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

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 %

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Funding profile: