



GREEN FINANCING FRAMEWORK

June 2026



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INTRODUCTION

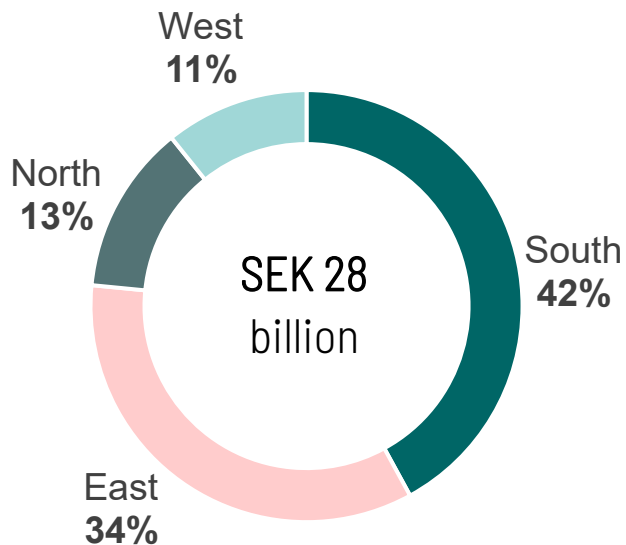
About Intea

Intea is a property management company founded in 2015 with the aim of investing in and managing social infrastructure for its own long-term management. The company owns, manages and develops premises for essential services to public-sector tenants operating in the justice, higher education, health care and other public sectors.

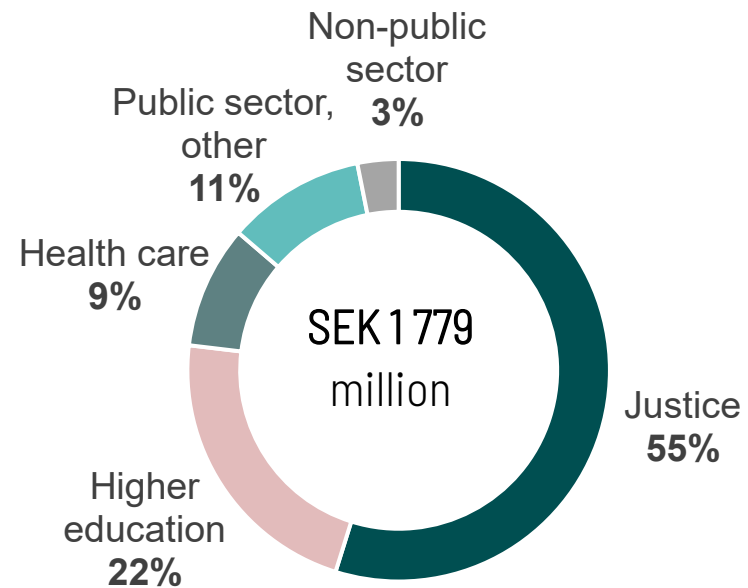
The properties are located in 30 locations across Sweden. As of year end 2025, the company's property portfolio comprises more than 120 property units with a combined lettable floor area of approximately 694,000 sqm. The total property value amounted to ca SEK 28 billion. In addition, Intea had a project portfolio with a remaining estimated total investment volume of approximately SEK 12,6 billion.

Intea's property value split by tenant types and geographical position as of 2025

INTEA'S GEOGRAPHY
Share of market value of properties



INTEA'S TENANTS
Share of contractual value





The company's focus on a long term-perspective, quality and active development has made Intea an attractive partner for public sector entities requiring customised buildings and premises, resulting in low tenant turnover and long lease terms. Intea's business strategy is based on the three pillars Stable Growth, Sustainability & Innovation and Sustainable Relationships.

Stable growth

The aim is to continue to grow steadily, as well as to maintain and further develop a sustainable property portfolio in social infrastructure. Project development is generally carried out in collaboration with and on behalf of the tenant. Intea's strategy for financing shall support the business and manage the company's financial risks.

Sustainability & Innovation

Intea works systematically to reduce its climate impact in both property management and project development. The company works towards sustainability goals, which include energy efficiency measures, environmental certification of new developments and green financing. The property portfolio is being screened and adapted to climate-related risks, with clear targets for reducing emissions and energy use over time.

Sustainable relationships

Intea works long-term on its relationships with tenants, employees, and suppliers. Through clear dialogue, defined expectations, and continuous follow-up, we strengthen the working environment, safety, gender equality and create stable conditions for the business over time.

Intea's sustainability strategy

For Intea, sustainability is fundamentally about generating long-term value and growth through responsible ownership, management, and development of social infrastructure properties. The company's ambition is to ensure that sustainability is fully integrated into its

operations, with careful consideration given to economic, environmental, and social factors in all decision-making processes.

The property sector plays a central role in the transition towards a more sustainable society, as buildings account for a significant share of energy consumption and climate emissions in Sweden. Intea operates with a long-term perspective, ensuring that ownership, management, and development of properties are conducted with a strong focus on sustainability.

Based on Intea's double materiality analysis, the material topics are Climate Change, Biodiversity, Resource use and Circularity, own workforce and workers in the value chain, well-being and safety for tenants and users of the company's buildings as well as business conduct.

By investing in energy-efficient solutions, promoting circular material flows, and creating safe environments in close dialogue with tenants, Intea works to reduce climate impact and contribute to a more resource-efficient society. At the same time, respect for human rights and responsible business relationships are fundamental elements throughout Intea's value chain.

For more information on the material sustainability topics and work related to these, visit Intea's website and/or latest Annual and Sustainability Report.

Climate change mitigation and adaptation

Intea has a dedicated and driven organisation that is constantly working on sustainability and improvement measures to create better buildings for the climate, the environment and people.

Intea conducts climate and vulnerability analyses for its property portfolio on a regular basis. As part of this process, the management team develops action plans for properties identified as having medium or high risk and initiates the implementation of these measures.



Intea has set up targets related to the climate change mitigation work which steer actions.

Intea's carbon emission and energy reduction targets

Reduce CO₂e emissions within Scope 1 and Scope 2 by 50 percent from 2019 to 2030

Measure, monitor, and reduce climate emissions within Scope 3 by 2030

Ensure that 100 percent of buildings are assessed and adapted for weather and climate risks by 2030 (interim target: all at-risk buildings to have an action plan in place by 2025)

Reduce energy consumption by at least 40 percent, or to below 118 kWh/sqm, from 2019 to 2030 (kWh/sqm property electricity)

100 percent renewable electricity

Newly constructed buildings must be certified according to one of the applicable environmental certification systems

Governance

ISO 14001 and ISO 9001 serve as central tools for governance, control, and follow-up within Intea. The sustainability strategy that has been developed provides guidance for both long-term and short-term environmental objectives within the organisation.

Responsibility for the day-to-day management of climate-related matters such as planning, governance, and follow-up, follows the company's organisational structure, with clear delegation of responsibilities and authority. Change initiatives are driven through close collaboration between the central unit and the local property management organisations.

In addition to the laws, regulations, and directives applicable to Intea's operations, Intea has adopted internal policies and governing documents in areas such as environment and sustainability, conduct, work environment, anti-corruption and whistleblowing. An internal environmental and quality management system in accordance with ISO 14001 and ISO 9001 facilitates a structured approach, combined with processes for internal control.

The company also participates in external initiatives that are important for the sustainability work. These include the UN Global Compact, the UN Sustainable Development Goals and environmental certification systems such as BREEAM, LEED and Miljöbyggnad.



THE GREEN FINANCING FRAMEWORK

Applied principles

When issuing green financing instruments, this Green Financing Framework will apply.

This Framework has been developed in alignment with the Green Bond Principles 2025 and the Green Loan Principles 2025.

The four core components of the Green Bond and Loan Principles are:

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

The rationale for green financing

Approximately 40 percent of the energy consumed within the EU is attributed to buildings. Both the construction and operation of

buildings contribute significantly to greenhouse gas emissions. To address this, Intea has developed this Green Financing Framework to guide investors and banks towards assets and projects addressing climate change mitigation, energy efficiency and climate change adaptation.


Climate change mitigation is a core priority for Intea and sustainable buildings are a key cornerstone in creating long-term value. Having a long-term investment and ownership perspective, Intea prioritises energy-efficient buildings with a competitive carbon footprint compared to reference buildings. Sustainable investments in the existing property portfolio and in project development will be a natural part of Intea’s sustainability work.

Use of proceeds

The Framework is applicable for issuance of green financing instruments where the proceeds will be exclusively applied to finance or re-finance, in part or in full, new and/or existing eligible assets and projects with clear environmental benefits.

Currently, Intea only operates in the Swedish market and the net proceeds will therefore be used to finance or refinance investments and expenditures in Sweden.

Eligible green assets and projects:

ICMA Green bond Principles Category	Project description	UN SDG mapping
Green buildings	<p>New buildings – Year of completion after 2020</p> <p>Buildings that either have or will receive minimum certification of BREEAM “Excellent”, LEED “Gold” or Miljöbyggnad “Gold” in combination with a primary energy demand at least 20 percent better than required by national regulation for the specific building. Energy performance is to be evidenced by the latest available Energy Performance Certificate or externally verified energy performance measurements.</p>	



A life-cycle analysis of the global warming potential (GWP) will be performed on all new buildings based on the requirements for Swedish Climate Declarations.

Buildings larger than 5000 sqm shall undergo air-tightness and thermal integrity testing.

Existing buildings – Year of completion before 2021

Buildings that either have or will receive minimum certification of BREEAM “Excellent”, BREEAM In Use “Excellent”, LEED “Gold” or Miljöbyggnad “Silver” in combination with an Energy Performance Certificate class A or primary energy demand representing top 15 percent of the national building stock demonstrated by adequate evidence.

Large non-residential buildings with an effective rated output of over 290 kW shall be efficiently operated through energy performance monitoring and assessment.

Energy efficiency investments in buildings

Investments in buildings providing an improvement of energy efficiency by at least 30 percent. This includes, but is not limited to, performance improvement to the insulation, ventilation, light systems and windows.

Criteria relevant for all green buildings

All green buildings shall undergo screening of material physical climate risks.

In addition, all green buildings, where possible will be connected to public transportation, thus encouraging green methods of transport.



Energy efficiency

Installation, maintenance and repair of energy efficient equipment

Financing of individual renovation measures consisting of the installation of energy efficiency equipment associated with insulation, energy efficient windows, doors or light sources and HVAC.

Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings

Financing of the installation of instruments and devices for measuring, regulating and controlling the energy performance of buildings.





Renewable energy

Installation, maintenance and repair of renewable energy technologies

Financing of the individual installation, maintenance and repair of renewable energy technologies, on-site associated to solar photovoltaic systems, solar hot water panels, electric heat pumps, solar transpired collectors, electric energy storage, micro combined heat and power plants as well as heat exchangers/recovery systems



Clean transportation

Infrastructure for rail transport

Electrified trackside infrastructure for maintenance of electrified trains in Sweden. The depot is equipped with a geothermal heating system featuring solar hybrids designed to heat the entire facility. Solar cells and solar panels are used to heat the geothermal boreholes.

Installation, maintenance and repair of charging stations for electric vehicles in buildings

Financing of the installation, maintenance or repair of charging stations for electric vehicles in buildings and parking spaces attached to buildings.



The value of new and existing buildings is defined as the fair value of the respective property reported in the balance sheet as at the cut-off date for annual reporting. For energy efficiency projects, the value is assumed to be equal to the invested amount as at the cut-off date for annual reporting. Financing and refinancing of tangible assets will have no age restriction and will only include capital expenditures.

Exclusions

The proceeds from the green financing instruments will not be used to (re-)finance investments that directly use fossil fuels as a source of energy, neither will they be used to finance nuclear or fossil fuel energy generation, weapons, gambling or tobacco.

Process for project evaluation and selection

Selection of eligible assets and projects

Intea has designed and implemented a process to ensure that only assets and projects aligned with the criteria set out above will be selected as eligible for green financing issuance. To oversee this, a Green Finance Committee has been established with members from the Finance Team and the Sustainability Team, to ensure that sustainability expertise always resides within the Green Finance Committee. Only assets and projects which are approved by all members can be selected as eligible. An appointed person within the Sustainability Team has a veto in all decisions connected to the selection of the eligible assets and projects. The Green Finance



Committee will meet at least once a year and will keep track of all decisions made.

The below process is followed when selecting and evaluating assets and projects to be included in the Green Asset Register as set up by Intea.

- A member of the Sustainability Team reviews available assets and projects and evaluates eligibility of the potential assets and projects according to the criteria in the above table and removes assets and projects that do not meet the criteria.
- A member of the Sustainability Team gathers the eligible assets and projects based on these criteria in the Green Asset Register and presents these to the Green Finance Committee.
- Intea's Green Finance Committee verifies the eligibility of the potential eligible assets and projects and makes the final approval.
- Intea's Green Finance Committee gathers annually to review and assure that the eligibility status of assets and projects has not changed. If the status has changed, the asset or project in question is added to or removed from the Green Asset Register.

The Green Asset Register is kept by the Finance unit which is ultimately responsible for keeping this list up to date. The Green Asset Register is monitored during the term of green financing instruments to ensure that the proceeds are sufficiently allocated to eligible assets and projects on a regular basis.

Management of proceeds

Tracking of green financing

Intea has established a Green Asset Register for the purpose of monitoring the allocation of the net proceeds from green financing to eligible assets and projects. The Finance unit is responsible for ensuring that the net proceeds are financing eligible assets and

projects in accordance with this Framework. All green financing issued by Intea will be managed on a portfolio level. This means that specific green financing instrument will not be linked directly to one (or more) pre-determined eligible assets or projects. Intea will keep track and ensure there are sufficient eligible assets and projects in the Green Asset Register, i.e. the amount of eligible assets and projects will exceed the amount of outstanding green financing instruments. Assets will be removed from the Green Asset Register if it would cease to meet the eligibility criteria set out in this Framework.

The Green Asset Register will form the basis for the impact and allocation reporting.

Temporary holdings

Any share of the net proceeds of green financing instrument that have not been allocated to eligible assets and projects in the Green Asset Register will be held in accordance with Intea's normal liquidity management policy, however so that they are not invested in nuclear or fossil fuel energy generation, weapons or tobacco.

Reporting

To be fully transparent towards investors and other market stakeholders, Intea commits to annual reporting as long as it has green financing instruments outstanding. The reporting will be made available on Intea's website and will be under the responsibility of the CFO. Where relevant, Intea will seek to align the reporting with the latest standards and practices as identified by ICMA and the guidelines in the Nordic Public Sector Issuer's Position Paper on Green Bond Impact Reporting. The report will include allocation reporting and impact reporting as outlined below.

Allocation reporting

Intea will, to the extent feasible, report on the following metrics amongst others:

- The sum of the aggregated green financing outstanding,



- Share of proceeds used for financing/refinancing as well as share of proceeds used for categories described under Use of Proceeds,
- Share of unallocated proceeds (if any),
- Examples and case studies of the relevant eligible assets and projects.

Impact reporting

The impact report includes the environmental impact of the eligible assets and project financed under this Framework. The impact report may, to some extent, be aggregated due to large number of eligible

assets and projects and depending on data availability, calculations will be made on a best effort basis. The impact report may include the below listed metrics, and the reporting will always include methodologies used.

Intea may choose to report the impact and allocation of other green financing instruments than bonds directly, and non-publicly, to the lenders or counterparts. For the avoidance of doubt, Intea ensures that eligible projects and assets will not be double counted as eligible assets and projects.

Green Project Category	Indicators
Green Buildings	<ul style="list-style-type: none">• Type of certification• Degree / level of certification for building• Energy performance for buildings (kWh/m²)• Energy performance improvement (kWh/m²)• Annual greenhouse gas emissions avoided (tCO₂e)• Examples of projects conducted
Energy efficiency	<ul style="list-style-type: none">• Energy savings (kWh per year)• Annual GHG emissions reduced/avoided (tCO₂e)
Renewable energy	<ul style="list-style-type: none">• Annual renewable energy generation (GWh)• Annual GHG emissions reduced/avoided, (tCO₂e)
Clean transportation	<ul style="list-style-type: none">• Number of trains possible to serve at depot• Number of installed charging stations for electric vehicles

External review

To confirm the transparency and robustness of Intea's Green Finance Framework, it is verified and approved by an external second party opinion provider. The second party opinion by Sustainable Fitch is available on Intea's website.

The allocation of proceeds will be subject for an annual review by an external part. A verification report provided by the external part will be published on the Intea's website.