

- Sparebanken Hedmark merged with Bank 1 Oslo Akershus 1st April 2017
- The new bank changed name to SpareBank 1 Østlandet from the same date
- The bank was listed on Oslo Børs 13th June 2017. The ECCs are traded under the ticker SPOL
- 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) – 21.08 %
- Norway's most solid regional savings bank
- Total adjusted assets (inc. covered bond companies) of NOK 147 bn, with around NOK 130 bn in loans
- Operations in Hedmark, Oppland, Oslo and Akershus with 1.7 mill. inhabitants
- 290,000 customers, with a retail share of 74 %
- Total outstanding funding NOK 27 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 (P)A1 (Assigned 22 January 2018)

| Financial strength: | YE 2017 | 1H 2017 |
|-------------------------------------|----------------|----------------|
| Common equity Tier 1 capital ratio: | 16.8% | 16.7% |
| Tier 1 capital ratio: | 17.7% | 17.6% |
| Capital adequacy ratio: | 20.5% | 19.9% |
| Equity ratio: | 12.3% | 11.7% |
| Leverage ratio: | 7.1% | 7.5% |
| LCR: | 114.0% | 121.0% |

| Key figures: (NOK millions) | YE-2017 | 1H 2017 |
|--|----------------|----------------|
| Total assets: | 108 321 | 107 652 |
| Total assets incl loans transferred to covered bond company: | 147 396 | 144 517 |
| Gross loans: | 90 460 | 87 528 |
| Net interest margin: | 1.86% | 1.88% |
| Return on equity after tax: | 10.2% | 9.2% |
| Lending growth 12 months: | 8.4% | 8.0% |
| Deposit growth 12 months: | 4.6% | 6.4% |
| Losses on loans in % of gross loans: | 0.00% | 0.00% |

Funding profile:

