Alternative Performance Measures Group

(Amounts in NOK million)	**30.06.26**	30.06.25	31.12.25
Profit for the period	**1 566**	1 762	3 457
Deduct interest hybrid tier 1 capital	**56**	55	110
Profit for the period incl. interest hybrid tier 1 capital	**1 510**	1 707	3 347
Total Equity	**20 609**	19 136	20 839
Deducting hybrid Tier 1 capital	**1 575**	1 450	1 450
Equity excl. hybrid Tier 1 capital	**19 034**	17 686	19 389
Average equity excl. hybrid tier 1 capital	**18 877**	18 078	18 445
Profit for the period, annualised incl. interest hybrid tier 1 capital	**3 045**	3 442	3 347
Average equity excl. hybrid tier 1 capital	**18 877**	18 078	18 445
Return on Equity	**16,1 %**	19,0 %	18,1 %
Total operating expenses	**1 035**	1 023	2 100
Total income	**3 060**	3 228	6 460
Cost-income ratio	**33,8 %**	31,7 %	32,5 %
Net interest income	**1 908**	1 963	3 924
Average total assets	**146 800**	139 610	141 344
Interest margin	**2,62 %**	2,84 %	2,78 %
Deposits from customers	**100 659**	94 656	94 395
Total lending incl. loans transferred to SB1 BK and SB1 NK	**167 104**	154 605	161 334
Deposits as a percentage of total lending incl. loans transferred to SB1 BK and SB1 NK	**60,2 %**	61,2 %	58,5 %
Deposits from customers	**100 659**	94 656	94 395
Gross loans to customers	**114 095**	106 804	108 539
Deposits as a percentage of gross lending	**88,2 %**	88,6 %	87,0 %

APM (Alternative Performance Measures) Group (cont.)	**30.06.26**	30.06.25	31.12.25
Total lending incl. loans transferred to SB1 BK and SB1 NK	**167 104**	154 605	161 334
Total lending incl. loans transferred to SB1 BK and SB1 NK last year	**154 605**	146 073	150 571
Lending growth last 12 months incl. loans transferred to SB1 BK and SB1 NK	**12 499**	8 532	10 763
Lending growth last 12 months incl. loans transferred to SB1 BK and SB1 NK	**8,1 %**	5,8 %	7,1 %
Total lending	**114 095**	106 804	108 539
Total lending last year	**106 804**	100 746	102 654
Lending growth last 12 months	**7 291**	6 058	5 885
Lending growth last 12 months	**6,8 %**	6,0 %	5,7 %
Total loans transferred to SB1 BK and SB1 NK	**53 009**	47 801	52 795
Total lending incl. loans transferred to SB1 BK and SB1 NK	**167 104**	154 605	161 334
Share of intermediatry loans	**31,7 %**	30,9 %	32,7 %
Loans transferred to SB1 BK	**52 937**	47 726	52 722
Total retail lending end of period	**111 015**	101 620	106 660
Share of loans transferred to SB1 BK of total retail lending	**47,7 %**	47,0 %	49,4 %
Loans transferred to SB1 NK	**72**	75	73
Total corporate lending end of period	**56 843**	55 419	56 070
Share of loans transferred to SB1 NK of total corporate lending	**0,1 %**	0,1 %	0,1 %
Deposits from customers	**100 659**	94 656	94 395
Deposits from customers last year	**94 656**	88 415	87 618
Growth in deposits from customers past 12 months	**6 003**	6 241	6 777
Growth in deposits from customers past 12 months	**6,3 %**	7,1 %	7,7 %
Losses on loans and guarantees	**39**	27	81
Losses on loans and guarantees, annualised	**78**	54	81
Total lending incl. loans transferred to SB1 BK and SB1 NK	**167 858**	157 039	162 730
Losses on loans to customers as a percentage of total lending incl. loans transferred to SB1 BK and SB1 NK	**0,05 %**	0,03 %	0,05 %
Gross loans in stage 3	**1 766**	1 369	1 746
Loss provisions stage 3	**- 360**	- 359	- 348
Net commitments in default	**1 406**	1 010	1 398
Total lending incl. loans transferred to SB1 BK and SB1 NK	**167 858**	157 039	162 730
Net comm. in default and at risk of loss as a per. of total lending incl. loans transferred to SB1 BK and SB1 NK	**0,8 %**	0,6 %	0,9 %
Non-performing commitments	**1 766**	1 369	1 746
Loss provisions stage 3	**- 360**	- 359	- 348
Loan loss provision ratio	**20,4 %**	26,2 %	19,9 %