

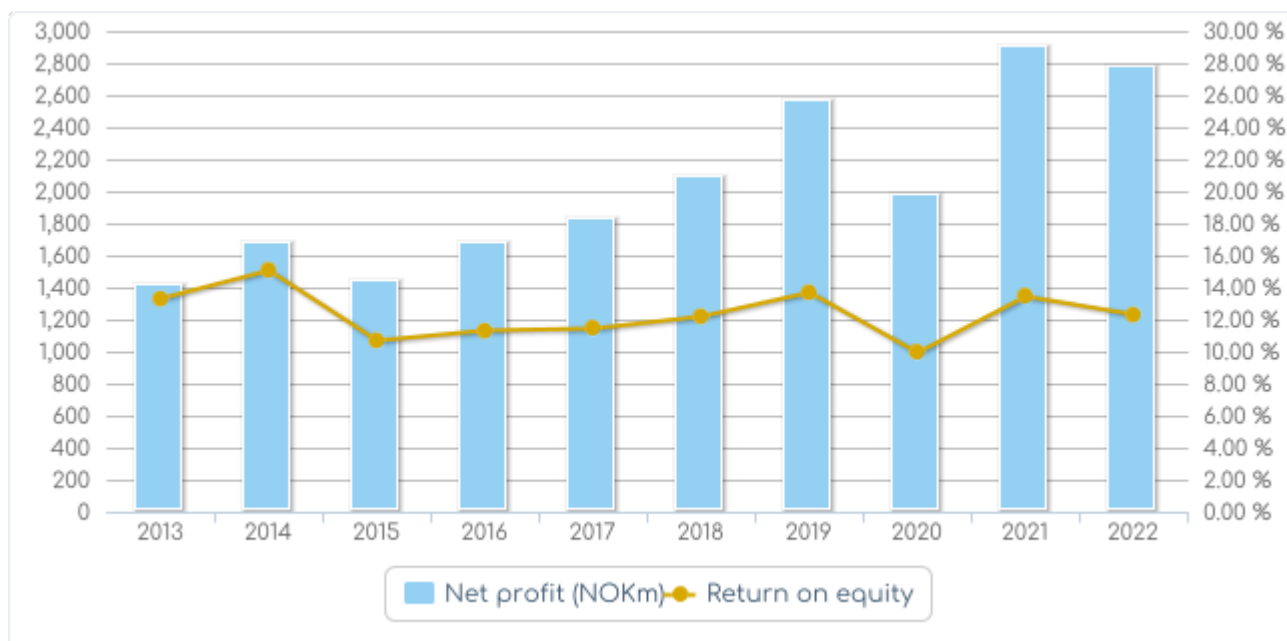
## Financial summary (Group)

Income statement NOKm <sup>1)</sup>	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013
Interest income	5,927	3,913	4,197	4,626	4,057	3,825	3,597	4,031	4,265	4,118
Interest expenses	2,588	1,107	1,439	1,939	1,655	1,600	1,668	2,111	2,424	2,483
<b>Net interest and credit commission income</b>	<b>3,339</b>	<b>2,805</b>	<b>2,759</b>	<b>2,687</b>	<b>2,403</b>	<b>2,225</b>	<b>1,929</b>	<b>1,920</b>	<b>1,841</b>	<b>1,635</b>
Commission and fee income	2,042	2,141	2,572	2,290	2,177	2,005	1,674	1,545	1,512	1,463
Income from investment in related companies	442	705	681	879	423	437	423	448	527	355
Return on financial investments	-61	134	269	322	334	322	521	11	193	147
<b>Total income</b>	<b>5,760</b>	<b>5,786</b>	<b>6,281</b>	<b>6,178</b>	<b>5,337</b>	<b>4,989</b>	<b>4,547</b>	<b>3,924</b>	<b>4,073</b>	<b>3,599</b>
Salaries, fees and other personnel costs	1,406	1,378	1,883	1,699	1,584	1,426	1,159	1,093	1,002	914
Other operating expenses	1,038	981	1,069	1,098	1,040	943	844	838	787	807
<b>Total costs</b>	<b>2,443</b>	<b>2,360</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>Operating profit before losses</b>	<b>3,317</b>	<b>3,426</b>	<b>3,329</b>	<b>3,380</b>	<b>2,713</b>	<b>2,621</b>	<b>2,544</b>	<b>1,993</b>	<b>2,284</b>	<b>1,877</b>
Losses on loans and guarantees	-7	161	951	299	263	341	516	169	89	101
<b>Operating profit</b>	<b>3,324</b>	<b>3,266</b>	<b>2,378</b>	<b>3,081</b>	<b>2,450</b>	<b>2,279</b>	<b>2,029</b>	<b>1,824</b>	<b>2,195</b>	<b>1,776</b>
Taxes	718	563	400	518	509	450	352	383	376	393
Result investment Held for sale	179	200	1	0	149	-1	4	-1	-	30
<b>Profit of the year</b>	<b>2,785</b>	<b>2,902</b>	<b>1,978</b>	<b>2,563</b>	<b>2,090</b>	<b>1,828</b>	<b>1,681</b>	<b>1,441</b>	<b>1,819</b>	<b>1,413</b>
<b>Dividend</b>	<b>840</b>	<b>970</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>Balance sheet NOKm</b>										
Cash and loans to and claims on credit institutions	12,834	5,956	7,856	2,871	5,957	7,527	4,207	5,677	5,965	5,984
CDs, bonds and other interest-bearing securities	53,792	44,024	43,522	35,508	32,438	31,672	29,489	30,282	27,891	26,358
Loans before loss provisions	1,081	147,301	134,648	126,277	120,473	112,071	102,325	93,974	90,578	80,548
- Loan loss impairments/ Specified Loan loss provisions	0	1,410	1,517	998	744	765	632	183	172	173
- Unspecified loan loss provisions	0	0	0	0	0	347	339	376	295	295
Other assets	5,137	2,974	3,403	3,004	2,581	3,096	3,030	2,540	2,080	2,938
<b>Total assets</b>	<b>233,312</b>	<b>198,845</b>	<b>187,912</b>	<b>166,662</b>	<b>160,704</b>	<b>153,254</b>	<b>138,080</b>	<b>131,914</b>	<b>126,047</b>	<b>115,360</b>
Debt to credit institutions	14,636	15,063	13,095	8,853	9,214	9,607	10,509	8,155	9,123	6,581
Deposits from and debt to customers	122,010	111,286	97,529	85,917	80,615	76,476	67,168	64,090	60,680	55,927
Debt created by issuance of securities	55,781	44,241	51,098	46,541	47,251	45,537	40,390	40,569	39,254	36,806
Other debt and accrued expenses etc.	3,818	3,217	3,085	2,841	2,671	1,924	1,532	1,734	1,095	1,485
Subordinated debt	2,057	1,796	1,795	2,090	2,268	2,201	2,228	2,509	2,417	2,365
Total equity	25,009	23,241	21,310	20,420	18,686	17,510	16,253	14,258	13,478	12,197
<b>Total liabilities and equity</b>	<b>223,312</b>	<b>198,845</b>	<b>187,912</b>	<b>166,662</b>	<b>160,704</b>	<b>153,254</b>	<b>138,080</b>	<b>131,914</b>	<b>126,047</b>	<b>115,360</b>
<b>Key figures</b>										
Total assets	223,312	198,845	187,912	166,662	160,704	153,254	138,080	131,914	126,047	115,360
Average total assets	213,112	196,229	183,428	165,154	156,992	145,948	137,060	128,355	117,794	111,843
Gross loans to customers	152,629	147,301	134,648	126,277	120,473	112,071	102,325	93,974	90,578	80,548
Gross loans to customers incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt	211,244	195,353	182,801	167,777	160,317	148,748	137,535	127,378	120,435	112,283
Gross loans in retail market	141,833	132,894	124,461	115,036	108,131	98,697	89,402	80,725	74,087	68,591
Gross loans in corporate market	69,411	62,458	58,340	52,740	52,186	50,087	48,133	46,653	46,348	43,692
Deposits from and debt to customers	122,010	111,286	97,529	85,917	80,615	76,476	67,168	64,090	60,680	55,927
Deposits from retail market	48,316	44,589	40,600	35,664	33,055	31,797	29,769	28,336	26,496	23,891
Deposits from corporate market	73,693	66,697	56,928	50,253	47,561	44,678	37,398	35,754	34,184	32,036
Ordinary lending financed by ordinary deposits	80 %	76 %	72 %	68 %	67 %	68 %	66 %	68 %	67 %	69 %

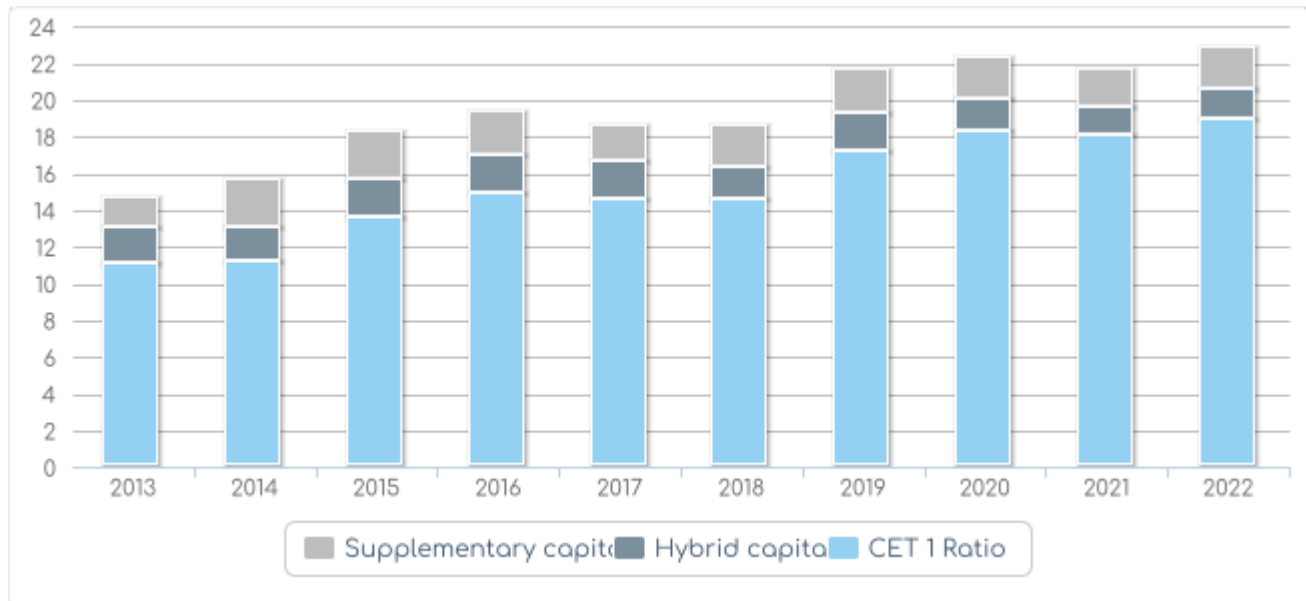
Ordinary lending incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt financed by ordinary deposits	58 %	57 %	53 %	51 %	50 %	51 %	49 %	50 %	50 %	50 %
<b>Capital adequacy</b>										
CET1 Capital	19,776	17,790	17,041	15,830	14,727	17,041	13,229	12,192	10,679	9,374
Core capital	21,835	19,322	18,636	17,742	16,472	18,636	15,069	13,988	12,382	10,989
Primary capital	24,147	21,333	20,759	19,854	18,743	20,759	17,185	16,378	14,937	12,417
Risk weighted volume	104,716	98,664	93,096	91,956	101,168	93,096	88,788	89,465	95,317	84,591
CET 1 Ratio	18.9 %	18.0 %	18.3 %	17.2 %	14.6 %	20.0 %	14.9 %	13.6 %	11.2 %	11.1 %
Core capital ratio	20.9 %	19.6 %	20.0 %	19.3 %	16.3 %	22.3 %	16.9 %	15.6 %	12.9 %	12.9 %
Capital ratio	23.1 %	21.6 %	22.3 %	21.6 %	18.5 %	7.1 %	19.4 %	18.3 %	15.6 %	14.7 %
Leverage ratio	7.1 %	6.9 %	7.1 %	7.5 %	7.4 %		7.4 %	6.7 %	6.0 %	
Cost/income ratio	42 %	45 %	47 %	45 %	49 %	47 %	44 %	50 %	44 %	48 %
Losses on loans	0.00 %	0.09 %	0.54 %	0.18 %	0.17 %	0.23 %	0.39 %	0.14 %	0.08 %	0.09 %
ROE	12.3 %	13.5 %	10.0 %	13.7 %	12.2 %	11.5 %	11.3 %	10.7 %	15.1 %	13.3 %
Growth in lending (gross)	8.1 %	6.9 %	9.0 %	4.7 %	7.8 %	8.2 %	8.0 %	5.8 %	7.3 %	7.0 %
Growth in deposits	9.6 %	14.1 %	13.5 %	6.6 %	5.4 %	13.9 %	4.8 %	5.6 %	8.5 %	7.0 %
Number of staff <sup>1)</sup>	1 498	1 449	1 653	1 634	1 588	1 482	1 328	1 298	1 273	1 238
Number of FTEs <sup>1)</sup>	1 432	1 340	1 560	1 509	1 493	1 403	1 254	1 208	1 192	1 159
Number of branches	40	40	45	46	48	48	48	49	49	50

<sup>1)</sup>Comparable figures for 2021 have been restated due to the reclassification of the subsidiary SpareBank 1 Markets to held for sale from Q4 2022. See further information in note 3. Prior year figures have not been restated. The number of staff and FTE's have been restated for years 2022 and 2021.

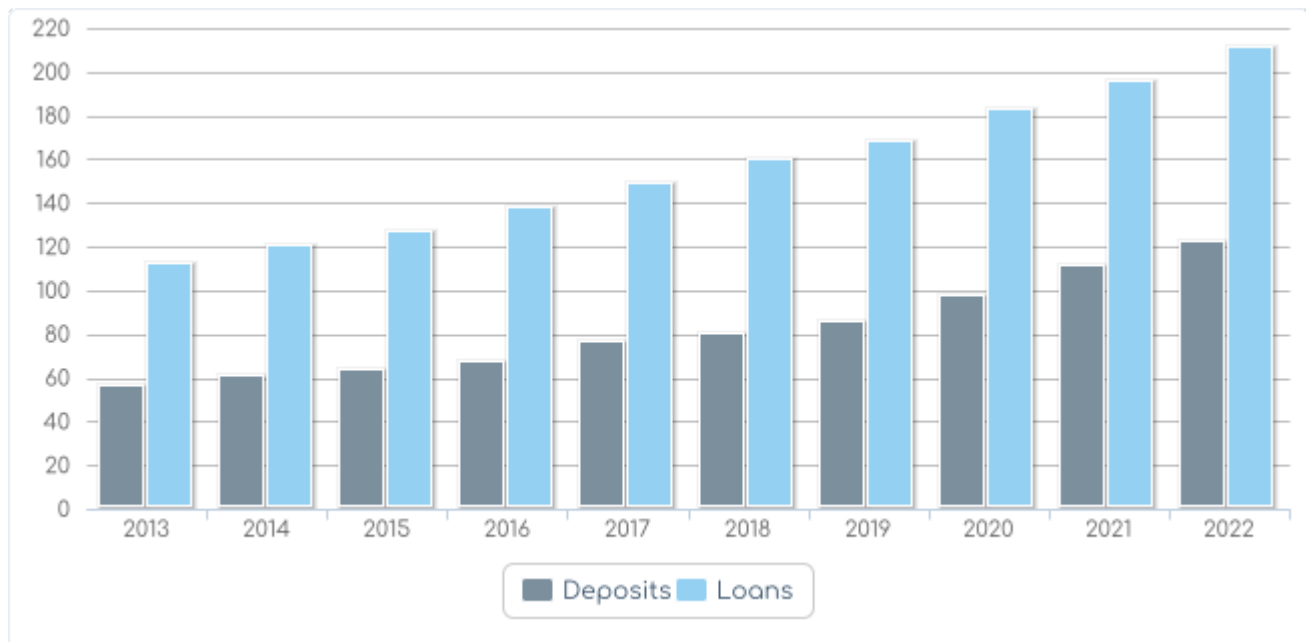
## Net profit and return on equity



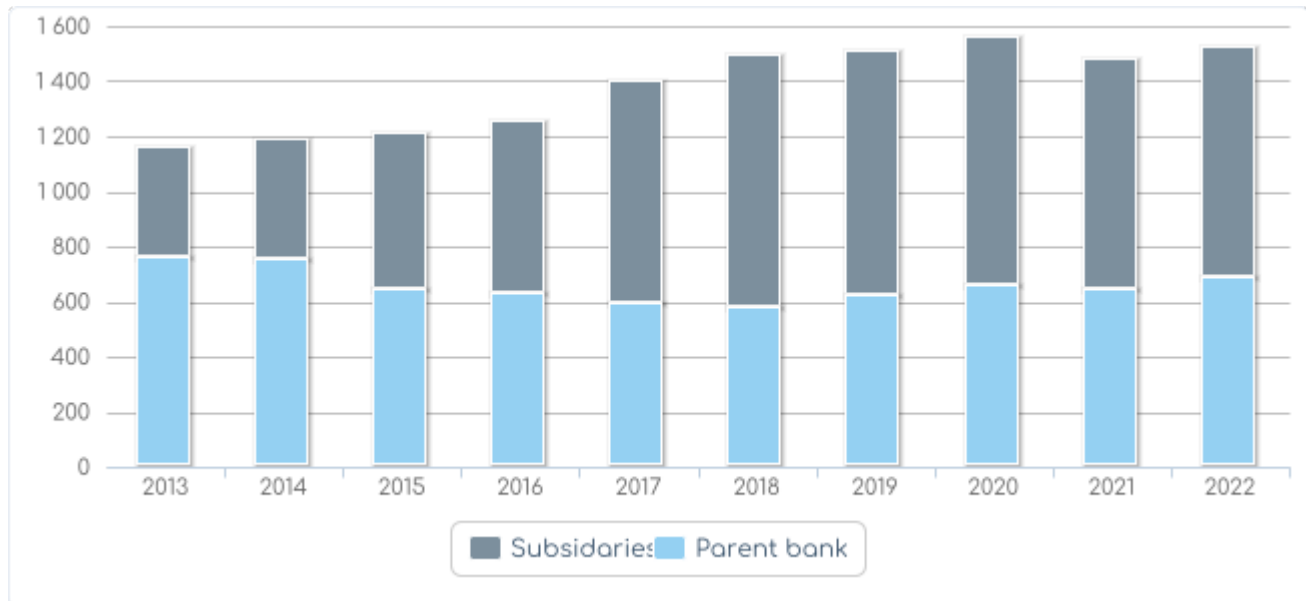
### Capital ratio



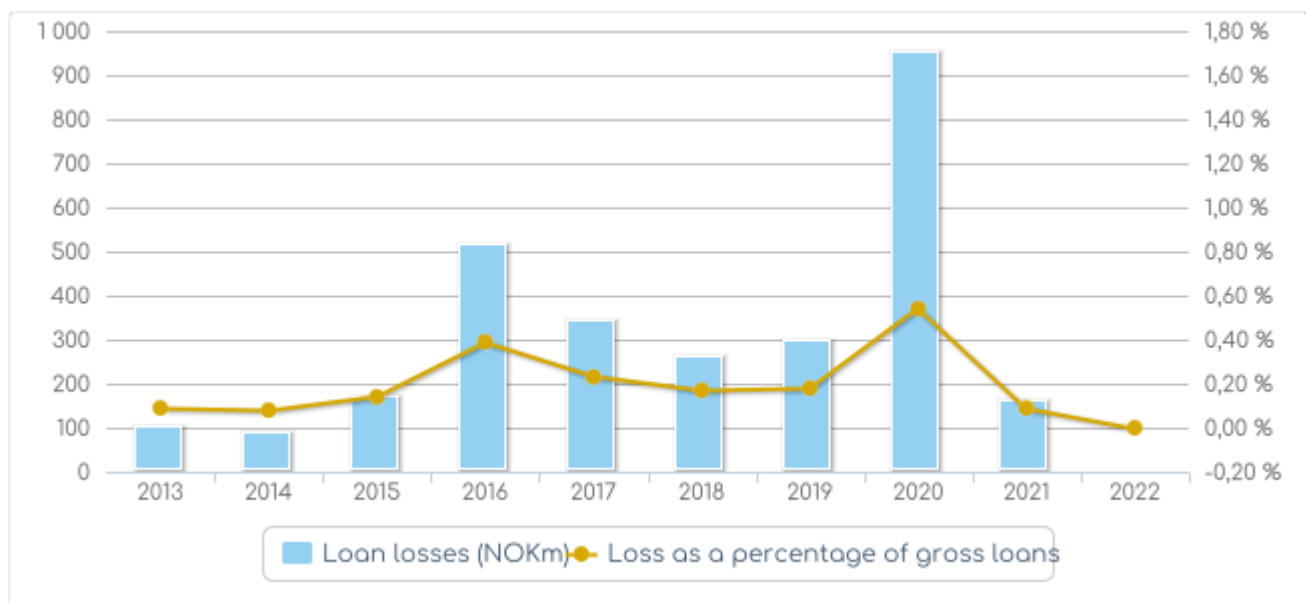
### Loans and deposits (NOKbn)



### FTEs



### Loan losses



**Dividend and profit per ECC (NOK)**

