

# Sustainability-Linked Bond Investor Report

**Rikshem AB (publ), 17 April 2026**

In February 2024, Rikshem's Sustainability-Linked Bond Framework was launched including KPIs for Tenant safety index, Sustainable supply chains, Energy efficiency and Environmentally certified buildings. The framework is based on the Sustainability-Linked Bond Principles 2023 and has been reviewed by the independent Second Party Opinion Provider, Morningstar Sustainalytics. The strength of the KPIs are considered as Strong for the Energy efficiency and Adequate for the others.

Rikshem issued its first Green Bond in 2014, as one of the first corporates and real estate companies to do so. Our Sustainability-Linked Bond Framework was developed to include the whole perspective of ESG, Environmental, Social and Governance. The new framework reflects our work, progress and aligns with current market practice. Rikshem will monitor the development of the Sustainability-Linked Bond market, this framework may be updated from time to time to reflect current market practices. More information about our work with sustainability is available on our website [rikshem.se](https://rikshem.se).

**rikshem**



# Long-term, sustainable development

**Rikshem's sustainability efforts involve major community engagement. We are convinced that Rikshem can make good contributions to society and at the same time conduct good business. In order to navigate our sustainability work correctly, we work on the basis of our strategic sustainability compass.**

All of Rikshem's investments and decisions must include a sustainability perspective and the long-term values we create are refined in our day-to-day operations. Sustainability work contributes to committed employees, better property management, more satisfied customers and improved profitability.

## Sustainability compass

In order to achieve our goals, sustainability work is integrated across our business operations. Rikshem navigates its sustainability work with the help of the sustainability compass. The model serves as a framework and clarifies the links between Rikshem's vision, materiality areas and the UN's Sustainable Development Goals. The compass aims to support employees in integrating sustainability issues in their work in a concrete way. Sustainability is taken into account in decision-making processes for development projects and in investment decisions.

## Materiality areas

Through a materiality assessment, Rikshem has identified five materiality areas, which are regularly followed up. The materiality assessment is based on continuous business intelligence, stakeholder dialogs and analysis of our business' sustainability impact. Prioritization of the materiality issues is based on where Rikshem's operations have the greatest positive or negative impact on the environment and society.



## UN Goals

- |                                |  |  |
|--------------------------------|--|--|
| 1. No poverty                  | 8. Decent work and economic growth         | 13. Climate action                         |
| 2. Zero hunger                 | 9. Industry, innovation and infrastructure | 14. Life below water                       |
| 3. Good health and well-being  | 10. Reduced inequalities                   | 15. Life on land                           |
| 4. Quality education           | 11. Sustainable cities and communities     | 16. Peace, justice and strong institutions |
| 5. Gender equality             | 12. Responsible consumption and production | 17. Partnerships for the goals             |
| 6. Clean water and sanitation  |  |  |
| 7. Affordable and clean energy |  |  |

# Safe and attractive neighborhoods

**Rikshem’s vision, as a real estate and housing company, is to create good living environments and make everyday life easier for our tenants and customers. As such, one important basic human need which Rikshem places a great focus on is the perceived feeling of safety in our neighborhoods. We want our customers and tenants to feel that Rikshem is a present property owner that takes care of the neighborhood.**

## KPI 1 Safe neighborhoods

Safe neighborhoods KPI 1 is defined as the perceived feeling of safety amongst tenants in Rikshem’s properties. The perceived feeling of safety is measured by an index (index 100), also referred to as “the index”, established using AktivBo’s customer survey, a leading method in the sector. We want our tenants to feel that Rikshem is a property owner that takes care of the neighborhood. The perceived safety in the locations where we are present is of utmost importance and our aim is to create places where people want to move to and where they want to and can stay. In doing so, we contribute to increased equality, reduced segregation, and positive socio-economic development in society.

## Safety index

Safety is gaining more focus in society as crime and insecurity increase. At Rikshem, we are also increasing our safety efforts, which is appreciated by our customers, who give us better results in the safety index in the customer survey. The safety index is based on the following eight areas:

- Lighting in the yard and near the house
- Security of storage rooms against burglary
- Contact with neighbors
- Personal safety in the basement/attic
- Personal safety in the area at night
- Personal safety in stairwells
- Not disturbed by neighbors' way of living
- Security against burglary in the home

## Safety walks & BIDs

After a customer survey is conducted in an area, an action plan is developed together with the responsible management. These action plans will be followed up during the year. We will also make a comparison in AktivBo and look at how safety was perceived at the time of the survey compared to today. We also carry out safety walks in our areas. Safety walks are a working method used as a conversation tool between participants and property owners. The property owner, together with tenants and other relevant actors, walks around the area and discusses what they see in terms of well-being and safety. The property owner keeps records during the walk. Rikshem is also engaged in the

Swedish model for Business Improvement District, BID, working towards increased safety, comfort, and attractiveness. Property owners, the municipality, and the police are central actors in the BIDs. Rikshem is active in BIDs in Helsingborg, Malmö, Sigtuna, Solna, Upplands Väsby and Uppsala. Through conscious choices for increased safety and well-being in property development and projects, we develop sustainable living environments for our customers and tenants. By working with inviting outdoor environments with meeting places, such as seating areas, barbecue areas, and playgrounds, as well as places for personal reflection, we create safe, pleasant, and vibrant neighborhoods where people can meet and socialize.

## SPT\* 1: Increase the perceived feeling of safety for tenants’ safety index score to 79,0 by 2030 (Base-year: 2021)

The perceived feeling of safety is measured by an index (index 100), also referred to as “the index”, established from AktivBo’s customer survey which is a leading method in the housing sector.

	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
<b>SPT 1: Safety Index</b>	69,8	71,4	74,7	75	76	77	77,5	78	78,5	79
% Increase	0,0%	2,3%	7,0%	7,4%	8,9%	10,3%	11,0%	11,7%	12,5%	13,2%

\* Sustainability Performance Target

# Community

**Creating safe neighborhoods is a key part of our responsibility as a property owner. We are doing this by investing in good living environments and thriving communities.**

Rikshem manages not only buildings but also people's homes, workplaces and living environments. Being able to provide safe, pleasant neighborhoods with a varied range of services plays an important role in ensuring that our tenants are happy and that new tenants want to move into our residential areas or establish their business in our properties for public use. The alternative of not investing in safety and well-being increases the risk of vandalism, tenants moving out and vacancies. That alternative is costly, for both Rikshem and society.

During the year, we strengthened our relationship-building work by employing relationship managers in two of our locations, tasked specifically with listening to and involving tenants regarding the developments they would like to see in their local environment. We also continued to engage in the neighborhoods in which we have a presence by working jointly with other actors such as the municipality, the police, and clubs and associations.

## Safety

We continue to invest in safety and well-being in all our neighborhoods. Safety walks in our larger residential areas are now integral to the management of our properties. Here, our tenants are invited to walk with us as we inspect the external

environment and the common areas of the property. Things that may be perceived as unsafe are noted and addressed. Similarly, neighborhood days and other tenant activities have become part of how we manage our residential properties. Getting together creates opportunities for tenants to get to know their neighbors and for us to better get to know our tenants. We continued to invest in security measures during the year, such as enhanced perimeter security and lighting. We have also been active members of a number of property owners' associations and participated in local cooperation in several locations.

Our safety index increased to 78.4 from 76.1 last year and is now above 71 in all locations, which is a significant improvement for both Rikshem and society. Success factors that we take with us from the year include increased dialog with tenants and increased presence in our areas, e.g., thanks to new routines for everyday rounds, more neighborhood days and safety walks, and investments in perimeter security.

Abuse of tenancy rights such as unauthorized subletting can lead to greater insecurity and less tenant engagement. To counter illegal subletting, we conduct systematic contract checks. In order to help people who find it difficult to get a home on their own, we offer social housing contracts

through agreements with the municipalities. In 2025, 355 people had a home through a social housing contract. Alongside regular tenancies, there is the Rikshem Direkt concept for apartments with rapid occupancy, which enables young people and others who are far from the housing market to get a home. 148 apartments were rented out via Rikshem Direkt in 2025.

## Neighborhood development

Neighborhood development is Rikshem's model for transforming a residential area based on long-term goals of a feeling of greater safety, increased well-being and a more varied offering. Our neighborhood development model is designed for our larger residential areas (at least 350 apartments) where we have greater control and thus more agency, or where we have properties in areas that are considered by the police to be vulnerable, so requiring more robust property management and greater responsibility than mere administration.

In 2025, we continued neighborhood development in Gränby in Uppsala and Hageby in Norrköping, and launched neighborhood development in Pettersberg in Västerås. When we choose to launch neighborhood development, an area plan is drawn up for the neighborhood to identify its circumstances and opportunities, after which

the work is monitored in regular working and steering group meetings.

## The objectives are achieved through three strategies:

### 1. Relationship Management

Everyone involved in management of the property works to build relationships and, if necessary, relationship managers are appointed with special responsibility for working operationally on neighborhood development, involving tenants and other local actors in the process.

### 2. Property Development

Rikshem invests in measures to promote well-being and a feeling of safety. If the conditions are right, we invest in densification, with the aim of enhancing the existing stock and contributing to a varied offering. We do this by adding new architecture, housing types and properties for public use that help to create thriving communities.

### 3. Collaboration

Neighborhood development involves cooperation with other property owners, municipalities, the police, clubs and associations, and civil society on issues that require increased cooperation.



# Sustainable supply chains

**Rikshem is a major procurer and therefore has a great opportunity to influence our suppliers of goods and services. We set relevant sustainability requirements in procurement and follow up the requirements with audits and controls. We work actively with long-term sustainable supply chains from a business ethics and environmental perspective through our Supplier Code of Conduct, which our suppliers and partners must follow. The products or services provided by suppliers are expected to be produced under conditions that are consistent with the principles in the UN Global Compact regarding human rights, labor, the environment and anti-corruption.**

## KPI 2 Increased commitment for Sustainable supply chains

KPI 2 is defined as an increased commitment of Supplier Code of Conduct signatories among the Framework Agreement Suppliers as well as the increased share, in percent, of the Framework Agreement Suppliers who complete self-led reviews. The Supplier Code of Conduct is a means of imposing requirements on suppliers to comply with economic, social, and environmental sustainability requirements based on the principles in the UN Global Compact. In addition, the requirements extend to Rikshem's third-party suppliers and contractual requirements adapted

to the individual procurement process. Our suppliers are responsible for ensuring that any subcontractors they engage with comply with the set requirements. To monitor compliance, we conduct supplier meetings, second-party unannounced workplace controls and self-led evaluations. By approving the Supplier Code of Conduct, the supplier also accepts that Rikshem may request documentation and conduct audits to ensure adherence to the requirements and principles. The second-party controls will be conducted on a random sampling basis through unannounced workplace controls on building-sites to perform controls relating to identification, work-permits, and safety.

## Self-led reviews of all signatories

As Rikshem's Framework Agreement Suppliers make up approximately 85% of Rikshem's total procurement spending and those that supply the most critical products and services, this group of suppliers is the most material way by which Rikshem can address the downstream supply chain. Rikshem's ambition is that all Framework Agreement Suppliers shall have signed the Supplier Code of Conduct by 2030. In 2025, 92% of all Framework Agreement Suppliers had signed the Supplier Code of Conduct. We know that we can make a difference in our supply chain by setting relevant sus-

tainability requirements in procurements and a critical implication of the signing of the Supplier Code of Conduct is Rikshem's authority to follow up on Framework Agreement Supplier's compliance through audits and controls. These are made using a second party as well as through the use of self-led reviews enabling Rikshem to collect and review information and work together with Suppliers to promote long-term sustainable supply chains. The Supplier Code of Conduct reflects Rikshem's values and work related to sustainable practices, aligned with the UN Global Compact on human rights, labor, the environment and anti-corruption.

**SPT 2: Increase the share of expenditure towards sustainable, recurring and material suppliers, with respect to Rikshem's major purchases, that have signed the Supplier Code of Conduct as well as the completion of self-led reviews of all signatories to 100% by 2030, (base-year: 2022).**

	2022	2023	2024	2025	2026	2027	2028	2029	2030
<b>SPT 2: Share of completed self-led reviews among framework agreement suppliers that have signed the Supplier Code of Conduct (%) (+/- 1%)</b>	0%	1%	14%	29%	43%	57%	71%	86%	100%



# Reduced climate impact

**To reduce our climate impact we focus on reducing the energy consumption by working with energy efficiency in the operational phase in existing buildings. By certifying all new building projects according to Sweden Green Building Council's Miljöbyggnad Silver, Rikshem aims to contribute to a better environment and decarbonization in the real estate sector.**

### KPI 3 Reduced climate impact of the existing and new buildings

KPI 3 is defined as the reduced climate impact of buildings in Rikshem's property portfolio with respect to energy consumption in the existing like-for-like portfolio as well as the environmental certification of new buildings according to current version of Miljöbyggnad, and more specifically to certification level Silver.

### KPI 3a Reduced energy consumption by 35% by 2030

Rikshem's energy consumption comprises heating and hot water in buildings, primarily sourced from local district heating, as well as electricity for building installations for

buildings in ordinary operation. This excludes energy for refurbishments of the property portfolio and any new construction. In 2025, we reduced our energy consumption by -6.2 percent compared to previous year and the energy use ends up at 101.6 kWh/sqm Atemp. We see a strong need for further reduction in the real estate sector, not the least for residential buildings and Rikshem has therefore decided to steepen the ambition level by targeting a 35 percent reduction by 2030 against a 2019 base year.

To address existing buildings in the property portfolio, Rikshem's like-for-like portfolio is defined as properties with 12 months data, where all energy figures are included, not sold/acquired during the 12 month

period. Today, this includes approximately 90 percent of the properties managed by Rikshem (by area, sqm). Energy consumption for renovation and new production is not included in the KPI. We want our tenants to have a good indoor climate at the same time as we use the energy as efficiently as possible. With lower energy consumption, the emissions from our operations will be lower than if we have higher energy consumption. Energy consumption is measured in kWh/sqm, in Rikshem's portfolio of properties. Measuring energy consumption per sqm enables Rikshem to account for any fluctuations in consumption volume over the years. The KPI includes the use of both heating and electricity.

### KPI 3b Miljöbyggnad Silver for new building projects

Rikshem targets that 100 percent of all completed new building projects shall reach at least certification level Silver as per the current version of Miljöbyggnad. During 2025 one new building project was completed with the certification Miljöbyggnad Silver; Lärjungen in Uppsala. Lärjungen consists of 139 modern apartments and offers mobility solutions such as a large bicycle parking with place for 280 bicycles.

Property	Municipality	Type of property	Year of completion	Environmental Building Certification level
Lärjungen	Uppsala	Residential	2025	Miljöbyggnad Silver

	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
<b>SPT 3a: Energy consumption, adjusted to normal year* (kWh/sqm Atemp)</b>	138,8	127,8	130,8	118	116,3	114,7	110	105	100,8	96,8	93	90
% reduction	0%	8%	6%	15%	16%	17%	21%	24%	27%	30%	33%	35%
<b>SPT 3b: Share of completed new production projects with certification level Silver as per the current version of Miljöbyggnad Follow-up kWh/m² Atemp</b>					71%	100%	100%	100%	100%	100%	100%	100%

# Climate action

The construction and property sector plays a key role in the transformation to a sustainable society. Rikshem has therefore clarified its climate-related targets and ambitions by producing a climate roadmap to reach net-zero emissions and joining the Science Based Targets Initiative.

### Net-zero emissions by 2045

Rikshem has set a long-term target to reach net-zero emissions by 2045. To show how we plan to achieve our goals, we have drawn up a climate roadmap. The climate roadmap is based on climate mapping of the entire business value chain.

### Climate roadmap

The climate roadmap presents a picture of the rapid need for development we are facing and what we will be working on. The roadmap shows at what pace we need to reduce our climate emissions, setting out our goals and targets and where in our value chain emissions occur.

The emissions are divided into three scopes\* in accordance with the GHG Protocol and include both our direct and indirect climate impact. One important milestone is halving climate emissions by 2030. We have also added goals for climate emissions both upstream and downstream in our value chain, for example emissions from new construction projects and renovation, as well as our tenants' climate impact.

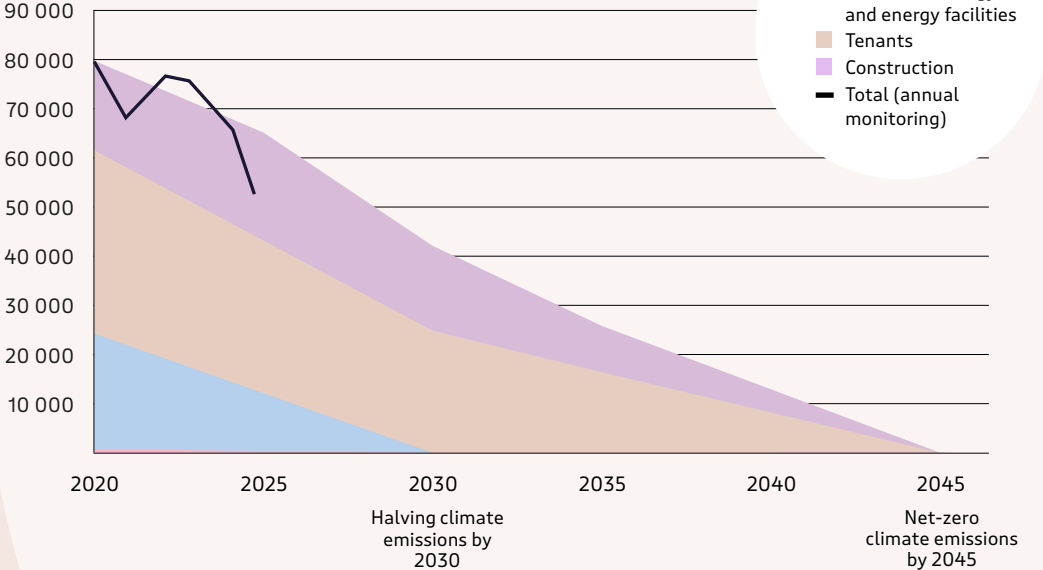
#### \*Scopes

- Scope 1:** Direct impact from own operations, fuel and travel
- Scope 2:** Indirect impact from energy purchased for own operations
- Scope 3:** Indirect impact that arises before and after our operations

### Climate mapping of the value chain

Rikshem's climate roadmap is based on a climate mapping of its operations for the baseline year 2020. Based on a developed scenario, IVL Swedish Environmental Research Institute has helped us calculate our need for reduced climate emissions, which also includes reduced emissions from other operators, society and the sector in areas such as heating, electricity, construction and mobility. This was developed in the annual report into a complete climate disclosure in accordance with the GHG Protocol and the Scope 3 guidance for housing companies that was issued in 2022. Rikshem's climate mapping shows the distribution of our climate emissions throughout our value chain for all three scopes (1, 2 and 3). The figures refer to Rikshem's total portfolio. A clear overview of the climate impact from different parts of the value chain provides a good basis for working systematically on halving the climate impact by 2030 and achieving net-zero emissions by 2045.

### Rikshem's climate roadmap, ton CO2e (location-based method)



The area chart is based on the results of our climate mapping and shows the desired path going forward, with important goals and targets reflecting statutory requirements and Rikshem's commitments, including a target to halve our climate impact by 2030.



# Annual report on energy and climate

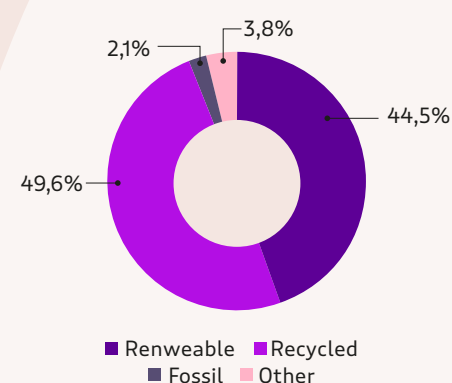
The table below shows actual and weather-normalized energy consumption for Rikshem's like-for-like portfolio<sup>1</sup>. Weather-normalized figures are used to facilitate comparison between the years, regardless of whether it has been a warm or cold year. This weather normalization uses SMHI's energy index. For the weather-normalized figures that constitute monitoring against Rikshem's target, energy consumption comes in at 101.6 kWh/sqm  $A_{temp}^2$  for 2025, which is 6.2 percent lower than the previous year. 2025 was a warm year with lower energy use compared to the average for Sweden, but with local variations.

Rikshem's climate impact from purchased energy depends largely on the fuel mixes of the district heating suppliers. Therefore, reducing energy use does not always guarantee that emissions from purchased energy will be reduced. In 2025, IVL released its report Emission Factor for the Nordic Electricity Mix, stating a lower emission factor, which reduces the location-based emissions from purchased electricity. For construction, emissions from new construction and renovation decreased in 2025 compared to 2024. Over time, the carbon footprint of new construction and renovation will decrease as the carbon footprint of building materials decreases.

Energy use	2025	2024	2023
Energy consumption, actual (GWh)	215	234	267
Energy use, weather-normalized (GWh)	226	239	266
Energy consumption, actual (kWh/sqm $A_{temp}$ )	97	106	116
Energy use, weather-normalized (kWh/sqm $A_{temp}$ )	102	108	115

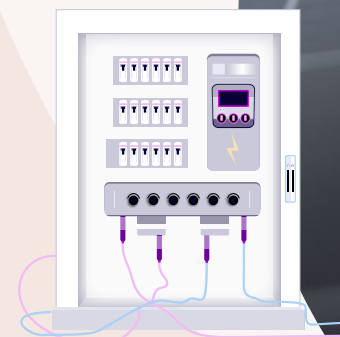
1. Like-for-like portfolio with respect to energy and climate statistics refers to the part of the portfolio that Rikshem owned for a full calendar year and for which figures comparable with the previous year are available, i.e., properties where the Company can monitor the same type of energy use (heating, property electricity and water use). The like-for-like portfolio includes 369 of Rikshem's total of 464 properties.

2.  $A_{temp}$  is internal area heated to more than 10 degrees Celsius. The data is taken from the energy declarations of the buildings.



## Origin of purchased energy

Rikshem purchases origin-labelled electricity from renewable sources (hydropower). Heating is mainly purchased from district heating companies, which report their emissions by source: Renewable, Recycled, Fossil and Other. This shows the breakdown of energy in the like-for-like portfolio, energy use adjusted to a normal year, using the market-based method.



# Energy-smart properties

**Buildings account for over one-third of Sweden's energy use and slightly over one-fifth of its greenhouse gas emissions in a life cycle perspective. Energy-efficiency measures in the properties Rikshem manages is therefore an area where Rikshem has an opportunity to make a difference for the climate.**

Energy use is high in both the construction phase and the operational phase for both the industry and Rikshem's own operations. In the construction phase, the main energy consumption is mainly from the production of materials.

Energy use during the operational phase refers to the energy used in the properties in the form of heating and property electricity. Tenants' electricity consumption is not included.

Heating use represents the greatest share, at around 85 percent. The remaining amount is made up of property electricity. In 2025, we purchased renewable electricity consisting of 100 percent hydropower.

## Energy work during the year

During the year, Rikshem continued to develop procedures and processes to improve systematic energy efforts by bringing in more technical real estate managers to expand the organization's technical resources, introducing an internal energy forum to reinforce knowledge sharing across our locations, and continued to develop various concepts such as balancing flow and water saving.

## Energy plans

Rikshem has implemented system support for energy plans at property level, enabling simulation of the impact of different energy initiatives in both the long and short term, and their impact on each other. This will enable Rikshem to plan ahead more efficiently for energy improvements where there are several governing parameters to take into account, such as specific energy use, primary energy, emissions and finances.

## New Property Management

Work continues on the New Property Management project, which aims to connect all Rikshem properties and improve the metering infrastructure. At the end of 2025, around 65 properties were connected to the superior system Web Port.

## Completed energy project in Gränby

The energy project in Gränby has now been completed and new energy declarations have been produced where we have upgraded all buildings from energy classes F and E to energy class C, completely in line with the calculation that formed the basis for the project.

## Window renovation and additional attic insulation in Kalmar

At the Flintan and Gnejsen properties in Kalmar, we have started projects involving additional attic insulation, fitting secondary glazing and replacing balcony doors in a large area covering two properties. These are two measures we are taking to reduce the energy needs of buildings prior to major energy projects in the years ahead in these areas.

## Conversion from direct electric heating at preschools in Nacka

At two preschools in Nacka, we have switched from direct-acting electricity with electric radiators to air-water heat pumps and built a new waterborne system. The preschools will save an estimated over 200 MWh annually.



# Sustainability-Linked Bond - Outcome 2025

### Safe and attractive neighborhoods

Aiming to create good living environments that provide residents in our neighborhoods with good living conditions, Rikshem’s working method for increased safety and attractiveness is through neighborhood development.



### Sustainable supply chains

Increased commitment of Supplier Code of Conduct signatories among the Framework Agreement Suppliers as well as the increased share, in percent, of the Framework Agreement Suppliers who complete self-led reviews. The Supplier Code of Conduct is based on the principles in the UN Global Compact regarding human rights, labor rights, environment and anticorruption.

### Reduced energy consumption

Rikshem’s energy consumption comprises heating and hot water in buildings, primarily sourced from local district heating, as well as electricity for building installations for buildings in ordinary operation.

There is a strong connection between energy consumption and climate impact. Rikshem is therefore striving to reduce the energy consumption and has decided to steepen the ambition level by targeting a 35 percent reduction by 2030 against a 2019 base year.

### Environmentally certified buildings

Miljöbyggnad is a Swedish environmental certification system for buildings developed by the Sweden Green Building Council (SGBC). The certification evaluates buildings based on their environmental performance. To achieve Miljöbyggnad Silver certification, a building must perform significantly better than the basic legal requirements. This includes enhanced energy efficiency, reduced climate impact, better indoor climate and waste management among others.

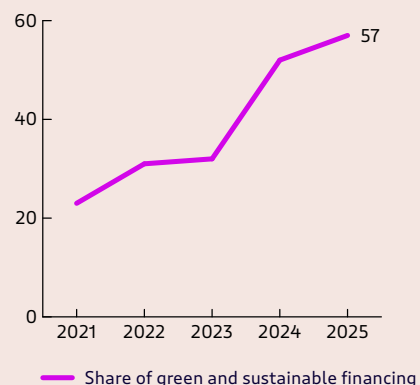
## Rikshem - Sustainability-Linked Bond Framework - Key Performance Indicators (KPIs)

	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030
<b>KPI 1: Safe neighborhoods</b>			69.8	71.4	74.7	75	76	77	77.5	78	78.5	79
% Increase			0.0%	2.3%	7.0%	7.4%	8.9%	10.3%	11.0%	11.7%	12.5%	13.2%
Outcome (Safety Index)						76.1	78.4 ✓					
Outcome (%)						9.0%	12.3%					
<b>KPI 2: Increased commitment for sustainable supply chains</b>				0%	1%	14%	29%	43%	57%	71%	86%	100%
Outcome (%) Share of completed self-led reviews among signatories of supplier CoC						15%	31% ✓					
<b>KPI 3: Reduced climate impact of the existing and new buildings in Rikshem's property portfolio by 2030</b>												
KPI 3a Energy consumption, adjusted to normal year (kWh/sqm A <sub>temp</sub> )	138.8	127.8	130.8	118	116.3	114.7	110	105	100.8	96.8	93	90
% reduction	0%	8%	6%	15%	16%	17%	21%	24%	27%	30%	33%	35%
Outcome (kWh/sqm A <sub>temp</sub> )						110.7	101.6 ✓					
Outcome (%)						20%	27%					
KPI 3b Share of completed new building projects with Miljöbyggnad Silver (%)					71%	100%	100%	100%	100%	100%	100%	100%
Outcome (%)						100%	100% ✓					

## Sustainability-Linked Bond Framework

Rikshem's framework for sustainability-linked bonds was launched during the year and is based on Rikshem's key KPIs Tenant safety index, Sustainable supply chains, Energy efficiency and Environmentally certified buildings. The framework is based on the Sustainability-Linked Bond Principles 2023, established by ICMA, and has been reviewed by the independent Second Party Opinion Provider Morningstar Sustainalytics. Under the framework, Rikshem has issued 1 billion SEK nominal in sustainability-linked bonds. In addition, a number of bank loans have been linked to Rikshem's sustainability KPIs, which enables a lower or higher margin if the targets are achieved or not. Read more about Rikshem's framework and sustainability work at rikshem.se.

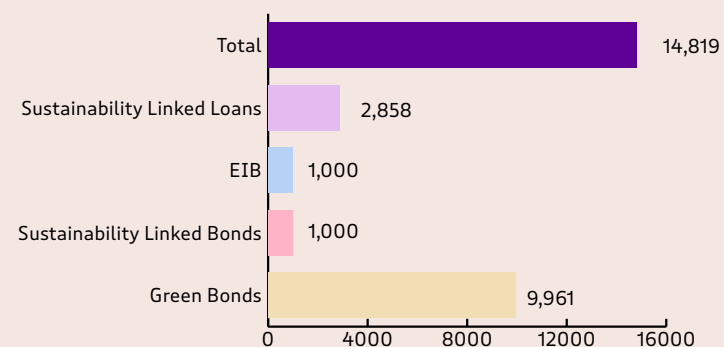
## Share of green and sustainable financing (%)



## Sustainability-Linked Bonds as per 31 December 2025

Bond	Outstanding Amount, mkr	Maturity date
EMTN 44 T2	750	2029-02-29
EMTN 45	250	2029-02-29
<b>Summary</b>	<b>1,000</b>	

## Green and sustainable financing as per 31 december 2025 (MSEK)



## Modern apartments in Kvarngärdet, Uppsala

During 2025 our new building project Lärjungen was completed in Kvarngärdet, Uppsala. Lärjungen consists of 139 modern and high-quality apartments, offering 1-4 rooms and kitchens reflecting the area's popularity among students and young people. Lärjungen is certified according to Miljöbyggnad Silver.

The property consists of three building volumes with an elevated, green courtyard offering space for social areas. The parking garage is located adjacent to the residential buildings and has three levels, one of which is underground. There is also ample space for bicycles, with a total of 280 bicycle parking spaces distributed across several larger bicycle rooms.

## Links to other reports

- [Auditors report on Investor Report 2025](#)
- [Annual Report and Sustainability Report 2025](#)
- [Morningstar Sustainability second opinion 2024](#)
- [Rikshem Sustainability-Linked Bond Framework 2024](#)

## About Rikshem

*Rikshem is one of Sweden's largest private property companies. We own, develop and manage residential properties and properties for public use in selected municipalities in Sweden, where we offer safe, pleasant and flexible housing in attractive locations. Rikshem is owned by the Fourth Swedish National Pension Fund and AMF Pensionsförsäkring AB. Read more at [rikshem.se](https://rikshem.se)*

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Stockholm, 17 of April 2026

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