

Alternative Performance Measures Group

(Amounts in NOK million)

30.09.25 30.09.24

Profit for the period	2 665	2 811
Deduct interest hybrid tier 1 capital	83	73
Profit for the period incl. interest hybrid tier 1 capital	2 582	2 738
Total Equity	20 054	18 333
Deducting hybrid Tier 1 capital	1 450	1 250
Equity excl. hybrid Tier 1 capital	18 604	17 083
Average equity excl. hybrid tier 1 capital	18 209	15 973
Profit for the period, annualised incl. interest hybrid tier 1 capital	3 443	3 651
Average equity excl. hybrid tier 1 capital	18 209	15 973
Return on Equity	18,9 %	22,9 %
Total operating expenses	1 526	1 407
Total income	4 845	4 934
Cost-income ratio	31,5 %	28,5 %
Net interest income	3 026	3 001
Average total assets	140 604	131 984
Interest margin	2,87 %	3,03 %
Deposits from customers	92 164	86 044
Total lending incl. loans transferred to covered bond companies	158 165	148 755
Deposits as a percentage of total lending incl. loans transferred to covered bond companies	58,3 %	57,8 %
Deposits from customers	92 164	86 044
Gross loans to customers	108 106	103 126
Deposits as a percentage of gross lending	85,3 %	83,4 %

APM (Alternative Performance Measures) Group (cont.)	30.09.25	30.09.24
Total lending incl. loans transferred to covered bond companies	158 165	148 755
Total lending incl. loans transferred to covered bond companies last year	148 755	140 965
Lending growth last 12 months incl. loans transferred to covered bond companies	9 410	7 790
Lending growth last 12 months incl. loans transferred to covered bond companies	6,3 %	5,5 %
Total lending	108 106	103 126
Total lending last year	103 126	97 688
Lending growth last 12 months	4 980	5 438
Lending growth last 12 months	4,8 %	5,6 %
Total loans transferred to covered bond companies	50 059	45 629
Total lending incl. loans transferred to covered bond companies last year	158 165	148 755
Share of intermediary loans	31,6 %	30,7 %
Loans transferred to SpareBank 1 Boligkreditt AS	49 986	45 507
Total retail lending end of period	104 705	96 056
Share of loans transferred to covered bond companies of total retail lending	47,7 %	47,4 %
Loans transferred to SpareBank 1 Næringskreditt AS	73	122
Total corporate lending end of period	55 589	54 958
Share of loans transferred to covered bond companies of total corporate lending	0,1 %	0,2 %
Deposits from customers	92 164	86 044
Deposits from customers last year	86 044	84 147
Growth in deposits from customers past 12 months	6 120	1 897
Growth in deposits from customers past 12 months	7,1 %	2,3 %
Losses on loans and guarantees	23	86
Losses on loans and guarantees, annualised	31	115
Total lending incl. loans transferred to covered bond companies	160 294	151 014
Losses on loans to customers as a percentage of total lending incl. loans transferred to covered bond companies	0,02 %	0,08 %
Gross loans in stage 3	1 906	1 548
Loss provisions stage 3	- 360	- 409
Net commitments in default	1 546	1 139
Total lending incl. loans transferred to covered bond companies	160 294	151 014
Net comm. in default and at risk of loss as a per. of total lending incl. loans transferred to covered bond companies	1,0 %	0,8 %
Non-performing commitments	1 906	1 548
Loss provisions stage 3	- 360	- 409
Loan loss provision ratio	18,9 %	26,4 %

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 the company's website and show comparable figures from the equivalent period last year.

Profitability	Definition	Relevance
Return on equity	Result in relation to average equity. The result for the period is adjusted for interest expenses on fund bonds, which are recorded directly against equity. The average equity is calculated at the end of each quarter as well as the opening and closing balance for the year. In the calculation of average equity, fund bonds are excluded. The return on equity for the period is reported on an annualized 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 (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	Total deposits are divided by total lending excluding loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt.	The ratio shows the proportion of the Group's total lending financed through customer deposits, and the need for financing from external lenders.
Deposit-to-loan ratio incl. intermediary loans	Total deposits are divided by total lending including loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt.	The ratio shows how much of the Group's total lending including loans sold to SpareBank 1 Boligkreditt and SpareBank Næringskreditt, has been funded through customers' deposits.
Growth in deposits	Deposit growth is measured quarterly as the percentage change in the Bank's deposits in the last 12 months.	Measures both customer growth and changes in the financing situation.

Lending

Growth in lending (%)	Growth in lending excl. loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt, 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. loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt (%).	Growth in lending incl. loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt 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 loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt.
Proportion of loans deducted/sold	Measured as the percentage of loans deducted/sold in relation to gross lending.	A not insignificant part of the bank's lending is transferred to SpareBank1 Boligkreditt or SpareBank1 Næringskreditt and deducted from the balance. This key figure shows the percentage of loans in this category.

Proportion of loans deducted/sold, retail market	Measured as the percentage of loans deducted/sold 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.
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Losses and non-performing loans

Loan losses (%)	Total posted losses year to date in relation to total lending volume incl. loans sold to SpareBank1 Boligkreditt and SpareBank1 Næringskreditt.	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. loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt.	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. loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt.	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. loans sold to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt..	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.