

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

**APM (Alternative Performance Measures) Group (cont.)**
**31.12.25**      31.12.24

Total lending incl. loans transferred to covered bond companies	<b>161 334</b>	150 571
Total lending incl. loans transferred to covered bond companies last year	<b>150 571</b>	143 438
Lending growth last 12 months incl. loans transferred to covered bond companies	<b>10 763</b>	7 133
<b>Lending growth last 12 months incl. loans transferred to covered bond companies</b>	<b>7,1 %</b>	5,0 %

Total lending	<b>108 539</b>	102 654
Total lending last year	<b>102 654</b>	98 789
Lending growth last 12 months	<b>5 885</b>	3 865
<b>Lending growth last 12 months</b>	<b>5,7 %</b>	3,9 %

Total loans transferred to covered bond companies	<b>52 795</b>	47 917
Total lending incl. loans transferred to covered bond companies last year	<b>161 334</b>	150 571
<b>Share of intermediatry loans</b>	<b>32,7 %</b>	31,8 %

Loans transferred to SpareBank 1 Boligkreditt AS	<b>52 722</b>	47 840
Total retail lending end of period	<b>107 650</b>	98 027
<b>Share of loans transferred to covered bond companies of total retail lending</b>	<b>49,0 %</b>	48,8 %

Loans transferred to SpareBank 1 Næringskreditt AS	<b>73</b>	77
Total corporate lending end of period	<b>55 081</b>	54 938
<b>Share of loans transferred to covered bond companies of total corporate lending</b>	<b>0,1 %</b>	0,1 %

Deposits from customers	<b>94 395</b>	87 618
Deposits from customers last year	<b>87 618</b>	82 495
Growth in deposits from customers past 12 months	<b>6 777</b>	5 123
<b>Growth in deposits from customers past 12 months</b>	<b>7,7 %</b>	6,2 %

Losses on loans and guarantees	<b>81</b>	110
Losses on loans and guarantees, annualised	<b>81</b>	110
Total lending incl. loans transferred to covered bond companies	<b>162 730</b>	152 965
<b>Losses on loans to customers as a percentage of total lending incl. loans transferred to covered bond companies</b>	<b>0,05 %</b>	0,07 %

Gross loans in stage 3	<b>1 746</b>	1 767
Loss provisions stage 3	<b>- 348</b>	- 379
Net commitments in default	<b>1 398</b>	1 388
Total lending incl. loans transferred to covered bond companies	<b>162 730</b>	152 965
<b>Net comm. in default and at risk of loss as a per. of total lending incl. loans transferred to covered bond companies</b>	<b>0,9 %</b>	0,9 %

Non-performing commitments	<b>1 746</b>	1 767
Loss provisions stage 3	<b>- 348</b>	- 379
<b>Loan loss provision ratio</b>	<b>19,9 %</b>	21,4 %