

Fana Sparebank Boligkreditt AS

Q3/2024



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.

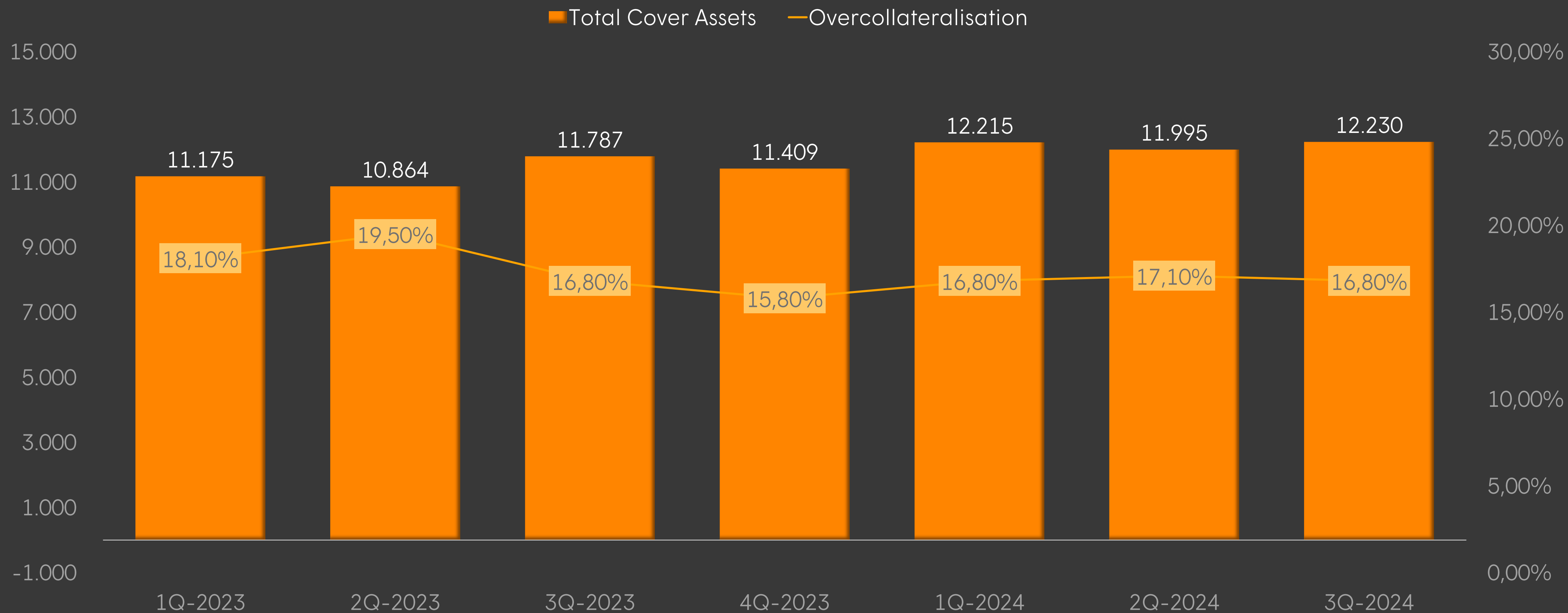
Fana Sparebank Boligkreditt

Key Figures

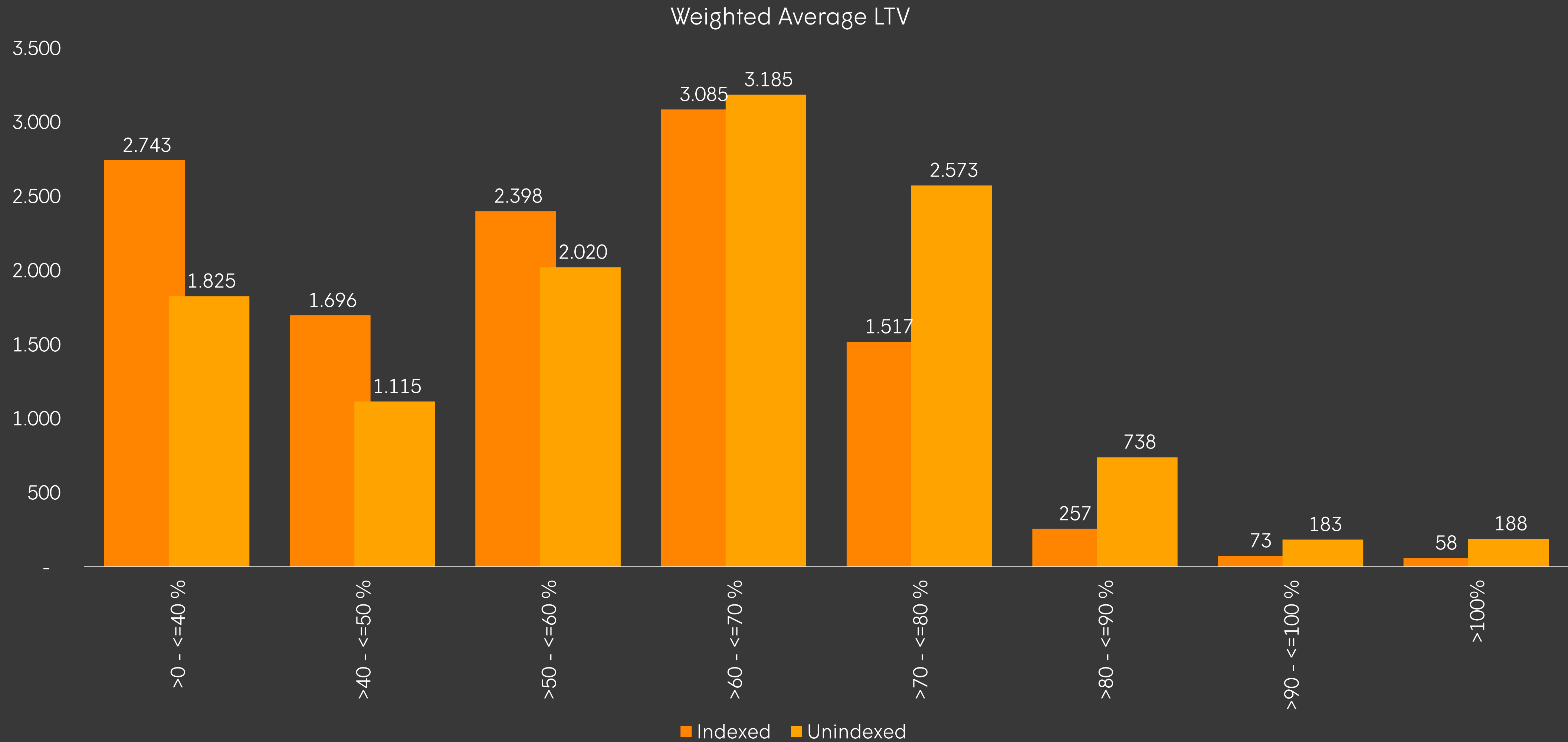
3Q-2024	Nominal (mn)
Total Cover Assets	12.230
Mortgages	11.827
Substitute Assets	404
Outstanding Covered Bonds	10.467
Overcollateralisation (OC) (%)	16,8 %
Weighted average LTV	
Indexed	52,9 %
Unindexed	60,7 %
Weighted Average Life (in years)	
Cover Pool	23,0
Covered Bonds	3,3
Number of mortgage loans	5.252
10 largest exposures	3,6 %

2Q-2024	Nominal (mn)
Total Cover Assets	11.995
Mortgages	10.741
Substitute Assets	1.253
Outstanding Covered Bonds	10.242
Overcollateralisation (OC) (%)	17,1 %
Weighted average LTV	
Indexed	51,0 %
Unindexed	59,2 %
Weighted Average Life (in years)	
Cover Pool	23,0
Covered Bonds	2,9
Number of mortgage loans	4.987
10 largest exposures	2,5 %

Cover Pool

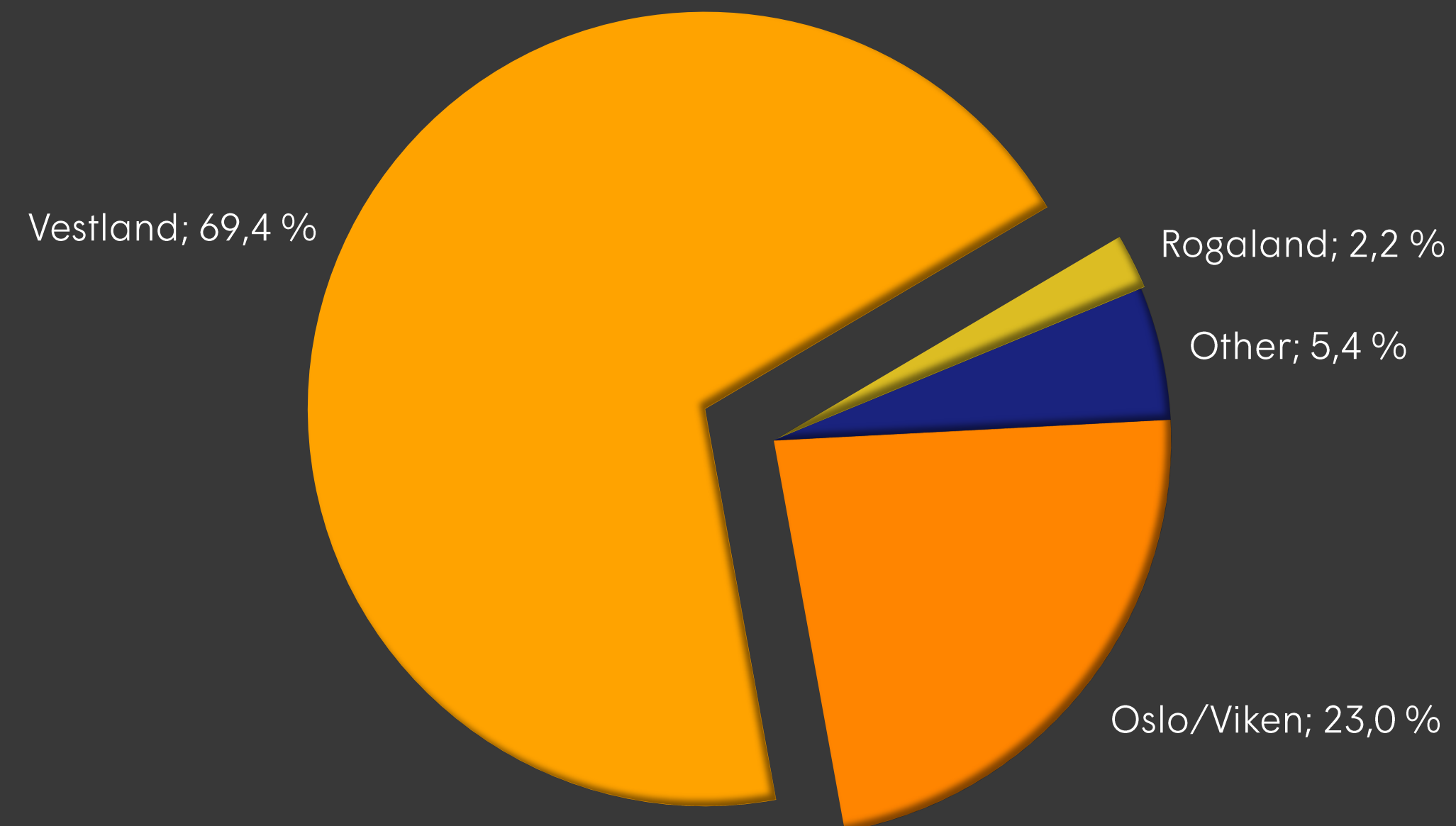


Cover Pool – Weighted average LTV



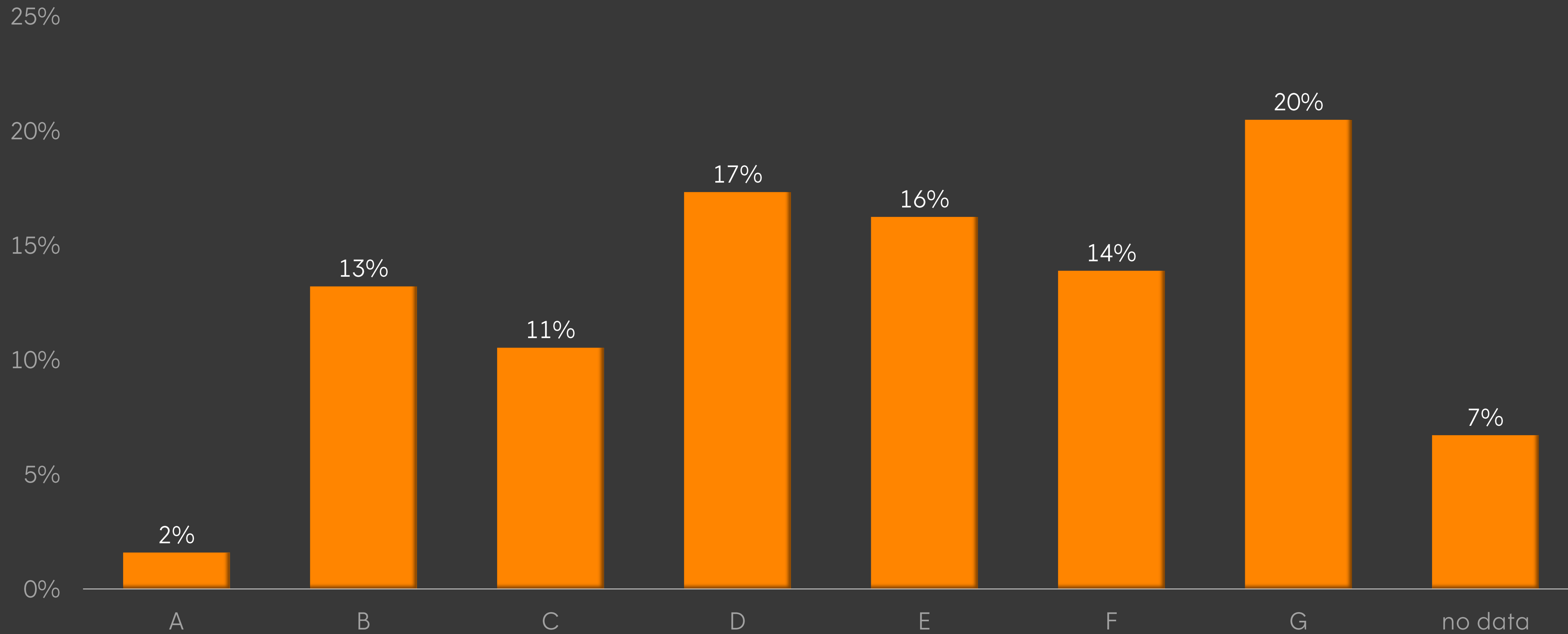
Cover Pool – Regional Breakdown

Regional Breakdown



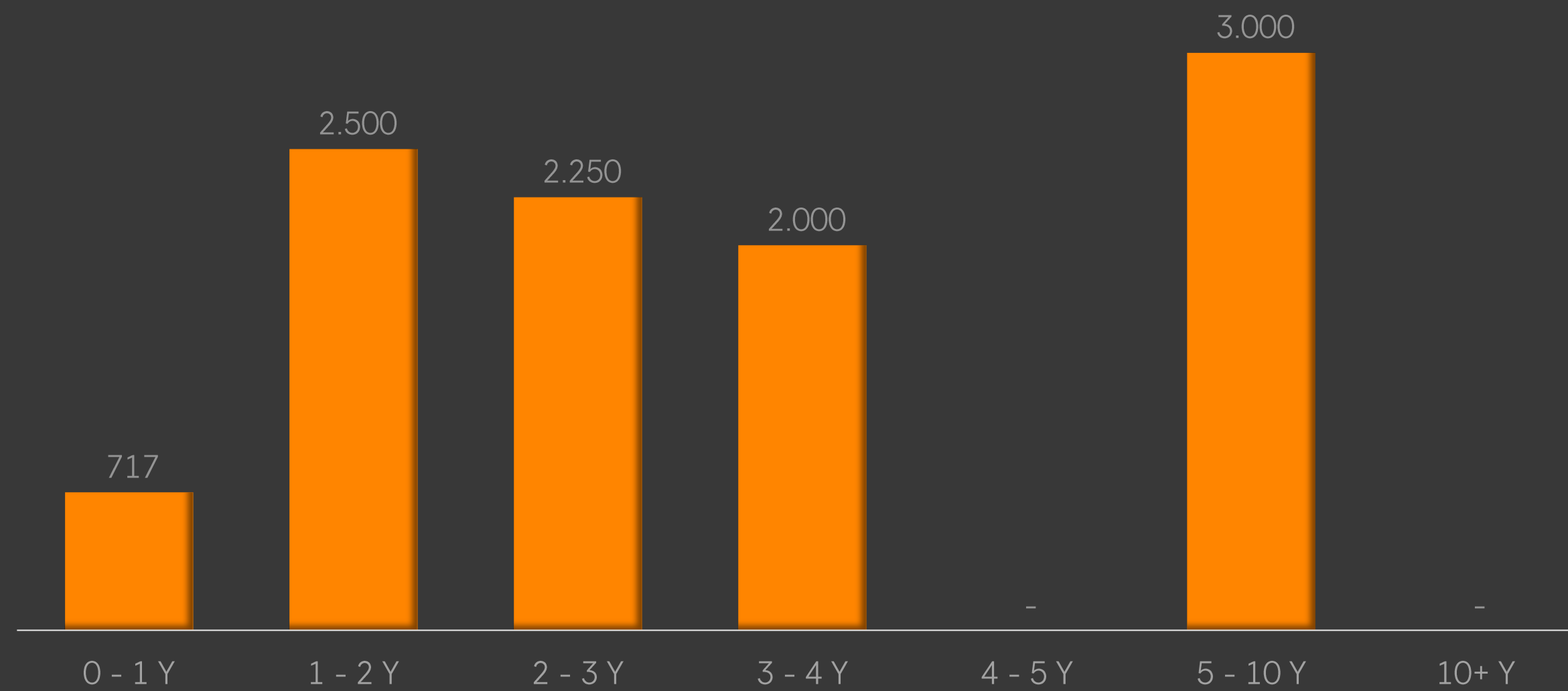
Mortgage pool – Energy Performance Certificate (EPC)

Energy Performance Certificate (EPC)



Funding

Maturity of Covered Bonds



Outstanding Covered Bonds

ISIN	Ticker	Forfall/Call	Utestående NOK	Type
NO0010835937	FSBKR22	18.06.2025	717 000 000	OMF
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
NO0013133843	FSBKR28	23.01.2030	3 000 000 000	OMF Premium