

Alternative performance measures (APMs)		
SpareBank 1 Sørøst-Norge presents alternative performance measures (APMs) as useful additional information to the financial statements. The measures are not defined in the International Financial Reporting Standards (IFRS) and are not necessarily directly comparable with other companies' performance measures. APMs are included in our reports to provide insights and an understanding of the Group's financial results and represent important metrics with respect to how the executive management team manages the companies and activities in the Group. APMs are not meant to replace or overshadow the accounting figures. Key figures regulated in IFRS or other legislation are not considered APMs. The same is true for non-financial information. All APMs are presented with comparative figures. The APMs mentioned below have been used consistently over time.		
Alternative performance measures in SpareBank 1 Sørøst-Norge	Rationale behind using alternative performance measures	Definition
Return on equity, profit before other comprehensive income	The return on equity provides relevant information about SpareBank 1 Sørøst-Norge's profitability by measuring the ability to generate profitability for the equity certificate holders' investments. The return on equity is one of the Bank's financial measures.	The return on equity is calculated by dividing the period's profit/profit for the financial year by average equity last year less additional Tier 1 capital. When disclosing return on equity for more than one period's profit, the profit for the period is annualised.
Return on equity, comprehensive income	The return on equity provides relevant information about SpareBank 1 Sørøst-Norge's profitability in relation to comprehensive income.	The return on equity on comprehensive income is calculated by dividing the period's comprehensive income/comprehensive income for the financial year by average equity for the past year less additional Tier 1 capital. When disclosing return on equity for more than one period's comprehensive income, the comprehensive income for the period is annualised.
Net interest income	Net interest income is a normal key figure in banking/finance and reflects the Bank's net interest income as a percentage of average total assets.	Net interest income is the difference between gross interest income and interest expense – net interest income in the income statement. Net interest income is annualised in interim reports, excluding interest on additional Tier 1 capital.
Cost-income ratio	Provides information on the correlation between income and expenses.	Calculated as total operating expenses divided by total income.
Cost-income ratio excl. financial investments	Provides information on the correlation between income and expenses, excl. profit from financial investments.	Calculated as total operating expenses divided by total income, excluding profit from financial investments.
Gross lending to customers incl. SpareBank 1 Boligkreditt/Næringskreditt	The Bank uses SpareBank 1 Boligkreditt AS and SpareBank 1 Næringskreditt AS as sources of funding for its lending activities. This key figure reflects the Bank's total lending volume, including volume transferred.	Total gross lending to and receivables from customers and loans transferred to SpareBank 1 Boligkreditt AS and SpareBank 1 Næringskreditt AS.
Deposit coverage in the statement of financial position	The target for the deposit coverage ratio provides relevant information about SpareBank 1 Sørøst-Norge's liquidity. This key figure shows the share of the Bank's lending activities funded by customer deposits.	The deposit coverage ratio reflects the Bank's ability to fund lending to customers through customer deposits. The deposit coverage ratio is calculated by dividing total deposits from customers by gross lending excluding transfers to mortgage credit institutions.
Lending growth incl. SpareBank 1 Boligkreditt/Næringskreditt, year to date	Lending growth, year to date is a performance measure that provides relevant information about activity and growth in the Bank's lending activities. The Bank uses SpareBank 1 Boligkreditt AS and SpareBank 1 Næringskreditt AS as sources of funding for its lending activities. Volumes transferred to these mortgage credit institutions are from the Bank's customers and are transferred from activity and growth in the Bank. Lending growth, including transfers to mortgage credit institutions, is therefore a key figure that better reflects activity and growth in the Bank's lending activities.	Lending growth including mortgage credit institutions reflects year-end lending growth and includes both lending in the statement of financial position and lending funded through mortgage credit institutions as of the statement of financial position date.
Lending growth incl. SpareBank 1 Boligkreditt/Næringskreditt in the past 12 months	Lending growth in the last 12 months is a performance measure that provides relevant information about activity and growth in the Bank's lending activities.	Lending growth including mortgage credit institutions reflects lending growth calculated from the corresponding period last year to this year, which includes both lending in the statement of financial position and lending funded by mortgage credit institutions.
Mortgages for customers as % of gross lending incl. mortgage credit institutions	A key figure showing the Bank's lending to customers secured by mortgaged residential property.	Lending secured by mortgaged residential property (including transfers to SpareBank 1 Boligkreditt AS) of gross lending, including transfers to SpareBank 1 Boligkreditt AS and SpareBank 1 Næringskreditt AS.
Deposit growth in the past 12 months	Deposit growth in the past 12 months is a normal key figure within banking/finance. This key figure reflects activity and growth in the Bank's deposit activities.	The growth in deposits over the last 12 months reflects the growth in deposits in the statement of financial position from the corresponding period last year to this year.
Deposit growth, year to date	Deposit growth, year to date is a key figure that reflects activity and growth in the Bank's deposit activities.	Deposit growth, year to date reflects deposit growth in the statement of financial position since the start of the year.
Total assets, incl. SpareBank 1 Boligkreditt/Næringskreditt	The Bank uses SpareBank 1 Boligkreditt AS and SpareBank 1 Næringskreditt AS as sources of funding for its lending activities. Volumes transferred to these mortgage credit institutions are from the Bank's customers and are transferred from activity and growth in the Bank. This key figure reflects the Bank's total assets, including transferred to mortgage credit institutions.	The total assets in the statement of financial position and the volume of loans transferred to SpareBank 1 Boligkreditt AS and SpareBank 1 Næringskreditt AS.
Loss rate on lending	This key figure reflects a recognised loss cost recognised as a function of average gross lending at the statement of financial position date.	The period recognised losses on loans and guarantees divided by gross lending in the statement of financial position and shown as a percentage. When disclosing the loss rate on lending for periods shorter than the full financial year, the recognised loss cost is annualised in the income statement.
Impairment provisions as a % of gross lending in the statement of financial position	This key figure provides relevant information on credit risk and is considered useful additional information beyond what follows from the loss notes.	Total impairment provisions Stages 1, 2 and 3 as % of gross lending in the statement of financial position.
Loans in Stage 3 as % of gross lending	This key figure provides relevant information on credit risk and is considered useful additional information beyond what follows from the loss notes.	Loans in Stage 3 as % of gross lending in the statement of financial position

Alternative performance measures in SpareBank 1 Spørst-Norge	Rationale behind using alternative performance measures	Definition
Loss rate on lending (incl. SpareBank 1 Boligkreditt/Næringskreditt)	This key figure reflects a recognised loss cost recognised as a function of average gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt on the statement of financial position date	The period's recognised losses on loans and guarantees divided by gross lending, including SpareBank 1 Boligkreditt/Næringskreditt, and is shown as a percentage. For information on loss rate on lending, including SpareBank 1 Boligkreditt/Næringskreditt, for shorter periods than the full financial year, the recognised loss cost is annualised in the income statement.
Loans in Stage 3 as % of gross lending (incl. SpareBank 1 Boligkreditt/Næringskreditt)	This key figure provides relevant information on credit risk and is considered useful additional information beyond what follows from the loss notes.	Loans in Stage 3 as % of gross lending (including SpareBank 1 Boligkreditt/Næringskreditt)
Book equity per equity certificate	This key figure provides information on the value of the book equity per equity certificate. This allows the reader to assess the reasonableness of the market price of the equity certificate.	The equity certificate holders' share of equity divided by the number of equity certificates.
Profit per equity certificate	This key figure provides information on earnings per equity certificate and the opportunity to assess the reasonableness of the market price of the equity certificate.	The equity certificate holders' share of the profit divided by the number of equity certificates.
Price/book equity	This key figure provides information on the value of book equity per equity certificate compared with the market price on a specific date. This allows the reader to assess the reasonableness of the market price of the equity certificate.	Calculated as the market price per equity certificate divided by the book equity per equity certificate (see the definition of this key figure above).
Price/profit per equity certificate	This key figure provides information on earnings per equity certificate compared with the market price at the relevant time, which makes it possible to assess the reasonableness of the market price of the equity certificate	Calculated as the market price per equity certificate divided by annualised earnings per equity certificate. The equity certificate holders' share of the profit is calculated as profit before other profit items distributed in relation to the average number of equity certificates in the period.
<p>¹ Equity certificate fractions are specified in Note 22 to the interim financial statements.</p> <p>² The number of equity certificates is set out in Note 22 to the interim financial statements. In accordance with IAS 33, a weighted average number of equity certificates has been used throughout the year.</p> <p>Pro forma calculations</p> <p>The pro forma income statements/statements of financial position for 2022, 2021 and 2020 represent the income statements/statements of financial position items for all three banks (former SpareBank 1 BV, Sparebanken Telemark and SpareBank 1 Modum), consolidated as if the merger had occurred with accounting effect from 01.01.</p> <p>Negative goodwill was recognised in the pro forma results from 01.01 and the added value on buildings was written off for the entire period.</p> <p>There were no significant eliminations between the banks during this period meaning that the results for the period was just consolidated.</p> <p>The pro forma figures for 2020 represent the combined income statement and statement of financial position without calculation of added/less value.</p>		

GROUP (amounts in NOK millions)	31.12.2022	Q4 2022	30.09.2022	Q3 2022	30.06.2022	Q2 2022	31.03.2022	Q1 2022	31.12.2021	Q4 2021	30.09.2021	Q3 2021	30.06.2021	Q2 2021	31.03.2021	Q1 2021
Profit for the period before other comprehensive income	1.041	343	699	258	441	271	170	170	869	225	644	269	375	244	131	131
Less interest additional Tier 1 capital	19	6	13	5	8	4	4	4	11	3	8	3	5	2	2	2
Profit for the period excl. interest additional Tier 1 capital	1.022	337	685	253	433	266	166	166	857	221	636	265	371	241	129	129
Comprehensive income for the period	1.078	378	700	260	440	271	171	171	855	209	645	269	131	0	131	131
Less interest additional Tier 1 capital	19	6	13	5	4	4	4	4	11	3	8	3	5	2	2	2
Comprehensive income for the period, excl. interest additional Tier 1 capital	1.059	372	687	255	437	267	167	167	843	206	638	266	126	-2,4	128	128
Total equity	12.774	12.774	12.410	12.410	12.220	12.220	9.758	9.758	10.100	10.100	9.895	9.895	9.637	9.637	5.665	5.665
Less additional Tier 1 capital	350	350	350	350	416	416	350	350	350	350	350	350	350	350	250	250
Equity, excl. additional Tier 1 capital	12.424	12.424	12.060	12.060	11.804	11.804	9.408	9.408	9.750	9.750	9.545	9.545	9.287	9.287	5.415	5.415
Average equity certificate, excl. additional Tier 1 capital	11.087	12.242	10.905	11.932	10.777	10.606	9.579	9.579	7.518	9.647	7.416	9.416	7.287	7.351	5.351	5.351
Days	365	92	273	92	181	91	90	90	365	92	273	92	181	91	90	90
Profit for the period, annualised excl. interest additional Tier 1 capital	1.022	1.337	916	1.003	873	1.069	674	674	857	879	850	1.053	747	969	523	523
Divided by average equity, excl. additional Tier 1 capital	11.087	12.242	10.905	11.932	10.777	10.606	9.579	9.579	7.518	9.647	7.416	9.416	7.287	7.351	5.351	5.351
Return on equity, profit before other comprehensive income	9,2 %	10,9 %	8,4 %	8,4 %	8,1 %	10,1 %	7,0 %	7,0 %	11,4 %	9,1 %	11,5 %	11,2 %	10,3 %	13,2 %	9,8 %	9,8 %
Comprehensive income for the period, annualised, excl. interest additional Tier 1	1.059	1.477	918	1.011	881	1.072	678	678	843	817	852	1.056	254	-9,7	520	520
Divided by average equity, excl. additional Tier 1 capital	11.087	12.242	10.905	11.932	10.777	10.606	9.579	9.579	7.518	9.647	7.416	9.416	7.287	7.351	5.351	5.351
Return on equity, comprehensive income	9,6 %	12,1 %	8,4 %	8,5 %	8,2 %	10,1 %	7,1 %	7,1 %	11,2 %	8,5 %	11,5 %	11,2 %	3,5 %	-0,1 %	9,7 %	9,7 %
Average total assets	82.229	89.471	82.153	89.629	81.674	82.801	75.531	75.531	60.296	74.672	55.504	74.099	46.206	51.848	40.564	40.564
Net interest income	1.573	475	1.097	414	684	377	306	306	920	300	620	277	343	194	149	149
Less interest additional Tier 1 capital	19	6	13	5	4	4	4	4	11	3	8	3	5	2	2	2
Divided by average total assets	82.229	89.471	82.153	89.629	81.674	82.801	75.531	75.531	60.296	74.672	55.504	74.099	46.206	51.848	40.564	40.564
Net interest income	1,89 %	2,08 %	1,76 %	1,81 %	1,68 %	1,81 %	1,63 %	1,63 %	1,51 %	1,58 %	1,47 %	1,47 %	1,48 %	1,48 %	1,47 %	1,47 %
Net interest income		475		414		377		306		300		277		194		149
+ commission income from mortgage credit institutions		0,0		43		49		48		59		70		45		35
Less interest additional Tier 1 capital		6		5		4		4		3		3		2		2
Divided by average total assets (incl. SpareBank 1 Boligkreditt/Næringskreditt)		121.411		121.009		111.295		101.109		99.945		99.266		68.107		53.930
Net interest income incl. mortgage credit institutions		1,53 %		1,48 %		1,52 %		1,41 %		1,41 %		1,37 %		1,40 %		1,37 %
Total expenses	1.272	369	903	299	605	299	306	306	886	285	601	249	352	198	154	154
Divided by total net income	2.623	820	1.803	645	1.158	648	510	510	1.995	561	1.434	553	882	565	317	317
Cost-income ratio, Group	48,5 %	44,9 %	50,1 %	46,3 %	52,2 %	46,2 %	60,0 %	60,0 %	44,4 %	50,8 %	41,9 %	45,1 %	39,9 %	35,0 %	48,7 %	48,7 %
Total expenses in the parent bank	1.013	297	716	231	485	229	256	256	691	228	463	196	268	151	116	116
Divided by total net income in the parent bank	2.355	760	1.596	560	1.036	593	443	443	1.721	452	1.269	434	835	577	257	257
Cost-income ratio, parent bank	43,0 %	39,0 %	44,9 %	41,3 %	46,8 %	38,6 %	57,8 %	57,8 %	40,2 %	50,5 %	36,5 %	45,0 %	32,0 %	26,2 %	45,2 %	45,2 %
Total net income	2.623	820	1.803	645	1.158	648	510	510	1.995	561	1.434	553	882	565	317	317
Less net income from financial assets	167	129	37	1	36	19	17	17	360	50	104	61	42	0,0	42	42
Total net income, excl. financial investments	2.456	691	1.765	644	1.122	628	493	493	1.636	512	1.331	491	839	565	274	274
Total expenses	1.272	369	903	299	605	299	306	306	886	285	601	249	352	198	154	154
Divided by total net income, excl. financial investments	2.456	691	1.765	644	1.122	628	493	493	1.636	512	1.331	491	839	565	274	274
Cost-income ratio excl. financial investments	51,8 %	53,3 %	51,2 %	46,4 %	53,9 %	47,6 %	62,0 %	62,0 %	54,2 %	55,7 %	45,2 %	50,8 %	41,9 %	35,0 %	56,3 %	56,3 %
Gross lending to and receivables from customers	72.852		74.231		74.087		63.078		62.771		62.171		61.051		33.405	
+ portfolio transferred to SpareBank 1 Boligkreditt/Næringskreditt:	32.289		31.590		31.168		25.821		25.334		25.212		25.123		13.359	
Gross lending to customers (incl. SpareBank 1 Boligkreditt/Næringskreditt)	105.141		105.822		105.255		88.898		88.105		87.383		86.174		46.765	

Deposits from customers	55.216	55.943	57.157	47.105	46.212	46.888	46.872	25.766								
Divided by gross lending to and receivables from customers	72.852	74.231	74.087	63.078	62.771	62.171	61.051	33.405								
Deposit coverage ratio in the statement of financial position	75,8 %	75,4 %	77,1 %	74,7 %	73,6 %	75,4 %	76,8 %	77,1 %								
Gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt as at the statement of financial position date	105.141	105.822	105.255	88.898	88.105	87.383	86.174	46.765								
Less gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt as at the end of last year	88.105	88.898	88.105	88.105	45.999	45.999	45.999	45.999								
Lending growth, year to date (incl. SpareBank 1 Boligkreditt/Næringskreditt)	17.036	16.923	17.150	793	42.106	41.384	40.175	766								
Divided by gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt at the end of last year	88.105	88.898	88.105	88.105	45.999	45.999	45.999	45.999								
Lending growth, year to date (incl. SpareBank 1 Boligkreditt/Næringskreditt)	19,3 %	19,0 %	19,5 %	0,9 %	91,5 %	90,0 %	87,3 %	1,7 %								
Gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt as at the statement of financial position date	105.141	105.822	105.255	88.898	88.105	87.383	86.174	46.765								
Less gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt for the corresponding period last year	88.105	87.383	86.174	46.765	45.999	45.982	45.601	45.093								
Lending growth (incl. SpareBank 1 Boligkreditt/Næringskreditt)	17.036	18.438	19.082	42.133	42.106	41.401	40.573	1.671								
Divided by gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt for the corresponding period last year	88.105	87.383	86.174	46.765	45.999	45.982	45.601	45.093								
Lending growth (incl. SpareBank 1 Boligkreditt/Næringskreditt) in the past 12 months	19,3 %	21,1 %	22,1 %	90,1 %	91,5 %	90,0 %	89,0 %	3,7 %								
Mortgages for customers as at the statement of financial position date	82.151	82.346	81.685	68.689	68.505	67.548	66.674	37.906								
Divided by gross lending (incl. SpareBank 1 Boligkreditt/SpareBank 1 Næringskreditt)	105.141	105.822	105.255	88.898	88.105	87.383	86.174	46.765								
Mortgages to customers as a % of gross lending, incl. mortgage credit institutor	78 %	78 %	78 %	77 %	78 %	77 %	78 %	81 %								
Deposits from customers as at the statement of financial position date	55.216	55.943	57.157	47.105	46.212	46.888	46.872	25.766								
Less deposits from customers in the corresponding period last year	46.212	46.888	46.872	25.766	25.864	25.914	25.948	24.478								
Growth in deposits in NOK	9.004	9.055	10.285	21.339	20.349	20.974	20.924	1.288								
Divided by deposits from customers in the corresponding period last year	46.212	46.888	46.872	25.766	25.864	25.914	25.948	24.478								
Deposit growth in the past 12 months	19,5 %	19,3 %	21,9 %	82,8 %	78,7 %	80,9 %	80,6 %	5,3 %								
Total assets as at the statement of financial position date	89.547	89.396	89.863	75.738	74.911	74.432	73.765	40.890								
+ portfolio transferred to SpareBank 1 Boligkreditt/Næringskreditt	32.289	31.590	31.168	25.821	25.334	25.212	25.123	13.359								
Total assets (incl. SpareBank 1 Boligkreditt/Næringskreditt)	121.837	120.986	121.032	101.559	100.245	99.645	98.888	54.249								
Losses on loans and guarantees	39,6	29,1	10,5	7,0	3,5	14,8	-11,3	-11,3	79,4	1,8	77,6	-35,5	113,0	111,1	1,9	1,9
Divided by average gross lending in the statement of financial position	67.811	73.542	68.501	74.159	68.429	68.582	62.924	62.924	47.679	62.471	47.379	61.611	46.819	47.228	32.996	32.996
Loss rate on lending	0,06 %	0,04 %	0,02 %	0,01 %	0,01 %	0,02 %	-0,02 %	-0,02 %	0,17 %	0,00 %	0,16 %	-0,06 %	0,24 %	0,24 %	0,01 %	0,01 %
Impairment provisions for loans and guarantees	325	294	285	251	264	259	270	154								
Divided by gross lending in the statement of financial position	72.852	74.231	74.087	63.078	62.771	62.171	61.051	33.405								
Loan impairment provisions and guarantees of gross lending in the statement of	0,45 %	0,40 %	0,38 %	0,40 %	0,42 %	0,42 %	0,44 %	0,46 %								
Impairment provisions, Stage 1	109	103	127	118	120	119	137	55								
Impairment provisions, Stage 2	85	87	65	53	72	84	92	45								
Impairment provisions, Stage 3	160	130	118	104	95	80	65	67								
Total impairment provisions	353	320	310	275	287	283	294	168								
Divided by gross lending in the statement of financial position	72.852	74.231	74.087	63.078	62.771	62.171	61.051	33.405								
Impairment provisions as a % of gross loans in the statement of financial positio	0,48 %	0,43 %	0,42 %	0,44 %	0,46 %	0,46 %	0,48 %	0,50 %								
Lending in Stage 3	659	388	394	401	339	290	282	180								
Divided by gross lending in the statement of financial position	72.852	74.231	74.087	63.078	62.771	62.171	61.051	33.405								
Loans in Stage 3 as % of gross lending	0,90 %	0,52 %	0,53 %	0,64 %	0,54 %	0,47 %	0,46 %	0,54 %								
Losses on loans and guarantees	39,6	29,1	10,5	7,0	3,5	14,8	-11,3	-11,3	79,4	1,8	77,6	-35,5	113,0	111,1	1,9	1,9
Divided by average gross lending (incl. SpareBank 1 Boligkreditt/Næringskreditt)	96.623	105.481	96.963	105.538	96.680	97.077	88.502	88.502	67.052	87.744	66.691	86.778	66.086	66.469	46.382	46.382
Loss rate on lending (incl. SpareBank 1 Boligkreditt/Næringskreditt)	0,04 %	0,03 %	0,01 %	0,01 %	0,00 %	0,02 %	-0,01 %	-0,01 %	0,12 %	0,00 %	0,12 %	-0,04 %	0,17 %	0,17 %	0,00 %	0,00 %
Lending in Stage 3	659	388	394	401	339	290	282	180								
Divided by gross lending (incl. SpareBank 1 Boligkreditt/Næringskreditt)	105.141	105.822	105.255	88.898	88.105	87.383	86.174	46.765								
Loans in group 3 as % of gross lending (incl. SpareBank 1 Boligkreditt/Næringskreditt)	0,63 %	0,37 %	0,37 %	0,45 %	0,38 %	0,33 %	0,33 %	0,39 %								

Equity certificate fraction	60,7 %	60,7 %	60,7 %	60,7 %	60,7 %	60,7 %	60,3 %	60,3 %	60,3 %	60,3 %	60,3 %	60,3 %	60,3 %	60,3 %	53,6 %	53,6 %	
Equity certificate capital	2.101	2.101	2.101	2.101	2.101	2.101	1.778	1.778	1.778	1.778	1.778	1.778	1.778	1.778	1.778	947	947
Share premium fund	3.779	3.779	3.779	3.779	3.779	3.779	2.777	2.777	2.777	2.777	2.777	2.777	2.777	2.777	1.026	1.026	
Dividend equalisation fund	837	837	812	812	812	812	812	812	637	637	645	645	645	645	765	765	
Share of other equity	187	187	184	184	186	186	181	181	150	150	151	151	156	156	138	138	
Total equity certificate holders' capital	6.904	6.904	6.876	6.876	6.878	6.878	5.547	5.547	5.342	5.342	5.350	5.350	5.356	5.356	2.876	2.876	
Profit for the period excl. interest additional Tier 1 capital	1.022	337	685	253	433	266	166	166	857	221	636	265	371	241	129	129	
Less minority interests' share of the profit	3	0	3	1	2	2	-0	-0	4	0	3	2	1	1	0	0	
- corrected for FUG	-74								-3	0	-4	-1	-3	-1	-2	-2	
Profit for the period excluding interest, additional Tier 1 capital, taking into accou	946	337	683	252	432	265	166	166	850	221	629	263	366	240	127	127	
Profit for the period (parent bank)	1.040	354	686	241	445	291	154	154	796	174	623	206	417	306	111	111	
Less interest additional Tier 1 capital	19	6	13	5	8	4	4	4	11	3	8	3	5	2	2	2	
- corrected for FUG	-74						0	0	-3	0	-4	-1	-3	-1	-2	-2	
Profit for the period, excl. interest additional Tier 1 capital (parent bank)	947	348	673	236	437	287	150	150	782	171	611	202	409	303	107	107	
Number of equity certificates issued	140.098.561	140.098.561	140.098.561	140.098.561	140.055.277	140.055.277	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	63.101.353	63.101.353	
Number of issued equity certificates, average weighted	134.746.400	140.098.561	132.962.346	140.098.561	131.074.366	140.055.277	118.689.917	118.689.917	95.417.844	118.501.091	87.723.428	118.501.091	72.334.597	81.567.896	63.101.353	63.101.353	
Equity certificate holders' share of equity	6.904		6.876		6.878		5.547		5.342		5.350		5.356		2.876		
+ share of profit for the period, excl. interest additional Tier 1 capital, taking into	574		414		262		100		513		379		221		68		
Divided by the number of equity certificates (whole NOK)	140.098.561		140.098.561		140.055.277		118.689.917		118.689.917		118.689.917		118.689.917		63.101.353		
Book equity per certificate	53,38		52,03		50,98		47,58		49,32		48,27		46,98		46,66		
Profit for equity certificate holders	575,9	204,5	416,0	153,4	262,6	161,0	100,2	100,2	512,5	133,4	379,2	158,3	220,9	144,4	68,0	68,0	
Divided by number of issued equity certificates (average weighted)	134.746.400	140.098.561	132.962.346	140.098.561	131.074.366	140.055.277	118.689.917	118.689.917	95.417.844	118.501.091	87.723.428	118.501.091	72.334.597	81.567.896	63.101.353	63.101.353	
Earnings per equity certificate (Group)	4,27	1,46	3,13	1,10	2,00	1,15	0,84	0,84	5,37	1,13	4,32	1,34	3,05	1,77	1,08	1,08	
Profit for equity certificate holders	575,9	204,5	416,0	153,4	262,6	161,0	100,2	100,2	512,5	133,4	379,2	158,3	220,9	144,4	68,0	68,0	
Divided by the number of issued equity certificates	140.098.561	140.098.561	140.098.561	140.098.561	140.055.277	140.055.277	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	63.101.353	63.101.353	
Earnings per equity certificate (Group)	4,11	1,46	2,97	1,10	1,88	1,15	0,84	0,84	4,32	1,12	3,19	1,33	1,86	1,22	1,08	1,08	
Profit for equity certificate holders (parent bank)	575,0	211,3	408,3	143,1	265,2	174,2	90,4	90,4	471,1	102,8	368,3	121,5	246,8	182,4	57,3	57,3	
Divided by number of issued equity certificates (average weighted)	134.746.400	140.098.561	132.962.346	140.098.561	131.074.366	140.055.277	118.689.917	118.689.917	95.417.844	118.501.091	87.723.428	118.501.091	72.334.597	81.567.896	63.101.353	63.101.353	
Earnings per equity certificate (parent bank)	4,27	1,51	3,07	1,02	2,02	1,24	0,76	0,76	4,94	0,87	4,20	1,03	3,41	2,24	0,91	0,91	
Profit for equity certificate holders (parent bank)	575,0	211,3	408,3	143,1	265,2	174,2	90,4	90,4	471,1	102,8	368,3	121,5	246,8	182,4	57,3	57,3	
Divided by the number of issued equity certificates	140.098.561	140.098.561	140.098.561	140.098.561	140.055.277	140.055.277	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	118.689.917	63.101.353	63.101.353	
Earnings per equity certificate (parent bank)	4,10	1,51	2,91	1,02	1,89	1,24	0,76	0,76	3,97	0,87	3,10	1,02	2,08	1,54	0,91	0,91	
Market price at the end of the period	55,00		50,60		52,20		61,60		65,40		53,00		50,00		47,90		
Divided by book equity per equity certificate	53,38		52,03		50,98		47,58		49,32		48,27		46,98		46,66		
Price/book equity per certificate (Group)	1,03x		0,97x		1,02x		1,29x		1,33x		1,10x		1,06x		1,03x		
Market price at the end of the period	55,00		50,60		52,20		61,60		65,40		53,00		50,00		47,90		
Divided by earnings per equity certificate, annualised	4,27		3,97		4,04		3,42		5,37		4,32		6,16		4,37		
Price/earnings per equity certificate (Group)	12,87x		12,74x		12,92x		17,99x		12,18x		12,26x		8,13x		10,97x		

GROUP (amounts in NOK millions) pro forma	Q4 2022	Q3 2022	Q2 2022	Q1 2022	Q4 2021	Q3 2021	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020
Profit for the period before other comprehensive income	343	258	271	195	261	300	335	256	237	281	270	184
Less interest additional Tier 1 capital	6	5	4	4	3	3	3	3	1	4	4	4
Profit for the period excl. interest additional Tier 1 capital	337	253	266	191	258	297	332	252	235	277	266	179
Total equity	12.774	12.410	12.220	11.408	11.797	11.555	11.267	11.033	10.771	10.533	10.362	9.989
Less additional Tier 1 capital	350	350	416	350	350	350	350	350	350	350	450	350
Equity, excl. additional Tier 1 capital	12.424	12.060	11.804	11.058	11.447	11.205	10.917	10.683	10.421	10.183	9.912	9.639
Average equity certificate, excl. additional Tier 1 capital	12.242	11.932	11.431	11.252	11.326	11.061	10.800	10.552	10.302	10.047	9.775	9.659
Days	92	92	91	90	92	92	91	90	92	92	91	91
Profit for the period, annualised excl. interest additional Tier 1 capital	1.337	1.003	1.069	776	1.022	1.177	1.332	1024	936	1101	1070	721
Divided by average equity, excl. additional Tier 1 capital	12.242	11.932	11.431	11.252	11.326	11.061	10.800	10.552	10.302	10.047	9.775	9.659
Return on equity, profit before other comprehensive income	10,9 %	8,4 %	9,4 %	6,9 %	9,0 %	10,6 %	12,3 %	9,7 %	9,1 %	11,0 %	10,9 %	7,5 %
Total assets as at the statement of financial position date	89.547	89.396	89.863	87.394	86.487	86.140	85.179	81.921	81.008	80.179	80.307	77.044
Net interest income	475	414	377	353	344	314	311	301	314	316	284	340
Less interest additional Tier 1 capital	6	5	4	4	3	3	3	3	1	4	4	4
Divided by average total assets	89.471	89.629	88.629	86.940	86.313	85.659	83.550	81.465	80.593	80.243	78.675	38.522
Net interest income	2,08 %	1,81 %	1,69 %	1,63 %	1,56 %	1,44 %	1,48 %	1,48 %	1,54 %	1,55 %	1,43 %	3,51 %
Total expenses	369	299	299	364	352	298	317	288	321	259	257	284
Divided by total net income	820	645	648	598	669	642	799	612	607	615	618	568
Cost-income ratio, Group	44,9 %	46,3 %	46,2 %	60,8 %	52,7 %	46,4 %	39,7 %	47,0 %	52,9 %	42,2 %	41,6 %	49,9 %
Gross lending to and receivables from customers	72.852	74.231	74.087	72.814	72.306	71.701	70.087	68.124	66.696	66.528	65.153	63.816
+ portfolio transferred to SpareBank 1 Boligkreditt/Næringskreditt:	32.289	31.590	31.168	30.800	30.302	29.976	30.080	30.040	29.759	28.952	28.809	28.091
Gross lending to customers, incl. transfers to mortgage credit institutions	105.141	105.822	105.255	103.614	102.608	101.677	100.167	98.163	96.455	95.480	93.962	91.907
Gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt in the period	105.141	105.822	105.255	103.614	102.608	101.677	100.167	98.163	96.455	95.480	93.962	91.907
Less gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt as at the end of last year	102.608	102.608	102.608	102.608	96.455	96.455	96.455	96.455	89.452	89.452	89.452	89.452
Lending growth (incl. SpareBank 1 Boligkreditt/Næringskreditt)	2.534	3.214	2.647	1.006	6.153	5.222	3.712	1.708	7.003	6.028	4.510	2.455
Divided by gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt at the end of last year	102.608	102.608	102.608	102.608	96.455	96.455	96.455	96.455	89.452	89.452	89.452	89.452
Lending growth, year to date	2,5 %	3,1 %	2,6 %	1,0 %	6,4 %	5,4 %	3,8 %	1,8 %	7,8 %	6,7 %	5,0 %	2,7 %
Gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt in the period	105.141	105.822	105.255	103.614	102.608	101.677	100.167	98.163	96.455	95.480	93.962	91.907
Less gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt for the corresponding period last year	102.608	101.677	100.167	98.163	96.455	95.480	93.962	91.907	89.452	87.742	86.420	84.475
Lending growth (incl. SpareBank 1 Boligkreditt/Næringskreditt)	2.534	4.145	5.088	5.451	6.153	6.197	6.204	6.256	7.003	7.738	7.542	7.432
Divided by gross lending, incl. SpareBank 1 Boligkreditt/Næringskreditt for the corresponding period last year	102.608	101.677	100.167	98.163	96.455	95.480	93.962	91.907	89.452	87.742	86.420	84.475
Lending growth in the past 12 months	2,5 %	4,1 %	5,1 %	5,6 %	6,4 %	6,5 %	6,6 %	6,8 %	7,8 %	8,8 %	8,7 %	8,8 %
Deposits from customers	55.216	55.943	57.157	55.590	54.566	55.120	54.795	51.215	50.823	51.007	51.345	47.872
Divided by gross lending to and receivables from customers	72.852	74.231	74.087	72.814	72.306	71.701	70.087	68.124	66.696	66.528	65.153	63.816
Deposit coverage ratio in the statement of financial position	75,8 %	75,4 %	77,1 %	76,3 %	75,5 %	76,9 %	78,2 %	75,2 %	76,2 %	76,7 %	78,8 %	75,0 %
Deposits from customers	55.216	55.943	57.157	55.590	54.566	55.120	54.795	51.215	50.823	51.007	51.345	47.872

Divided by gross lending (incl. SpareBank 1 Boligkreditt/Næringskreditt in the period	105.141	105.822	105.255	103.614	102.608	101.677	100.167	98.163	96.455	95.480	93.962	91.907
Deposit coverage ratio, incl. mortgage credit institutions	52,5 %	52,9 %	54,3 %	53,7 %	53,2 %	54,2 %	54,7 %	52,2 %	52,7 %	53,4 %	54,6 %	52,1 %
Deposits from customers as at the statement of financial position date	55.216	55.943	57.157	55.590	54.566	55.120	54.795	51.215	50.823	51.007	51.345	47.872
Less deposits from customers at the end of last year	54.566	54.566	54.566	54.566	50.823	50.823	50.823	50.823	46.989	46.989	46.989	46.989
Growth in deposits in NOK	651	1.377	2.591	1.025	3.743	4.297	3.972	392	3.834	4.018	4.356	883
Divided by customer deposits at end of last year	54.566	54.566	54.566	54.566	50.823	50.823	50.823	50.823	46.989	46.989	46.989	46.989
Deposit growth, year to date	1,2 %	2,5 %	4,7 %	1,9 %	7,4 %	8,5 %	7,8 %	0,8 %	8,2 %	8,6 %	9,3 %	1,9 %
Deposits from customers as at the statement of financial position date	55.216	55.943	57.157	55.590	54.566	55.120	54.795	51.215	50.823	51.007	51.345	47.872
Less deposits from customers in the corresponding period last year	54.566	55.120	54.795	51.215	50.823	51.007	51.345	47.872	46.989	47.167	46.884	44.962
Growth in deposits in NOK	651	823	2.362	4.375	3.743	4.113	3.450	3.343	3.834	3.840	4.461	2.910
Divided by deposits from customers in the corresponding period last year	54.566	55.120	54.795	51.215	50.823	51.007	51.345	47.872	46.989	47.167	46.884	44.962
Deposit growth in the past 12 months	1,2 %	1,5 %	4,3 %	8,5 %	7,4 %	8,1 %	6,7 %	7,0 %	8,2 %	8,1 %	9,5 %	6,5 %
Total assets as at the statement of financial position date	89.547	89.396	89.863	87.394	86.487	86.140	85.179	81.921	81.008	80.179	80.307	77.044
+ portfolio transferred to SpareBank 1 Boligkreditt/Næringskreditt	32.289	31.590	31.168	30.800	30.302	29.976	30.080	30.040	29.759	28.952	28.809	28.091
Total assets, incl. mortgage credit institutions	121.837	120.986	121.032	118.194	116.789	116.116	115.259	111.961	110.767	109.131	109.116	105.135