

Alternative Performance Measures Group

(Amounts in NOK million)	31.12.25	31.12.24
Profit for the period	3 457	3 663
Deduct interest hybrid tier 1 capital	110	100
Profit for the period incl. interest hybrid tier 1 capital	3 347	3 563
 Total Equity	20 839	19 339
Deducting hybrid Tier 1 capital	1 450	1 450
Equity excl. hybrid Tier 1 capital	19 389	17 889
 Average equity excl. hybrid tier 1 capital	18 445	16 356
Profit for the period, annualised incl. interest hybrid tier 1 capital	3 347	3 563
Average equity excl. hybrid tier 1 capital	18 445	16 356
Return on Equity	18,1 %	21,8 %
 Total operating expenses	2 100	2 003
Total income	6 460	6 625
Cost-income ratio	32,5 %	30,2 %
 Net interest income	4 030	4 028
Average total assets	141 344	132 721
Interest margin	2,85 %	3,03 %
 Deposits from customers	94 395	87 618
Total lending incl. loans transferred to covered bond companies	161 334	150 571
Deposits as a percentage of total lending incl. loans transferred to covered bond companies	58,5 %	58,2 %
 Deposits from customers	94 395	87 618
Gross loans to customers	108 539	102 654
Deposits as a percentage of gross lending	87,0 %	85,4 %

APM (Alternative Performance Measures) Group (cont.)	31.12.25	31.12.24
Total lending incl. loans transferred to covered bond companies	161 334	150 571
Total lending incl. loans transferred to covered bond companies last year	150 571	143 438
Lending growth last 12 months incl. loans transferred to covered bond companies	10 763	7 133
Lending growth last 12 months incl. loans transferred to covered bond companies	7,1 %	5,0 %
Total lending	108 539	102 654
Total lending last year	102 654	98 789
Lending growth last 12 months	5 885	3 865
Lending growth last 12 months	5,7 %	3,9 %
Total loans transferred to covered bond companies	52 795	47 917
Total lending incl. loans transferred to covered bond companies last year	161 334	150 571
Share of intermediary loans	32,7 %	31,8 %
Loans transferred to SpareBank 1 Boligkreditt AS	52 722	47 840
Total retail lending end of period	107 650	98 027
Share of loans transferred to covered bond companies of total retail lending	49,0 %	48,8 %
Loans transferred to SpareBank 1 Næringskreditt AS	73	77
Total corporate lending end of period	55 081	54 938
Share of loans transferred to covered bond companies of total corporate lending	0,1 %	0,1 %
Deposits from customers	94 395	87 618
Deposits from customers last year	87 618	82 495
Growth in deposits from customers past 12 months	6 777	5 123
Growth in deposits from customers past 12 months	7,7 %	6,2 %
Losses on loans and guarantees	81	110
Losses on loans and guarantees, annualised	81	110
Total lending incl. loans transferred to covered bond companies	162 730	152 965
Losses on loans to customers as a percentage of total lending incl. loans transferred to covered bond companies	0,05 %	0,07 %
Gross loans in stage 3	1 746	1 767
Loss provisions stage 3	- 348	- 379
Net commitments in default	1 398	1 388
Total lending incl. loans transferred to covered bond companies	162 730	152 965
Net comm. in default and at risk of loss as a per. of total lending incl. loans transferred to covered bond companies	0,9 %	0,9 %
Non-performing commitments	1 746	1 767
Loss provisions stage 3	- 348	- 379
Loan loss provision ratio	19,9 %	21,4 %