



Allocation and Impact Report

Portfolio date 31.12.23



Allocation report



Eligible Project Category (a)	Signed Amount (b)	Green Bond outstanding (c)	Allocation (d)	Issued Amount
Aurskog Sparebank (Senior Bonds)	NOK		%	NOK
Green residential buildings in Norway	555.458.870	Grønt obligasjonslån (NO0012902792)	72,01 %	400.000.000

(a) Our Green Bond Framework defines the criterias for buildings eligible for Green Loans.

(b) Signed amount represents the amount legally comitted by the issuer for the portfolio buildings eligible for Green Bond financing. In the Allocation Report, the amount equals the bank's Green Loan portfolio, i.e. we are using a conservative method of choosing only buildings with EPC A and B.

(c) Outstanding bonds issued under the Green Bond Framework.

(d) Percentage of Green Loan portfolio allocated to net proceeds of green funding.

Impact report

Eligible Project Category (a)	Signed Amount (b)	Avoided energy demand compared to baseline (c)	Avoided energy demand compared to baseline European lifetime mix (d)	Avoided energy demand compared to baseline Norwegian physically delivered el. 2022 (e)	Avoided energy demand compared to baseline Norwegian residual mix (f)
	NOK	GWh/year	tCO2e/year	tCO2e/year	tCO2e/year
Green residential buildings in Norway					
Buildings eligible under new buildings criterion (TEK 17 2021 and later)	1.336.112.217	5	582	94	2.108
Buildings eligible under existing buildings criterion (EPC A and B; TEK10 and TEK17<2021)	3.456.091.256	14	1.585	257	5.739
Total impact eligible buildings		19	2.167	352	7.848
Total impact scaled by bank's engagement		12	1.360	221	4.924

(a) Our Green Bond Framework defines the criterias for buildings eligible for Green Loans.

(b) Signed amount represents the amount legally comitted by the issuer for the portfolio components eligible for Green Bond financing.

This amount is different from the amount in the Allocation Report, as the amount in the Impact Report is calculated based on criterias as described in the bank's Green Bond Framework, which is less conservative than only choosing buildings with EPC A and B.

(c) Baseline is the average specific energy demand on the Norwegian residential building stock: 249 kWh per square metre.

(d) Baseline European lifetime mix is the location-based electricity mix with wide system boundary including EU countries, UK and Norway, average emissions over building's 60-year lifetime.

(e) Baseline Norwegian physically delivered el. 2022 is the location-based production mix with narrow system boundary of Norway only but including net export/import only to neighbouring countries and average annual emission factors.

(f) Baseline Norwegian residual mix. Market-based residual mix for Norway with a European marketplace.