

Fana Sparebank Boligkreditt AS

Selected key figures

Q1/2021



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Selected key figures, Q1 2021

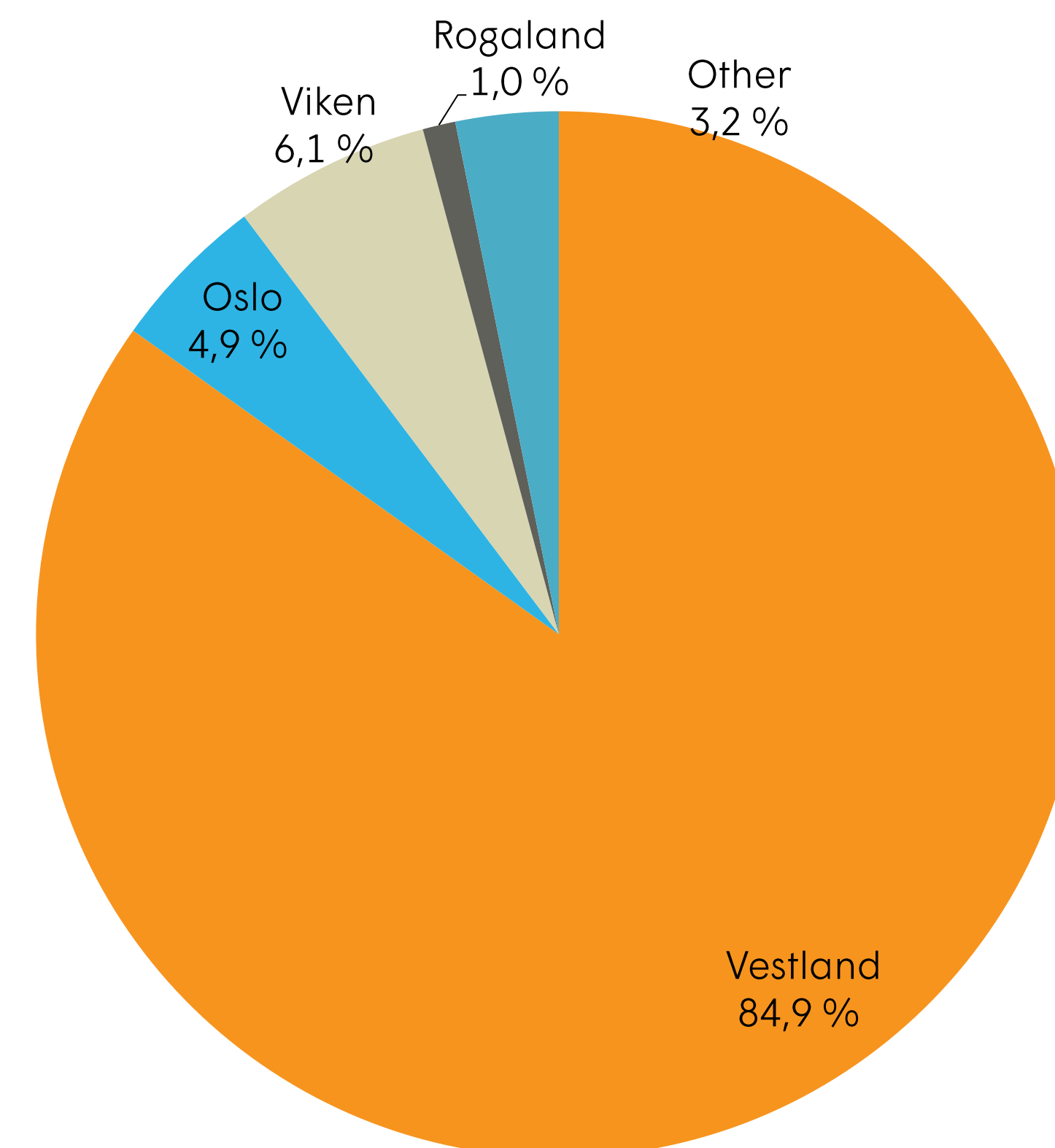
Cover pool	Residential 100 %
Total Loan Balance (NOK mill):	11.437.559.961
Average Loan Balance (NOK mill):	1.939.885
Number of Loans:	5.896
Borrower concentration; Percentage of largest 10 borrowers	2,35 %
WA Seasoning (in months):	36,45
WA Remaining Term (in months):	283,57
Number of Borrowers:	5.814
Number of Properties:	5.896
WA Indexed LTV (Cover Pool/Indexing valuation):	53,38 %
WA LTV (Cover Pool/Original valuation):	58,92 %
WA Interest Rate on Floating rate Loans:	1,62 %
Percentage of Fixed rate loans:	0,00 %
Currency	NOK

Residential data Regions Q1/21

84.9 % of the loan portfolio is within our defined primary and secondary market (**Vestland**)

Of the remaining 15.1%, 4.9% are concentrated in and around **Oslo**, with a further 6.1% in Central Eastern regions, i.e. **Viken**

We expect a further increase in loans outside the county of Vestland, as Himla Banktjenester targets markets in other, major cities.



Residential

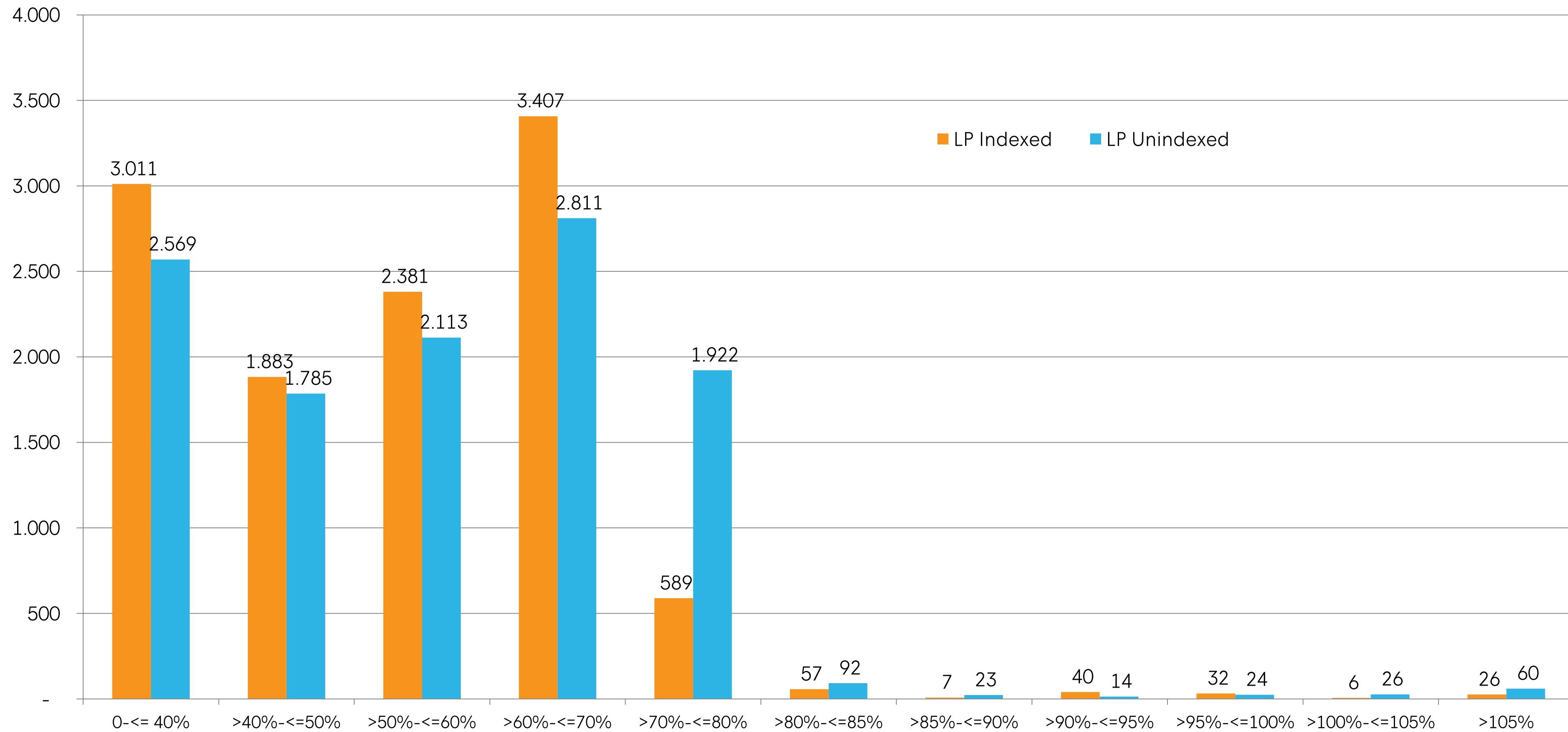
Loan Portfolio Tables Unindexed and Indexed (NOK mn)

Q1/2021

LP = Only the Loan Portfolio in Cover Pool used for calculating the LTV Brackets

Brackets	LP Indexed	LP Unindexed
0 — ≤ 40%	3.011	2.569
>40% — ≤ 50%	1.883	1.785
>50% — ≤ 60%	2.381	2.113
>60% — ≤ 70%	3.407	2.811
>70% — ≤ 80%	589	1.922
>80% — ≤ 85%	57	92
>85% — ≤ 90%	7	23
>90% — ≤ 95%	40	14
>95% — ≤ 100%	32	24
>100% — ≤ 105%	6	26
>105%	26	60
Total	11.438	11.438

Residential Loan portfolio (Cover Pool) Indexed and Unindexed Q1/21



Outstanding current balance of issued Covered Bonds

NOK mill. Q1/2021

ISIN	Ticker	Name	Interest rate + margin	Maturity	Current outstanding balance
NO0010765167	FSBKR17	Fana Sparebank Boligkreditt AS 16/22	3M Nibor + 0,88	15.06.2022	750
NO0010781859	FSBKR18	Fana Sparebank Boligkreditt AS 17/23	3M Nibor + 0,70	21.06.2023	1.000
NO0010805302	FSBKR19	Fana Sparebank Boligkreditt AS 17/22	3M Nibor + 0,45	20.09.2022	1.000
NO0010819337	FSBKR20	Fana Sparebank Boligkreditt AS 18/24	3M Nibor + 0,46	19.06.2024	2.000
NO0010835937	FSBKR22	Fana Sparebank Boligkreditt AS 18/25	3M Nibor + 0,57	18.06.2025	2.500
NO0010863764	FSBKR23	Fana Sparebank Boligkreditt AS 19/23	3M Nibor + 0,57	17.11.2023	700
NO0010871551	FSBKR24 G	Fana Sparebank Boligkreditt AS 19/24	3M Nibor + 0,35	18.09.2024	500
NO001 0899164	FSBKR25	Fana Sparebank Boligkreditt AS 20/26	3M Nibor + 0,37	22.07.2026	1.600
Total outstanding Covered bonds (MNOK)					10,050

Green bonds

The loan portfolio contains eligible assets as defined by Fana Sparebank's Green Finance Framework Q1/21

Eligible assets	MNOK	%
NZEB, EPC A or B	361	39 %
TEK10 Urban	559	61 %
Green Mortgages	-	0 %
Total	920	100 %
Issued Green CBs	500	

According to latest EU Taxonomy criteria for real estate, all loans defined eligible in our Framework are Taxonomy aligned.

