Assets

Category	Capacity [MW]	Estimated production [GWh / yr]	Expected production [GWh / yr]
Run-of-river (HPP)	0.1 – 25	636	509
Medium (HPP)	90	305	305
Total		941	814

### Impact assessment

Category	Produced power compared to baseline (GWh / yr)	Reduced CO <sub>2</sub> -emissions compared to baseline (tons CO <sub>2</sub> / yr)
Eligible plants in portfolio	814	105,800

# CBI Certification – Inaugural Green Covered Bond



**Climate Bonds** INITIATIVE

SR-Boligkreditt's Inaugural Green Covered Bond is certified in line with the Low Carbon Building Criteria of the Climate Bond Standards

Sustainalytics assisted in verifying against the CBI's criteria

