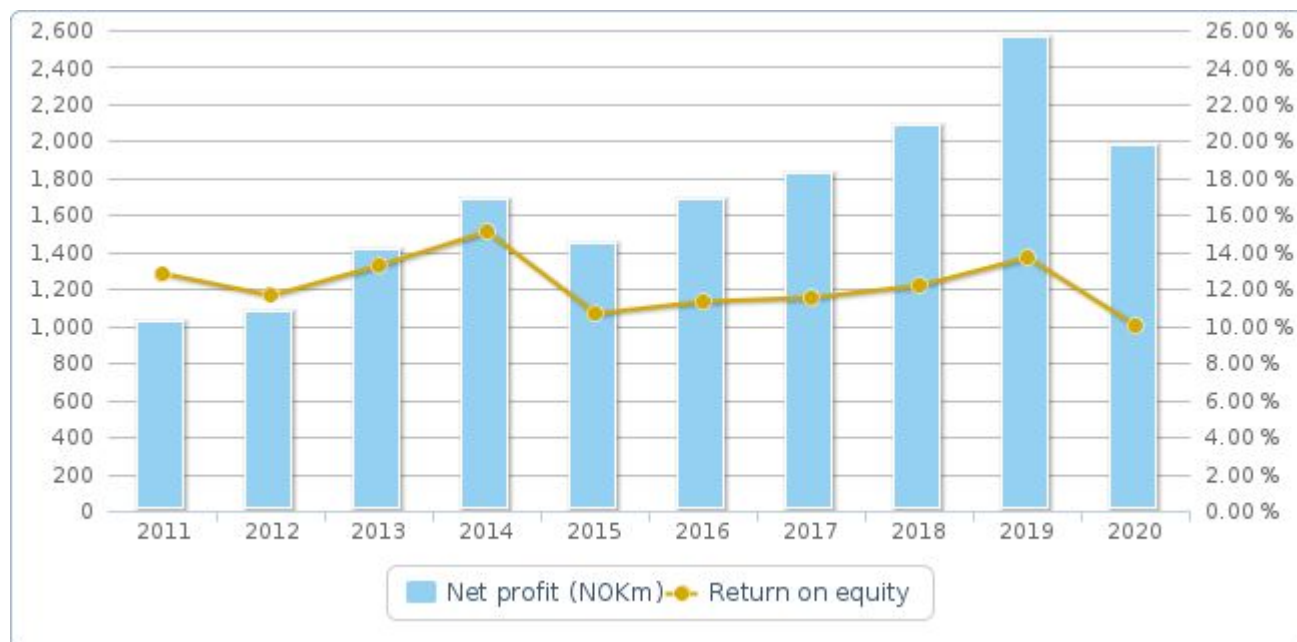


## Financial summary (Group)

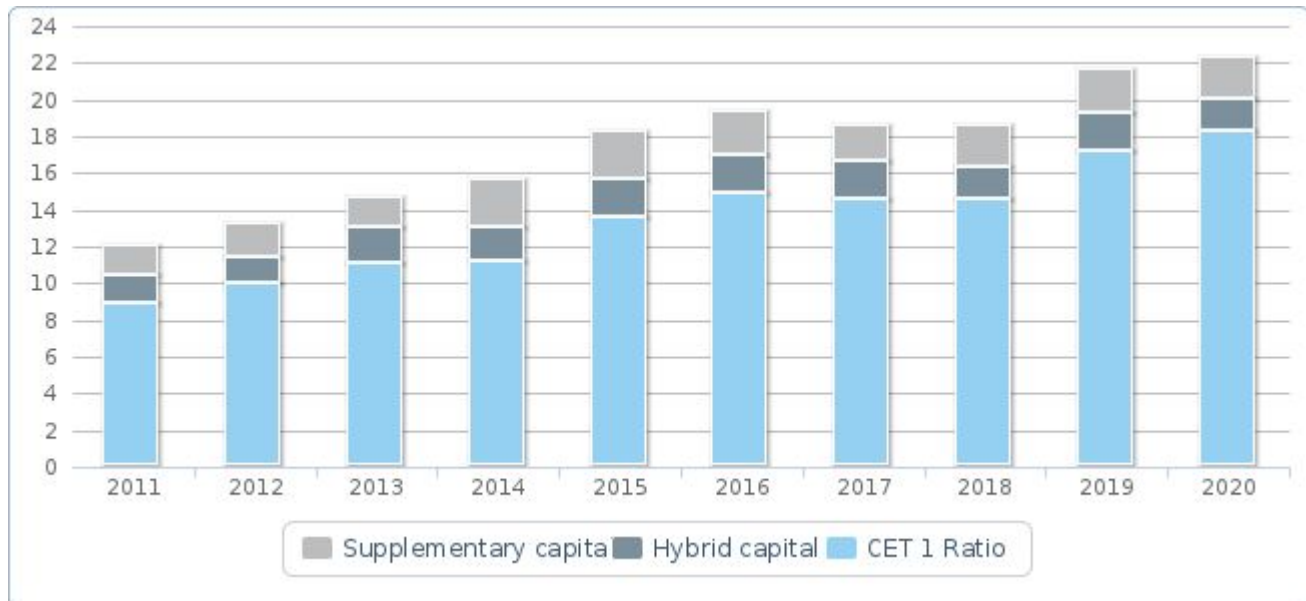
Income statement NOKm	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Interest income	4,197	4,626	4,057	3,825	3 597	4 031	4 265	4 118	3 928	3 891
Interest expenses	1,439	1,939	1,655	1,600	1 714	2 159	2 475	2 502	2 451	2 499
<b>Net interest and credit commission income</b>	<b>2,759</b>	<b>2,687</b>	<b>2,403</b>	<b>2,225</b>	<b>1 883</b>	<b>1 872</b>	<b>1 790</b>	<b>1 616</b>	<b>1 477</b>	<b>1 392</b>
Commission and fee income	2,572	2,290	2,177	2,005	1 674	1 545	1 512	1 463	1 139	919
Income from investment in related companies	681	879	423	443	423	448	527	355	244	248
Return on financial investments	269	322	334	317	521	11	193	147	207	186
<b>Total income</b>	<b>6,281</b>	<b>6,178</b>	<b>5,337</b>	<b>4,989</b>	<b>4 502</b>	<b>3 876</b>	<b>4 021</b>	<b>3 580</b>	<b>3 067</b>	<b>2 746</b>
Salaries, fees and other personnel costs	1,883	1,699	1,584	1,426	1 159	1 093	1 002	914	924	810
Other operating expenses	1,069	1,098	1,040	943	844	838	787	807	730	672
<b>Total costs</b>	<b>2,952</b>	<b>2,797</b>	<b>2,624</b>	<b>2,369</b>	<b>2 003</b>	<b>1 931</b>	<b>1 789</b>	<b>1 722</b>	<b>1 654</b>	<b>1 482</b>
<b>Operating profit before losses</b>	<b>3,329</b>	<b>3,380</b>	<b>2,713</b>	<b>2,621</b>	<b>2 499</b>	<b>1 945</b>	<b>2 232</b>	<b>1 859</b>	<b>1 413</b>	<b>1 264</b>
Losses on loans and guarantees	951	299	263	341	516	169	89	101	58	27
<b>Operating profit</b>	<b>2,378</b>	<b>3,081</b>	<b>2,450</b>	<b>2,279</b>	<b>1 983</b>	<b>1 776</b>	<b>2 143</b>	<b>1 758</b>	<b>1 355</b>	<b>1 236</b>
Taxes	400	518	509	450	341	370	362	388	295	255
Held for sale	1	0	149	-1	4	-1	0	30	16	43
<b>Profit of the year</b>	<b>1,978</b>	<b>2,563</b>	<b>2,090</b>	<b>1,828</b>	<b>1 647</b>	<b>1 406</b>	<b>1 782</b>	<b>1 400</b>	<b>1 077</b>	<b>1 024</b>
<b>Dividend</b>	<b>569</b>	<b>840</b>	<b>661</b>	<b>571</b>	<b>389</b>	<b>292</b>	<b>292</b>	<b>227</b>	<b>195</b>	<b>190</b>
<b>Balance sheet NOKm</b>										
Cash and loans to and claims on credit institutions	7,856	2,871	5,957	7,527	4,207	5,677	5,965	5,984	4,091	4,075
CDs, bonds and other interest-bearing securities	43,522	35,508	32,438	31,672	29,489	30,282	27,891	26,358	25,614	21,485
Loans before loss provisions	134,648	126,277	120,473	112,071	102,325	93,974	90,578	80,548	74,943	73,105
- Loan loss impairments/ Specified Loan loss provisions	1,517	998	744	765	632	183	172	173	144	172
- Unspecified loan loss provisions	-	-	-	347	339	376	295	295	295	290
Other assets	3,403	3,004	2,581	3,096	3,030	2,540	2,080	2,938	3,766	3,251
<b>Total assets</b>	<b>187,912</b>	<b>166,662</b>	<b>160,705</b>	<b>153,254</b>	<b>138,080</b>	<b>131,914</b>	<b>126,047</b>	<b>115,360</b>	<b>107,975</b>	<b>101,455</b>
Debt to credit institutions	13,095	8,853	9,214	9,607	10,509	8,155	9,123	6,581	7,410	9,118
Deposits from and debt to customers	97,529	85,917	80,615	76,476	67,168	64,090	60,680	55,927	52,252	47,871
Debt created by issuance of securities	51,098	46,541	47,251	45,537	40,390	40,569	39,254	36,806	33,121	31,306
Other debt and accrued expenses etc.	3,085	2,841	2,671	1,924	1,532	1,734	1,095	1,485	2,070	2,122
Subordinated debt	1,795	2,090	2,268	2,201	3,182	3,463	3,371	3,319	3,040	2,690
Total equity	21,310	20,420	18,686	17,510	15,299	13,904	12,524	11,242	10,082	8,348
<b>Total liabilities and equity</b>	<b>187,912</b>	<b>166,662</b>	<b>160,705</b>	<b>153,254</b>	<b>138,080</b>	<b>131,914</b>	<b>126,047</b>	<b>115,360</b>	<b>107,975</b>	<b>101,455</b>
<b>Key figures</b>										
Total assets	187,912	166,662	160,704	153,254	138,080	131,914	126,047	115,360	107,919	101,455
Average total assets	183,428	165,154	156,992	145,948	137,060	128,355	117,794	111,843	105,500	98,465
Gross loans to customers	134,648	126,277	120,473	112,071	102,325	93,974	90,578	80,548	74,943	73,105
Gross loans to customers incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt	182,801	167,777	160,317	148,784	137,535	127,378	120,435	112,283	104,925	95,232
Gross loans in retail market	124,461	115,036	108,131	98,697	89,402	80,725	74,087	68,591	62,587	55,034
Gross loans in corporate market	58,340	52,740	52,186	50,087	48,133	46,653	46,348	43,692	42,322	40,198
Deposits from and debt to customers	97,529	85,917	80,615	76,476	67,168	64,090	60,680	55,927	52,252	47,871
Deposits from retail market	40,600	35,664	33,055	31,797	29,769	28,336	26,496	23,891	22,279	20,860
Deposits from corporate market	56,928	50,253	47,561	44,678	37,398	35,754	34,184	32,036	29,973	27,011
Ordinary lending financed by ordinary deposits	72 %	68 %	67 %	68 %	66 %	68 %	67 %	69 %	70 %	65 %

Ordinary lending incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt financed by ordinary deposits	53 %	51 %	50 %	51 %	49 %	50 %	50 %	50 %	50 %	50 %
<b>Capital adequacy</b>										
CET1 Capital	17,041	15,830	14,727	13,820	13,229	12,192	10,679	9,374	8,254	6,687
Core capital	18,636	17,742	16,472	15,707	15,069	13,988	12,382	10,989	9,357	7,856
Primary capital	20,759	19,854	18,743	17,629	17,185	16,378	14,937	12,417	10,943	9,055
Risk weighted volume	93,096	91,956	101,168	94,807	88,788	89,465	95,317	84,591	82,446	75,337
CET 1 Ratio	18.3 %	17.2 %	14.6 %	14.6 %	14.9 %	13.6 %	11.2 %	11.1 %	10.0 %	8.9 %
Core capital ratio	20.0 %	19.3 %	16.3 %	16.6 %	16.9 %	15.6 %	12.9 %	12.9 %	11.4 %	10.4 %
Capital ratio	22.3 %	21.6 %	18.5 %	18.6 %	19.4 %	18.3 %	15.7 %	14.7 %	13.4 %	12.0 %
Leverage ratio	7.1 %	7.5 %	7.4 %	7.2 %	7.4 %	6.7 %	6.0 %			
Cost/income ratio	47 %	45 %	49 %	47 %	44 %	50 %	44 %	48 %	54 %	53 %
Losses on loans	0.54 %	0.18 %	0.17 %	0.23 %	0.39 %	0.14 %	0.08 %	0.09 %	0.06 %	0.03 %
ROE	10.0 %	13.7 %	12.2 %	11.5 %	11.3 %	10.7 %	15.1 %	13.3 %	11.7 %	12.8 %
Growth in lending (gross)	9.0 %	4.7 %	7.8 %	8.2 %	8.0 %	5.8 %	7.3 %	7.0 %	10.2 %	8.6 %
Growth in deposits	13.5 %	6.6 %	5.4 %	13.9 %	4.8 %	5.6 %	8.5 %	7.0 %	9.2 %	11.9 %
Number of staff	1 588	1 588	1 588	1 482	1 328	1 298	1 273	1 238	1 216	1 153
Number of FTEs	1 560	1 509	1 493	1 403	1 254	1 208	1 192	1 159	1 135	1 109
Number of branches	45	46	48	48	48	49	49	50	51	54

### Net profit and return on equity



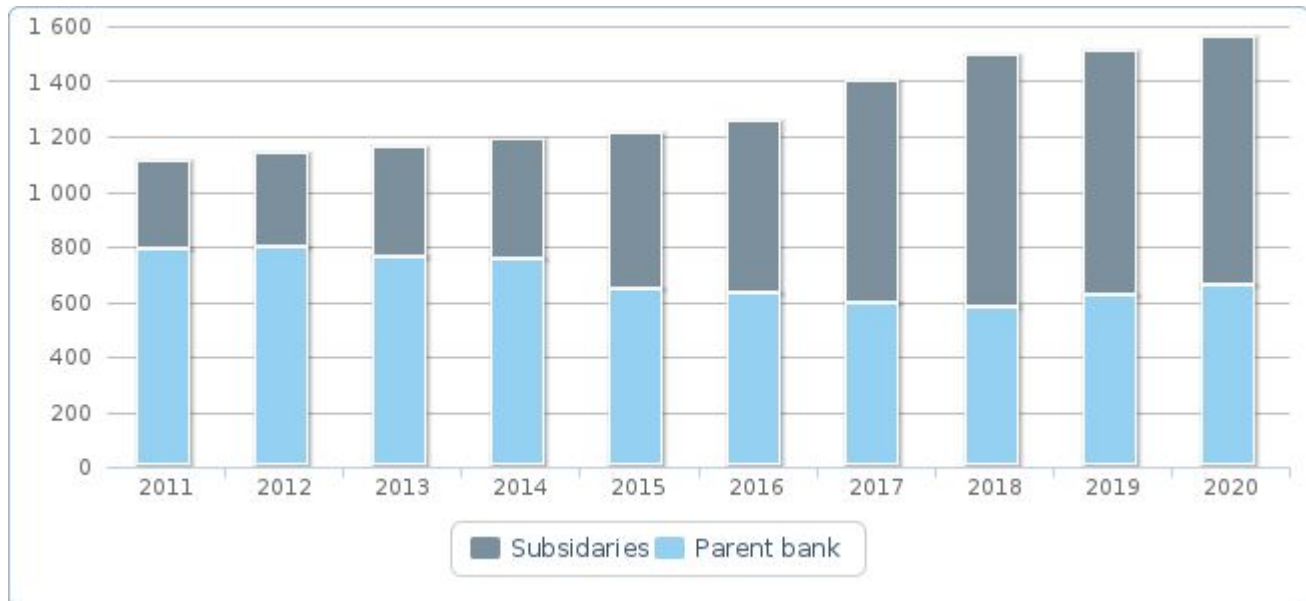
**Capital ratio**



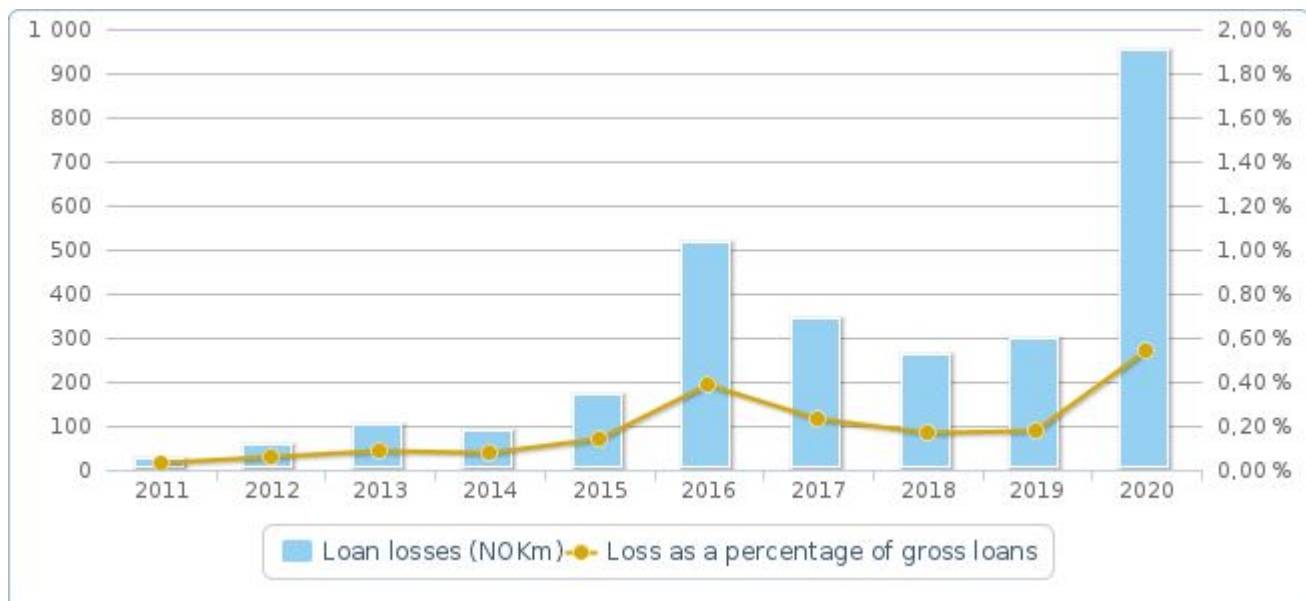
**Loans and deposits (NOKbn)**



### FTEs



### Loan losses



### Dividend and profit per ECC (NOK)

