

Fana Sparebank

Boligkreditt AS

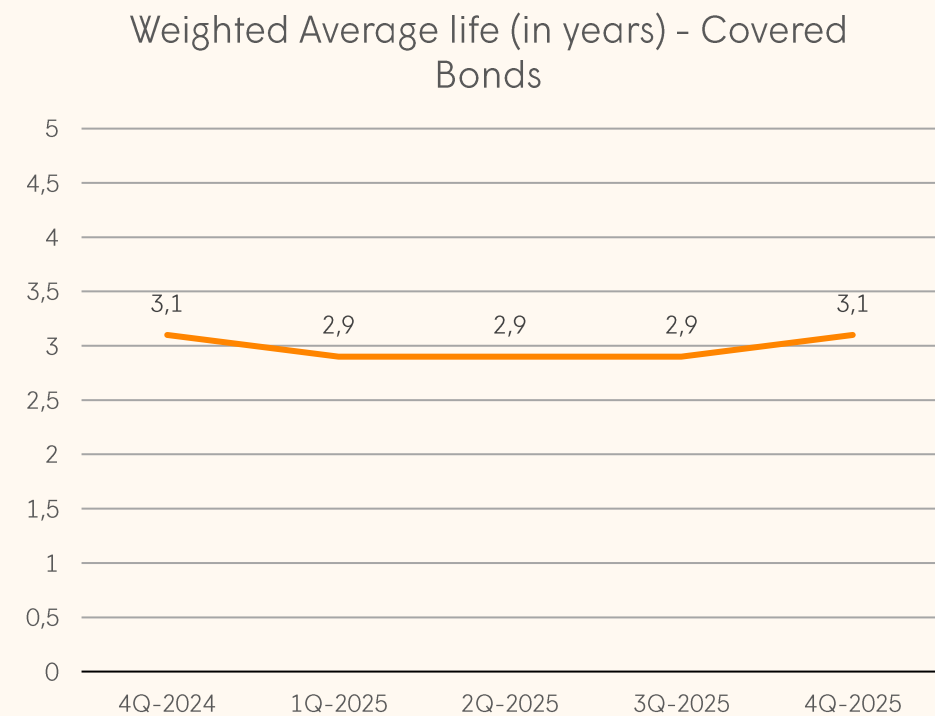
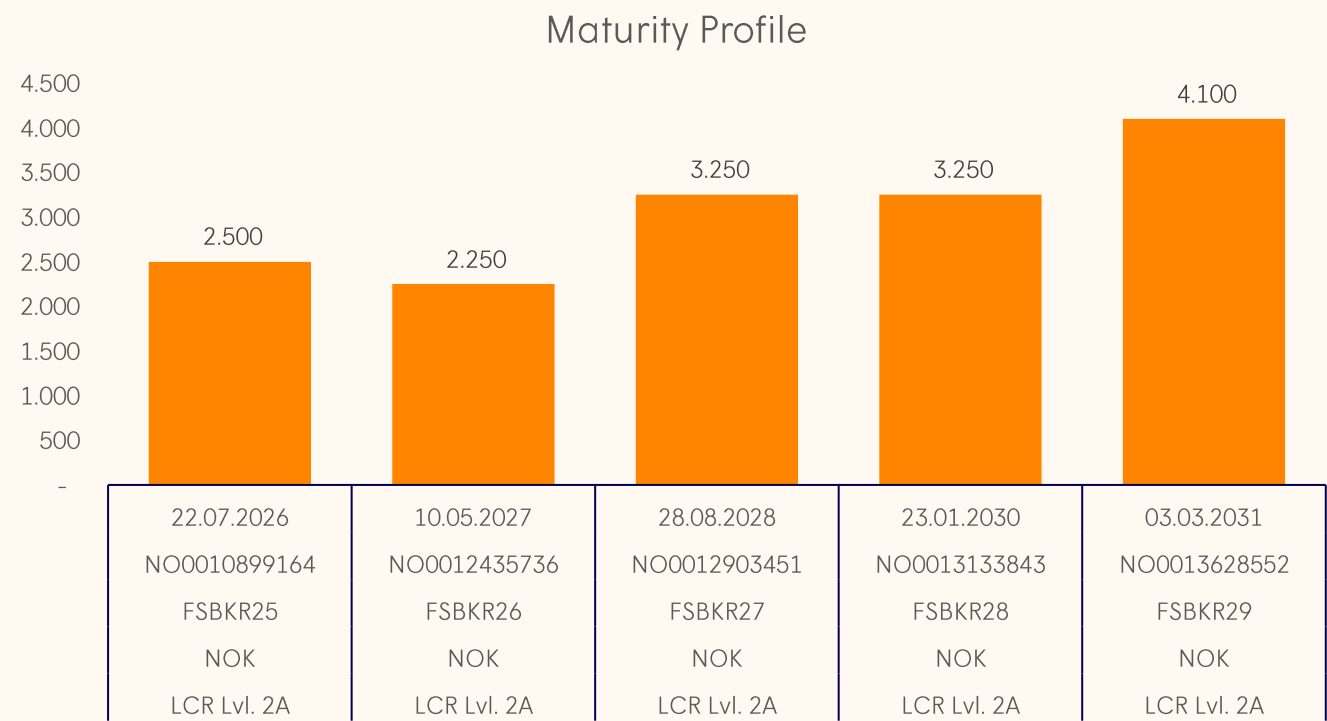
Key Figures Q4/2025

An independent and wholly owned subsidiary of Fana Sparebank

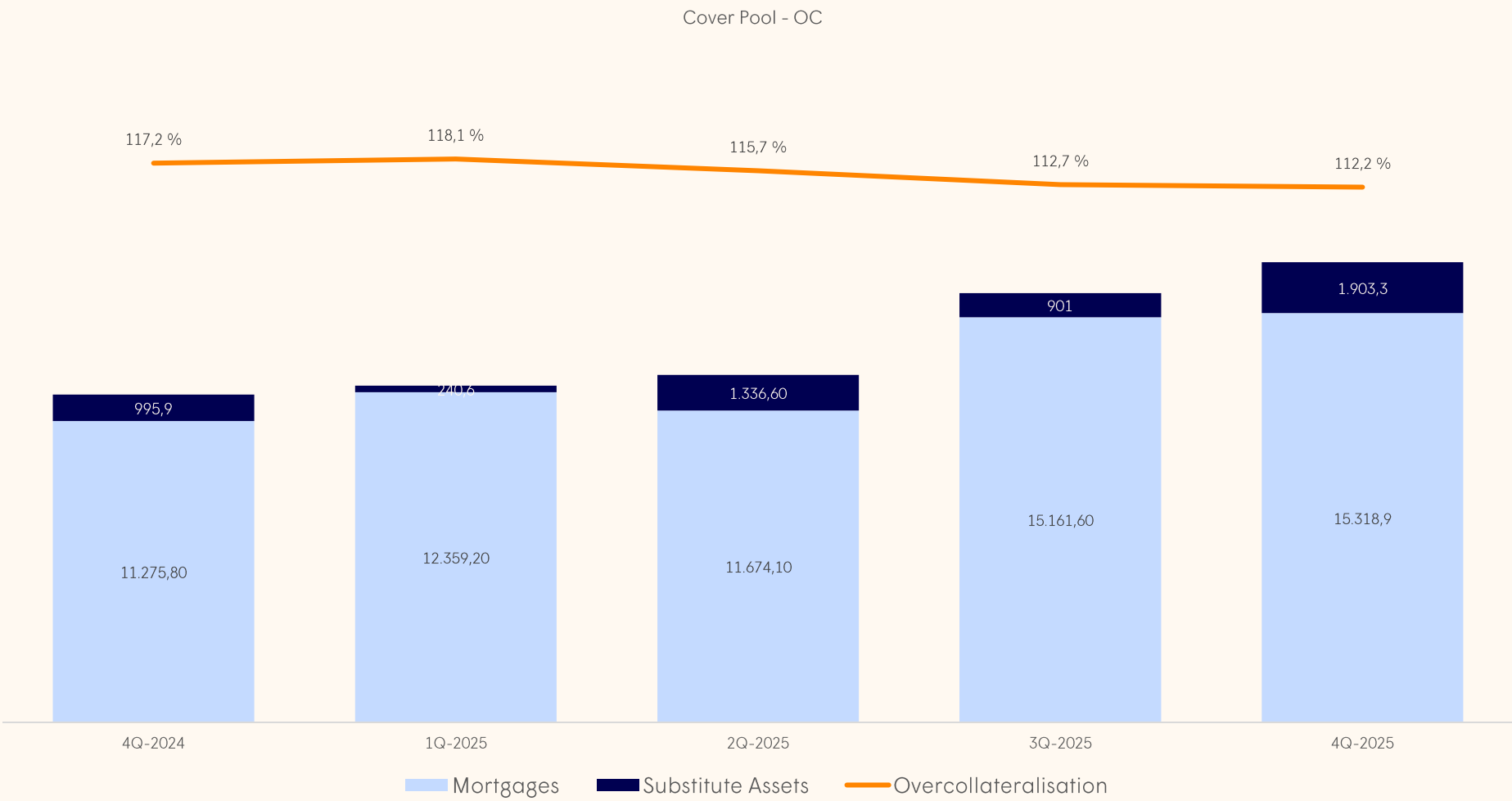


- Established in 2008.
- Independent Norwegian covered bond company.
- Mortgage portfolio consisting of 100 % Norwegian residential mortgages.
- AAA Rating from Moody's since 2013.
- Parent bank, Fana Sparebank, assigned A3 rating from Moody's.

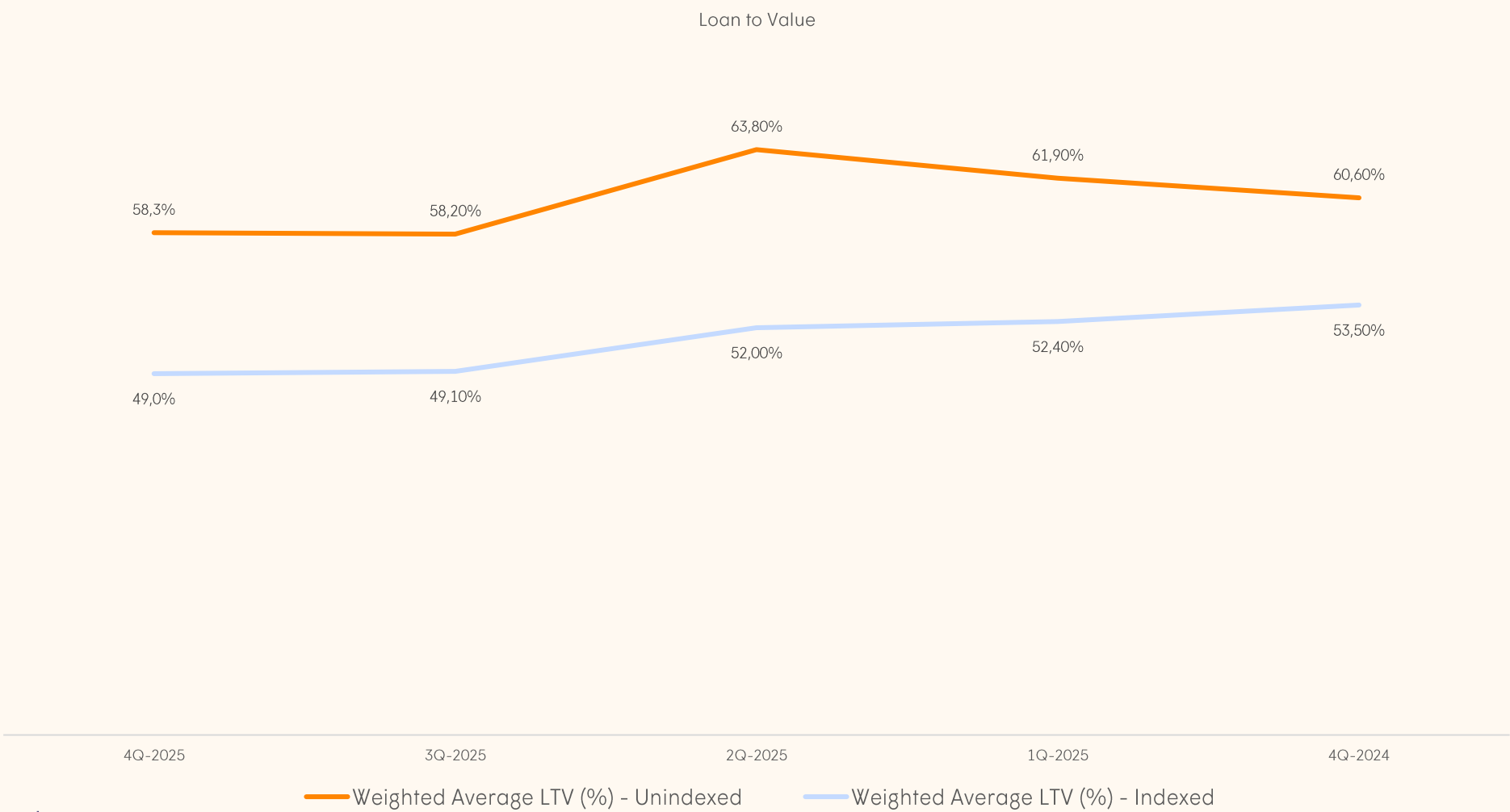
Covered Bonds - Funding



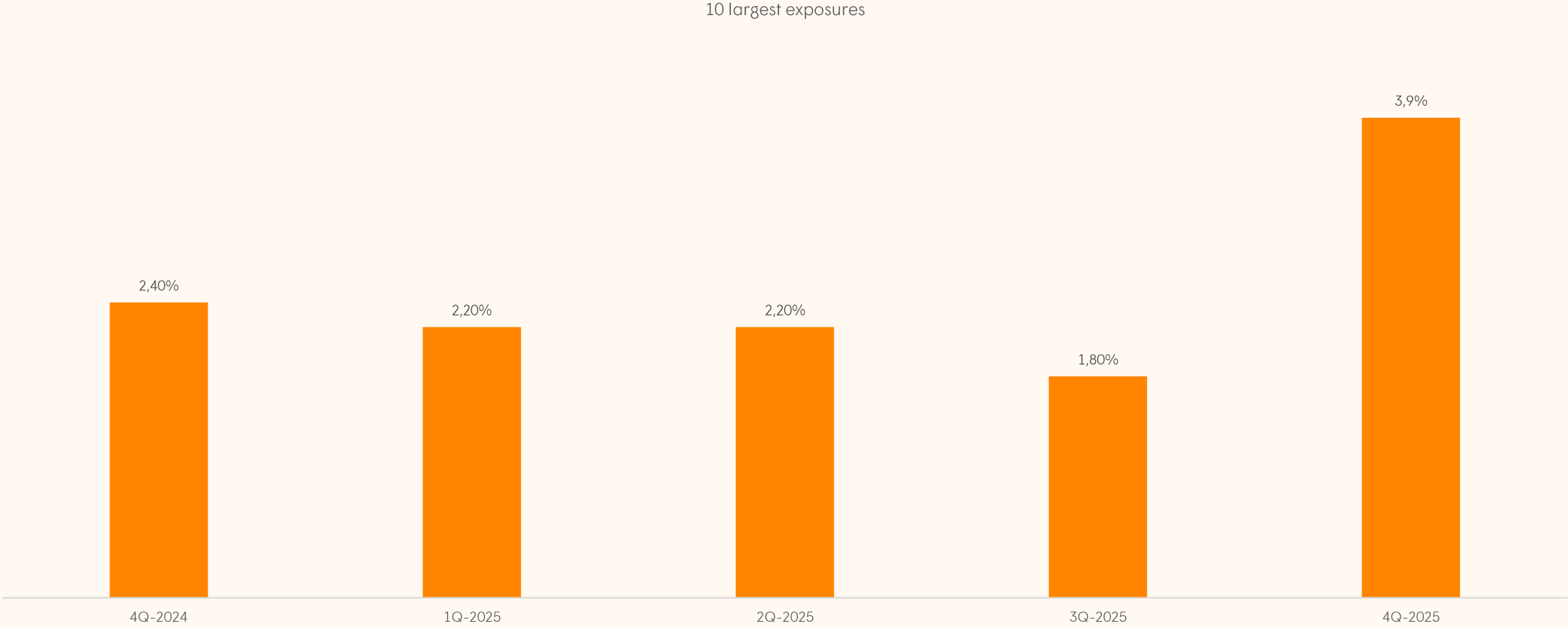
Cover Pool



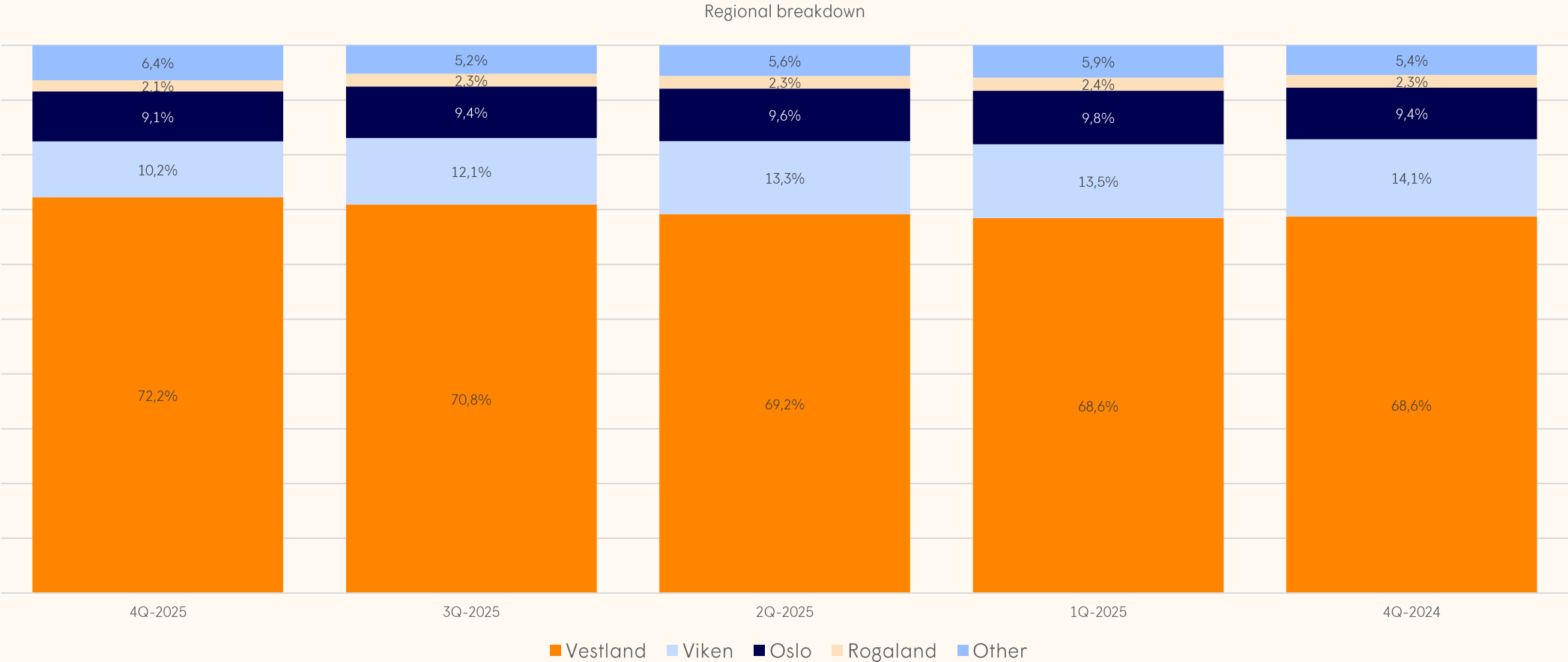
Cover Pool - Loan to value



Cover Pool – top ten largest exposures



Cover Pool – Regional breakdown



Loan to value

