

## Alternative Performance Measures Group

(Amounts in NOK million)	30.09.22	30.09.21	31.12.21
Profit for the period	1 188	1 580	2 295
Deduct interest hybrid tier 1 capital	27	21	29
<b>Profit for the period incl. interest hybrid tier 1 capital</b>	<b>1 161</b>	<b>1 559</b>	<b>2 266</b>
Total Equity	15 725	16 361	16 653
Deducting hybrid Tier 1 capital	780	780	780
<b>Equity excl. hybrid Tier 1 capital</b>	<b>14 945</b>	<b>15 581</b>	<b>15 873</b>
<b>Average equity excl. hybrid tier 1 capital</b>	<b>15 213</b>	<b>14 828</b>	<b>15 037</b>
Profit for the period, annualised incl. interest hybrid tier 1 capital	1 548	2 079	2 266
Average equity excl. hybrid tier 1 capital	15 213	14 828	15 037
<b>Return on Equity</b>	<b>10,2 %</b>	<b>14,0 %</b>	<b>15,1 %</b>
Total operating expenses	1 180	1 176	1 748
Total income	2 744	3 009	4 307
<b>Cost-income ratio</b>	<b>43,0 %</b>	<b>39,1 %</b>	<b>40,6 %</b>
Net interest income	1 789	1 480	2 014
Average total assets	122 342	120 535	120 264
<b>Interest margin</b>	<b>1,95 %</b>	<b>1,64 %</b>	<b>1,67 %</b>
Deposits from customers	80 119	78 223	76 149
Total lending incl. intermediary loans at the end of period	131 134	132 831	125 739
<b>Deposits as a percentage of total lending incl. intermediary loans</b>	<b>61,1 %</b>	<b>58,9 %</b>	<b>60,6 %</b>
Deposits from customers	80 119	78 223	76 149
Gross loans to customers	93 321	94 541	89 986
<b>Deposits as a percentage of gross lending</b>	<b>85,9 %</b>	<b>82,7 %</b>	<b>84,6 %</b>

APM (Alternative Performance Measures) Group (cont.)	30.09.22	30.09.21	31.12.21
Total lending incl. intermediary loans at the end of period	<b>131 134</b>	132 831	125 739
Total lending incl. intermediary loans at the end of same period last year	<b>132 831</b>	126 522	127 122
Lending growth last 12 months incl. intermediary loans	<b>-1 697</b>	6 309	-1 383
<b>Lending growth last 12 months incl. intermediary loans</b>	<b>-1,3 %</b>	5,0 %	-1,1 %
Total lending at the end of period	<b>93 321</b>	94 541	89 986
Total lending at the end of same period last year	<b>94 541</b>	89 210	88 977
Lending growth last 12 months	<b>-1 220</b>	5 331	1 009
<b>Lending growth last 12 months</b>	<b>-1,3 %</b>	6,0 %	1,1 %
Total intermediary loans at the end of the period	<b>37 813</b>	38 290	35 753
Total lending incl. intermediary loans at the end of period	<b>131 134</b>	132 831	125 739
<b>Share of intermediary loans</b>	<b>28,8 %</b>	28,8 %	28,4 %
Intermediary loans SpareBank 1 Boligkreditt	<b>37 531</b>	37 884	35 439
Total retail lending end of period	<b>88 511</b>	92 763	84 917
<b>Share of intermediary loans of total retail lending</b>	<b>42,4 %</b>	40,8 %	41,7 %
Intermediary loans SpareBank 1 Næringskreditt	<b>281</b>	406	314
Total corporate lending end of period	<b>44 565</b>	41 241	42 188
<b>Share of intermediary loans of total corporate lending</b>	<b>0,6 %</b>	1,0 %	0,7 %
Deposits from customers end of period	<b>80 119</b>	78 223	76 149
Deposits from customers end of same period last year	<b>78 223</b>	71 687	73 158
Growth in deposits from customers past 12 months	<b>1 896</b>	6 536	2 991
<b>Growth in deposits from customers past 12 months</b>	<b>2,4 %</b>	9,1 %	4,1 %
Losses on loans and guarantees	<b>41</b>	- 123	- 235
Losses on loans and guarantees, annualised	<b>55</b>	- 164	- 235
Total lending incl. intermediary loans at the end of period	<b>133 077</b>	134 004	127 105
<b>Losses on loans to customers as a percentage of total lending incl. intermediary loans</b>	<b>0,0 %</b>	-0,1 %	-0,2 %
Gross loans in stage 3	<b>645</b>	384	545
Loss provisions stage 3	<b>- 183</b>	- 160	- 200
Net commitments in default	<b>462</b>	224	345
Total lending incl. intermediary loans at the end of period	<b>133 077</b>	134 004	127 105
<b>Net comm. in default and at risk of loss as a per. of total lending incl. intermediary loans</b>	<b>0,3 %</b>	0,2 %	0,3 %
Non-performing commitments	<b>645</b>	384	545
Loss provisions stage 3	<b>- 183</b>	- 160	- 200
<b>Loan loss provision ratio</b>	<b>28,4 %</b>	41,7 %	36,7 %