

- Head office in Hamar, eastern part of Norway
- Norway's fourth largest savings bank, established in 1845
- Part of SB1-Alliance, owns 12.4 % of SpareBank 1 Gruppen AS
- Largest owner in SpareBank 1 Boligkreditt (SPABOL) – 21.1 %
- Norway's most solid regional savings bank
- Total adjusted assets (inc. covered bond companies) of NOK 159 bn, with around NOK 135 bn in loans
- Operations in Hedmark, Oppland, Oslo and Akershus with 1.5 mill. inhabitants
- 327,000 customers, with a retail share of 74 %
- Total outstanding funding NOK 34 bn

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Rating:

Moody's Issuer rating: A1 Negative
 Moody's Bank Deposit: Long term: A1/P-1
 Moody's Senior unsecured A1 (Assigned 14 June 2018)

Financial strength:	1H-2018	YE 2017
Common equity Tier 1 capital ratio:	16.1 %	16.8 %
Tier 1 capital ratio:	16.9 %	17.7 %
Capital adequacy ratio:	19.3 %	20.5 %
Equity ratio:	11.2 %	12.3 %
Leverage ratio:	7.3 %	7.1 %
LCR:	164.7 %	114.0 %

Key figures: (NOK millions)	1H-2018	YE-2017
Total assets:	119,592	108,321
Total assets incl loans transferred to covered bond company:	159,047	147,396
Gross loans:	96,040	90,460
Net interest margin:	1.78 %	1.86 %
Return on equity after tax:	11.4 %	10.2 %
Lending growth 12 months:	8.9 %	8.4 %
Deposit growth 12 months:	6.0 %	4.6 %
Losses on loans in % of gross loans:	0.00 %	0.00 %

Funding profile:

