

APPENDIX to Supplementary Form for Application for Green Credit Guarantee in favour of Bank – for a credit in direct relation to a specific export transaction

Questions about end user, environmental and social matters This appendix must be completed and signed by the borrower's signatory in connection with a supplementary form to an application for a green credit guarantee.

Date

Date of supplementary form:

1. Borrower	Name
	Postal address:
2. End user	<p>a) Where will the goods/services be used? *)</p> <div style="display: flex; justify-content: space-around;"> The buyer's business (proceed to item 2 c) Other business Unknown end user (proceed to item 2 d) </div>
	<p>b) Is the end user a known company? If yes, supply information about the company/companies:</p> <p>Name</p> <p>Organisation-/Registration-/DUNS-number</p> <p>Address</p> <p>Country</p>
	<p>c) Is the end user a specific business or a project? *) If yes, supply information about the business/project (if more than one, describe all):</p> <p>Name</p> <p>Description</p> <p>Country</p> <p>GPS coordinates for the location where the goods/services will be used</p> <p>Choose industry sector from list of value or find list under Special instructions:</p> <p>The business phase:</p> <div style="margin-left: 20px;"> <p>Existing operations</p> <p>Material expansion of existing operations</p> <p>New project</p> </div>
	<p>d) Country/countries where the goods/ services will be used (if not stated under item 2b and/or 2c) *)</p>

	e) Describe how the goods/ services will be used (if not stated under 2 c)	
	f) Industry sector for the business where the goods/services will be used (if not stated under 2c). Choose industry sector from list of value or find list of industry sectors under Instructions: Industry sector	
	g) According to your assessment is there a risk for end use to fossil fuel-related operations (coal, oil, gas)? No Yes (Describe)	
3. Environmental matters		
a) The exporter has investigated the risk of serious environmental impact in the business activity where the goods and/or services are to be used *) Yes No		
If yes, please describe how the investigation was conducted:	If no, please describe why no investigation has been done Low risk of serious environmental impact where the goods/ services are to be used Other reason (Describe)	
b) The business activity where the goods and/or services will be used pose a serious risk to or has a serious impact on the environment *) No Yes (Describe)	c) The activity where the goods/services will be used is conducted in or near environmentally sensitive areas *) No Yes (Describe)	
d) There are relevant positive environmental impacts? *) No Yes (Describe)		
4. Social matters		
a) The exporter has investigated serious risks and impacts on human rights and working conditions in the business activity where the goods/services are to be used *) Yes No		
If yes, please describe how the investigation was conducted:	If no, please describe why no investigation has been done Low risk of serious impacts on human rights and working conditions where the goods/services are to be used Other reason (Describe)	
b) The business activity where the goods/services will be used pose a serious risk to or has a serious impact on human rights and working conditions? *) No Yes (Describe)		
c) There are relevant positive social impacts? *) No Yes (Describe)		

5. Special and additional information to the previous items

Borrower's company name:

Signature and name in block letters:

Special instructions for completing the form

Item 2 *End user*

EKN's sustainability assessment focuses on the location-specific business activity, operation, or project where the goods and/or services is to be used, the so-called end use. The following questions aim to clarify the end use in the current transaction as far as possible.

- a) Select the **buyer's business** if the goods and/or services are to be used in an operation, a business or project that the buyer owns, e.g. in its own factory, infrastructure project, mine, or other facility. Also select the buyer's business if the buyer resells directly to consumers. Select **other business** e.g. when the buyer is a reseller or contractor to/in other business operation or project.
- c) **Specific business** operation refers to e.g. a mine, a factory or a facility. **Project** refers to a commercial industrial or infrastructure undertaking.

Description of the Business/Project

Example 1: The goods will be used at mine X located in the Y province.

Example 2: The goods will be used at the Y factory located in the city Z.

Example 3: The goods will be used in the construction of the motorway between the city Z and the city ZZ.

Example 4: The goods will be used in the mining sector in the YY region.

The business phase

New Project: Projects refer to the construction of new physical infrastructure and facilities such as factories, roads, mines, railways, tunnels, bridges, electricity grids and water supply systems, as well as the restart of previously active facilities (e.g. a factory or a mine).

Material expansion of existing operations: Expansion refers to a material expansion, capacity increase or other change of existing infrastructure or facility which may result in an increased or changed impact on people and/or the environment during the construction and/or operation phase (e.g. expansion and/or significant capacity increase of a factory or mine).

Existing operations: If the end use is in a business that does not meet the criteria for projects or expansion, state existing business.

- e) The specific business where the goods and/or services will be used may be unknown, but please describe what you know such as:
- the goods will be used within the mining sector in country X;
 - the services will be used in different businesses in region Y;
 - the retailer will sell mostly to industry sector Z;
 - the goods consist of spare parts or services to industry sector Z in country X.

f) Industry sectors

This is a list of the industries with high risks that EKN has identified. If you do not find the specific industry, select *Other industry*. Note that it is the end user's industry that is referred to. If, e.g., the buyer is active in transport, but mainly perform services for the mining industry, the sector *Mining and quarries* must be selected.

- Agriculture, animal husbandry, forestry
- Chemical industry
- Food and beverage processing
- Information and communications technology, surveillance
- Infrastructure and construction
- Manufacturing pulp and paper
- Military, coast guard
- Mining and quarries
- Oil and gas extraction, petrochemical industry
- Other industry sector -ta bort
- Power generation, fossil energy (coal, oil, gas)
- Power generation, renewable energy (wind, sun, hydro, biofuels)
- Power transmission including substations
- Shipyards and shipbuilding
- Steel industry
- Textile industry
- Waste management
- Water treatment and water supply

EKN is very restrictive in issuing guarantees for fossil fuel operations. Read more in EKN's sustainability policy. The Appendix 1 clarifies EKN's approach to guarantees for applications which in different ways relate to fossil fuels and clarifies which sectors and businesses EKN does not issue guarantees for.

g) Answer yes if the buyer/end-user is operating in the coal, oil or gas sector.

Describe how there is a risk that the goods and/or services may be used in the fossil fuel sector, e.g. if the buyer is active in coal, oil or gas or if the buyer redistributes the goods and/or services to end users in these sectors.

Item 3 *Environmental matters*

These questions also include information about business activities connected to the new project and necessary for the project development. Examples of connected business activities: a new harbour built in connection with a new mining project; forest areas that supply a new pulp mill with raw material; new roads built to a new industrial project (these businesses are not necessarily connected geographically to the new project).

- a–b) Serious environmental impact include, for example, Impact on climate, air, water, land, resource consumption, biodiversity, sensitive natural areas and the impact of environmental effects on people and communities.
- c) Sensitive natural areas include, for example, national parks and other protected areas according to national or international law and sensitive natural areas such as wetlands, areas with high biodiversity and / or endangered species. Sensitive natural areas also refer to historical / cultural monuments as well as important areas for indigenous peoples or other vulnerable groups.
- d) Relevant positive environmental impacts include, for example, export of products that reduce the impact on the climate, contributions to the UN's sustainability goals (Agenda 2030).

Item 4 *Social matters*

- a) MSerious risks and impacts on human rights and working conditions include, for example, risk of child labor, forced labor, discrimination, health and safety, as well as the right to freedom of association and collective bargaining, but also the companies' influence on health and safety in the local area, relocation, indigenous people, cultural areas and freedom on the Internet.
- b) The business activity where the goods/service will be used pose a serious risk to or has a serious impact on human rights with particularly grave effects (child labour, forced labour, trafficking in human beings, threats to life), widespread (large-scale migration or working conditions in a sector), cannot be restored (torture, health impacts, loss of indigenous people) or is related to the project site (conflict or post-conflict areas).
- c) Relevant positive social effects include, for example, exports of products that increase the number of jobs, contributions to the UN's sustainability goals (Agenda 2030) and freedom on the net.