

This is not a wind turbine.
It's an opportunity.

SpareBank 1 SR-Bank ASA

2nd quarter 2014

Disclaimer

This presentation contains forward-looking statements that reflect management's current views with respect to certain future events and potential financial performance. Although SpareBank 1 SR-Bank believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations will prove to have been correct. Accordingly, results could differ materially from those set out in the forward-looking statements as a result of various factors.

Important factors that may cause such a difference for SpareBank 1 SR-Bank include, but are not limited to: (i) the macroeconomic development, (ii) change in the competitive climate, (iii) change in the regulatory environment and other government actions and (iv) change in interest rate and foreign exchange rate levels.

This presentation does not imply that SpareBank 1 SR-Bank has undertaken to revise these forward-looking statements, beyond what is required by applicable law or applicable stock exchange regulations if and when circumstances arise that will lead to changes compared to the date when these statements were provided.

A solid market position in a region enjoying growth

1 Rogaland



Population	452,000
Market share	35%
Year of establishment	1839
Market strategy	Market leader
Important business segments	Oil & Gas, Oil service, Supply
Unemployment rate	2.0%

2 Hordaland



Population	498,000
Market share	4%
Year of establishment	2006
Market strategy	Entry/growth
Important business segments	Shipping, Oil & Gas, Tourism
Unemployment rate	2.4%

3 Agder



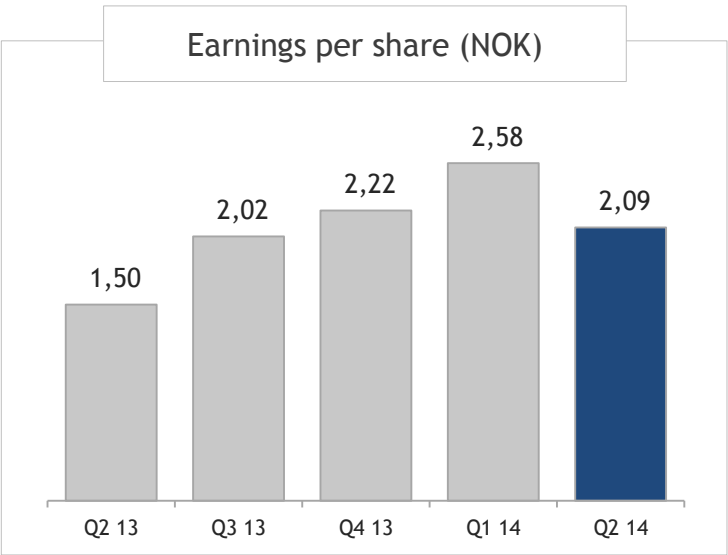
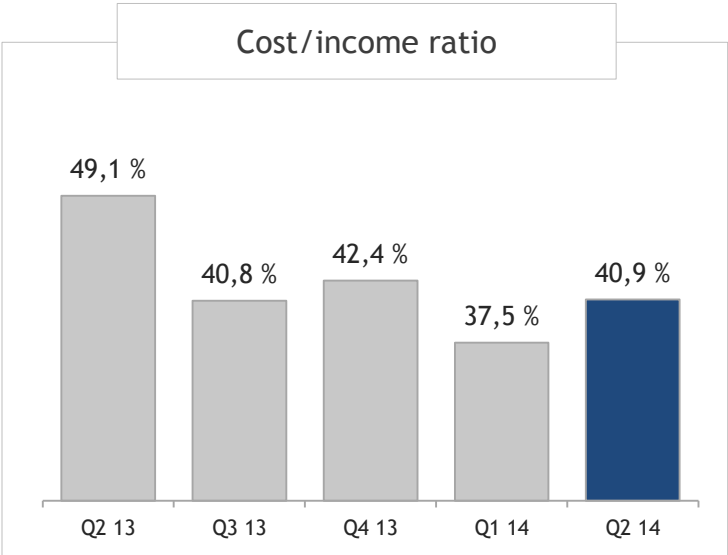
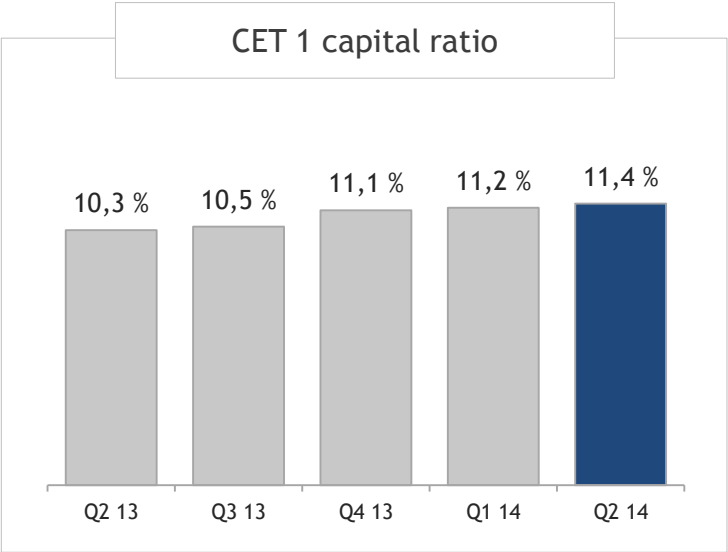
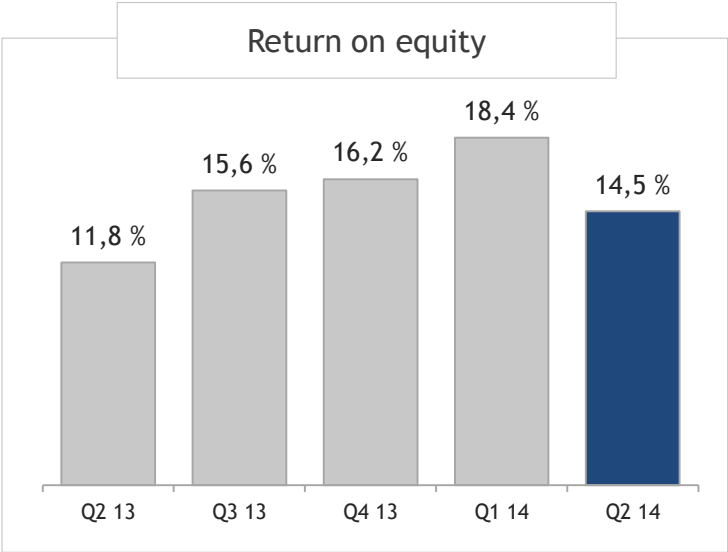
Population	289,000
Market share	8%
Year of establishment	2002
Market strategy	Growth
Important business segments	Commodities, Oil Service, Industry
Unemployment rate	3.05%



Greater efficiency, low losses and moderate growth produce a good result

- Pre-tax profit for 2Q increased to NOK 684 million from NOK 511 million last year
 - Return on equity after tax 14.5% (11.8%)
- Pre-tax profit year-to-date increased to NOK 1.471 million from NOK 1.012 million last year
 - Return on equity after tax 16.5% (12.1%)
- 12 months lending growth of 3.6%
- 12 months deposits growth of 11.5%
 - In addition growth of 22% in other capital under management in the last 12 months
- The net interest margin increased by 5 basis points to 1.40% in the last 12 months
- Stronger underlying operations and improved efficiency in the last 12 months
 - Net interest income, commissions and profit contributions from the covered bond companies increased by 6%
 - Costs reduced by 0.1% - cost/income ratio of 39.1 %
- Still moderate impairment losses on loans
 - 0.15% of gross lending recognised on the balance sheet as at 30 June 2014
- Strong capital generation - risk-weighted assets decreased by 0.4% last year
 - Common equity tier 1 capital ratio¹ increased to 11.4% from 10.3% last year

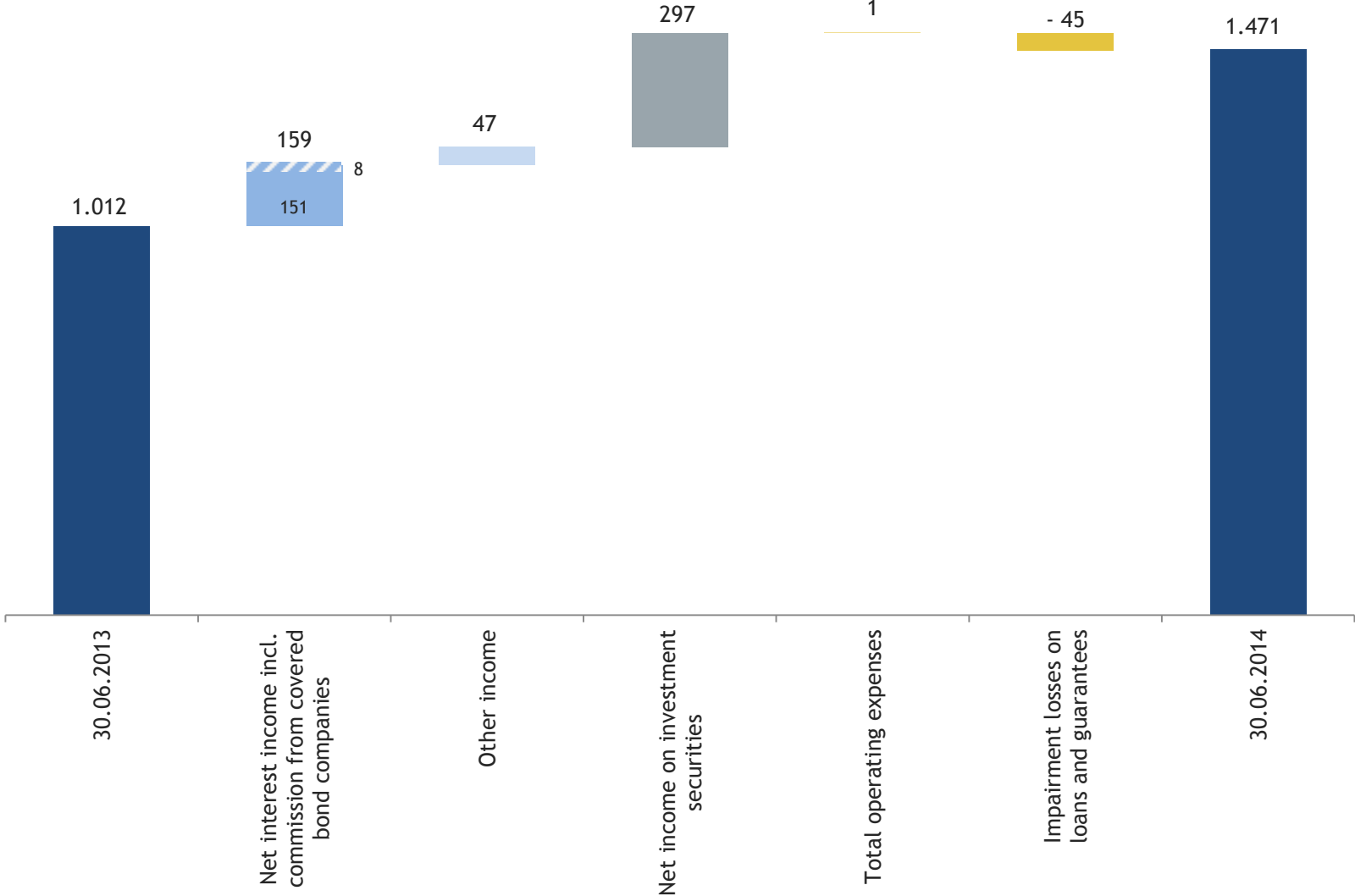
Key figures - quarterly development



Income statement

<i>Group Income Statement (MNOK)</i>	30.06 14	30.06 13	Q2 14	Q1 14	Q4 13	Q3 13	Q2 13
Net interest income	1.128	977	581	547	574	568	526
Net commission and other income	924	869	444	480	489	466	465
Net income on investment securities	520	223	201	319	195	137	62
Total income	2.572	2.069	1.226	1.346	1.258	1.171	1.053
Total operating expenses	1.006	1.007	501	505	534	478	517
Operating profit before losses	1.566	1.062	725	841	724	693	536
Impairment losses on loans and guarantees	95	50	41	54	50	32	25
Operating profit before tax	1.471	1.012	684	787	674	661	511
Tax expense	278	235	150	128	107	145	128
Net profit	1.193	777	534	659	567	516	383

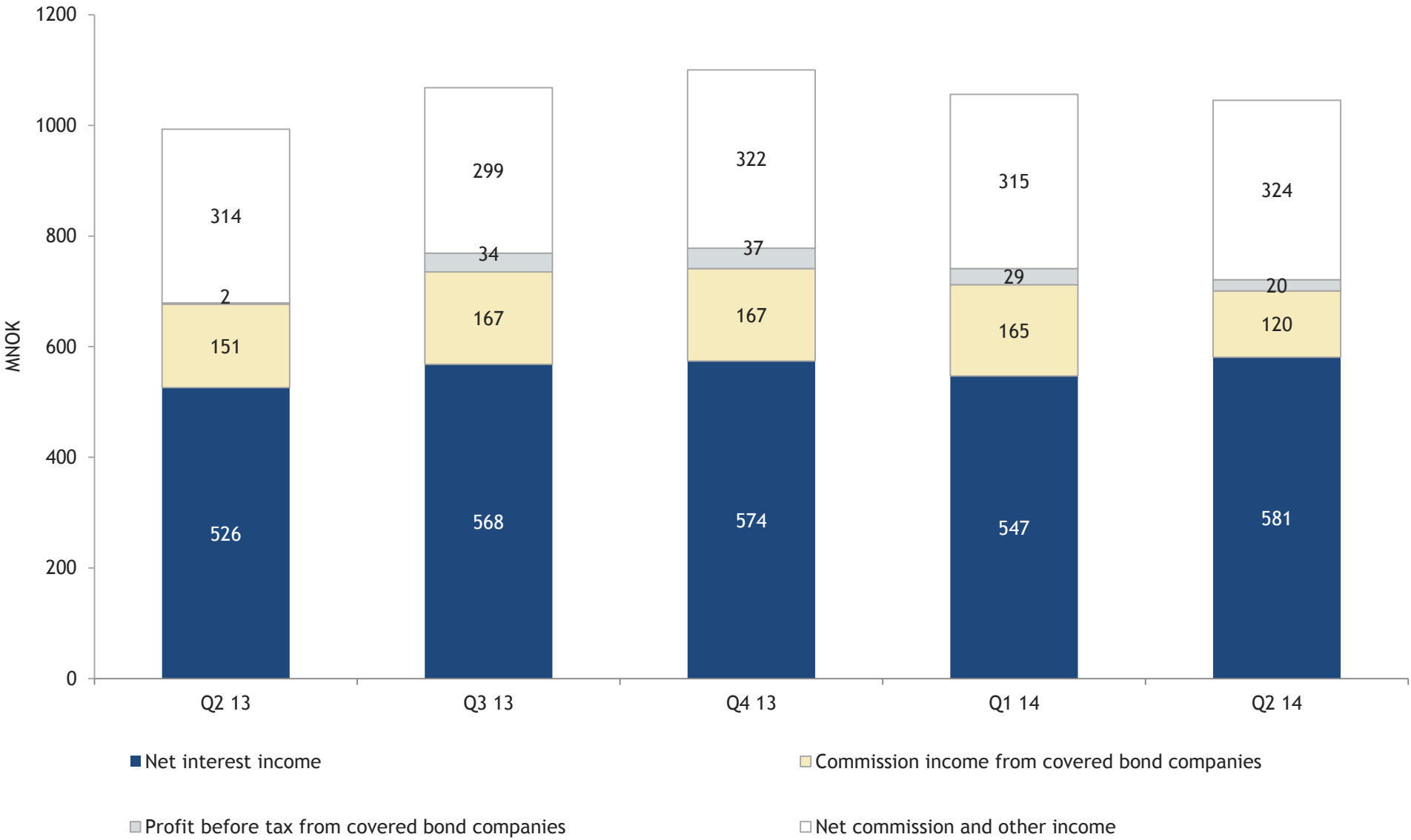
Change in profit 30.06.2013 - 30.06.2014



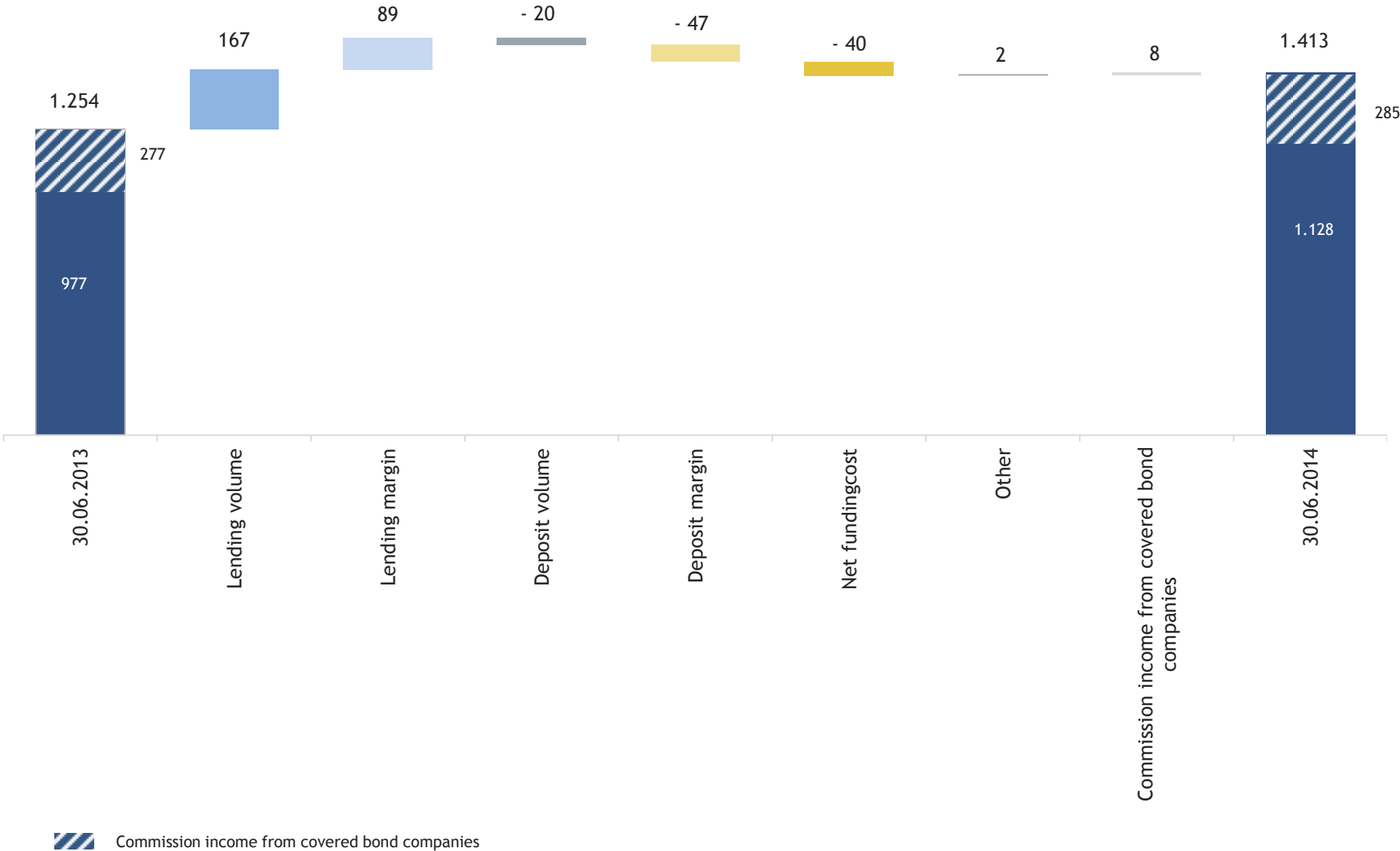
Key figures

	30.06 14	30.06 13	Q2 14	Q1 14	Q4 13	Q3 13	Q2 13
Return on equity after tax (%)	16,5	12,1	14,5	18,4	16,2	15,6	11,8
Net interest margin (%)	1,40	1,35	1,41	1,40	1,46	1,49	1,43
Impairment losses on loans and guarantees in % of gross loans	0,15	0,09	0,13	0,18	0,17	0,11	0,09
- incl. covered bond companies	0,11	0,06	0,10	0,13	0,12	0,08	0,06
Non-performing and other problem commitments in % of gross loans	0,81	0,87	0,81	0,90	1,06	1,09	0,87
- incl. covered bond companies	0,65	0,62	0,65	0,66	0,76	0,77	0,62
Cost to income ratio	39,1	48,7	40,9	37,5	42,4	40,8	49,1
Annual growth in loans to customers, gross incl. covered bond companies	3,6	6,1	3,6	3,8	5,3	5,5	6,1
Annual growth in deposits from customers (%)	11,5	2,8	11,5	8,5	6,0	2,2	2,8
Total assets (BNOK)	167,3	151,1	167,3	157,8	157,0	153,6	151,1
Portfolio of loans in covered bond companies (BNOK)	33,3	47,5	33,3	44,9	46,4	47,8	47,5
Risk weighted assets (BNOK)	113,7	114,2	113,7	113,4	113,1	115,0	114,2
Earnings per share (NOK)	4,67	3,04	2,09	2,58	2,22	2,02	1,50
Book value per share (NOK)	57,63	50,89	57,63	57,45	55,00	52,87	50,89
Number of shares issued (million)	255,8	255,8	255,8	255,8	255,8	255,8	255,8

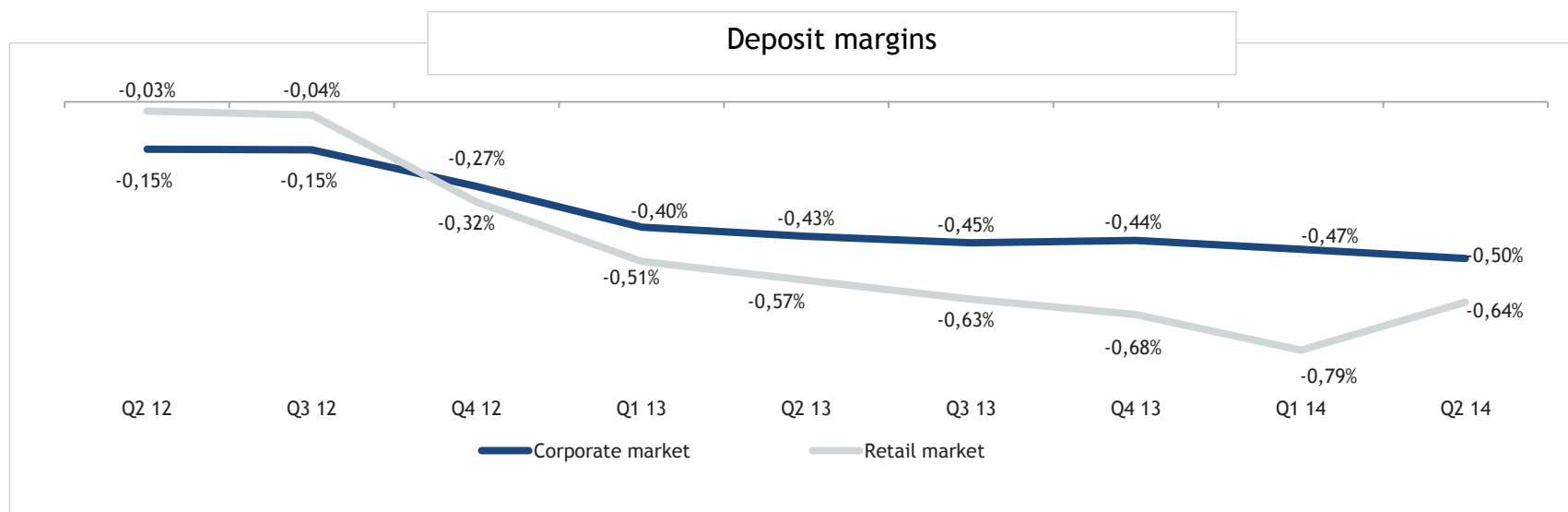
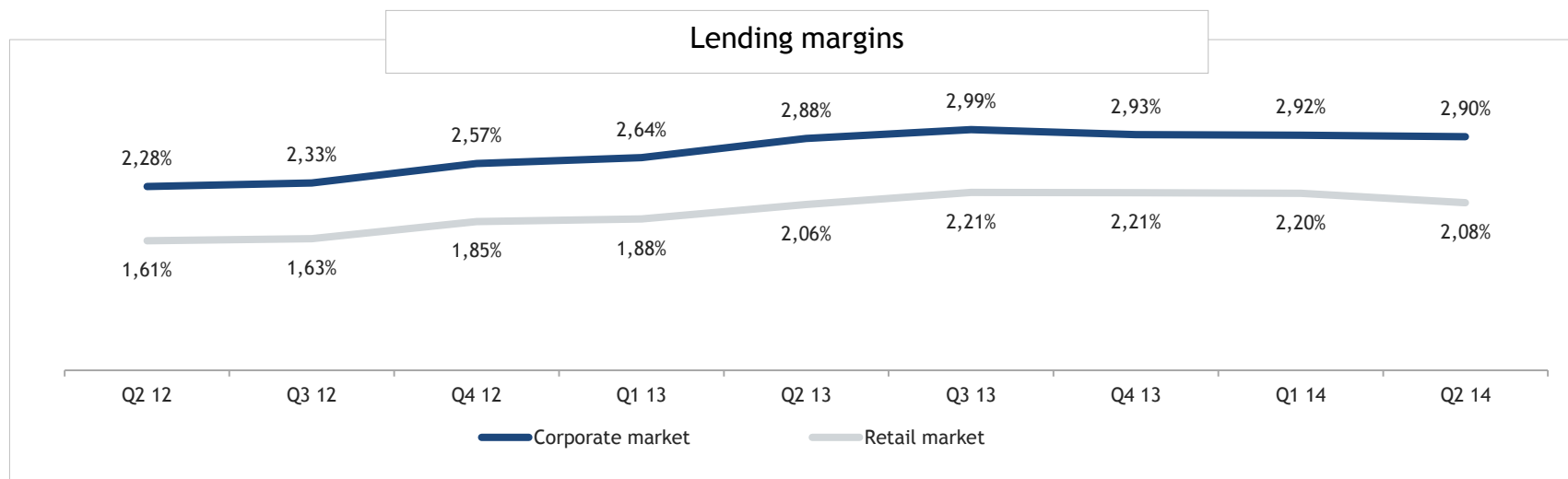
Consolidated income profile



Change in net interest income and commission income from covered bond companies; 30.06.2013 - 30.06.2014

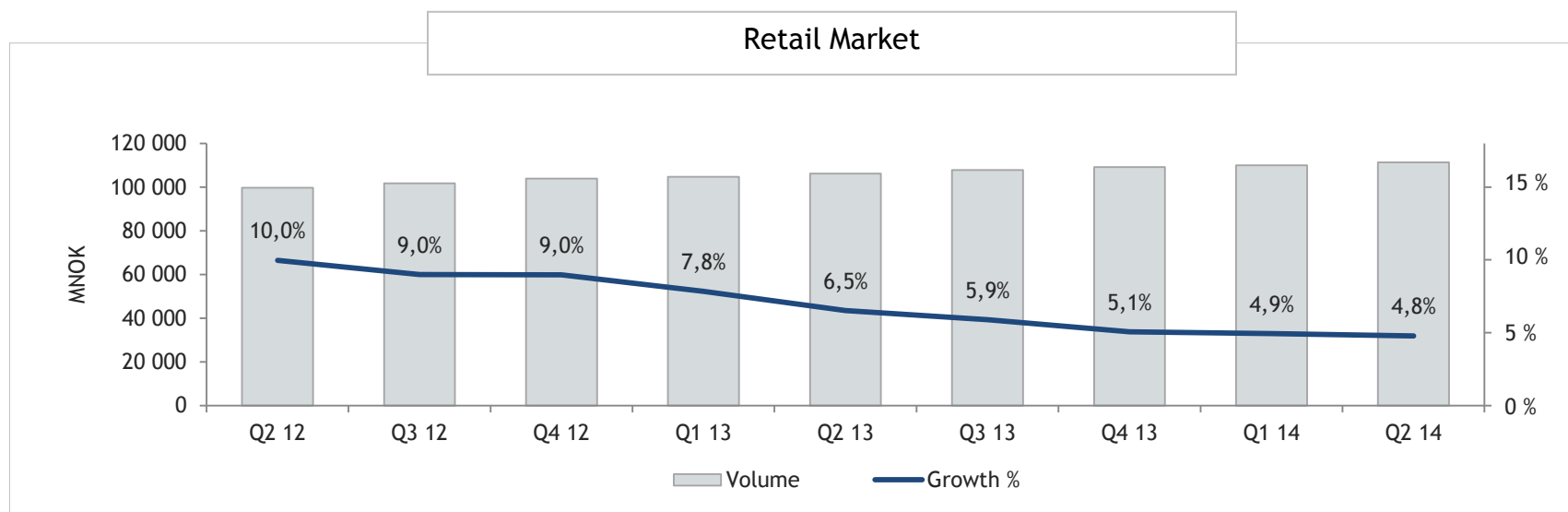
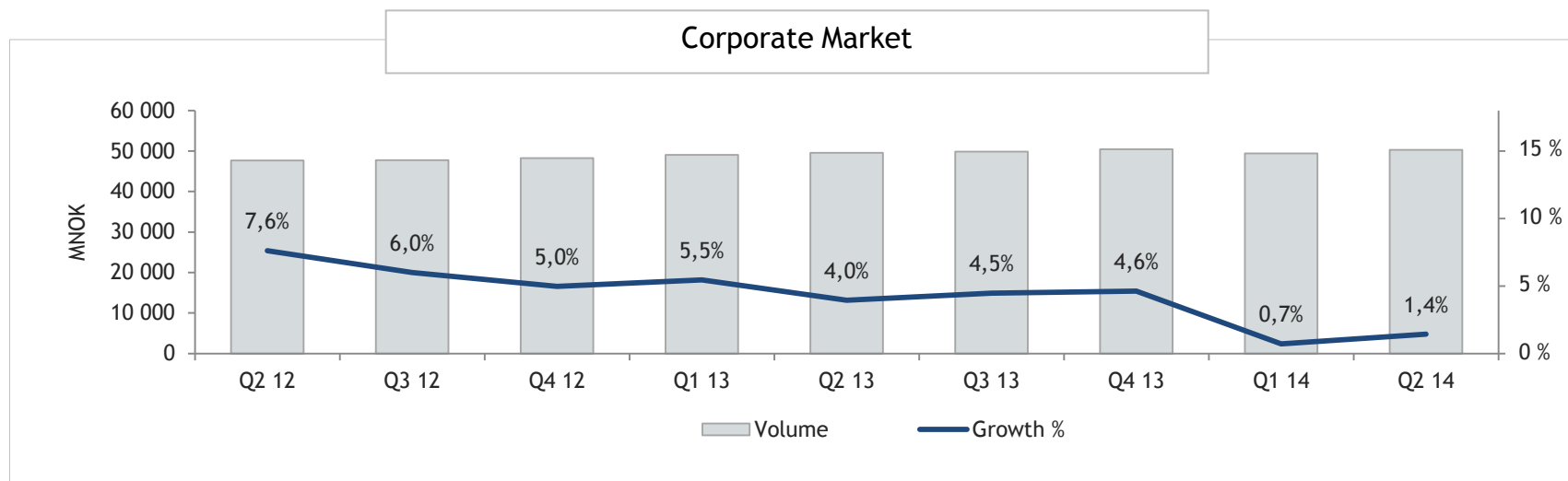


Lending and deposit margins



Definition: Average customer interest rate against 3-month moving average for 3-month NIBOR. Lending margins include loan portfolio in covered bond companies

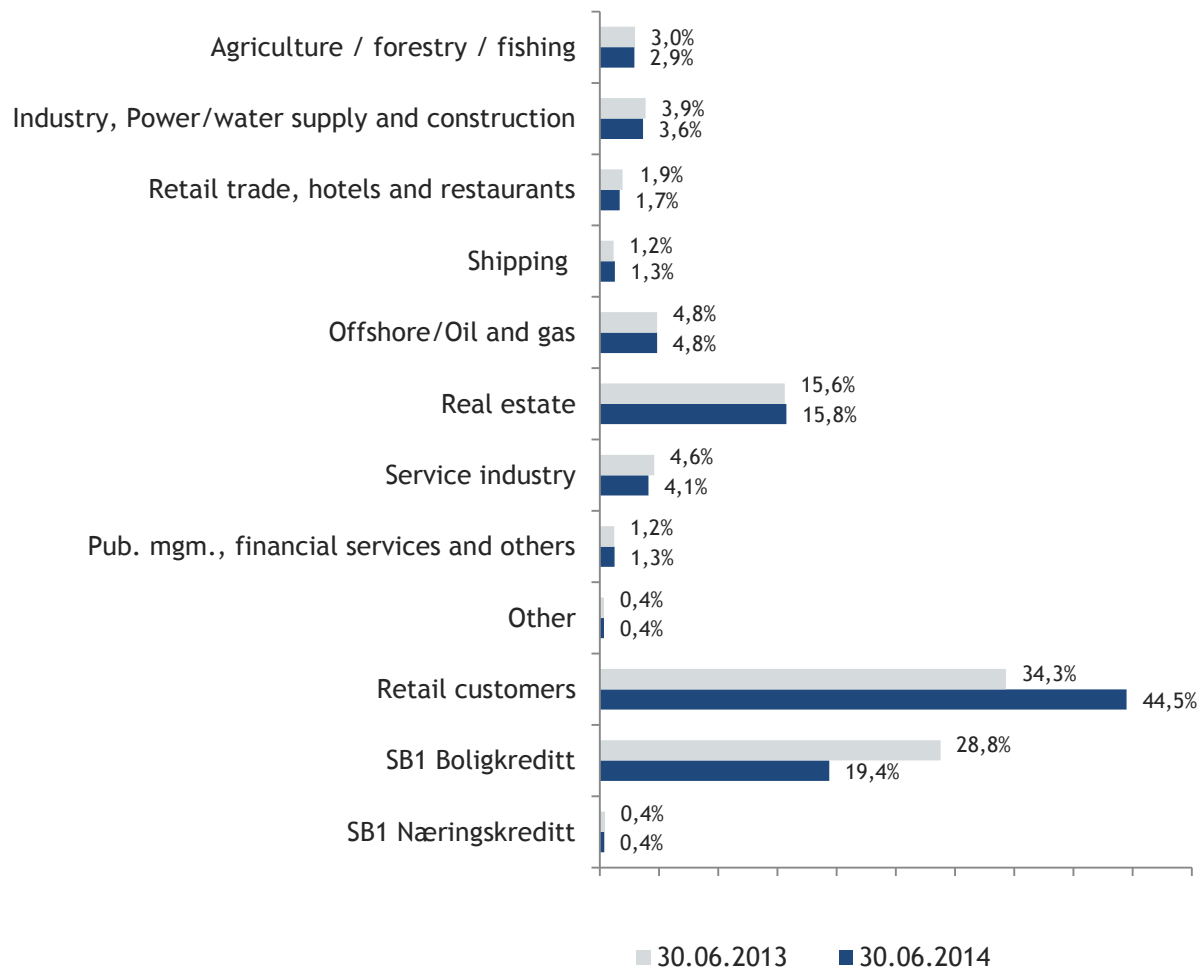
Lending volume and 12 months growth



* Incl. loan portfolio in covered bond companies

Loan portfolio as at 30.06.2014

- Gross loans as at 30 June 2014 amount to NOK 168.6 billion compared with NOK 162.7 billion at the same time last year.
- 12-month growth in loans of 3.6%.
- Loans to retail customers (incl. covered bond company) account for 63.9% of total loans.
- Loans to the commercial property sector account for 15.8% of total loans, an increase of 0,2 %-points compared at the same time last year.

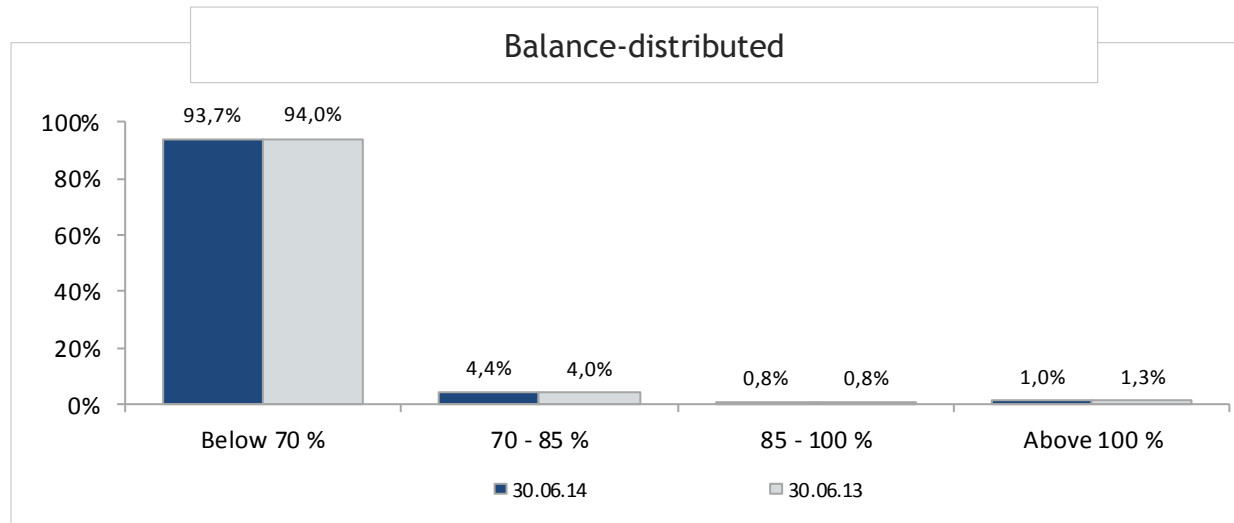
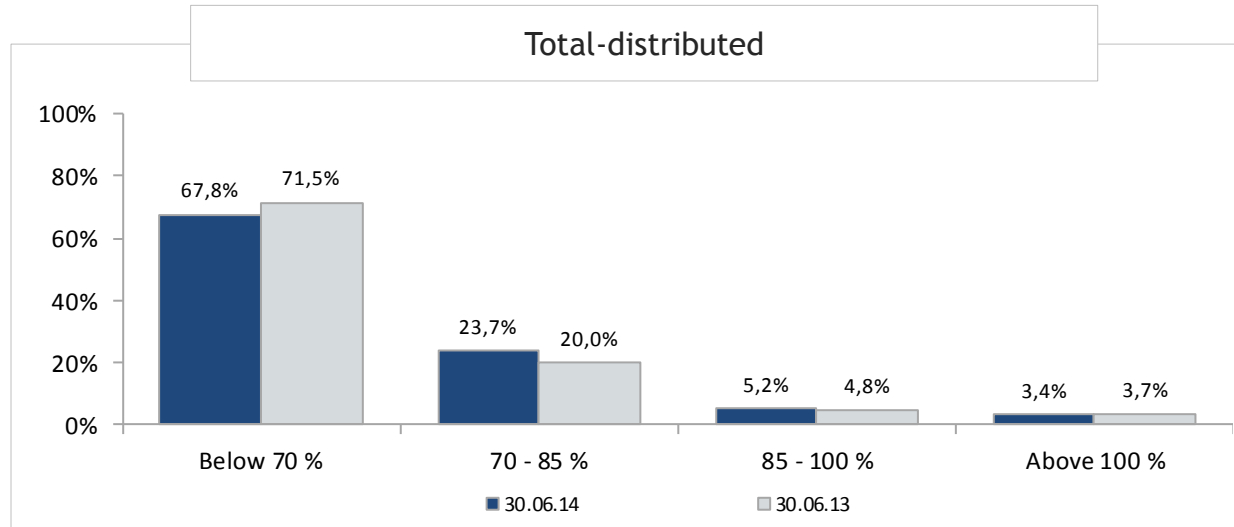


Loans before individual write-downs, nominal amounts.

Sector allocation in accordance with the standard categories from Statistics Norway.

Loan to value ratio on home mortgage loans

- The proportion of loans with a loan-to-value ratio of less than 85% is very high and stable at 91.5%.
- 98.1% of gross exposure is within 85% of the assessed value of collateral. This means that only 1.9% of gross exposure exceeds 85% of the assessed value of collateral.

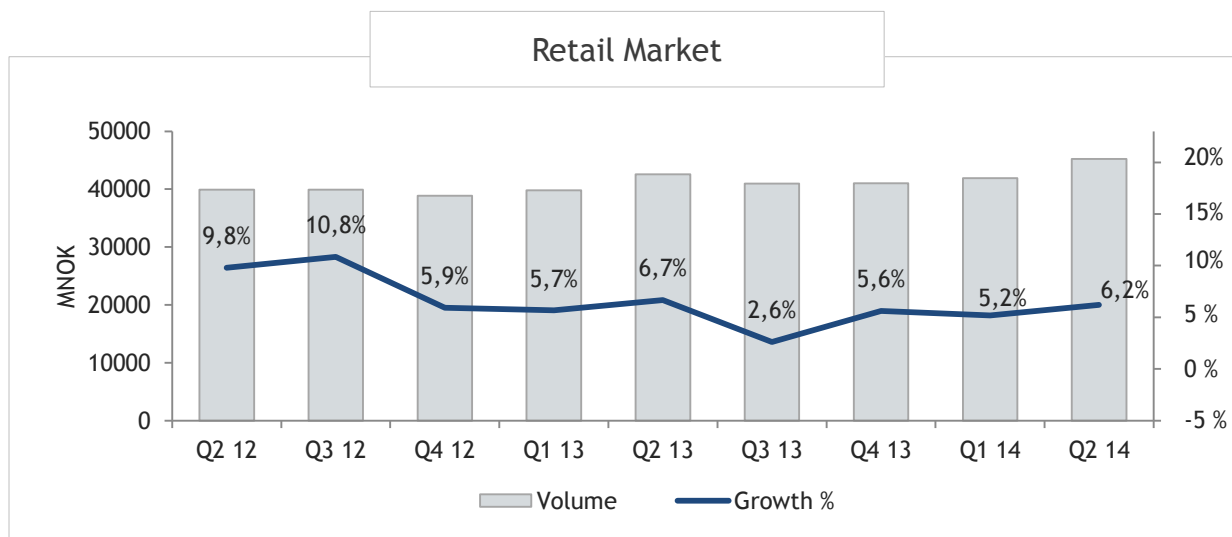


The calculation of the LTV is based on the collateral's market value. In a balance-distributed loan to value ratio, for loans that exceed 70% of the collateral's market value, the excess amount is distributed among the other intervals. In a total-distributed loan to value ratio, the entire loan is allocated to one and the same interval.

The figures include the loan portfolio in the covered bond company.

Deposits volume and 12 month growth

- Last 12 months the volume of deposits increased by NOK 8.4 billion to 81.7 billion.
 - Corresponds to an increase in the period of 11.5%.
- The volume of deposits from the corporate market includes institutional deposits from money market funds, etc.



* Includes also the Capital Market Division.

Net commission and other income

	30.06 14	30.06 13	Q2 14	Q1 14	Q4 13	Q3 13	Q2 13
<i>MNOK</i>							
Payment facilities	113	108	56	57	59	66	56
Savings/placements	85	72	40	45	39	40	37
Insurance products	86	82	44	42	41	41	42
Commission income from real estate broking	228	224	128	100	108	101	127
Guarantee commission	53	52	26	27	23	29	26
Arrangement- and customer fees	55	31	24	31	45	15	14
Other	19	23	6	13	7	7	12
Net commission and other income excl. covered bond companies	639	592	324	315	322	299	314
Commission income SB1 Boligkreditt and SB1 Næringskreditt	285	277	120	165	167	167	151
Net commission and other income incl. covered bond companies	924	869	444	480	489	466	465

Net income on investment securities

	30.06	30.06					
<i>MNOK</i>	14	13	Q2 14	Q1 14	Q4 13	Q3 13	Q2 13
Dividends	25	32	7	18	-2	3	32
Investment income, associates	218	130	137	81	95	130	31
Securities gains/losses	229	-56	24	205	13	-38	-55
- of which capital change in shares and certificates*	230	-7	10	220	42	11	-28
- of which capital change in certificates and bonds	-1	-49	14	-15	-29	-49	-27
Currency/interest gains/losses	48	117	33	15	89	42	54
- of which currency customer- and own-account trading	61	65	37	24	46	24	35
- of which IFRS-effects	-13	52	-4	-9	43	18	19
Net income on investment securities	520	223	201	319	195	137	62

Subsidiaries

<i>MNOK</i>	30.06.14	30.06.13
EiendomsMegler 1 SR-Eiendom AS		
Number of sales	3.976	3.863
Operating profit before tax	36,1	30,9
SpareBank 1 SR-Finans AS		
Total assets (BNOK)	6,4	6,2
Operating profit before tax	74,0	81,7
SR-Forvaltning AS		
Portfolio (BNOK)	7,1	6,8
Operating profit before tax	14,1	10,7
SR-Investering AS		
Operating profit before tax	11,5	8,2
Other		
Operating profit before tax	-1,3	-1,6
Total subsidiaries		
Profit before tax	134,4	129,9

Ownership interests

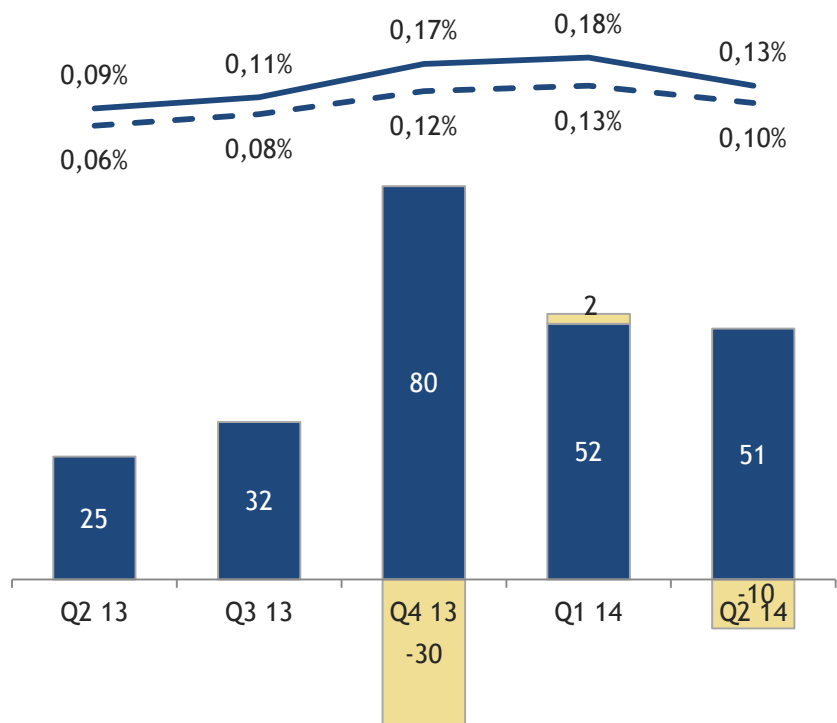
<i>MNOK</i>	30.06.14	30.06.13
SpareBank 1 Gruppen AS (19,5 % interest ownership)		
Profit after tax	153,0	78,4
Adjusted profit previous years	-4,2	-1,6
SpareBank 1 Boligkreditt AS (20,4 % interest ownership)		
Profit after tax	18,0	20,7
Adjusted profit previous years	1,9	0,0
SpareBank 1 Næringskreditt AS (27,0 % interest ownership)		
Profit after tax	15,3	2,3
Adjusted profit previous years	0,7	0,0
BN Bank ASA (23,5 % interest ownership)		
Profit after tax	39,2	26,2
Amortised	0,0	4,5
Other		
Profit after tax	-5,9	-0,8
Total ownership interests		
Profit after tax	218,0	129,6

Operating expenses

	30.06	30.06					
<i>MNOK</i>	14	13	Q2 14	Q1 14	Q4 13	Q3 13	Q2 13
Personnel expenses	580	579	293	287	297	283	294
Restructuring costs	0	10	0	0	26	1	3
Non-recurring effect, pension-related items	7	0	0	7	0	0	0
Total personnel expenses	587	589	293	294	323	284	297
IT expenses	133	122	67	66	65	63	63
Marketing	46	48	29	17	21	17	29
Other administrative expenses	47	49	24	23	23	24	26
Total administrative expenses	226	219	120	106	109	104	118
Depreciation	34	36	17	17	21	17	18
Operating expenses from real estate	20	25	7	13	5	10	13
Other operating expenses	139	138	64	75	76	63	71
Total other operating expenses	193	199	88	105	102	90	102
Total operating expenses	1.006	1.007	501	505	534	478	517

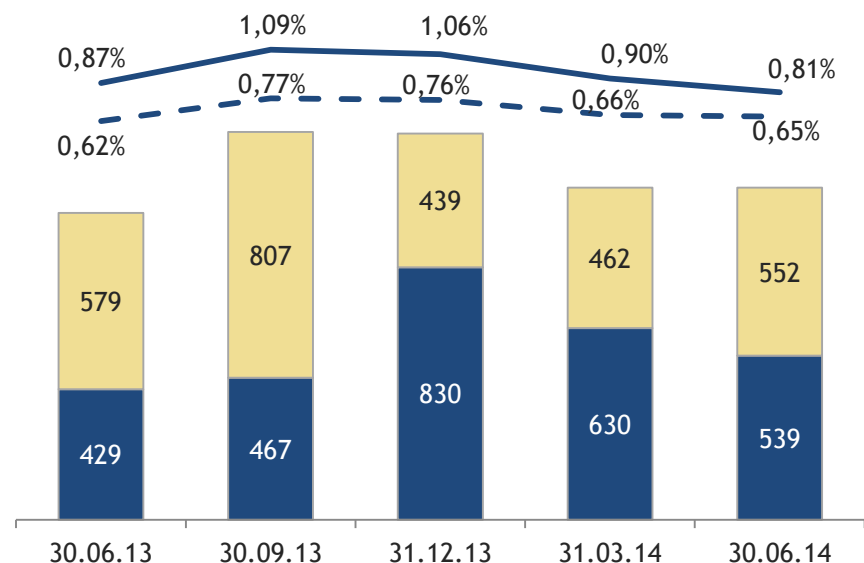
Impairment losses on loans/Non-performing and doubtful commitments

Impairment losses on loans



- Collective impairment losses on loans, MNOK
- Individual impairment losses on loans, MNOK
- Loss ratio in % of average gross loans
- Loss ratio in % of average gross loans incl. from covered bond companies

Non-performing and doubtful commitments



- Doubtful commitments, MNOK
- Non-performing loans, MNOK
- Non-performing and doubtful commitments in % of gross loans
- Non-performing and doubtful commitments in % of gross loans incl. from covered bond companies

Impairment losses on loans and guarantees

<i>Losses on loans in income statement (MNOK)</i>	30.06 14	30.06 13	Q2 14	Q1 14	Q4 13	Q3 13	Q2 13
Corporate customers	101	49	48	53	87	9	22
Retail customers	2	1	3	-1	-7	23	3
Change in collective impairment losses on loans	-8	0	-10	2	-30	0	0
Net impairment losses on loans	95	50	41	54	50	32	25
<i>Impairment losses on loans (MNOK)</i>	30.06 14	30.06 13	30.06 14	31.03 14	31.12 13	30.09 13	30.06 13
Corporate customers	307	311	307	329	382	293	311
Retail customers	54	78	54	53	64	104	78
Collective impairment losses on loans	294	332	294	304	302	332	332
Total impairment losses on loans	655	721	655	686	748	729	721

Deposits to loans ratio and market funding

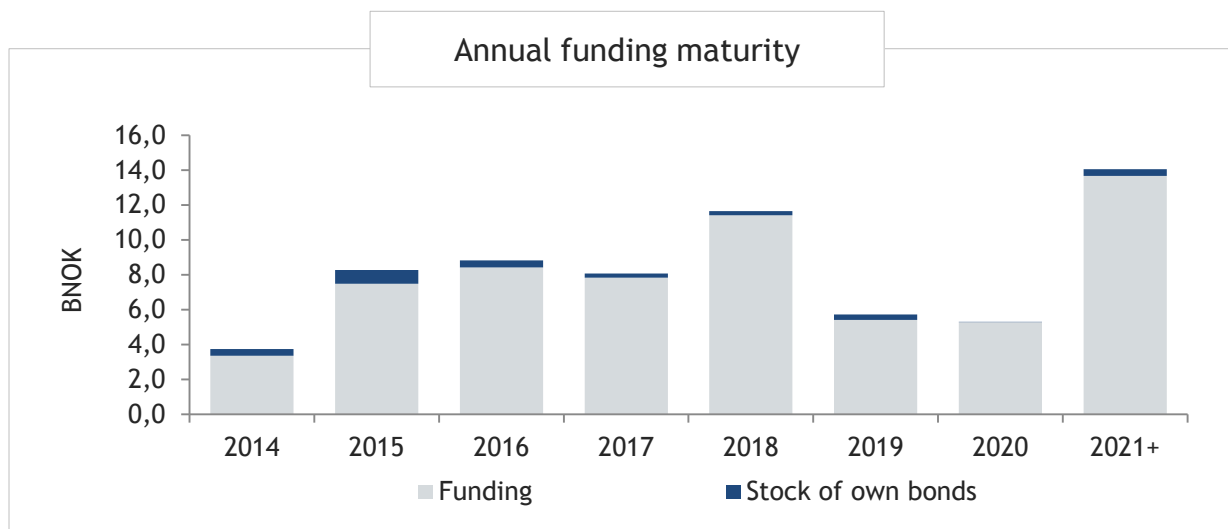
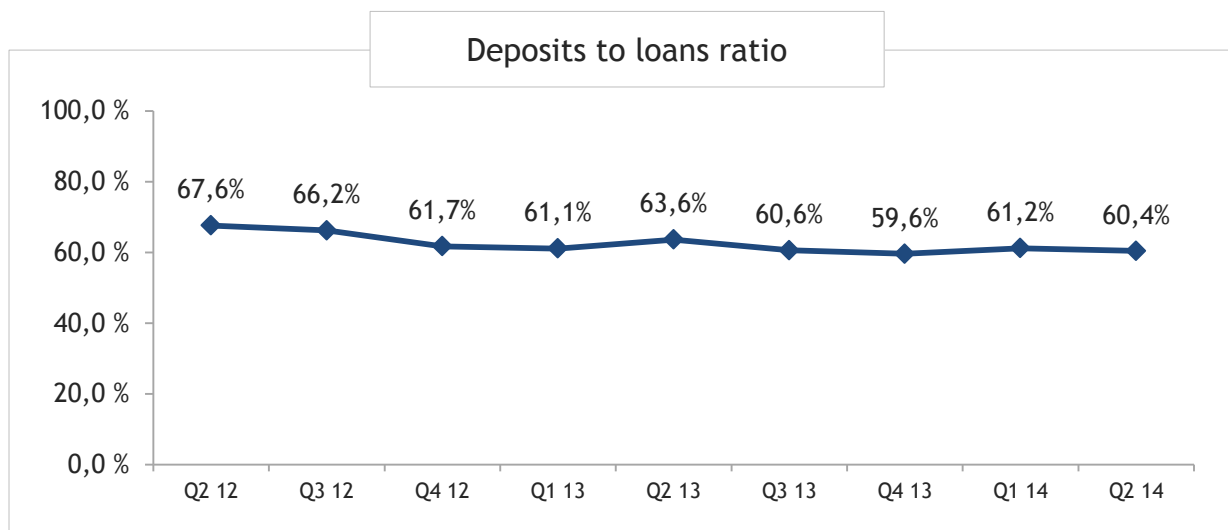
- *Development in deposits to loans ratio reflects our funding strategy with a greater share of senior funding and the reduced use of covered bond funding.*

- *Seven outstanding euro-benchmarks (EUR 500 million) with due dates in each of the years 2015- 2021.*
- *Issued EUR 750 million with a term to maturity of 7 years in April.*

- *Funding indicator 1 (ratio of illiquid assets financed by issued securities with a duration of more than 1 year) is 109,4% for the parent bank and 107,9% on consolidated basis.*

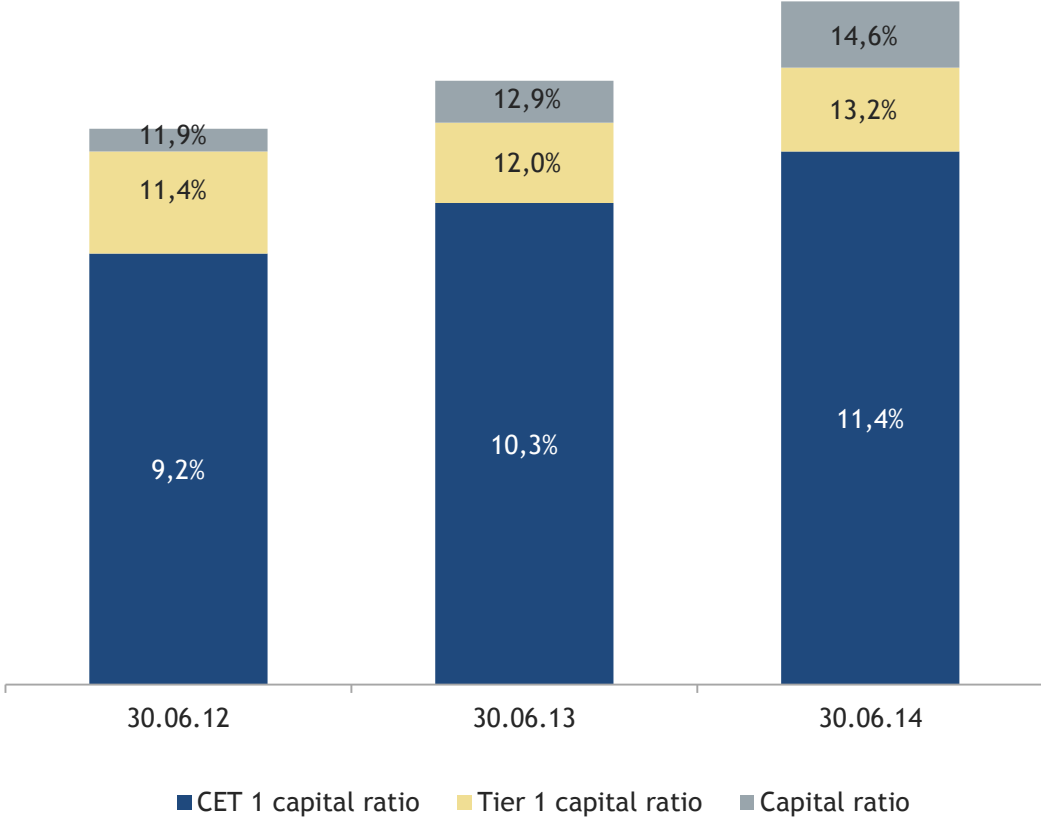
- *Good liquidity and good access to market funding*

- *Net refinancing need over the next 12 months is NOK 9.7 billion*
- *Liquidity buffer for normal operation in 27 months with closed markets.*
- *In addition to the liquidity buffer, NOK 24.0 billion of home mortgages are prepared for sale to the covered bond company.*



Stronger capital ratio - Basel I floor taken into account

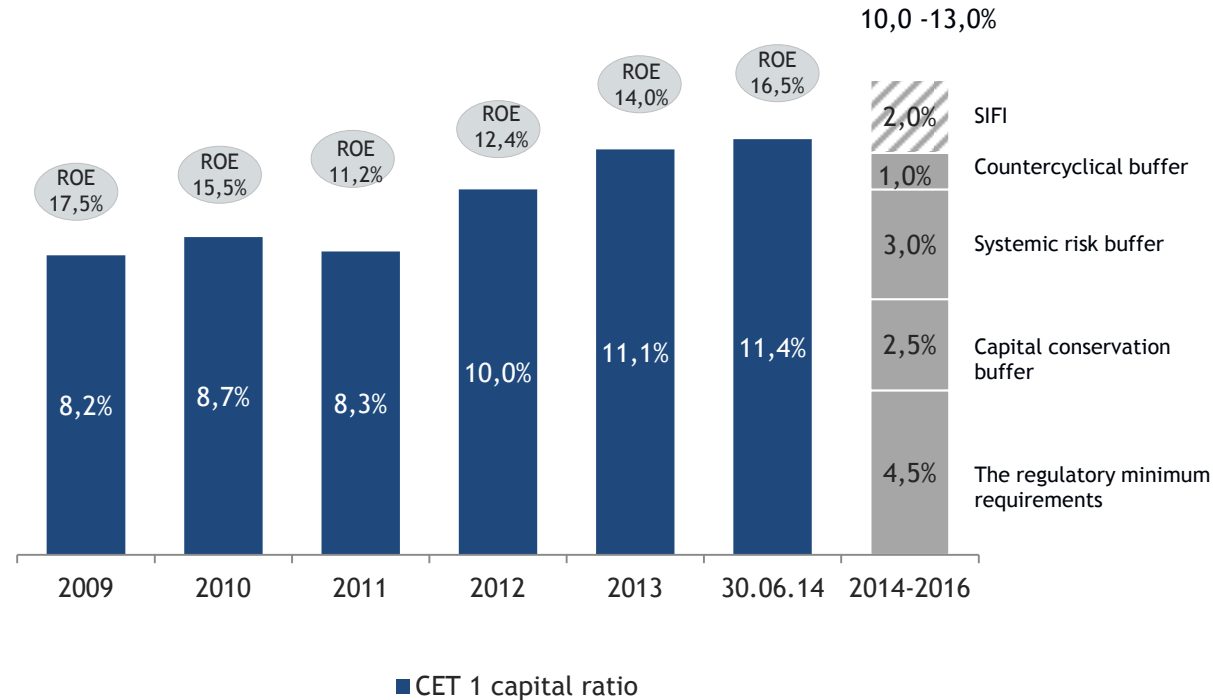
- SpareBank 1 SR-Bank meets all capital requirement with good margin per 30.06.2014.
- The use of different risk weights in the Nordic countries makes comparisons of actual financial strength difficult.
 - The Basel I floor is also practised differently.
- FSA informed 1st July 2014 a further tightening of risk weights for mortgages. This in combination with the so-called LGD floor from 1st January 2014 will mean that the average risk weight for existing mortgages will increase to the range 22 - 24%.



All figures according to "transitional rule" which implies that the minimum requirement for IRB capital ratio can be reduced to maximum 80% in relation to the Basel I rules . The "transitional rule" will be in force until the end of 2017.

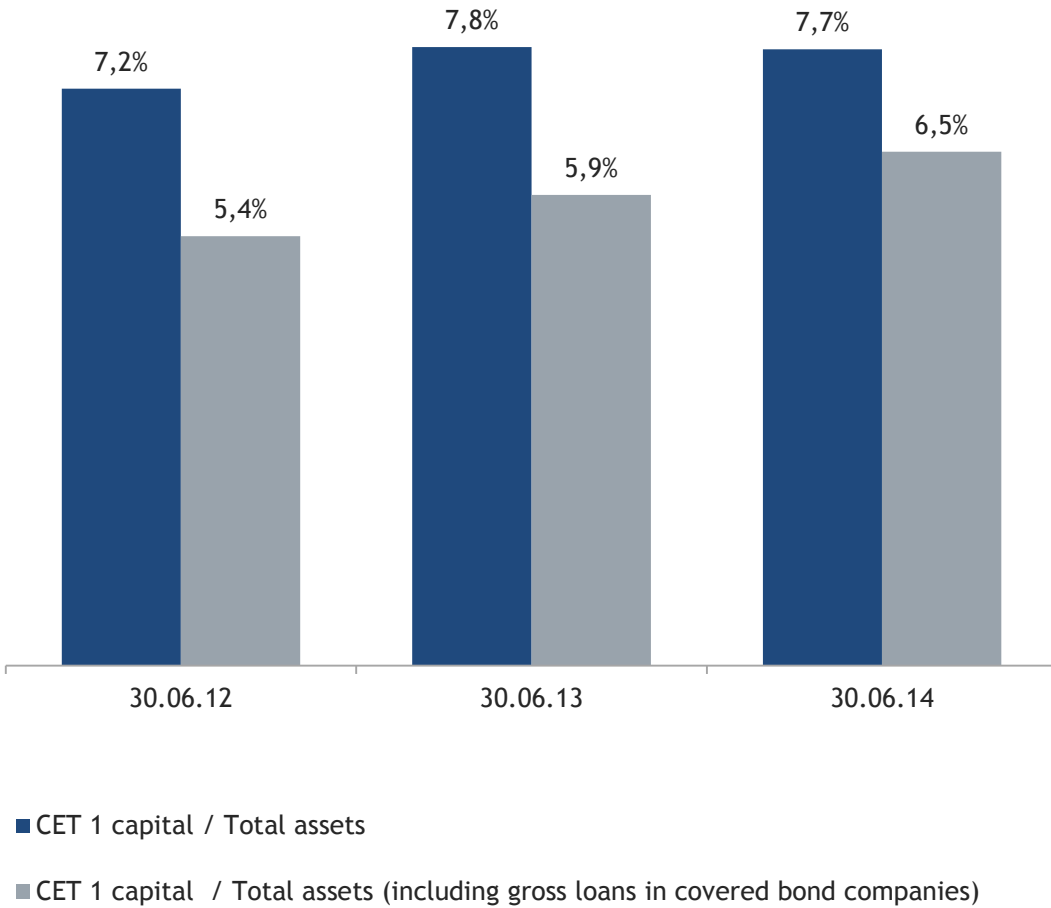
Common equity tier 1 being strengthened in line with stricter regulatory requirements

- *New capital requirements entail a need to continue increasing common equity tier 1 capital going forward.*
- *SpareBank 1 SR-Bank is not defined as systemically important financial institution (SIFI) according to the Regulations of 12 May 2014 but is close at SIFI-requirement for market share.*
- *Common equity tier 1 capital will be strengthened further through good profitability and retained earnings, combined with limited growth in risk weighted assets.*
- *The target CET 1 level will, over time, be 0.5-1.0% above the regulatory requirement.*



Core equity tier 1 capital ratio calculated on basis of total assets

- Core equity tier 1 capital ratio calculated on basis of total assets as at 30 June 2014 was 7.7%.
- Measured according to this expression of financial strength, SpareBank SR-Bank is very well capitalised and substantially exceeds the levels being discussed internationally.



Outlook

- Norwegian economic growth has slowed somewhat in the last year and a half, but is expected to still be moderate going forward.
- Expect some reduction in oil investments in 2015, but still a very high level involves strong activity in the petroleum sector. Major infrastructure projects and increasing house building are helping to ensure good conditions for the region's business and population growth, with lasting low unemployment.
- Tougher general conditions combined with slightly greater uncertainty about economic developments may help to dampen demand for loans. However, the competition for new home mortgage customers is strong. We expect stable house prices going forward.
- Non-performance and loan impairment losses are expected to remain relatively low in the coming quarters.
- Solid earnings from a robust business model, as well as good access to new long-term funding at competitive prices, indicates we are well positioned to build up the necessary capital going forward, while ensuring continued competitiveness.

APPENDIX

SRBANK's activities



Divisions of SpareBank 1 SR-Bank ASA

<p>Capital Markets</p> <p>Number of man-years: 36</p>	<p>Retail Market</p> <p>Number of man-years : 457</p>	<p>Corporate Market</p> <p>Number of man-years : 162</p>	<p>Administration & Support</p> <p>Number of man-years : 214</p>
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Fully owned companies

<p>EiendomsMegler 1</p> <p>Number of man-years : 213</p> <p>Key areas:</p> <ul style="list-style-type: none"> • Leading real estate broker 	<p>SpareBank 1 SR-FORVALTNING</p> <p>Number of man-years : 13</p> <p>Key area:</p> <ul style="list-style-type: none"> • Asset management 	<p>SpareBank 1 SR-FINANS</p> <p>Number of man-years : 31</p> <p>Key area:</p> <ul style="list-style-type: none"> • Lease finance
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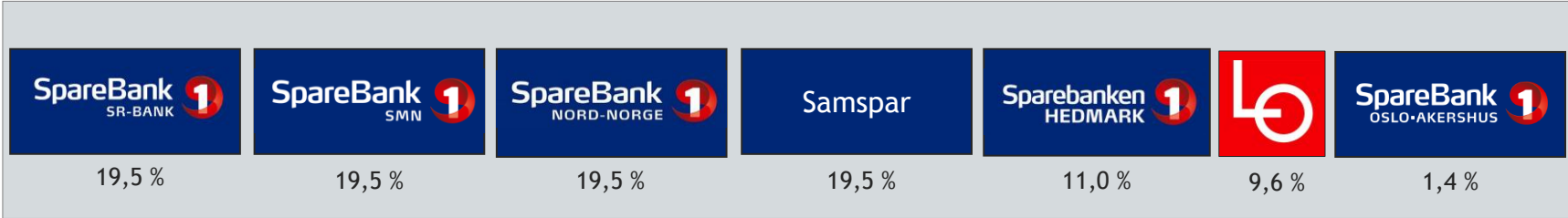
Partly owned companies

<p>SpareBank 1 Gruppen AS (19.5 %)</p> <ul style="list-style-type: none"> • Holding company for the SpareBank 1 - Alliance 	<p>BN Bank ASA (23.5 %)</p> <ul style="list-style-type: none"> • Commercial bank located in Oslo and Trondheim 	<p>SpareBank 1 Boligkreditt AS (20.4 %)</p> <ul style="list-style-type: none"> • Covered bond company (mortgages) 	<p>SpareBank 1 Næringskreditt AS (27.0 %)</p> <ul style="list-style-type: none"> • Covered bond company (commercial real estate)
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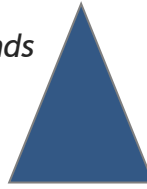
SpareBank 1 Alliance

Owners of the alliance

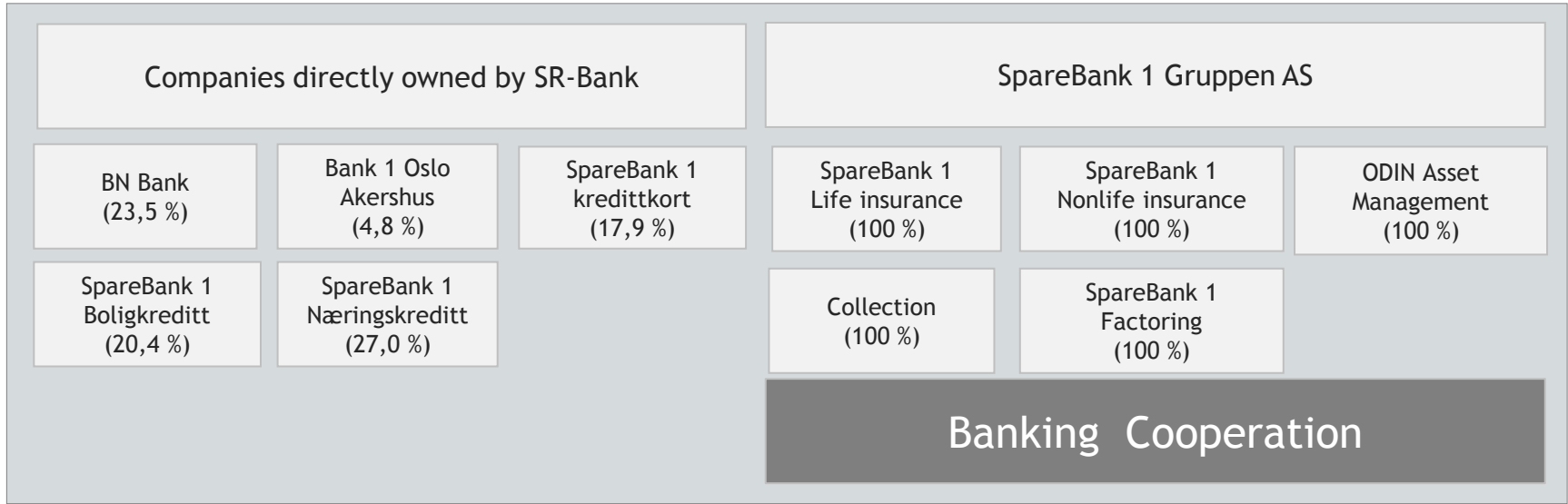
- All credit decisions are made at the local banks
- Economies of scale related to expenses, IT solutions, marketing and branding



Products, commissions, dividends



Sales, loan portfolios, capital



Our vision: Recommended by customers

Primary objective

- SpareBank 1 SR-Bank ASA is committed to value creation in the bank`s core market area
- Sustainable contribution to the value creation process in the region through;
 - Sustainable an profitable business model
 - Owner friendly and stable dividend policy

Financial targets

- ROE above 13% at a normalised level of interest rates
- Top 50% ROE and cost/income in a Nordic benchmark
- CET1 capital ratio at 0.5-1.0% above the regulatory requirement

Strategic goals

- Most attractive and preferred partner for financial services in South-Western Norway, based on;
 - Good customer experience
 - Strong team spirit and professionalism
 - Local anchoring and local decisions
 - Solvency, profitability and trust by the market

Strategic focus

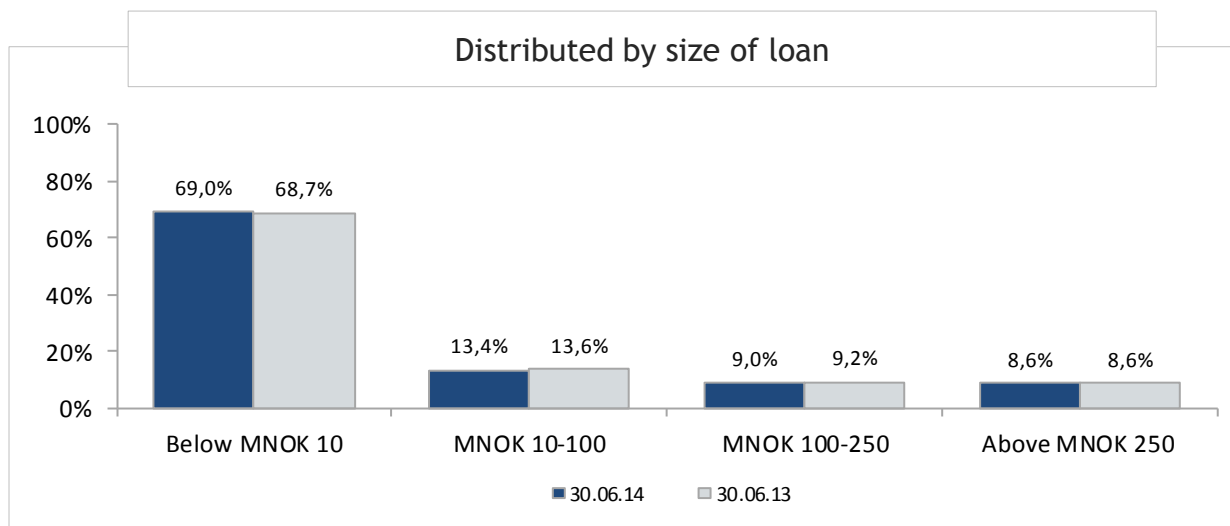
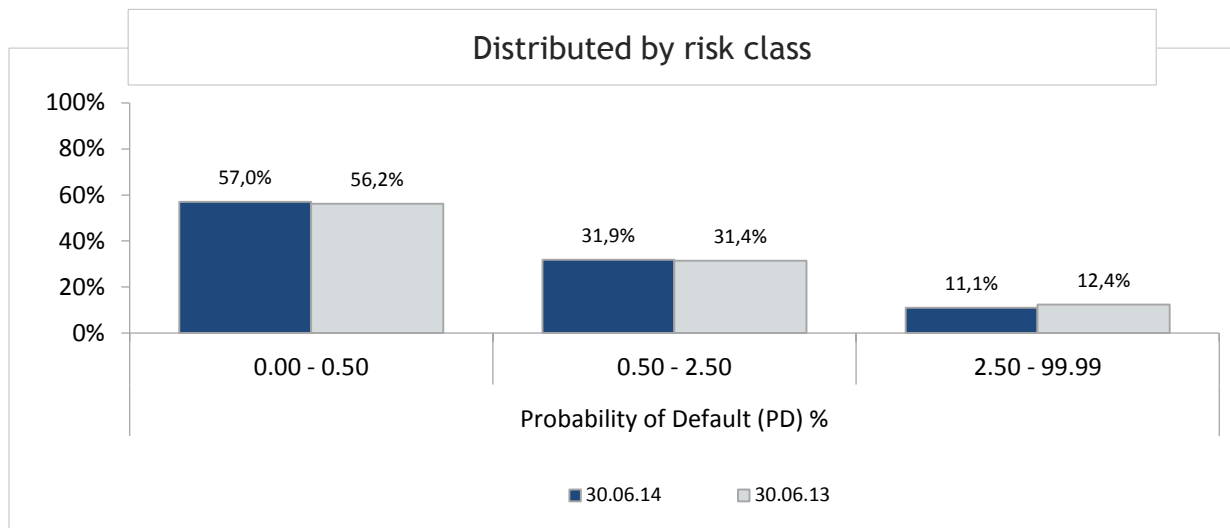
- Targeted customer growth and increased product mix
- Innovative and continuing focus on efficiency
- Expertise adapted to future customer needs
- Diversified funding platform

Balance sheet

<i>Balance sheet (MNOK)</i>	30.06.2014	30.06.2013
Cash and balances with central banks	1.985	1.762
Balances with credit institutions	2.333	2.612
Net loans to customers	134.680	114.493
Certificates, bonds and other fixed-income securities	16.610	19.852
Financial derivatives	4.653	4.936
Shares, ownership stakes and other securities	1.176	879
Business available for sale	84	85
Investment in associates	4.422	4.682
Other	1.330	1.809
Total assets	167.273	151.110
Balances with credit institutions	4.207	4.681
Public deposits related to covered bond swap scheme	0	6.429
Deposits from customers	81.728	73.281
Listed debt securities	58.105	45.006
Financial derivatives	2.191	2.486
Other liabilities	2.222	2.264
Additional Tier 1 and Tier 2 capital instruments	4.094	3.958
Total liabilities	152.547	138.105
Total equity	14.726	13.005
Total liabilities and equity	167.273	151.110

Risk profile of the loan portfolio

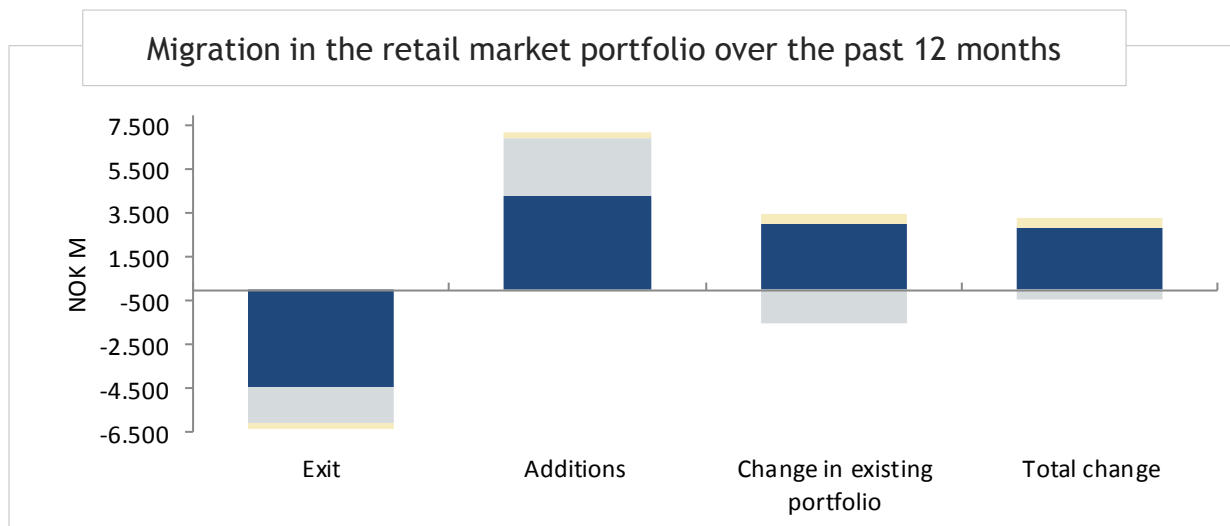
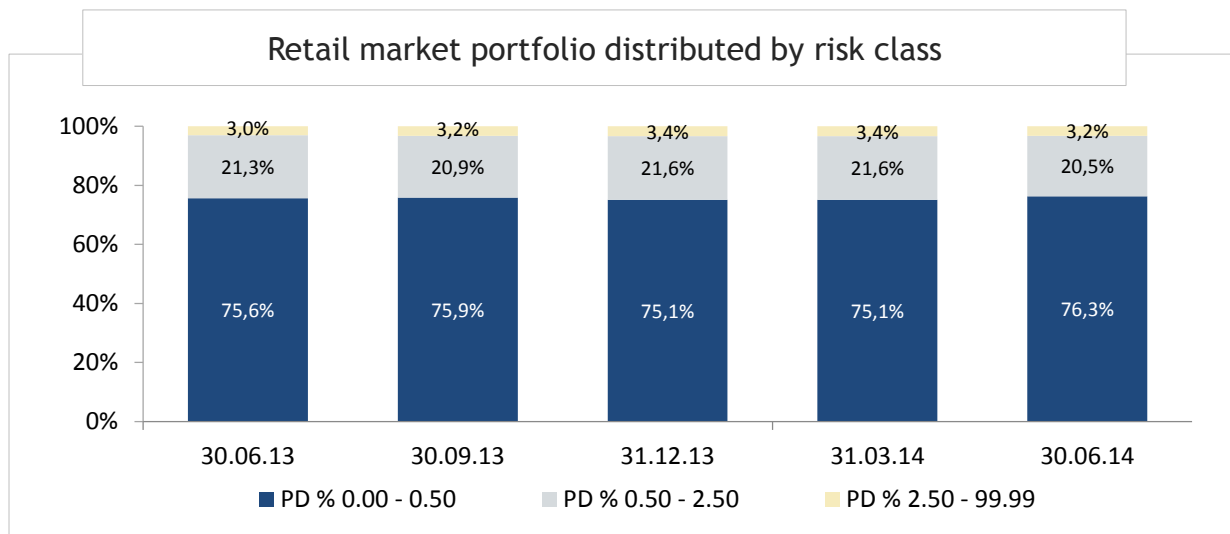
- 57% of the loan portfolio has a probability of default (PD)* below 0.5%, which is an increase from last year.
- The proportion of loans with a PD above 2.5% has been reduced to 11.1% of the total portfolio.
- 69.0% is loans constituting gross exposures less than NOK 10 million.
- 17.6% is to customers who have an exposure in excess of NOK 100 million. The credit quality in this portion of the portfolio is better than in the rest of the corporate market portfolio.



* Probability of default through a business cycle

Lending to the retail market - risk profile

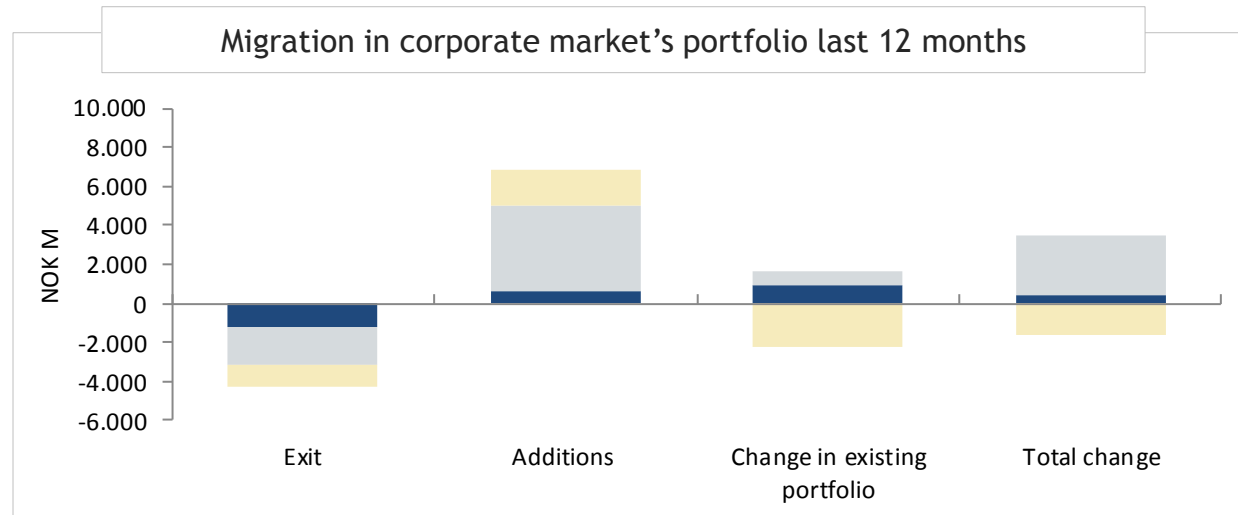
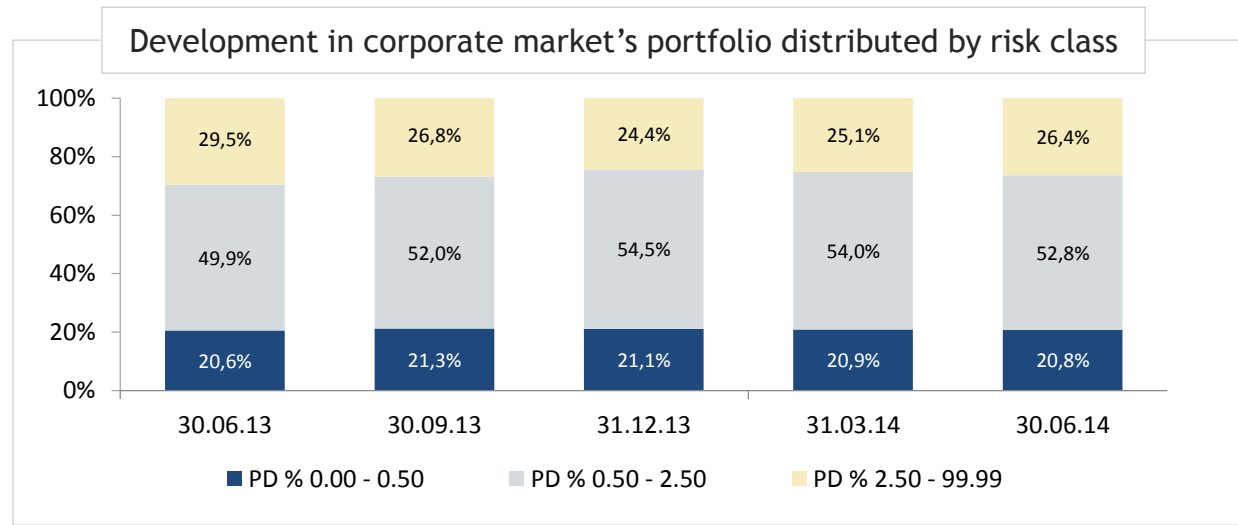
- *The quality of the retail market portfolio is considered very good and with low potential losses.*
- *The proportion of loans with a PD below 0.5% has increased to 76.3% of the total retail portfolio.*
- *The low risk profile of the portfolio is achieved through prudent customer selection and requirements for moderate LTV.*
- *Most of the portfolio is secured against a mortgage on real estate, and lending is overall moderate compared to asset value.*



Figures include the portfolio sold to the covered bond company.

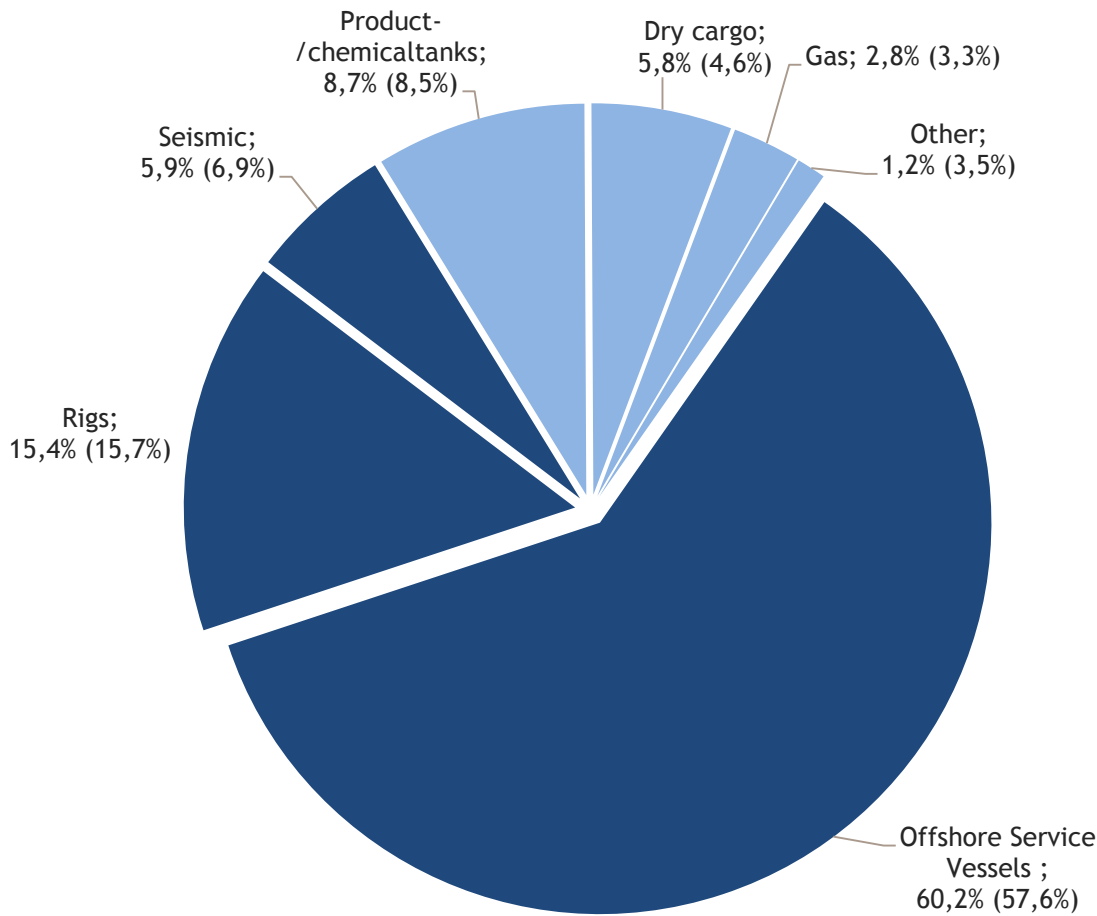
Lending to the corporate market - risk profile

- *The quality of the corporate market portfolio is good.*
- *PD has improved since Q2 2013. This trend is particularly driven by an strengthened risk profile of existing customers.*
- *Loans with a PD above 2.5% represent 26.4% of the corporate loan portfolio.*



Low exposure to the shipping segment

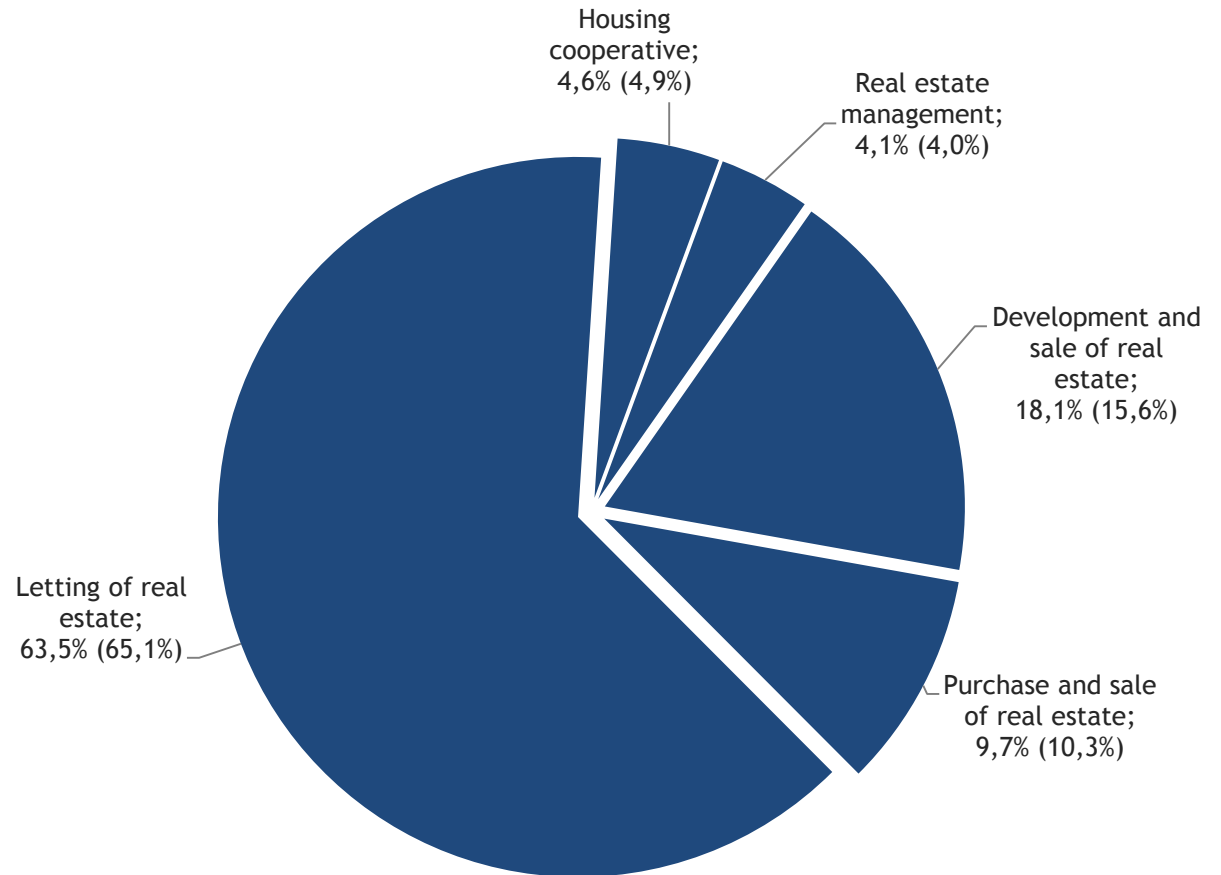
- *Lending to conventional shipping is low and represents 1.2% of total loans*
- *Lending to the offshore sector represents 5.4% of total loans*
- *Lending, undrawn credit limits and guarantees to these sectors total NOK 11.1 billion.*
 - *18.5% of the exposure is to conventional shipping*
 - *81.5% of the exposure is to the offshore sector*



Sector allocation in accordance with the standard categories from Statistics Norway. Figures as at 30.06.2013 in brackets.

Lending to commercial property

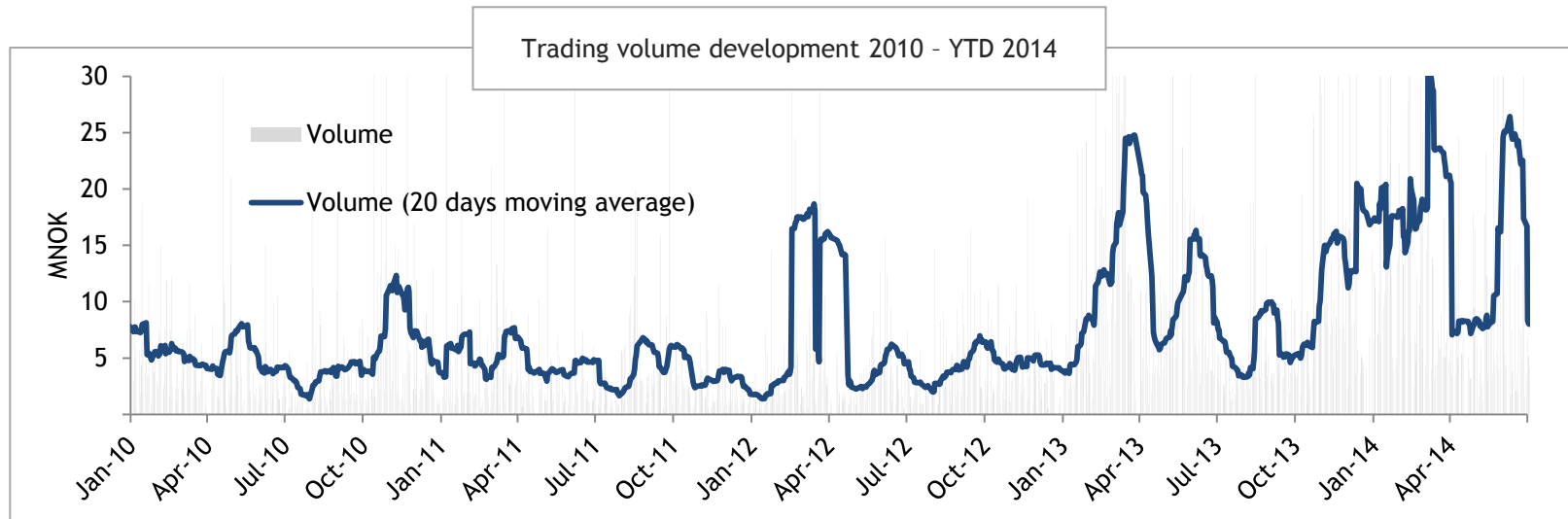
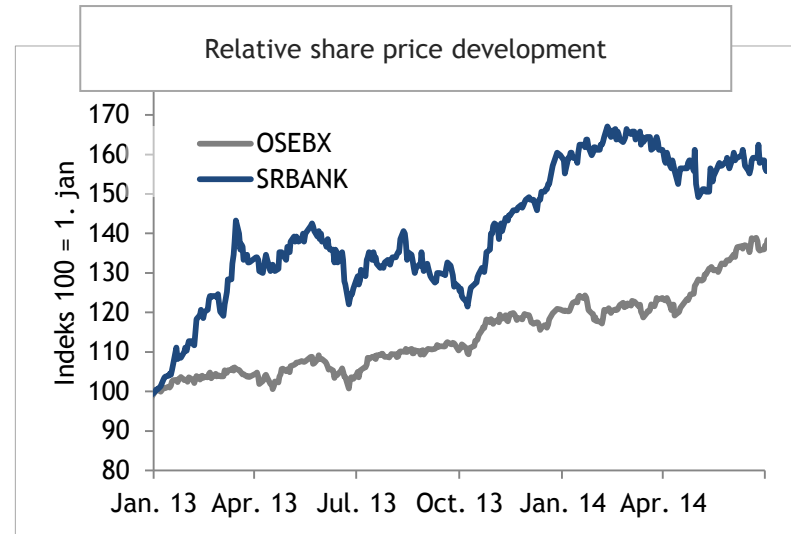
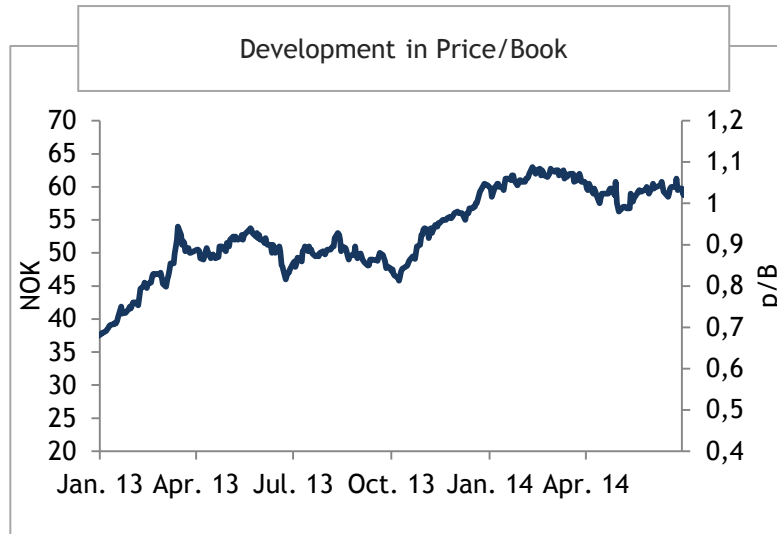
- *Lending to commercial property constitutes 15.8% of total loans, which is an increase of 0.2% compared with the same time last year.*
- *The portfolio is characterised by lending to commercial properties for leasing with long-term contracts and financially solid tenants. The vacancy rate is limited. Interest rates for a significant portion of this portfolio have been hedged.*



Sector allocation in accordance with the standard categories from Statistics Norway. Figures as at 30.06.2013 in brackets.

Increased international interest in SRBANK

- *International ownership increased from 14.1% at the end of 2013 to 21.7% at the end of 2nd quarter 2014.*
- *Total market value at the end of 2nd quarter 2014 is NOK 15,3 million.*



20 largest shareholders as at June 2014

- *International ownership increased from 14.1% at the end of 2013 to 21.7% at the end of 2nd quarter 2014*

Investor		Number	Stake
Sparebankstiftelsen SR-Bank		72.419.305	28,3%
Gjensidige Forsikring ASA		26.483.470	10,4%
Folketrygdfondet		9.895.706	3,9%
Morgan Stanley & Co, U.S.A.	Nominee	9.562.005	3,7%
State Street Bank and Trust, U.S.A.	Nominee	8.692.751	3,4%
SpareBank 1-stiftinga Kvinnherad		6.226.583	2,4%
Wimoh Invest AS		4.320.710	1,7%
Odin Norge		3.953.812	1,5%
Skagen Global		3.820.039	1,5%
The Bank of New York Mellon, U.S.A.	Nominee	2.618.796	1,0%
State Street Bank and Trust, U.S.A.	Nominee	2.598.882	1,0%
J.P. Morgan Chase Bank, U.K.	Nominee	2.340.941	0,9%
Clipper AS		2.100.000	0,8%
J.P. Morgan Chase Bank, U.K.	Nominee	2.083.137	0,8%
J.P. Morgan Chase Bank, Sverige	Nominee	2.014.054	0,8%
Skandinaviska Enskilda Banken, Sverige	Nominee	1.706.892	0,7%
FLPS, U.S.A.		1.350.000	0,5%
Westco AS		1.321.817	0,5%
State Street Bank and Trust, U.S.A.	Nominee	1.223.779	0,5%
Skagen Global II		1.196.751	0,5%
<hr/>			
Top 5		127.053.237	49,7%
Top 10		147.993.177	57,9%
Top 20		165.929.430	64,9%

SRBANK as at 30 June 2014

- **Ownership interests:**
 - From Rogaland, Agder-counties and Hordaland: 49.0%
 - International: 21.7%
 - 10 largest: 57.9%
 - 20 largest: 64.9%
- **Number of shareholders: 10 695 (11 527)**
- **Employees owning 1.8%**
- **Trading volume in Q2 2014: 5.5% (5.0%)**

	30.06.2014	2013	2012	2011	2010
Share price	59,75	60,25	37,20	40,70	57,00
Stock value (MNOK)	15.281	15.409	9.514	5.182	7.257
Book value per share, NOK (group)	57,63	55,00	49,48	48,75	47,45
Earnings per share	4,67	7,28	5,32	5,42	6,84
Dividend per share	n.a.	1,60	1,50	1,50	2,75
P/E	6,40	8,28	6,99	7,51	8,33
P/BV (group)	1,04	1,10	0,75	0,83	1,20

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