

SpareBank 1 Boligkreditt
Green Bond Reporting
2018



SpareBank 1 Boligkreditt Green Bond Allocation Reporting

Per 31 March 2018, SpareBank 1 Boligkreditt holds an Eligible Green Loan Portfolio of NOK 18,442,767,410 in accordance with the asset selection criteria of the SpareBank 1 Boligkreditt Green Bond Framework.

SPAREBANK 1 BOLIGKREDITT GREEN BOND ALLOCATION			
Eligible Green Loan Portfolio	Amount (NOK)	Allocation of green funding	Amount (NOK)
New residential buildings in Norway <ul style="list-style-type: none"> • Apartments completed after Jan. 1 2012 (from TEK 10) • Houses completed after Jan. 1 2009 (from TEK07) 	18,442,767,410	Allocated to green covered bond	NOK 9,640,000,000 (EUR 1,000,000,000) (ISIN code: XS1760129608)
Refurbished residential buildings in Norway with an improved energy efficiency of 30%	n.a.	Unallocated Amount of Eligible Sustainability Project Portfolio	8,802,767,410
Total Eligible Green loan Portfolio	18,442,767,410	Maximum Green Funding	18,442,767,410

Percentage of green mortgage loan portfolio allocated to net proceeds of green funding: 52.3% (usage)

Percentage of net proceeds of SpareBank 1 Boligkreditt's inaugural Green Covered Bond allocated to Eligible Green Loan Portfolio: 100%

SpareBank 1 Boligkreditt Green Bond Impact Reporting



Portfolio based green bond report according to the Harmonized Framework for Impact Reporting

Portfolio date: 31 March 2018

Eligible Project Category	Signed Amount	Share of Total Portfolio Financing	Eligibility for Green Bonds	Annual Site Energy Savings	Annual CO ₂ Emission Avoidance
a/	b/	c/	d/	e/	f/
Residential Green Buildings	NOK	%	%	MWh	tCO ₂
New residential buildings in Norway	18,442,767,410	100	100	168,655	21,251
Residential buildings in Norway built before 2009	-				
Refurbished residential buildings in Norway with an improved energy efficiency of 30%	-				
Total	18,442,767,410			168,655	21,251

- a/ Eligible category
- b/ Signed amount represents the amount legally committed by the issuer for the portfolio or portfolio components eligible for Green Bond financing
- c/ This is the share of the total portfolio cost that is financed by the issuer
- d/ This is the share of the total portfolio costs that is Green Bond eligible
- e/ Impact indicators:
 - Site energy savings calculated using the difference between the top 8% of buildings and the national building stock benchmarks
 - Annual CO₂ emission avoidance

The methodology for the Green Buildings category was developed and respective impact calculations are provided by Multiconsult ASA. For more details on the methodology and the factors used in the calculation above, see the report on our website: <https://spabol.sparebank1.no/green-bonds>