

DEALER ACCESSION LETTER - NOTE ISSUE

10 March 2026

To: SpareBank 1 Boligkreditt AS,
Børehaugen 1b
4002 Stavanger, Norway
(the **Issuer**)

Dear Sirs,

SpareBank 1 Boligkreditt AS

Issue of NOK 6,500,000,000 Series 2025/5, tranche 5, Floating Rate Covered Bonds due October 2030 (extendable to October 2031), to be consolidated and form a single Series with the existing 10,250,000,000 Series 2025/5, Floating Rate Covered Bonds due October 2030 (extendable to October 2031).

We refer to the Programme Agreement dated 30 August 2007, as amended and restated on 14 August 2008, 27 August 2009, 18 October 2010, 23 May 2011, 6 June 2017, 6 June 2018, 10 April 2019, 20 April 2020, 20 April 2021, 26 April 2022, 9 May 2023, 26 March 2024 and 3 April 2025, and made between the Issuer and the Dealers party to it (which agreement, as amended, supplemented or restated from time to time, is referred to as the **Programme Agreement**).

Conditions Precedent

We confirm that we are in receipt of the following documents:

- (a) a copy of the Programme Agreement; and
- (a) a copy of current versions of all other documents delivered under Appendix 1 of the Programme Agreement as we have requested,

and have found them to our satisfaction.

For the purposes of the Programme Agreement our notice details are as follows:

Skandinaviska Enskilda Banken AB (publ)
Kungsträdgårdsgatan 8
SE-106 40 Stockholm
Attention: DCM
Email: dcmlegal@seb.se

In consideration of the appointment by the Issuer of us as a Dealer under the Programme Agreement in respect of the issue of the Notes we undertake, for the benefit of the Issuer and each of the other Dealers, that, in relation to the issue of the Notes, we will perform and comply with all the duties and obligations expressed to be assumed by a Dealer under the Programme Agreement.

This letter and any non-contractual obligations arising out of or in connection with his letter are governed by, and shall be construed in accordance with, English law.

Yours faithfully,

For: Skandinaviska Enskilda Banken AB (publ)

By:



Linn Siljelöf



Johanna Schmidt

cc:

Nordic Trustee AS as VPS Trustee
SpareBank 1 SMN – Bank as VPS Agent