APM (Alternative Performance Measures) Group

(Amounts in NOK million)	30.06.22	30.06.21	31.12.21
Profit for the period	799	1 048	2 295
Deduct interest hybrid tier 1 capital	18	14	29
Profit for the period incl. interest hybrid tier 1 capital	781	1 034	2 266
Total Equity	15 974	15 814	16 653
Deducting hybrid Tier 1 capital	780	780	780
Equity excl. hybrid Tier 1 capital	15 194	15 034	15 873
			·
Average equity excl. hybrid tier 1 capital	15 302	14 576	15 037
Profit for the period, annualised incl. interest hybrid tier 1 capital	1 562	2 068	2 266
Average equity excl. hybrid tier 1 capital	15 302	14 576	15 037
Return on Equity	10,2 %	14,2 %	15,1 %
Total operating expenses	792	781	1 748
Total income	1 772	1 998	4 307
Total income Cost-income ratio	1 772 44,7 %		4 307
		1 998 39,1 %	
			4 307
Cost-income ratio Net interest income	44,7 %	39,1 %	4 307 40,6 %
Net interest income Average total assets	44,7 % 1 135 121 897	39,1 % 975 120 019	4 307 40,6 % 2 014 120 264
Cost-income ratio Net interest income	44,7 % 1 135	39,1 % 975	4 307 40,6 % 2 014
Net interest income Average total assets Interest margin	44,7 % 1 135 121 897	39,1 % 975 120 019	4 307 40,6 % 2 014 120 264
Cost-income ratio Net interest income Average total assets Interest margin Deposits from customers	44,7 % 1 135 121 897 1,86 %	39,1 % 975 120 019 1,62 %	4 307 40,6 % 2 014 120 264 1,67 %
Net interest income Average total assets Interest margin Deposits from customers Total lending incl. intermediary loans at the end of period	44,7 % 1 135 121 897 1,86 % 83 505 128 463	39,1 % 975 120 019 1,62 % 80 872 131 001	4 307 40,6 % 2 014 120 264 1,67 % 76 149 125 739
Cost-income ratio Net interest income Average total assets Interest margin Deposits from customers	44,7 % 1 135 121 897 1,86 % 83 505	39,1 % 975 120 019 1,62 % 80 872	4 307 40,6 % 2 014 120 264 1,67 % 76 149
Net interest income Average total assets Interest margin Deposits from customers Total lending incl. intermediary loans at the end of period	44,7 % 1 135 121 897 1,86 % 83 505 128 463	39,1 % 975 120 019 1,62 % 80 872 131 001	4 307 40,6 % 2 014 120 264 1,67 % 76 149 125 739
Net interest income Average total assets Interest margin Deposits from customers Total lending incl. intermediary loans at the end of period Deposits as a percentage of total lending incl. intermediary loans	44,7 % 1 135 121 897 1,86 % 83 505 128 463 65,0 %	39,1 % 975 120 019 1,62 % 80 872 131 001 61,7 %	4 307 40,6 % 2 014 120 264 1,67 % 76 149 125 739 60,6 % 76 149
Net interest income Average total assets Interest margin Deposits from customers Total lending incl. intermediary loans at the end of period Deposits as a percentage of total lending incl. intermediary loans Deposits from customers	44,7 % 1 135 121 897 1,86 % 83 505 128 463 65,0 %	39,1 % 975 120 019 1,62 % 80 872 131 001 61,7 % 80 872	4 307 40,6 % 2 014 120 264 1,67 % 76 149 125 739 60,6 %

Total lending incl. intermediary loans at the end of period 128 463 131 001 125 739 127 122	APM (Alternative Performance Measures) Group (cont.	30.06.22	30.06.21	31.12.21
Total lending incl. intermediary loans at the end of same period last year 131 001 124 498 127 122 128	Total lending incl. intermediary loans at the end of period	128 463	131 001	125 739
Pending growth last 12 months incl. intermediary loans -2.538 6.503 -1.383				
Total lending at the end of period 92 162 92 694 89 986 70tal lending at the end of same period last year 92 694 87 188 88 977 87 189 88 977 89 189 89				
Total lending at the end of period 92 162 92 694 89 986 70 tal lending at the end of same period last year 92 694 87 188 88 977 88 189 77 88 189 77 88 189 77 88 189 77 88 189 77 88 189 77 89 10 100 100	,			
Total lending at the end of same period last year lending growth last 12 months 5.332 5.506 1.009 Lending growth last 12 months -0,6 % 6,3 % 1,1 % Total intermediary loans at the end of the period 36 301 38 307 35 753 Total lending incl. intermediary loans at the end of period 128 463 131 001 125 739 Share of intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 40,7 314 Intermediary loans SpareBank 1 Næringskreditt 284 40,7 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7,791 2 991 Growth in deposits from customers past 12 months 2 633 7,791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees -15 5 7 6 -235 Losses on loans and the end of period 129 910 132 662 127 105 Losses on loans in stage 3 -196 -192 -200 Net commitments in default and at risk of loss as a per. of total lending incl. intermediary loans 129 10 132 662 127 105 Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Loss provisions stage 3 -196 -192 -200 Net commitments in default and at risk of loss as a per. of total lending		_,		_,
Lending growth last 12 months -532 5 506 1 009 Lending growth last 12 months -0,6 % 6,3 % 1,1 % Total intermediary loans at the end of the period 36 301 38 307 35 753 Total lending incl. intermediary loans at the end of period 128 463 131 001 125 739 Share of intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 83 505 80 872 73 181 Growth in deposits from customers past 12 months 2 633 791 2 991 Growth in deposits from customers past 12 months </td <td>Total lending at the end of period</td> <td>92 162</td> <td>92 694</td> <td>89 986</td>	Total lending at the end of period	92 162	92 694	89 986
Comparison Com	Total lending at the end of same period last year	92 694	87 188	88 977
Total intermediary loans at the end of the period 36 301 38 307 35 753 Total lending incl. intermediary loans at the end of period 128 463 131 001 125 739 Share of intermediary loans 28,3 % 29,2 % 28,4 % Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 288 Deposits from customers end of same period last year 80 872 73 081 73 158 27 3081 73 158 29 10 29 12 29 11 29 11 29 11 29 12 29 11 29 11 29 12 29 12 29 12 29 12 29 12	Lending growth last 12 months	- 532	5 506	1 009
Total intermediary loans at the end of the period 36 301 38 307 35 753 Total lending incl. intermediary loans at the end of period 128 463 131 001 125 739 Share of intermediary loans 28,3 % 29,2 % 28,4 % Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 288 Deposits from customers end of same period last year 80 872 73 081 73 158 27 3081 73 158 29 10 29 12 29 11 29 11 29 11 29 12 29 11 29 11 29 12 29 12 29 12 29 12 29 12	Lending growth last 12 months	-0,6 %	6,3 %	1,1 %
Total lending incl. intermediary loans at the end of period 128 463 131 001 125 739 Share of intermediatry loans 28,3 % 29,2 % 28,4 % Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30<		•	·	
Share of intermediatry loans 28,3 % 29,2 % 28,4 % Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Losses on loans to customers as a percentage of total lending incl. intermediary loans <td>Total intermediary loans at the end of the period</td> <td>36 301</td> <td>38 307</td> <td>35 753</td>	Total intermediary loans at the end of the period	36 301	38 307	35 753
Share of intermediatry loans 28,3 % 29,2 % 28,4 % Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Losses on loans to customers as a percentage of total lending incl. intermediary loans <td>Total lending incl. intermediary loans at the end of period</td> <td>128 463</td> <td>131 001</td> <td>125 739</td>	Total lending incl. intermediary loans at the end of period	128 463	131 001	125 739
Intermediary loans SpareBank 1 Boligkreditt 36 018 37 900 35 439 Total retail lending end of period 87 105 91 168 84 917 Share of intermediary loans of total retail lending 41,3% 41,6% 41,7% Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7% 1,0% 0,7% Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7791 2 991 Growth in deposits from customers past 12 months 3,3% 10,7% 4,1% Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Losses on loans to customers as a percentage of total lending incl. intermediary loans 0,0% -0,1% -0,2% Gross loans in stage 3 651 </td <td></td> <td>28,3 <u>%</u></td> <td>29,2 %</td> <td>28,4 %</td>		28,3 <u>%</u>	29,2 %	28,4 %
Total retail lending end of period S7 105 91 168 84 917				
Share of intermediary loans of total retail lending 41,3 % 41,6 % 41,7 % Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees - 15 - 76 - 235 Losses on loans and guarantees, annualised - 30 - 152 - 235 Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Losses on loans to customers as a percentage of total lending incl. intermediary loans 0,0 % -0,1 % -0,2 % Gross loans in stage 3 - 196 - 192 - 200 Net commitments in def	Intermediary loans SpareBank 1 Boligkreditt	36 018	37 900	35 439
Intermediary loans SpareBank 1 Næringskreditt 284 407 314 Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Losses on loans to customers as a percentage of total lending incl. intermediary loans 0,0 % -0,1 % -0,2 % Gross loans in stage 3 651 521 545 Loss provisions stage 3 -196 -192 -200 Net commitments in default 455 329	Total retail lending end of period	87 105	91 168	84 917
Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Losses on loans and guarantees, annualised 129 910 132 662 127 105 Losses on loans to customers as a percentage of total lending incl. intermediary loans 0,0 % -0,1 % -0,2 % Gross loans in stage 3 651 521 545 Loss provisions stage 3 -196 -192 -200 Net commitments in default 455 329 345 Total lending incl. intermediary loans at the end of period 129 910 13	Share of intermediary loans of total retail lending	41,3 %	41,6 %	41,7 %
Total corporate lending end of period 42 805 41 494 42 188 Share of intermediary loans of total corporate lending 0,7 % 1,0 % 0,7 % Deposits from customers end of period 83 505 80 872 76 149 Deposits from customers end of same period last year 80 872 73 081 73 158 Growth in deposits from customers past 12 months 2 633 7 791 2 991 Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Losses on loans and guarantees, annualised 129 910 132 662 127 105 Losses on loans to customers as a percentage of total lending incl. intermediary loans 0,0 % -0,1 % -0,2 % Gross loans in stage 3 651 521 545 Loss provisions stage 3 -196 -192 -200 Net commitments in default 455 329 345 Total lending incl. intermediary loans at the end of period 129 910 13				
Share of intermediary loans of total corporate lending0,7 %1,0 %0,7 %Deposits from customers end of period83 50580 87276 149Deposits from customers end of same period last year80 87273 08173 158Growth in deposits from customers past 12 months2 6337 7912 991Growth in deposits from customers past 12 months3,3 %10,7 %4,1 %Losses on loans and guarantees- 15- 76- 235Losses on loans and guarantees, annualised- 30- 152- 235Total lending incl. intermediary loans at the end of period129 910132 662127 105Losses on loans to customers as a percentage of total lending incl. intermediary loans0,0 %-0,1 %-0,2 %Gross loans in stage 3651521545Loss provisions stage 3- 196- 192- 200Net commitments in default455329345Total lending incl. intermediary loans at the end of period129 910132 662127 105Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans0,4 %0,2 %0,3 %Non-performing commitments651521545Loss provisions stage 3- 196- 192- 200	Intermediary loans SpareBank 1 Næringskreditt	284	407	314
Deposits from customers end of period Deposits from customers end of same period last year Stroke in deposits from customers past 12 months Stroke in deposits from customers past 12 mo	Total corporate lending end of period	42 805	41 494	42 188
Deposits from customers end of same period last year Growth in deposits from customers past 12 months Losses on loans and guarantees Losses on loans and guarantees, annualised Losses on loans and guarantees, annualised Total lending incl. intermediary loans at the end of period Losses on loans to customers as a percentage of total lending incl. intermediary loans Gross loans in stage 3 Loss provisions tin default Total lending incl. intermediary loans at the end of period Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments GEST SUBJECT SU	Share of intermediary loans of total corporate lending	0,7 %	1,0 %	0,7 %
Deposits from customers end of same period last year Growth in deposits from customers past 12 months Losses on loans and guarantees Losses on loans and guarantees, annualised Losses on loans and guarantees, annualised Total lending incl. intermediary loans at the end of period Losses on loans to customers as a percentage of total lending incl. intermediary loans Gross loans in stage 3 Loss provisions tin default Total lending incl. intermediary loans at the end of period Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments GEST SUBJECT SU				
Growth in deposits from customers past 12 months Growth in deposits from customers past 12 months 3,3 % 10,7 % 4,1 % Losses on loans and guarantees -15 -76 -235 Losses on loans and guarantees, annualised -30 -152 -235 Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Losses on loans to customers as a percentage of total lending incl. intermediary loans Gross loans in stage 3 Loss provisions stage 3 Loss provisions stage 3 Net commitments in default Total lending incl. intermediary loans at the end of period Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments 651 521 545 Loss provisions stage 3 Non-performing commitments 651 521 545 Loss provisions stage 3 Non-performing commitments 651 521 545 Loss provisions stage 3 -196 -192 -200	Deposits from customers end of period	83 505	80 872	76 149
Growth in deposits from customers past 12 months3,3 %10,7 %4,1 %Losses on loans and guarantees- 15- 76- 235Losses on loans and guarantees, annualised- 30- 152- 235Total lending incl. intermediary loans at the end of period129 910132 662127 105Losses on loans to customers as a percentage of total lending incl. intermediary loans0,0 %-0,1 %-0,2 %Gross loans in stage 3651521545Loss provisions stage 3- 196- 192- 200Net commitments in default455329345Total lending incl. intermediary loans at the end of period129 910132 662127 105Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans0,4 %0,2 %0,3 %Non-performing commitments651521545Loss provisions stage 3- 196- 192- 200	Deposits from customers end of same period last year	80 872	73 081	73 158
Losses on loans and guarantees Losses on loans and guarantees, annualised -30 -152 -235 Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Losses on loans to customers as a percentage of total lending incl. intermediary loans 0,0 % -0,1 % -0,2 % Gross loans in stage 3 Loss provisions stage 3 -196 -192 -200 Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments 651 521 545 Loss provisions stage 3 -196 -192 -200 Non-performing commitments	Growth in deposits from customers past 12 months	2 633	7 791	2 991
Losses on loans and guarantees, annualised Total lending incl. intermediary loans at the end of period Losses on loans to customers as a percentage of total lending incl. intermediary loans O,0 % -0,1 % -0,2 % Gross loans in stage 3 Loss provisions stage 3 Loss provisions stage 3 Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments	Growth in deposits from customers past 12 months	3,3 %	10,7 %	4,1 %
Losses on loans and guarantees, annualised Total lending incl. intermediary loans at the end of period Losses on loans to customers as a percentage of total lending incl. intermediary loans O,0 % -0,1 % -0,2 % Gross loans in stage 3 Loss provisions stage 3 Loss provisions stage 3 Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments				
Total lending incl. intermediary loans at the end of period Losses on loans to customers as a percentage of total lending incl. intermediary loans O,0 % -0,1 % -0,2 % Gross loans in stage 3 Loss provisions stage 3 -196 -192 -200 Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments O,4 % O,2 % O,3 % Non-performing commitments Loss provisions stage 3 -196 -192 -200	Losses on loans and guarantees	- 15	- 76	- 235
Losses on loans to customers as a percentage of total lending incl. intermediary loans O,0 % -0,1 % -0,2 % Gross loans in stage 3 Loss provisions stage 3 -196 -192 -200 Net commitments in default Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans O,4 % O,2 % O,3 % Non-performing commitments 651 521 545 Loss provisions stage 3 -196 -192 -200	Losses on loans and guarantees, annualised	- 30		
Gross loans in stage 3 651 521 545 Loss provisions stage 3 -196 -192 -200 Net commitments in default 455 329 345 Total lending incl. intermediary loans at the end of period 129 910 132 662 127 105 Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans 0,4 % 0,2 % 0,3 % Non-performing commitments 651 521 545 Loss provisions stage 3 -196 -192 -200		129 910	132 662	127 105
Loss provisions stage 3- 196- 192- 200Net commitments in default455329345Total lending incl. intermediary loans at the end of period129 910132 662127 105Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans0,4 %0,2 %0,3 %Non-performing commitments651521545Loss provisions stage 3- 196- 192- 200	Losses on loans to customers as a percentage of total lending incl. intermediary loans	0,0 %	-0,1 %	-0,2 %
Loss provisions stage 3- 196- 192- 200Net commitments in default455329345Total lending incl. intermediary loans at the end of period129 910132 662127 105Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans0,4 %0,2 %0,3 %Non-performing commitments651521545Loss provisions stage 3- 196- 192- 200				
Net commitments in default Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans Non-performing commitments Loss provisions stage 3 455 329 345 127 105 0,2 % 0,3 % 545 545 - 196 - 192 - 200	Gross loans in stage 3	651	521	545
Total lending incl. intermediary loans at the end of period Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans O,4 % O,2 % O,3 % Non-performing commitments Loss provisions stage 3 - 196 - 192 - 200	Loss provisions stage 3	- 196		
Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans0,4 %0,2 %0,3 %Non-performing commitments651521545Loss provisions stage 3- 196- 192- 200	Net commitments in default			
Non-performing commitments 651 521 545 Loss provisions stage 3 -196 -192 -200		129 910	132 662	
Loss provisions stage 3 - 196 - 192 - 200	Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans	0,4 %	0,2 %	0,3 %
Loss provisions stage 3 - 196 - 192 - 200				
	Non-performing commitments	651	521	545
Loan loss provision ratio 30,1 % 36,9 % 36,7 %	· · ·			
	Loan loss provision ratio	30,1 %	36,9 %	36,7 %

Alternative performance measures

SpareBank 1 Nord-Norge's alternative performance measures (APMs), provide relevant additional information to what is otherwise shown in the quarterly financial statements. These key figures are not defined through IFRS and cannot be directly compared with equivalent figures for other companies unless the same definition is used.

The alternative performance measures are not meant to replace any measurements/key figures under IFRS. The performance targets provide additional insight into the Group's operations and represent important targets in management's control of the Group's various business areas. Non-financial data or key figures governed by IFRS or other regulations, e.g. CRR/CRD, are not defined as APMs. The APMs are presented on a separate page in the quarterly accounts, and show comparable figures for the corresponding period last year.

Profitability	Definition	Relevance
Return on equity	Profit in relation to average equity. Calculated per the end of each quarter, along with opening and closing balances for the year. The return on equity for the period is reported on an annualised basis.	Return on equity is the Group's strategic target for profitability. The return on equity is a measure of profitability on the Group's performance factors.
Cost/income ratio	Total costs in relation to total income.	The cost/income ratio is a measure of the profitability of the Group's ongoing operations.
Interest margin	Net interest income in relation to average total assets. Average total assets are calculated as at the end of each quarter, along with opening and closing balances.	The interest margin shows the trend in the ratio between the sale price of products and lending costs from period to period. The interest margin measures the profitability of the Group's loan products.

Deposits

Deposit-to-loan ratio Deposit-to-loan ratio incl. intermediary loans	Total deposits are divided by total lending excluding intermediary loans. Total deposits are divided by total lending including intermediary loans.	The ratio shows the proportion of the Group's total lending financed through customer deposits, and the need for financing from external lenders. The ratio shows how much of the Group's total lending including intermediary loans has been funded through customers'
Growth in deposits Lending	Deposit growth is measured quarterly as the percentage change in the Bank's deposits in the last 12 months.	deposits. Measures both customer growth and changes in the financing situation.
Growth in lending (%)	Growth in lending excl. intermediary loans is measured quarterly as the percentage change in the Bank's customer loans in the last 12 months.	Shows the growth in the Bank's core area, customer lending. The calculation does not include liquidity portfolio/loans to credit institutions.
Growth in lending, incl. intermediary loans (%).	Growth in lending incl. intermediary loans is measured quarterly as the percentage change in the Bank's customer loans in the last 12 months.	Shows the growth in the Bank's core area, including intermediary loans.
Proportion of loans deducted	Measured as the percentage of loans deducted in relation to gross lending.	A not insignificant part of the bank's lending is transferred to SpareBank1 Boligkreditt or SpareBank1 Næringskreditt as intermediary loans and deducted from the balance. This key figure shows the percentage of loans in this category.
Proportion of loans deducted, retail market	Measured as the percentage of loans deducted in relation to gross lending to the retail market.	Deducted portion of the retail market. The bulk of deducted loans are in the retail market segment.

Losses and nonperforming loans

-		
Loan losses (%)	Total posted losses year to date in relation to total lending volume incl. intermediary loans.	Measures the relative importance of losses set against the rest of the portfolio of loans. Relevant for estimating future expected losses and the Group's credit risk.
Commitments in default (%)	Percentage of overdue commitments (over 90 days) in relation to total lending volume incl. intermediary loans.	Measures the relative importance of non- performing loans set against the rest of the portfolio of loans. Relevant for estimating future expected defaults and the Group's credit risk.
Doubtful commitments (%)	Percentage of impaired commitments in relation to total lending volume incl. intermediary loans	Measures the relative importance of non- performing loans set against the rest of the portfolio of loans. Relevant for estimating future expected defaults and the Group's credit risk.
Net defaulted and doubtful commitments (%)	Defaulted and doubtful commitments are adjusted for individual loss write-downs and expressed as a proportion of gross lending incl. intermediary loans.	Defaulted and doubtful commitments are netted off against loss provisions in Stage 3.
Loss provision ratio	Ratio between total loss provisions and non-performing and impaired commitments.	Shows the percentage of losses and non- performing loans that have been raised in Stage 3 of loss provisions.