

SpareBank 1 SR-Bank Group (MNOK)	30.09.2022	Q3 22	30.06.2022	Q2 22	31.03.2022	Q1 22	31.12.2021	Q4 21	30.09.2021	Q3 21	30.06.2021	Q2 21	31.03.2021	Q1 21	31.12.2020	Q4 20	30.09.2020	Q3 20	30.06.2020	Q2 20	31.03.2020	Q1 20	31.12.2019	Q4 19	30.09.2019	Q3 19	30.06.2019	Q2 19	31.03.2019	Q1 19	
Profit after tax	2.378	829	1.549	796	753	753	3.156	889	2.267	733	1.534	816	718	718	1.590	608	982	505	477	256	221	221	3.124	485	2.639	593	2.046	900	1.146	1.146	
Interest on hybridcapital	60	20	40	21	19	19	67	18	49	17	32	14	18	18	88	21	67	18	49	24	25	25	40	15	25	12	13	9	4	4	
Profit after tax excl. interests on hybridcapital	2.318	809	1.509	775	734	734	3.089	871	2.218	716	1.502	802	700	700	1.502	587	915	487	428	232	196	196	3.084	470	2.614	581	2.033	891	1.142	1.142	
Total equity	28.003	28.003	27.141	27.141	28.016	28.016	27.179	27.179	26.351	26.351	26.419	26.419	25.661	25.661	26.393	26.393	25.764	25.764	25.203	25.203	25.008	25.008	24.834	24.834	23.645	23.645	23.094	23.094	23.114	23.114	
Hybridcapital	1.700	1.700	1.700	1.700	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850	1.850
Equity excl. hybridcapital	26.303	26.303	25.441	25.441	26.166	26.166	25.329	25.329	24.501	24.501	24.569	24.569	23.811	23.811	24.543	24.543	23.914	23.914	23.353	23.353	23.158	23.158	22.984	22.984	22.395	22.395	21.844	21.844	22.114	22.114	
Average equity excl. hybridcapital	25.810	25.810	25.645	25.645	25.804	25.748	24.551	24.915	24.356	24.535	24.308	24.190	24.177	24.177	23.590	24.229	23.352	23.634	23.165	23.256	23.071	23.071	22.074	22.690	21.847	22.118	21.664	21.979	21.574	21.574	
Annualised profit after tax excl. interests on hybridcapital	3.090	3.236	3.018	3.099	2.936	2.936	3.089	3.485	2.957	2.863	3.005	3.208	2.801	2.801	1.502	2.348	1.221	1.948	857	928	786	786	3.084	1.880	3.485	2.324	4.066	3.564	4.568	4.568	
Average equity excl. hybridcapital	25.810	25.810	25.645	25.804	25.748	25.748	24.551	24.915	24.356	24.535	24.308	24.190	24.177	24.177	23.590	24.229	23.352	23.634	23.165	23.256	23.071	23.071	22.074	22.690	21.847	22.118	21.664	21.979	21.574	21.574	
Return on equity	12,0%	12,5%	11,8%	12,0%	11,4%	11,4%	12,6%	14,0%	12,1%	11,7%	12,4%	13,2%	11,6%	11,6%	6,4%	9,7%	5,2%	8,2%	3,7%	4,0%	3,4%	3,4%	14,0%	8,3%	16,0%	10,5%	18,8%	16,2%	21,2%	21,2%	
Total operating costs	2.073	676	1.397	702	695	695	2.714	755	1.959	666	1.293	681	612	612	2.386	629	1.757	595	1.162	570	592	592	2.478	678	1.800	615	1.185	602	583	583	
Net income	5.028	1.726	3.302	1.671	1.631	1.631	6.744	1.804	4.940	1.629	3.311	1.698	1.613	1.613	6.237	1.604	4.633	1.567	3.066	1.667	1.399	1.399	6.530	1.443	5.087	1.440	3.647	1.692	1.955	1.955	
Cost ratio	41,2%	39,2%	42,3%	42,0%	42,6%	42,6%	40,2%	41,9%	39,7%	40,9%	39,1%	40,1%	37,9%	37,9%	38,3%	39,2%	37,9%	38,0%	37,9%	34,2%	42,3%	42,3%	37,9%	47,0%	35,4%	42,7%	32,5%	35,6%	29,8%	29,8%	
Net interest income	3.225	1.115	2.110	1.101	1.009	1.009	3.990	1.005	2.985	989	1.996	1.001	995	995	4.142	994	3.148	1.041	2.107	1.026	1.081	1.081	3.987	1.062	2.925	1.019	1.906	968	938	938	
Total assets	334.255	334.255	318.642	318.642	318.295	318.295	304.402	304.402	296.987	296.987	299.939	299.939	296.492	296.492	287.049	287.049	280.338	280.338	278.715	278.715	278.639	278.639	255.895	255.895	251.604	251.604	246.462	246.462	241.926	241.926	
Average total assets	315.776	323.816	311.591	316.347	308.512	308.512	295.753	301.021	293.769	300.562	290.768	295.347	287.629	287.629	275.235	282.912	272.674	280.147	269.266	275.917	264.959	264.959	247.923	256.488	244.865	251.291	241.421	245.009	237.959	237.959	
Average interest margin	1,37%	1,37%	1,37%	1,40%	1,33%	1,33%	1,35%	1,32%	1,37%	1,31%	1,38%	1,36%	1,40%	1,40%	1,50%	1,40%	1,54%	1,48%	1,57%	1,50%	1,64%	1,64%	1,61%	1,64%	1,60%	1,61%	1,59%	1,58%	1,60%	1,60%	
Interest receipts from lending to corporate market	1.956	743	1.213	638	575	575	2.032	546	1.486	487	1.000	483	516	516	2.252	494	1.758	522	1.236	567	668	668	2.438	659	1.779	630	1.148	590	558	558	
3 month money market rate (MNOK)	-	583	-	291	-	134	-	209	-	89	-	120	-	48	-	304	-	41	-	262	-	180	-	674	-	204	-	470	-	157	-
Interest margin lending to corporate market	1.373	452	921	480	441	441	1.822	456	1.366	444	922	454	468	468	1.948	451	1.495	492	1.004	516	488	488	1.764	455	1.309	452	897	433	424	424	
Average lending volume corporate market	71.660	74.937	70.022	71.297	68.747	68.747	66.364	68.132	65.775	67.168	65.079	65.628	64.530	64.530	66.391	66.161	66.468	66.747	66.328	66.866	65.791	65.791	64.641	65.875	64.230	64.591	64.050	64.997	63.102	63.102	
Net lending margins corporate market	2,56%	2,39%	2,65%	2,70%	2,60%	2,60%	2,75%	2,66%	2,78%	2,62%	2,86%	2,77%	2,94%	2,94%	3,02%	2,75%	3,02%	2,93%	3,04%	3,10%	2,98%	2,98%	2,73%	2,74%	2,72%	2,78%	2,70%	2,67%	2,72%	2,72%	
Interest receipts from lending to SME & agriculture	521	198	323	169	154	154	541	143	398	133	265	133	132	132	599	135	464	137	327	150	177	177	633	172	461	163	298	151	147	147	
3 month money market rate (MNOK)	-	208	-	102	-	49	-	93	-	35	-	20	-	22	-	124	-	20	-	104	-	65	-	236	-	71	-	165	-	55	-
Interest margin lending to SME & agriculture	313	96	217	112	105	105	449	108	340	113	227	117	110	110	475	115	360	121	239	127	112	112	397	102	296	101	195	96	98	98	
Average lending volume SME & agriculture	16.967	17.375	16.576	16.815	16.338	16.338	15.868	16.161	15.770	15.856	15.727	15.765	15.689	15.689	15.738	15.720	15.744	15.691	15.770	15.834	15.706	15.706	14.918	15.236	14.813	14.909	14.764	14.877	14.652	14.652	
Net lending margins SME & agriculture	2,48%	2,19%	2,64%	2,67%	2,60%	2,60%	2,83%	2,66%	2,89%	2,83%	2,91%	2,99%	2,84%	2,84%	3,02%	2,92%	3,06%	3,07%	3,05%	3,23%	2,86%	2,86%	2,66%	2,65%	2,67%	2,69%	2,66%	2,59%	2,72%	2,72%	
Interest receipts from lending to retail market	2.681	1.029	1.652	870	782	782	2.772	722	2.050	686	1.364	683	681	681	3.188	699	2.489	706	1.783	780	1.002	1.002	3.601	995	2.606	931	1.676	860	816	816	
3 month money market rate (MNOK)	-	1.802	-	879	-	429	-	792	-	489	-	169	-	189	-	1.033	-	170	-	863	-	526	-	1.975	-	591	-	1.384	-	865	-
Interest margin lending to retail market	879	150	729	376	353	353	1.981	419	1.561	517	1.044	551	492	492	2.155	530	1.626	570	1.055	589	466	466	1.625	404	1.222	411	811	399	412	412	
Average lending volume retail market	145.006	147.827	143.595	144.940	142.251	142.251	138.447	140.801	137.663	139.375	136.807	137.555	136.054	136.054	131.295	134.833	130.116	132.576	128.885	129.924	127.847	127.847	124.140	126.631	123.310	124.742	122.593	123.227	121.960	121.960	
Net lending margin retail market	0,81%	0,40%	1,02%	1,04%	1,01%	1,01%	1,43%	1,18%	1,52%	1,47%	1,54%	1,61%	1,47%	1,47%	1,64%	1,56%	1,67%	1,71%	1,65%	1,82%	1,47%	1,47%	1,31%	1,26%	1,32%	1,31%	1,33%	1,30%	1,37%	1,37%	
Interest payments on deposits from corporate market	-	790	-	358	-	203	-	419	-	269	-	99	-	85	-	373	-	298	-	60	-	168	-	621	-	178	-	443	-	150	-
3 month money market rate (MNOK)	-	722	-	353	-	203	-	250	-	111	-	88	-	52	-	269	-	42	-	226	-	152	-	570	-	168	-	402	-	136	-
Interest margin on deposits corporate market	-	69	-	63	-	32	-	168	-	38	-	130	-	33	-	104	-	33	-	72	-	16	-	51	-	10	-	41	-	13	-
Average volume deposits corporate market	61.890	60.528	62.571	62.702	62.440	62.440	56.383	59.621	55.304	58.329	53.791	57.865	49.718	49.718	43.026	46.991	41.704	44.383	40.364	41.206	39.523	39.523	39.231	39.006	39.306	39.201	39.359	39.844	38.874	38.874	
Net margin on deposits corporate market	-0,15%	-0,04%	-0,20%	-0,20%	-0,21%	-0,21%	-0,30%	-0,26%	-0,31%	-0,32%	-0,31%	-0,35%	-0,27%	-0,27%	-0,24%	-0,28%	-0,23%	-0,27%	-0,20%	-0,24%	-0,17%	-0,17%	-0,13%	-0,10%	-0,14%	-0,13%	-0				

SporeBank 1 SR-Bank Group (MNOK)	30.09.2022	Q3 22	30.06.2022	Q2 22	31.03.2022	Q1 22	31.12.2021	Q4 21	30.09.2021	Q3 21	30.06.2021	Q2 21	31.03.2021	Q1 21	31.12.2020	Q4 20	30.09.2020	Q3 20	30.06.2020	Q2 20	31.03.2020	Q1 20	31.12.2019	Q4 19	30.09.2019	Q3 19	30.06.2019	Q2 19	31.03.2019	Q1 19			
Deposits from customers	143.989		145.667		141.999		137.664		132.283		136.209		128.108		118.170		113.248		111.170		105.545		103.106		102.181		102.693		98.991				
Gross loans to customers	248.237		242.867		233.581		230.299		226.952		225.791		221.291		219.181		216.795		214.432		212.161		207.114		203.575		198.626		196.468				
Deposit-to-loan ratio	58,0 %		60,0 %		60,8 %		59,8 %		58,3 %		60,3 %		57,9 %		53,9 %		52,2 %		51,8 %		49,7 %		49,8 %		50,2 %		51,7 %		50,4 %				
Deposits from customers	143.989		145.667		141.999		137.664		132.283		136.209		128.108		118.170		113.248		111.170		105.545		103.106		102.181		102.693		98.991				
Gross loans to customers incl. SB1 BK and SB1 NK	248.237		242.867		233.581		230.299		226.952		225.791		221.291		219.181		216.795		214.432		212.161		207.114		203.575		198.626		196.468				
Deposit-to-loan ratio, incl. loans SB1 BK and SB1 NK	58,0 %		60,0 %		60,8 %		59,8 %		58,3 %		60,3 %		57,9 %		53,9 %		51,4 %		50,8 %		48,8 %		48,8 %		48,7 %		49,5 %		48,2 %				
Impairments on loans and financial commitments	-	31	6	-	37	-	15	15	192	-	24	37	179	58	121	121	2.030	270	1.760	369	1.391	831	560	560	235	139	96	66	30	-	19	49	49
Annualised impairments on loans and financial commitments	-	41	24	-	74	-	208	60	192	-	96	288	148	358	232	484	2.030	1.080	2.347	1.476	2.782	3.324	2.240	2.240	235	556	128	264	60	-	76	196	196
Average gross lending to customers	241.562	245.552	235.582	238.224	231.940	231.940	224.740	228.626	224.678	226.372	222.088	223.541	220.236	220.236	213.148	217.988	214.463	215.614	211.236	213.297	209.638	209.638	199.610	205.345	199.556	201.101	195.733	197.547	194.287	194.287			
Impairment ratio	-0,02 %	0,01 %	-0,03 %	-0,09 %	0,03 %	0,03 %	0,09 %	-0,04 %	0,13 %	0,07 %	0,16 %	0,10 %	0,22 %	0,22 %	0,95 %	0,50 %	1,09 %	0,68 %	1,32 %	1,56 %	1,07 %	1,07 %	0,12 %	0,27 %	0,06 %	0,13 %	0,03 %	-0,04 %	0,10 %	0,10 %			
Average gross lending to customers incl. SB1 BK and SB1 NK	241.562	245.552	235.582	238.224	231.940	231.940	224.740	228.626	224.678	226.372	222.088	223.541	220.236	220.236	215.269	219.683	218.390	219.408	215.447	217.492	213.856	213.856	206.378	210.606	207.591	208.684	204.773	206.460	203.403	203.403			
Impairment ratio, incl. loans SB1 BK and SB1 NK	-0,02 %	0,01 %	-0,03 %	-0,09 %	0,03 %	0,03 %	0,09 %	-0,04 %	0,13 %	0,07 %	0,16 %	0,10 %	0,22 %	0,22 %	0,94 %	0,49 %	1,08 %	0,67 %	1,29 %	1,53 %	1,05 %	1,05 %	0,11 %	0,26 %	0,06 %	0,13 %	0,03 %	-0,04 %	0,10 %	0,10 %			
Financial commitments	56.534		56.118		52.494		50.058		48.543		50.708		46.111		43.249		43.144		44.594		41.790		37.855		39.520		41.555		39.931				
Loans in Stage 2	13.534		10.582		12.330		12.059		14.698		13.813		12.644		14.072		13.287		11.653		14.247		14.376		14.958		13.525		13.237				
Financial commitments in Stage 2	2.054		2.102		2.029		1.904		2.566		2.783		2.801		2.208		2.859		2.616		2.688		2.698		2.997		2.805		2.965				
Loans and financial commitments in Stage 2 in % of gross loans to customers	6,28 %		5,22 %		6,15 %		6,06 %		7,61 %		7,35 %		6,98 %		7,43 %		7,45 %		6,65 %		7,98 %		8,24 %		8,82 %		8,22 %		8,25 %				
Loans and financial commitments in Stage 2 in % of gross loans to customers, incl. loans SB1 BK and SB1 NK	6,28 %		5,22 %		6,15 %		6,06 %		7,61 %		7,35 %		6,98 %		7,43 %		7,33 %		6,53 %		7,83 %		8,08 %		8,56 %		7,87 %		7,89 %				
Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers	5,11 %		4,24 %		5,02 %		4,98 %		6,27 %		6,00 %		5,78 %		6,20 %		6,21 %		5,51 %		6,67 %		6,97 %		7,39 %		6,80 %		6,85 %				
Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK	5,11 %		4,24 %		5,02 %		4,98 %		6,27 %		6,00 %		5,78 %		6,20 %		6,13 %		5,42 %		6,56 %		6,85 %		7,20 %		6,56 %		6,60 %				
Loans in Stage 3	3.118		3.194		2.886		2.899		3.696		3.731		3.848		3.739		2.967		3.684		2.592		2.347		2.380		2.143		2.092				
Financial commitments in Stage 3	1.131		919		1.110		1.200		1.209		1.212		1.261		1.252		1.166		1.152		1.020		885		870		818		782				
Loans and financial commitments in Stage 3 in % of gross loans to customers	1,71 %		1,69 %		1,71 %		1,78 %		2,16 %		2,19 %		2,31 %		2,28 %		1,91 %		2,25 %		1,70 %		1,56 %		1,60 %		1,49 %		1,46 %				
Loans and financial commitments in Stage 3 in % of gross loans to customers, incl. loans SB1 BK and SB1 NK	1,71 %		1,69 %		1,71 %		1,78 %		2,16 %		2,19 %		2,31 %		2,28 %		1,88 %		2,21 %		1,67 %		1,53 %		1,55 %		1,43 %		1,40 %				
Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers	1,39 %		1,38 %		1,40 %		1,46 %		1,78 %		1,79 %		1,91 %		1,90 %		1,59 %		1,87 %		1,42 %		1,32 %		1,34 %		1,23 %		1,22 %				
Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK	1,39 %		1,38 %		1,40 %		1,46 %		1,78 %		1,79 %		1,91 %		1,90 %		1,57 %		1,84 %		1,40 %		1,30 %		1,30 %		1,19 %		1,17 %				
Number of share issued, millions	255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75		
Shares held by the Group	0,03		0,03		0,04		0,04		0,04		0,04		0,04		0,02		0,02		0,02		0,01		0,09		0,09		0,09		0,24				
Outstanding shares	255,72		255,72		255,71		255,71		255,71		255,71		255,71		255,73		255,73		255,74		255,74		255,66		255,66		255,66		255,52		255,52		
Book equity per share (including dividends) (group)	102,86		99,49		102,33		99,05		95,82		96,08		93,12		95,97		93,51		91,32		90,55		89,90		87,60		85,44		86,55				
Earnings per share, NOK	9,06	3,16	5,90	3,03	2,87	2,87	12,08	3,41	8,68	2,80	5,86	3,13	2,74	2,74	5,87	2,30	3,58	1,90	1,68	0,91	0,77	0,77	12,06	1,84	10,22	2,27	7,95	3,49	4,47	4,47			
Market price	102,00	102,00	106,70	106,70	134,30		133,20	133,20	121,50	121,50	113,70	113,70	105,00	105,00	91,00	91,00	77,40	77,40	69,90	69,90	59,20	59,20	100,00	100,00	99,15	99,15	103,90	103,90	99,40	99,40			
Earnings per share, NOK	12,09	12,65	11,80	12,12	11,48	11,48	12,08	13,63	11,57	11,20	11,73	12,50	10,95	10,95	5,87	9,18	4,77	7,62	3,35	3,63	3,07	3,07	12,06	7,35	13,63	9,09	15,90	13,94	17,90	17,90			
Price / Earnings per share	8,44	8,07	9,04	8,80	11,69	- 0,01	11,03	9,77	10,50	10,85	9,68	9,08	9,58	9,58	15,50	9,89	16,22	10,18	20,86	19,20	19,22	19,22	8,29	13,59	7,28	10,92	6,53	7,44	5,55	5,56			
Market price	102,00		106,70		134,30		133,20		121,50		113,70		105,00		91,00		77,40		69,90		59,20		100,00		99,15		103,90		99,40				
Book equity per share (including dividends) (group)	102,86		99,49		102,33		99,05		95,82		96,08		93,12		95,97		93,51		91,32		90,55		89,90		87,60		85,44		86,55				
Price / Book equity	0,99		1,07		1,31		1,34		1,27		1,18		1,13		0,95		0,83		0,77		0,65		1,11		1,13		1,22		1,15				

SpareBank 1 SR-Bank Group (MNOK)	31.12.2018	Q4 18	30.09.2018	Q3 18	30.06.2018	Q2 18	31.03.2018	Q1 18	31.12.2017	Q4 17	30.09.2017	Q3 17	30.06.2017	Q2 17	31.03.2017	Q1 17
Profit after tax	2.296	527	1.769	634	1.135	617	518	518	2.086	558	1.527	611	917	514	403	403
Interest on hybridcapital	5	1	4	1	2	1	1	1	2	2	-	-	-	-	-	-
Profit after tax excl. interests on hybridcapital	2.291	526	1.765	633	1.132	616	516	516	2.083	556	1.527	611	917	514	403	403
Total equity	21.585	21.585	21.008	21.008	19.908	19.908	20.400	20.400	19.889	19.889	19.334	19.334	18.734	18.734	18.632	18.632
Hybridcapital	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550	550
Equity excl. hybridcapital	21.035	21.035	20.458	20.458	19.358	19.358	19.850	19.850	19.339	19.339	18.784	18.784	18.184	18.184	18.082	18.082
Average equity excl. hybridcapital	20.248	20.746	20.051	20.108	19.916	20.004	19.995	19.995	18.885	19.461	18.672	18.884	18.501	18.608	18.460	18.460
Annualised profit after tax excl. interests on hybridcapital	2.291	2.105	2.353	2.531	2.264	2.463	2.066	2.066	2.083	2.224	2.037	2.442	1.834	2.056	1.612	1.612
Average equity excl. hybridcapital	20.248	20.746	20.051	20.108	19.916	20.004	19.995	19.995	18.885	19.461	18.672	18.884	18.501	18.608	18.460	18.460
Return on equity	11,3 %	10,1 %	11,7 %	12,6 %	11,4 %	12,2 %	10,3 %	10,3 %	11,0 %	11,4 %	10,9 %	12,9 %	9,9 %	11,0 %	8,7 %	8,7 %
Total operating costs	2.229	576	1.653	543	1.111	572	539	539	2.167	569	1.597	530	1.067	548	519	519
Net income	5.445	1.344	4.101	1.395	2.706	1.425	1.281	1.281	5.320	1.389	3.931	1.406	2.525	1.326	1.199	1.199
Cost ratio	40,9 %	42,9 %	40,3 %	38,9 %	41,1 %	40,1 %	42,1 %	42,1 %	40,7 %	41,0 %	40,6 %	37,7 %	42,3 %	41,3 %	43,3 %	43,3 %
Net interest income	3.439	926	2.513	871	1.642	842	800	800	3.162	818	2.343	821	1.523	784	739	739
Total assets	234.061	234.061	226.023	226.023	223.954	223.954	217.370	217.370	216.618	216.618	215.309	215.309	212.879	212.879	200.182	200.182
Average total assets	223.838	231.062	221.168	225.472	219.106	221.838	215.940	215.940	207.562	217.202	204.481	211.111	201.892	207.389	195.967	195.967
Average interest margin	1,54 %	1,59 %	1,52 %	1,53 %	1,51 %	1,52 %	1,50 %	1,50 %	1,52 %	1,50 %	1,53 %	1,54 %	1,52 %	1,52 %	1,53 %	1,53 %
Interest receipts from lending to corporate market	2.307	637	1.671	587	1.084	567	517	517	2.061	517	1.544	512	1.032	515	517	517
3 month money market rate (MNOK)	510	152	358	128	231	125	106	106	408	92	317	96	221	105	116	116
Interest margin lending to corporate market	1.797	485	1.312	459	853	442	411	411	1.652	425	1.227	416	811	410	401	401
Average lending volume corporate market	65.936	70.229	64.505	67.062	63.227	64.598	61.855	61.855	60.419	60.746	60.310	60.362	60.284	60.648	59.919	59.919
Net lending margins corporate market	2,73 %	2,74 %	2,72 %	2,72 %	2,72 %	2,74 %	2,70 %	2,70 %	2,73 %	2,78 %	2,72 %	2,74 %	2,71 %	2,71 %	2,71 %	2,71 %
Interest receipts from lending to SME & agriculture																
3 month money market rate (MNOK)																
Interest margin lending to SME & agriculture																
Average lending volume SME & agriculture																
Net lending margins SME & agriculture																
Interest receipts from lending to retail market	3.303	862	2.442	824	1.618	813	805	805	3.274	826	2.449	826	1.623	815	808	808
3 month money market rate (MNOK)	1.409	398	1.011	352	659	350	310	310	1.219	278	941	286	655	212	343	343
Interest margin lending to retail market	1.894	464	1.431	472	958	463	496	496	2.054	548	1.507	539	968	503	465	465
Average lending volume retail market	123.823	125.915	123.126	124.069	122.655	123.037	122.273	122.273	119.894	121.617	119.320	120.295	118.832	119.094	118.571	118.571
Net lending margin retail market	1,53 %	1,46 %	1,55 %	1,51 %	1,58 %	1,51 %	1,64 %	1,64 %	1,71 %	1,79 %	1,69 %	1,78 %	1,64 %	1,69 %	1,59 %	1,59 %
Interest payments on deposits from corporate market	549	145	404	137	268	146	121	121	418	110	308	103	205	113	92	92
3 month money market rate (MNOK)	513	143	369	129	240	133	107	107	385	92	292	93	200	104	96	96
Interest margin on deposits corporate market	37	1	35	8	27	14	14	14	33	17	16	11	5	9	4	4
Average volume deposits corporate market	50.171	50.257	50.142	50.671	49.878	51.779	47.977	47.977	43.854	46.810	42.869	45.297	41.655	45.394	37.915	37.915
Net margin on deposits corporate market	-0,07 %	-0,01 %	-0,09 %	-0,06 %	-0,11 %	-0,11 %	-0,12 %	-0,12 %	-0,08 %	-0,15 %	-0,05 %	-0,09 %	-0,03 %	-0,08 %	0,04 %	0,04 %
Interest payments on deposits from SME & agriculture																
3 month money market rate (MNOK)																
Interest margin on deposits SME & agriculture																
Average volume deposits SME & agriculture																
Net margin on deposits SME & agriculture																
Interests on deposits retail market	432	116	316	109	207	105	102	102	410	103	307	104	203	102	101	101
3 month money market rate (MNOK)	538	153	385	138	248	133	115	115	457	102	355	108	247	117	130	130
Interest margin on deposits retail market	106	37	69	29	40	28	12	12	47	2	48	4	44	15	29	29
Average volume deposits retail market	50.374	50.997	50.166	51.717	49.390	49.683	49.097	49.097	48.919	49.361	48.771	49.993	48.160	48.278	48.043	48.043
Net margin on deposits retail market	0,21 %	0,29 %	0,18 %	0,22 %	0,16 %	0,23 %	0,10 %	0,10 %	0,10 %	-0,01 %	0,13 %	0,03 %	0,18 %	0,13 %	0,24 %	0,24 %
Gross loans to customers end of period	192.105		183.014		178.927		174.292		172.554		167.105		164.958		159.843	
Loans sold to SB1 BK and SB1 NK end of period	9.294		13.431		14.547		14.632		14.583		18.045		19.359		23.339	
Gross loans to customers end of period, incl. loans BK and SB1 NK	201.399		196.445		193.474		188.924		187.137		185.150		184.317		183.182	
Gross loans to customers end of period	192.105		183.014		178.927		174.292		172.554		167.105		164.958		159.843	
Gross loans to customers end of period previous year	172.554		167.105		164.958		159.843		157.638		157.352		156.738		155.172	
Lending growth (MNOK)	19.551		15.909		13.969		14.449		14.916		9.753		8.220		4.671	
Gross loans to customers end of period, incl. loans BK and SB1 NK	201.399		196.445		193.474		188.924		187.137		185.150		184.317		183.182	
Gross loans to customers end of period previous year, incl. loans BK and SB1 NK	187.137		185.150		184.317		183.182		182.332		183.042		183.438		183.939	
Lending growth (MNOK), incl. SB1 BK and SB1 NK	14.262		11.295		9.157		5.742		4.805		2.108		879		757	
Growth in loans	11,3 %		9,5 %		8,5 %		9,0 %		9,5 %		6,2 %		5,2 %		3,0 %	
Growth in loans incl SB1 BK and SB1 NK	7,6 %		6,1 %		5,0 %		3,1 %		2,6 %		1,2 %		0,5 %		-0,4 %	
Deposits from customers end of period	98.814		100.320		105.824		99.626		95.384		98.602		99.758		93.125	
Deposits from customers end of period previous year	95.384		98.602		99.758		93.125		85.914		87.240		89.633		87.023	
Growth in deposits (MNOK)	3.430		1.718		6.066		6.501		9.470		11.362		10.125		6.102	
Growth in deposits	3,6 %		1,7 %		6,1 %		7,0 %		11,0 %		13,0 %		11,3 %		7,0 %	

SpareBank 1 SR-Bank Group (MNOK)	31.12.2018	Q4 18	30.09.2018	Q3 18	30.06.2018	Q2 18	31.03.2018	Q1 18	31.12.2017	Q4 17	30.09.2017	Q3 17	30.06.2017	Q2 17	31.03.2017	Q1 17
Deposits from customers	98.814		100.320		105.824		99.626		95.384		98.602		99.758		93.125	
Gross loans to customers	192.105		183.014		178.927		174.292		172.554		167.105		164.958		159.843	
Deposit-to-loan ratio	51,4 %		54,8 %		59,1 %		57,2 %		55,3 %		59,0 %		60,5 %		58,3 %	
Deposits from customers	98.814		100.320		105.824		99.626		95.384		98.602		99.758		93.125	
Gross loans to customers incl. SB1 BK and SB1 NK	201.399		196.445		193.474		188.924		187.137		185.150		184.317		183.182	
Deposit-to-loan ratio, incl. loans SB1 BK and NK	49,1 %		51,1 %		54,7 %		52,7 %		51,0 %		53,3 %		54,1 %		50,8 %	
Impairments on loans and financial commitments	324	92	232	59	173	99	74	74	543	120	423	124	299	131	168	168
Annualised Impairments on loans and financial commitments	324	368	309	236	346	396	296	296	543	480	564	496	598	524	672	672
Average gross lending to customers	182.330	187.560	177.197	180.971	175.258	176.610	173.423	173.423	165.096	169.830	162.386	166.032	160.813	162.401	158.741	158.741
Impairment ratio	0,18 %	0,20 %	0,17 %	0,13 %	0,20 %	0,22 %	0,17 %	0,17 %	0,33 %	0,28 %	0,35 %	0,30 %	0,37 %	0,32 %	0,42 %	0,42 %
Average gross lending to customers incl. SB1 BK and SB1 NK	194.268	198.922	191.495	194.960	189.845	191.199	188.031	188.031	184.735	186.144	183.745	184.734	183.277	183.750	182.757	182.757
Impairment ratio, incl. loans SB1 BK and SB1 NK	0,17 %	0,18 %	0,16 %	0,12 %	0,18 %	0,21 %	0,16 %	0,16 %	0,29 %	0,26 %	0,31 %	0,27 %	0,33 %	0,29 %	0,37 %	0,37 %
Financial commitments	38.851		40.169		39.353		36.231									
Loans in Stage 2	14.289		14.413		13.080		14.027									
Financial commitments in Stage 2	4.224		4.941		4.685		4.549									
Loans and financial commitments in Stage 2 in % of gross loans to customers	9,64 %		10,58 %		9,93 %		10,66 %									
Loans and financial commitments in Stage 2 in % of gross loans to customers, incl. loans SB1 BK and SB1 NK	9,19 %		9,85 %		9,18 %		9,83 %									
Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers	8,02 %		8,67 %		8,14 %		8,82 %									
Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK	7,71 %		8,18 %		7,63 %		8,25 %									
Loans in Stage 3	2.133		2.699		2.816		2.018									
Financial commitments in Stage 3	802		157		166		164									
Loans and financial commitments in Stage 3 in % of gross loans to customers	1,53 %		1,56 %		1,67 %		1,25 %									
Loans and financial commitments in Stage 3 in % of gross loans to customers, incl. loans SB1 BK and SB1 NK	1,46 %		1,45 %		1,54 %		1,15 %									
Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers	1,27 %		1,28 %		1,37 %		1,04 %									
Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK	1,22 %		1,21 %		1,28 %		0,97 %									
Number of share issued, millions	255,75		255,75		255,75		255,75		255,75		255,75		255,75		255,75	
Shares held by the Group	0,09		0,09		0,09		0,21		0,21		0,21		0,21		0,21	
Outstanding shares	255,67		255,67		255,67		255,54		255,54		255,54		255,54		255,54	
Book equity per share (including dividends) (group)	82,27		80,02		77,28		79,24		77,24		75,07		72,72		72,91	
Earnings per share, NOK	8,96	2,06	6,90	2,47	4,43	2,41	2,02	2,02	8,15	2,18	5,98	2,39	3,59	2,01	1,58	1,58
Market price	89,20	89,20	99,00	99,00	86,40	86,40	86,20	86,20	87,00	87,00	85,75	85,75	71,50	71,50	64,25	64,25
Earnings per share, NOK	8,96	8,23	9,20	9,90	8,86	9,63	8,08	8,08	8,15	8,70	7,97	9,56	7,18	8,04	6,31	6,31
Price / Earnings per share	9,96	10,83	10,76	10,00	9,76	8,97	10,66	10,66	10,66	10,00	10,76	8,97	9,96	8,89	10,19	10,19
Market price	89,20		99,00		86,40		86,20		87,00		85,75		71,50		64,25	
Book equity per share (including dividends) (group)	82,27		80,02		77,28		79,24		77,24		75,07		72,72		72,91	
Price / Book equity	1,08		1,24		1,12		1,09		1,13		1,14		0,98		0,88	