Alternative Performance Measures (APMs)

commitments

SpareBank 1 SR-Bank presents alternative performance measures (APMs), which provide useful, supplementary information to the financial statements. The measures are not defined in IFRS (International Financial Reporting Standards) and are not necessarily directly comparable with other companies' performance measures. APMs are included in our reports to provide insight and understanding of the group's performance and represent important target figures for how the executive management team manages the companies and activities in the group. APMs are not intended to replace or overshadow accounting figures. Key figures that are regulated by IFRS or other legislation are not regarded as APMs. The same applies to non-financial information. SpareBank 1 SR-Bank's APMs are presented in the overviews main figures and results from the interim accounts, as well as in the board of directors' report. All APMs are presented with corresponding figures. The APMs listed below have generally been used consistently over time.

Alternative performance measures in SpareBank 1 SR-Bank with definitions:	Explanations and definitions
Profitability	
Return on equity	Return on equity provides relevant information about the group's profitability by measuring its ability to generate profitability from the shareholders' investment. Return on equity is one of the group's most important financial target figures and is calculated as the ordinary result available to shareholders for the period as a percentage of average equity, less hybrid capital (hybrid tier 1 capital) classified as equity.
Cost ratio	Provides information about the correlation between income and costs. Calculated as total operating costs divided by total income.
Cost ratio Group	Provides information about the correlation between income excl. Income on financial investments and costs in the Group. The Group consists of SpareBank 1 SR-Bank ASA (parent bank) and SR-Boligkreditt AS. Calculated as total operating costs divided by total income excl. Income on financial investments.
Average interest margin	Measures the group's average profit from loans and deposits, calculated as net interest income as a percentage of average total assets.
Lending margin corporate market and retail market including loans sold to	The lending margin providers information about the group's net interest income by measuring the interest margin relative to the 3-month money market rate. The group uses mortgage companies as a source of funding and the lending margins are included in commissions on loans sold to SB1 BK and SB1 NK, since this best reflects the group's income from total lending The lending margin is calculated as net interest income on loans, including commissions from SB1 BK and SB1 NK, less interest costs equivalent to the 3-month money market rate, divide a S by the average lending for the period, including loans to SB1 BK and SB1 NK.
zeriang margin corporate market and retail market, metading round sold to	to by the decrease lending for the period, medianis to 352 bit and 352 file.
Deposit margin corporate market and retail market	The deposit margin provides information about the group's net interest income by measuring the interest rate margin relative to the 3-month money market rate. The deposit margin is calculated as net interest cost on deposits, adjusted for interest income equivalent to the 3-month money market rate, divided by average deposits for the period.
Balance sheet figures	
Gross lending growth over the past 12 months	Information about the activity and growth in the group's lending activities. This key figure is calculated as gross loans at the end of the period less gross loans at the start of the period, divided by gross loans at the start of the period.
Gross lending growth over the past 12 months, including SB1 BK and SB1 NK	Information about the activity and growth in the group's lending activities. The group uses the mortgage companies as sources of funding, and gross lending growth including loans sold the mortgage companies reflects the activity and growth in lending activities better than would be case were these loans excluded. This key figure is calculated as gross loans, including loans sold to SB1 BK and SB1 NK, at the end of the period, less gross loans, including loans sold to SB1 BK and SB1 NK, at the start of the period, divided by gross loans, including loans so to SB1 BK and SB1 NK, at the start of the period.
Growth in deposits over the last 12 months	Information about the activity and growth in the group's deposit business. This key figure is calculated as deposits from customers at the end of the period less deposits from customers the start of the period, divided by deposits from customers at the start of the period.
Deposit-to-loan ratio	Provides relevant information about the group's liquidity and is calculated as deposits from customers divided by total loans to customers at the end of the period.
Deposit-to-loan ratio, including SB1 BK and SB1 NK	Provides relevant information about the group's liquidity, taking into account loans sold to SB1 BK and SB1 NK. Calculated as deposits from customers divided by total loans to customers including loans sold to SB1 BK and SB1 NK, at the end of the period.
Impairments on loans and financial commitments and loans and financia	l commitments in Stage 2 and Stage 3
Impairment ratio	Recognised impairments on loans and financial commitments measured relative to gross loans. This is calculated as a function of gross loans and provides some information about how large a percentage of gross loans are subject to impairments. The figure is calculated as impairments on loans and financial commitments recognised in the period divided by average grounds in the period. When information is provided about impairment percentages for periods of shorter than a full year, the recognised impairments are annualised.
Impairment ratio, incl. loans SB1 BK and SB1 NK	Recognised impairments on loans and financial commitments measured relative to gross loans, including loans sold to the mortgage companies. This is calculated as a function of gross loans, including loans sold to the mortgage companies, and provides some information about how large a percentage of gross loans are subject to impairments. The group uses mortgage companies as a source of funding, and impairments as a percentage of gross loans, including loans sold to the mortgage companies, reflects how large a proportion of gross loans, including loans to the mortgage companies, are subject to impairments better than would be case were these loans excluded. The figure is calculated as impairments on loans and financial commitments recognised in the period divided by average gross loans, including loans sold to SB1 BK and SB1 NK, in the period. When information is provided about impairment percentages for periods of shorter than a full year, the recognised impairments are annualised.
Loans and financial commitments in step 2 as % of gross loans and financial	Provides relevant information about the bank's credit exposure. Calculated as loans and financial commitments in step 2 divided by gross loans and financial commitments at the end of all the period. Loans and financial commitments in stage 2 are loans and financial commitments that have seen a significant rise in credit risk since initial recognition, but where there is no

objective evidence of a loss event on the balance sheet date. Calculated from and including 2018 following the transition to IFRS 9.

Alternative performance measures in SpareBank 1 SR-Bank with	
definitions:	Explanations and definitions
Loans and financial commitments in step 2 as $\%$ of gross loans and financial commitments, including SB1 BK and SB1 NK	Provides relevant information about the bank's credit exposure. The group uses mortgage companies as a source of funding, and loans and financial commitments in stage 2 as a percentage of gross loans, including loans sold to the mortgage companies, reflect the group's credit exposure better than would be case were these loans excluded. Calculated as loans and financial commitments in step 2 divided by gross loans and financial commitments, including loans sold to SB1 BK and SB1 NK, at the end of the period. Loans and financial commitments in stage 2 are loans and financial commitments that have seen a significant rise in credit risk since initial recognition, but where there is no objective evidence of a loss event on the balance sheet date. Calculated from and including 2018 following the transition to IFRS 9.
Loans and financial commitments in step 3 as % of gross loans and financial commitments	Provides relevant information about the bank's credit exposure. Calculated as loans and financial commitments in step 3 divided by gross loans and financial commitments at the end of the period. Loans and financial commitments in stage 3 are loans and financial commitments that have seen a significant rise in credit risk since granting and where there is objective evidence of a loss event on the balance sheet date. Calculated from and including 2018 following the transition to IFRS 9.
Loans and financial commitments in step 3 as % of gross loans and financial commitments, including SB1 BK and SB1 NK	Provides relevant information about the bank's credit exposure. The group uses mortgage companies as a source of funding, and loans and financial commitments in stage 3 as a percentage of gross loans, including loans sold to the mortgage companies, reflect the group's credit exposure better than would be case were these loans excluded. Calculated as loans and financial commitments in step 3 divided by gross loans and financial commitments, including loans sold to SB1 BK and SB1 NK, at the end of the period. Loans and financial commitments in stage 3 are loans and financial commitments that have seen a significant rise in credit risk since granting and where there is objective evidence of a loss event on the balance sheet date. Calculated from and including 2018 following the transition to IFRS 9.
SpareBank 1 SR-Bank share	
Book equity per share (including dividend)	This key figure provides information about the value of the book equity per share and a basis for assessing the reasonableness of the share price. Calculated as equity at the end of the period divided by the number of shares.
Price/earnings per share	Earnings per share compared to the share price at the relevant time, which provides a basis for assessing the reasonableness of the share price. Calculated as the share price divided by the annualised earnings per share.
Price/book equity	The value of book equity per share compared with the share price at a given time. Provides a basis for assessing the reasonableness of the share price. Calculated as the share price divided by book equity per share (see the definition of this key figure above).

SpareBank 1 SR-Bank Group (MNOK)	31.12.2022	Q4 22 ##	**********	Q3 22 30	.06.2022	Q2 22 31.03	3.2022 Q1 22	31.12.2021	Q4 21 3	30.09.2021	Q3 21 30.0	06.2021 (Q2 21 31.0	03.2021 Q1	1 21 31.12	2.2020 Q4	120 30.09.20	020 Q3 20	30.06.2020	Q2 20 31.0	3.2020 Q1 2	20 31.12.2019	9 Q4 19	30.09.2019	Q3 19 30.0	06.2019 Q2	19 31.03.2019
Profit after tax Interest on hybridcapital	3.378 85	1.000	2.378	829 20	1.549	796 21	753 753 19 19	3.156 67	889 18	2.267 49	733 17	1.534	816 14	718 18	718	1.590 88	608 9	82 505 67 18	477 49	256 24		221 3.124 25 40		2.639 25	593 12	2.046	900 1.146
Profit after tax excl. interests on hybridcapital	3.293	976	2.318	809	1.509	775	734 734	3.089	871	2.218		1.502	802		_		587 9		428	232		196 3.084		2.614			391 1.142
Total equity Hybridcapital	28.889 1.700	28.889 1.700	28.003 1.700	28.003 1.700			8.016 28.016 1.850 1.850	27.179 1.850	27.179 1.850	26.351 1.850	26.351 1.850						.393 25.7 .850 1.8		25.203 1.850	25.203 Z	5.008 25.0 1.850 1.8			23.645 1.250		23.094 23. 1.250 1.	
Equity excl. hybridcapital	27.189	27.189					6.166 26.166	25.329	25.329								.543 23.9				3.158 23.1					21.844 21.	
Average equity excl. hybridcapital	26.086	26.746	25.810	25.872	25.645	25.804 2	5.748 25.748	24.551	24.915	24.356	24.535	24.308	24.190	24.177 24	1.177 2	3.590 24	.229 23.3	52 23.634	23.165	23.256	3.071 23.0	22.074	22.690	21.847	22.118	21.664 21.	979 21.574
Annualised profit after tax excl. interests on hybridcapital	3.293 26.086	3.902 26.746		3.236 25.872			2.936 2.936 5.748 25.748	3.089 24.551	3.485 24.915	2.957 24.356	2.863 24.535						.348 1.2		857 23.165	928 23.256	786 7	786 3.084 071 22.074		3.485 21.847	2.324 22.118	4.066 3. 21.664 21.	564 4.568 979 21.574
Average equity excl. hybridcapital Return on equity	12,6 %			12,5 %			5.748 25.748 11,4 % 11,4 %		14,0 %								9,7 % 5,2					,4 % 14,0 %				18,8 % 16	
Total operating costs Net income	2.825 7.042	752 2.013	2.073 5.028	676 1.726	1.397 3.302	702 1.671	695 695 1.631 1.631	2.714 6.744	755 1.804	1.959 4.940	666 1.629	1.293 3.311	681 1.698			2.386 6.237 1	629 1.7 .604 4.6		1.162 3.066	570 1.667	592 5 1.399 1.3	592 2.478 399 6.530	678 1.443	1.800 5.087	615 1.440		502 583 592 1.955
Net Income Cost ratio	40,1 %		41,2 %		42,3 %		42,6 % 42,6 %			39,7 %		39,1 %		37,9 % 3		38,3 % 3		33 1.567			1.399 1.3 42,3 % 42,		47,0 %			32,5 % 35	
Total operating costs	2.068	561	1.506	502	1.004	509	495 495	1.963	561	1.402	483	919	470		449							I					
Net income excl. Income on financial investments Cost ratio Group	5.504 37,6 %	1.554 36,1 %	3.948 38,1 %	1.361 36,9 %			1.246 1.246 39,7 % 39,7 %	4.872 40,3 %	1.254 44,7 %	3.618 38,8 %	1.194 40,5 %				6,8 %												
Net interest income	4.516	1.286	3.230	1.115	2.115	1.101	1.014 1.014	3.990	1.005	2.985	989	1.996	1.001	995	995	4.142	994 3.1	48 1.041	2.107	1.026	1.081 1.0	081 3.987	1.062	2.925	1.019	1.906	968 938
Total assets			334.255 3		318.642 3:		8.295 318.295	304.402		296.987		299.939 29		96.492 296		7.049 287		38 280.338			8.639 278.6			251.604		46.462 246.	
Average total assets	321.177						8.512 308.512	295.753						87.629 287		5.235 282					4.959 264.9			244.865		41.421 245.	
Average interest margin	1,41 %	1,51 %	1,37 %	1,37 %	1,37 %	1,40 %	1,33 % 1,33 %	1,35 %	1,32 %	1,36 %	1,31 %	1,38 %	1,36 %	1,40 % 1	,40 %	1,50 % 1,	,40 % 1,54	1,48 %	1,57 %	1,50 %	1,64 % 1,6	1,61 %	1,64 %	1,60 %	1,61 %	1,59 % 1,5	1,60 %
Interest receipts from lending to corporate market 3 month money market rate (MNOK)	2.864 - 1.015	908	1.956 588 -	743 296 -	1.213 292 -	638 158 -	575 575 134 - 134	2.032 - 209	546 - 89 -	1.486 120 -	487 42 -	1.000 78 -	483 30 -	516 48 -	516 48 -	2.252 304 -	494 1.7 41 - 2		1.236	567 52 -		568 2.438 180 - 674		1.779 - 470 -	630 178 -		590 558 157 - 135
Interest margin lending to corporate market Average lending volume corporate market	1.849 73.025	481 77.120	1.368 71.660	447 74.937	921 70.022	480	441 441 8.747 68.747	1.822 66.364	456 68.132	1.366	444	922	454 65.628	468			453 1.4 .161 66.4		1.004 66.328	516		188 1.764	455	1.309	452 64.591	857 64.050 64.	133 424 997 63.102
Net lending margins corporate market	2,53 %		2,55 %		2,65 %		2,60 % 2,60 %		2,66 %	2,78 %		2,86 %		2,94 % 2		2,93 % 2,		2 % 2,93 %			2,98 % 2,9		6 2,74 %			2,70 % 2,0	
Interest receipts from lending to SME & agriculture 3 month money market rate (MNOK)	772 - 355	250 - 147 -	521 208 -	198 102 -	323 106 -	169 57 -	154 154 49 - 49	541 - 93	143 - 35 -	398 57 -	133	265 38 -	133 16 -	132 22 -	132	599 124 -		64 137 04 - 16	327 - 88 -	150 23 -	177 1 65 -	177 633 65 - 236		461 - 165 -	163 62 -		151 147 55 - 48
Interest margin lending to SME & agriculture	417 17.180	104 18.193	313	96	217	112	105 105	449 15.868	108	340 15.770	113	227	117	110	110	475	115 3	60 121		127		112 397	102	296	101	195 14.764 14.	96 98
Average lending volume SME & agriculture Net lending margins SME & agriculture			16.843 2,49 %	17.375 2,19 %	16.576 2,64 %		6.338 16.338 2,60 % 2,60 %		16.161 2,66 %	2,89 %		2,91 %		2,84 % 2		3,02 % 2,		44 15.691 5% 3,07 %		3,23 %			2,65 %	14.813 2,67 %		2,66 % 2,	
Interest receipts from lending to retail market incl. Loans to employees	4.126	1.415	2.711 1.854 -	1.043	1.668	880 508 -	788 788 441 - 441	2.796	728	2.068		1.376	689 135 -				704 2.5 174 - 8	28 716 85 - 139	1.812		1.017 1.0	3.644		2.635	941 532 -		869 825 172 - 414
3 month money market rate (MNOK) Interest margin lending to retail market incl. Loans to employees	1.007	150	857	138	719	371	348 348	1.984	417	1.567	519	1.048	554	494	494	2.173	530 1.6	43 577	1.066	196 - 599	467 4	167 1.621	404	1.217	408	808	397 411
Average lending volume retail market incl. Loans to employees Net lending margin retail market incl. Loans to employees				152.243 0,36 %	0,98 %		6.344 146.344 0,96 % 0,96 %	142.041 1,40 %	1,14 %	141.171 1,48 %		1,51 %		39.521 139 1,44 % 1		4.666 138 1,61 % 1,			132.237 1,62 %		1.186 131.1 1,43 % 1,4		129.793 6 1,24 %	126.325 1,29 %		25.584 126. 1,30 % 1,3	
Interest payments on deposits from corporate market	- 1.269	- 479 -	790 -		432 -	229 -	203 - 203	- 419				171 -	86 -	85 -	85 -	373 -		98 - 60				168 - 621					150 - 129
3 month money market rate (MNOK) Interest margin on deposits corporate market	1.207 - 63	485 6 -	722 69 -	353 6 -	369 63 -	198 31 -	171 171 32 - 32	- 168	- 111 - 38 -	139	51 47 -	88 83 -	36 50 -	52 33 -	52 33 -	269 104 -		26 29 72 - 31	197 - 41 -	46 25 -		152 570 16 - 51		- 41 -	151 13 -		136 116 15 - 13
Average volume deposits corporate market Net margin on deposits corporate market	61.065 -0,10 %	58.590 0,04 %	61.890 - 0,15 %	60.528 -0,04 %	62.571 6 -0,20% -		2.440 62.440 0,21% -0,21%	56.383 -0,30 %	59.621 -0,26 %	55.304 -0,31 %		53.791 5 -0,31 %		49.718 49 -0,27 % -0		13.026 46 0,24 % -0,	.991 41.7 ,28 % -0,23	04 44.383 3 % -0,27 %			9.523 39.5 0,17% -0,1		39.006 6 -0,10 %	39.306 -0,14 %		39.359 39. - 0,14 % - 0, :	
Interest payments on deposits from SME & agriculture	- 103	- 50 -	54 -	29 -	25 -	14 -	12 - 12	- 27	- 9 -	18 -	6 -	12 -	6 -	7 -	7 -	42 -	6 -	36 - 6	- 30 -	9 -	21 -	21 - 66	- 20	- 46 -	17 -	29 -	15 - 14
3 month money market rate (MNOK) Interest margin on deposits SME & agriculture	359 256	153 104	206 152	106 77	100 75	54 41	46 46 34 34	71 44	30 22	40 22	15 8	26 14	10 4	16 9	16 9	88 46	7	75 9 39 4	65 35	15 6		50 173 29 106		120 73	46 28	74 45	39 35 24 21
Average volume deposits SME & agriculture Net margin on deposits SME & agriculture	17.309 1,48 %	18.334 2,24 %	16.967 1,20 %	17.738 1,73 %	16.581 :		6.358 16.358 0,85 % 0,85 %	15.385 0,29 %	15.944 0,54 %	15.198 0,19 %	15.826 0,21 %						.983 13.1 ,20 % 0,40		12.779 0,55 %		2.346 12.3 0,94 % 0,9	346 11.255 14 % 0,94 %		11.125 0,88 %		11.038 10. 0,83 % 0,8	
Interests on deposits retail market	- 631	- 257 -	373 -	164 -	209 -	113 -	97 - 97	- 288	- 76 -	212 -	70 -	142 -	69 -	73 -	73 -	444 -	74 - 3	70 - 77	- 294 -	129 -	165 - 1	165 - 552	- 157	- 395 -	143 -	252 -	129 - 122
3 month money market rate (MNOK) Interest margin on deposits retail market	1.376 746	563 306	813 440	407 243	406 197	220 107	186 186 90 90	288	123 47 -	165 48 -	59 11 -	106 37 -	40 29 -	65 8 -	65 8 -	386 58 -	56 3	31 41 40 - 35	289	69 60		221 810 56 258		564 169	218 75	346 95	186 160 57 38
Average volume deposits retail market Net margin on deposits retail market	66.727	67.752	66.385	68.178	65.489	66.593 6	4.385 64.385 0.56 % 0.56 %	61.239	62.870	60.696	62.709	59.689	60.713	58.665 58	3.665 5	6.619 58	.143 56.1	11 58.436		56.464	3.433 53.4	133 51.965	53.071	51.596	53.248	50.771 51.	
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,,,,,,	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-,,-,,	-,,-		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	2,50 11	0,0071	0,20 //	5,6111		0,20 //	2,00,10	,,	-,	,,,	·,·		2,10,10	-,	5,25 %		5,11,1	-,		5,55 /1
Gross loans to customers end of period Loans sold to SB1 BK and SB1 NK end of period	252.957	:	248.237		242.867	23	3.581	230.299		226.952	2	225.791	2	21.291	21	9.181	216.7		214.432 4.198		2.161 4.193	207.114		203.575		98.626 8.887	196.468 8.938
Gross loans to customers end of period, incl. loans BK and SB1 NK	252.957	:	248.237		242.867	23	3.581	230.299		226.952	2	225.791	2	21.291	21	9.181	220.1		218.630		6.354	211.357		209.854		07.513	205.406
Gross loans to customers end of period	252.957 230.299		248.237 226.952		242.867 225.791		3.581 1.291	230.299 219.181		226.952 216.795		225.791		21.291		9.181	216.7		214.432 198.626		2.161	207.114 192.105		203.575 183.014		98.626 78.927	196.468 174.292
Gross loans to customers end of period previous year Lending growth (MNOK)	230.299		21.285		17.076		2.290	11.118		10.157		11.359		9.130		2.067	13.2		15.806		5.693	192.105		20.561		78.927 19.699	22.176
Gross loans to customers end of period, incl. loans BK and SB1 NK	252.957		248.237		242.867	23	3.581	230.299		226.952	2	225.791	2	21.291	21	9.181	220.1	85	218.630	2:	6.354	211.357		209.854	2	07.513	205.406
Gross loans to customers end of period previous year, incl. loans BK and SB1 NI	K 230.299	:	226.952		225.791		1.291	219.181		220.185		218.630		16.354		1.357	209.8		207.513		5.406 0.948	201.399		196.445		93.474	188.924
Lending growth (MNOK), incl. SB1 BK and SB1 NK Growth in loans	22.658		9,4 %		17.076 7,6 %		2.290 5,6 %	11.118 5,1 %		6.767 4,7 %		7.161 5,3 %		4.937		7.824 5,8 %	10.3		11.117 8,0 %	:	8,0 %	9.958		13.409		11,0 %	16.482
Growth in loans incl SB1 BK and SB1 NK	9,8 %		9,4 %		7,6 %		5,6 %	5,1 %		3,1 %		3,3 %		2,3 %		3,7 %	4,9	1 %	5,4 %		5,3 %	4,9 %	•	6,8 %		7,3 %	8,7 %
Deposits from customers end of period	148.100		143.989		145.667		1.999	137.664		132.283		136.209		28.108		8.170	113.2		111.170		5.545	103.106		102.181		02.693	98.991
Deposits from customers end of period previous year Growth in deposits (MNOK)	137.664 10.436	:	132.283		9.458		8.108 3.891	118.170 19.494		113.248		111.170 25.039		05.545 22.563		3.106 5.064	102.1		102.693 8.477		8.991 6.554	98.814 4.292		100.320 1.861		3.131	99.626
Growth in deposits	7,6 %		8,8 %		6,9 %	:	10,8 %	16,5 %		16,8 %		22,5 %		21,4 %	1	14,6 %	10,8	3 %	8,3 %		6,6 %	4,3 %	6	1,9 %		-3,0 %	-0,6 %
														_													

SpareBank 1 SR-Bank Group (MNOK)	31.12.2022	Q4 22 ######	## Q3 22	30.06.2022 Q	2 22 31.03.	.2022 Q1 22	31.12.2021	Q4 21 3	0.09.2021	Q3 21 30	0.06.2021	Q2 21	31.03.2021	Q1 21 3	1.12.2020	Q4 20 3	0.09.2020	Q3 20 3	0.06.2020	Q2 20 3	1.03.2020	Q1 20	31.12.2019 Q4 19	30.09.2	19 Q3 19	30.06.2019	Q2 19 3:	1.03.2019
Deposits from customers	148.100	143.9	39	145.667	141	999	137.664		132.283		136.209		128.108		118.170		113.248		111.170		105.545		103.106	102.1	31	102.693		98.991
Gross loans to customers	252.957	248.2	37	242.867	233	.581	230.299		226.952		225.791		221.291		219.181		216.795		214.432		212.161		207.114	203.5	75	198.626		196.468
Deposit-to-loan ratio	58,5 %	58,0	1%	60,0 %	60	0,8 %	59,8 %		58,3 %		60,3 %		57,9 %		53,9 %		52,2 %		51,8 %		49,7 %		49,8 %	50,	!%	51,7 %		50,4 %
Deposits from customers	148.100	143.9	39	145.667	141	999	137.664		132.283		136.209		128.108		118.170		113.248		111.170		105.545		103.106	102.1	31	102.693		98.991
Gross loans to customers incl. SB1 BK and SB1 NK	252.957	248.2	37	242.867	233		230.299		226.952		225.791		221.291		219.181		220.185		218.630		216.354		211.357	209.8		207.513		205.406
Deposit-to-loan ratio, incl. loans SB1 BK and NK	58,5 %	58,0	1%	60,0 %	60	0,8 %	59,8 %		58,3 %		60,3 %		57,9 %		53,9 %		51,4 %		50,8 %		48,8 %		48,8 %	48,	1%	49,5 %		48,2 %
Impairments on loans and financial commitments	5	36 -	81 6	- 37 -	52	15 15	192	- 24	216	37	179	58	121	121	2.030	270	1.760	369	1.391	831	560	560	235 13	9	96 66	30	- 19	49
Annualised Impairments on loans and financial commitments	5	146 -	11 24	- 74 -	208	60 60	192	- 96	288	148	358	232	484	484	2.030	1.080	2.347	1.476	2.782	3.324	2.240	2.240	235 55	6 1	28 264	60	- 76	196
Average gross lending to customers	241.628	250.597 241.5	245.552	235.582 23	8.224 231	.940 231.940	224.740	228.626	224.678	226.372	222.088	223.541	220.236 2	20.236	213.148 2	17.988	214.463	215.614	211.236	213.297	209.638	209.638	199.610 205.34	5 199.5	56 201.101	195.733	197.547	194.287
Impairment ratio	0,00 %	0,06 % -0,02	% 0,01 %	-0,03 % -0	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	% 0,0	0,13 %	0,03 %	-0,04 %	0,10 %
Average gross lending to customers incl. SB1 BK and SB1 NK	241.628	250.597 241.5	245.552	235.582 23	8.224 231	.940 231.940	224.740	228.626	224.678	226.372	222.088	223.541	220.236 2	20.236	215.269 2	19.683	218.390	219.408	215.447	217.492	213.856	213.856	206.378 210.60	6 207.5	91 208.684	204.773	206.460	203.403
Impairment ratio, incl. Ioans SB1 BK and SB1 NK	0,00 %	0,06 % -0,02	% 0,01 %	-0,03 % -0	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	% 0,0	% 0,13 %	0,03 %	-0,04 %	0,10 %
Financial commitments	57.532	56.5	34	56.118	52	.494	50.058		48.543		50.708		46.111	1	43.249		43.144		44.594		41.790		37.855	39.5	20	41.555		39.931
Loans in Stage 2	14.667	13.5	24	10.582	13	330	12.059		14.698		13.813		12.644	•	14.072		13.287		11.653		14.247		14.376	14.9		13.525		13.237
Financial commitments in Stage 2	2.775	2.0		2.102		.029	1.904		2.566		2.783		2.801		2.208		2.859		2.616		2.688		2.698	2.9		2.805		2.965
Loans and financial commitments in Stage 2 in % of gross loans to customers	6.90 %	6.28	9/	5.22 %		.15 %	6.06 %		7.61 %		7.35 %		6.98 %		7.43 %		7.45 %		6.65 %		7.98 %		8.24 %	8.8		8.22 %		8,25 %
Loans and imancial communents in stage 2 in % of 61033 toans to customers	6,50 %	6,20	76	3,22 %	0,	,15 %	6,06 %		7,01 %		7,33 %		0,36 %		7,43 %		7,43 %		0,03 %		7,36 %		8,24 %	0,0	. 76	0,22 76		0,23 76
Loans and financial commitments in Stage 2 in % of gross loans to customers, incl. loans SB1 BK and SB1 NK	6,90 %	6,28	%	5,22 %	6,	,15 %	6,06 %		7,61 %		7,35 %		6,98 %		7,43 %		7,33 %		6,53 %		7,83 %		8,08 %	8,5	i %	7,87 %		7,89 %
The state of the s																												_
Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers	5,62 %	5,11	. %	4,24 %	5,	,02 %	4,98 %		6,27 %		6,00 %		5,78 %		6,20 %		6,21 %		5,51 %		6,67 %		6,97 %	7,3	1%	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	5,62 %	5,11	. %	4,24 %	5,	,02 %	4,98 %		6,27 %		6,00 %		5,78 %		6,20 %		6,13 %		5,42 %		6,56 %		6,85 %	7,2	1%	6,56 %		6,60 %
Loans in Stage 3	3.112	3.1	18	3.194	2	.886	2.899		3.696		3.731		3.848		3.739		2.967		3.684		2.592		2.347	2.3	30	2.143		2.092
Financial commitments in Stage 3	1.086	1.1	31	919	1	110	1.200		1.209		1.212		1.261		1.252		1.166		1.152		1.020		885	8	70	818		782
Loans and financial commitments in Stage 3 in % of gross loans to customers	1,66 %	1,71	. %	1,69 %	1,	,71 %	1,78 %		2,16 %		2,19 %		2,31 %		2,28 %		1,91 %		2,25 %		1,70 %		1,56 %	1,6	1%	1,49 %		1,46 %
Loans and financial commitments in Stage 3 in % of gross loans to customers,																												
incl. loans SB1 BK and SB1 NK	1,66 %	1,71	. %	1,69 %	1,	,71 %	1,78 %		2,16 %		2,19 %		2,31 %		2,28 %		1,88 %		2,21 %		1,67 %		1,53 %	1,5	· %	1,43 %		1,40 %
Loans and financial commitments in Stage 3 in % of gross loans and financial																												
commitments to customers	1,35 %	1,39	%	1,38 %	1,	,40 %	1,46 %		1,78 %		1,79 %		1,91 %		1,90 %		1,59 %		1,87 %		1,42 %		1,32 %	1,3	۱%	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	1,35 %	1,39	%	1,38 %	1,	,40 %	1,46 %		1,78 %		1,79 %		1,91 %		1,90 %		1,57 %		1,84 %		1,40 %		1,30 %	1,3	1%	1,19 %		1,17 %
Number of share issued, millions	255,75	255,	75	255,75	25	5,75	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 hold by the Group	0,03	0,		0,03		0,04	0,04		0,04		0,04		0,04		0,02		0,02		0,02		0,01		0,09	0,		0,09		0,24
Outstanding shares	255,72	255,	72	255,72	25	5,71	255,71		255,71		255,71		255,71		255,73		255,73		255,74		255,74		255,66	255,	56	255,66		255,52
Book equity per share (including dividends) (group)	106,32	102,	36	99,49	10	2,33	99,05		95,82		96,08		93,12		95,97		93,51		91,32		90,55		89,90	87,	50	85,44		86,55
Earnings per share, NOK	12,88	3,81 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 1,8	4 10,	22 2,27	7,95	3,49	4,47
Market price	120,70	120,70 102,				4,30 134,30	133,20	133,20	121,50	121,50		113,70	105,00	105,00		91,00	77,40	77,40	69,90	69,90	59,20	59,20	100,00 100,0			103,90	103,90	99,40
Earnings per share, NOK	12,88	15,26 12,				1,48 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 7,3			15,90	13,94	17,90
Price / Earnings per share	9,37	7,91 8,	14 8,07	9,04	8,80 1	1,70 11,70	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 13,5	9 7,	28 10,92	6,53	7,44	5,55
Market price	120,70	102,		106,70		4,30	133,20		121,50		113,70		105,00		91,00		77,40		69,90		59,20		100,00	99,		103,90		99,40
Book equity per share (including dividends) (group) Price / Book equity	106,32 1.14	102,		99,49 1,07		2,33 1,31	99,05 1,34		95,82 1.27		96,08 1,18		93,12 1.13		95,97 0.95		93,51 0.83		91,32		90,55		89,90 1,11	87, 1,		85,44 1.22		86,55 1,15
rice / book equity	1,14	0,	13	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

	Q1 19
Profit after tax	1.146
Interest on hybridcapital Profit after tax excl. interests on hybridcapital	1.142
Total equity	23.114
Hybridcapital Equity excl. hybridcapital	1.000 22.114
Average equity excl. hybridcapital	21.574
Annualised profit after tax excl. interests on hybridcapital Average equity excl. hybridcapital	4.568 21.574
Return on equity	21,2 9
Total operating costs Net income	583 1.955
Cost ratio	29,8 9
Total operating costs Net income excl. Income on financial investments Cost ratio Group	
Net interest income	938
Total assets	241.926
Average total assets	237.959
Average interest margin	1,60 %
Interest receipts from lending to corporate market 3 month money market rate (MNOK)	558 - 135
Interest margin lending to corporate market	424
Average lending volume corporate market Net lending margins corporate market	63.102 2,72 9
Interest receipts from lending to SME & agriculture	147
3 month money market rate (MNOK) Interest margin lending to SME & agriculture	- 48
Average lending volume SME & agriculture	14.652
Net lending margins SME & agriculture	
Interest receipts from lending to retail market incl. Loans to employees 3 month money market rate (MNOK)	825 - 414
Interest margin lending to retail market incl. Loans to employees Average lending volume retail market incl. Loans to employees	411 124.907
Net lending margin retail market incl. Loans to employees	1,33 9
Interest payments on deposits from corporate market	
	- 129
3 month money market rate (MNOK) Interest margin on deposits corporate market	- 129 116 - 13
3 month money market rate (MNOK) Interest margin on deposits corporate market Average volume deposits corporate market	- 13 38.874
3 month money market rate (MNOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market	116 - 13 38.874 -0,14 %
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest payments on deposits from SME & agriculture 3 month money market rate (MMOK)	116 - 13 38.874 -0,14 9 - 14
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest payments on deposits from SME & agriculture 3 month money market rate (MNOK) Interest margin on deposits SME & agriculture	116 - 13 38.874 -0,14 9 - 14 35 21 11.085
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest payments on deposits from SME & agriculture 3 month money market rate (MMOK)	116 - 13 38.874 -0,14 9 - 14 35
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest payments on deposits from SME & agriculture 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Interests on deposits SME & agriculture	116 - 13 38.874 -0,149 - 144 355 21 11.085 0,779
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest payments on deposits Some Sa Gariculture 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Interest on deposits SME & agriculture Interest on deposits SME & agriculture Interest margin on deposits SME & agriculture	116 - 13 38.874 -0,149 - 144 35 21 11.085 0,779 - 122 160 38
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits form SME & agriculture 3 month money market rate (MMOK) Interest payments on deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Net margin on deposits SME & agriculture Interest on deposits FME & agriculture Interest on deposits retail market 3 month money market rate (MMOK)	116 - 13 38.874 -0,149 - 14 35 21 11.085 0,779 - 122 160
3 month money market rate (IMDOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest margin on deposits Some Sagriculture 3 month money market rate (IMDOK) Interest margin on deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Interests on deposits SME & agriculture Interests on deposits SME & agriculture Interest margin on deposits SME & agriculture Interest margin on deposits SME & agriculture Interest margin on deposits IMDOK) Interest margin on deposits IMDOK) Interest margin on deposits retail market Average volume deposits retail market OKEN margin on deposits retail market INTERES INTER	116 - 13 38.874 -0,14 9 - 14 35 21 11.085 0,77 9 - 122 1600 38 50.312
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest margin on deposits corporate market 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture Average volume deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Interests on deposits retail market 3 month money market rate (MMOK) Interest margin on deposits retail market Average volume deposits retail market Average volume deposits retail market Average volume deposits retail market Orioss loans to customers end of period Loans sold to SB1 BK and SB1 NK end of period Ciross loans to customers end of period Gross loans to customers end of period	116 - 13 38.874 -0,14 9 - 14 35 21 11.085 0,77 9 - 122 1600 38 50.312
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits sorporate market Interest hargin on deposits corporate market 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture Average volume deposits SME & agriculture Interests on deposits set all market 3 month money market rate (MMOK) Interest margin on deposits retail market Average volume deposits retail market Gross loans to customers end of period previous year Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year Lending growth (MNOK)	116 - 13 38.874 -0,147 - 144 35 21 11.085 0,777 - 1222 160 38 50,312 0,30 9
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits sorporate market Interest hargin on deposits corporate market 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture 4 margin on deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Interests on deposits TME & agriculture Interests on deposits retail market 3 month money market rate (MMOK) Interest margin on deposits retail market 4 Average volume deposits retail market More and the second of	116 - 13 38.874 -0,147 - 144 35 21 11.085 0,777 - 1222 160 38 50,312 0,30 9
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits sorporate market Interest hargin on deposits corporate market 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture Average volume deposits SME & agriculture Interests on deposits set all market 3 month money market rate (MMOK) Interest margin on deposits retail market Average volume deposits retail market Gross loans to customers end of period previous year Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year Lending growth (MNOK)	116 - 13 38.874 -0,147 - 144 35 21 11.085 0,777 - 1222 160 38 50,312 0,30 9
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits sorporate market Interest hargin on deposits corporate market 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture 4 margin on deposits SME & agriculture Average volume deposits SME & agriculture Net margin on deposits SME & agriculture Interests on deposits TME & agriculture Interests on deposits retail market 3 month money market rate (MMOK) Interest margin on deposits retail market 4 Average volume deposits retail market More and the second of	116 - 13 38.874 -0,147 - 144 35 21 11.085 0,777 - 1222 160 38 50,312 0,30 9
3 month money market rate (MMOK) Interest margin on deposits corporate market Average volume deposits corporate market Net margin on deposits corporate market Interest margin on deposits corporate market 3 month money market rate (MMOK) Interest margin on deposits SME & agriculture 4 margin on deposits SME & agriculture Net margin on deposits SME & agriculture Net margin on deposits SME & agriculture Interests on deposits retail market 3 month money market rate (MMOK) Interest margin on deposits steal market Average volume deposits SME & agriculture Official interests on deposits retail market Average volume deposits retail market Net margin on deposits retail market Net margin on deposits retail market Official interests margin on deposits retail market Net margin on deposits retail market Net margin on deposits retail market Official interests of the priod deposits deposits retail market Official interests of the priod deposits depos	116 - 13 38.874 -0,147 - 144 35 21 11.085 0,777 - 1222 160 38 50,312 0,30 9

SpareBank 1 SR-Bank Group (MNOK)	Q1 19
Deposits from customers	
Gross loans to customers	
Deposit-to-loan ratio	
Deposits from customers	
Gross loans to customers incl. SB1 BK and SB1 NK	
Deposit-to-loan ratio, incl. loans SB1 BK and NK	
Impairments on loans and financial commitments	4
Annualised Impairments on loans and financial commitments	19
Average gross lending to customers	194.28
Impairment ratio	0,10
Average gross lending to customers incl. SB1 BK and SB1 NK	203.40
Impairment ratio, incl. Ioans SB1 BK and SB1 NK	0,10
Financial commitments	
Loans in Stage 2	
Financial commitments in Stage 2	
Loans and financial commitments in Stage 2 in % of gross loans to customers	
Loans and financial commitments in Stage 2 in % of gross loans to customers	,
incl. loans SB1 BK and SB1 NK	
Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SBI BK and SBI NK	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3	
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers Loans and financial commitments in Stage 3 in % of gross loans to customers Loans and financial commitments in Stage 3 in % of gross loans to customers Loans SB1 BK and SB1 NK	,
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers Loans and financial commitments in Stage 3 in % of gross loans to customers	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments in Stage 3 in % of gross loans and financial commitments to Customers	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers loans and financial commitments in Stage 3 in % of gross loans to customers loans and financial commitments in Stage 3 in % of gross loans and customers loans and financial commitments in Stage 3 in % of gross loans and grown and	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments in Stage 3 in % of gross loans and financial commitments to Customers	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans sB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers and financial commitments in Stage 3 in % of gross loans to customers loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers in Stage 3 in % of gross loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans sB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers and financial commitments in Stage 3 in % of gross loans to customers loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers in Stage 3 in % of gross loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group	,
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Tinancial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers. Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group)	,
commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Tinancial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group) Earnings per share, NOK	4,4
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers and financial commitments in Stage 3 in % of gross loans to customers loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group) Earnings per share, NOK	4,4 :
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Tinancial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group) Earnings per share, NOK Market price	4,4: 99,4i 17,9i
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers and financial commitments in Stage 3 in % of gross loans to customers loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group) Earnings per share, NOK	4,4 :
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Financial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans sB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group) Earnings per share, NOK Market price Earnings per share, NOK	4,4: 99,4i 17,9i
Commitments to customers Loans and financial commitments in Stage 2 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 MK Loans in Stage 3 Tinancial commitments in Stage 3 Loans and financial commitments in Stage 3 in % of gross loans to customers in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 MK Loans and financial commitments in Stage 3 in % of gross loans to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers incl. loans SB1 BK and SB1 NK Loans and financial commitments in Stage 3 in % of gross loans and financial commitments to customers, incl. loans SB1 BK and SB1 NK Number of share issued, millions Shares hold by the Group Outstanding shares Book equity per share (including dividends) (group) Earnings per share, NOK Market price	4,4: 99,4i 17,9i

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
Profit after tax	2.296	527	1.769	634	1.135	617	518	51
Interest on hybridcapital Profit after tax excl. interests on hybridcapital	2.291	526	1.765	633	1.132	616	516	51
, ,								
Total equity Hybridcapital	21.585 550	21.585 550	21.008 550	21.008 550	19.908 150	19.908 150	20.400 150	20.40
Equity excl. hybridcapital	21.035	21.035	20.458	20.458	19.758	19.758	20.250	20.25
Average equity excl. hybridcapital	20.248	20.746	20.051	20.108	19.916	20.004	19.995	19.99
Annualised profit after tax excl. interests on hybridcapital	2.291	2.105	2.353	2.531	2.264	2.463	2.066	2.06
Average equity excl. hybridcapital	20.248	20.746	20.051	20.108	19.916	20.004	19.995	19.99
Return on equity	11,3 %	10,1 %	11,7 %	12,6 %	11,4 %	12,3 %	10,3 %	10,3
Total operating costs	2.229	576	1.653	543	1.111	572	539	53
Net income	5.445 40,9 %	1.344 42,9 %	4.101 40,3 %	1.395 38,9 %	2.706 41,1 %	1.425 40,1 %	1.281	1.28 42,1
Cost ratio	40,9 %	42,9 %	40,3 %	38,9 %	41,1 %	40,1 %	42,1 %	42,1
Total operating costs								
Net income excl. Income on financial investments Cost ratio Group								
Net interest income	3.439	926	2.513	871	1.642	842	800	80
Total assets Average total assets	234.061 223.838	234.061 231.062	226.023 221.168	226.023 225.472	223.954 219.106	223.954 221.838	217.370 215.940	217.37 215.94
Average interest margin	1,54 %	1,59 %	1,52 %	1,53 %	1,51 %	1,52 %	1,50 %	1,50
Interest receipts from lending to corporate market	2.307	637	1.671	587	1.084	567	517	51
3 month money market rate (MNOK)	- 510	- 152	- 358	- 128	- 231	- 125	- 106	- 10
Interest margin lending to corporate market Average lending volume corporate market	1.797 65.936	485 70.229	1.312 64.505	459 67.062	853 63.227	442 64.598	411 61.855	41 61.85
Net lending wolume corporate market Net lending margins corporate market	2,73 %	2,74 %	2,72 %	2,72 %	2,72 %	2,74 %	2,70 %	2,70
Interest receipts from landing to CME 9, again there								
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								
Net rending margins SWL & agriculture								
Interest receipts from lending to retail market incl. Loans to employees	3.179	829	2.350	792	1.557	782	775	77
3 month money market rate (MNOK) Interest margin lending to retail market incl. Loans to employees	- 1.380 1.799	- 391 439	- 990 1.360	- 344 448	- 645 912	- 342 440	- 303 472	- 30 47
Average lending volume retail market incl. Loans to employees	121.916	124.007	121.219	122.135	120.761	121.148	120.373	120.37
Net lending margin retail market incl. Loans to employees	1,48 %	1,40 %	1,50 %	1,45 %	1,52 %	1,46 %	1,59 %	1,59
Interest payments on deposits from corporate market 3 month money market rate (MNOK)	- 549 513	- 145 143	- 404 369	- 137 129	- 268 240	- 146 133	- 121 107	- 12 10
Interest margin on deposits corporate market	- 37	- 1	- 35	- 8	- 27	- 14	- 14	- 1
Average volume deposits corporate market Net margin on deposits corporate market	50.171 -0,07 %	50.257 -0,01 %	50.142 -0,09 %	50.671 -0,06 %	49.878 -0,11 %	51.779 -0.11 %	47.977 -0.12 %	47.97 - 0,12
	-0,07 /6	-0,01 /6	-0,03 /6	-0,00 /6	-0,11 /6	-0,11 /0	-0,12 /6	-0,12
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 3 month money market rate (MNOK)	- 432 538	- 116 153	- 316 385	- 109 138	- 207 248	- 105 133	- 102 115	- 10 11
Interest margin on deposits retail market	106	37	69	29	40	28	12	1
Average volume deposits retail market	50.374	50.997 0.29 %	50.166	51.717	49.390	49.683	49.097	49.09 0.10
Net margin on deposits retail market	0,21 %	0,29 %	0,18 %	0,22 %	0,16 %	0,23 %	0,10 %	0,10
Gross loans to customers end of period Loans sold to SB1 BK and SB1 NK end of period	192.105 9.294		183.014 13.431		178.927 14.547		174.292 14.632	
Gross loans to customers end of period, incl. loans BK and SB1 NK	201.399		196.445		193.474		188.924	
Gross loans to customers end of period	192.105		183.014		178.927		174.292	
orous rouns to customers end or period			167.105		164.958		174.292	
Gross loans to customers end of period previous year	172.554				13.969		14.449	
	19.551		15.909					
Gross loans to customers end of period previous year Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK			15.909 196.445		193.474		188.924	
Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK	19.551 201.399		196.445					
Lending growth (MNOK)	19.551				193.474 184.317 9.157		188.924 183.182 5.742	
Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year, incl. loans BK and SB1 NK	19.551 201.399 187.137		196.445 185.150		184.317		183.182	
Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year, incl. loans BK and SB1 NK Lending growth (MNOK), incl. SB1 BK and SB1 NK Growth in loans	19.551 201.399 187.137 14.262 11,3 %		196.445 185.150 11.295		184.317 9.157 8,5 %		183.182 5.742 9,0 %	
Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year, incl. loans BK and SB1 NK Lending growth (MNOK), incl. SB1 BK and SB1 NK	19.551 201.399 187.137 14.262		196.445 185.150 11.295		184.317 9.157		183.182 5.742	
Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers and of period previous year, incl. loans BK and SB1 NK ending growth (MNOK), incl. SB1 BK and SB1 NK Growth in loans Growth in loans incl SB1 BK and SB1 NK Deposits from customers end of period	19.551 201.399 187.137 14.262 11,3 % 7,6 %		196.445 185.150 11.295 9,5 % 6,1 %		184.317 9.157 8,5 % 5,0 %		183.182 5.742 9,0 % 3,1 %	
Lending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year, incl. loans BK and SB1 NK Growth (NNOK), incl. SB1 BK and SB1 NK Growth in loans Growth in loans incl SB1 BK and SB1 NK Deposits from customers end of period Deposits from customers end of period Deposits from customers end of period previous year	19.551 201.399 187.137 14.262 11,3 % 7,6 %		196.445 185.150 11.295 9,5 % 6,1 % 100.320 98.602		184.317 9.157 8,5 % 5,0 %		183.182 5.742 9,0 % 3,1 % 99.626 93.125	
ending growth (MNOK) Gross loans to customers end of period, incl. loans BK and SB1 NK Gross loans to customers end of period previous year, incl. loans BK and SB1 NK ending growth (MNOK), incl. SB1 BK and SB1 NK Growth in loans Growth in loans incl SB1 BK and SB1 NK	19.551 201.399 187.137 14.262 11,3 % 7,6 %		196.445 185.150 11.295 9,5 % 6,1 %		184.317 9.157 8,5 % 5,0 %		183.182 5.742 9,0 % 3,1 %	

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
Deposits from customers	98.814		100.320		105.824		99.626	
Gross loans to customers	192.105		183.014		178.927		174.292	
Deposit-to-loan ratio	51,4 %		54,8 %		59,1 %		57,2 %	
Deposits from customers Gross loans to customers incl. SB1 BK and SB1 NK	98.814 201.399		100.320 196.445		105.824 193.474		99.626 188.924	
Deposit-to-loan ratio, incl. loans SB1 BK and NK	49,1 %		51,1 %		54,7 %		52,7 %	
Deposit to loan rado, men rours 302 by and my	45,270		52,2 70		34,770		32,7 70	
Impairments on loans and financial commitments	324 324	92 368	232 309	59 236	173 346	99 396	74 296	74 296
Annualised Impairments on loans and financial commitments	324	368	309	236	346	396	296	296
Average gross lending to customers	182.330	187.560	177.197	180.971	175.258	176.610	173.423	173.423
Impairment ratio	0,18 %	0,20 %	0,17 %	0,13 %		0,22 %		0,17 %
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
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 %
Financial commitments	38.851		40.169		39.353		36.231	ı
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 %	
	3,0470		10,50 %		3,55 %		10,00 %	
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 Financial commitments in Stage 3	2.133 802		2.699 157		2.816 166		2.018 164	
Thinking Communication Stage 5	002		137		100		104	
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	
Shares hold by the Group Outstanding shares	0,09 255,67		0,09 255,67		0,09 255,67		0,21 255,54	
outstanding shares	233,07		233,07		233,07		233,34	1
Book equity per share (including dividends) (group)	82,27		80,02		77,28		79,24	
Earnings per share, NOK	8,96	2,06	6,90	2,47	4,43	2,41	2,02	2,02
	2,50						_,,,_	
Market price	89,20	89,20	99,00	99,00	86,40	86,40	86,20	86,20
Earnings per share, NOK Price / Earnings per share	8,96	8,23	9,20	9,90	8,86	9,63	8,08	8,08
rince / Lamings pel Stidie	9,96	10,83	10,76	10,00	9,76	8,97	10,66	10,66
Market price	89,20		99,00		86,40		86,20	
Book equity per share (including dividends) (group)	82,27		80,02		77,28		79,24	
Price / Book equity					1,12			