

Credit Profile



SpareBank 1 Østlandet in brief

- Fourth largest savings bank in Norway
- High and stable capitalization over time
- Low risk bank book
- Diversified income stream
- Part of the SpareBank 1 Alliance
- Established curve in EUR senior preferred bonds
- Covered bonds issued by SpareBank 1 Boligkreditt (SPABOL)

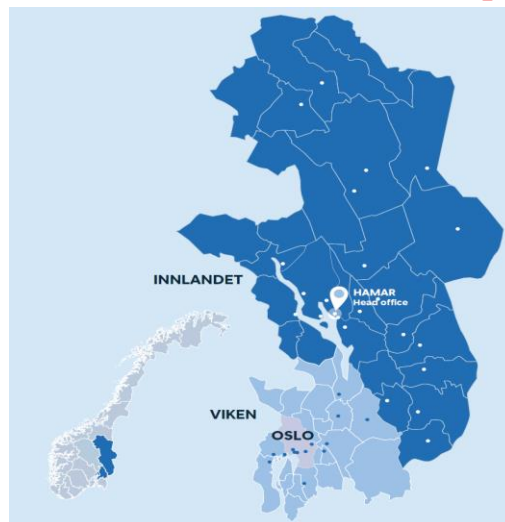
Credit Rating

Moody's Investor Service:

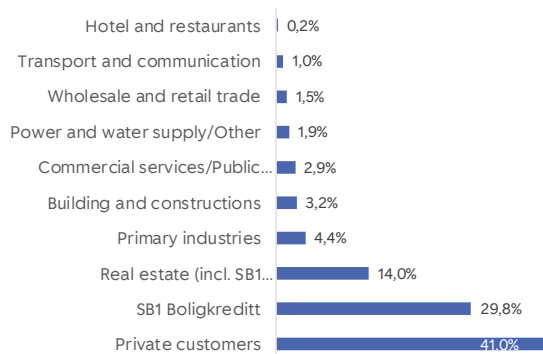
Senior Preferred	Aa3
Senior Non Preferred	A3

ESG Rating

Sustainalytics	12.0	"Low Risk"
MSCI	AAA	



Loan portfolio:



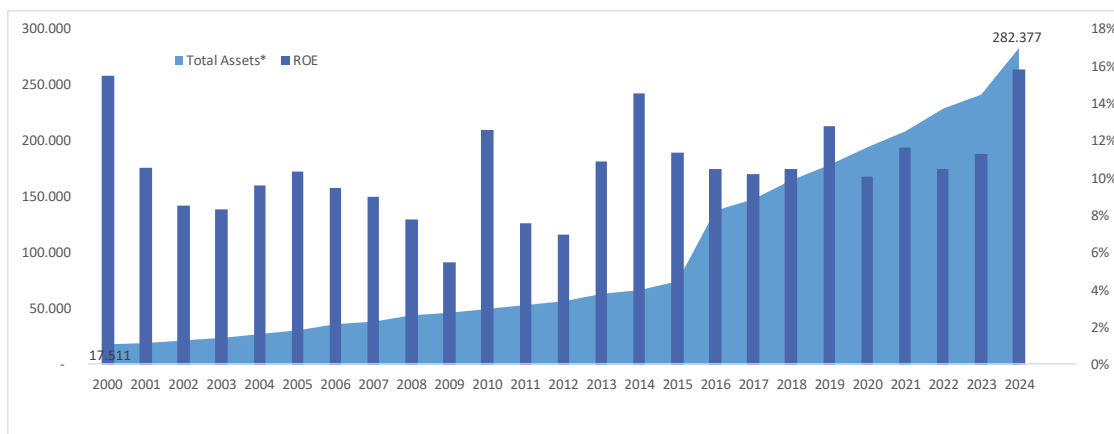
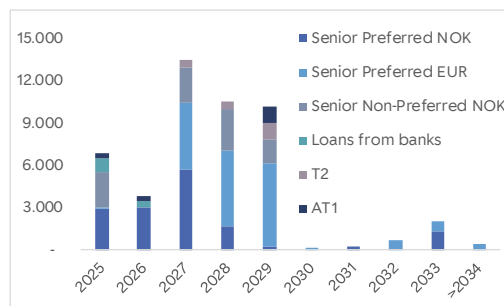
Corporate market 28.8 % / NOK 66 486 million

Retail market 71.2 % / NOK 161 486 million

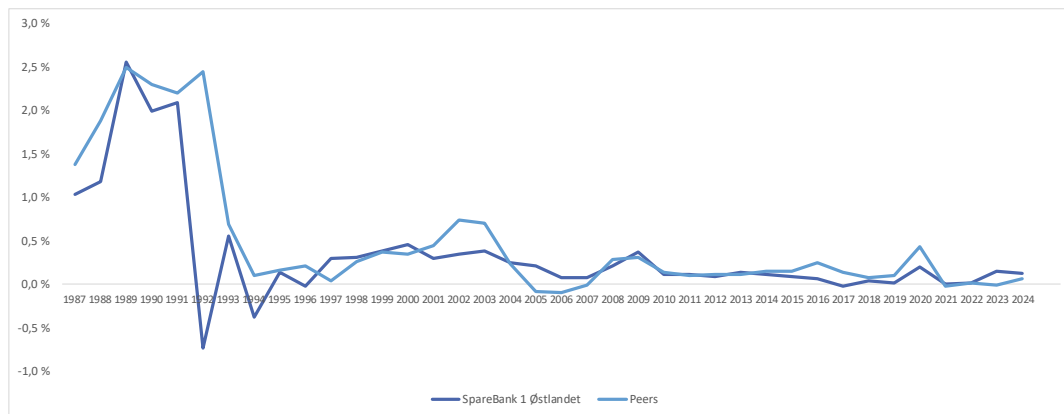
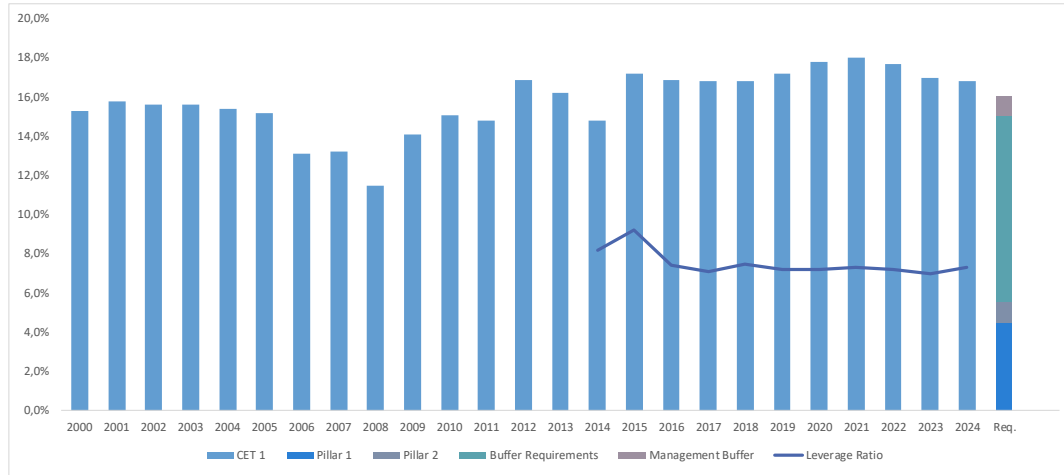
SpareBank 1 Østlandet's home market: Inland and Capital regions

- Population 1.7 million
- The fastest growing region of Norway for both population and job creation
- Low unemployment, high economic activity, cyclically stable
- Market leader in the Inland region, challenger in the Capital region
- Head office in Hamar

Funding profile (NOK million):



Credit Profile



Senior Preferred under the Bank's joint EMTN Programme

Payment Rank	Announce	Amt Issued	Ticker	Coupon	Maturity	Mty Type	Currency	Moody's
Senior Unsecured	22.01.2018	10	SPOLNO	0,950	03.02.2025	Bullet	EUR	Aa3
Senior Preferred	20.04.2022	500	SPOLNO	1,750	27.04.2027	Bullet	EUR	Aa3
Senior Preferred	24.02.2021	500	SPOLNO	0,125	03.03.2028	Bullet	EUR	Aa3
Senior Unsecured	05.10.2017	15	SPOLNO	1,325	18.05.2028	Bullet	EUR	
Senior Preferred	23.05.2024	500	SPOLNO	3,625	30.05.2029	Bullet	EUR	Aa3
Senior Unsecured	04.01.2019	5	SPOLNO	1,016	16.07.2029	Bullet	EUR	
Senior Unsecured	10.04.2017	10	SPOLNO	1,462	11.10.2029	Bullet	EUR	
Senior Unsecured	28.11.2017	15	SPOLNO	1,415	12.05.2030	Bullet	EUR	
Senior Unsecured	02.11.2017	26	SPOLNO	1,630	11.09.2032	Bullet	EUR	
Senior Unsecured	08.11.2017	25	SPOLNO	1,597	17.11.2032	Bullet	EUR	
Senior Unsecured	15.05.2018	20	SPOLNO	1,700	23.05.2033	Bullet	EUR	
Senior Unsecured	30.08.2018	10	SPOLNO	1,592	06.09.2033	Bullet	EUR	
Senior Unsecured	21.01.2019	20	SPOLNO	1,750	30.01.2034	Bullet	EUR	
Senior Unsecured	21.02.2019	20	SPOLNO	1,575	28.02.2034	Bullet	EUR	



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