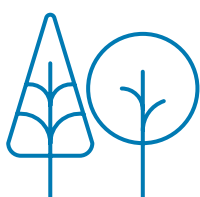


# Green loans for forest

**Green finance**

Handelsbanken

Long-term sustainable forestry creates the conditions for biodiversity, a stable climate, and sustainable economic development. By sequestering carbon and through replacing fossil-based products, the forest contributes to the transition towards a greenhouse gas-neutral society.



Green loans finance investments and projects that contribute positively to the transition to a sustainable economy with low carbon dioxide emissions and a stable climate. Responsible forestry does this through the sequestering of carbon, maintaining biodiversity and

providing raw materials that can replace fossil fuel based products.

In order for a project to be financed with a Green Loan it must meet technical criteria developed and established to ensure that environmental and climate considerations are taken into account. On an overall level, this means that the forest needs to be certified according to FSC or PEFC, if the forest property exceeds 1500 hectares. If the forest property is between 50 - 1500 hectares a valid forestry

plan is sufficient. The forest should also be insured or otherwise manage risks associated with, for example, fire, pest insects and storms.

A green loan for forestry will exclusively finance forest land, forest promotion measures and restoration of forest land in Sweden. The loan can finance either a forest property or a mixed property, but if it is a mixed property to be financed, the loan amount may not exceed the value of the forest land.

Handelsbanken continuously monitors projects financed through a Green loan. Borrowers with forest assets larger than 1500 hectares are required to do annual reporting, among other things, changes in wood supply and harvested amount.