



Quarterly presentation Q1 2017

Tromsø/Oslo 5. mai 2017

SpareBank
NORD-NORGE



Very good result

PRE-TAX PROFIT

NOK 391 mill (NOK 344 mill)

RETURN ON EQUITY

11.6 % (11.0 %)

REDUCED COSTS

-1.2 % compared with average quarterly costs 2016 exclusive of restructuring costs, business expansions and financial activity tax)

MODERATE LOAN LOSSES

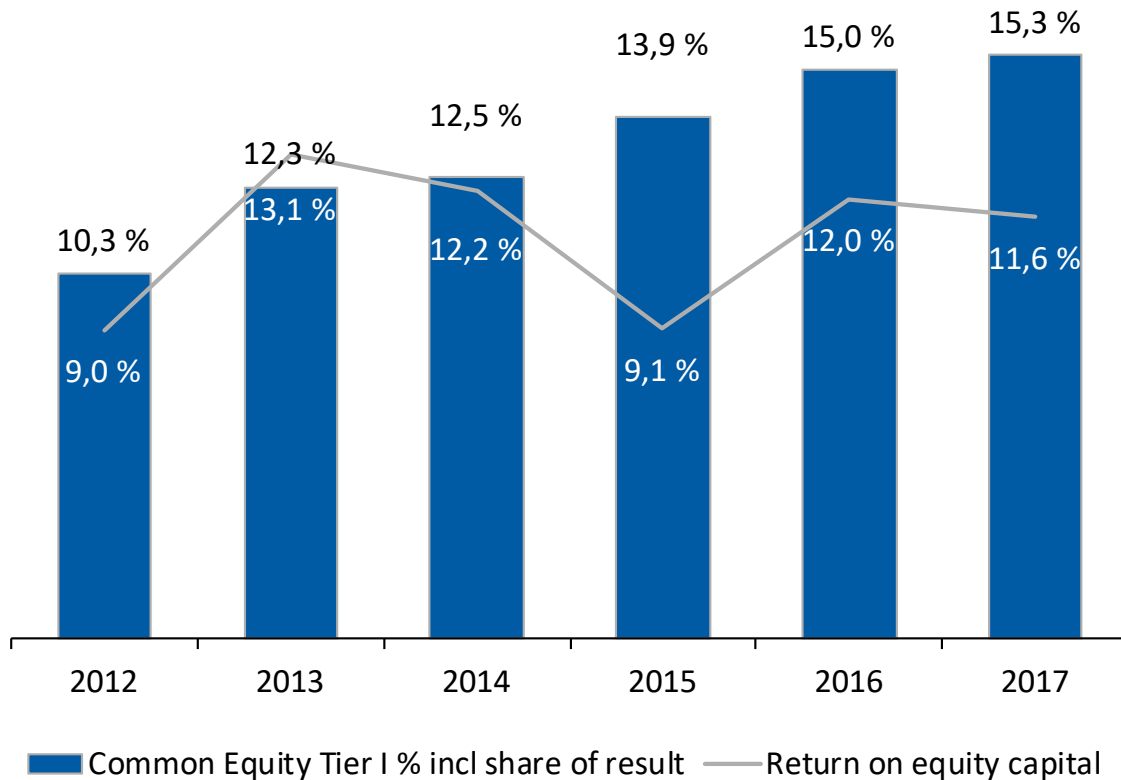
NOK 44 mill (NOK 24 mill), NOK 64 mill in Q4 2016

CET-1 RATIO

15.3 % (13.8 %)

Very good profitability and financial strength

Return on equity / Common Equity Tier I % incl share of result

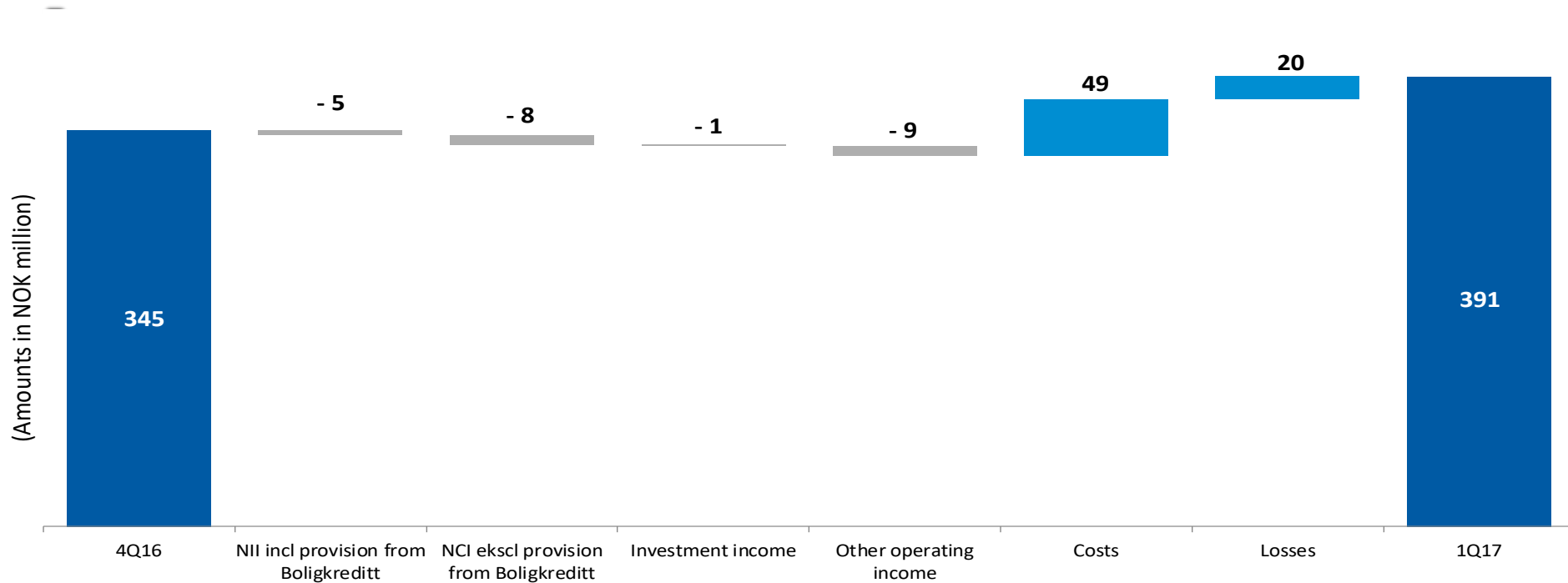


Quarterly summary - profit and loss account

(Amounts in NOK million)

	1Q17	4Q16	3Q16	2Q16	1Q16
Net interest income	422	434	423	401	386
Net fee-, commission and other operating income	224	234	228	249	213
Net income from financial investments	115	116	157	156	80
Total net income	761	784	808	806	679
Total costs	326	375	316	318	311
Result before losses and write-downs	435	409	492	488	368
Net losses and write-downs	44	64	61	64	24
Result before tax	391	345	431	424	344
Return on equity capital	11,6 %	9,9 %	13,6 %	13,8 %	11,3 %
Cost/income	42,8 %	47,8 %	39,1 %	39,5 %	45,8 %

Improved profitability



Good results from subsidiaries within the core business



SpareBank 1 Finans Nord-Norge

- Pre-tax profit NOK 34 mill (NOK 33 mill)
- Good growth and increased profitability
- Total assets: NOK 4 863 mill kr (4 542 mill)



EiendomsMegler 1 Nord-Norge

- Pre-tax profit NOK 1,4 mill (NOK 1,7 mill)
- Market leader in Northern Norway
- Strong synergies with banking operations



SpareBank 1 Regnskapshuset Nord-Norge

- Pre-tax profit NOK 7 mill kr (4 mill)
- Organic growth and acquisitions
- Long-term strategy to participate in the consolidation of the accounting industry and to build synergies with the bank



SpareBank 1 Nord-Norge Forvaltning

- Pre-tax profit NOK 0,6 mill kr (NOK 0,6 mill)
- Assets under management; NOK 2,6 mrd kroner
- Merger with joint management environment in SpareBank 1 Markets in process

Strategic measures have been effective...



Core business cultivated: Exit from Russia, Nord Kapitalforvaltning and Bank 1 Oslo. SNN Invest wound up and downsizing of corporate lending in BN Bank.



Physical presences reduces from 71 branches in 2012 to 38 in 2016



Cost reduction through voluntary resignation of 150 employees



Improved SME service through 16 financial centres with a wide range of financial products



Renewed bank with recruitment of 50 employees with new knowledge



Further reinforcement of the the social commitment (Agenda Nord-Norge - ANN) and the Northern Norwegian brand

...and more have been initiated



Redesign of work procedures (LEAN) with the use of digital assistants (robots)



Growth measures for the Group, including subsidiaries, and the SpareBank 1 Group



Development of a Norwegian digital wallet through the merger of mCASH and Vipps



Competence, capacity and tools for digital sales and digital customer meetings



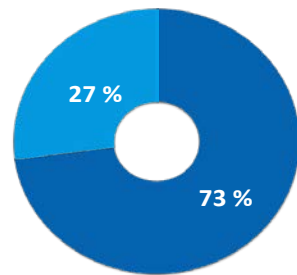
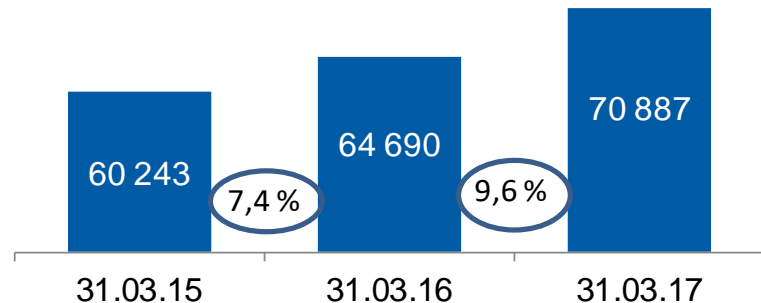
Innovation for new products: Spleis (crowdsourcing), Smart car insurance for safe drivers and loan application integrated with Altinn



Strengthened physical presence and strength of sales through further adjustments and content of the distribution network

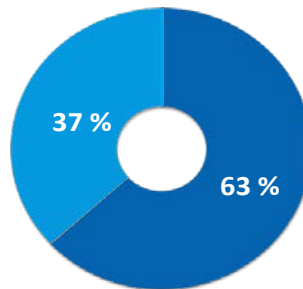
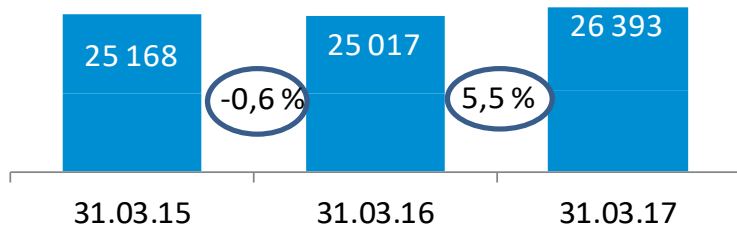
Profitable lending growth...

Retail incl. SpareBank 1 Boligkreditt



■ Retail incl. SpareBank 1 Boligkreditt
■ Business/ Public

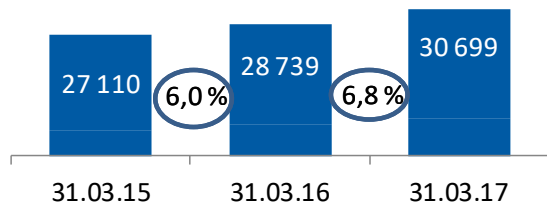
Business/public market



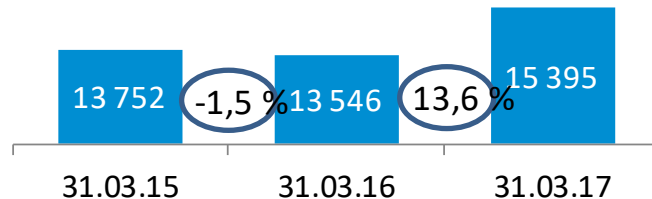
■ Retail excl. SpareBank 1 Boligkreditt
■ Business/ Public

...and good deposit growth

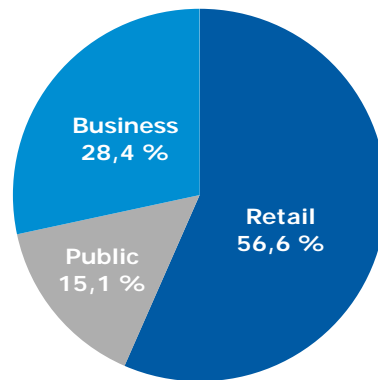
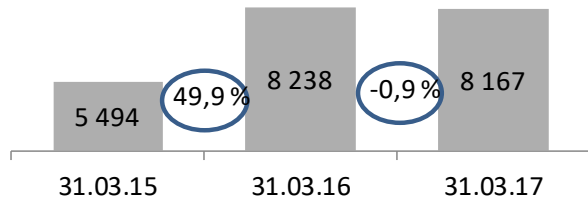
Retail banking market



Business



Public



Strengthened position in a growth region



Higher GDP-growth compared to Norway as a whole



Relatively small oil sector (approx. 2 % of the economy). Increased estimates for oil and gas resources in the Barents sea



Seafood export is an increasingly important part of the Northern Norwegian economy. Export of fish totals approx. 60 % of the total export of goods in the region



Regional house prices lower than the Norwegian average, but the price growth is relatively high. Norway 11.7 % – Northern Norway approx. 8.5 %



Continued growth within tourism. 9 % increase in foreign overnight stays in the region



Stable, low unemployment: 2.4 % as of March 2017 (2.8 % for Norway). Shortage of skilled labor in certain areas and industries

Going forward: Prospects of moderate growth in 2017. A strengthened NOK and global protectionism is not positive for the export industry in the region.

Financial targets and future outlook

NRI

Continued strong competition. Decreased funding cost is expected to contribute positively in 2017 (assuming stable capital market rates)

COSTS

Average targeted cost increase 0 %. Reduced costs compared with 2015 expected in 2017 (excl. restructuring costs, business expansions and financial activity tax))

LOSSES

Lending losses are expected to remain moderate.

ROE

Targeted ROE at top international level.

FINANCIAL STRENGTH

Target of 14.5 % CET-1 ratio is achieved.

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Homepage and internet bank: www.snn.no

Equity capital certificates in general: www.egenkapitalbevis.no

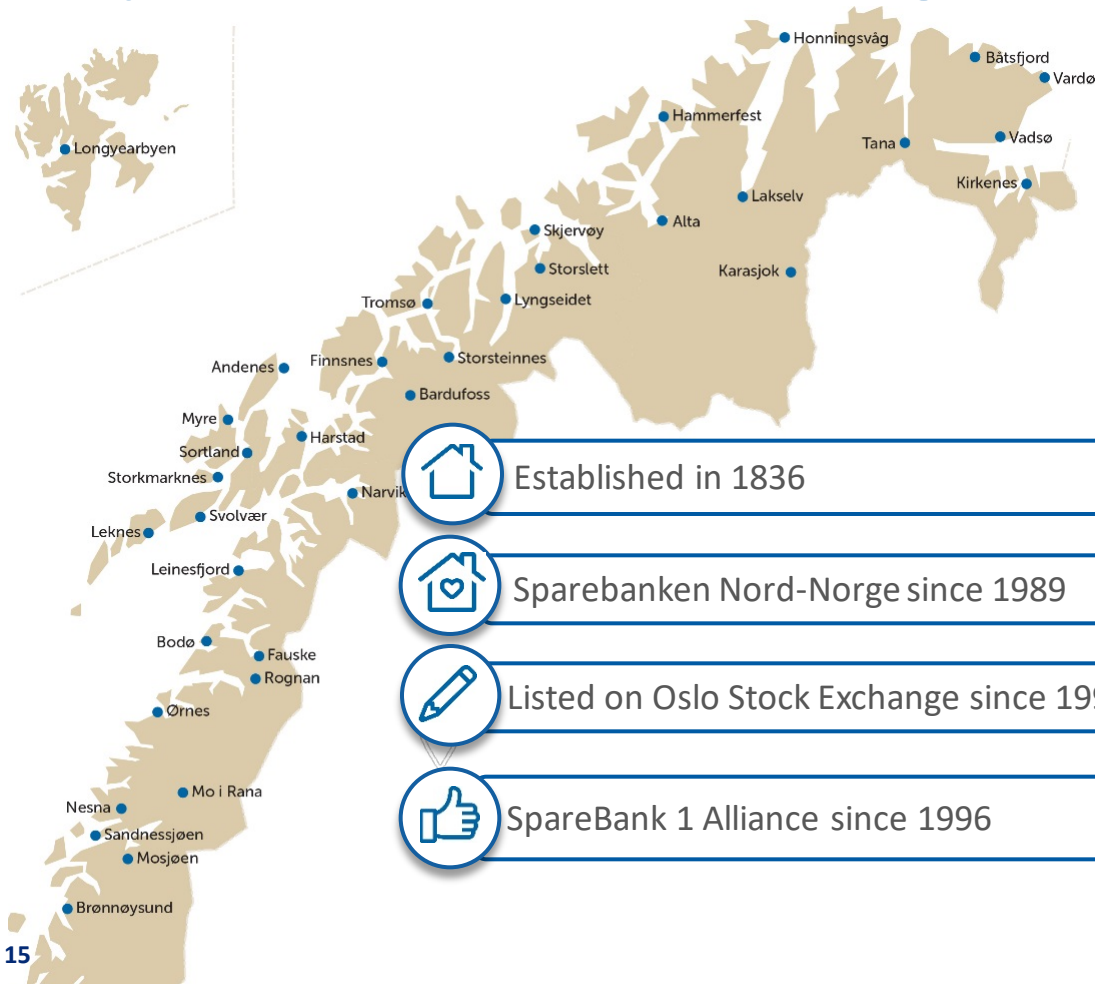




Appendix

1. About SpareBank 1 Nord-Norge
2. Main financial figures
3. Credit area
4. Liquidity
5. Macro and economic trends
6. SpareBank 1 Group and Alliance

SpareBank 1 Nord-Norge



354 900 retail customers



25 336 corporate customers



14 844 Clubs and associations



Lending volume NOK 96,3 bill



Financial group offering a complete product range



Established in 1836



Sparebanken Nord-Norge since 1989

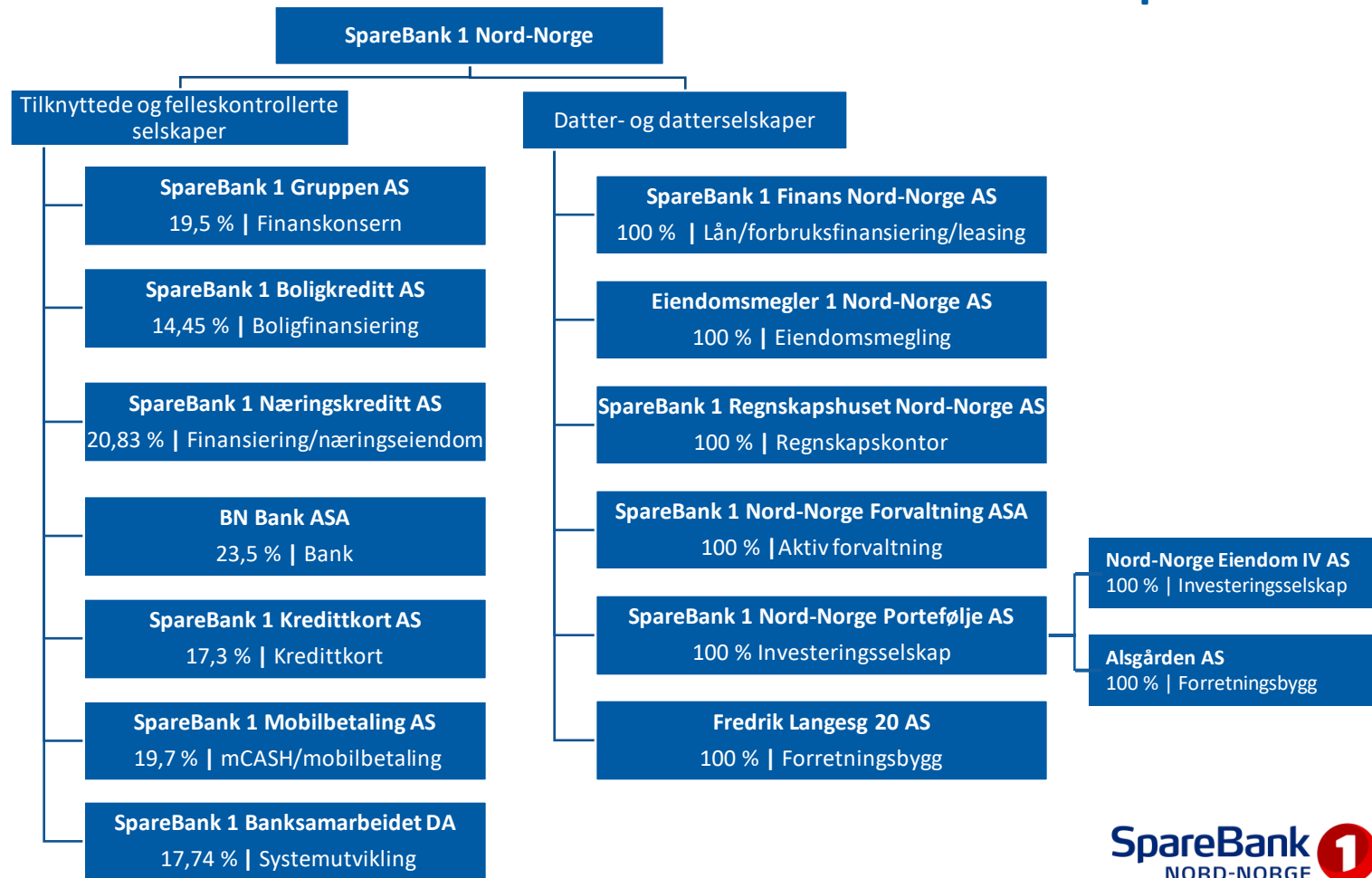


Listed on Oslo Stock Exchange since 1994

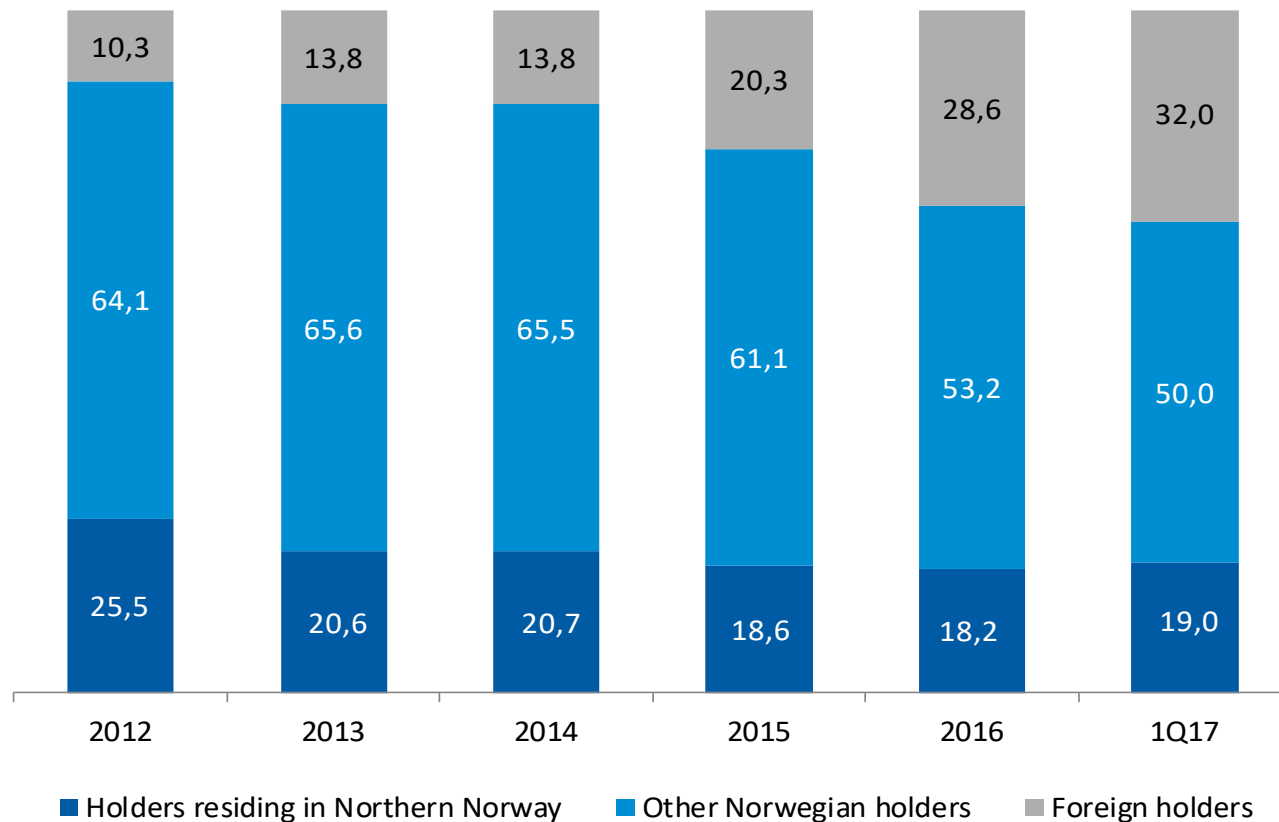


SpareBank 1 Alliance since 1996

Organisation of the financial services Group



Equity Certificates (EC) – geographic holder structure



The 20 largest EC holders

Equity Certificate holders	Number of Equity Certificates	Share of total Equity Certificate capital	Change in number of ECs
PARETO AKSJE NORGE	3.095.780	3,08 %	-746.547
VERDIPAPIRFONDET DNB NORGE (IV)	2.875.237	2,86 %	-412.877
MP PENSJON PK	2.690.503	2,68 %	-30.000
THE NORTHERN TRUST COMP, NON-TREATY ACCOUNT	2.603.388	2,59 %	-207.275
FLPS - PRINC ALL SEC	2.486.200	2,48 %	363.500
MSIP EQUITY MORGAN STANLEY & CO. INTERNATIONAL	1.826.781	1,82 %	1.649.972
STATE STREET BANK AND TRUST A/C CLIENT OMNIBUS F	1.625.305	1,62 %	-414.835
METEVA AS	1.614.670	1,61 %	1.614.670
MERRILL LYNCH PROF. MLPRO SEG FOR EXCLSV	1.563.513	1,56 %	-350.847
FORSVARETS PERSONELLSERVICE	1.561.630	1,56 %	0
POPE ASSET MANAGEMENT, LLC BNY MELLON SA/NV	1.438.385	1,43 %	-215.280
SPAREBANKSTIFTELSEN SPAREBANK 1 NORD-NORGE	1.411.606	1,41 %	0
VPF EIKA EGENKAPITALBEVIS C/O EIKA KAPITALFORV.	1.003.956	1,00 %	-93.986
PARETO AS	970.659	0,97 %	200.000
STATE STREET BANK AND TRUST COMP A/C WEST	829.387	0,83 %	34.419
STATE STREET BANK AND TRUST COMP SSB CL OMNI E	760.928	0,76 %	538.240
STATE STREET BANK AND TRUST COMP FUND NU:OM80	702.350	0,70 %	202.761
STATE STREET BANK AND TRUST COMP OMNIBUS D	686.643	0,68 %	187.718
SKANDINAVISKA ENSKILDA BANKEN AB, UCITS V	685.544	0,68 %	685.544
J.P. MORGAN SECURITIES PLC	674.963	0,67 %	571.253
The 20 largest EC holders	31 107 428	30,98 %	3 576 430

The 20 largest EC holders residing in Northern Norway

Equity Certificate holders	Number of Equity Certificates	Share of total Equity Certificate capital
SPAREBANKSTIFTELSEN SPAREBANK 1 NORD-NORGE	1.411.606	1,41 %
KARL DITLEFSEN	547.543	0,55 %
NORGES RÅFISKLAG	423.175	0,42 %
DAHL FISKERI AS	374.883	0,37 %
ODD ERIK HANSEN INVEST AS	306.502	0,31 %
LARS WORKINN	294.180	0,29 %
SPAREBANKSTIFTELSEN HELGELAND	284.491	0,28 %
TOR OVESEN	206.556	0,21 %
OLE ALFRED ROLF OVESEN	205.554	0,20 %
GADD HOLDING AS	176.619	0,18 %
TROMSØ SKOTØIMAGASIN A/S	170.000	0,17 %
ENTREPRENØRCOMPANIET NORD AS	169.596	0,17 %
RIGAMONTI A/S	156.005	0,16 %
BRØDRENE KARLSEN HOLDING AS	119.705	0,12 %
AGNAR HOLDING AS	118.352	0,12 %
JAN-FRODE JANSON	116.876	0,12 %
HEMMING LEONHARTH ANDERSEN	115.500	0,12 %
NYHAMN AS	100.000	0,10 %
COOP NORD BA	97.848	0,10 %
AS FERDIGHUS	95.765	0,10 %
The 20 largest EC holders residing in Northern Norway ¹⁾	5 490 756	5,47 %

¹⁾ Postal code > 7999

Why invest in SpareBank 1 Nord-Norge?

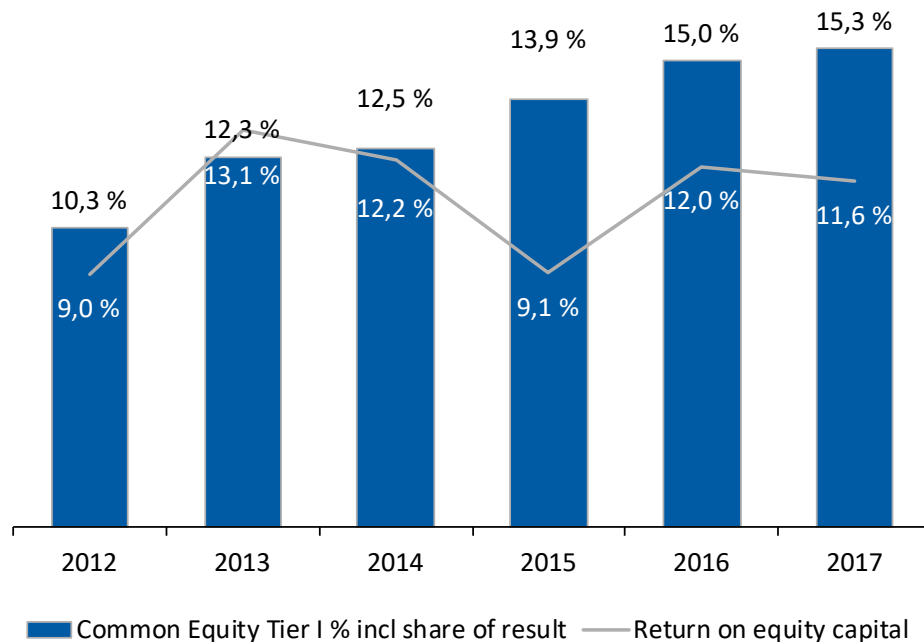
- The Northern Norwegian macroeconomy is showing few signs of weakening
- Focus on core business is reducing volatility in the results
- Strong regional base and community part-ownership providing a very good competitive position
- The SpareBank 1 Alliance is contributing to modernisation and increased income. Significant underlying value of ownership.
- Good financial strength - owner-friendly dividend policy

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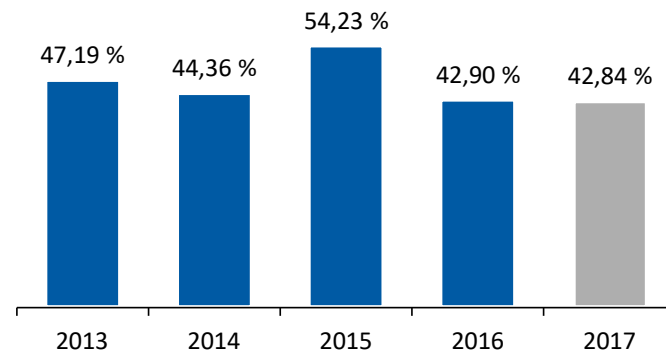
Financial figures – additional information

Key figures

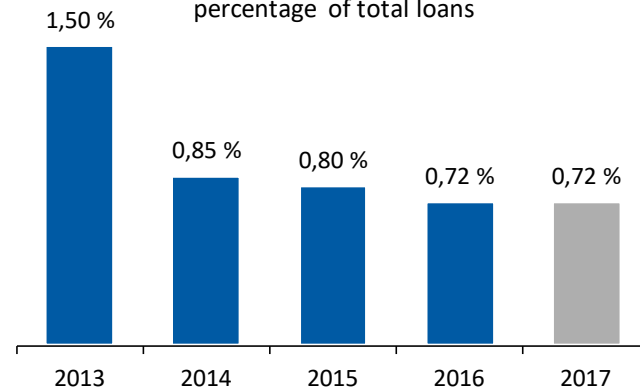
Return on equity / Common Equity Tier I % incl share of result



Cost/income ratio

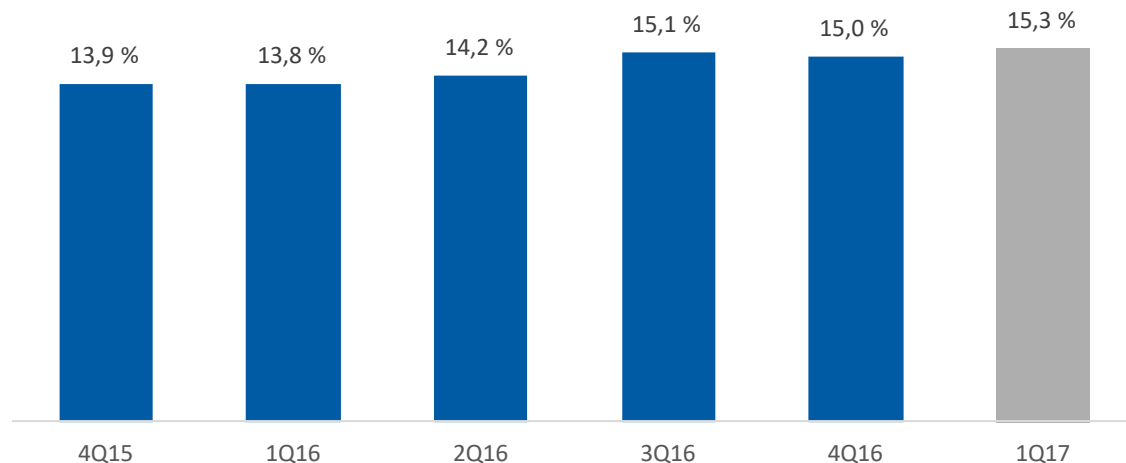


Loans in default and other problem loans as a percentage of total loans

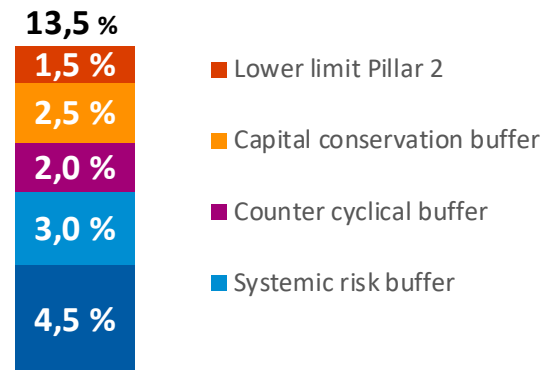


Capital adequacy ratio – Group

CET 1 incl floor



Minimum regulatory CET 1 level
31.12.17

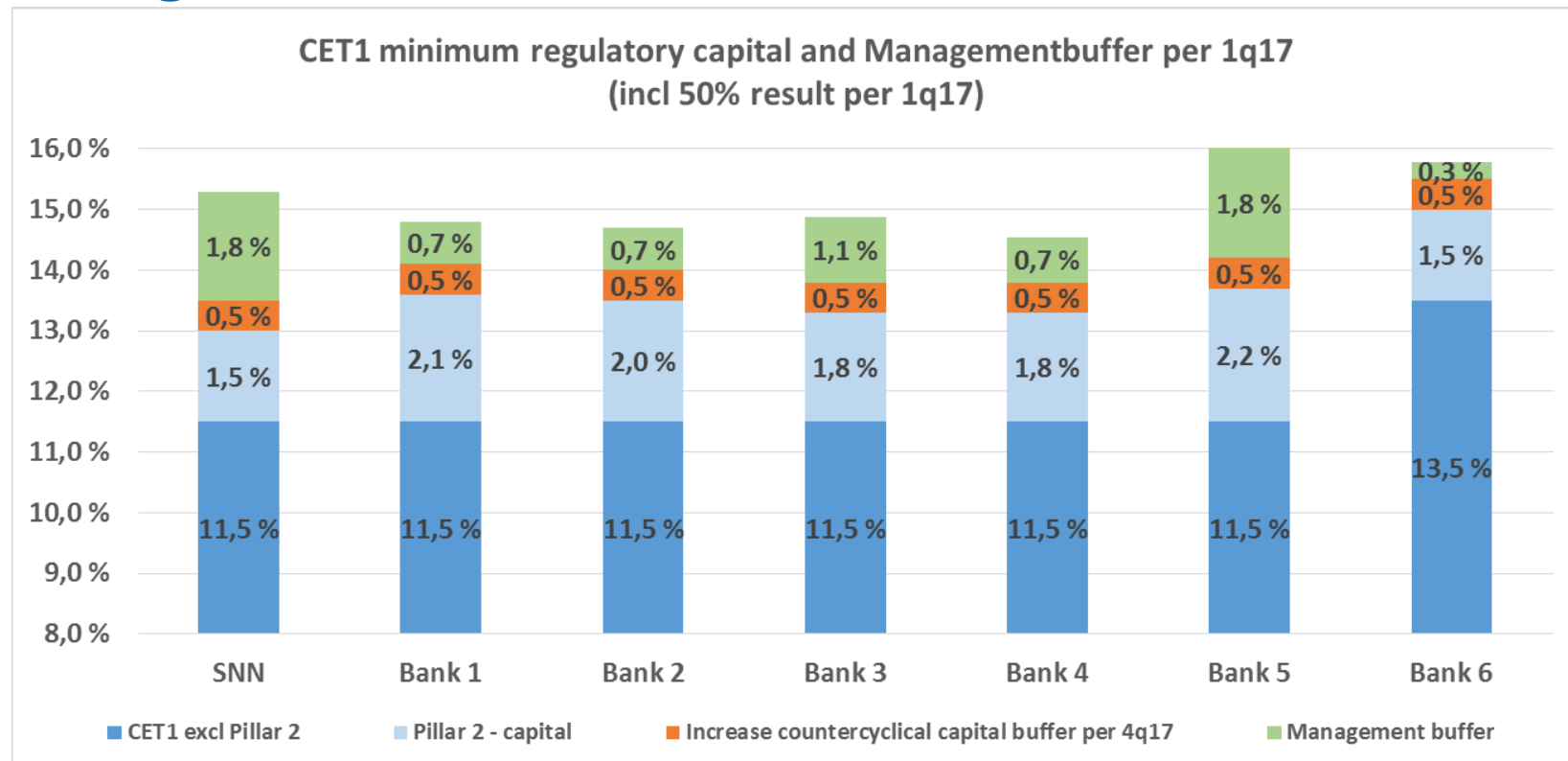


Profit and loss account - Group

(Amounts in NOK million)

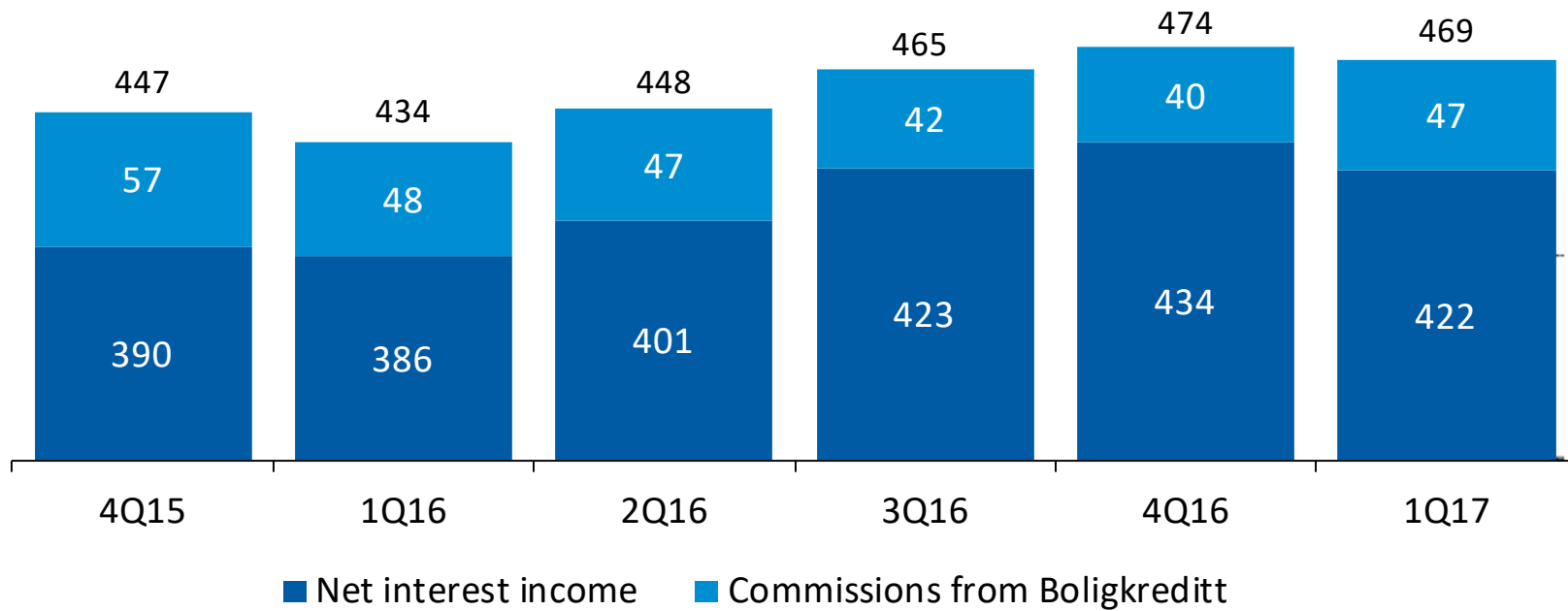
	31.03.17	31.03.16	31.12.16
Net interest income	422	386	1 644
Net fee-, commision and other operating income	224	213	924
Net income from financial investments	115	80	509
Total net income	761	679	3 077
Total costs	326	311	1 320
Result before losses and write-downs	435	368	1 757
Net losses and write-downs	44	24	213
Result before tax	391	344	1 544
Tax	78	69	291
Result non-current assets held for sale	0	0	0
Minority interests	0	0	0
Result for the period	313	275	1 253
Return on equity capital	11,6 %	11,0 %	12,0 %

CET1-minimum regulatory capital and management buffer



Net interest income - Group

NOK mill

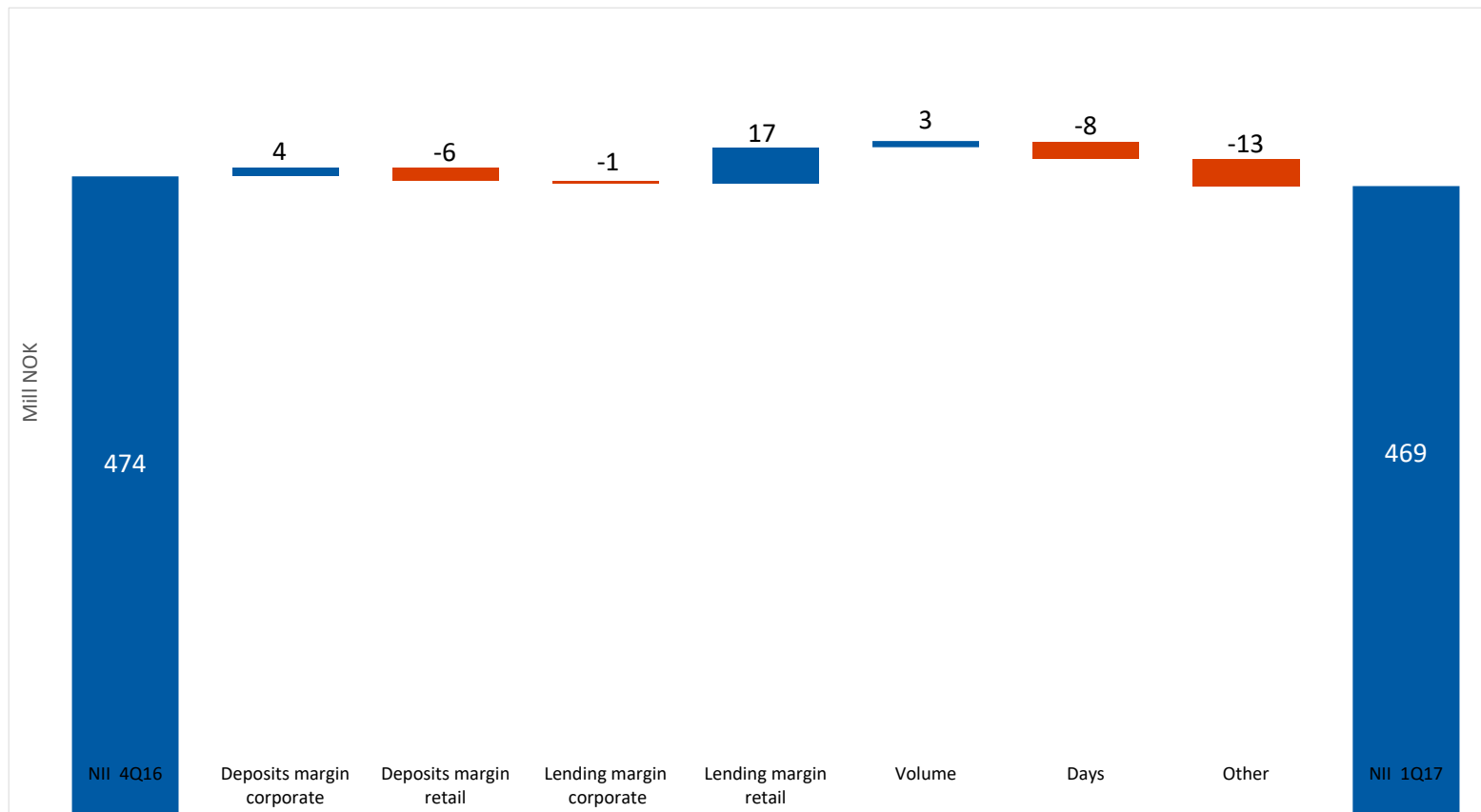


Quarterly results – net interest income

(Amounts in NOK million)

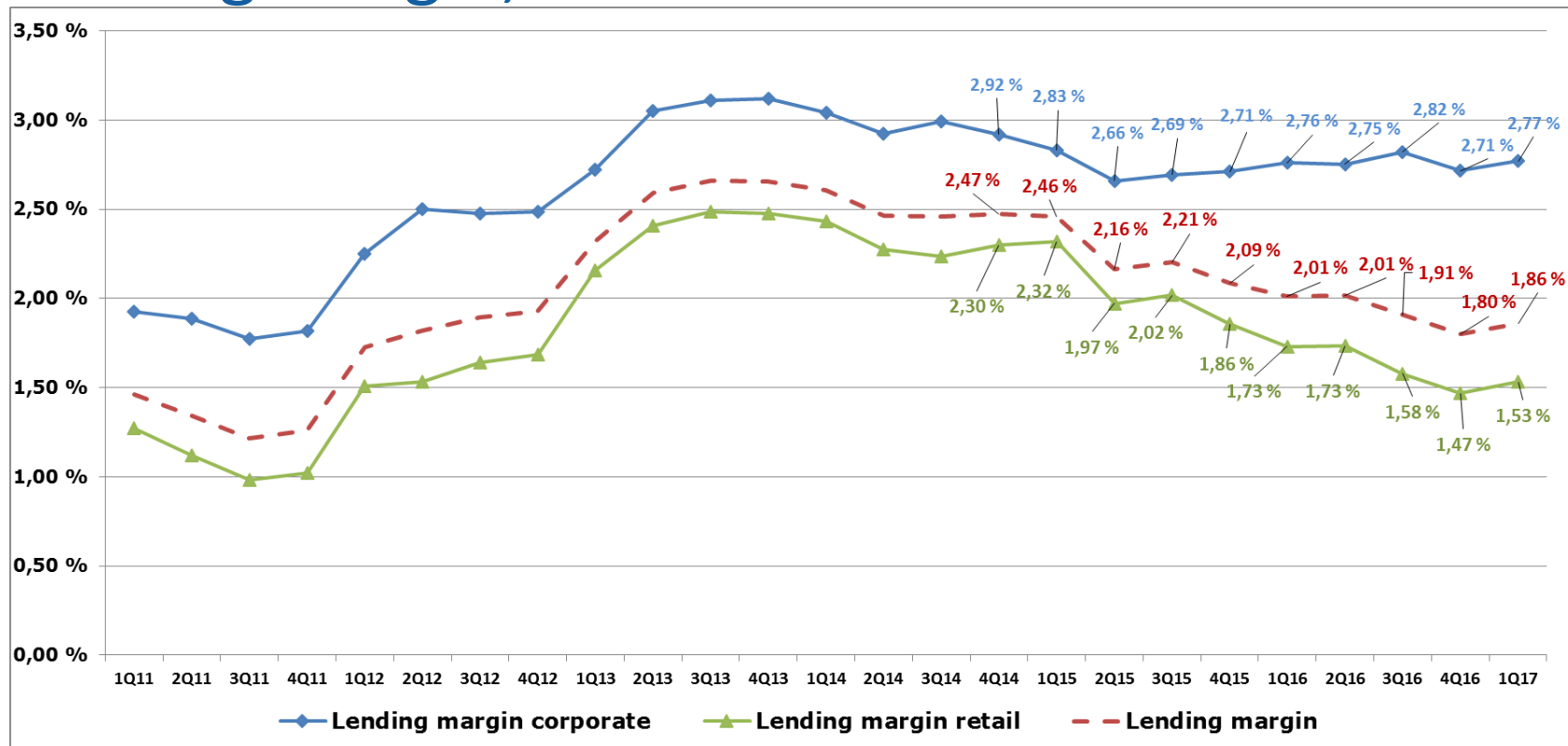
	1Q17	4Q16	3Q16	2Q16	1Q16
Interest and similar income from loans to and claims on credit institutions	2	- 2	4	2	2
Interest and similar income from loans to and claims on customers	600	616	593	584	578
Interest and similar income from certificates, bonds and other interest-bearing securities	43	39	44	45	43
Interest and similiar income	645	653	641	631	623
Interest and similar costs on liabilities to credit institutions	17	13	20	14	12
Interest and similar costs relating to deposits from and liabilities to customers	95	97	91	100	105
Interest and similar costs related to the issuance of securities	88	84	84	92	96
Interest and similar costs on subordinated loan capital	14	15	14	14	15
Payments made to The Norwegian Banks'	9	10	9	10	9
Total interest costs	223	219	218	230	237
Net interest income	422	434	423	401	386

Changes in net interest income



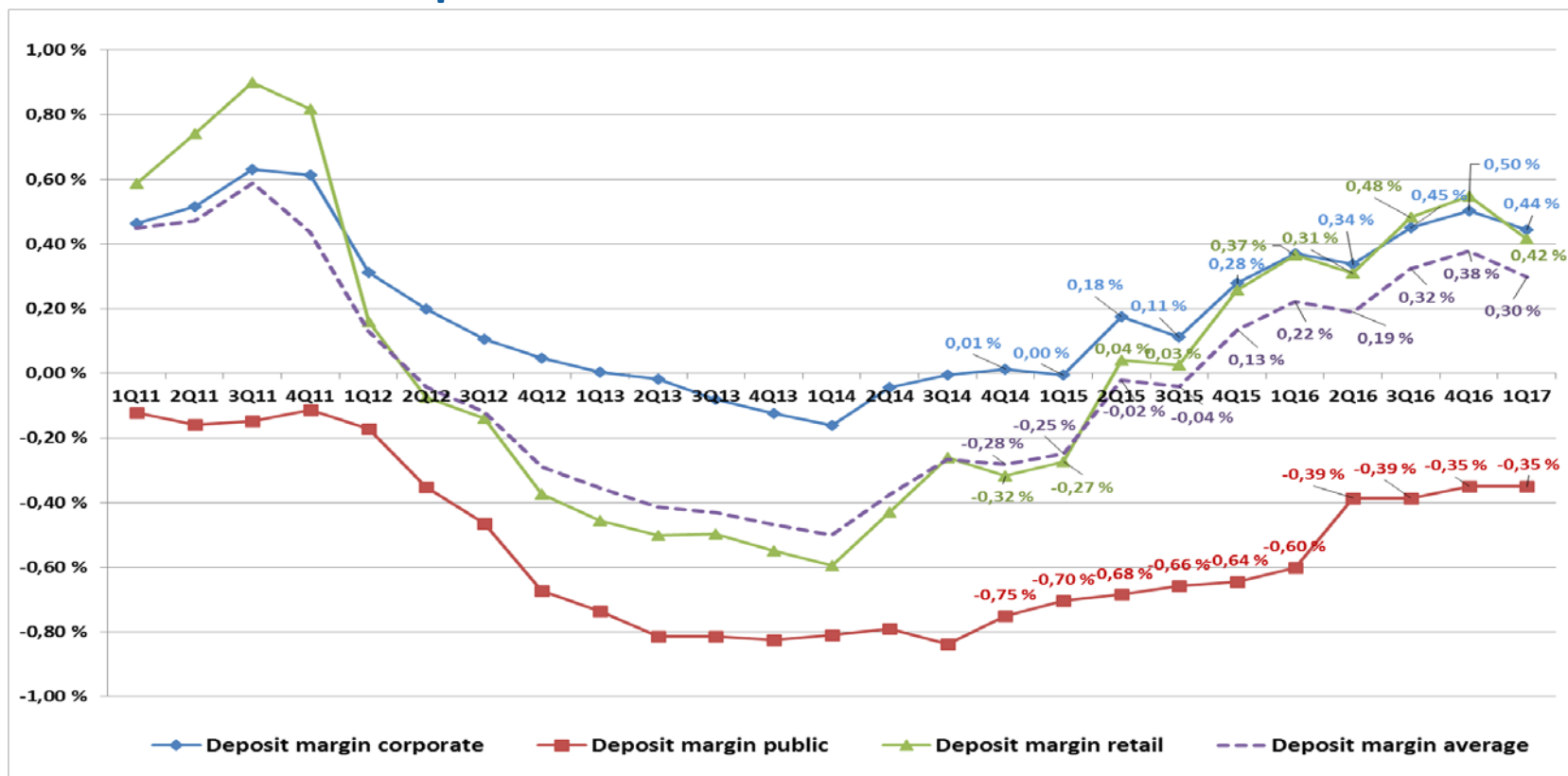
Including commissions from Boligkreditt. Measured against average funding cost

Lending margin, Parent bank



The interest margin is defined as the difference between the customer lending interest rate and average 3 month NIBOR

Customer deposit, Parent bank

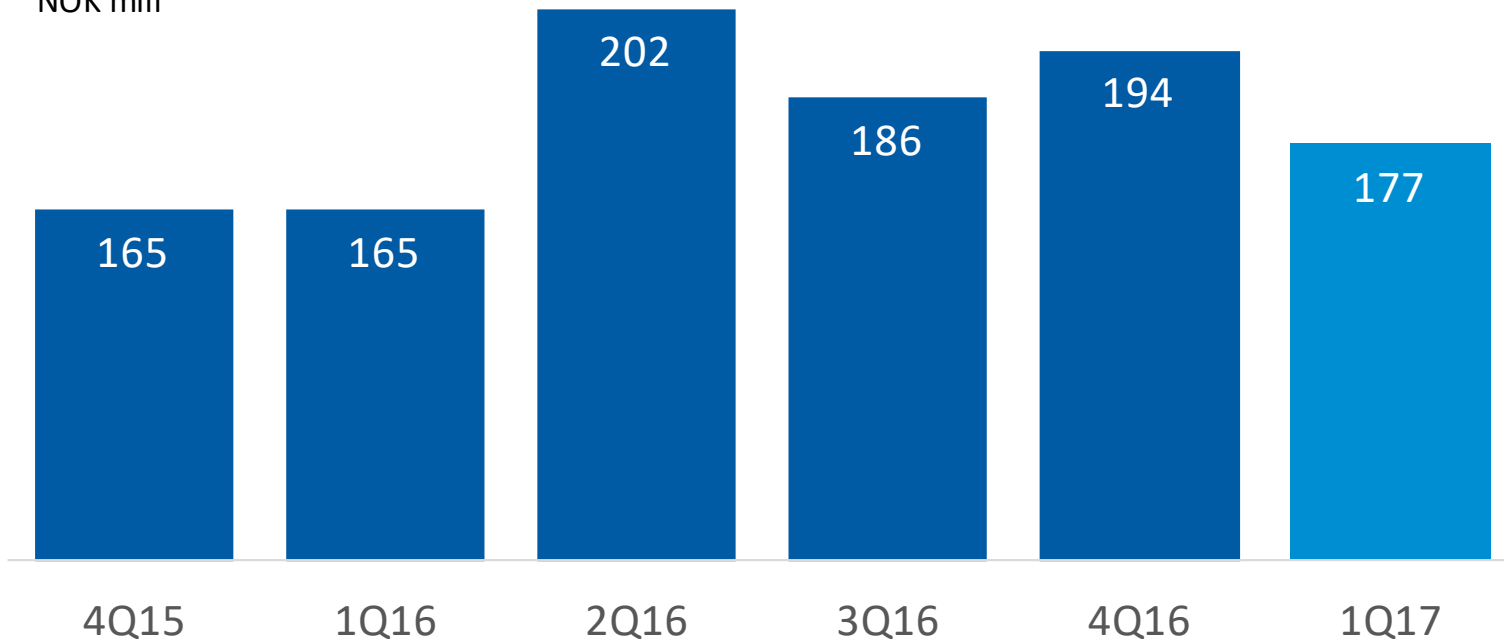


The interest margin is defined as the difference between average 3 month NIBOR and the customer deposit interest rate

Net fee-, commission- and other operating income

Excl. commissions from Boligkreditt

NOK mill



Net fee- and other operating income

	1Q17	4Q16	3Q16	2Q16	1Q16
(Amounts in NOK million)					
Payment facilities	63	63	76	63	61
Insurance products	41	44	37	37	39
Guarantee commissions	4	4	5	5	5
Real estate broking	26	33	35	39	26
Portefolio commission	14	13	12	11	11
Other commissions	16	16	21	24	14
Commissions excl. Boligkreditt	164	173	186	179	156
Commission income SB1 Boligkreditt	47	40	42	47	48
Total commision income	211	213	228	226	204
Commission costs	21	22	22	22	19
Accounting services	32	33	20	23	25
Other income	2	10	2	22	3
Total other income	34	43	22	45	28
Total commission- and other income	224	234	228	249	213

Income from financial investments

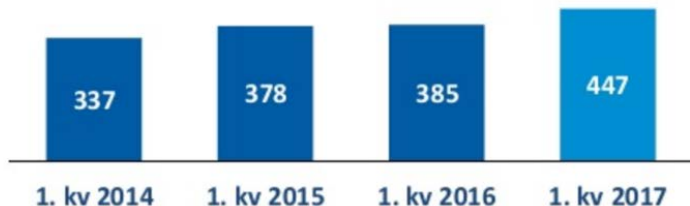
Group

(Amounts in NOK million)

	1Q17	4Q16	3Q16	2Q16
Dividends	0	1	0	73
Income from joint ventures	65	76	94	109
Gains/losses and net value changes on shares	13	14	20	-41
Net value changes on bonds, foreign exchange and fin.derivatives	35	26	46	18
Gains/losses and net value changes on loans	2	-1	-3	-3
Income from financial investments	115	116	157	156

Record high 1Q result for SpareBank 1 Gruppen

Pre-tax profit Q1 2017 (MNOK)



Return on equity

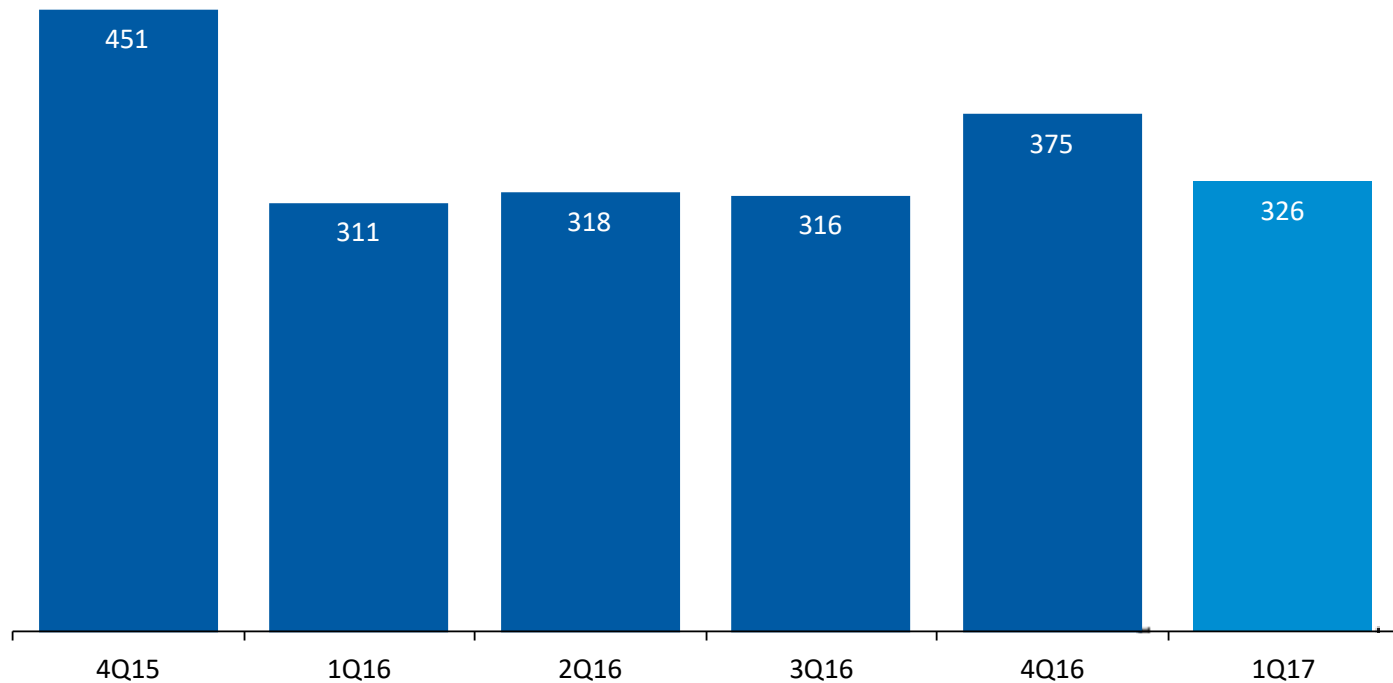


- Improved profitability in all Group companies
- Highest growth in SpareBank 1 Skadeforsikring (non-life insurance). Pre-tax profit of NOK 282 mill. kr. (207 mill.)
- Fully digitalized sales concepts within insurance area
- Focus on hybrid pension products is showing results
- Development of new products and digital innovation

Group operating costs

NOK mill.

Total costs



Group operating costs

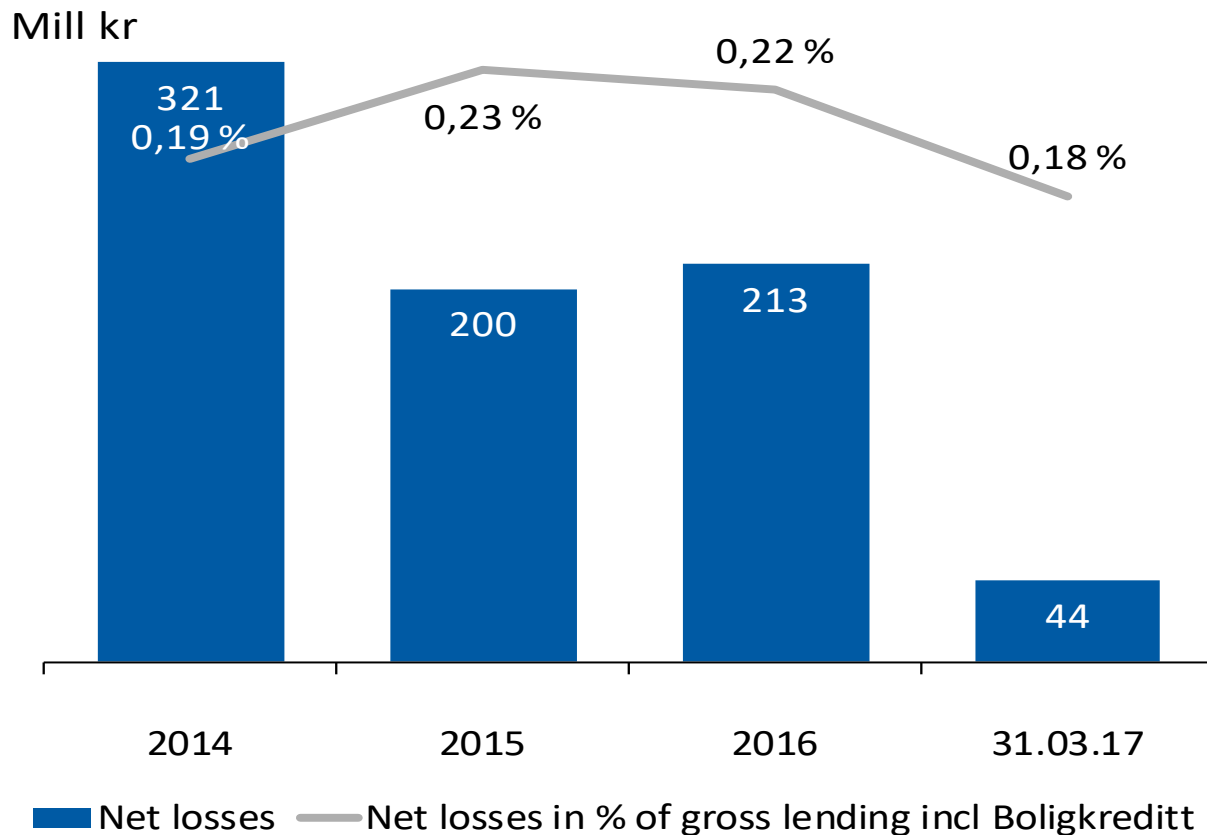
(Amounts in NOK million)

	31.03.17	31.03.16	Change
Wages and salaries	133	132	1
Pension costs	12	8	4
Social costs	27	23	4
Total personnel costs	172	163	9
Administration costs	96	95	1
Total personnel- and general administration costs	268	258	10
Depreciation and write-downs of fixed assets	15	14	1
Operating costs buildings	5	7	- 2
Other operating costs	38	32	6
Total operating costs	58	53	5
Total costs	326	311	15

Operating expenses

(Amounts in NOK million)	1Q17	4Q16	3Q16	2Q16	1Q16
Wages and salaries	133	136	139	133	132
Pension costs	12	24	12	10	8
Social costs	27	35	19	19	23
Total personnel costs	172	195	170	161	163
Development costs	32	25	31	31	32
Electronic data processing costs	19	18	19	19	18
Marketing costs	15	23	14	19	15
Travel - and training costs	9	8	4	9	9
Communication- and office costs	8	9	6	7	8
Consultancy services	12	14	9	9	12
Ordinary depreciation	15	15	15	16	14
Operating costs - premises/buildings	5	16	8	6	7
Other operating costs incl rent	39	51	39	41	33
Other costs	154	180	146	157	148
Total operating expenses	326	375	316	318	311

Moderate losses on loans and guarantees



Core banking operations- (excl. income from financial investments)

Group

(Amounts in NOK million)	1Q17	4Q16	3Q16	2Q16	1Q16
Net interest income	422	434	423	401	386
Net fee- and commission income	190	191	206	204	185
Other operating income	34	43	22	45	28
Total costs excl restructuring costs	326	349	316	318	311
Underlying banking operations	320	319	335	332	288
Restructuring costs	0	26	0	0	0
Net losses and write-downs	44	64	61	64	24
Underlying banking operations after losses	276	229	274	268	264

Group companies result before tax

(Amounts in NOK 1000)

	31.03.17	31.03.16
SpareBank 1 Finans Nord-Norge AS	34 180	33 386
SpareBank 1 Regnskapshuset Nord-Norge AS	6 618	3 622
EiendomsMegler 1 Nord-Norge AS	1 359	1 685
SpareBank 1 Nord-Norge Forvaltning ASA	598	601
Subsidiaries core operations	42 755	39 294
Other subsidiaries	- 804	-4 284
Total	41 951	35 010

Key figures balance sheet

(Amounts in NOK million)	31.03.17	31.03.16	Change	Change %
Total assets	92 476	88 688	3 788	4,3%
Gross lending	71 294	65 357	5 937	9,1%
Loans and advances to customers incl SpareBank 1	97 280	89 707	7 573	8,4%
Deposits from customers	54 261	50 523	3 738	7,4%

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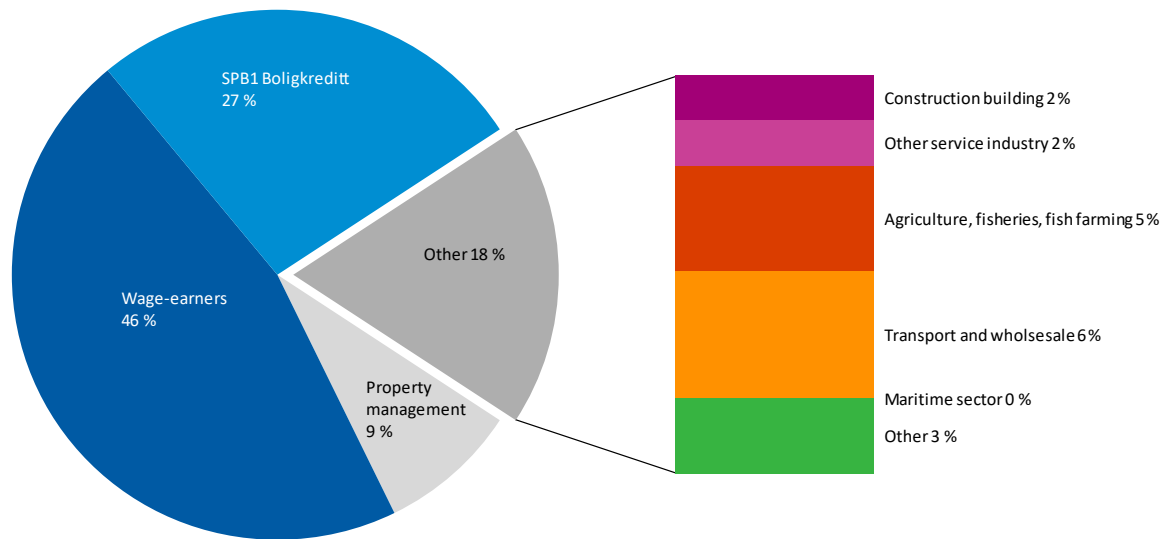
Credit area

Lending portfolio - comments

- Good growth in retail lending, with focus on commitments qualifying for SpareBank 1 Boligkreditt (covered bond company)
- Moderate growth in corporate market lending last 12 months
- The portfolio and new commitments in corporate sector lending are diversified
- Unchanged exposure in non-performing/impaired commitments
- Increased collective write-downs based on macroeconomic outlook
- Moderate individual loan losses

Distribution on segments shows good diversification

Loan portfolio including Boligkreditt

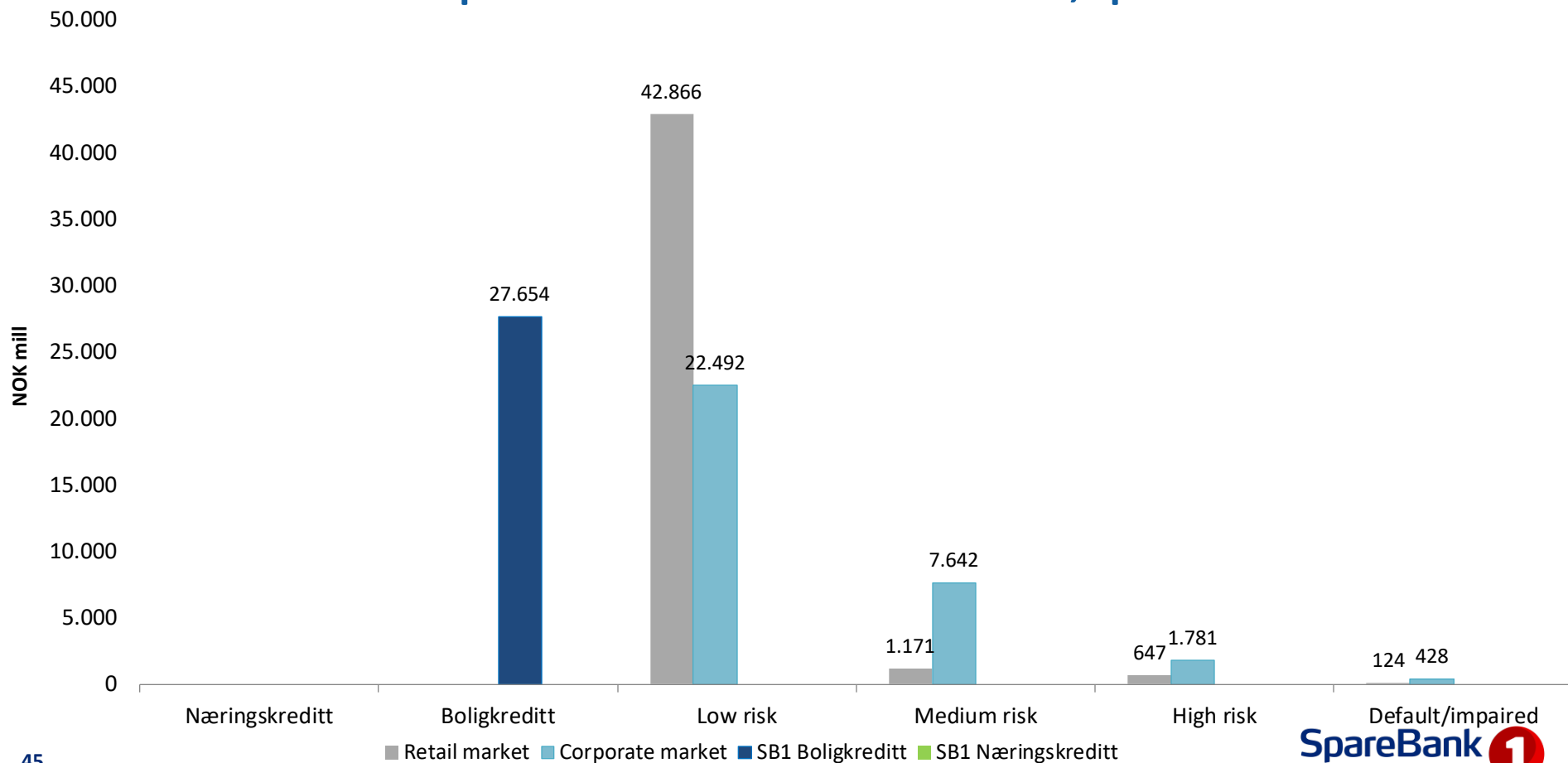


A high share of retail- and primary industry lending represent a risk mitigating factor.

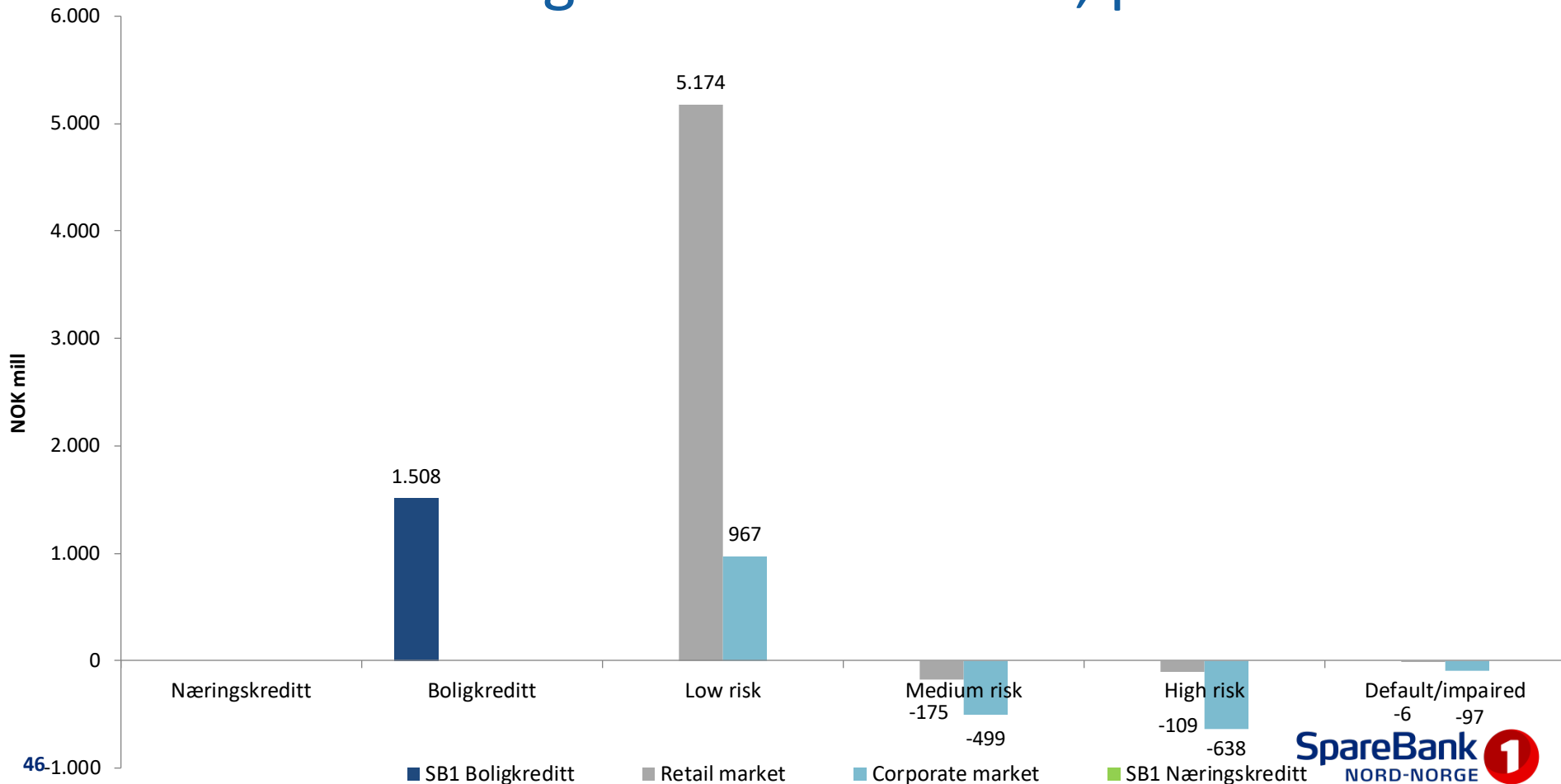
The Group has a well diversified corporate market lending portfolio.

No specific concerns related to the Bank's loans to commercial property due to low interest rates and good occupancy rates in the Bank's market area.

Portfolio - exposure as of 31.03.17, parent bank

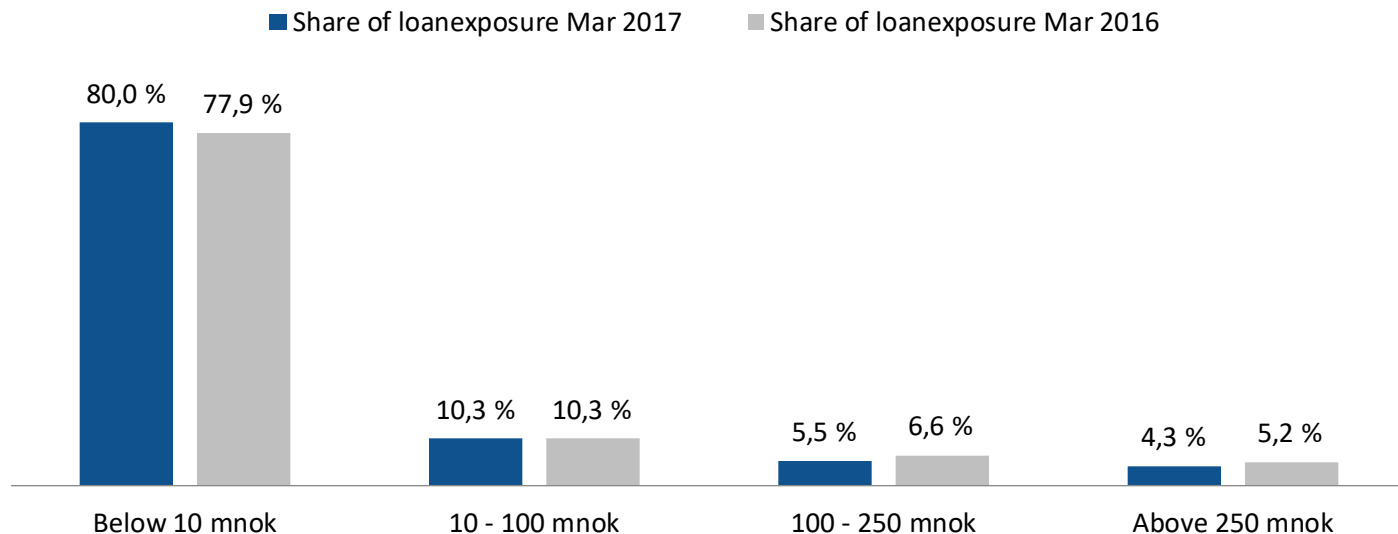


Portfolio – changes last 12 months, parent bank



Portfolio - exposure distributed by size

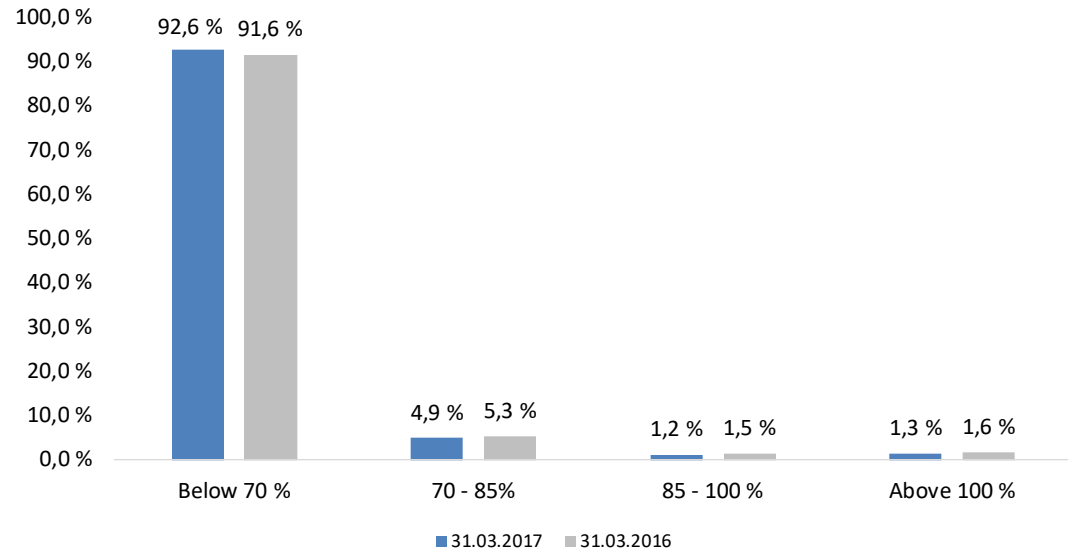
Loans distributed by size of exposure and share of total exposure



Numbers includes SB 1 Bolig- and Næringskreditt

Portfolio – LTV mortgage loans

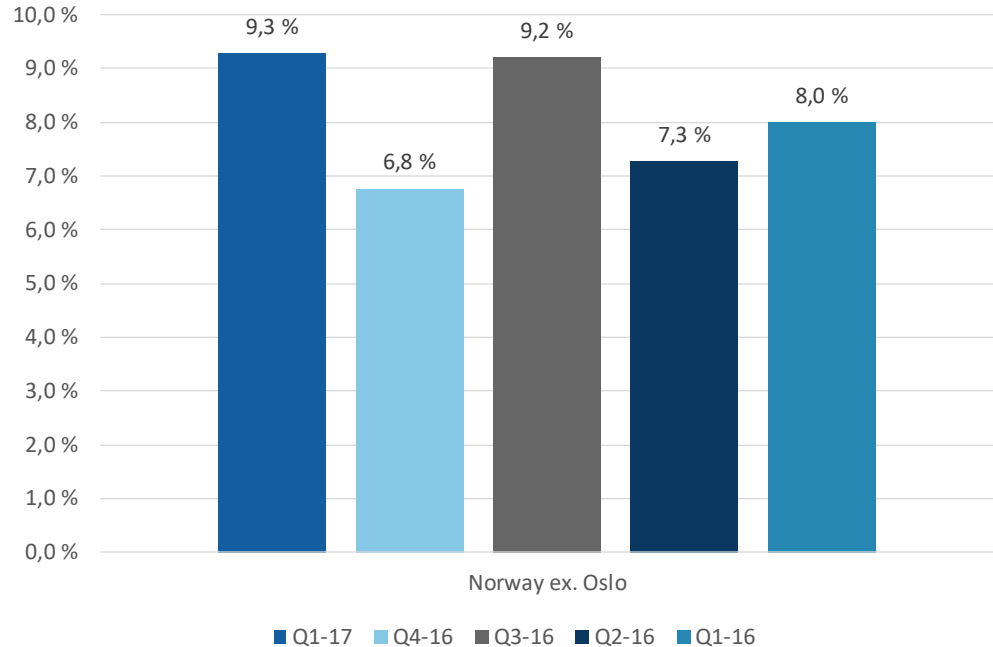
- 97.5 % of exposures are within 85 % of the collaterals market value
- Exposures above 85 % are 2.5 %



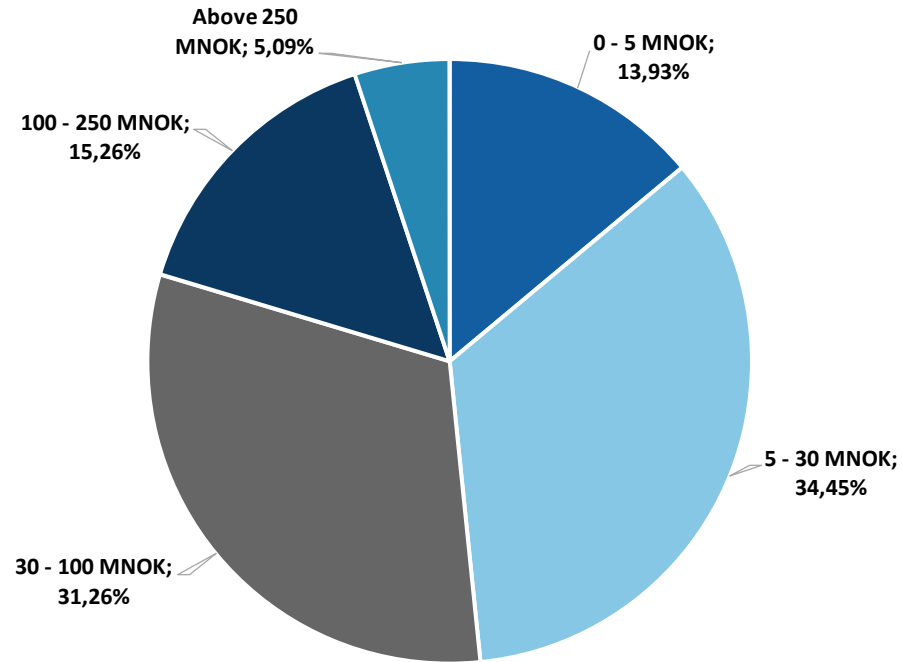
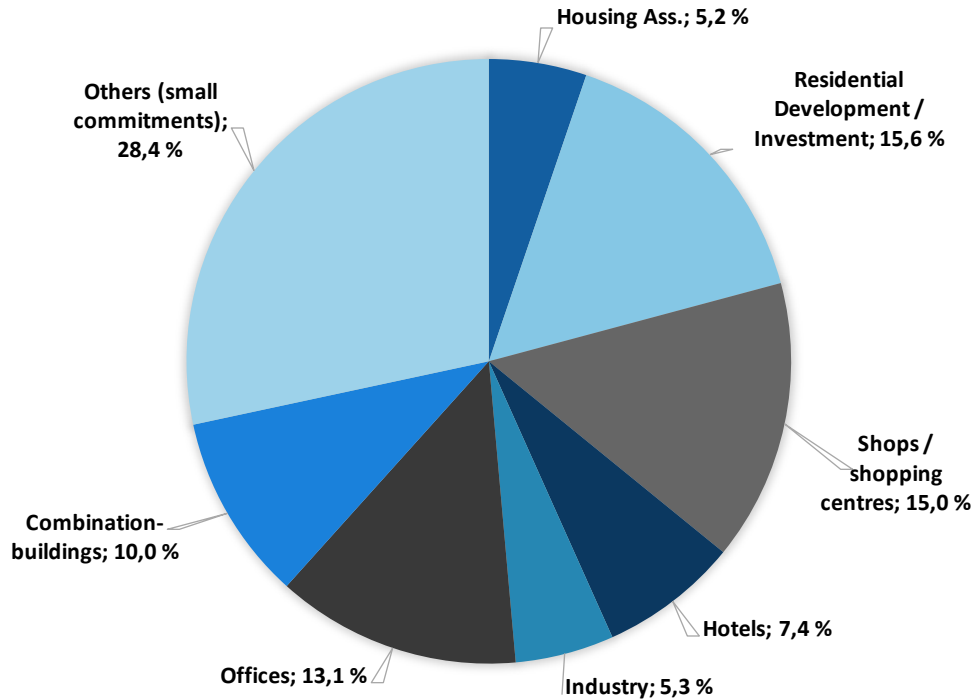
Each loan is distributed throughout the different intervals. Numbers include the Group's share of SB1 Boligkreditt portfolio.

Loan approvals – Mortgage regulation

- The Bank is within the mortgage regulation deviation limit:
 - Maximum 10 % for Norway excl. Oslo
 - Maximum 8 % for Oslo in isolation
- New regulations effective from 01.01.2017 imply tightening of the mortgage approval practise



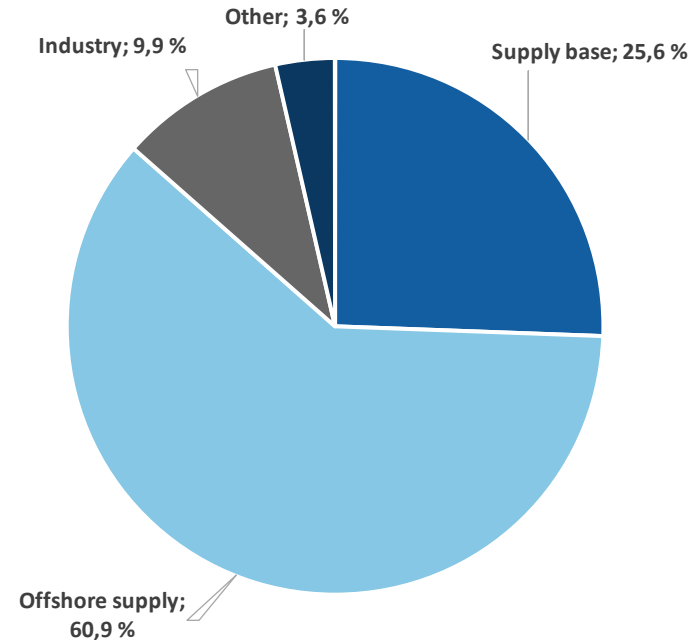
Portfolio – Commercial Real Estate



- About 50 % of portfolio is rental involving own operations
- 79.7 % of the portfolio are commitments smaller than NOK 100 mill
- No significant commitments where tenants have significant oil related business

Portfolio – Oil related exposure

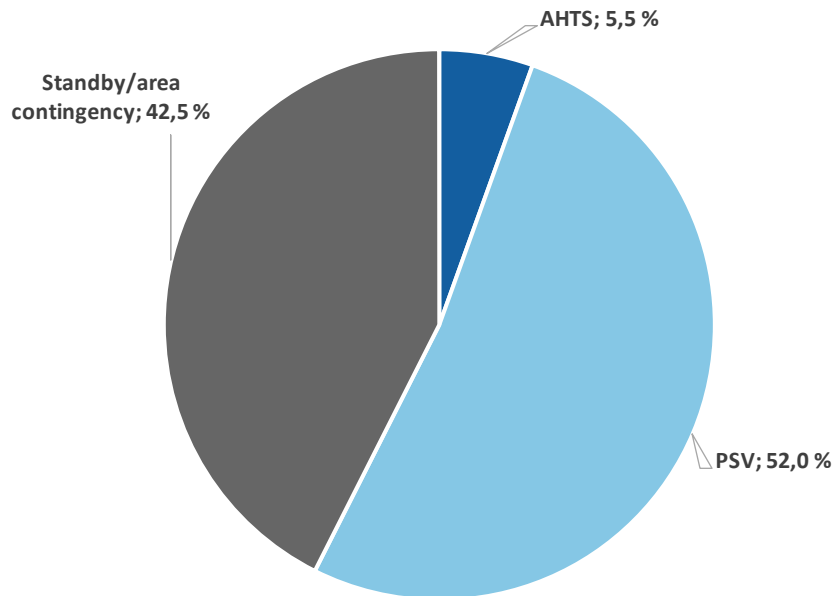
- Oil related exposure amounts to NOK 1,385 mill
- The exposure represents 1.4 % of total lending incl. Næring- and Boligkreditt
- Average weighted probability of default 1.27 %
- A total of NOK 81.3 mill are non-performing or impaired commitments
- The activity within oil and offshore sector consists of a small customer portfolio handled by a small group of advisors



Portfolio – Offshore Supply Vessels (OSV)

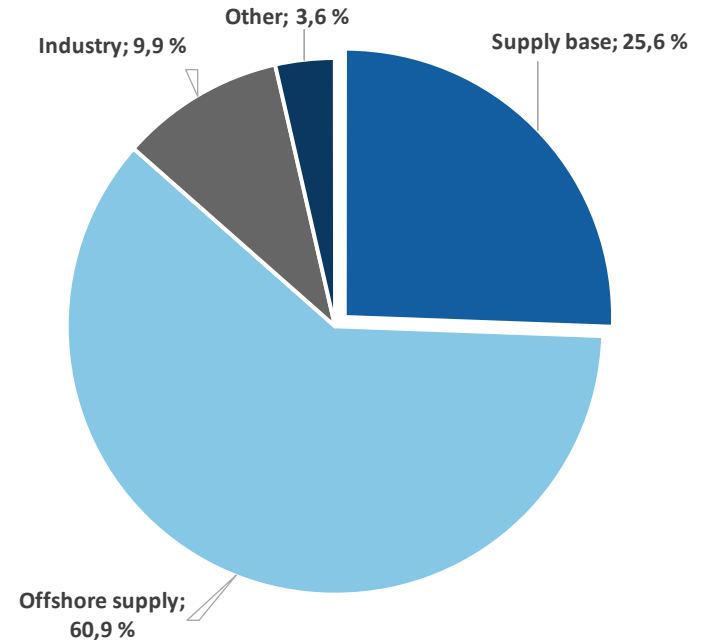
- OSV amounts to NOK 844 mill
- Average weighted probability of default 1.37 %
- 8 vessels in total*
- Weighted age 6.4 years*
- Average weighted contract length 5.7 years* incl. one vessel laid up
- SNN is participant in syndicates on 6 vessels*

*Exclusive of barges



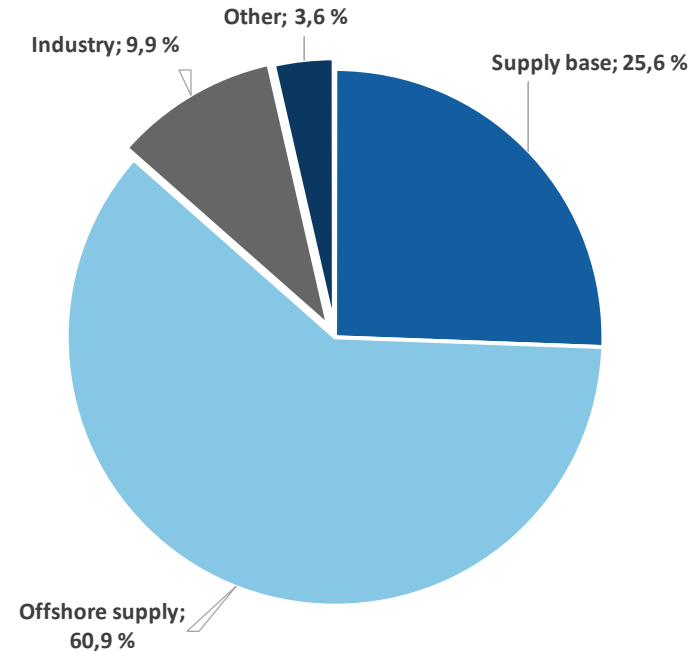
Portfolio – Supply bases

- Supply base exposure amounts to NOK 354 mill
- Average weighted probability of default 2.05 %
- Customers with long term contracts with solid and strong partners gives good cash flows in the short and long term



Portfolio – Industry and Other

- The sector “Industry and Other” amounts to NOK 187 mill, divided into Industry NOK 137 mill and Other NOK 50 mill
- Average weighted probability of default: Industry 1.37 % and Other 3.66 %
- A total of NOK 81.3 mill non-performing or impaired commitments
- Exposure composition: Financing of real estate, transport equipment and working capital



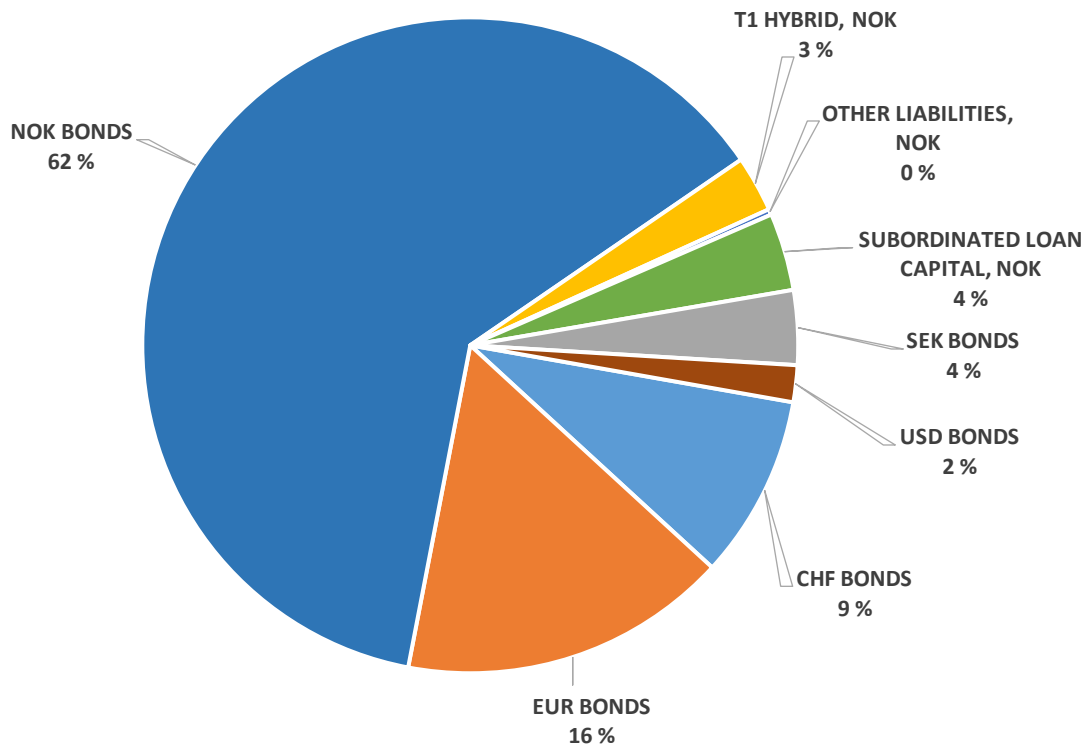
Loan losses: The Group's write-downs

Write-downs	1st quarter 2017	1st quarter 2016	2016	2015
Individual write-downs				
<i>Retail market</i>	-1	2	4	0
<i>Corporate market</i>	14	-3	32	165
<i>SpareBank 1 Finans Nord-Norge</i>	3	1	53	8
<i>Other group units</i>	-	-	0	-19
Total individual write-downs	16	0	89	154
Collective write downs and other value change items	28	21	125	54
Effects from consolidations	0	0	0	-8
Total write-down on loans and guarantees	44	21	213	200

4

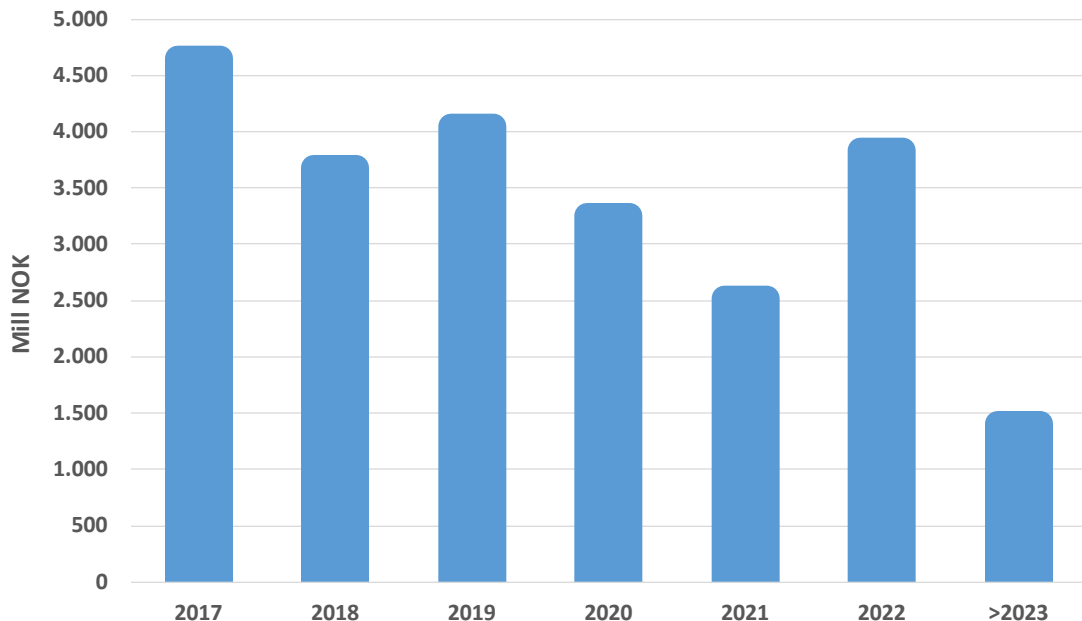
Liquidity

Funding instruments 31.03.2017



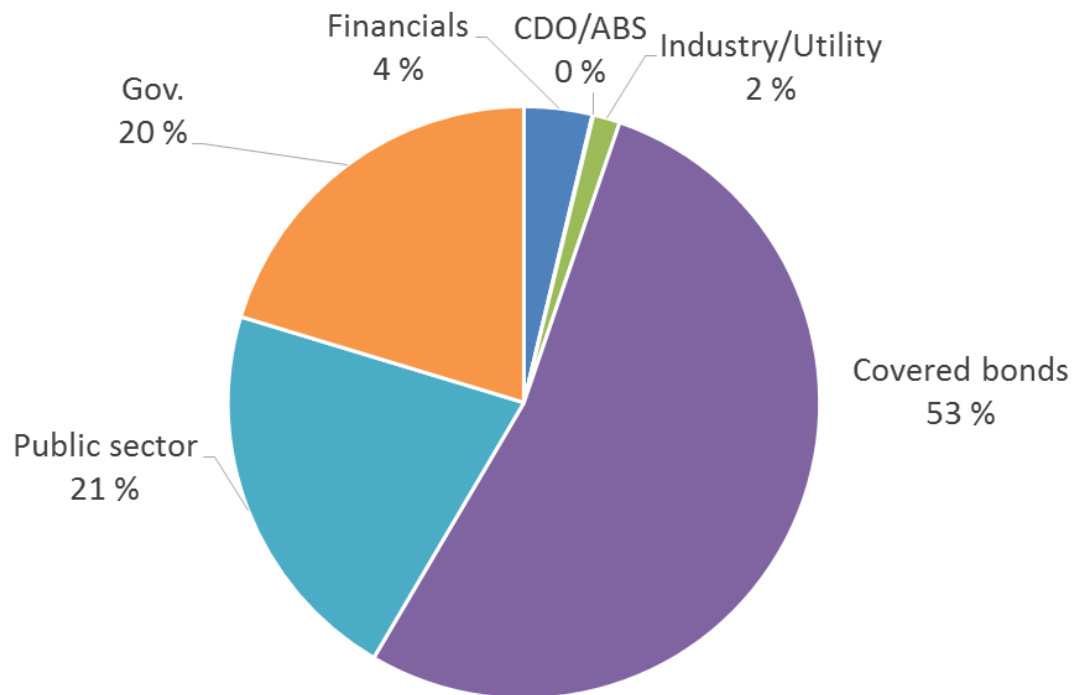
Maturity profile 31.03.2017

Capital markets funding (excl. SPABOL)



- Good diversification in terms of maturities
- NOK 23 713 mill in capital market funding exclusive of SB1 Boligkreditt
- SpareBank 1 Boligkreditt is an important funding source. Mortgage loans of NOK 25 952 mill transferred as at 31.03.17
- Amount of gross maturities of capital market funding next 12 months is NOK 4 654 mill

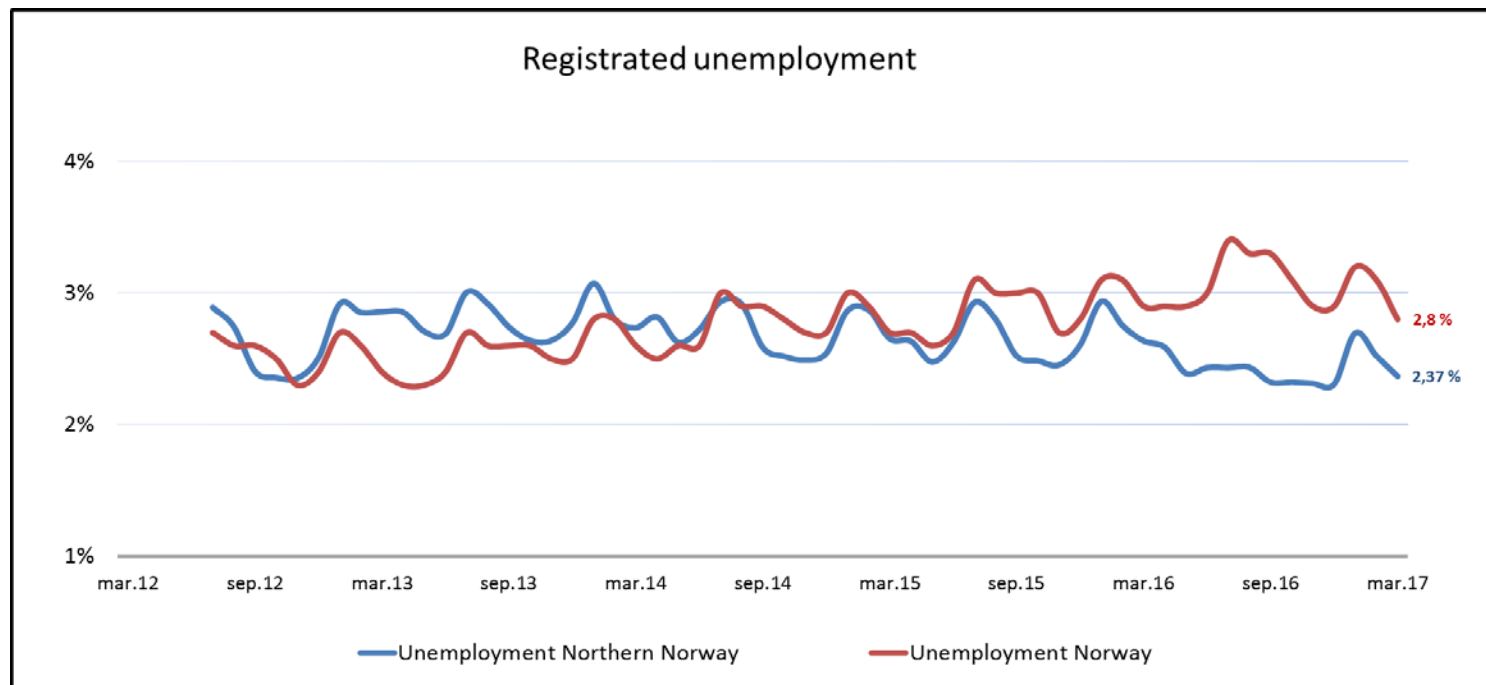
Liquidity portfolio 31.03.2017



5

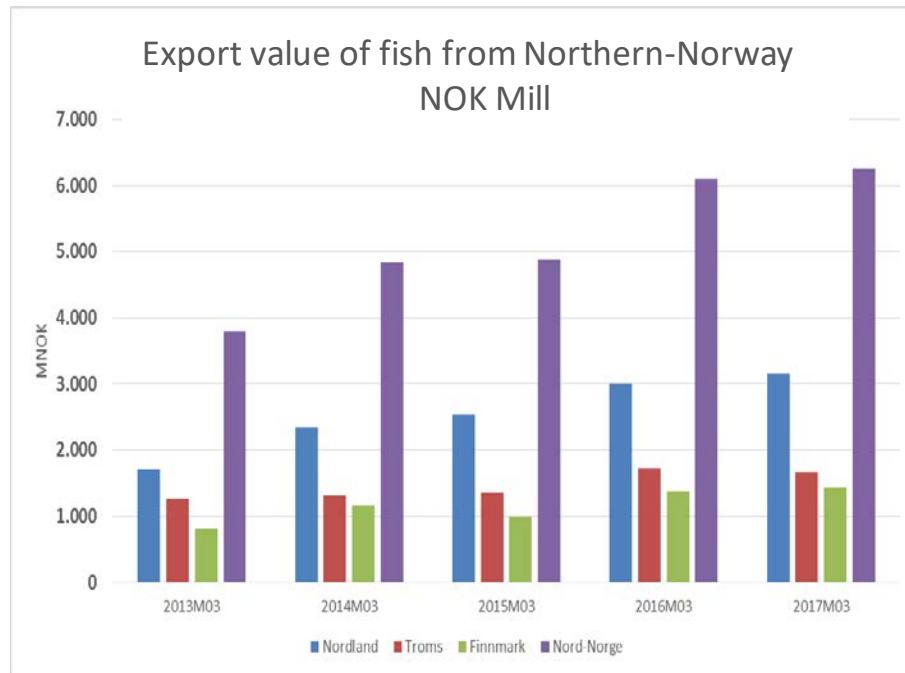
Macro and Economic trends

Stable, low unemployment



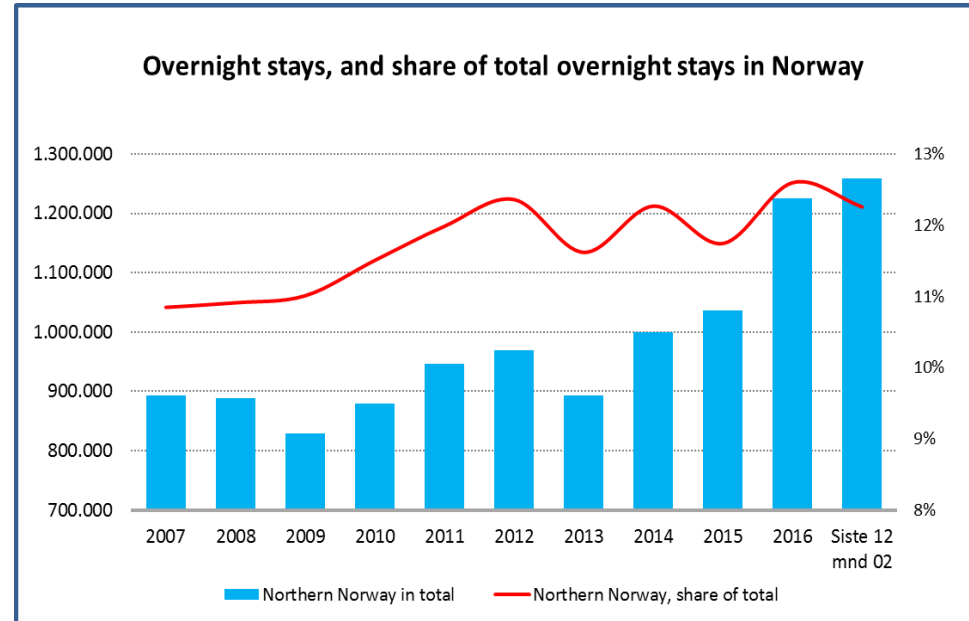
Seafood – strong export growth

- 2.5 % growth in seafood export value from Northern Norway during 1st quarter 2017 vs. 1st quarter 2016.
- Increased prices is the contribution to the growth, not volume.
- More than 70 % of total export of seafood are salmon and trout.
- Good development for white fish



Tourism – growth in overnight stays

- Total number of overnight stays is increasing, and Northern Norway take anm increasing part of the total overnight stays in Norway.
- Firm growth in foreign overnight stays, and strong contribution from winter tourism. Growth has been specially strong in Troms county.
- Weak Norwegian kroner is positive for the tourism industry



Oil and gas – new fields increase activity

- Four fields in production: Norne, Snøhvit, Skarv and Goliat
 - First oil field opened in Barents Sea.
- Aasta Hansteen og Polarled
 - Polarled – pipeline completed in 2015
 - Production start-up in 2018
- Several promising discoveries in the Barents Sea
 - Johan Castberg – investment decision in 2017
 - Alta/Gotha
 - Wisting
- 2017 is a promising year for discovering
 - Several prospects in the Barents Sea
 - New fields in Norwegian Sea
- The Norwegian Petroleum Directorate has increased their estimates for oil and gas deposits in the Barents Sea.

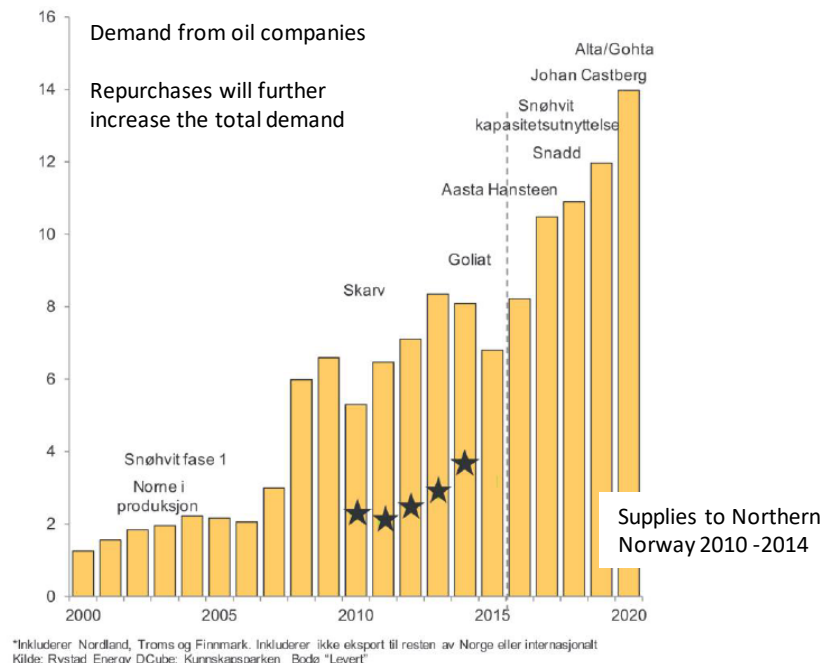
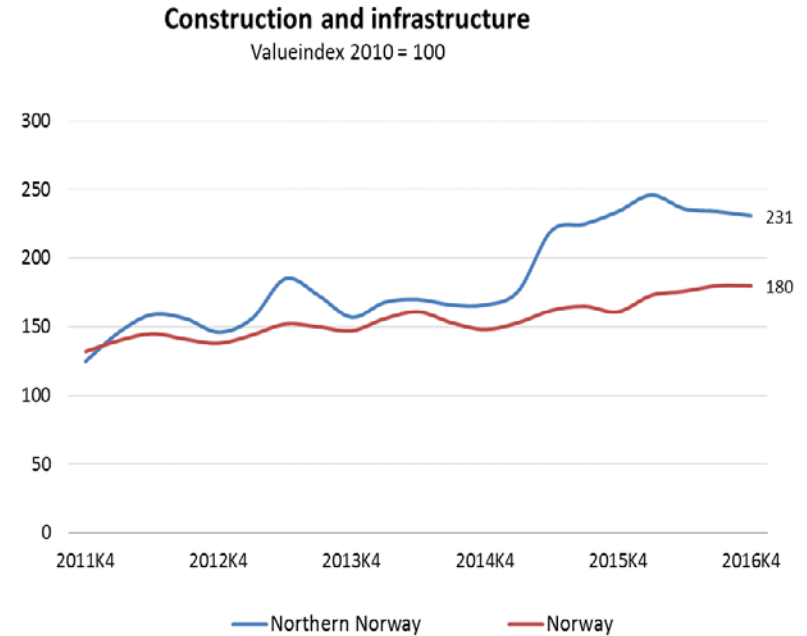
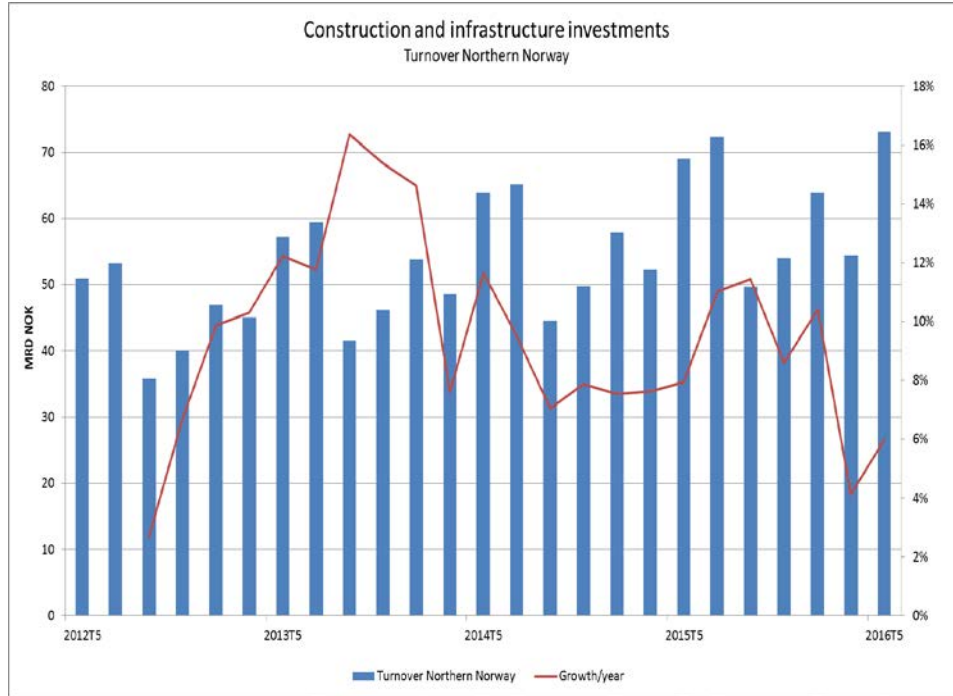
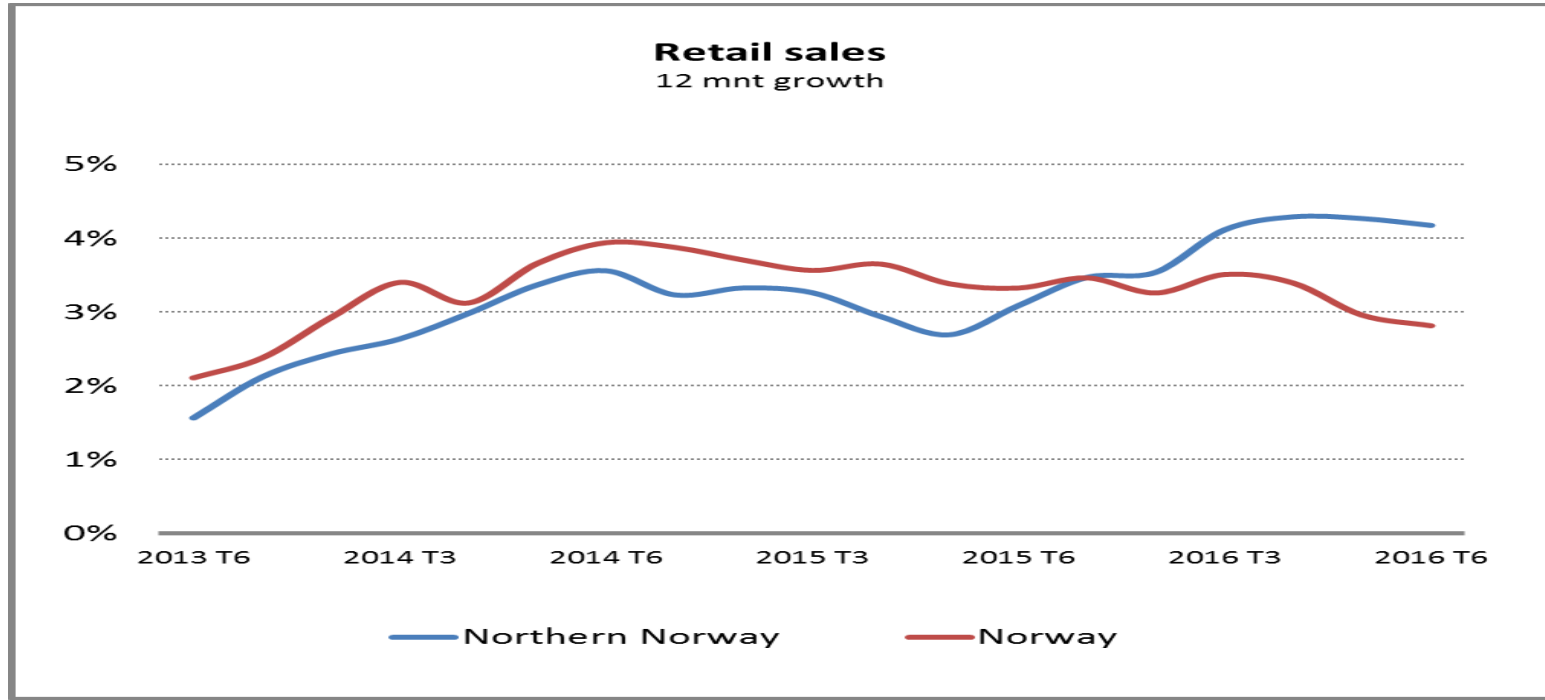


Figure: Petro Foresight 2030, February 2016

The activity in construction is good

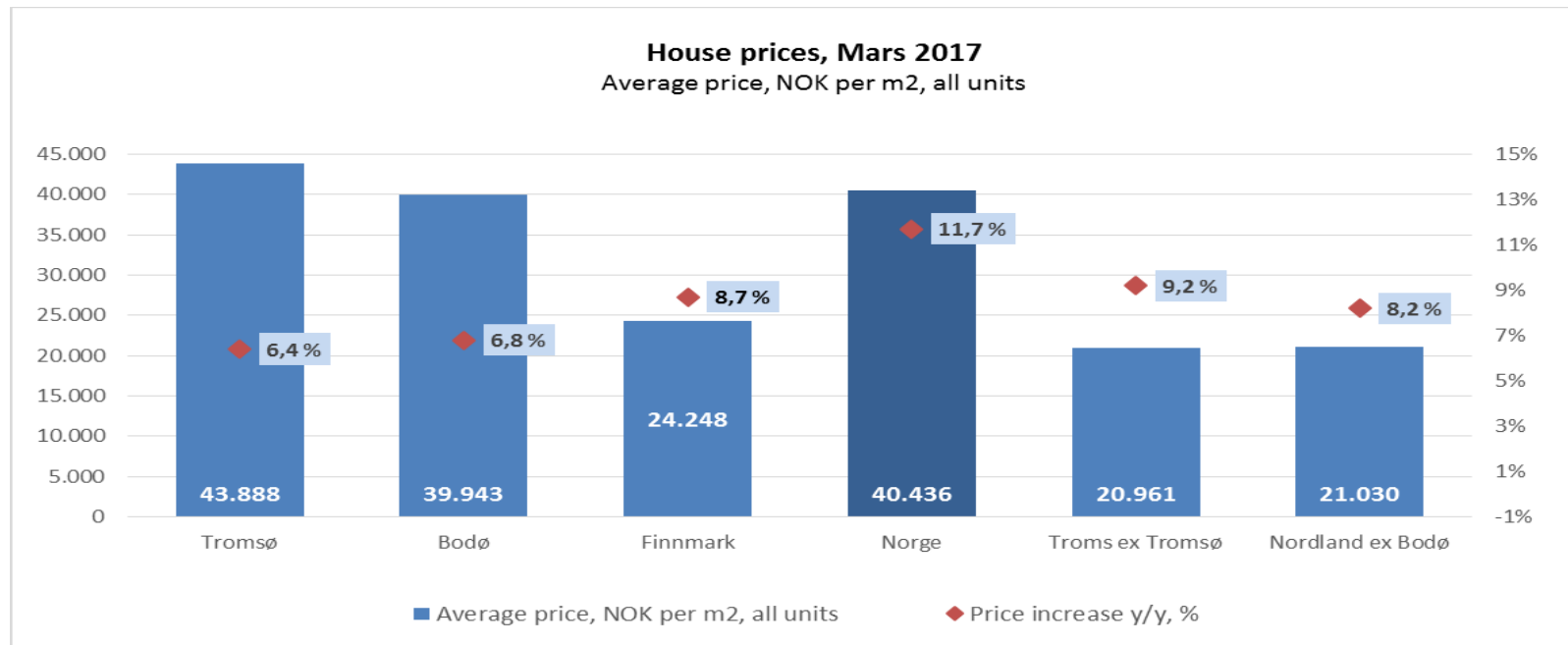


Retail sales grow more in Northern Norway

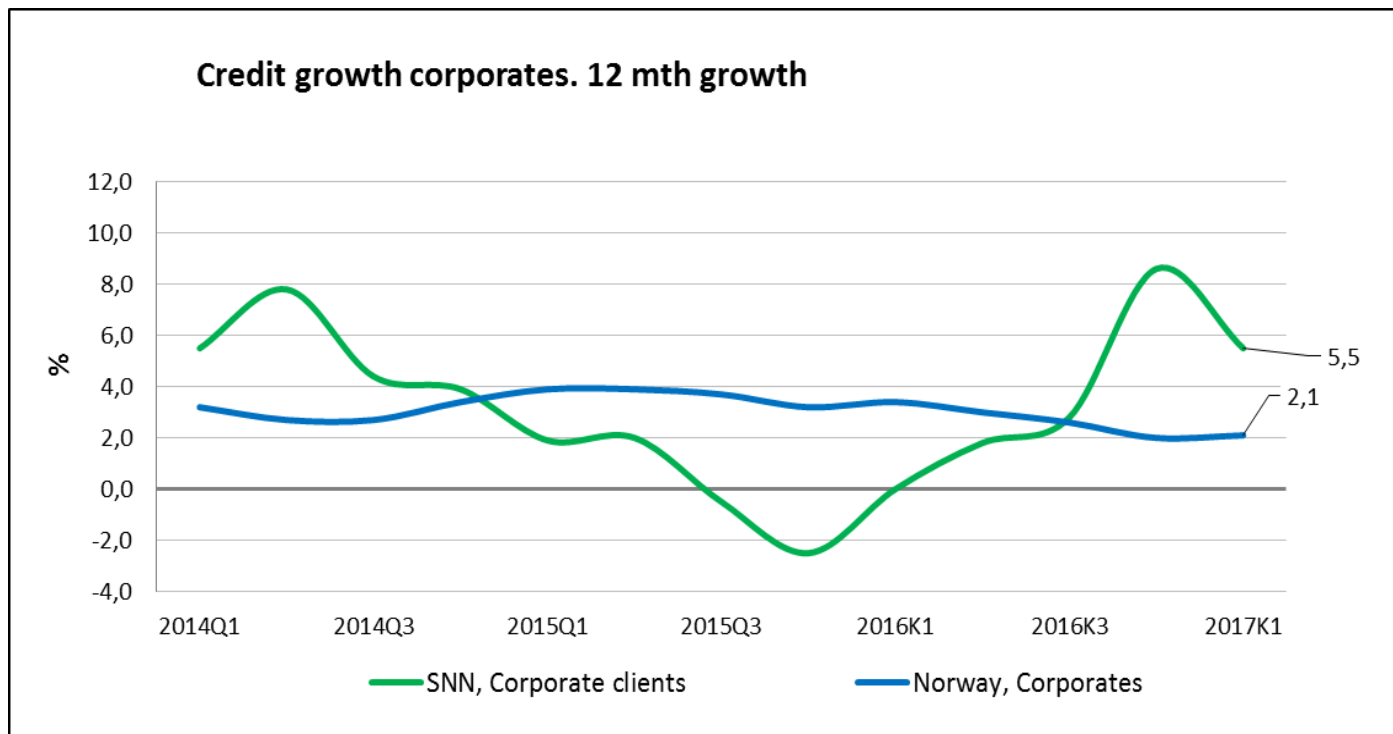


Kilde: SSB, retail sales

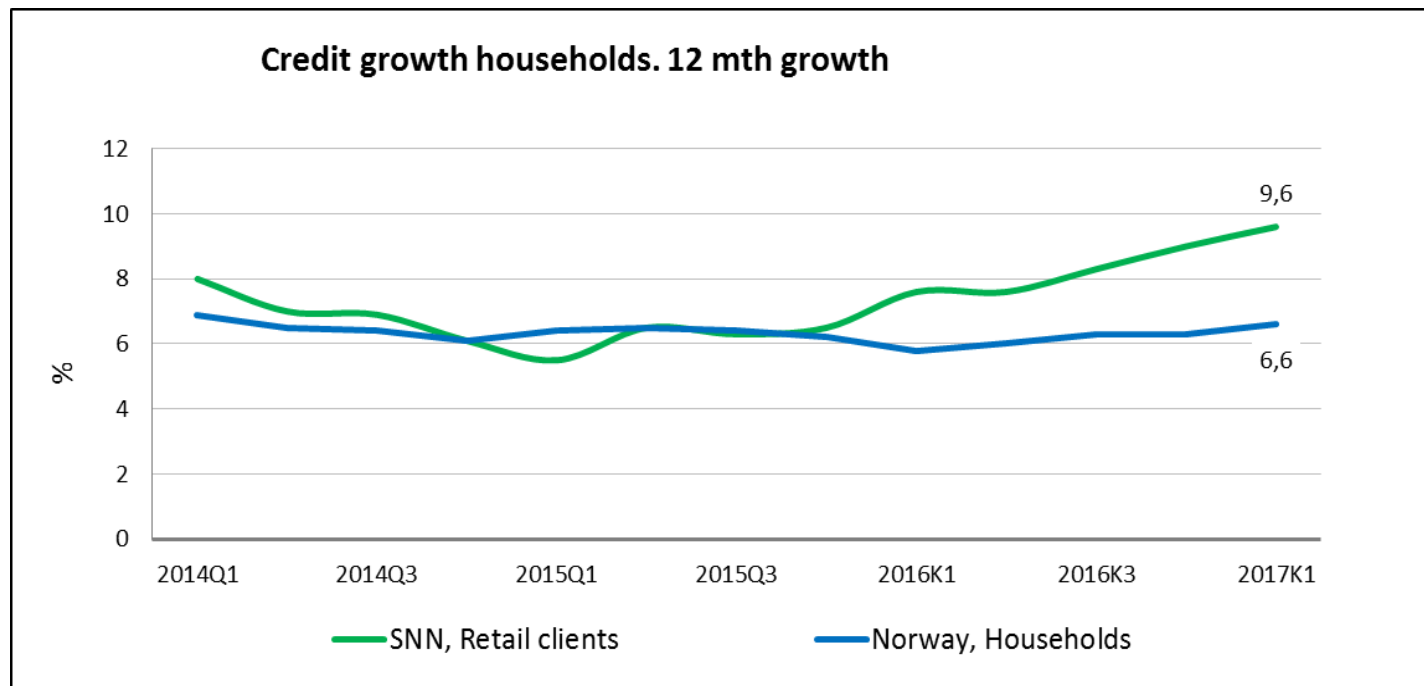
Regional house prices and price growth lower than the Norwegian average, but still high



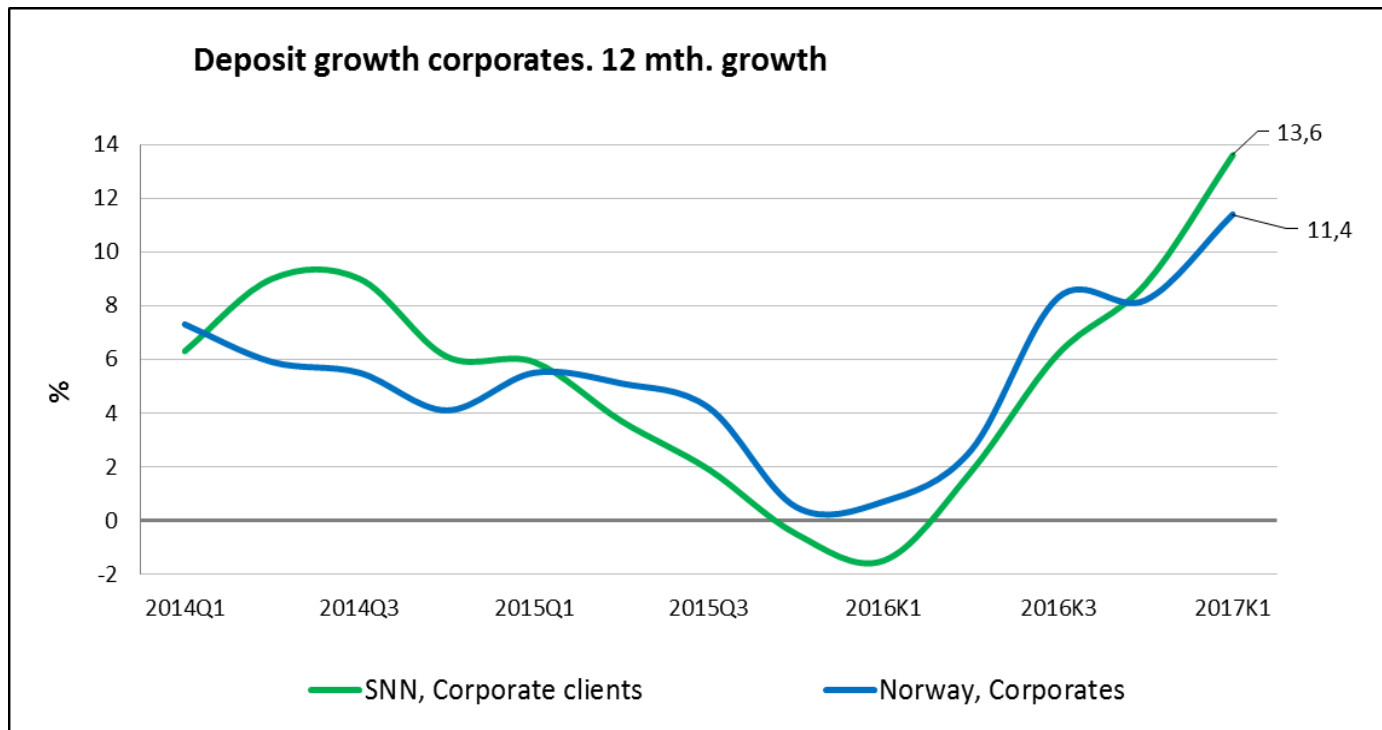
Credit growth corporates



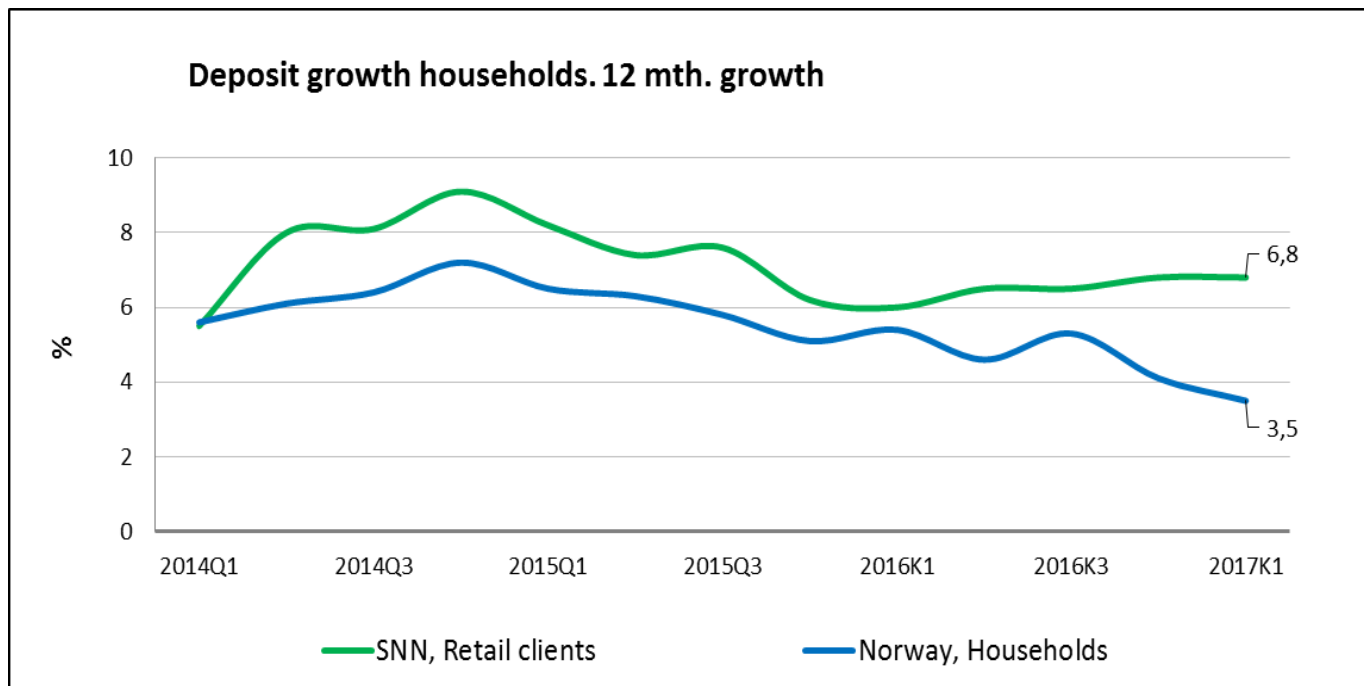
Credit growth households



Deposit growth corporates



Deposit growth households



6

SpareBank 1 Group and Alliance

The idea behind the SpareBank 1 Alliance

The banks in the alliance want to:



Achieve
critical level
of
competence



Share
development
costs



Achieve
economies
of scale



Retain their own
name and continue
as independent
legal entities



Still be able to exploit
each bank's proximity to
their local market

The SpareBank 1 Alliance



SpareBank 1 Mobilbetaling AS
(mCASH)

SpareBank 1 Kredittkort AS
(Credit card)

SpareBank 1 Boligkreditt AS
(Covered bond issuer)

SpareBank 1 Næringskreditt AS
(Covered bond issuer)

SpareBank 1 Markets AS

BN Bank ASA

SpareBank 1 Gruppen AS (SB1G)

SpareBank 1 Forsikring AS
(Life insurance)

SpareBank 1 Skadeforsikring AS
(Non-life insurance)

ODIN Forvaltning AS
(Fund management)

SpareBank 1 Medlemskort AS
(LOfavør)

Conecto AS
(Debt collection)

SpareBank 1 Gruppen Finans AS
(Factoring – Portfolio)

Banksamarbeidet DA (BS)

EiendomsMegler 1 Norge AS

SpareBank 1 Kundesenter AS

SpareBank 1 Verdipapirservice AS

SpareBank 1 ID AS

SpareBank 1 Asept AS