



SPAREBANKEN VEST

Green Bond Framework

27 June 2023

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1. Sustainability at Sparebanken Vest

ABOUT SPAREBANKEN VEST

Sparebanken Vest was created by and for the people of Western Norway in 1823. The bank's primary market is Western Norway in the counties Vestland, Rogaland and Møre og Romsdal. Sparebanken Vest is majority-owned by the local society. The strong ties to the region are the driving force behind the bank's strong involvement in society, an involvement that goes beyond the social mission as a regional bank. Sparebanken Vest aims to take the position as the leading and most preferred financial services group in Western Norway.

As a company, Sparebanken Vest considers the connection between the bank's own business activities, society and the environment. These considerations are fully covered and governed

within external and internal policy frameworks. Sparebanken Vest's environmental and social policies can be found within the [sustainability library](#).

SPAREBANKEN VEST SUSTAINABILITY STRATEGY

Sparebanken Vest will be a driving force for a greener and stronger region

Sparebanken Vest has an ambitious sustainability strategy that also serves as one of three leading pillars of the bank's business strategy. Sustainability represents one of the bank's top business risks and opportunities, as Sparebanken Vest is set to run a bank in the most crucial decade for climate risk and transition towards a low-emission society. As part of this work, the bank has defined four focus areas:



Competence and instinctive reflex

We look for competence that ensures that all employees put sustainability into practice

- Competence development
- Diversity and inclusion
- Responsible procurements and sponsorships



Products and services

One step ahead in translating insights into differentiating and motivating solutions for our customers

- Sustainable finance
- Requirements and follow-up of asset managers



Our customers

Actively develop and select customers who help us achieve our net zero target by 2040 and new ambitious environmental goals

- Greenhouse gas emissions and energy consumption
- Climate risk
- Biodiversity and risk
- Circular economy



Sustainable social development

We accelerate sustainable social development in our region

- Economic crime prevention
- Information security and data protection
- Social dividend for transition
- Agenda setter and driving force for transparency



Climate metrics and targets

Net zero emissions by 2040 is the bank's long-term overarching target for the business as a whole. The transition plans are to be aligned with the Science-Based Targets initiative (SBTi), and the bank has set industry specific targets for the lending portfolio. These follow below:

	Overarching target	Targets at team or adviser level	Key instruments
RM	2030: Reduce carbon intensity by 60% Annually: Upgrade the mortgage portfolio by 20% annually	Green loans: Annually: NOK 3 billion, NOK 20 million / 7 loans per adviser Number of upgrade loans: 1 loan per adviser per month New energy loans: 2 loans per adviser per month	Green, upgrade and energy loans Insight-driven data platform Consumer communication Competence-building and training
CM	2030: 40% CO ₂ per m ² reduction 30% new sales should be to A/B buildings, and 20% upgraded through SLL loans	Region/team-specific targets are set based on reviews of customer lists, allocating 40% by region based on size of portfolio	Green and SLL financing Adviser overviews of customers and status Competence-building and training SLL library and policies
Shipping	2023: CO ₂ for cargo ships reduced by at least 15% After 2023: reduction according to SBTi paths for all sub-segments	Same as overarching goal	
Aquaculture	During 2023: 50% SLL 2030: 42% CO ₂ reduction	Same as overarching goal	
Fisheries	During 2023: 50% SLL 2030: 42% CO ₂ reduction	Same as overarching goal	
Hydropower	Lending volume doubled from 2020 to 2025 . Further 5% annual growth	Same as overarching goal	
Own operations	Maximum carbon footprint of 150 tonnes of CO ₂ annually Supplier portfolio is carbon offset		Climate-conscious air travel Focus on energy efficiency and waste reduction Climate requirements of all suppliers

Please refer to the bank's sustainability library and latest annual report for more information regarding topics such as: ESG governance, (climate) risk management, emissions scope 3 reporting, sustainable products offered, our Sustainable Product Framework, ESG due diligence procedures, ESG Memberships, Endorsements & Reporting Obligations.

Our [Sustainability Library](#)

Rationale for issuing green bonds

In alignment with the broader Sparebanken Vest sustainability strategy, Sparebanken Vest is

considering to issue Green Bonds to finance or refinance a loan portfolio of new and existing mortgages for energy efficient residential buildings in Norway (Residential Green Buildings), loans to energy-efficient commercial properties (Commercial Green Buildings), and loans to Renewable Energy. By issuing Green Bonds, Sparebanken Vest intends to contribute to the development of the green bond market while highlighting and accelerating our Sustainability Strategy. In addition, Green Bonds will help to diversify Sparebanken Vest's investor base and to broaden dialogue to existing investors.



2. Sparebanken Vest Green Bond Framework

In line with Sparebanken Vest's Sustainability Strategy and commitment to sustainable development, Sparebanken Vest has established this Green Bond Framework ("The Framework") under which it can issue Green Bonds (as defined below) in alignment with the 2021 ICMA Green Bond Principles (GBP)¹, to finance or refinance loans promoting environmental and social progress.

There are two types of bonds that Sparebanken Vest can issue under this Green Bond Framework:

- a) "*Green Covered Bonds*" issued by Sparebanken Vest Boligkreditt AS. Bonds where the proceeds will be used to finance or re-finance, in part or in full, new and/or existing *residential green buildings* (as defined in the section "Use of Proceeds" below)
- b) "*Green Senior Bonds*" issued by Sparebanken Vest. Bonds where the proceeds will be used to finance or re-finance, in part or in full, an array of new and/or existing green loans (as defined in the section "Use of Proceeds" below)

The ICMA Green Bond Principles are a set of voluntary guidelines that recommend transparency and disclosure and promote integrity in the development of the green bond market by clarifying the approach for issuing a green bond. In alignment with the ICMA Green Bond Principles 2021¹, Sparebanken Vest Green Bond Framework is presented through the following key pillars:

1. Use of Proceeds
2. Process for Project Evaluation and Selection
3. Management of Proceeds
4. Reporting

For each Green Bond issued, (i) Use of Proceeds (ii) Project Evaluation and Selection (iii) Management of Proceeds,

(iv) Reporting, will be adopted subject to and in accordance with this Green Bond Framework as amended from time to time. The Framework also follows the GBP's key recommendation of External Review for heightened transparency².

The Green Bond Framework defines the loans, credits, and investments (hereinafter defined as the "Eligible Green Loan Portfolio") eligible to be funded by the proceeds of Green Bonds issued by Sparebanken Vest. The documentation for any Green Bond issued shall provide a reference to this Framework under the use of proceeds section. The terms and conditions contained in the underlying documentation for each issued Green Bond will specify the actual terms of the bonds. Under the Framework, Sparebanken Vest Boligkreditt AS can issue Green Covered Bonds, and Sparebanken Vest can issue Green Senior Bonds to finance and refinance eligible green loan portfolio which contribute to the UN Sustainable Development Goals and the sustainability strategy of Sparebanken Vest.

This Framework may, from time to time, be updated and will be applied to any Green Bond issued by Sparebanken Vest. For the avoidance of doubt, any future changes to the Eligibility Criteria may not apply to Green Bonds issued under this or previous versions of the Framework. Future changes in relevant Green Bond standards may be implemented in future versions of this Green Bond Framework. Any future update of this Green Bond Framework that may exist will either keep or improve the current levels of transparency and reporting disclosure.

¹ www.icmagroup.org/assets/documents/Sustainable-finance/2022-updates/Green-Bond-Principles_June-2022-280622.pdf

² www.icmagroup.org/assets/documents/Sustainable-finance/2022-updates/External-Review-Guidelines_June-2022-280622.pdf



3. Use of Proceeds

An amount equal to the net proceeds of the Green Bonds issued by Sparebanken Vest under this Framework shall be used to finance and/or re-finance a portfolio of “Eligible Green Loans” as defined by the eligibility criteria in this Framework (see below under the “Eligibility Criteria”).

Under this Framework, loans may be for individual projects or at the corporate level. As far as corporate financing is concerned, any loans to companies that generate over 90% of revenues from activities aligned with the Eligibility Criteria would qualify for general corporate purpose (“GCP”) lending under this Framework, meaning that the entire loan by Sparebanken Vest to such a borrower is 100% eligible

Alignment with the Environmental Objectives of the EU and the EU Taxonomy Climate Delegated Act

The definition of the Eligibility Criteria takes into account the EU Environmental Objectives³ and the EU Taxonomy Regulation³ and the EU Taxonomy Climate Delegated Act⁴ with the intention to apply them on a best-efforts basis as long as there are feasible practical applications in the geographies where Sparebanken Vest’s assets are located (in terms of local regulation).

Alignment with the UN SDGs

In alignment with Sparebanken Vest’s broader sustainability strategy and support of the UN SDG 2030 agenda, the Eligibility Criteria contemplated under this Framework, directly contribute to the achievement of UN SDGs⁵.

The eligible loans are to be funded in whole or in part by an allocation of the bond proceeds in the following categories:

³ Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on the establishment of a framework to facilitate sustainable investment, and amending regulation (EU) 2019/2088, see [here](#).

⁴ EU Taxonomy Climate Delegated Act ((EU) 2021/2139), see link

⁵ Mapping between ICMA Eligible Categories and UN SDGs based on ICMA High Level Mapping to the Sustainable Development Goals, see here and United Nation The 17 SDGs Targets and Indicators, see [here](#)



ICMA GBP category	Eligible category description	UN SDGs	Contribution to EU Environmental Objectives ³	EU Economic Activities ⁴
Green Buildings	<p>Loans, credit and investments to finance/refinance new or existing residential or commercial buildings in Norway.</p> <p>Eligible Green Buildings must meet one or more of the following eligibility criteria:</p> <p>1. RESIDENTIAL BUILDINGS IN NORWAY</p> <ul style="list-style-type: none"> • Buildings built ≥2021: NZEB-10%^{6,7} <ul style="list-style-type: none"> – Buildings complying with the relevant NZEB-10% threshold • Buildings built <2021: EPC A label or within the top 15% low carbon buildings in Norway: <ul style="list-style-type: none"> – Buildings complying with TEK10 & TEK17 building codes (built ≥2012) – Other buildings with EPC labels reflecting the top 15% <p>2. COMMERCIAL BUILDINGS IN NORWAY</p> <ul style="list-style-type: none"> • Buildings built ≥2021: NZEB-10%^{6,7} <ul style="list-style-type: none"> – Buildings complying with the relevant NZEB-10% threshold⁸ • Buildings built <2021: EPC A label or within the top 15% low carbon buildings in Norway: <ul style="list-style-type: none"> – Buildings complying with TEK10 & TEK17 building codes (hotel and restaurant buildings built ≥2013⁹ & office, retail and industrial buildings built ≥2012⁹) – Other buildings with EPC labels reflecting the top 15%¹⁰ <p>3. REFURBISHED RESIDENTIAL AND COMMERCIAL BUILDINGS IN NORWAY WITH AN IMPROVED ENERGY EFFICIENCY OF 30%¹¹</p> <ul style="list-style-type: none"> – Refurbished Norwegian residential and commercial buildings with at least a 30% improvement in energy efficiency, measured in kWh/m² <p>Where EPC labels are available to select eligible assets under this criterion, only labels of 'D' or better will be considered</p>	  	<p>EU Environmental Objective 1: Climate Change Mitigation</p> <p>Substantial contribution to Climate Change Mitigation (1.b):</p> <p>Improving energy efficiency in all sectors, except energy generation using solid fossil fuels, and at all stages of the energy chain, in order to reduce primary and final energy consumption</p>	<p>EU Economic Activity</p> <p>7.2. Renovation of existing buildings</p> <p>7.7. Acquisition and ownership of buildings</p>
Renewable Energy	<p>Loans, credit and investments to finance/refinance new or existing Hydropower in Norway (boreal regions) that meet one of the following criteria:</p> <ul style="list-style-type: none"> – the electricity generation facility is a run of river plant and does not have an artificial reservoir – the power density of the electricity generation facility is above 5W/m² – the lifecycle emissions from the generation of the electricity from hydropower are lower than 100 g CO₂e/Kw 		<p>Substantial contribution to Climate Change Mitigation (Article 10):</p> <p>1.a) Generating, transmitting, storing, distributing or using renewable energy in line with Directive (EU) 2018/2001, including through using innovative technology with a potential for significant future savings or through necessary reinforcement or extension of the grid</p>	<p>4.5. Electricity generation from hydropower</p>

⁶ In accordance with the EU Taxonomy Climate Delegated Act, buildings built from 1 January 2021 onwards should meet the 'NZEB -10%' criterion. In Norway, NZEB definitions were announced on 31 January 2023.

⁷ Previously eligible TEK17 buildings originated between 01/01/2021 - 31/01/2023 have been grandfathered as of 31/01/2023 following the publication of the official Norwegian NZEB definitions. In addition, large buildings (>5000 m²) that are built ≥2021 are excluded, given the additional EU Taxonomy criteria for large buildings (>5000 m²) are challenging to adhere to from a data availability perspective currently.

⁸ Compliant buildings are assessed against the respective NZEB threshold published by the Norwegian Ministry, expressed as specific energy demand in kWh/m². At the time of writing all Norwegian buildings with EPC labels of A and some EPC B labels are in scope. The full methodology and selection approach used for NZEB-10% compliant buildings will be published in Multiconsult's technical report.

⁹ Qualifying building codes will be determined with the support of a specialised external consultant. A two-year lag (for residential, office, retail and industrial buildings) and a three-year lag (for hotel and restaurant buildings) between implementation of a new building code and the buildings built under that code must be taken into account. Previously eligible TEK07 commercial buildings have been grandfathered as of 31/12/2022.

¹⁰ Qualifying EPCs will be determined with the support of a specialised external consultant. At the time of writing Norwegian residential buildings with EPC labels of A and B are in scope. Previously eligible TEK07 small residential buildings and EPC C labels built before 2012 have been grandfathered as of 30/06/2021 and 31/12/2020 respectively.

¹¹ Qualifying buildings will be determined with the support of a specialised external consultant.



4. Process for Project Evaluation and Selection

Eligible green loans financed and/or refinanced by green bond proceeds are evaluated and selected based on compliance with the eligibility criteria outlined in the Framework. Sparebanken Vest has established a Green Bond Committee which consists of the Head of Sustainability and senior officials within Sparebanken Vest's credit, funding, risk management and corporate lending teams.

The Green Bond Committee is responsible for:

- Reviewing the content of Sparebanken Vest's Framework and updating it to reflect changes in corporate strategy, technology, market, or regulatory developments on a best effort basis;
- Updating external documents such as Second Party Opinion (SPO) and related documents from external consultants and accountants.
- Evaluating and defining the Eligible Green Loans Portfolio in line with the Eligibility Criteria as set out in the Framework, excluding loans that no longer comply with the Eligibility Criteria or have been disposed of and replacing them on a best effort basis;
- Overseeing, approving and publishing the allocation and impact reporting, including external assurance statements. Sparebanken Vest may rely on external consultants and their data sources, in addition to its own assessment;
- Monitoring internal processes to identify known material risks of negative social and/or environmental impacts associated with the eligible Green Loans Portfolio and appropriate mitigation measures where possible;
- Ensuring that the environmental and social risks potentially associated with the eligible Green Loans Portfolio are properly mitigated via the due-diligence processes conducted by Sparebanken Vest's at group level;

- Liasing with relevant business finance segments and other stakeholders on the above

Sparebanken Vest takes the EU Taxonomy into due consideration. Under the EU Taxonomy eligible loans should substantially contribute to at least one of the EU Environmental Objectives, by meeting the relevant Technical Screening Criteria, while not significantly harming ('DNSH') any other EU Environmental Objectives and also meet the requirements of the Minimum Social Safeguards. Moody's Investors Service has performed a detailed EU Taxonomy assessment as part of the Second Party Opinion. The EU Taxonomy's Do No Significant Harm criteria, minimum safeguards as well as Principle Adverse Impact Indicators are taken into account in the evaluation process on a best-efforts basis when practically feasible. Sparebanken Vest will evaluate and be open to include new categories of eligible assets within the EU Taxonomy Regulation when needed to reflect corporate strategy, technology, market developments, or regulatory developments. This may include future application of the EU Taxonomy Regulation to the last four environmental objectives on biodiversity, water and marine resources, circular economy and pollution.

Green Buildings

Sparebanken Vest has relied on the support of an external real estate expert consultant Multi-consult to (1) investigate possibility of a suitable NZEB-10% selection approach (2) define the associated eligibility criteria for the top 15% of low carbon buildings and the eligible regulations, standards and certifications and (3) to identify the buildings that comply with above eligible criteria within Sparebanken Vest's existing portfolio of real estate. Information from the Land Register regarding building year for all buildings is used. For newly originated loans, the Green bond Committee will oversee the process for the evaluation and selection of Eligible Green Loans according to the methodology defined by the consultant.



Renewable Energy

Sparebanken Vest only finances 100% renewable energy production. Our power portfolio comprises small hydropower plants, regional hydropower plants and a number of district heating plants. We assess, on an ongoing basis, expanding the portfolio with other renewable energy sources, e.g. wind power. As regards large hydroelectric power plants and the development of infrastructure thereto, we require enterprises we finance or invest in to meet the seven principles of the World Commission on Dams.

All customers must comply with the laws and agreements that apply in Norway and the countries where the customers are present. In accordance with the bank's credit strategy, Sparebanken Vest shall not grant financing to customers/businesses that:

- Sparebanken Vest have reason to believe do not comply with the bank's Code of Ethics or in other ways conduct their business in conflict with the generally accepted view of what constitutes ethical conduct

- have acted dishonestly in relation to the bank or are known to have acted dishonestly in relation to other parties, or if the company or its owners are known to have been involved in criminal activity
- operate in conflict with laws, regulations and official environmental requirements, or without the necessary approvals from the authorities included on Norges Bank's list of excluded companies¹²

Sparebanken Vest takes care that all selected Eligible Assets comply with official national and social standards and local laws and regulations on a best effort basis. It is part of the transaction approval process of Sparebanken Vest to take care that all activities comply with internal environmental and social standards, including those financed with the proceeds of the Green Bonds. These eligibility criteria and minimum requirements and ESG related matters are continuously developed and renewed in its external and internal policy frameworks. Sparebanken Vest's environmental and social policies can be found on www.spv.no/english/about-sparebanken-vest/csr

¹² www.nbim.no/en/the-fund/responsible-investment/exclusion-of-companies/



Photo: Shutterstock



5. Management of Proceeds

The Green Bonds proceeds will be managed by Sparebanken Vest in a portfolio approach.

Sparebanken Vest intends to allocate the proceeds from the Green Bonds to a portfolio of loans that meet the use of proceeds eligibility criteria and in accordance with the evaluation and selection process presented above, the Eligible Green Loan Portfolio.

Sparebanken Vest will strive, over time, to achieve a level of allocation for the Eligible Green Loan Portfolio that matches or exceeds the balance of net proceeds from its outstanding Green Bonds. Eligible Green Loans will be added to or removed from Sparebanken Vest's Eligible Green Loan Portfolio to the extent required.

While any Green Bond net proceeds remain unallocated, Sparebanken Vest will hold and/or invest, at its own discretion, in its treasury liquidity portfolio, in cash or other short term and liquid instruments, the balance of net proceeds not yet allocated to the Eligible Green Loan Portfolio. In the rare case where proceeds are unallocated, Sparebanken Vest intends to at least assign a portion of an amount equal to the net proceeds to ESG orientated assets (e.g. green or social bonds) within Sparebanken Vest's treasury liquidity portfolio.

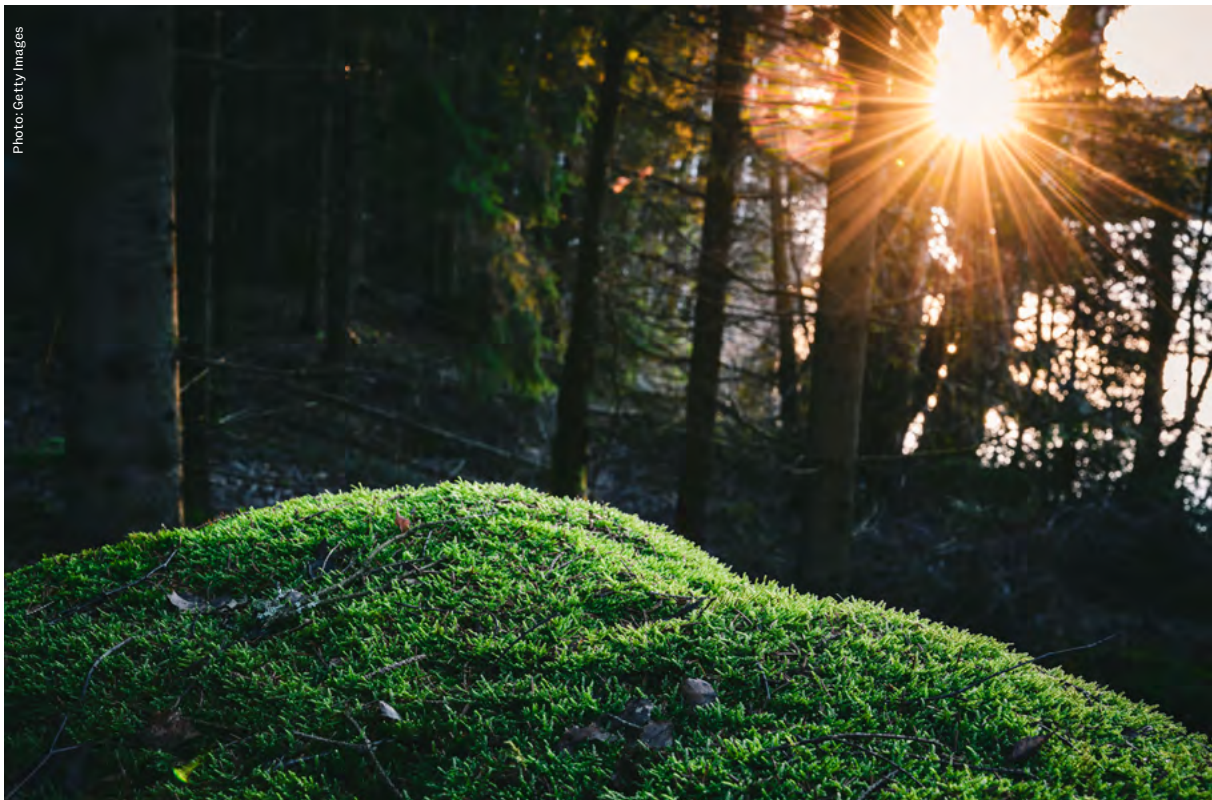


Photo: Getty Images



6. Reporting

Sparebanken Vest intends to make and keep readily available green bond reporting after a year from issuance, to be renewed annually until maturity of any outstanding green bonds.

Sparebanken Vest intends to show the allocation and impact of the green bond proceeds to the Eligible Green Loan Portfolio at least at the category level and on an aggregated basis for all of Sparebanken Vest's green bonds and other potential green funding outstanding.

On a best effort basis, Sparebanken Vest will align the reporting with the portfolio approach described in "Green Bonds - working towards a Harmonized Framework for Impact Reporting (June 2022)"¹³

Allocation Reporting

The allocation report will provide, on a portfolio basis, reporting on indicators such as:

- The size of the identified Eligible Green Loan Portfolio, per investment category
- The total amount of proceeds allocated to the Eligible Green Loan Portfolio, per Green Eligible Category
- The balance (if any) of unallocated proceeds
- The amount or the percentage of new financing and refinancing
- The proportion of loans that are aligned with the EU Taxonomy Climate Delegated Act
- The geographic location of the assets, at country level

Impact Reporting

The impact report* may provide:

- A description of the Green Loans
- The breakdown of Green Loans by nature of what is being financed (financial assets)
- Metrics regarding loans' environmental impacts as described below:

* Sparebanken Vest has appointed a specialised green real estate and renewable consultant Multiconsult to develop the methodology for the estimation and calculation of the impacts. The impact report will be provided on a portfolio basis.

Both allocation report and impact report will be made available via the Sparebanken Vest's website, with reporting data also available within Sparebanken Vest Boligkredit's ECBC Harmonised Transparency Template reporting.

Eligible Loan Category	Potential Impact Indicators
Green Buildings	<ul style="list-style-type: none"> • Estimated annual GHG emissions reduced/avoided in tons of CO₂ equivalent • % of energy use reduced/avoided • For other categories Sparebanken Vest may provide impact indicators whenever practicable
Renewable Energy	<ul style="list-style-type: none"> • Estimated annual GHG emissions avoided/reduced in tons of CO₂ equivalent • Annual renewable energy generation in MWh/GWh (electricity) and GJ/TJ (other energy)

¹³ www.icmagroup.org/assets/documents/Sustainable-finance/2022-updates/Harmonised-Framework-for-Impact-Reporting-Green-Bonds_June-2022-280622.pdf



7. External review

7.1. Pre-issuance verification: Second party opinion

Sparebanken Vest has obtained an independent verification assessment from Moody's Investors Service to assess the alignment of the framework with the ICMA Green Bond Principles 2021 (including the updated Appendix I of June 2022). Sparebanken Vest has also obtained a Taxonomy alignment assessment from Moody's Investors Service to assess the alignment of the framework with the EU Taxonomy. The second party opinion report and the Taxonomy alignment assessment will be published on the Sparebanken Vest website.

Sparebanken Vest will, on an ongoing basis, review the Framework and reserves the right to update the Framework if improvements are identified, or to include further categories as Eligible Green Assets, provided that the Second Party Opinion is updated by Moody's Investors Service.

7.2. Post-issuance verification: Limited assurance report

Sparebanken Vest will request on an annual basis, starting one year after issuance and until maturity, a limited assurance report of the allocation and impact of the bond proceeds to eligible assets, provided by its external auditor.



Photo: Getty Images



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No representation is made as to the suitability of any green bonds to fulfil environmental and sustainability criteria required by prospective investors. No representation is made as to the suitability or accuracy of any references to the

eu taxonomy, including any references to 'alignment' with the eu taxonomy. Each potential purchaser of green bonds should determine for itself the relevance of the information contained or referred to in the green bond framework or the relevant bond documentation for such green bonds regarding the use of proceeds and its purchase of green bonds should be based upon such investigation as it deems necessary.

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