

Alternative Performance Measures Group

(Amounts in NOK million)	31.03.26	31.03.25
Profit for the period	719	811
Deduct interest hybrid tier 1 capital	27	27
Profit for the period incl. interest hybrid tier 1 capital	692	784
Total Equity	19 782	20 108
Deducting hybrid Tier 1 capital	1 575	1 450
Equity excl. hybrid Tier 1 capital	18 207	18 658
Average equity excl. hybrid tier 1 capital	18 798	18 274
Profit for the period, annualised incl. interest hybrid tier 1 capital	2 768	3 136
Average equity excl. hybrid tier 1 capital	18 798	18 274
Return on Equity	14,9 %	17,4 %
Total operating expenses	518	492
Total income	1 466	1 557
Cost-income ratio	35,3 %	31,6 %
Net interest income	938	986
Average total assets	145 452	137 352
Interest margin	2,62 %	2,91 %
Deposits from customers	95 991	89 116
Total lending incl. loans transferred to covered bond companies	163 538	151 989
Deposits as a percentage of total lending incl. loans transferred to covered bond companies	58,7 %	58,6 %
Deposits from customers	95 991	89 116
Gross loans to customers	110 400	104 097
Deposits as a percentage of gross lending	86,9 %	85,6 %

APM (Alternative Performance Measures) Group (cont.)	31.03.26	31.03.25
Total lending incl. loans transferred to covered bond companies	163 538	151 989
Total lending incl. loans transferred to covered bond companies last year	151 989	144 703
Lending growth last 12 months incl. loans transferred to covered bond companies	11 550	7 286
Lending growth last 12 months incl. loans transferred to covered bond companies	7,6 %	5,0 %
Total lending	110 400	104 097
Total lending last year	104 097	99 165
Lending growth last 12 months	6 303	4 932
Lending growth last 12 months	6,1 %	5,0 %
Total loans transferred to covered bond companies	53 138	47 892
Total lending incl. loans transferred to covered bond companies last year	163 538	151 989
Share of intermediaty loans	32,5 %	31,5 %
Loans transferred to SpareBank 1 Boligkreditt AS	53 066	47 816
Total retail lending end of period	108 003	99 316
Share of loans transferred to covered bond companies of total retail lending	49,1 %	48,1 %
Loans transferred to SpareBank 1 Næringskreditt AS	73	76
Total corporate lending end of period	56 201	55 197
Share of loans transferred to covered bond companies of total corporate lending	0,1 %	0,1 %
Deposits from customers	95 991	89 116
Deposits from customers last year	89 116	84 343
Growth in deposits from customers past 12 months	6 875	4 773
Growth in deposits from customers past 12 months	7,7 %	5,7 %
Losses on loans and guarantees	24	57
Losses on loans and guarantees, annualised	96	228
Total lending incl. loans transferred to covered bond companies	164 204	154 513
Losses on loans to customers as a percentage of total lending incl. loans transferred to covered bond companies	0,01 %	0,04 %
Gross loans in stage 3	1 905	1 726
Loss provisions stage 3	- 375	- 387
Net commitments in default	1 530	1 339
Total lending incl. loans transferred to covered bond companies	164 204	154 513
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	1 905	1 726
Loss provisions stage 3	- 375	- 387
Loan loss provision ratio	19,7 %	22,4 %