Alternative Performance Measures Group

(Amounts in NOK million)	**30.09.26**	30.09.25	31.12.25
Profit for the period	**2 378**	2 665	3 457
Deduct interest hybrid tier 1 capital	**85**	83	110
Profit for the period incl. interest hybrid tier 1 capital	**2 293**	2 582	3 347
Total Equity	**21 415**	20 054	20 839
Deducting hybrid Tier 1 capital	**1 575**	1 450	1 450
Equity excl. hybrid Tier 1 capital	**19 840**	18 604	19 389
Average equity excl. hybrid tier 1 capital	**19 118**	18 209	18 445
Profit for the period, annualised incl. interest hybrid tier 1 capital	**3 066**	3 452	3 347
Average equity excl. hybrid tier 1 capital	**19 118**	18 209	18 445
Return on Equity	**16,0 %**	19,0 %	18,1 %
Total operating expenses	**1 529**	1 526	2 100
Total income	**4 626**	4 845	6 460
Cost-income ratio	**33,1 %**	31,5 %	32,5 %
Net interest income	**2 926**	2 950	3 924
Average total assets	**148 194**	140 604	141 344
Interest margin	**2,64 %**	2,81 %	2,78 %
Deposits from customers	**98 726**	92 164	94 395
Total lending incl. loans transferred to SB1 BK and SB1 NK	**172 044**	158 165	161 334
Deposits as a percentage of total lending incl. loans transferred to SB1 BK and SB1 NK	**57,4 %**	58,3 %	58,5 %
Deposits from customers	**98 726**	92 164	94 395
Gross loans to customers	**116 966**	108 106	108 539
Deposits as a percentage of gross lending	**84,4 %**	85,3 %	87,0 %
Total lending incl. loans transferred to SB1 BK and SB1 NK	**172 044**	158 165	161 334
Total lending incl. loans transferred to SB1 BK and SB1 NK last year	**158 165**	148 755	150 571
Lending growth last 12 months incl. loans transferred to SB1 BK and SB1 NK	**13 879**	9 410	10 763
Lending growth last 12 months incl. loans transferred to SB1 BK and SB1 NK	**8,8 %**	6,3 %	7,1 %
Total lending	**116 966**	108 106	108 539
Total lending last year	**108 106**	103 126	102 654
Lending growth last 12 months	**8 860**	4 980	5 885
Lending growth last 12 months	**8,2 %**	4,8 %	5,7 %
Total loans transferred to SB1 BK and SB1 NK	**55 078**	50 059	52 795
Total lending incl. loans transferred to SB1 BK and SB1 NK	**172 044**	158 165	161 334
Share of intermediatry loans	**32,0 %**	31,6 %	32,7 %
Loans transferred to SB1 BK	**55 006**	49 986	52 722
Total retail lending end of period	**113 240**	104 705	106 660
Share of loans transferred to SB1 BK of total retail lending	**48,6 %**	47,7 %	49,4 %
Loans transferred to SB1 NK	**72**	73	73
Total corporate lending end of period	**61 390**	55 589	56 070
Share of loans transferred to SB1 NK of total corporate lending	**0,1 %**	0,1 %	0,1 %
Deposits from customers	**98 726**	92 164	94 395
Deposits from customers last year	**92 164**	86 044	87 618
Growth in deposits from customers past 12 months	**6 562**	6 120	6 777
Growth in deposits from customers past 12 months	**7,1 %**	7,1 %	7,7 %
Losses on loans and guarantees	**101**	23	81
Losses on loans and guarantees, annualised	**135**	31	81
Total lending incl. loans transferred to SB1 BK and SB1 NK	**174 630**	160 294	162 730
Losses on loans to customers as a percentage of total lending incl. loans transferred to SB1 BK and SB1 NK	**0,08 %**	0,02 %	0,05 %
Gross loans in stage 3	**1 487**	1 906	1 746
Loss provisions stage 3	**- 332**	- 360	- 348
Net commitments in default	**1 155**	1 546	1 398
Total lending incl. loans transferred to SB1 BK and SB1 NK	**174 630**	160 294	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	**0,7 %**	1,0 %	0,9 %
Loan loss provision ratio	**22,3 %**	18,9 %	19,9 %