

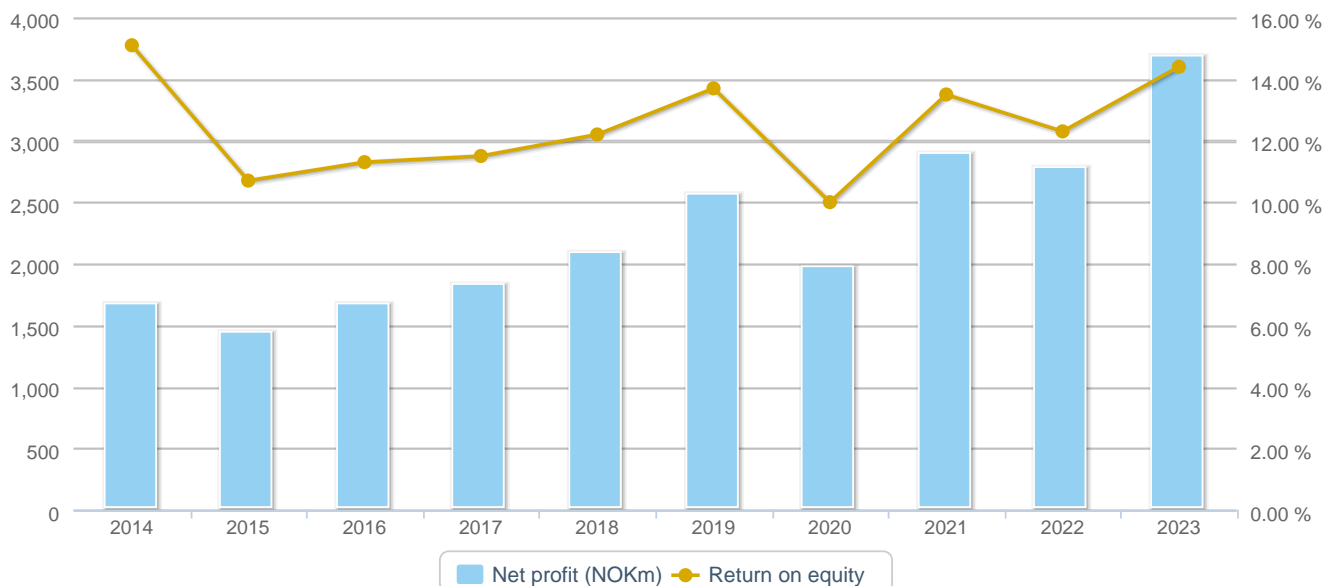
Financial summary (Group)

Income statement NOKm ¹⁾	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Interest income	11,262	5,927	6,315	4,197	4,626	4,057	3,825	3 597	4 031	4 265
Interest expenses	6,631	2,588	2,977	1,439	1,939	1,655	1,600	1 714	2 159	2 475
Net interest and credit commission income	4,632	3,339	3,339	2,759	2,687	2,403	2,225	1 883	1 872	1 790
Commission and fee income	2,084	2,042	2,042	2,572	2,290	2,177	2,005	1 674	1 545	1 512
Income from investment in related companies	297	442	442	681	879	423	443	423	448	527
Return on financial investments	502	-61	-61	269	322	334	317	521	11	193
Total income	7,515	5,760	5,760	6,281	6,178	5,337	4,989	4 502	3 876	4 021
Salaries, fees and other personnel costs	1,691	1,406	1,406	1,883	1,699	1,584	1,426	1 159	1 093	1 002
Other operating expenses	1,326	1,038	1,038	1,069	1,098	1,040	943	844	838	787
Total costs	3,017	2,443	2,443	2,952	2,797	2,624	2,369	2 003	1 931	1 789
Operating profit before losses	4,498	3,317	3,317	3,329	3,380	2,713	2,621	2 499	1 945	2 232
Losses on loans and guarantees	14	-7	-7	951	299	263	341	516	169	89
Operating profit	4,484	3,324	3,324	2,378	3,081	2,450	2,279	1 983	1 776	2 143
Taxes	904	718	718	400	518	509	450	341	370	362
Result investment Held for sale	108	179	179	1	0	149	-1	4	-1	0
Profit of the year	3,688	2,785	2,785	1,978	2,563	2,090	1,828	1 647	1 406	1 782
Dividend	1,730	840	840	569	840	661	571	389	292	292
Balance sheet NOKm										
Cash and loans to and claims on credit institutions	9,917	12,834	5,956	7,856	2,871	5,957	7,527	4,207	5,677	5,965
CDs, bonds and other interest-bearing securities	50,655	53,792	44,024	43,522	35,508	32,438	31,672	29,489	30,282	27,891
Loans before loss provisions	169,862	152,629	147,301	134,648	126,277	120,473	112,071	102,325	93,974	90,578
- Loan loss provisions	907	1,081	1,410	1,517	998	744	1,113	971	559	467
Other assets	3,189	5,137	2,974	3,403	3,004	2,581	3,096	3,030	2,540	2,080
Total assets	232,717	223,312	198,845	187,912	166,662	160,705	153,254	138,080	131,914	126,047
Debt to credit institutions	13,160	14,636	15,063	13,095	8,853	9,214	9,607	10,509	8,155	9,123
Deposits from and debt to customers	132,888	122,010	111,286	97,529	85,917	80,615	76,476	67,168	64,090	60,680
Debt created by issuance of securities	52,818	55,781	44,241	51,098	46,541	47,251	45,537	40,390	40,569	39,254
Other debt and accrued expenses etc.	3,007	3,818	3,217	3,085	2,841	2,671	1,924	1,532	1,734	1,095
Subordinated debt	2,247	2,058	1,796	1,795	2,090	2,268	2,201	3,182	3,463	3,371
Total equity	28,597	25,009	23,241	21,310	20,420	18,686	17,510	15,299	13,904	12,524
Total liabilities and equity	232,717	223,312	198,845	187,912	166,662	160,705	153,254	138,080	131,914	126,047
Key figures										
Total assets	232,717	223,312	198,845	187,912	166,662	160,704	153,254	138,080	131,914	126,047
Average total assets	235,303	213,112	196,229	183,428	165,154	156,992	145,948	137,060	128,355	117,794
Profit as a percentage of total assets	1.6 %	1.2 %	1.4 %	1.1 %	1.5 %	1.3 %	1.2 %	1.2 %	1.1 %	1.4 %
Gross loans to customers	169,862	152,629	147,301	134,648	126,277	120,473	112,071	102,325	93,974	90,578
Gross loans to customers incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt	236,329	211,244	195,353	182,801	167,777	160,317	148,784	137,535	127,378	120,435
Gross loans in retail market	159,777	141,833	132,894	124,461	115,036	108,131	98,697	89,402	80,725	74,087
Gross loans in corporate market	76,553	69,411	62,458	58,340	52,740	52,186	50,087	48,133	46,653	46,348
Deposits from and debt to customers	132,888	122,010	111,286	97,529	85,917	80,615	76,476	67,168	64,090	60,680
Deposits from retail market	57,874	48,316	44,589	40,600	35,664	33,055	31,797	29,769	28,336	26,496
Deposits from corporate market	75,015	73,693	66,697	56,928	50,253	47,561	44,678	37,398	35,754	34,184
Ordinary lending financed by ordinary deposits	78 %	80 %	76 %	72 %	68 %	67 %	68 %	66 %	68 %	67 %
Ordinary lending incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt financed by ordinary deposits	56 %	58 %	57 %	53 %	51 %	50 %	51 %	49 %	50 %	50 %

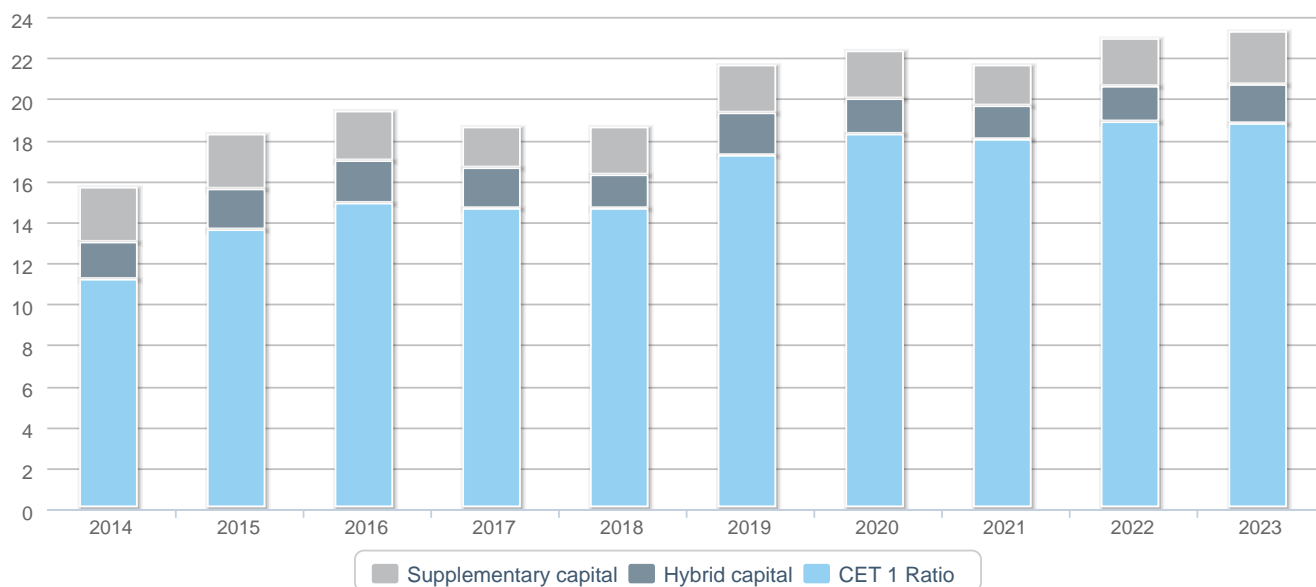
Capital adequacy										
CET 1 Capital	21,589	19,776	17,790	17,041	15,830	14,727	13,820	13,229	12,192	10,679
Core capital	23,793	21,835	19,322	18,636	17,742	16,472	15,707	15,069	13,988	12,382
Primary capital	26,399	24,147	21,333	20,759	19,854	18,743	17,629	17,185	16,378	14,937
Risk weighted volume	114,633	104,716	98,664	93,096	91,956	101,168	94,807	88,788	89,465	95,317
CET 1 Ratio	18.8 %	18.9 %	18.0 %	18.3 %	17.2 %	14.6 %	14.6 %	14.9 %	13.6 %	11.2 %
Core capital ratio	20.8 %	20.9 %	19.6 %	20.0 %	19.3 %	16.3 %	16.6 %	17.0 %	15.6 %	13.0 %
Capital ratio	23.0 %	23.1 %	21.6 %	22.3 %	21.6 %	18.5 %	18.6 %	19.4 %	18.3 %	15.7 %
Leverage ratio	7.2 %	7.1 %	6.9 %	7.1 %	7.5 %	7.4 %	7.2 %	7.4 %	6.7 %	6.0 %
Cost/income ratio										
	45 %	42 %	45 %	47 %	45 %	49 %	47 %	44 %	50 %	44 %
Losses on loans										
	0.01 %	0.00 %	0.09 %	0.54 %	0.18 %	0.17 %	0.23 %	0.39 %	0.14 %	0,08 %
ROE										
	14.4 %	12.3 %	13.5 %	10.0 %	13.7 %	12.2 %	11.5 %	11.3 %	10.7 %	15.1 %
Growth in lending (gross)										
	11.9 %	8.1 %	6.9 %	9.0 %	4.7 %	7,8 %	8.2 %	8.0 %	5.8 %	7.3 %
Growth in deposits										
	8.9 %	9.6 %	14.1 %	13.5 %	6.6 %	5.4 %	13.9 %	4.8 %	5.6 %	8.5 %
Number of staff ¹⁾										
	1,737	1,498	1,449	1,653	1,634	1,588	1,482	1,328	1,298	1,273
Number of FTEs ¹⁾										
	1,545	1,432	1,432	1,560	1,509	1,493	1,403	1,254	1,208	1,192
Number of branches										
	46	40	40	45	46	48	48	48	49	49

¹⁾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.

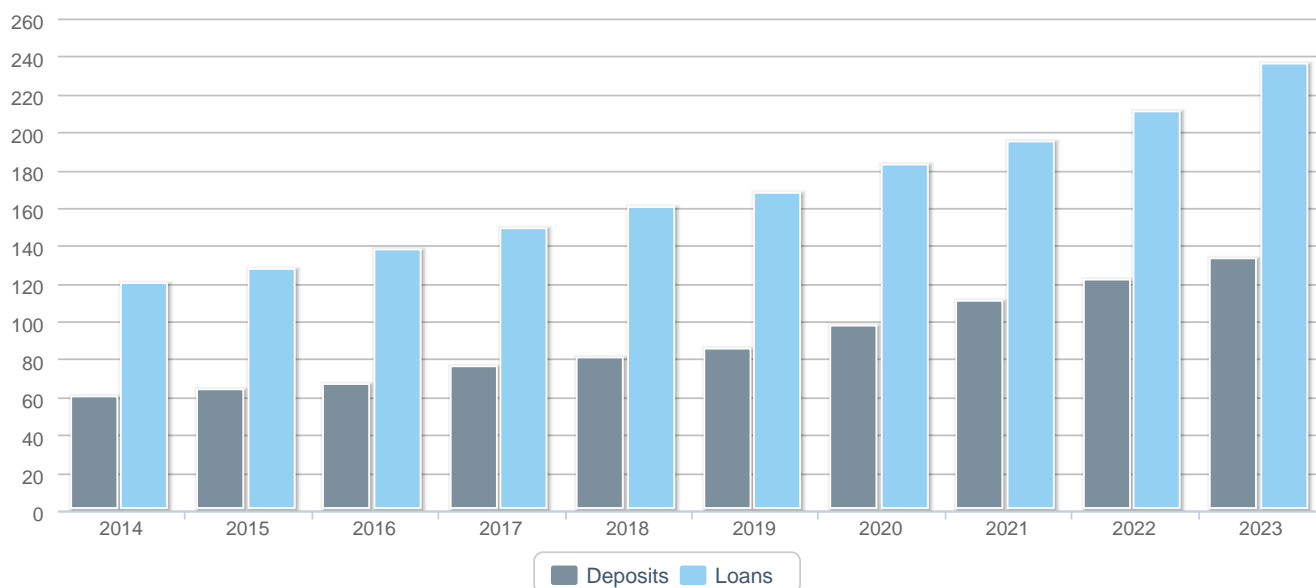
Net profit and return on equity



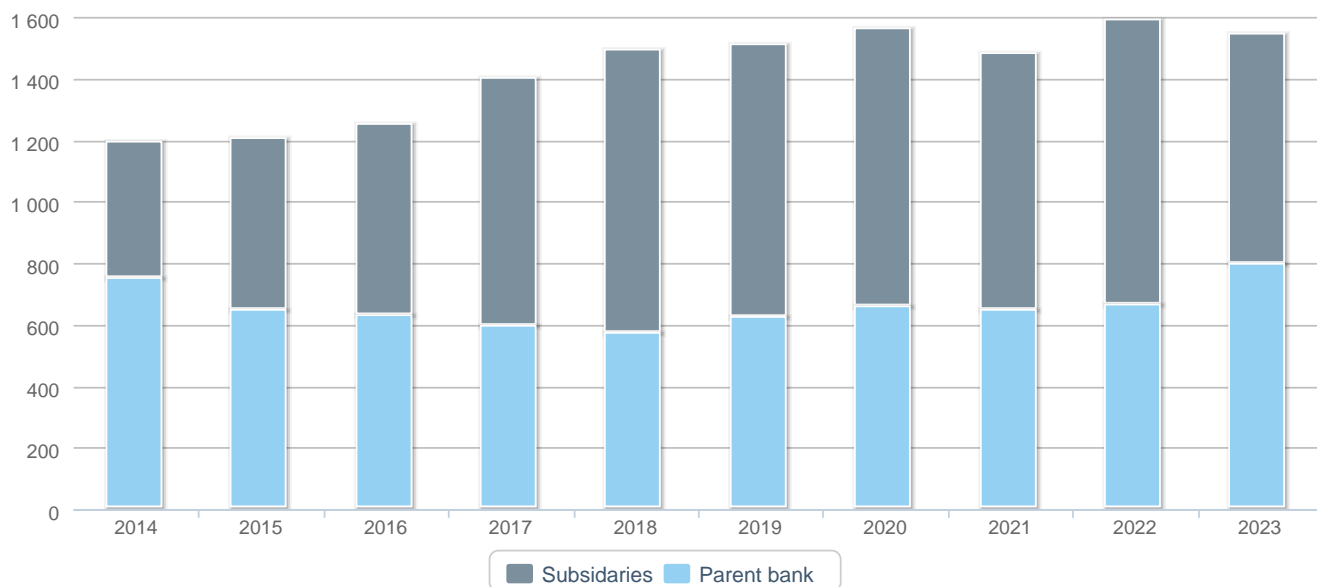
Capital ratio



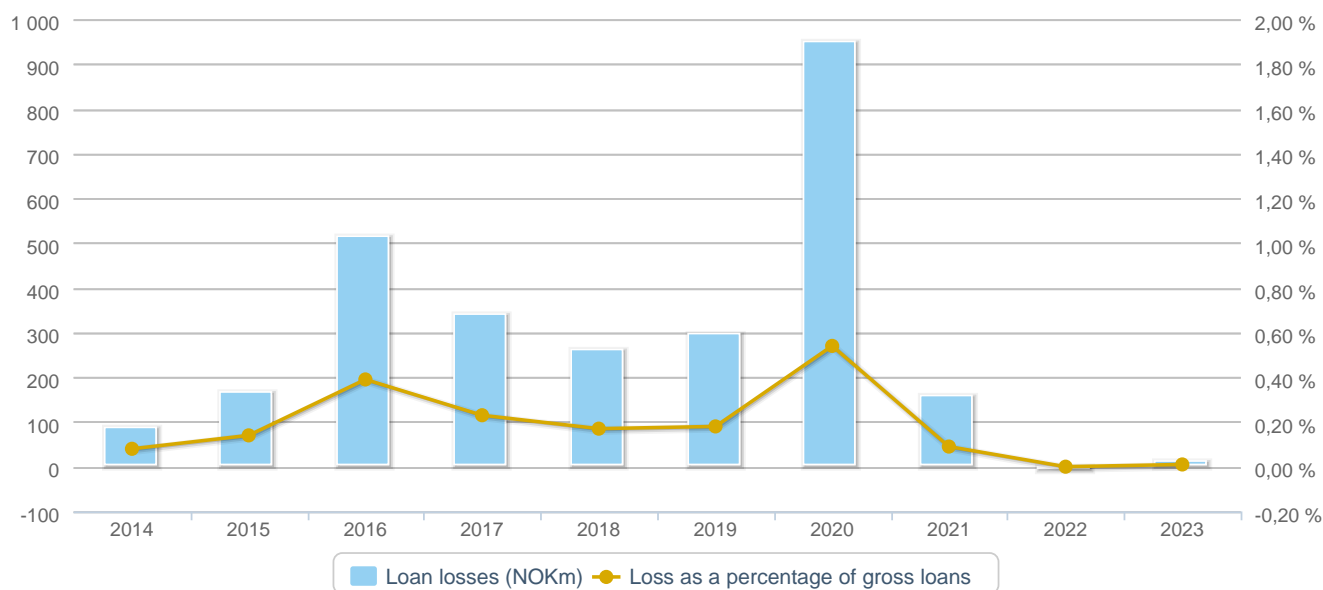
Loans and deposits (NOKbn)



FTEs



Loan losses



Dividend and profit per ECC (NOK)

