

Fana Sparebank Boligkreditt AS

Q2/2025



An independent and wholly owned subsidiary of Fana Sparebank

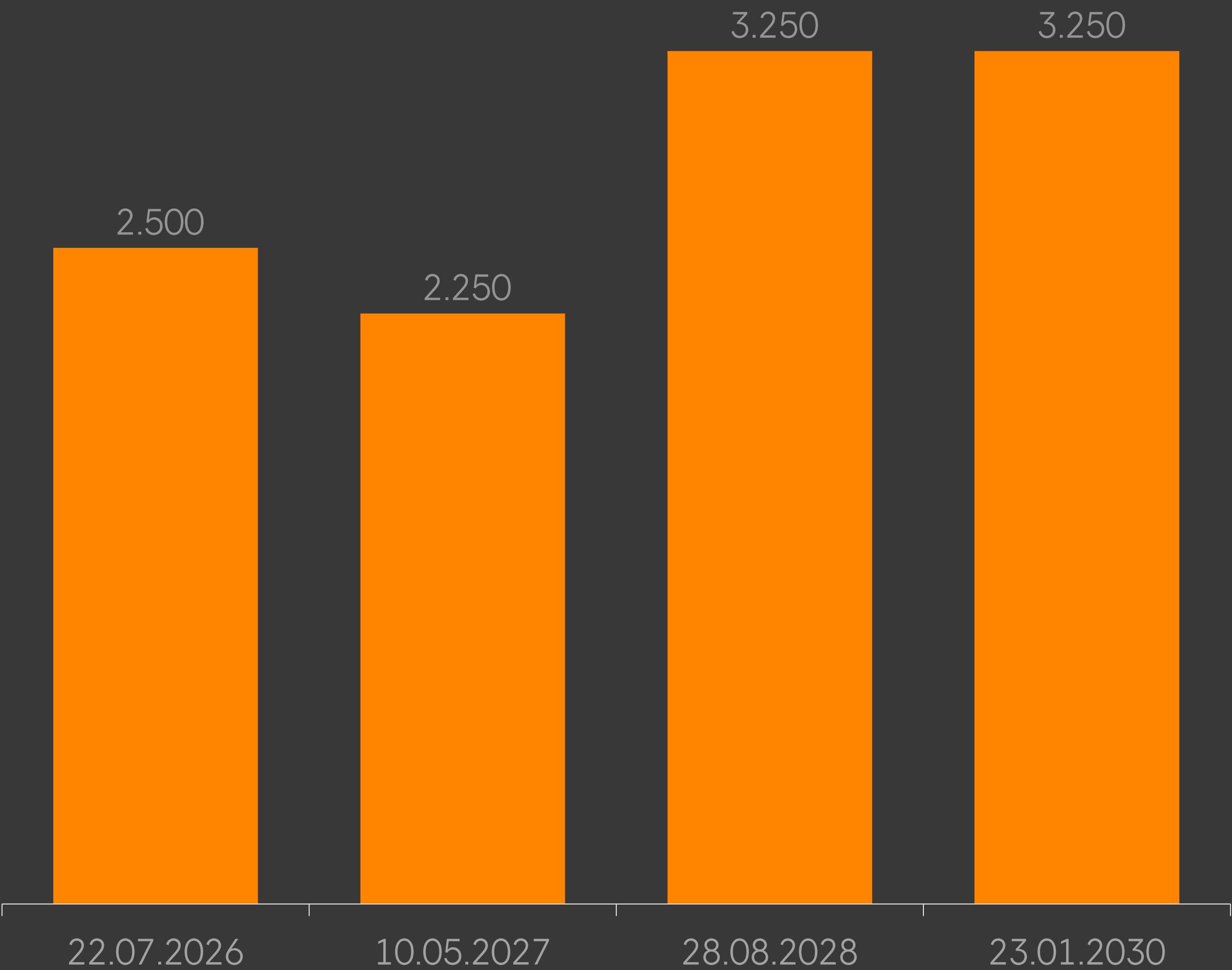
- Established in 2008.
- Independent Norwegian covered bond company.
- Mortgage portfolio consisting of 100 % Norwegian residential mortgages.
- AAA Rating from Moody's since 2013.
- Parent bank, Fana Sparebank, assigned A3 rating from Moody's.

Key Figures

	2Q-2025	1Q-2025	4Q-2024	3Q-2024	2Q-2024
<i>Cover Pool</i>					
Total Cover Assets	13.011	12.600	12.272	12.230	11.995
Mortgages	11.674	12.359	11.276	11.827	10.741
Substitute Assets	1.337	241	996	404	1.253
Number of mortgage loans	5.145	5.392	5.015	5.252	4.987
10 largest exposures	2,2 %	2,2 %	2,4 %	3,6 %	2,5 %
<i>Funding</i>					
Outstanding Covered Bonds	11.250	10.669	10.467	10.467	10.242
Overcollateralisation (OC) (%)	15,7 %	18,1 %	17,2 %	16,8 %	17,1 %
<i>Weighted average LTV</i>					
Indexed	52,0 %	52,4 %	53,5 %	52,9 %	51,0 %
Unindexed	64 %	62 %	61 %	61 %	59 %
<i>Weighted Average Life (in years)</i>					
Cover Pool	23,2	23,3	23,0	23,0	23,0
Covered Bonds	2,9	2,9	3,1	3,3	2,9

Funding

Covered Bonds Maturity Profile (MNOK)

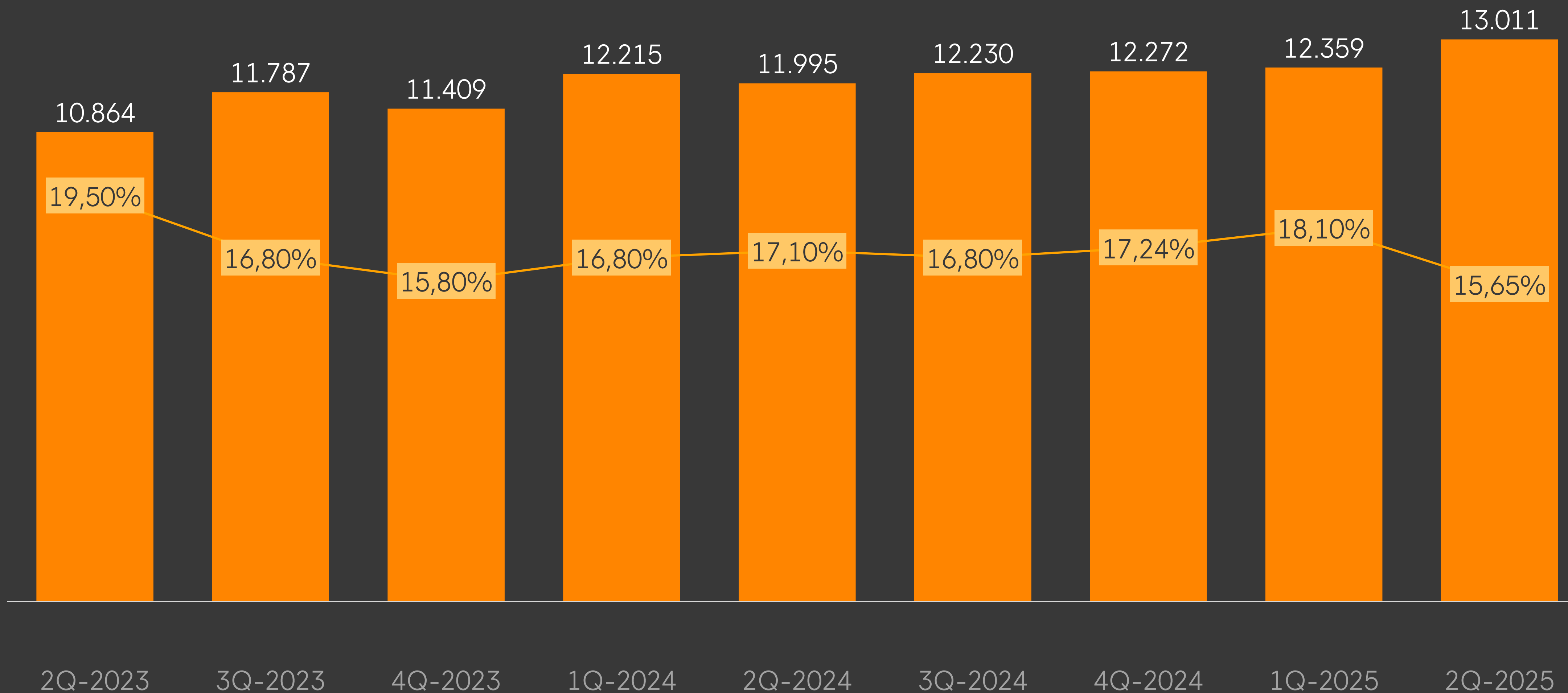


Outstanding Covered Bonds

ISIN	Ticker	Maturity	Outstanding (NOK)	Type
NO0010899164	FSBKR25	22.07.2026	2.500.000.000	OMF
NO0012435736	FSBKR26	10.05.2027	2.250.000.000	OMF
NO0012903451	FSBKR27	28.08.2028	2.000.000.000	OMF Premium
NO0013133843	FSBKR28	23.01.2030	3.250.000.000	OMF Premium

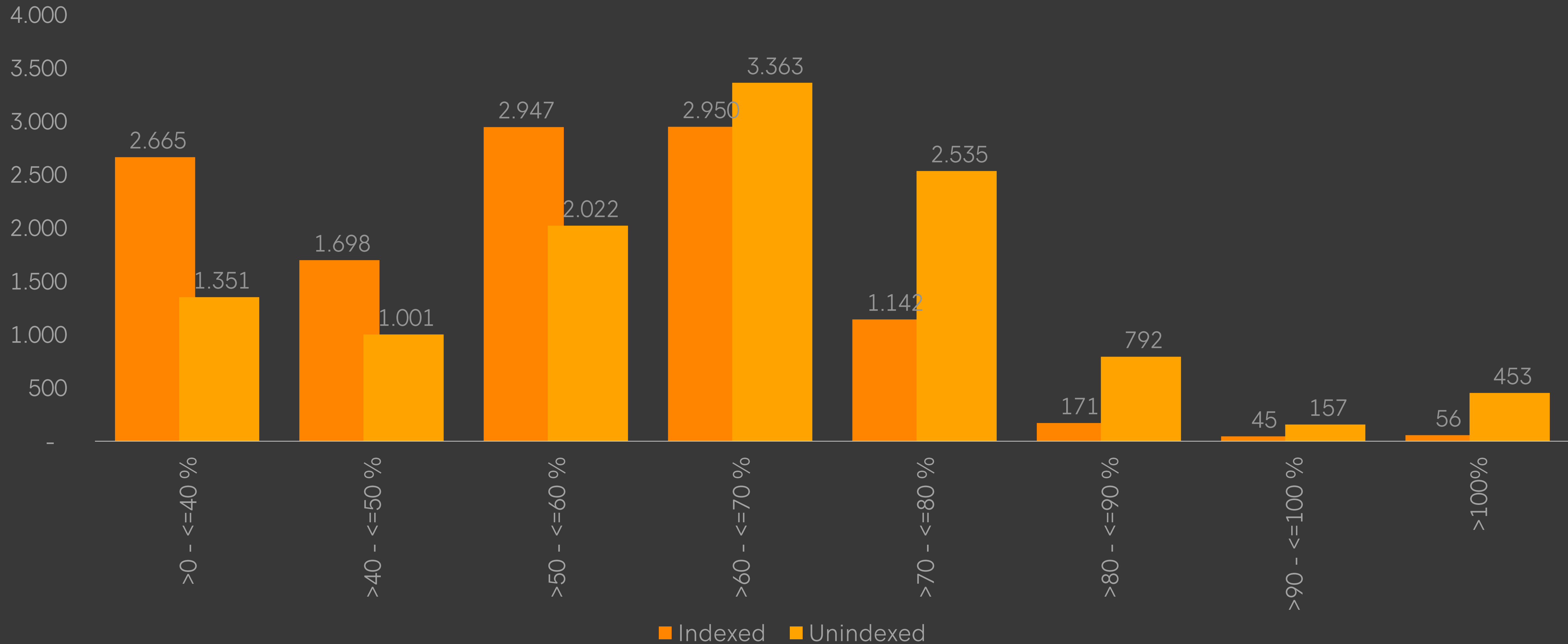
Cover Pool

■ Total Cover Assets — Overcollateralisation

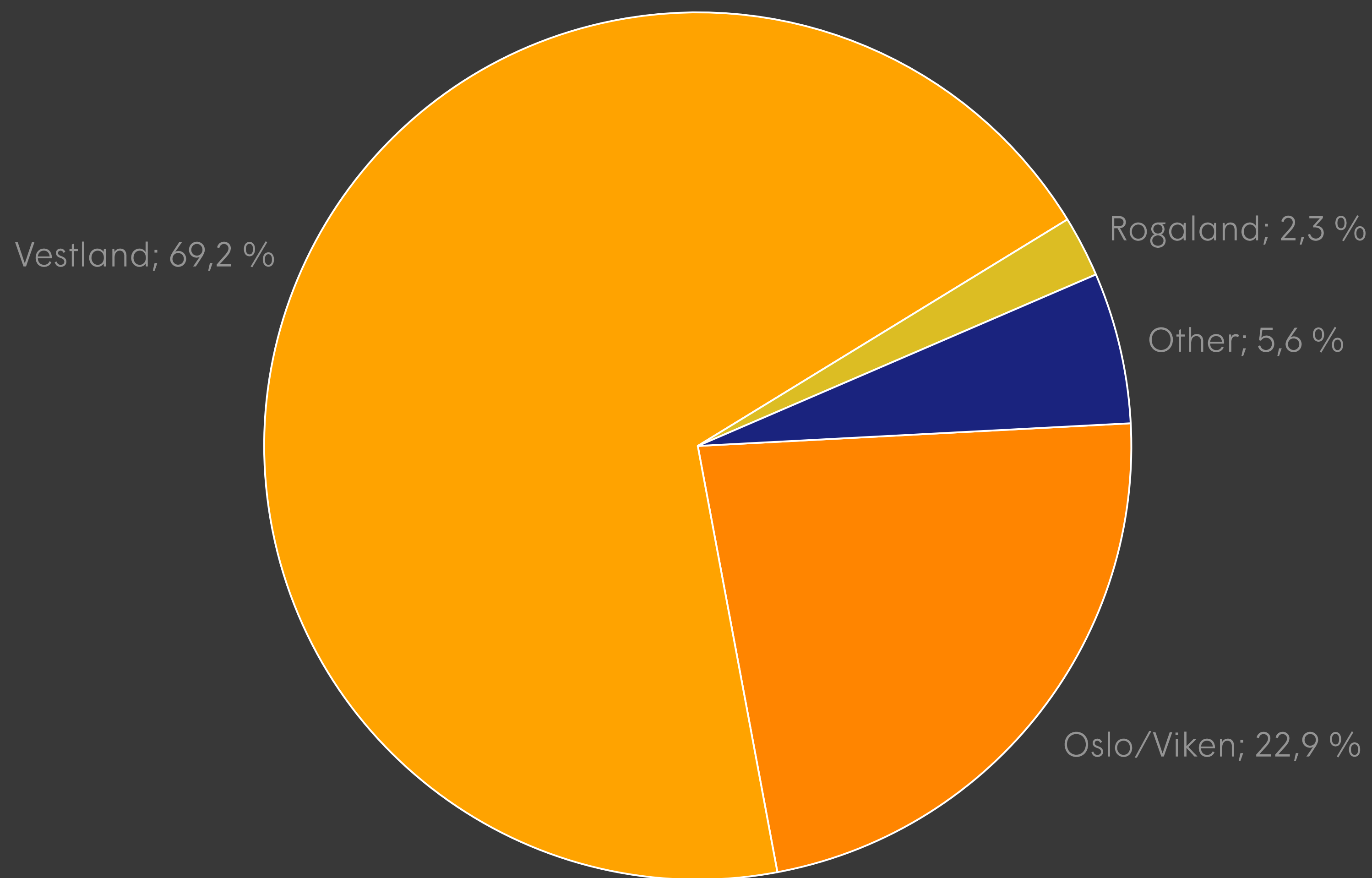


Cover Pool – Weighted average LTV

Weighted Average LTV



Cover Pool – Regional Breakdown



Mortgage pool – Energy Performance Certificate (EPC)

Energy Performance Certificate (EPC)

