

# Fana Sparebank Boligkreditt AS

Q4/2024



# 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

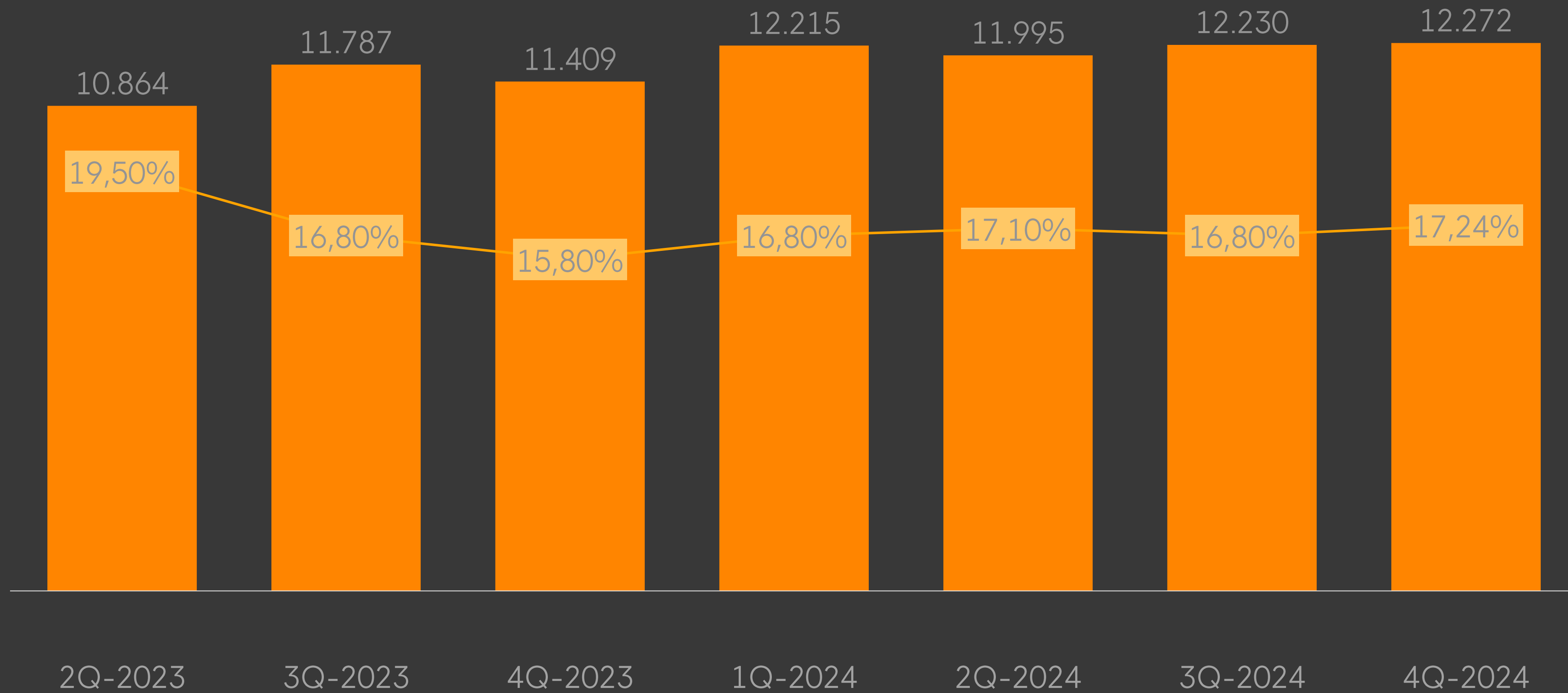
## Key Figures

<b>4Q-2024</b>	<b>Nominal (mn)</b>
Total Cover Assets	12.272
Mortgages	11.276
Substitute Assets	996
Outstanding Covered Bonds	10.467
Overcollateralisation (OC) (%)	17,2 %
Weighted average LTV	
Indexed	53,5 %
Unindexed	60,6 %
Weighted Average Life (in years)	
Cover Pool	23,0
Covered Bonds	3,1
Number of mortgage loans	5.015
10 largest exposures	2,4 %

<b>3Q-2024</b>	<b>Nominal (mn)</b>
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 %

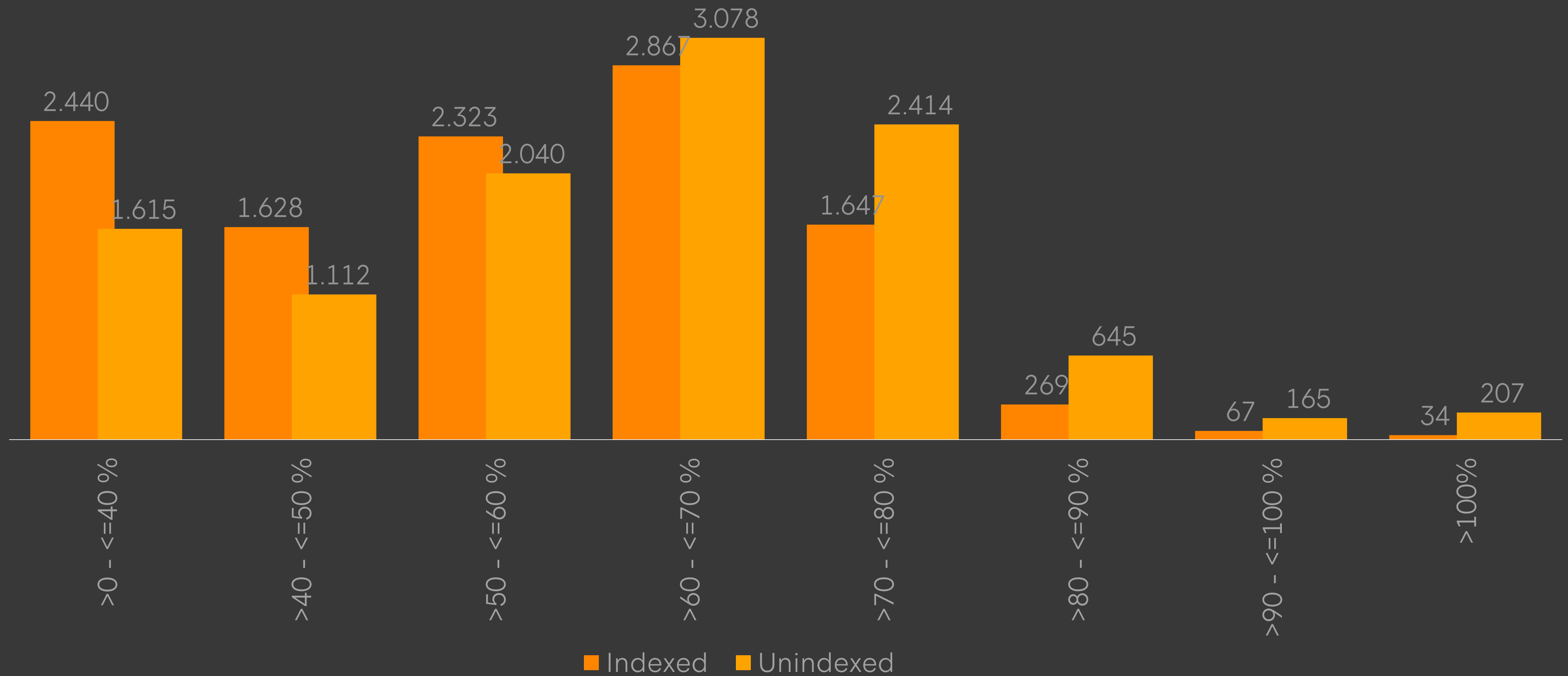
# Cover Pool

■ Total Cover Assets    — Overcollateralisation

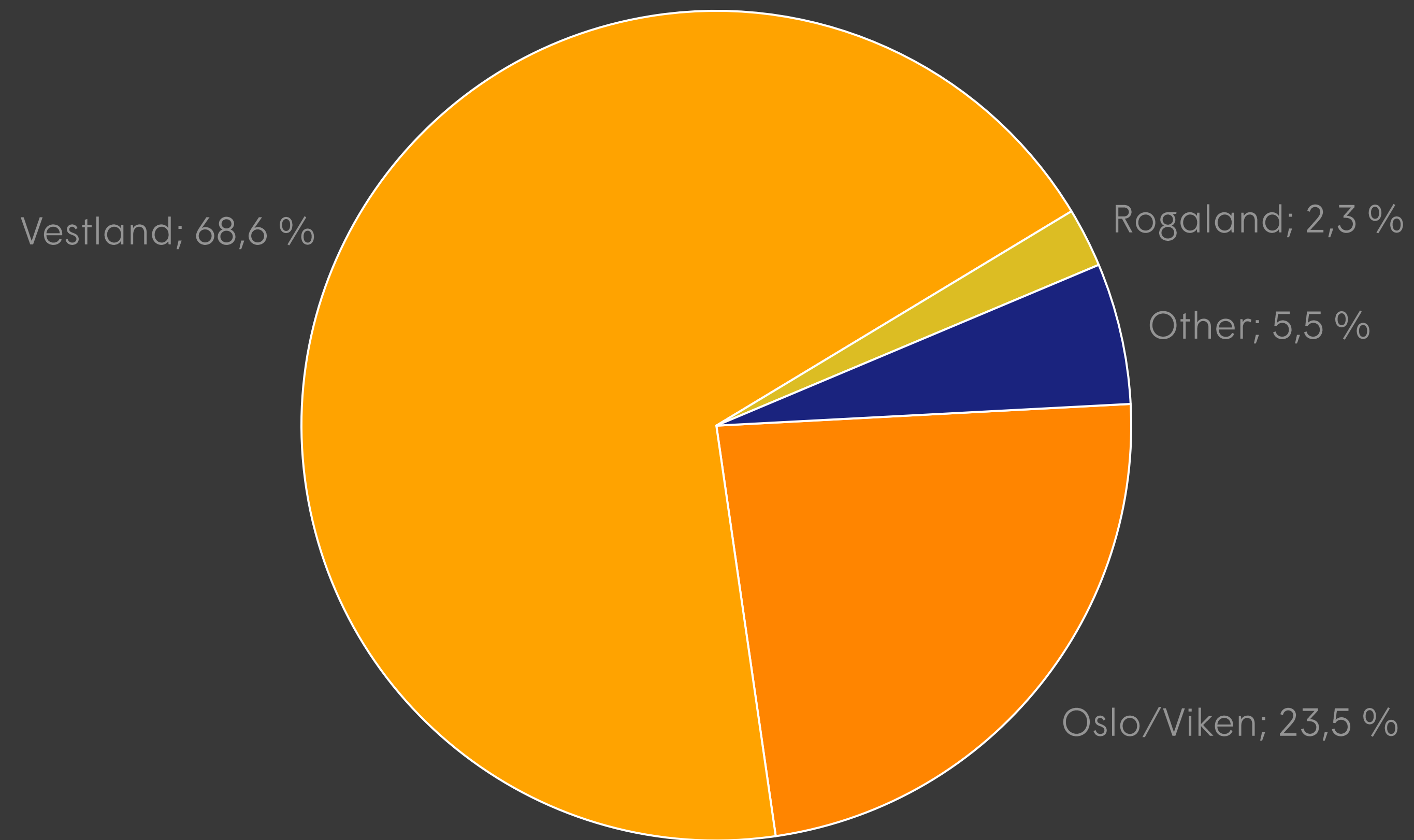


# Cover Pool – Weighted average LTV

Weighted Average LTV

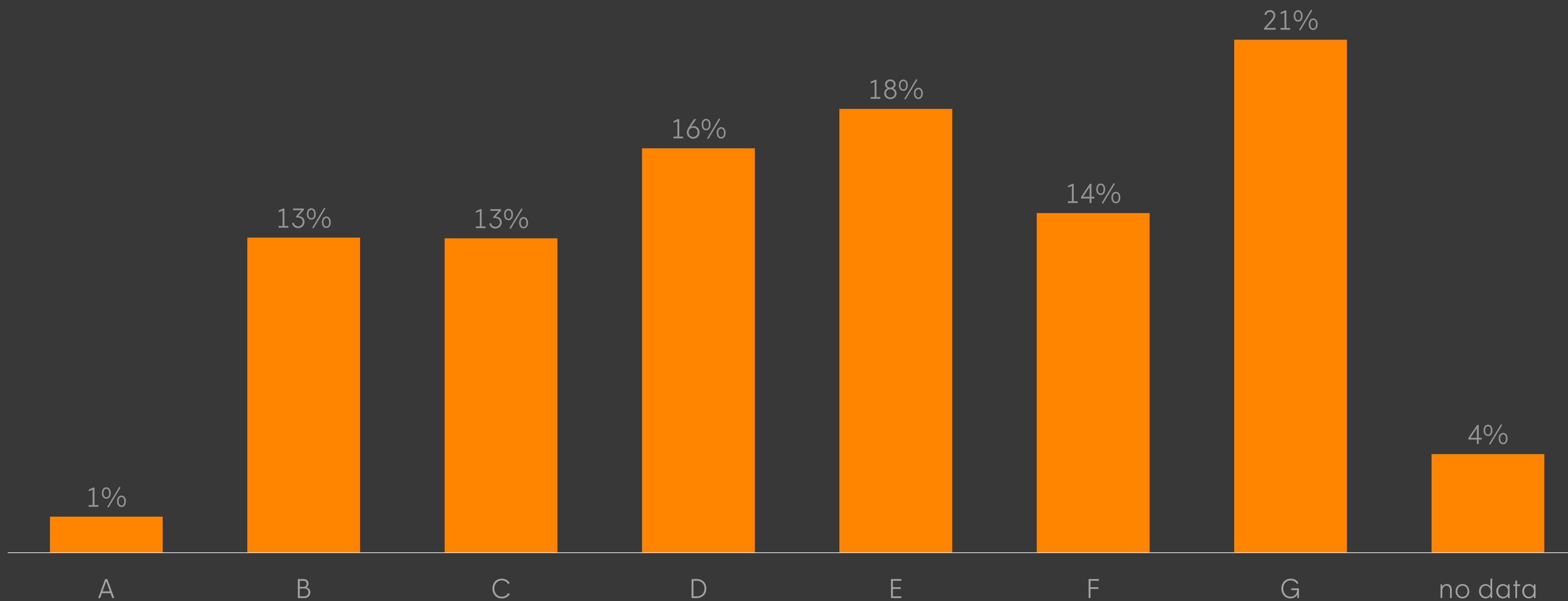


# Cover Pool – Regional Breakdown



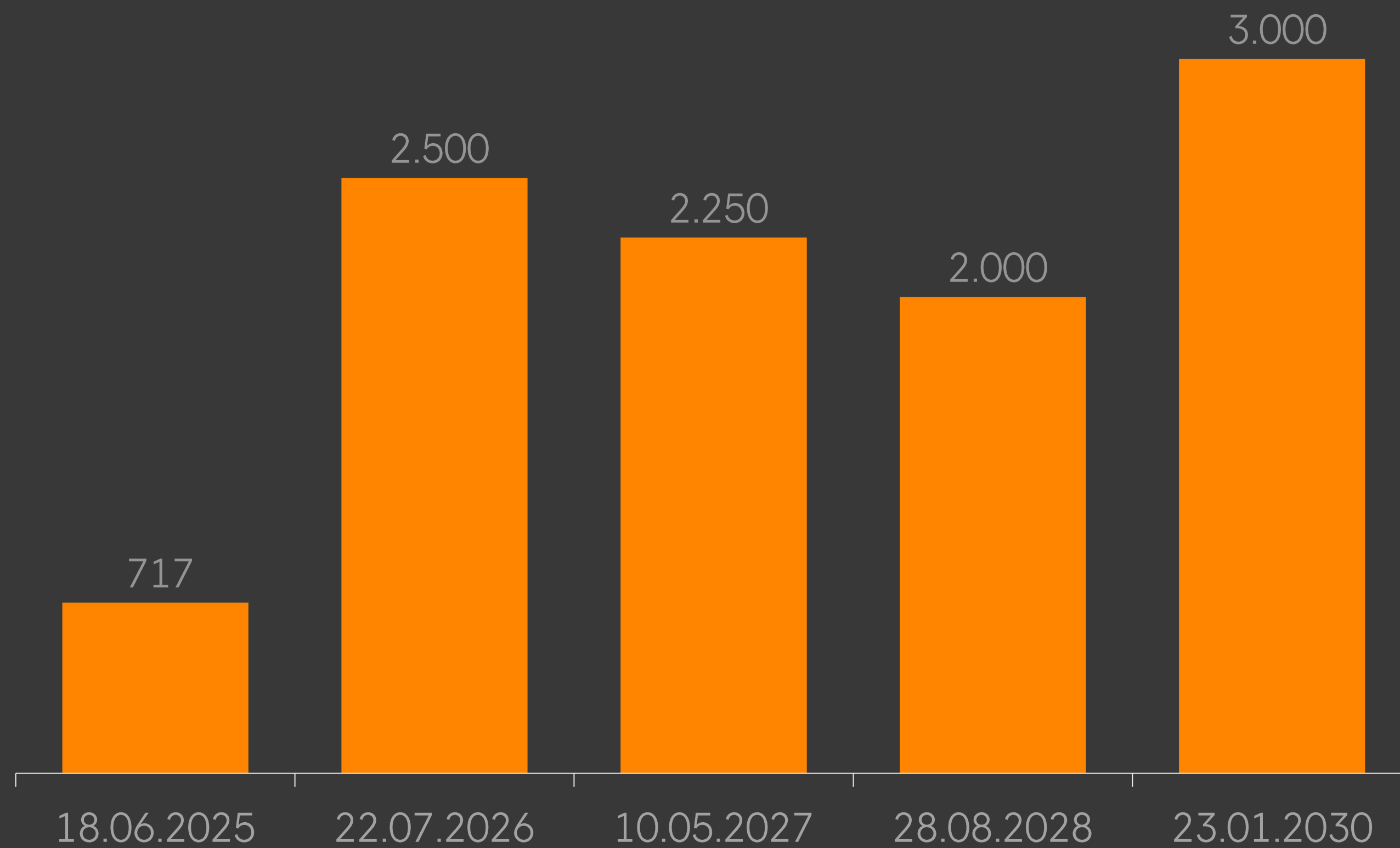
# Mortgage pool – Energy Performance Certificate (EPC)

Energy Performance Certificate (EPC)



# Funding

## Covered Bonds Maturity Profile



## Outstanding Covered Bonds

ISIN	Ticker	Maturity	Outstanding (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	23.01.2023	3.000.000.000	OMF Premium