

Alternative Performance Measures Group

(Amounts in NOK million)	31.12.22	31.12.21
Profit for the period	1 851	2 295
Deduct interest hybrid tier 1 capital	37	29
Profit for the period incl. interest hybrid tier 1 capital	1 814	2 266
Total Equity	16 125	16 653
Deducting hybrid Tier 1 capital	600	780
Equity excl. hybrid Tier 1 capital	15 525	15 873
Average equity excl. hybrid tier 1 capital	15 275	15 037
Profit for the period, annualised incl. interest hybrid tier 1 capital	1 814	2 266
Average equity excl. hybrid tier 1 capital	15 275	15 037
Return on Equity	11,9 %	15,1 %
Total operating expenses	1 637	1 748
Total income	4 064	4 307
Cost-income ratio	40,3 %	40,6 %
Net interest income	2 556	2 014
Average total assets	122 377	120 264
Interest margin	2,09 %	1,67 %
Deposits from customers	79 484	76 149
Total lending incl. intermediary loans	133 243	125 739
Deposits as a percentage of total lending incl. intermediary loans	59,7 %	60,6 %
Deposits from customers	79 484	76 149
Gross loans to customers	93 513	89 986
Deposits as a percentage of gross lending	85,0 %	84,6 %

APM (Alternative Performance Measures) Group (cont.)	31.12.22	31.12.21
Total lending incl. intermediary loans	133 243	125 739
Total lending incl. intermediary loans last year	125 739	127 122
Lending growth last 12 months incl. intermediary loans	7 504	-1 383
Lending growth last 12 months incl. intermediary loans	6,0 %	-1,1 %
Total lending	93 513	89 986
Total lending last year	89 986	88 977
Lending growth last 12 months	3 527	1 009
Lending growth last 12 months	3,9 %	1,1 %
Total intermediary loans	39 730	35 753
Total lending incl. intermediary loans last year	133 243	125 739
Share of intermediary loans	29,8 %	28,4 %
Intermediary loans SpareBank 1 Boligkreditt	39 449	35 439
Total retail lending end of period	89 406	84 917
Share of intermediary loans of total retail lending	44,1 %	41,7 %
Intermediary loans SpareBank 1 Næringskreditt	281	314
Total corporate lending end of period	45 625	42 188
Share of intermediary loans of total corporate lending	0,6 %	0,7 %
Deposits from customers	79 484	76 149
Deposits from customers last year	76 149	73 158
Growth in deposits from customers past 12 months	3 335	2 991
Growth in deposits from customers past 12 months	4,4 %	4,1 %
Losses on loans and guarantees	63	- 235
Losses on loans and guarantees, annualised	63	- 235
Total lending incl. intermediary loans	135 031	127 105
Losses on loans to customers as a percentage of total lending incl. intermediary loans	0,0 %	-0,2 %
Gross loans in stage 3	657	545
Loss provisions stage 3	- 190	- 200
Net commitments in default	467	345
Total lending incl. intermediary loans	135 031	127 105
Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans	0,3 %	0,3 %
Non-performing commitments	657	545
Loss provisions stage 3	- 190	- 200
Loan loss provision ratio	28,9 %	36,7 %