

SPAREBANKEN SØR

**Green & Sustainability Bond Allocation
Report Q4 2019**

2019



Sparebanken Sør Boligkreditt AS – Green Covered Bond Allocation Report Q4 2019

As of 31 December 2019 Sparebanken Sør Group had an Eligible Green Loan Portfolio of NOK 9 352 000 000 (Sparebanken Sør Boligkreditt NOK 7 429 000 000 and Sparebanken Sør NOK 1 923 000 000) and a total amount outstanding Green Covered Bonds of NOK 5 102 000 000 (EUR 500 000 000).

All of the Green Covered Bonds proceeds have been allocated to green assets. Usage of green assets is 54.5 per cent.

Eligible Green Loan Portfolio			Green Covered Funding			
	Amount (NOK m) ¹	Number of eligible loans	Instrument (ISIN)	Issuance Date	Due Date	Amount (NOK m) ²
Green Residential Buildings	9,352	5,498	XS2069304033	Oct-19	Oct-26	5,102
Sparebanken Sør Boligkreditt AS	7,429	4,249				
Sparebanken Sør	1,923	1,249				
Total	9,352		Total			5,102

Percentage of Eligible Green Loan Portfolio allocated (usage) **54.5%**

Percentage of Net Proceeds of Green Covered Funding allocated to Eligible Green Loan Portfolio **100%**

Eligible Green Loan Portfolio - Unallocated **4,250**

Amount and the percentage of new financing and refinancing **100% refinancing**

Geographical distribution of the assets **100% Norway**

¹ These amounts represent the 31st of December 2019 total outstanding loans that Sparebanken Sør has identified as Eligible Green/Sustainability Loans in accordance with the Sparebanken Sør Green & Sustainability Bond Framework

² NOK equivalent amount (Exchange rate at issuance date - 17th October 2019; EUR 1 = NOK 10.205)

