

# OBOS TAKSONOMI-RAPPORTERING

## 2024

### Innledning

Formålet med EUs taksonomi er å drive frem bærekraftige investeringer ved å klassifisere hvilke aktiviteter som kan betegnes som bærekraftige. For at en aktivitet skal være bærekraftig i henhold til taksonomien (aligned), må den bidra vesentlig til minst ett av EUs seks miljømål og ikke utgjøre vesentlig skade for noen av de øvrige (DNSH). Aktiviteten må også oppfylle minimumskrav til sosiale og styringsmessige forhold.

Som en del av EU Taksonomiens offisielle rapportering skal OBOS rapportere på KPlene gitt i EU kommisjonens regulering 2023/2486.

For OBOS-konsernet gjelder følgende KPler:

- Omsetning (Turnover)
- Driftskostnader (OpEx)
- Investeringskostnader (CapEx)

OBOS konsern har ikke rapportert på investeringskostnad (CapEx) i 2024 da det ikke har vært mulig å avstemme på grunn av OBOS' differensierte virksomhet. Dermed ikke CapEx inkludert under. Dette vil bli arbeidet med i 2025.

For OBOS-banken gjelder følgende KPI

- Green Asset Ratio (GAR)

Tabellene under viser den offisielle taksonomi-rapporteringen til OBOS. Se OBOS' årsrapport 2024 for flere detaljer.

# KPI for ikke-finansielle foretak - OBOS konsern ekskludert OBOS-banken

Economic Activities	Code	Absolute turnover	Proportion of Turnover	Substantial Contribution Criteria						DNSH criteria ("Does Not Significantly Harm")						Minimum Standards	Taxonomy aligned proportion of total OpEx, 2023	Category (enabling activity)	Category (transitional activity)
				Climate Change Mitigation	Climate Change Adaptation	Water	Pollution	Circular Economy	Biodiversity and ecosystems	Climate Change Mitigation	Climate Change Adaptation	Water	Pollution	Circular Economy	Biodiversity				
		Millions, NOK	%	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																			
A.1. Environmentally sustainable activities (Taxonomy-aligned)																			
7.1 Construction of new buildings	CCM 7.1	0	0 %	Y	N	N/EL	N/EL	N	N/EL	N	N	N	N	N	N	N	0 %		
7.2 Renovation of existing buildings	CCM 7.2	0	0 %	Y	N	N/EL	N/EL	N	N/EL	N	N	N	N	N	N	N	0 %		T
7.3 Installation, maintenance and repair of energy efficiency equipment	CCM 7.3	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.4 Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)	CCM 7.4	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.5 Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	CCM 7.5	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.6 Installation, maintenance and repair of renewable energy technologies	CCM 7.6	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.7 Acquisition and ownership of buildings	CCM 7.7	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %		
9.3 Professional services related to energy performance of buildings	CCM 9.3	0	0 %	Y	N/EL	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
Turnover of environmentally sustainable activities (Taxonomy-aligned) (A.1)		0	0 %	0 %	0 %	0 %	0 %	0 %	0 %	N	N	N	N	N	N	N	0 %	0 %	0 %
Of which enabling			0 %	0 %	0 %	0 %	0 %	0 %	0 %	N	N	N	N	N	N	N	0 %	E	
Of which transitional			0 %	0 %						N	N	N	N	N	N	N	0 %		T
A.2 Taxonomy-Eligible but not environmentally sustainable activities (not Taxonomy-aligned activities)																			
7.1 Construction of new buildings	CCM 7.1	15 693	86 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
7.2 Renovation of existing buildings	CCM 7.2	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
7.3 Installation, maintenance and repair of energy efficiency equipment	CCM 7.3	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
7.4 Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)	CCM 7.4	1	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
7.5 Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	CCM 7.5	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
7.6 Installation, maintenance and repair of renewable energy technologies	CCM 7.6	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
7.7 Acquisition and ownership of buildings	CCM 7.7	1 051	6 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
9.3 Professional services related to energy performance of buildings	CCM 9.3	164	1 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL										
Turnover of Taxonomy-eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (A.2)		16 909	93 %																
Total (A.1+A.2)		16 909	93 %																
B. TAXONOMY-NON-ELIGIBLE ACTIVITIES																			
Turnover of Taxonomy-non-eligible activities		1 296	7 %																
Total (A+B)		18 205	100 %																

Economic Activities	Code	Absolute OpEx  Millions, NOK	Proportion of OpEx  %	Substantial Contribution Criteria						DNSH criteria ("Does Not Significantly Harm")						Minimum Safeguards	Taxonomy aligned proportion of total OpEx, 2023	Category (enabling activity)	Category (transitional activity)
				Climate Change Mitigation	Climate Change Adaptation	Water	Pollution	Circular Economy	Biodiversity and ecosystems	Climate Change Mitigation	Climate Change Adaptation	Water	Pollution	Circular Economy	Biodiversity				
				Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y; N; N/EL	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N				
A. TAXONOMY-ELIGIBLE ACTIVITIES																			
A.1. Environmentally sustainable activities (Taxonomy-aligned)																			
7.1 Construction of new buildings	CCM 7.1	0	0 %	Y	N	N/EL	N/EL	N	N/EL	N	N	N	N	N	N	N	0 %		
7.2 Renovation of existing buildings	CCM 7.2	0	0 %	Y	N	N/EL	N/EL	N	N/EL	N	N	N	N	N	N	N	0 %	T	
7.3 Installation, maintenance and repair of energy efficiency equipment	CCM 7.3	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.4 Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)	CCM 7.4	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.5 Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	CCM 7.5	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.6 Installation, maintenance and repair of renewable energy technologies	CCM 7.6	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
7.7 Acquisition and ownership of buildings	CCM 7.7	0	0 %	Y	N	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %		
9.3 Professional services related to energy performance of buildings	CCM 9.3	0	0 %	Y	N/EL	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0 %	E	
OpEx of environmentally sustainable activities (Taxonomy-aligned) (A.1)		0	0 %	0 %	0 %	0 %	0 %	0 %	0 %	N	N	N	N	N	N	N	0 %	0 %	
Of which enabling			0 %	0 %	0 %	0 %	0 %	0 %	0 %	N	N	N	N	N	N	N	0 %	E	
Of which transitional			0 %							N	N	N	N	N	N	N	0 %	T	
A.2 Taxonomy-Eligible but not environmentally sustainable activities (not Taxonomy-aligned activities)																			
				EL/N/EL	EL/N/EL	EL/N/EL	EL/N/EL	EL/N/EL	EL/N/EL										
7.1 Construction of new buildings	CCM 7.1	-16 073	89 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
7.2 Renovation of existing buildings	CCM 7.2	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
7.3 Installation, maintenance and repair of energy efficiency equipment	CCM 7.3	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
7.4 Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)	CCM 7.4	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
7.5 Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	CCM 7.5	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
7.6 Installation, maintenance and repair of renewable energy technologies	CCM 7.6	0	0 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
7.7 Acquisition and ownership of buildings	CCM 7.7	-336	2 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
9.3 Professional services related to energy performance of buildings	CCM 9.3	-147	1 %	EL	N/EL	N/EL	N/EL	N/EL	N/EL	N/EL									
OpEx of Taxonomy-eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (A.2)		-16 556	92 %														0 %		
Total (A.1+A.2)		-16 556	92 %														0 %		
B. TAXONOMY-NON-ELIGIBLE ACTIVITIES																			
OpEx of Taxonomy-non-eligible activities		-1 460	8 %																
Total (A+B)		-18 017	100 %																

# GAR KPI - OBOS-banken

Million NOK		31.12.2024																						
		Total (gross) carrying amount	Climate Change Mitigation (CCM)			Climate Change Adaptation (CCA)			Water and marine resources (WTR)			Circular economy (CE)			Pollution (PPC)			Biodiversity and Ecosystems (BIO)			TOTAL (CCM + CCA + WTR + CE + PPC + BIO)			
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which towards taxonomy relevant sectors (Taxonomy-eligible)			Of which environmentally sustainable (Taxonomy-aligned)			
			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			Of which environmentally sustainable (Taxonomy-aligned)			
			Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	Of which Use of Proceeds	Of which transitional	Of which enabling	
	<b>GAR - Covered assets in both numerator and denominator</b>																							
1	Loans and advances, debt securities and equity instruments not NFI eligible for GAR calculation	16508	16018	0																				
2	Financial undertakings	490																						
3	Credit institutions	490																						
4	Loans and advances																							
5	Debt securities, including UoP																							
6	Equity instruments																							
7	Other financial corporations																							
8	of which investment firms																							
9	Loans and advances																							
10	Debt securities, including UoP																							
11	Equity instruments																							
12	of which management companies																							
13	Loans and advances																							
14	Debt securities, including UoP																							
15	Equity instruments																							
16	of which insurance undertakings																							
17	Loans and advances																							
18	Debt securities, including UoP																							
19	Equity instruments																							
20	Non-financial undertakings																							
21	Loans and advances																							
22	Debt securities, including UoP																							
23	Equity instruments																							
24	Households	16018	16018	0																				
25	of which loans collateralised by residential immovable property	16018	16018	0																				
26	of which building renovation loans																							
27	of which motor vehicle loans																							
28	Local governments financing																							
29	Housing financing																							
30	Other local government financing																							
31	Collateral obtained by taking possession: residential and commercial immovable properties																							
32	Assets excluded from the numerator for GAR calculation (covered in the denominator)	47158																						
33	Financial and Non-financial undertakings																							
34	SMEs and NFCs (other than SMEs) not subject to NFRD disclosure obligations	46850																						
35	Loans and advances	46850																						
36	of which loans collateralised by commercial immovable property	41426																						
37	of which building renovation loans																							
38	Debt securities																							
39	Equity instruments																							
40	Non-EU country counterparties not subject to NFRD disclosure obligations																							
41	Loans and advances																							
42	Debt securities																							
43	Equity instruments																							
44	Derivatives	21																						
45	On demand interbank loans																							
46	Cash and cash-related assets																							
47	Other categories of assets (e.g. Goodwill, commodities etc.)	294																						
48	Total GAR assets	63666																						
49	Assets not covered for GAR calculation	9600																						
50	Central governments and Supranational issuers																							
51	Central banks exposure	81																						
52	Trading book	9568																						
53	Total assets	73151																						
<b>Off-balance sheet exposures - Undertakings subject to NFRD disclosure obligations</b>																								
54	Financial guarantees																							
55	Assets under management																							
56	Of which debt securities																							
57	Of which equity instruments																							

		Total environmentally sustainable assets	KPI**	KPI***	% coverage (over total assets) *	% of assets excluded from the numerator of the GAR (Article 7(2) and (3) and Section 1.1.2. of Annex V)	% of assets excluded from the denominator of the GAR (Article 7(1) and Section 1.2.4 of Annex V)
Main KPI	Green asset ratio (GAR) stock	0	0	0	87 %	64 %	13 %

\* % of assets covered by the KPI over banks' total assets

\*\*based on the Turnover KPI of the counterparty

\*\*\*based on the CapEx KPI of the counterparty, except for lending activities where for general lending Turnover KPI is used