

SPOL

Company presentation

Fourth quarter 2025

Disclaimer

This presentation contains forward-looking statements that reflect management's current views with respect to certain future events and potential financial performance.

Although SpareBank 1 Østlandet believes that the expectations reflected in such forward-looking statements are reasonable, no assurance can be given that such expectations will prove to have been correct. Accordingly, results could differ materially from those set out in the forward-looking statements as a result of various factors.

Important factors that may cause such a difference for SpareBank 1 Østlandet are, but are not limited to: (i) the macroeconomic development, (ii) change in the competitive climate, (iii) change in the regulatory environment and other government actions and (iv) change in interest rate and foreign exchange rate levels.

This presentation does not imply that SpareBank 1 Østlandet has undertaken to revise these forward-looking statements, beyond what is required by applicable law or applicable stock exchange regulations if and when circumstances arise that will lead to changes compared to the date when these statements were provided.

- 1 Introduction
- 2 Macroeconomic backdrop and main financials
- 3 Asset quality and funding plans
- 4 Appendix



The bank in brief

- Norway's fourth largest savings bank
- Operations in Eastern Norway, focusing on the Inland and extended capital regions
- Head office in Hamar (90 minutes drive north of Oslo) – more than 40 bank branches and appr. 1,350 FTEs.
- Long history of being among the best capitalized savings banks in Norway
- Low risk bank book with > 70 % retail share. Stable low loan losses over time
- Rated Aa3 (stable outlook) by Moody's. SNP rated A3 by Moody's
- Sustainalytics ESG Risk Rating 12.7 ("Low Risk"). MSCI ESG AAA.
- Green Bond framework updated 2024.

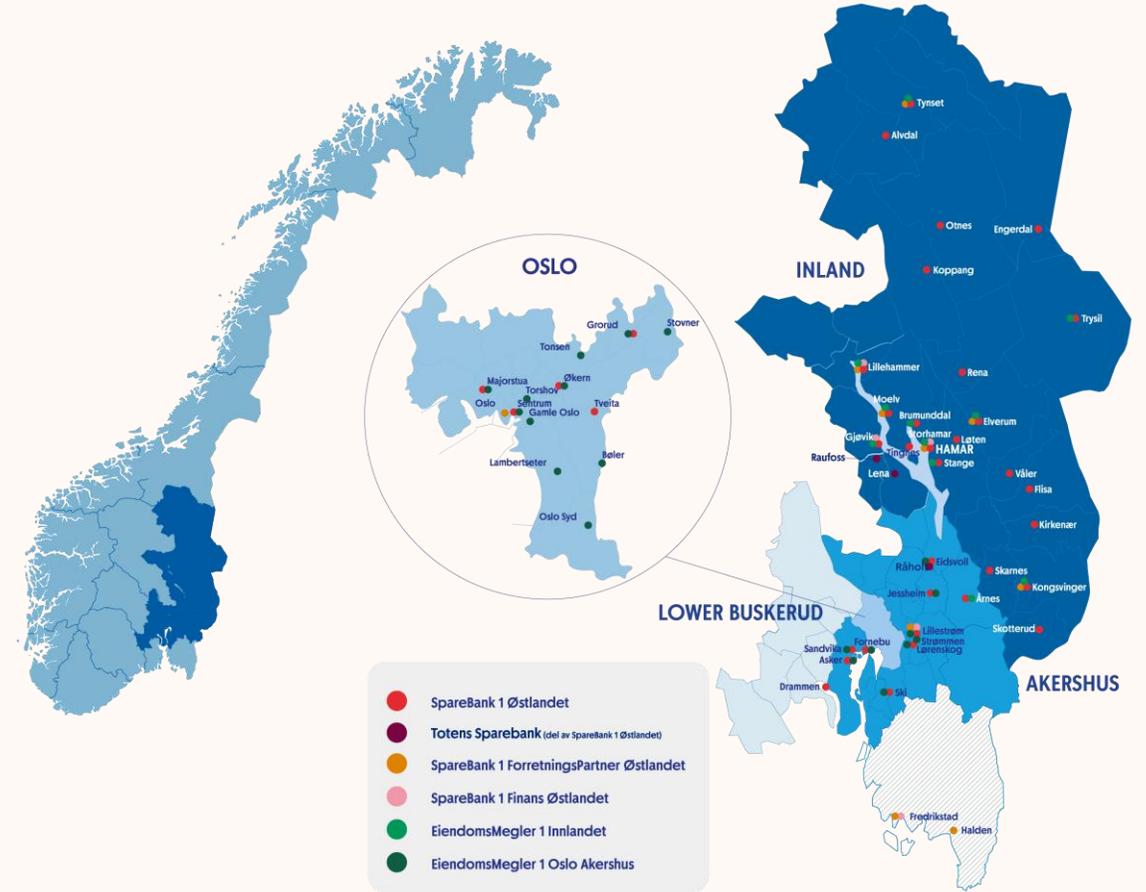


Strategic vision

Together we develop Eastern Norway



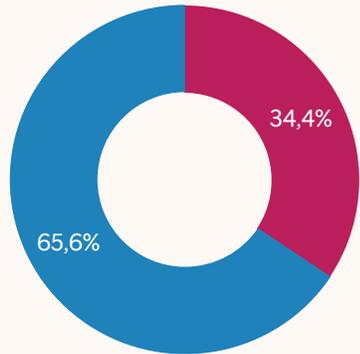
Eastern Norway is our home market



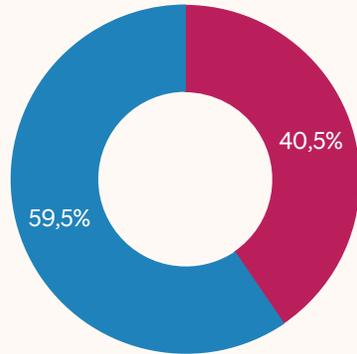
We are the bank of and for LO

Relationship with trade union increases the bank's visibility, provides strong volume growth, and gives the bank the chance to talk to large customer groups about personal finances.

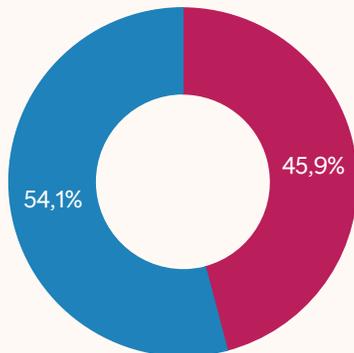
Share of retail loans



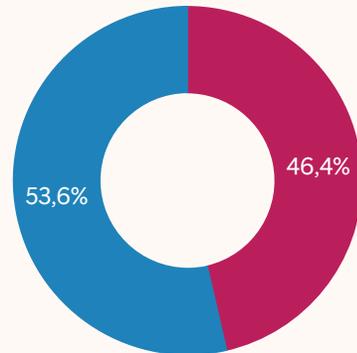
Share new loans, volume



Share new loans, 18-33 yrs



Share new sales, former Oppland county



■ Non-LO
■ LO

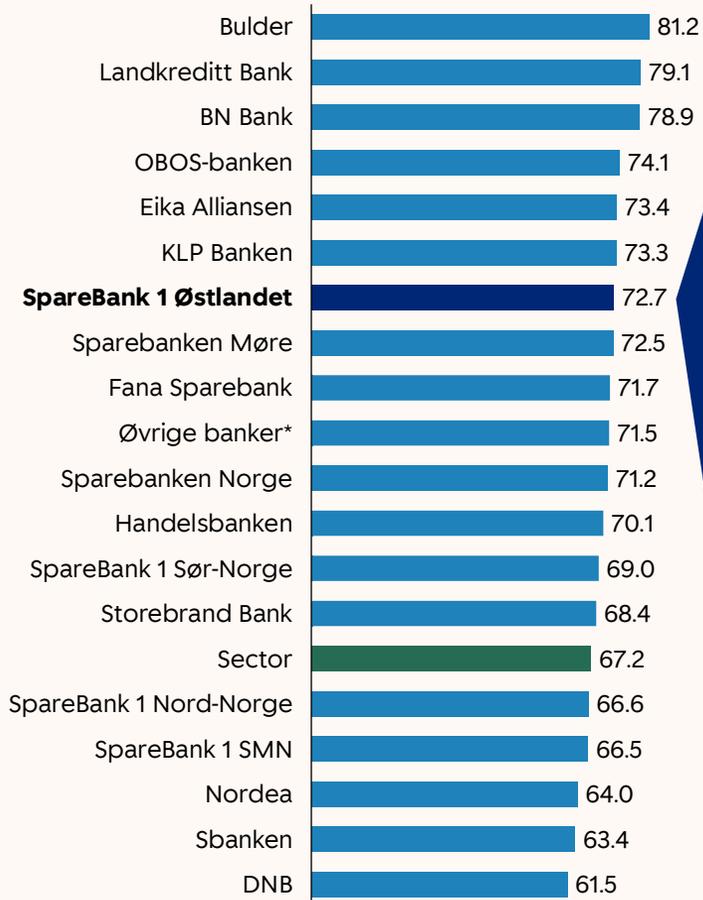


7 Note: New loans past 12 months. All numbers are retail mortgages, volume.

Satisfied customer and strong customer relations

SpareBank 1 Østlandet is best of the large banks in this year's EPSI customer satisfaction survey for the retail market.

EPSI (SATISFACTION) – STRONG RESULTS IN 2025 BANK SURVEY



Sparebank 1 Østlandet best among the big banks

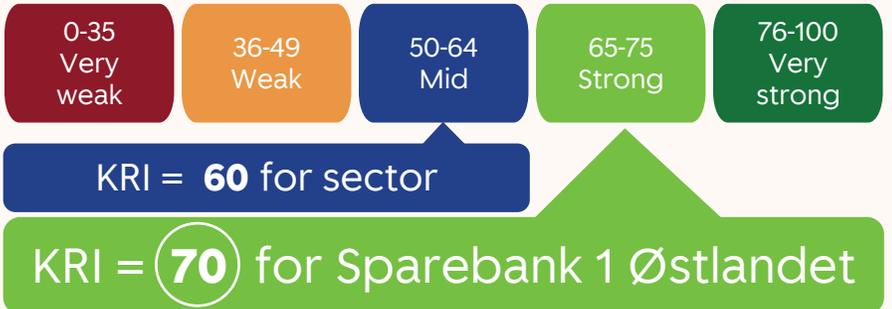


Climbs to 7th in 2025 from 14th in 2024

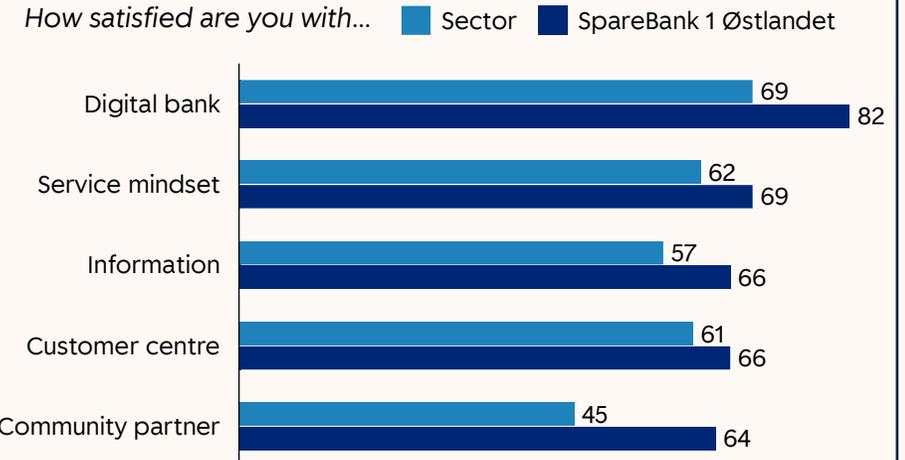


Scores more than 5 %-points above sector average

STRONG CUSTOMER RELATIONS (KRI) IN 2025



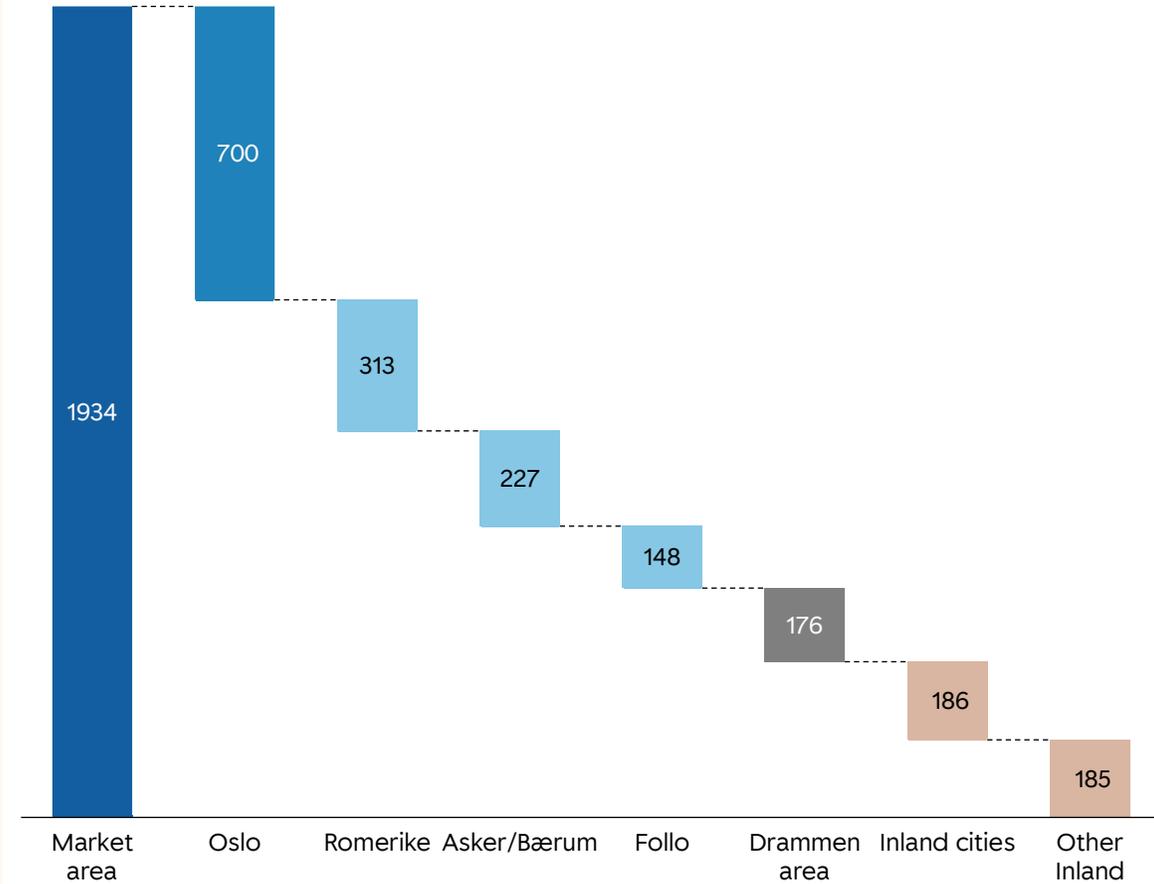
DELIVERS STRONGLY ON QUALITY ELEMENTS



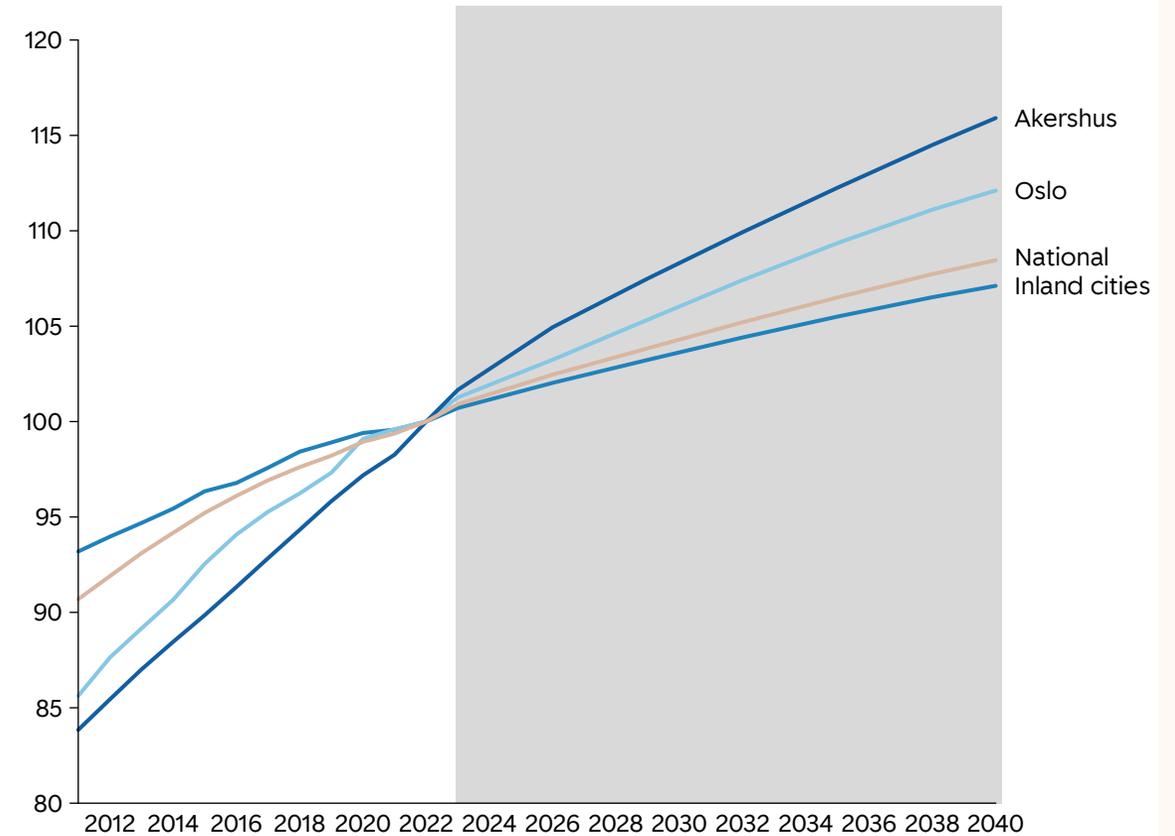
Big picture: Norway's most attractive market area

Almost half of Norway's population is in the market area. Population expected to grow more than the country average.

Population in market area, 1000



Population, index = 100 in 2022



Source: * Statistics Norway 07459 og 13600 (main alternative, MMMM).

Straightforward banking, diversified income stream

SpareBank 1 ØSTLANDET

Core banking



Subsidiaries

SpareBank 1 ØSTLANDET

ForretningsPartner

SpareBank 1 FINANS ØSTLANDET

EiendomsMegler 1 ØSTLANDET

Alliance and brands

SpareBank 1



Fremtind

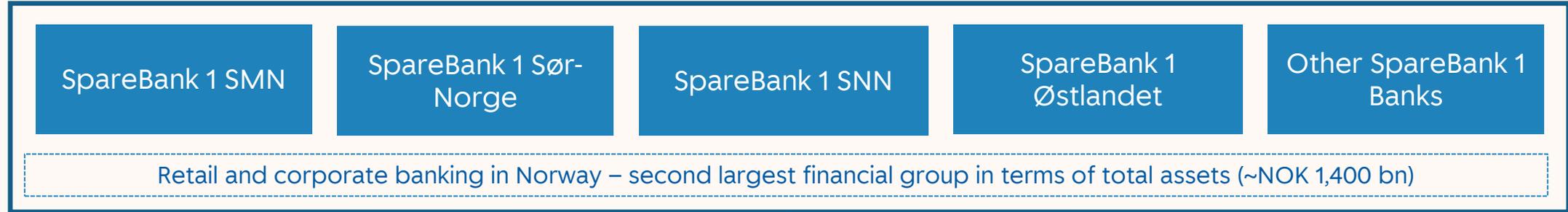
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Kredinor

favør

BN Bank

Part of the SpareBank 1 Alliance



SpareBank 1 Gruppen AS* (12.4 %)
Product companies

- Insurance, life and non-life
 - SpareBank 1 Forsikring
 - Fremtind Forsikring**
- Factoring
- Crowd funding



SpareBank 1 Utvikling DA* (18.0 %)
Business operations and improvements, drives “economies of scale” for the banks***

- Real estate brokerage
 - EiendomsMegler 1 Norge
- Customer service
- Securities settlement



Key associated companies

- Covered bond companies
 - SpareBank 1 Boligkreditt (24.24 %)
 - SpareBank 1 Næringskreditt (9.53 %)
- Payment services
 - SpareBank 1 Betaling (Vipps) (17.26 %)
- Credit cards
 - Kredittbanken ASA (17,30 %)
- BN Bank (retail bank) (9.99 %)
- Asset Management
 - SpareBank 1 Forvaltning (6.30 %)

* SpareBank 1 Østlandet percentage ownership

** DNB and Eika ownership ratios of 28.5 % and 20.1 %, respectively

*** Marketing and distribution, Procurement, credit risk models, IT systems, business development

Part of the SpareBank 1 Alliance, cont'd



Community through ownership

Long-term ownership through the savings bank foundations



sparebank
stiftelsen
hedmark

«Profits to share»

Distributed in 2025: 206 MNOK

Receives 767 MNOK in dividends for 2025



Totens
Sparebankstiftelse

«Carrying forward the legacy of
Toten Sparebank»

Distributed in 2025: 40 MNOK

Receives 149 MNOK in dividends for 2025

Profits to the community

Customer dividend
since 2017

**2.889
MNOK**

JCDecaux



Endelig vår.
Endelig kundeutbytte.

SpareBank 1 ØSTLANDET

Board proposes
customer dividend in
2025 of 582 MNOK

Building communities

Secure finances / Strong communities / Robustness



Foto: Alexander Lentille

Secure Anti-Fraud Excellence Center Gjøvik:

Together with NTNU to strengthen the fight against digital fraud

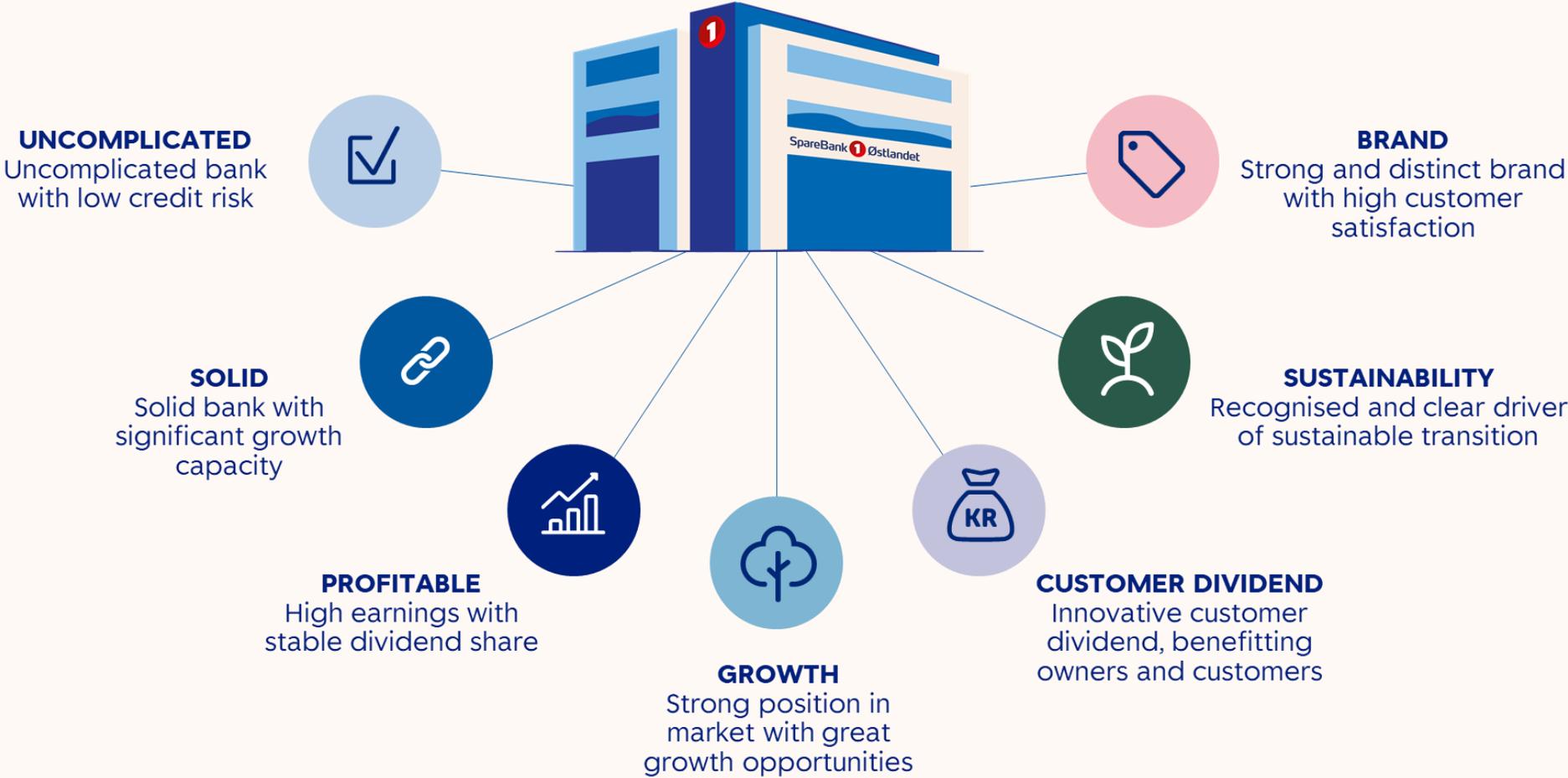


Solidarity Fund: Together with NIF and SpareBank 1 SMN to ensure more people can be part of community activities

More and better: Together with the Norwegian Ice Hockey Association on the initiative “More and Better Girls 2030” – a historic investment

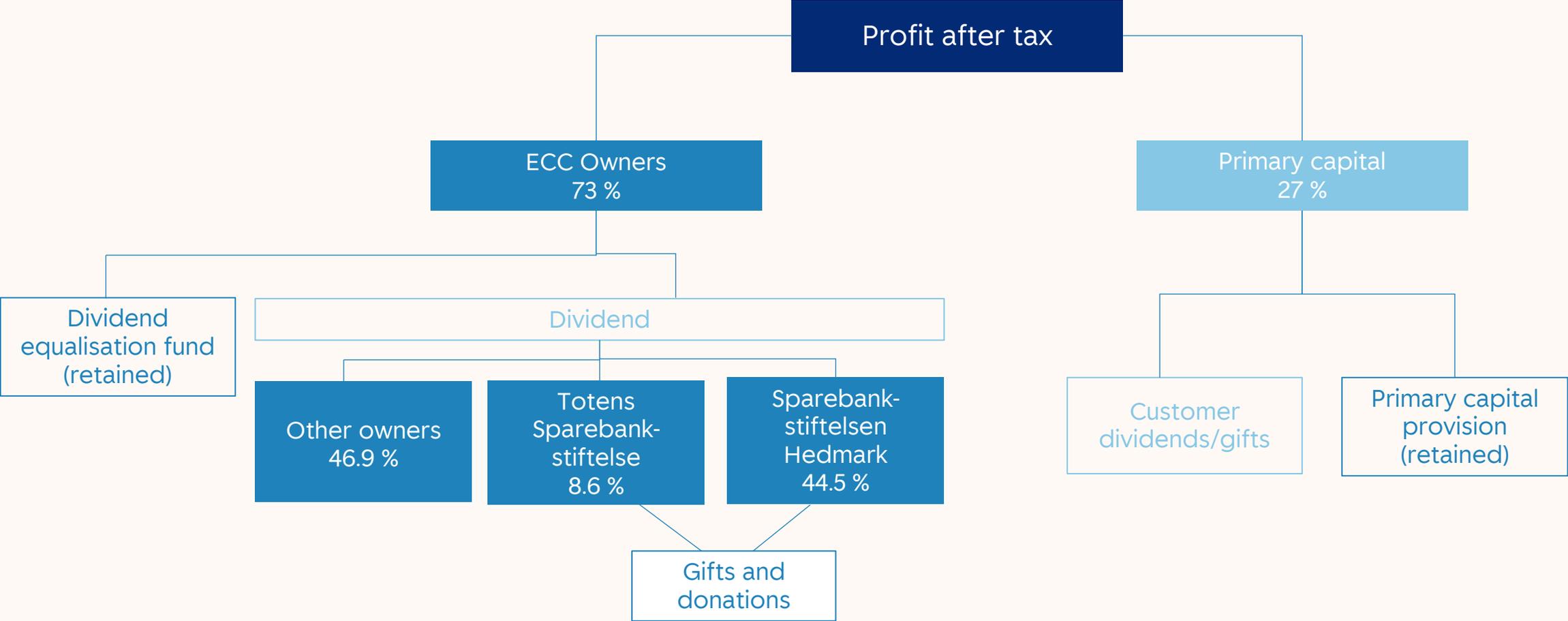
Speed Breeding: Together with the Norwegian Agricultural Cooperatives, the Ministry of Agriculture and Food, Inlandet County Municipality and Graminor to strengthen Norway’s food production, food security and emergency preparedness

Why invest in SPOL?



SPOL capital and distribution structure

ILLUSTRATION



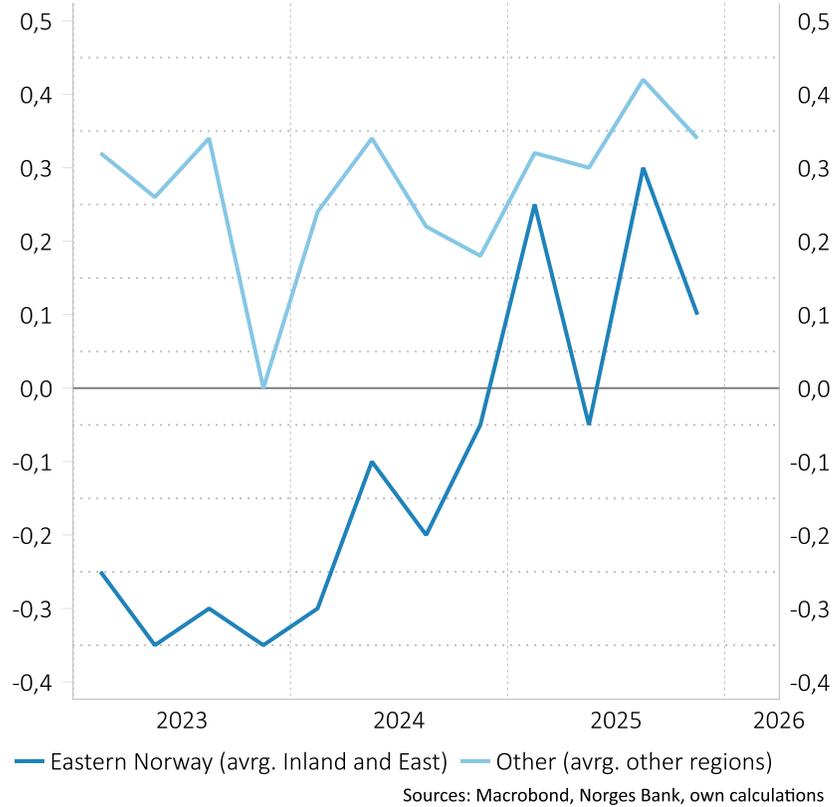
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Source: Ola Matsson:

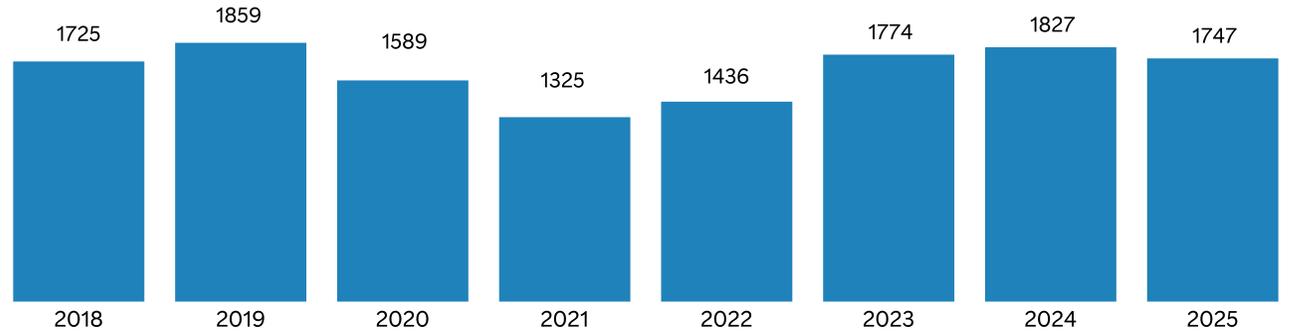
Macro backdrop is improving

Activity in market area has been lower than elsewhere in Norway, due to rate rate-sensitive sectors including construction. Still only low levels of bankruptcies and unemployment.

Norges Bank's regional indicators

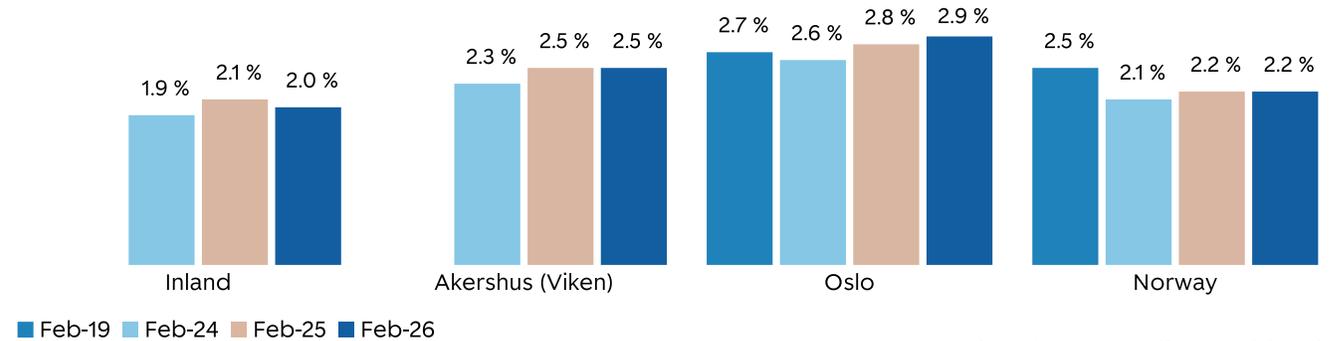


Number of bankruptcies, year-to-date (per 4Q each year), market area



Sources: Macrobond, Statistics Norway, own calculations

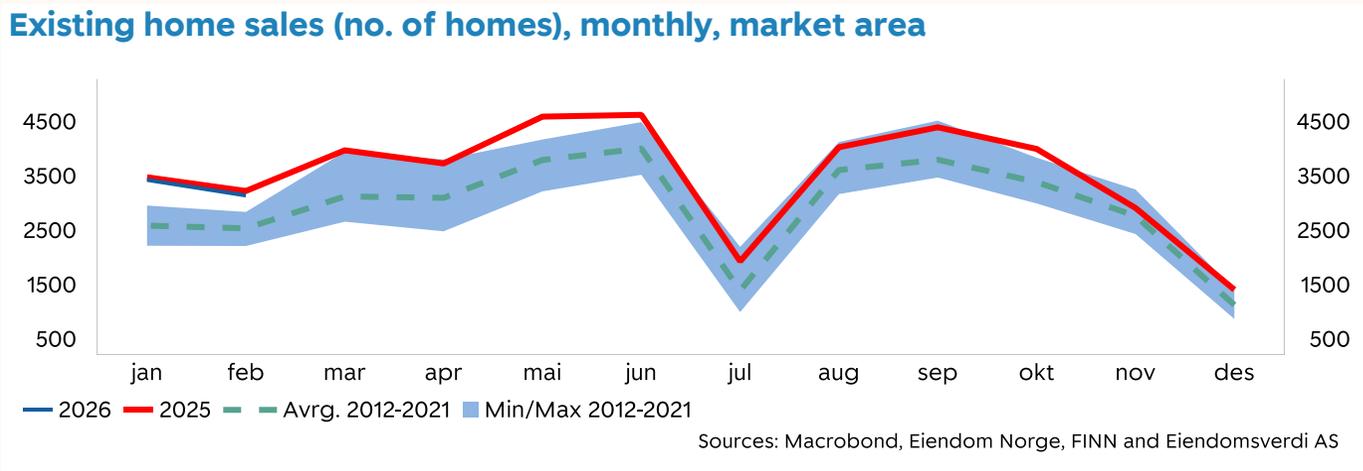
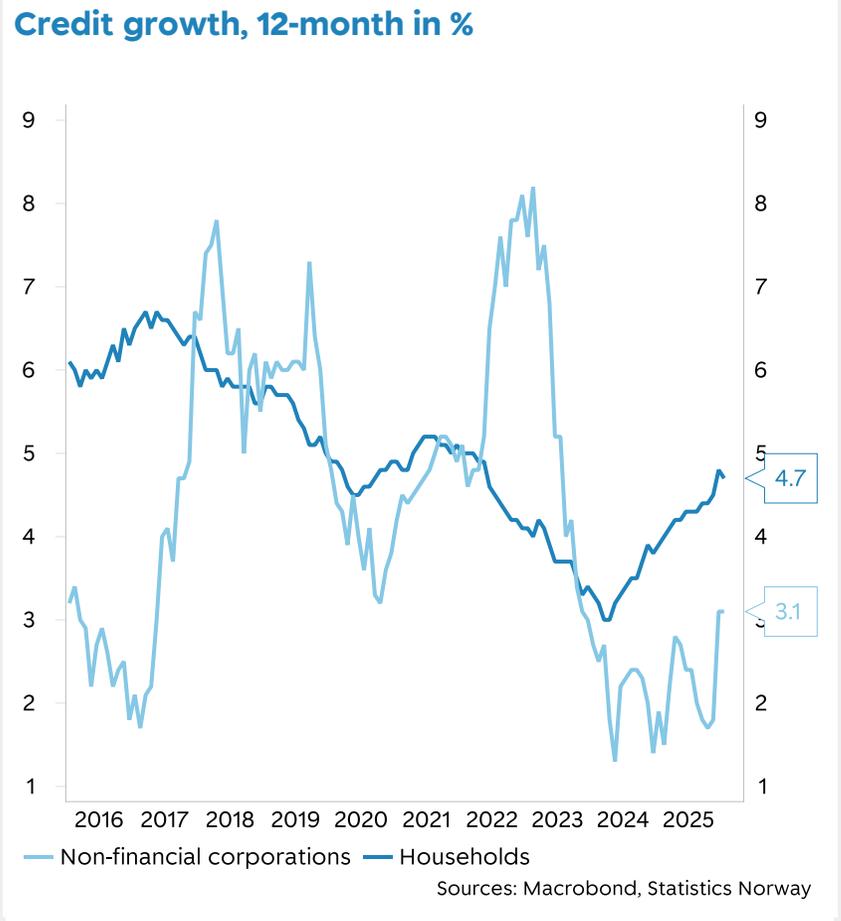
Unemployment (registered), %*



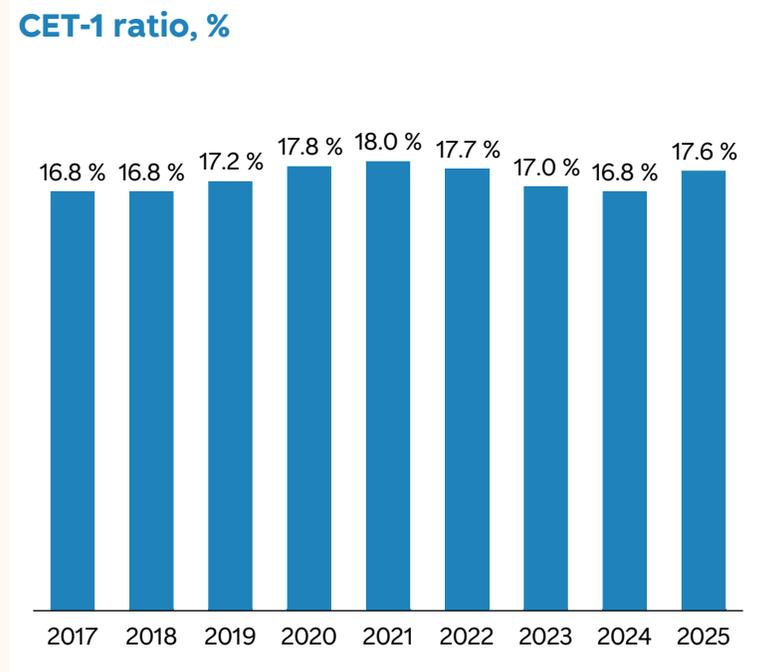
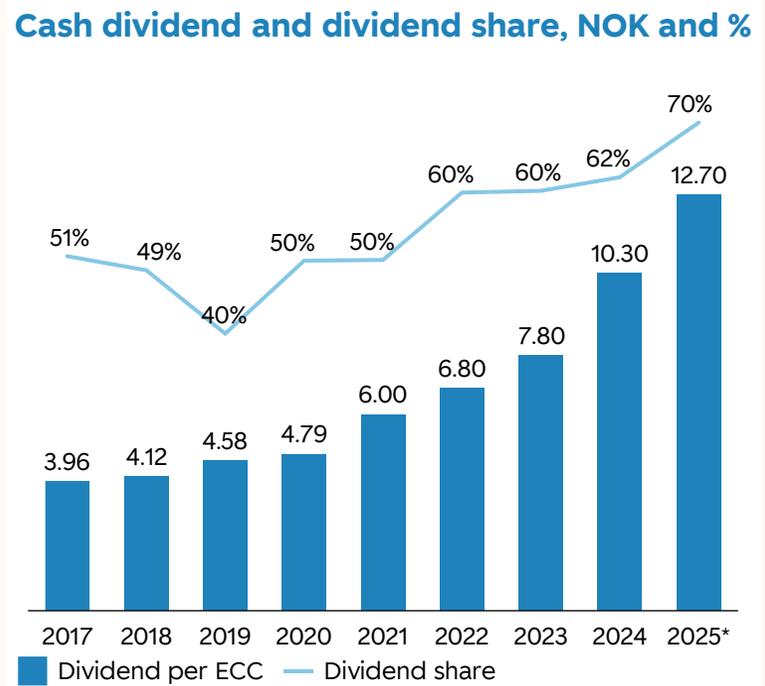
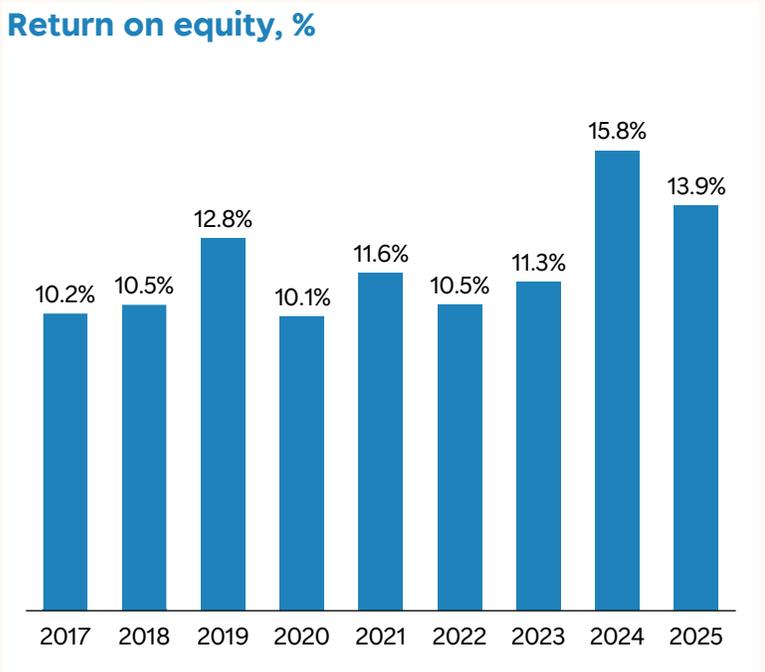
Sources: Macrobond, Norwegian Labour and Welfare Administration

* New county definitions means no data are available for Inland and Akershus for 2019.

Still high activity levels in the housing market



Strong year, meeting financial targets



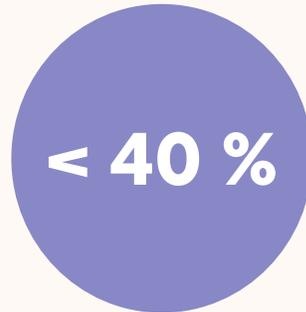
* Pending approval in the Supervisory Board on 26 March 2026.

** Solvency target is capital adequacy corresponding to regulatory requirements, plus a management buffer of 100 basis points.

Revised financial targets



Profitability



Costs*



Dividends

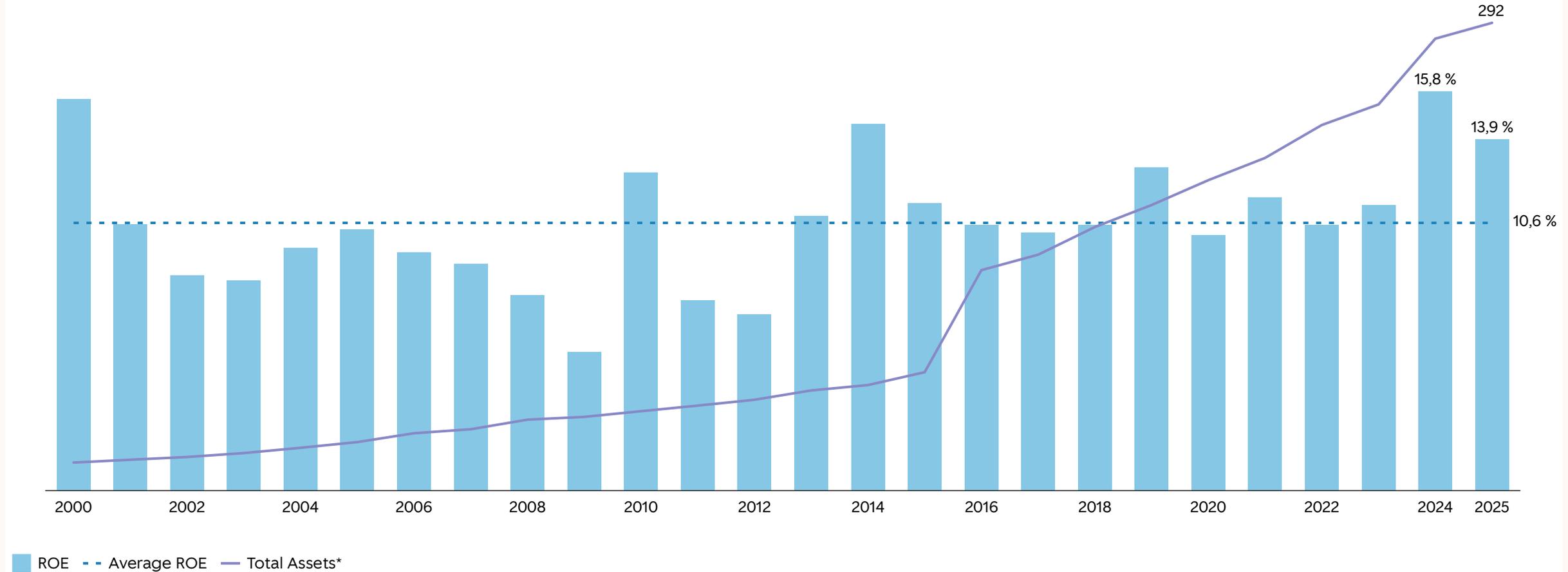


Solvency

* Excl. costs related to merger.

Long history of solid returns

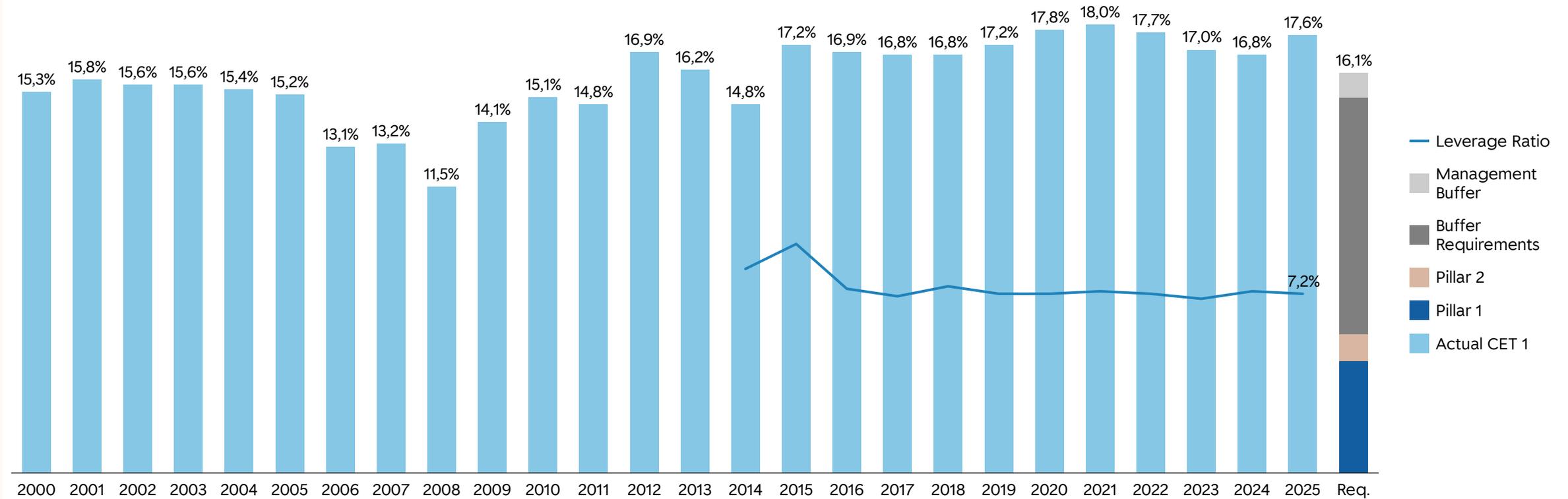
Return on equity (%) and total assets (NOK bn)



* Included loans transferred to covered bond companies

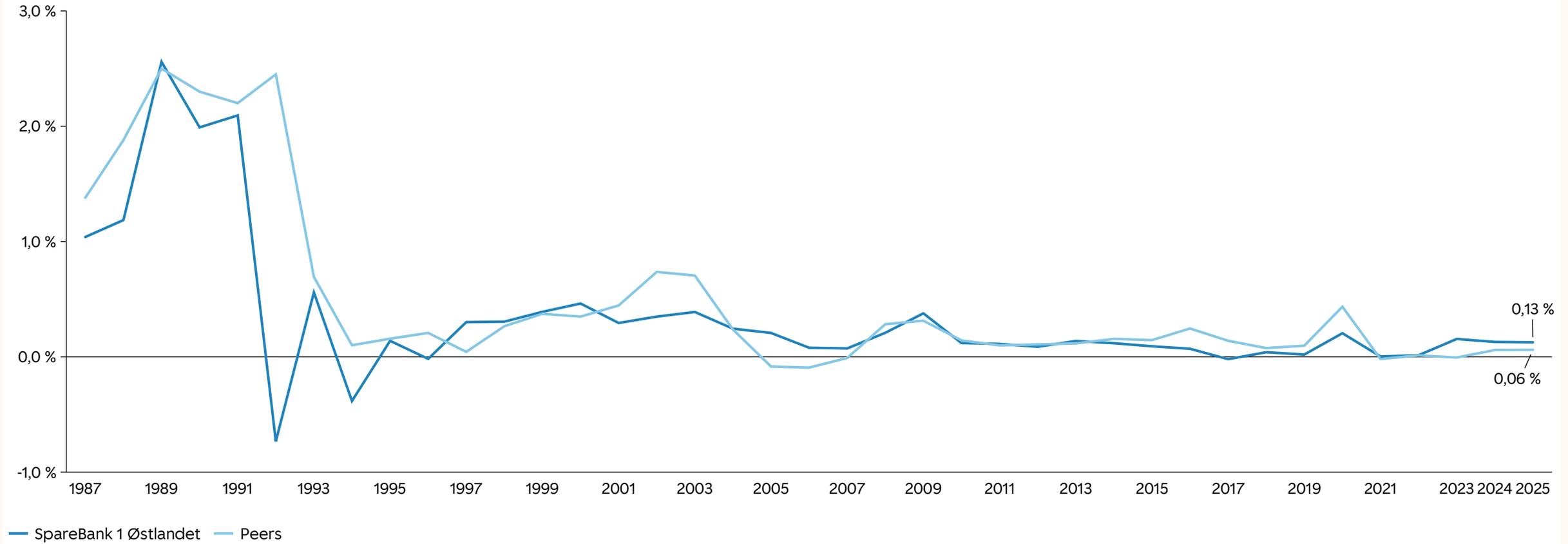
... high capital levels...

Capital adequacy, %



... and low loan losses

Impairments on loans as a percentage of gross loans*



Source: Bank reports and SpareBank 1 Markets. Peers: NONG, SB1NO, MING, MORG, SBNOR

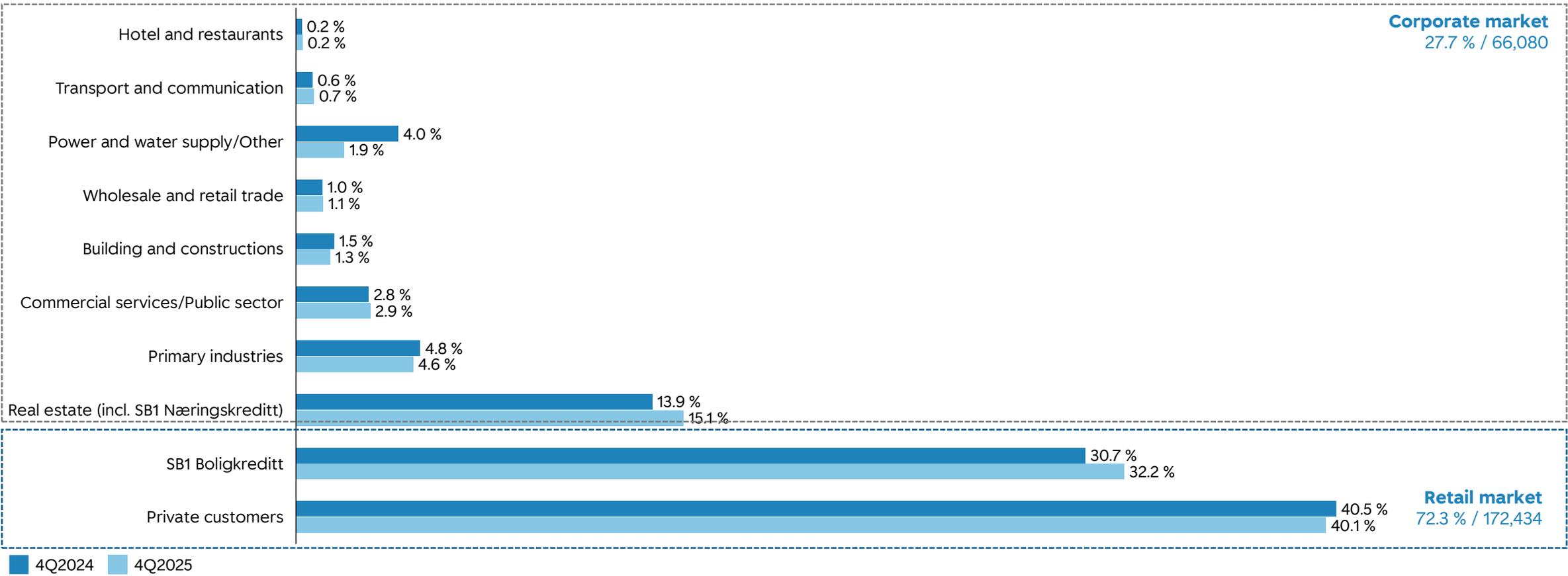
(*) Included loans transferred to covered bond companies

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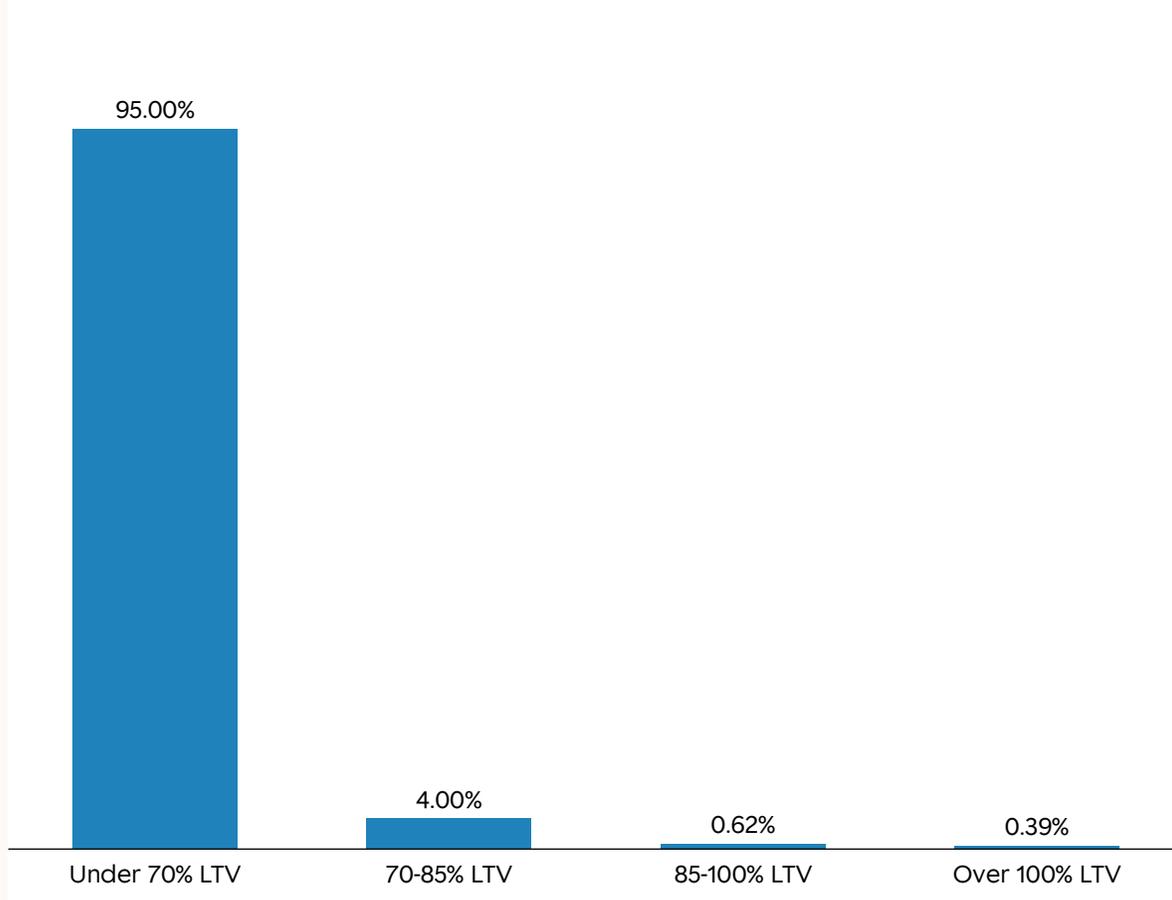
Well diversified loan portfolio

Lending to customers per sector (in %)

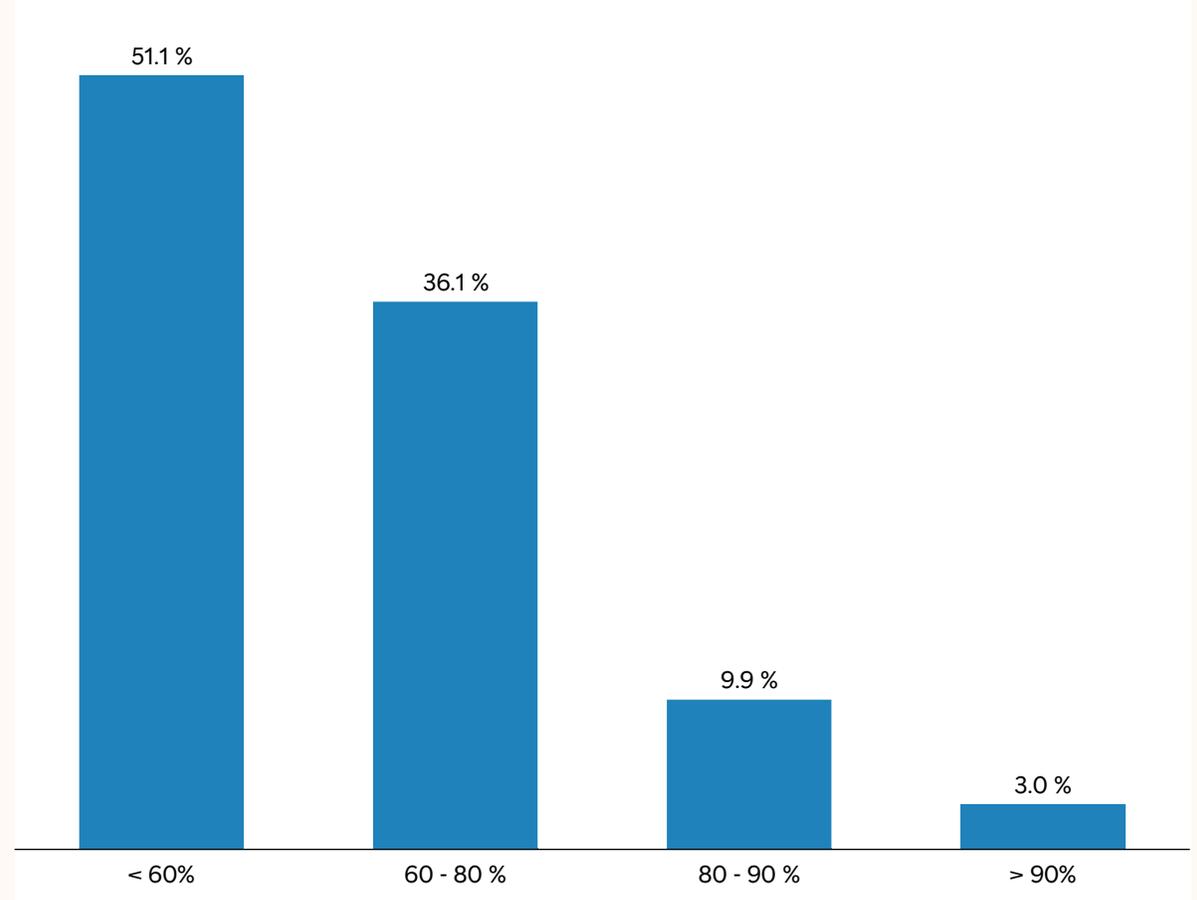


Retail: Mortgage collateral

Share of LTV by exposure – retail mortgages*



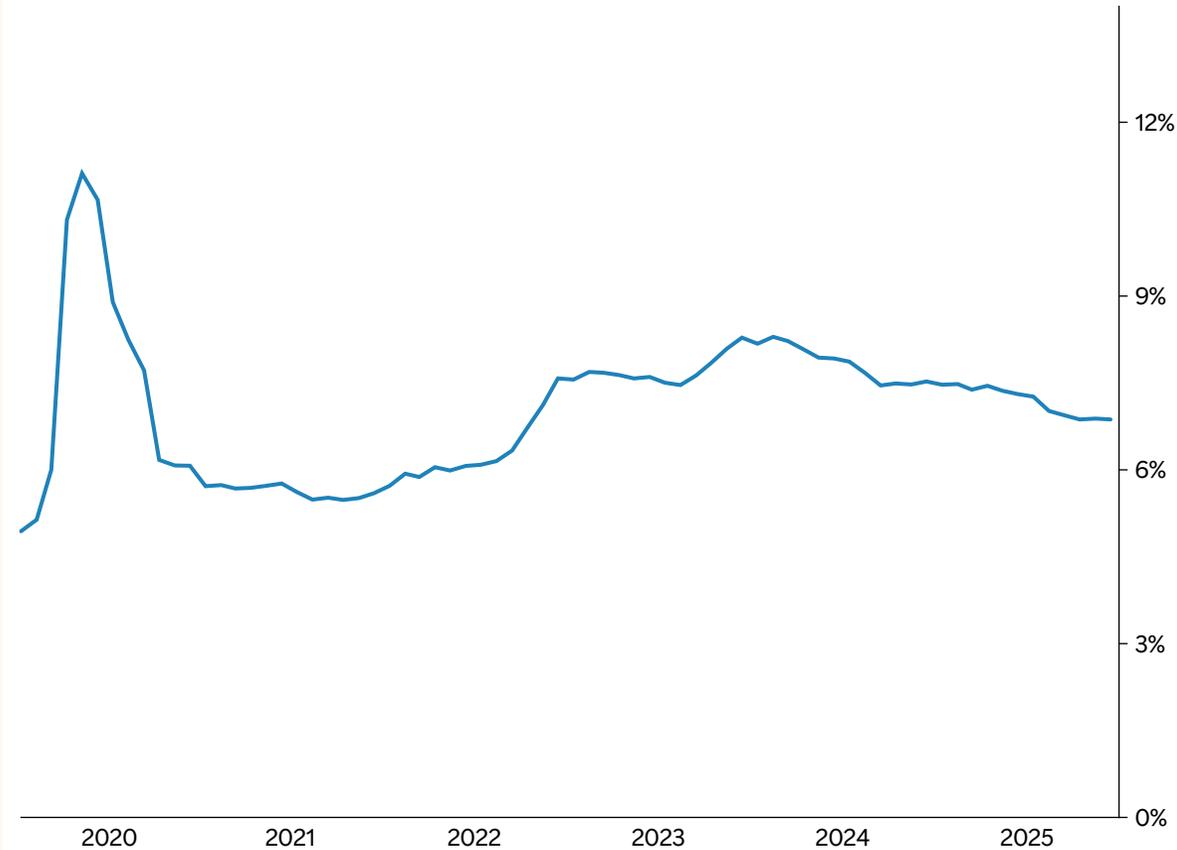
Share of lending according to LTV - retail mortgages*



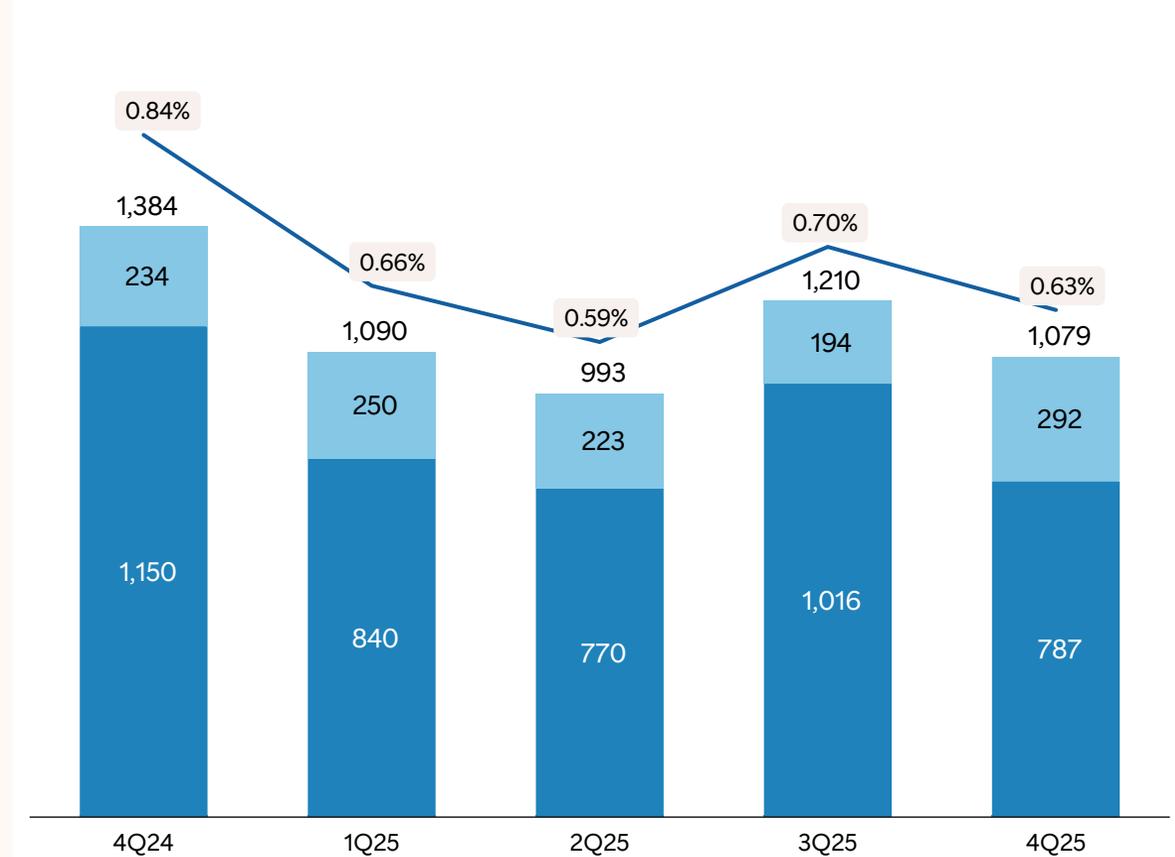
* Including loans transferred to SpareBank 1 Boligkreditt.

Retail: Indicators of underlying credit quality

Retail customers with interest-only mortgage*



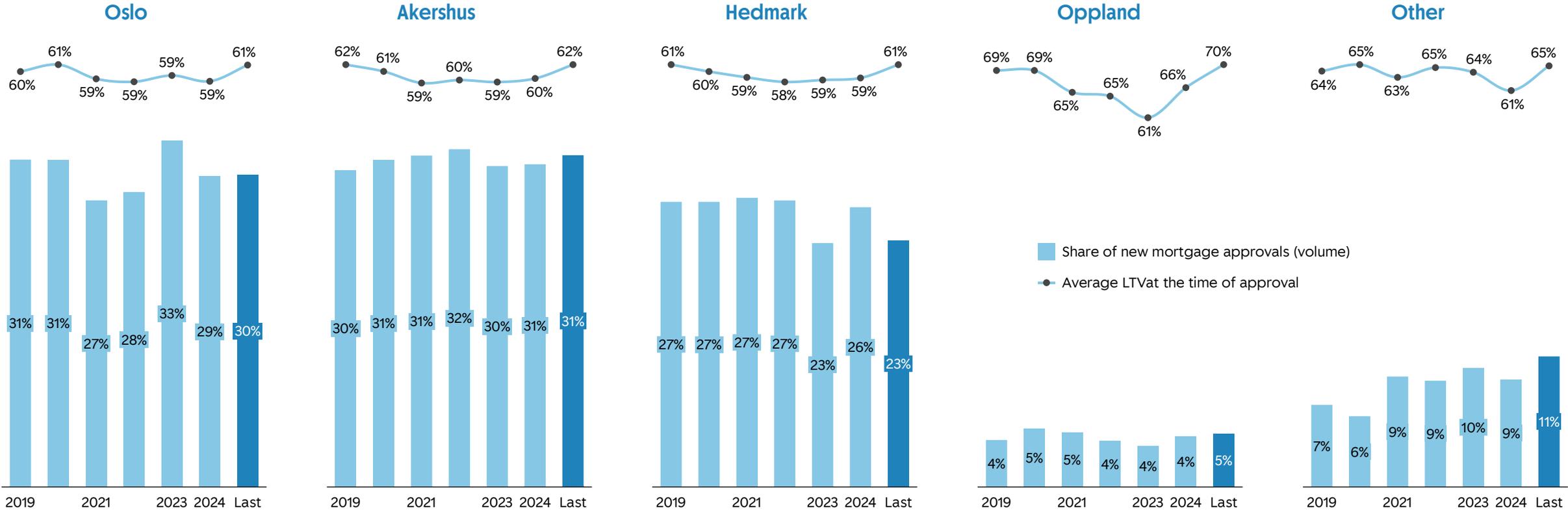
Arrears retail market, NOK mill.**



* Based on numbers for parent bank excl. Toten. ** Does not include loans transferred to SpareBank 1 Boligkreditt.

Stable low LTVs in new mortgage approvals

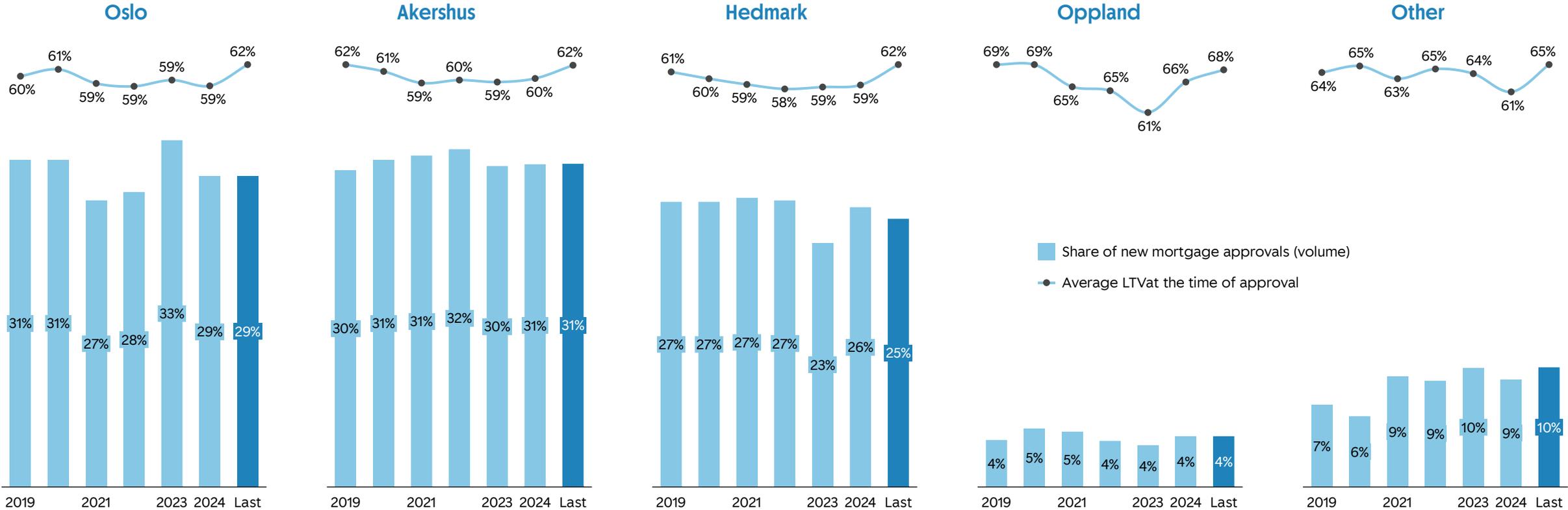
Share of new mortgage approvals and average LTV per period and county (Inland county divided b/w old Hedmark and Oppland counties)



Based on numbers for parent bank excl. Toten portfolio.

Stable low LTVs in new mortgage approvals

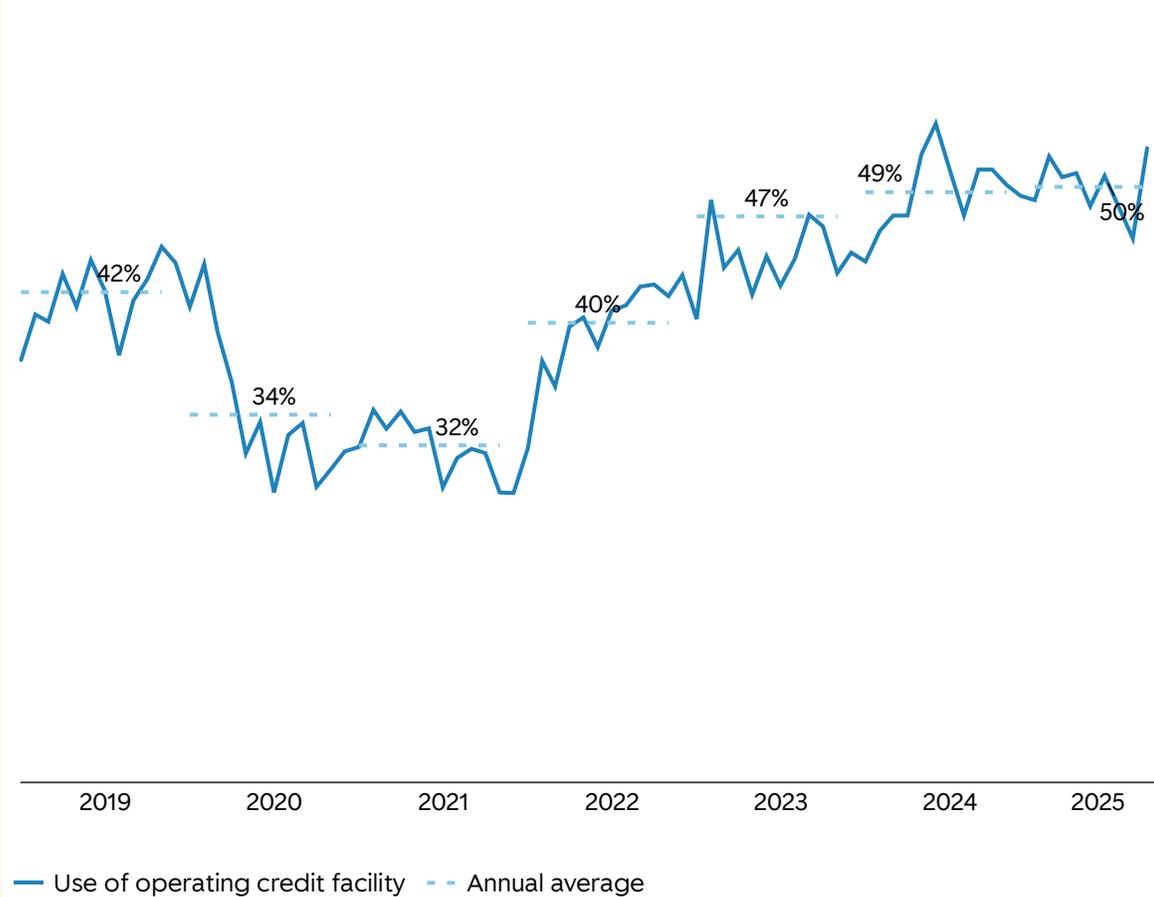
Share of new mortgage approvals and average LTV per period and county (Inland county divided b/w old Hedmark and Oppland counties)



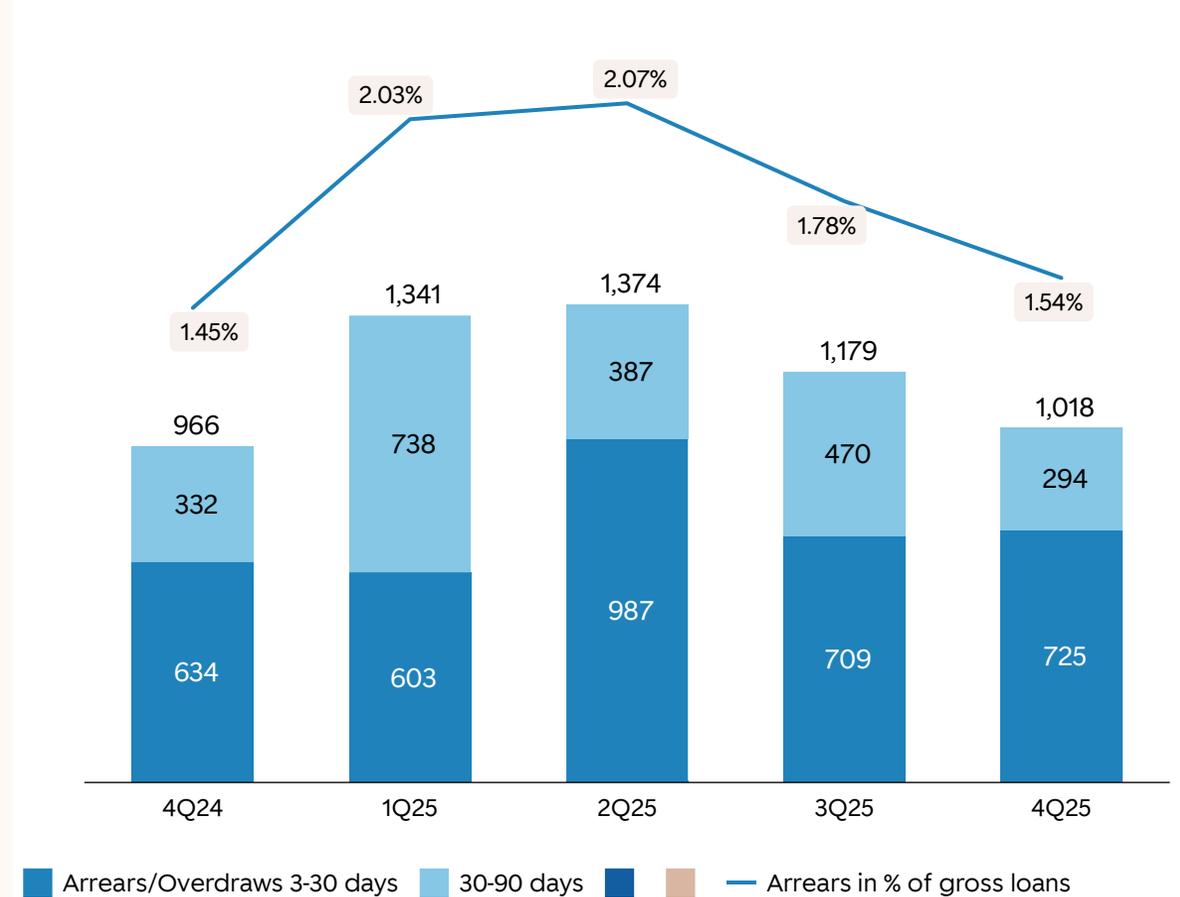
Based on numbers for parent bank excl. Toten portfolio.

Corporate: Indicators of underlying credit quality

Use of corporate credit facilities (parent bank)*



Corp. arrears below 90 days (NOK mill.)*

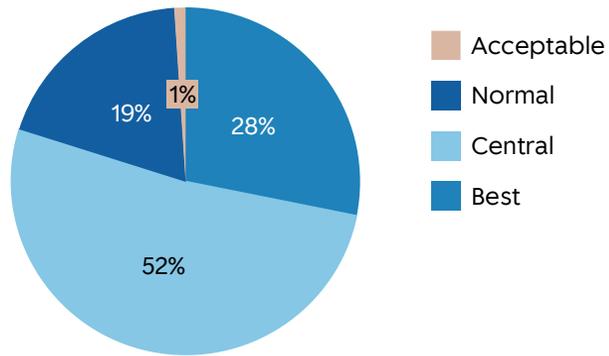


* Based on numbers for parent bank excl. Toten portfolio, with exposures of at least NOK 10 mill.

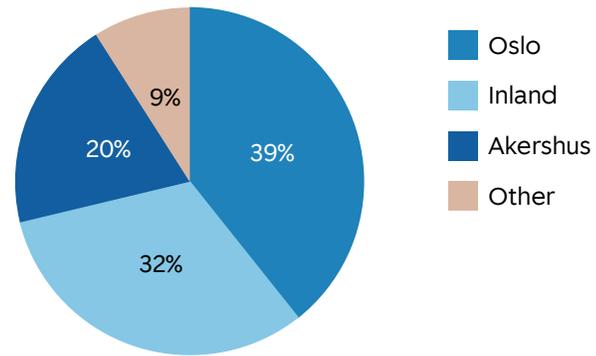
CRE: Attractive, diversified portfolio

98 % of tenants have contracts that are 100 % indexed (to CPI). *

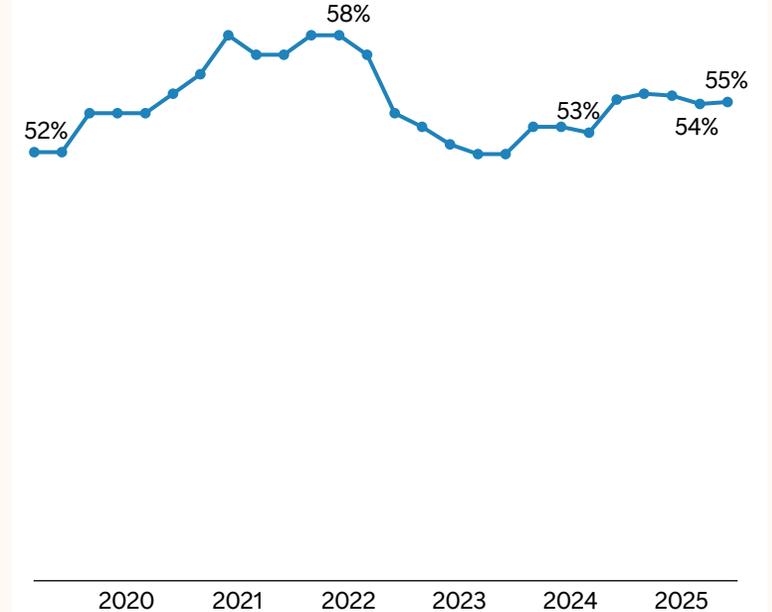
Rental space attractiveness



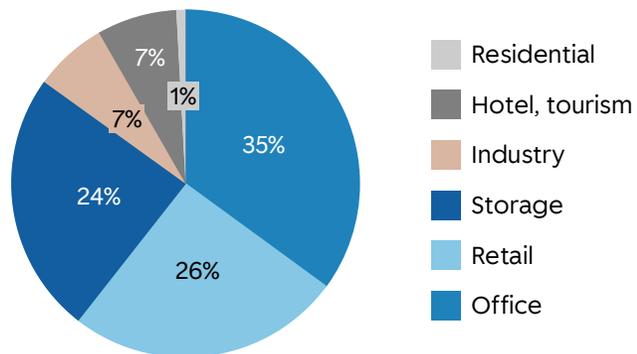
Geographical distribution of rental space



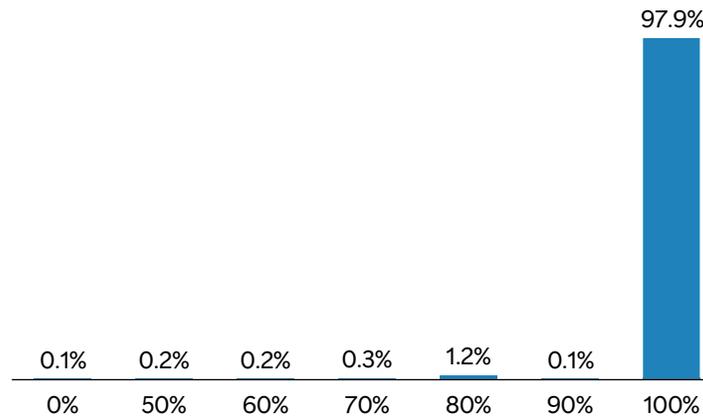
LTV for CRE portfolio



Share of rental space according to type



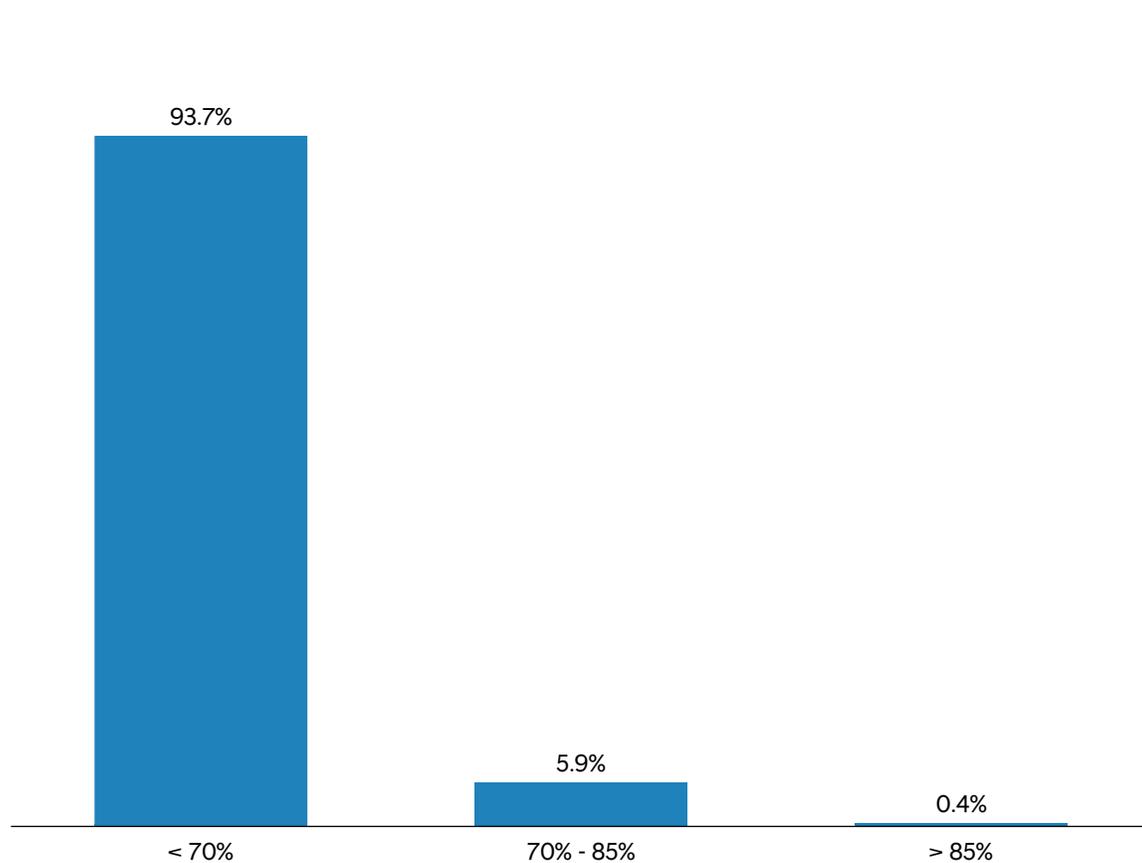
Share of rental space at different indexation



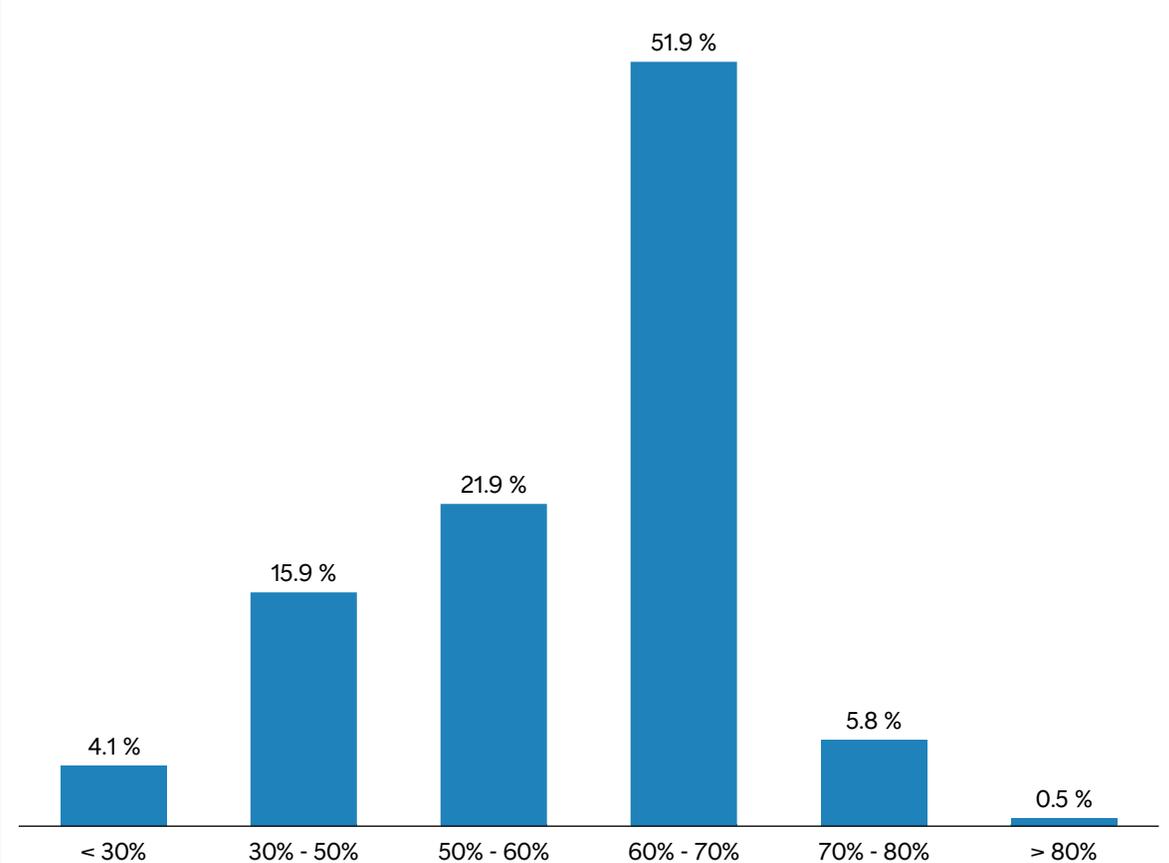
CRE: Solid collateral

Loan portfolio is well positioned for higher yields in the commercial real estate market.

Share of LTV by exposure – CRE*



Share of lending according to LTV – CRE*

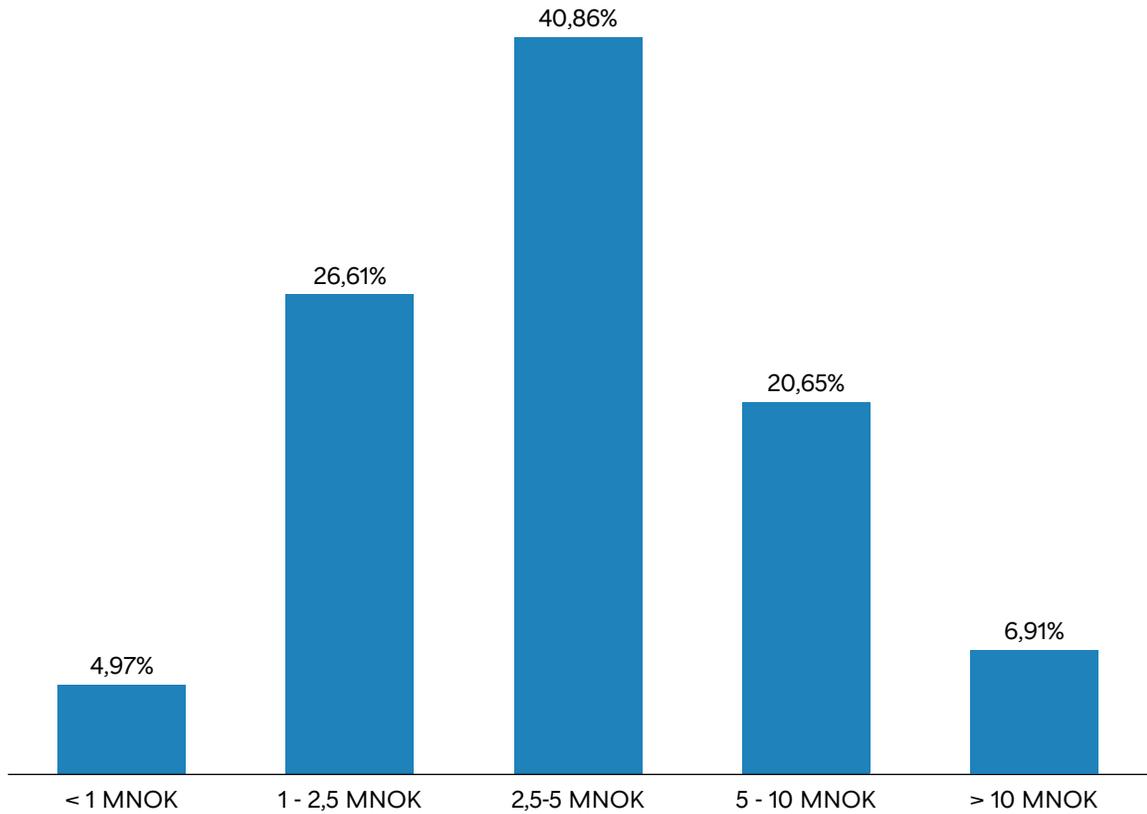


* Based on numbers for parent bank excl. Toten portfolio, with exposures of at least NOK 10 mill.

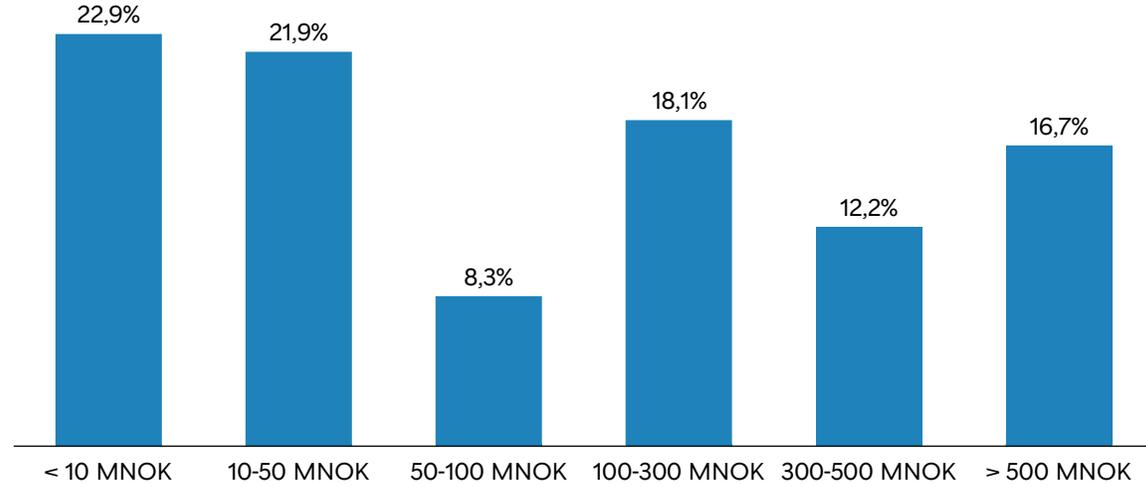
Size concentration risk in the lending book is low

Retail and corporate loans by size (% share)*

Retail market



Corporate market



* Including loans transferred to the covered bond companies.

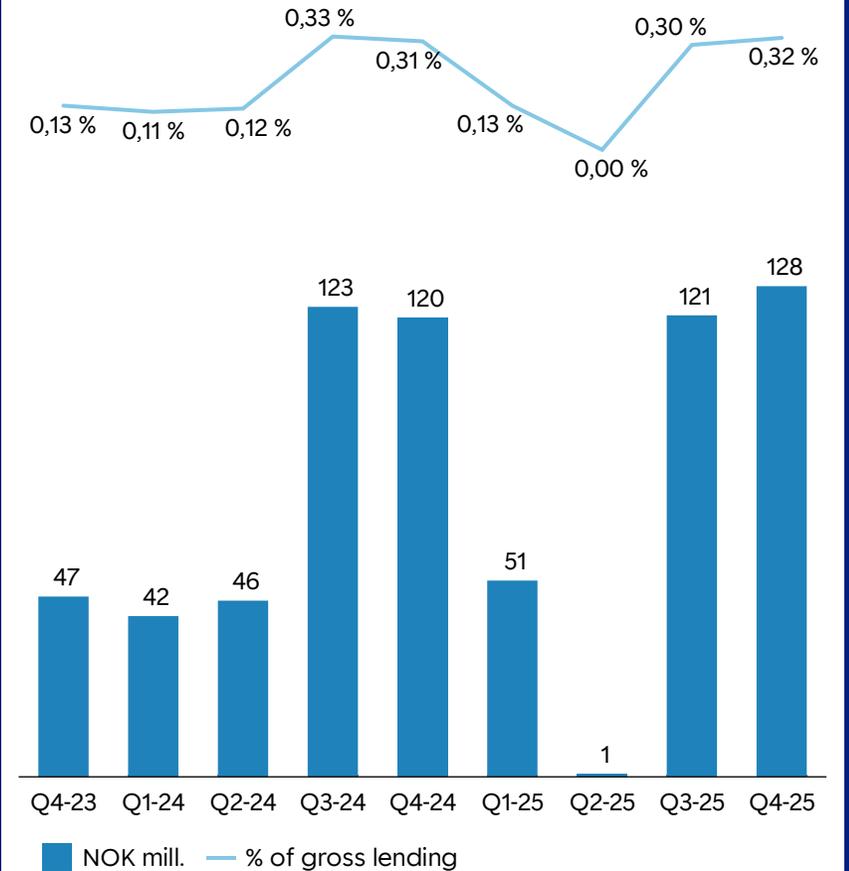
Loan loss provisions

Impairment losses are mainly related to exposures in the construction sector.

Loan loss provisions (NOK million)	4Q25	3Q25	4Q24
Retail market	- 21.4	13.4	10.9
Corporate market	121.2	99.1	102.2
SpareBank 1 Finans Østlandet	28.4	8.0	6.8
Group	128.2	120.6	120.0

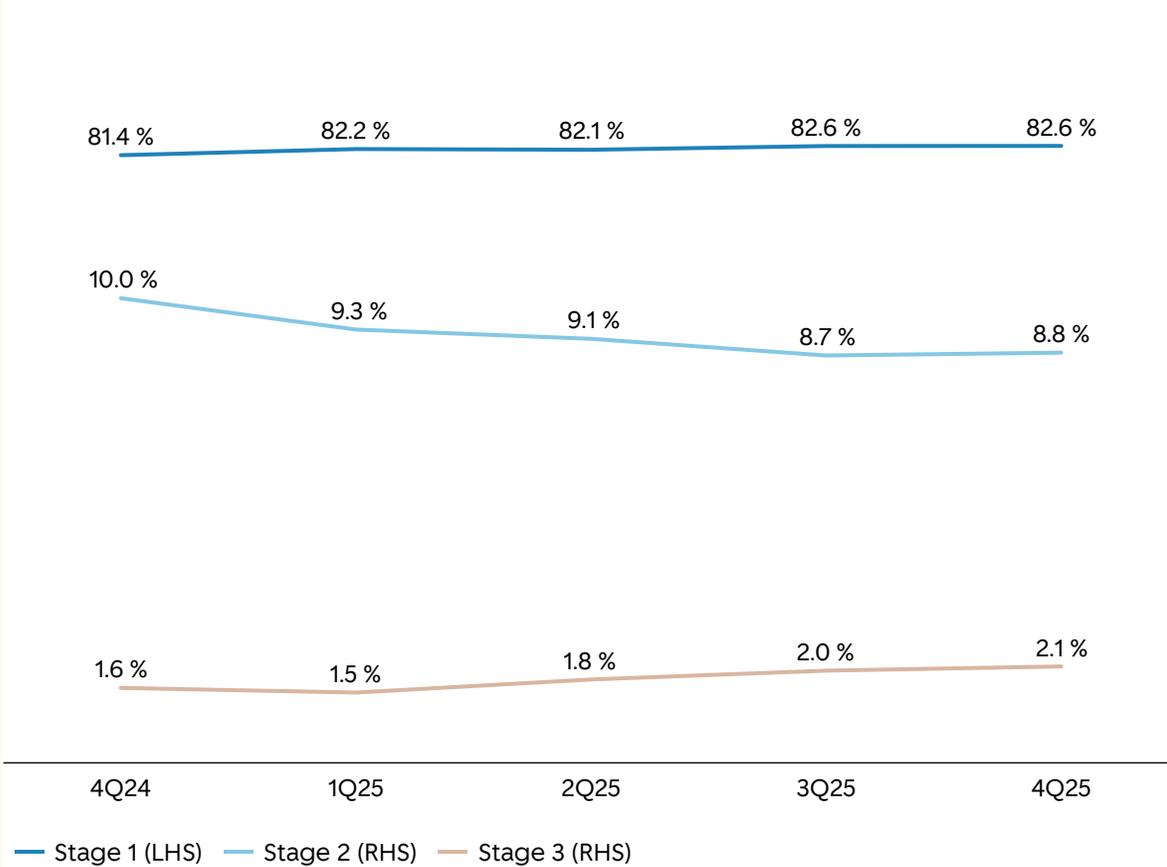
Loan loss provisions (NOK million)	4Q25	3Q25	4Q24
Change in model-based loss provisions	2.6	-35.0	19.3
Change individual loss provisions	48.1	126.2	78.2
Net write-offs	77.4	29.4	22.5
Group	128.2	120.6	120.0

Quarterly loan loss provisions

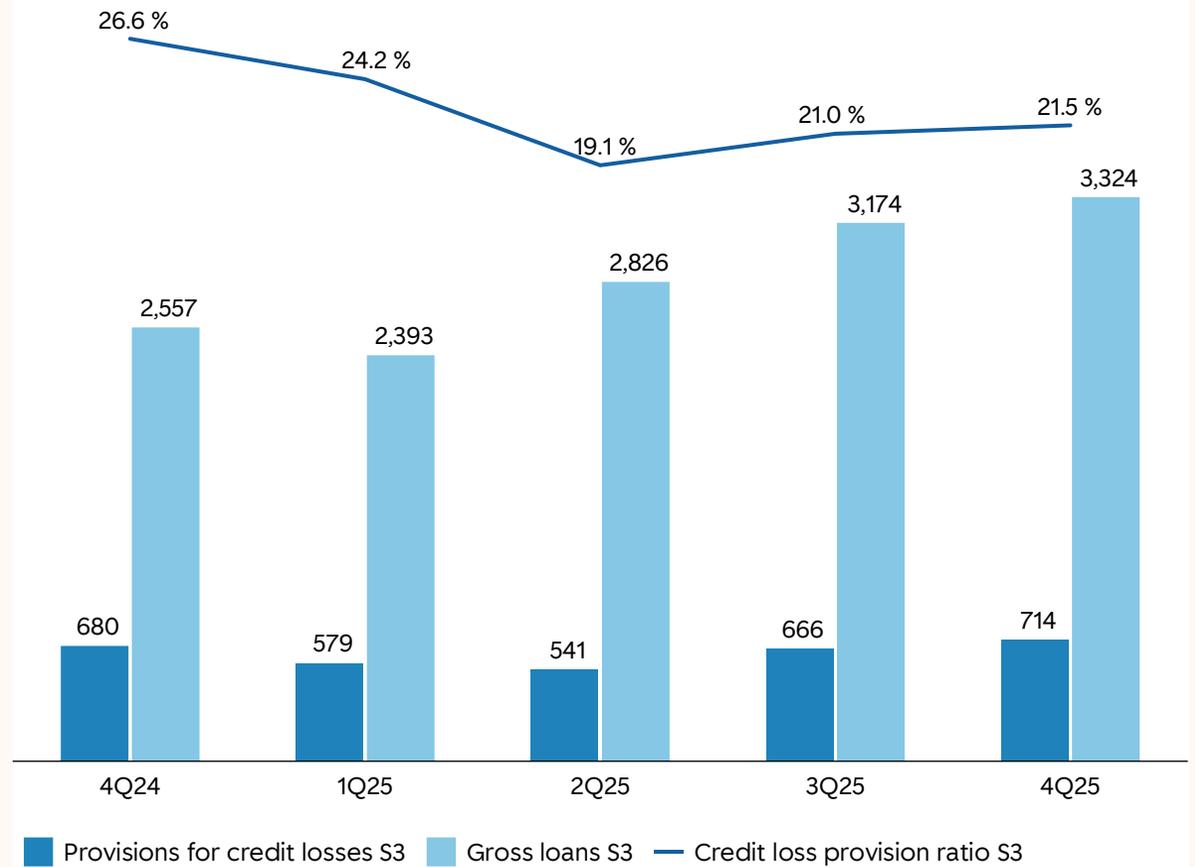


Exposures per stage and credit loss provision ratio in stage 3

Exposure by stages (% of gross loans)*



Loans in Stage 3 (NOK mill.)



* Excluding loans transferred to covered bond companies. Residual up to 100 per cent is due to loans at fair value over profit.

Aa3 Moody's Senior Unsecured rating with stable outlook

MOODY'S

RATINGS	VIEW ALL
<p>LONG TERM COUNTERPARTY RISK RATING</p> <p>Aa3</p> <p>LT Counterparty Risk Rating - Fgn Curr 18 NOV 2025 Not on Watch</p>	
<p>LONG TERM DEPOSIT</p> <p>Aa3</p> <p>LT Bank Deposits - Fgn Curr Stable 18 NOV 2025 Not on Watch</p>	
<p>LONG TERM DEBT</p> <p>Aa3</p> <p>Senior Unsecured - Fgn Curr Stable 18 NOV 2025 Not on Watch</p>	
<p>SHORT TERM COUNTERPARTY RISK RATING</p> <p>P-1</p> <p>ST Counterparty Risk Rating - Fgn Curr 18 NOV 2025 Not on Watch</p>	
<p>SHORT TERM DEPOSIT</p> <p>P-1</p> <p>ST Bank Deposits - Fgn Curr 18 NOV 2025 Not on Watch</p>	
<p>BASELINE CREDIT ASSESSMENT</p> <p>a3</p> <p>18 NOV 2025 Not on Watch</p>	
<p>ADJ BASELINE CREDIT ASSESSMENT</p> <p>a3</p> <p>18 NOV 2025 Not on Watch</p>	
<p>OTHER DEBTS ON WATCH?</p> <p>No</p>	

Source: Moody's Investors Service

Main takeaways from the latest Credit Opinion:

- “Strong capital levels provide a good loss absorbing buffer”
- “Solid asset quality underpinned by a relatively low-risk retail mortgage portfolio”
- “Robust profitability on the back of recurring earnings”

Rating Action – 5 March 2020:

- Moody's has upgraded the BCAs and deposit/debt ratings with stable outlook for SpareBank 1 Østlandet and SpareBank 1 Nord-Norge.

Rating Action – 13 July 2021:

- Moody's assigns A3 rating to SpareBank 1 Østlandet's Junior Senior unsecured (SNP) notes.

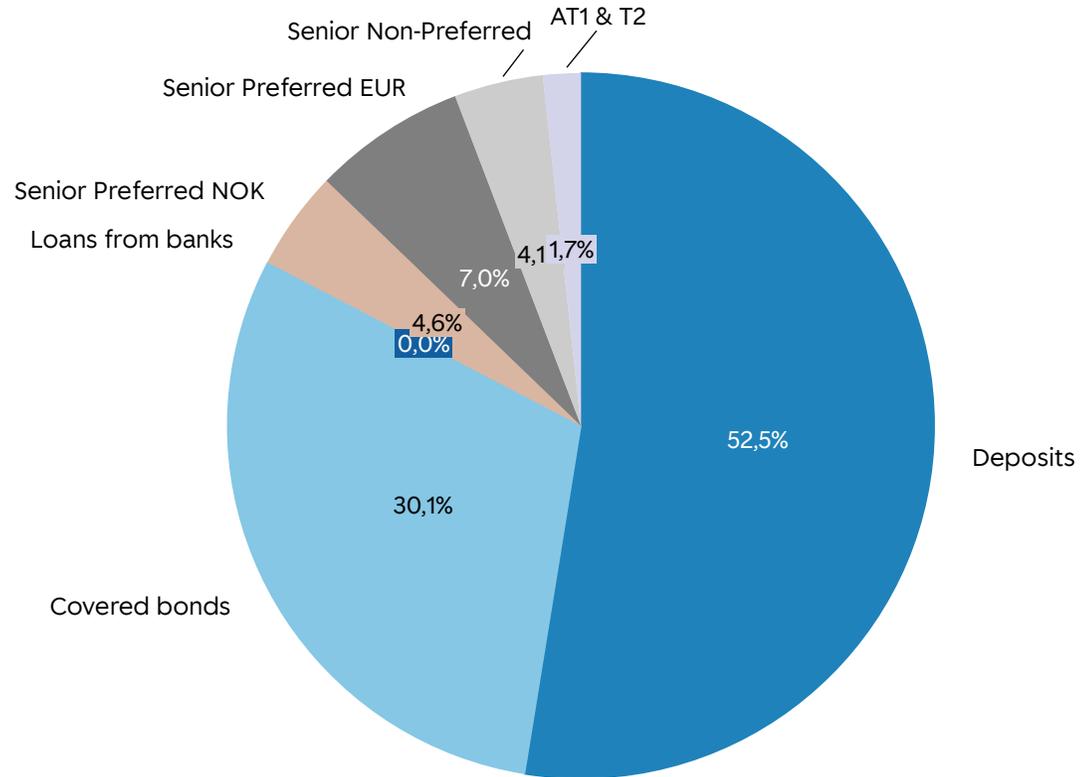
Credit Opinion - 28 January 2026:

- Affirmed the Bank's rating with stable outlook.

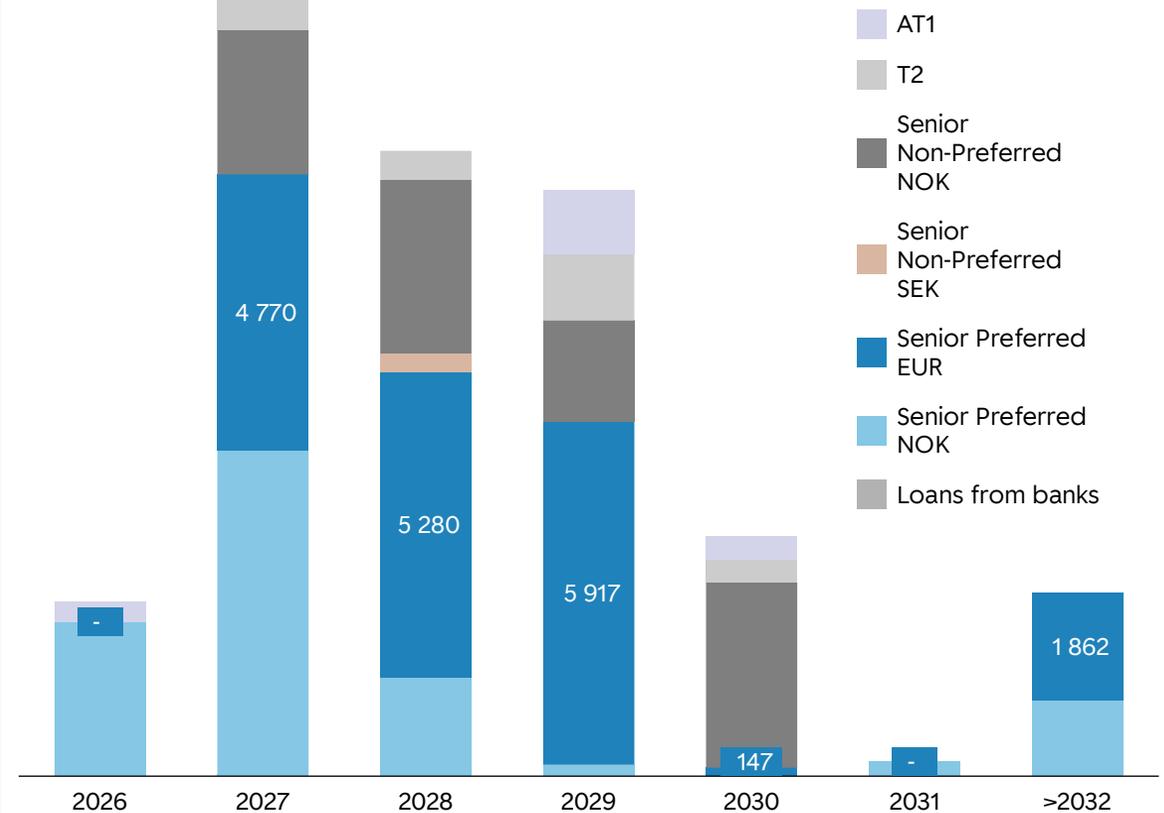


Funding

Funding mix

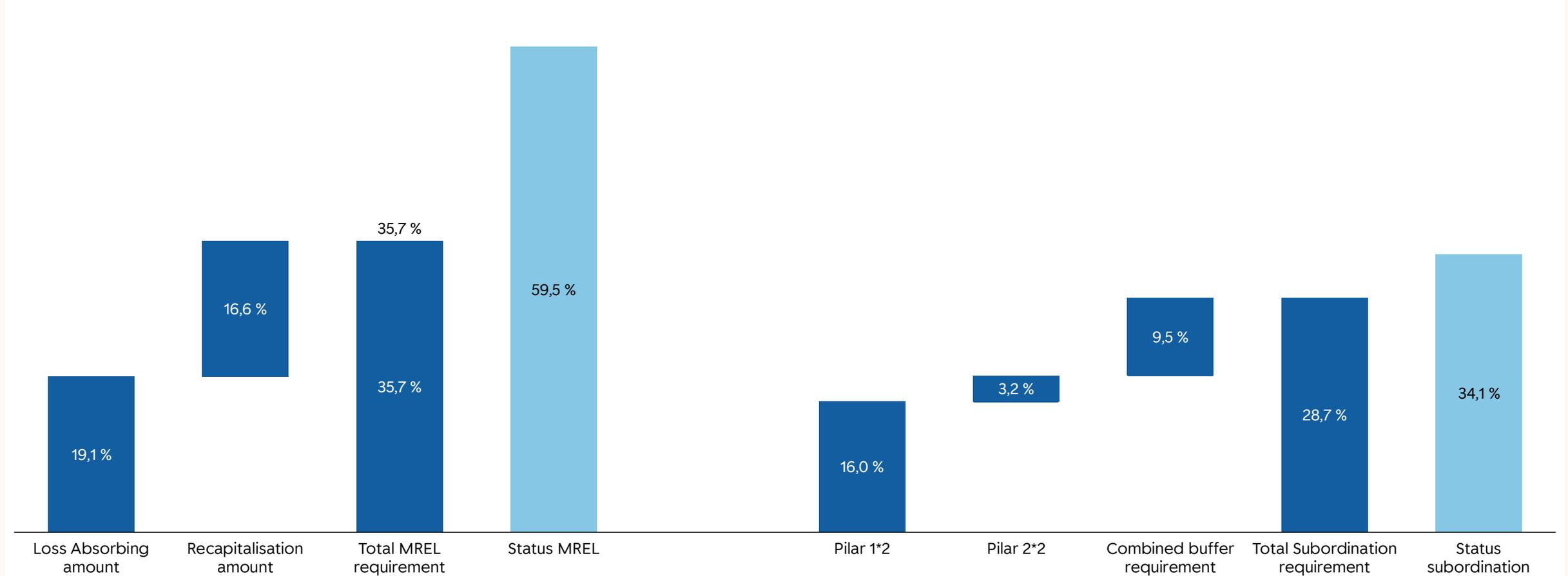


Funding profile excl. covered bonds. NOK mill.



MREL and subordination

MREL and subordination requirement



Good feedback on our work on CSR

Company	In brief	Score	Scale
	<p>In December 2025, SpareBank 1 Østlandet received a rating of AAA (on a scale from AAA to CCC) in the MSCI ESG Ratings assessment.</p> <p>MSCI evaluates environmental, social and governance data.</p>	AAA	AAA-CCC
	<p>In 2025, SpareBank 1 Østlandet was recognised by Sustainalytics as an ESG Industry Top Rated company.</p> <p>In August 2025, SpareBank 1 Østlandet received an ESG Risk Rating of 12.7 and was assessed by Sustainalytics as being at low risk of experiencing material financial impacts from ESG factors.</p> <p>Sustainalytics evaluates environmental, social and governance data.</p>	12,7 low risk	0-100

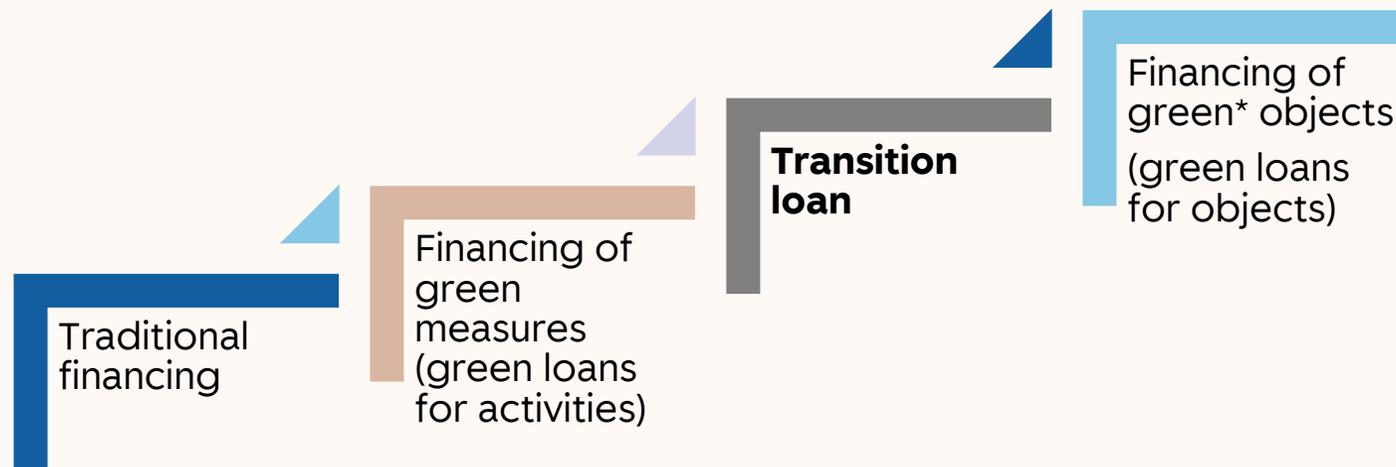
Allocation report 4Q 2025

Portfolio date: 31 December 2025

Eligible Green Loan Portfolio			Green Financing					
	Amount (NOK million)	Portfolio Growth 4Q 2025	Instrument (ISIN)	Rank	Currency	Issue Date	Due Date	Amount (NOK million)
Residential buildings (Top 15 % and NZEB-10 % for buildings buildt after 1	17.726	2.433	XS2308586911	Green Senior Preferred	EUR	24.02.2021	03.03.2028	5.139
Commercial buildings	6.504	458	XS2472845911	Green Senior Preferred	EUR	20.04.2022	27.04.2027	4.770
Grandfathered renovated buildings as of 31.12.2023	1.655	(83)	NO0012702606	Green Senior Preferred	NOK	13.09.2022	22.09.2027	500
Agriculture	131	10	NO0012702614	Green Senior Preferred	NOK	13.09.2022	22.09.2027	1.500
Forestry	957	195	NO0012940404	Green Senior Non Preferred	NOK	09.06.2023	15.06.2028	500
Renewable energy	1.763	23	NO0012940396	Green Senior Non Preferred	NOK	09.06.2023	15.06.2028	500
Clean Transportation	2.930	141	XS2828914767	Green Senior Preferred	EUR	23.05.2024	30.05.2029	5.775
			XS3169055442	Green Senior Non Preferred	SEK	21.08.2025	29.08.2028	318
				Green Deposits	NOK			26
Total (a)	31.666	3.177	Total (b)					19.028
Green Senior Bond eligible assets		a						31.666
Percentage of Eligible Green Loan Porfolio allocated Portfolio		b/a						60,1%
Eligible Green Loan Portfolio - Unallocated Senior Preferred (NOK million)		a-b						12.638
New loans added to the portfolio 4Q 2025								3.177
New loans added to the portfolio since 4Q 2025								2.660
New loans added to the portfolio since inception (YE 2020)								14.757

Framework for transition finance

- Transition finance is essential for accelerating the green transition. It encompasses not only funding activities and objects that already meet the criteria for sustainability but also supporting initiatives that drive sustainable transformation
- The bank finance **green measures** taken by customers to reduce emissions and increase energy efficiency
- In addition, **transition loans** are granted to companies that commit to implementing measures of such magnitude that the object on which these measures are carried out can be classified as green. When implemented, these transitioned objects qualify for green loans in accordance with our green bond framework.
- Transition loans will initially be made available for commercial real estate but will be expanded to include other industries over time.



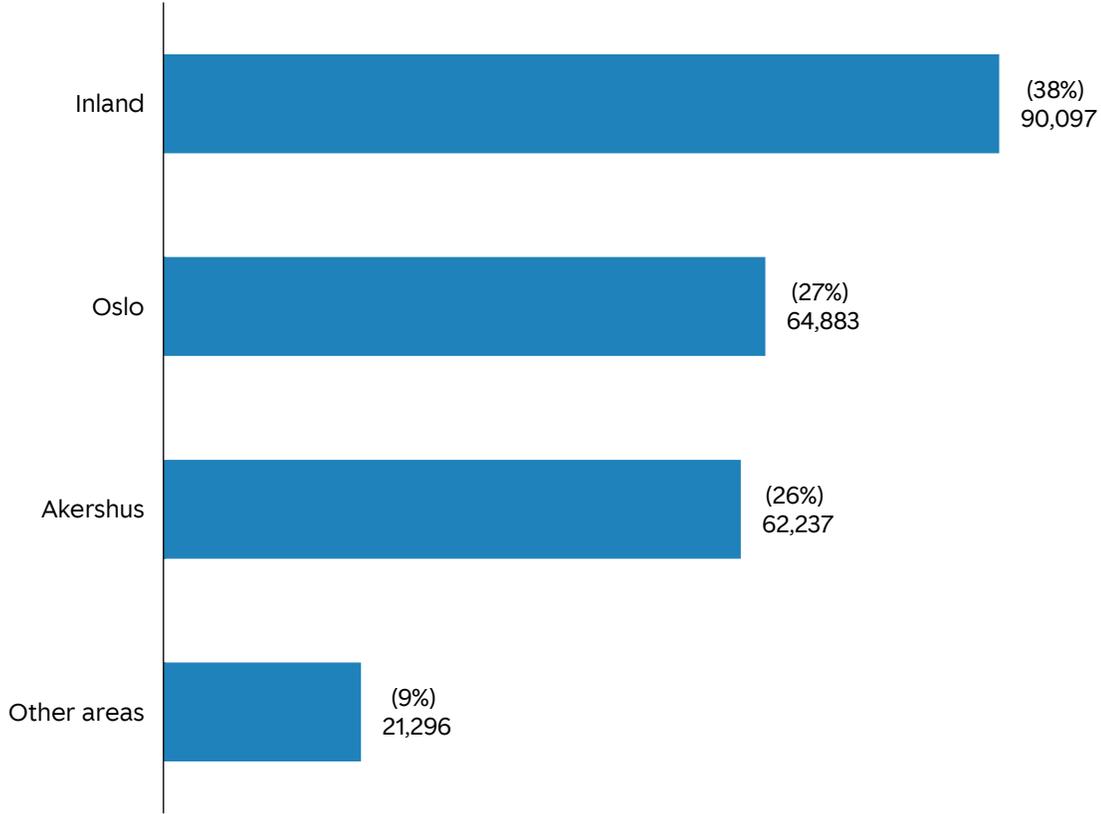
* In accordance with Sparebank 1 Østlandet's Green Bond Framework, which is harmonised with the EU taxonomy

- 1 Introduction
- 2 Macroeconomic backdrop and main financials
- 3 Asset quality and funding plans
- 4 Appendix

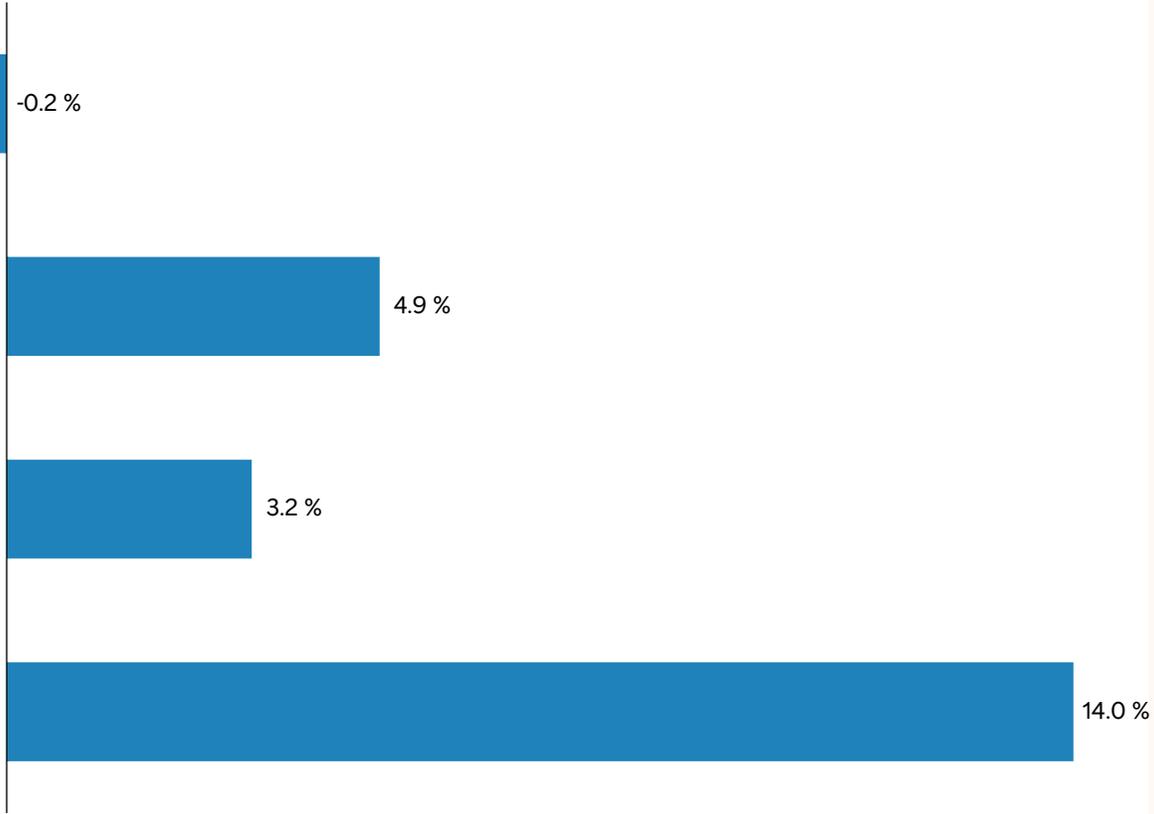


The Group's lending by geography

Lending to customers per county (share in %/NOK million)

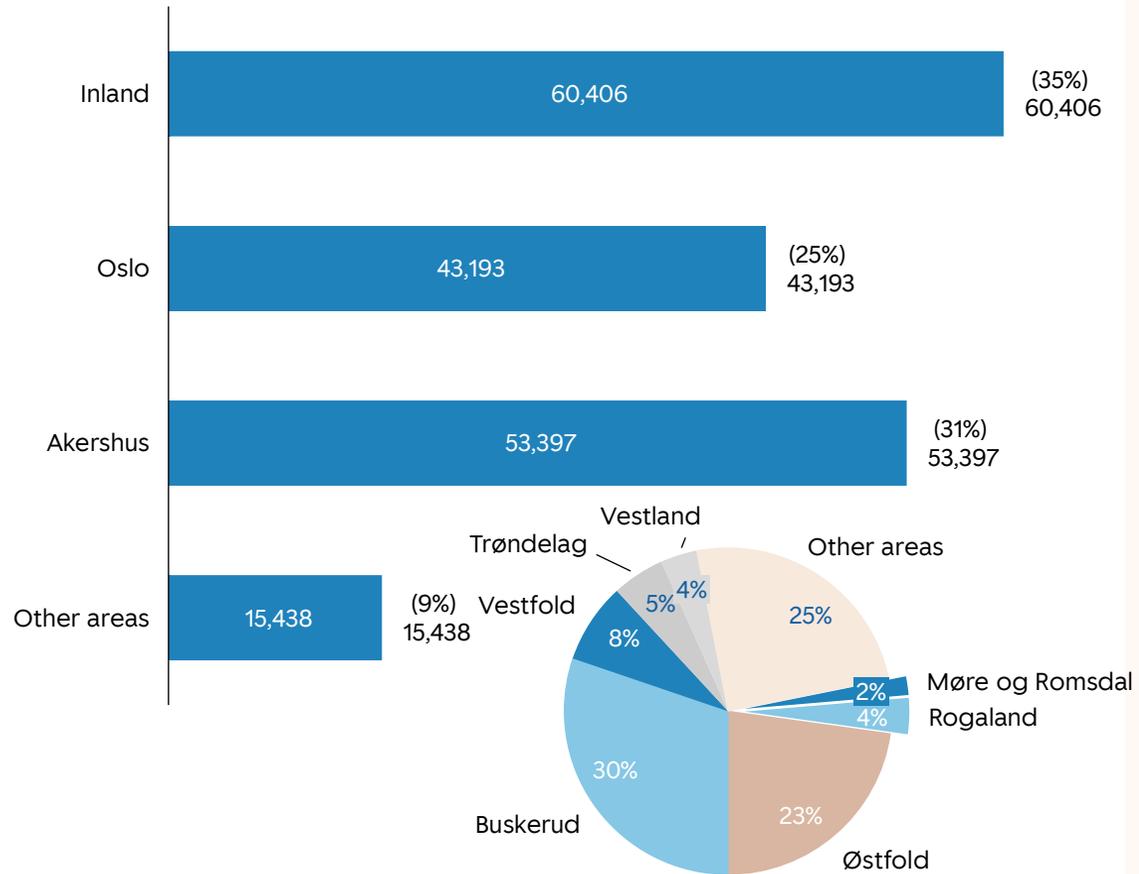


Change last 12 months (%)

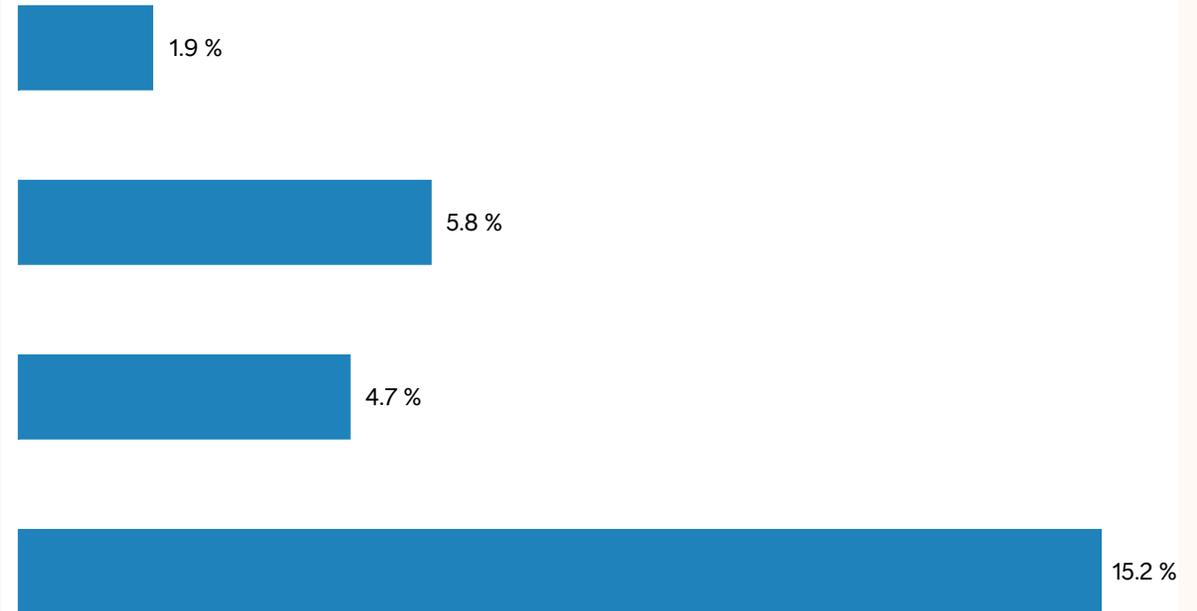


Mortgage loans by geography

Retail lending by county (share in %/NOK million)

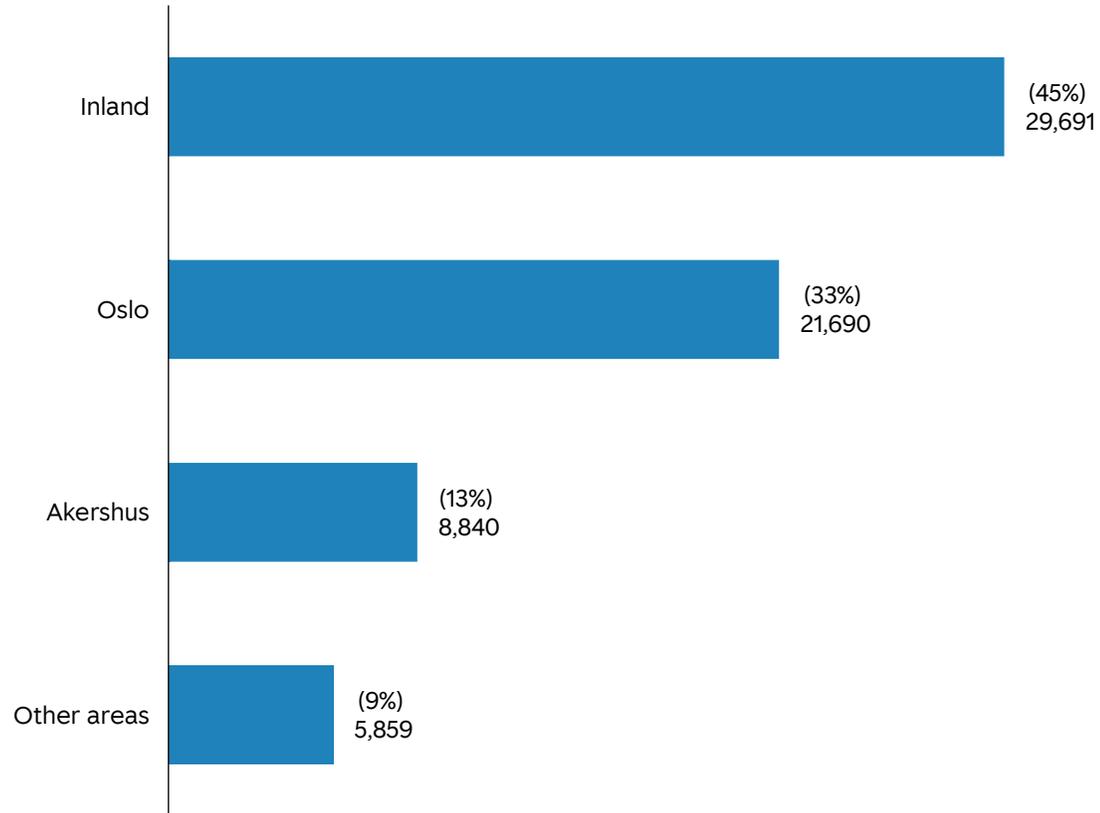


Change last 12 months (%)

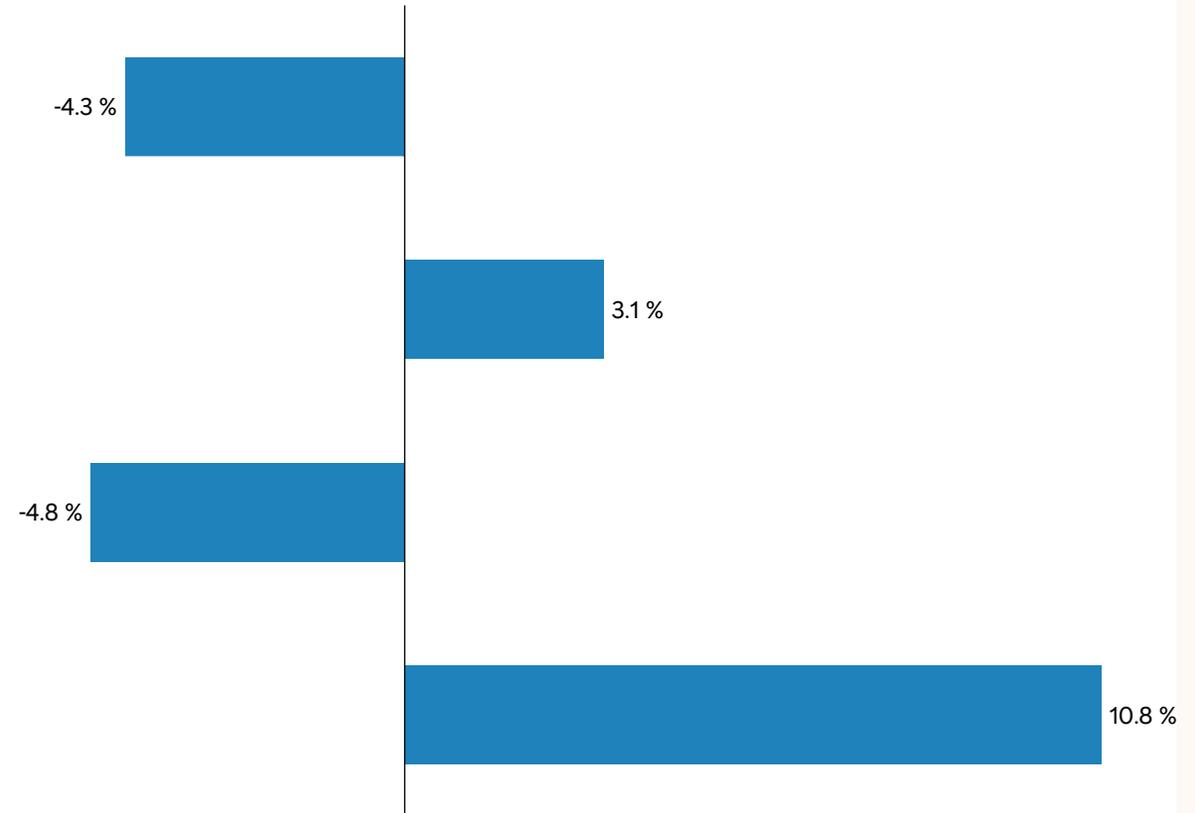


Corporate market lending by geography

Corporate lending by county (share in %/NOK million)



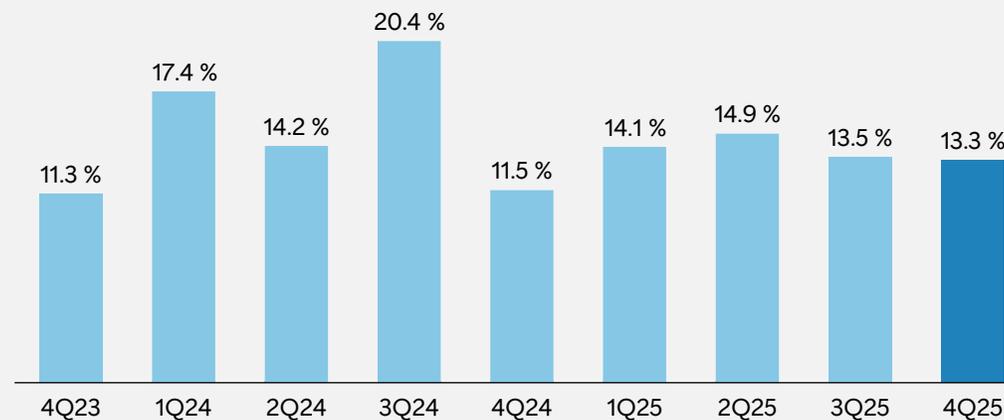
Change last 12 months (%)



4Q: Solid profitability

- A solid quarter, **return on equity** of 13.3 %.
- A slight decline in **net interest income**, reflecting strong competition in the market for both residential and corporate loans. Lending growth was also somewhat lower than in previous quarters. The Bank places great emphasis on ensuring that growth is profitable.
- Strong growth in **other income** continued. Excluding the covered bond companies and the sale of Y5, commission income increased by more than 10 % (pro forma). Particularly strong contributions came from insurance, savings products, payment services and real estate brokerage.
- Continued significant profit contributions from **financial items**, including a strong performance in SpareBank 1 Group.
- Unchanged **costs** from the same quarter in 2024 (pro forma). Several one-off items also affected the quarter. Still, overall costs remain higher than desirable, and 2026 will be a year of consolidation.
- High **impairment charges** of NOK 128 million, mainly driven by exposures in the construction sector.

Return on equity (%)



Earnings/ECC

4.57 NOK

Loan growth

3.2 %

NIM

2.19%

Cost/income

41.2 %

Loss provisions

128 NOK mill.

CET-1

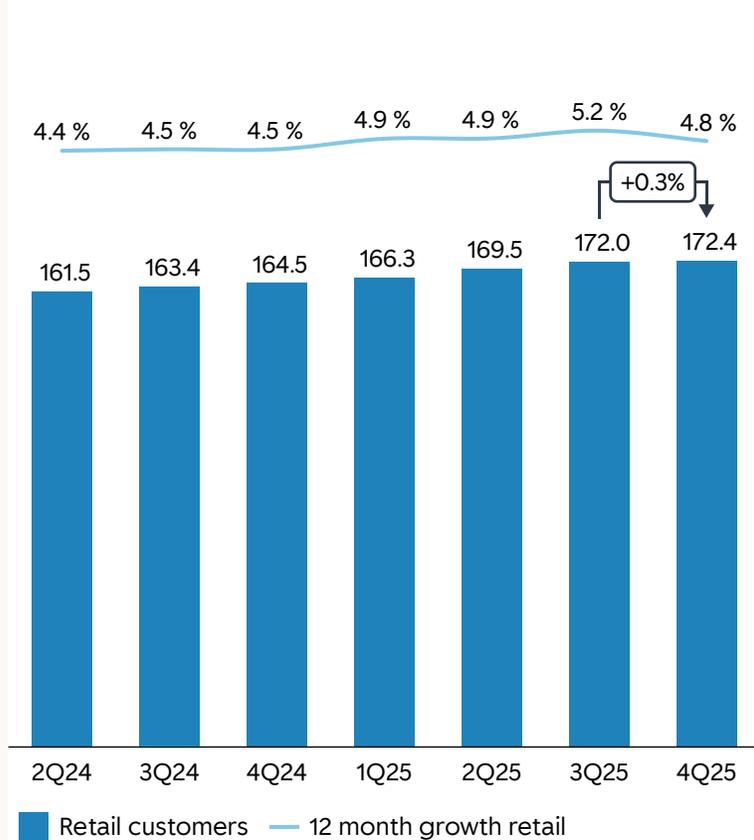
17.6 %

Retail market: Intensifying competition

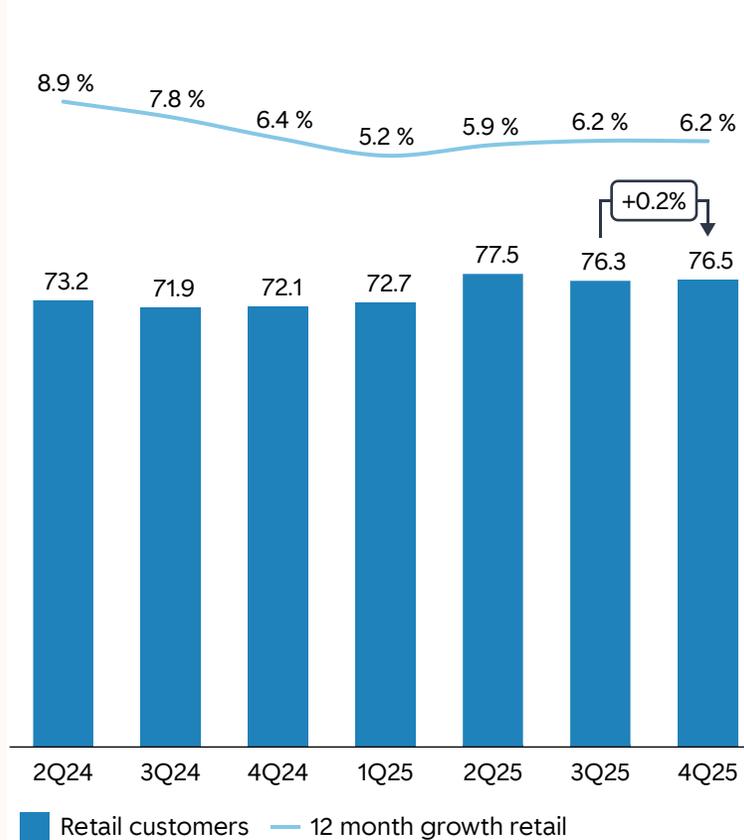
Proforma excl. margins

The Bank defended its position in the quarter, in a market characterized by very strong competition and increasing margin pressure. Overall, 2025 was a very good year, with higher market shares, particularly in the capital region.

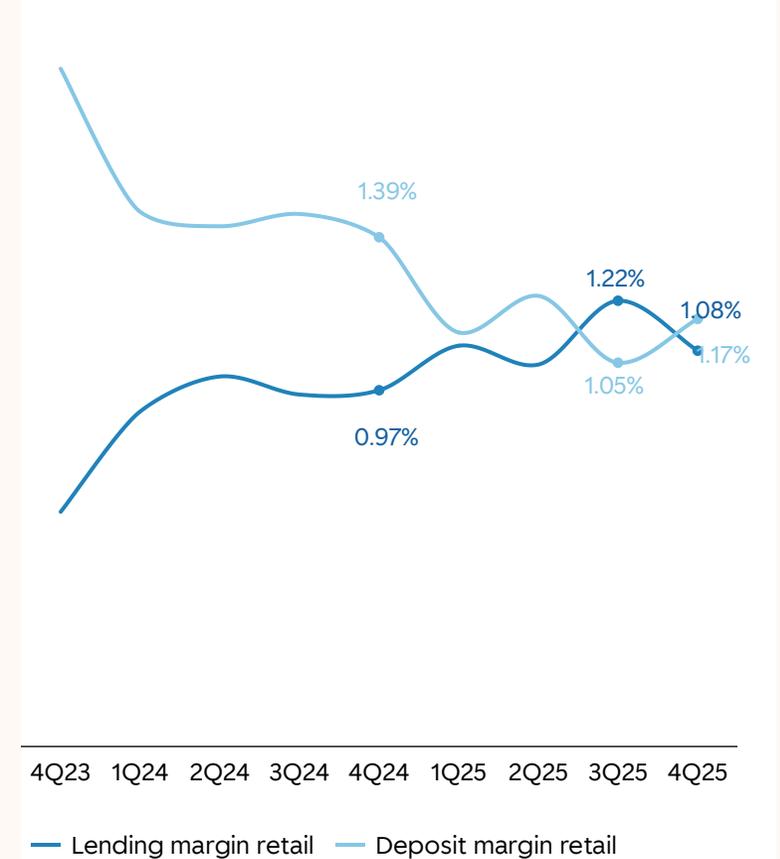
Loan volume and growth (NOK bill. and %)*



Deposit volume and growth (NOK bill. and %)



Margins, parent bank (%)**



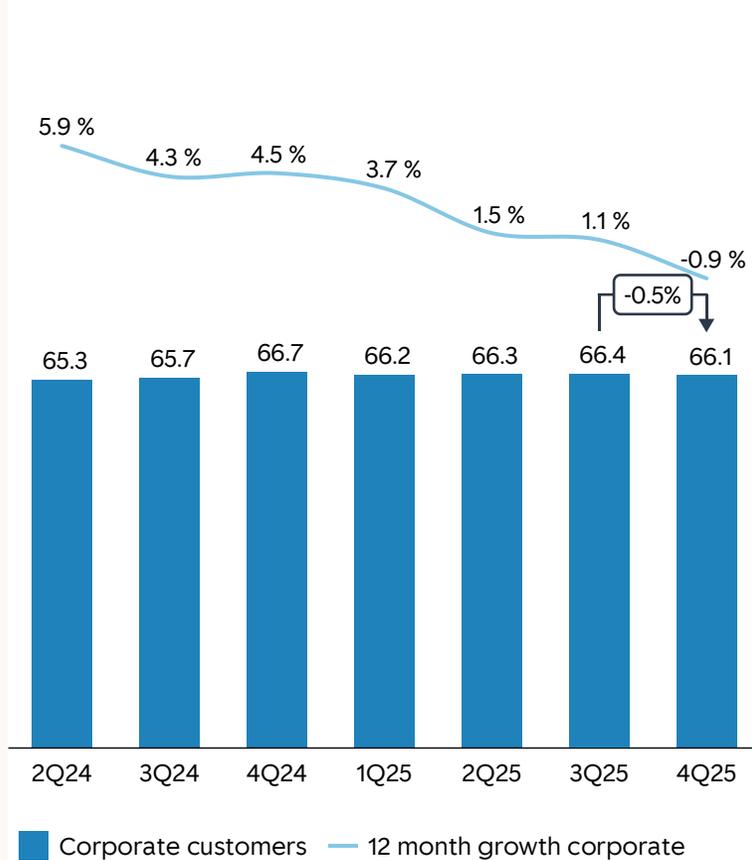
* Includes loans transferred to the covered bond companies. ** Based on allocation of customer loans between retail and corporate divisions.

Corporate market: Moderate activity levels

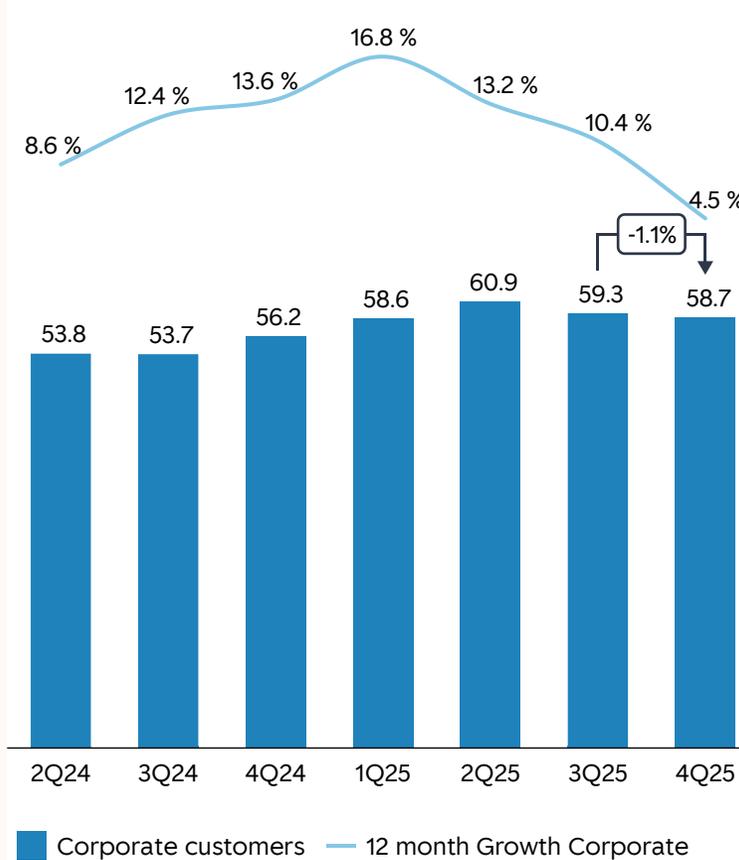
Proforma excl. margins

Growth remains moderate, and the Bank's loan portfolio is stable. Customer satisfaction in the corporate market division is very high, positioning the Bank for when conditions improve. Work on other income streams is progressing well.

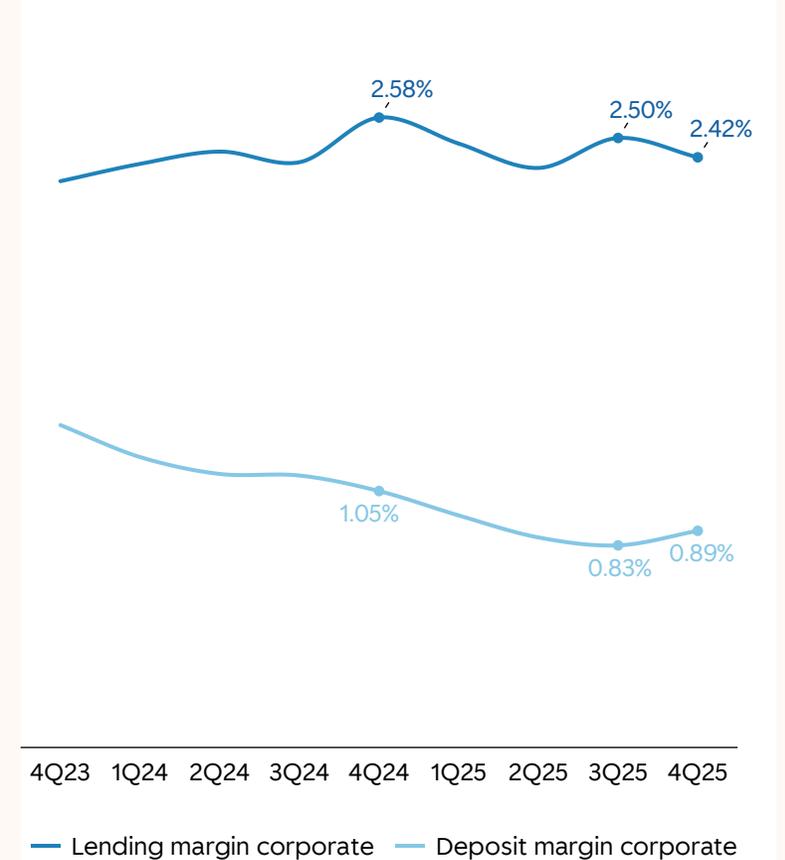
Loan volume and growth (NOK bill. and %)*



Deposit volume and growth (NOK bill. and %)



Margins, parent bank (%)**

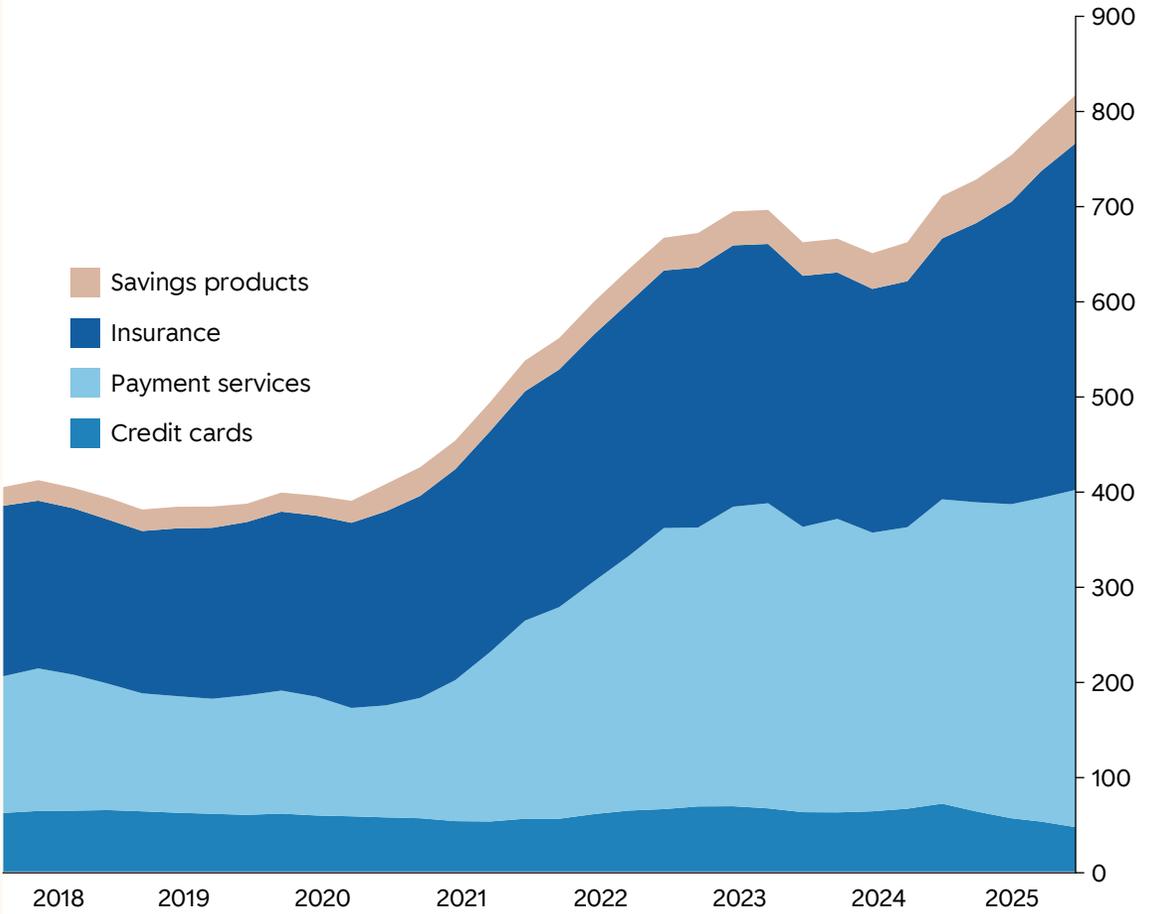


* Includes loans transferred to the covered bond companies. ** Based on allocation of customer loans between retail and corporate divisions.

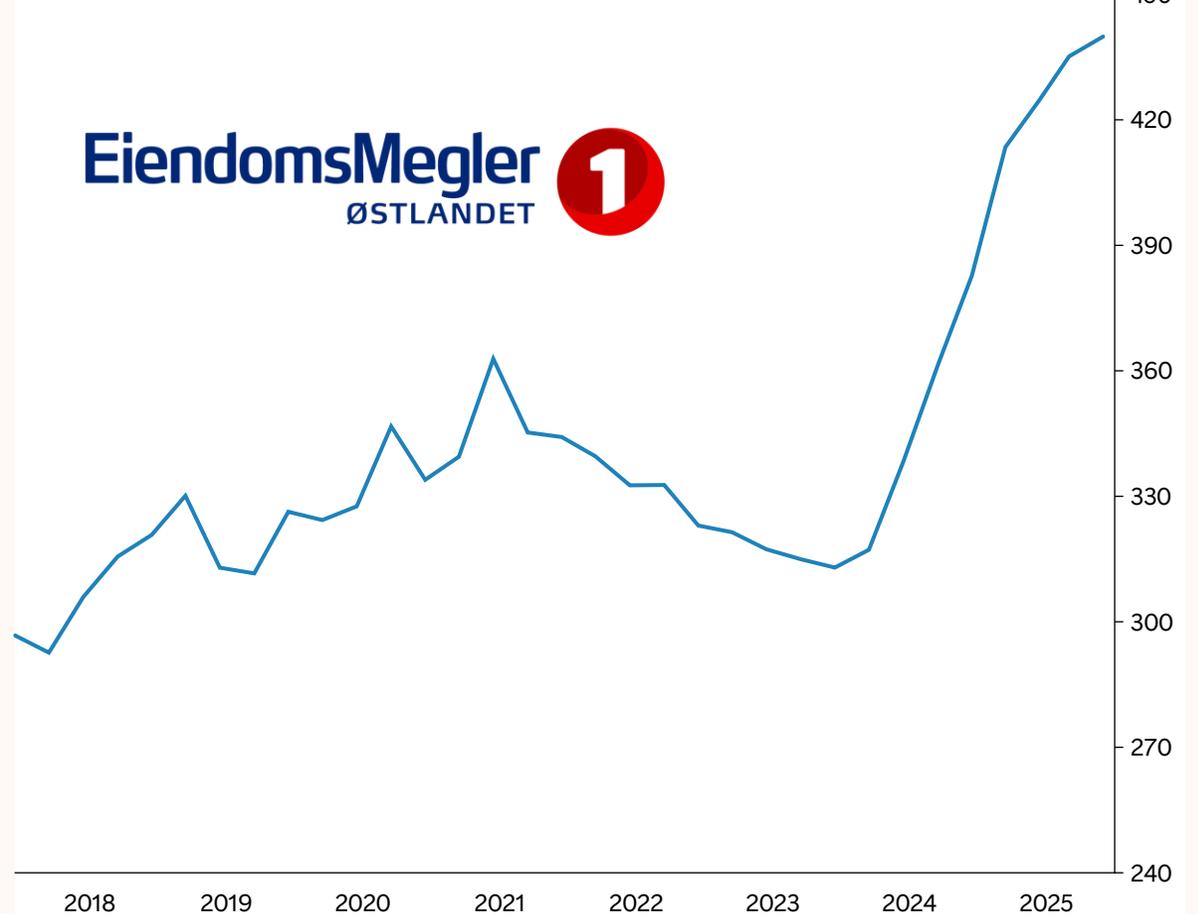
Very strong development in commission income

Rentebildet skjerper fokuset på breddealg. Utviklingen i bankens provisjonsinntekter er sterk både på person og bedriftsmarkedet. I tillegg fortsetter den nyfusjonerte eiendomsmegleren å levere sterke tall.

Selected commission income, 4 qrt. rolling sum, MNOK



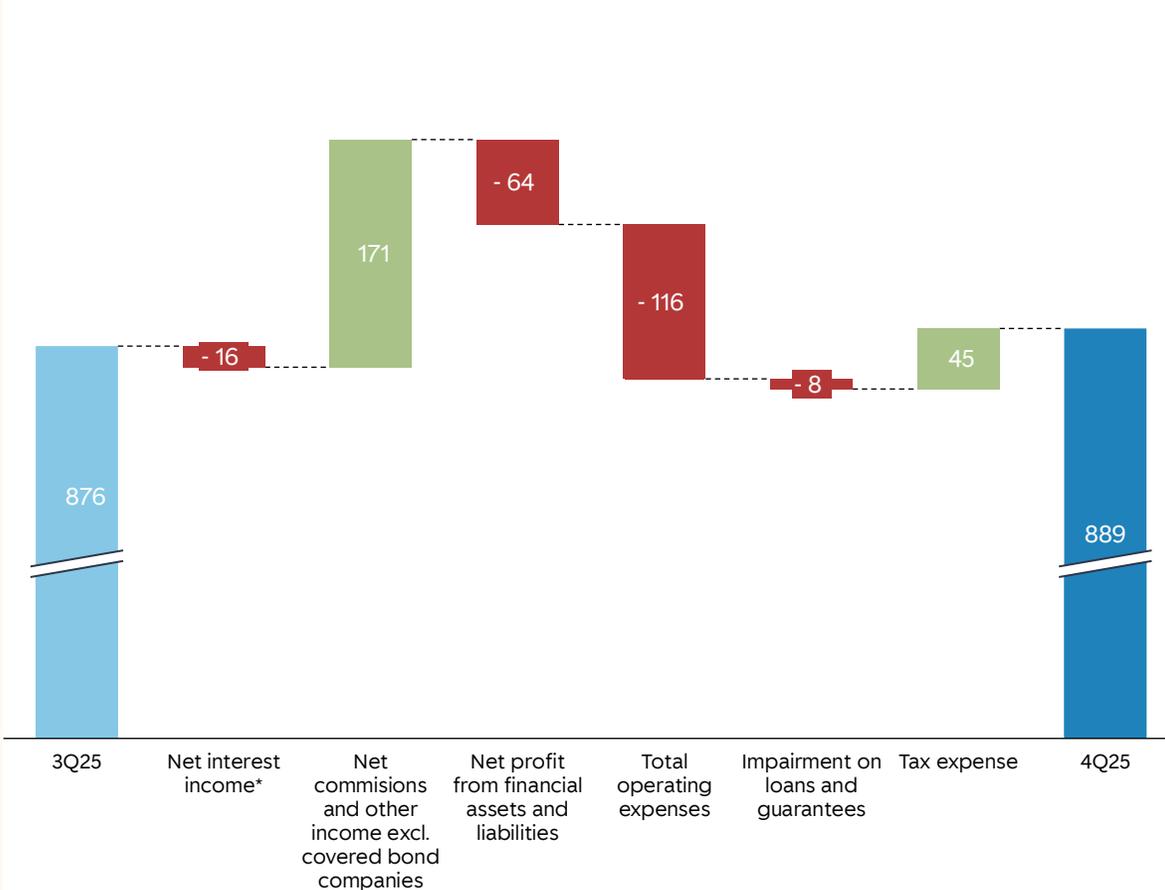
Real estate brokerage commissions, 4 qrt. rolling sum, MNOK



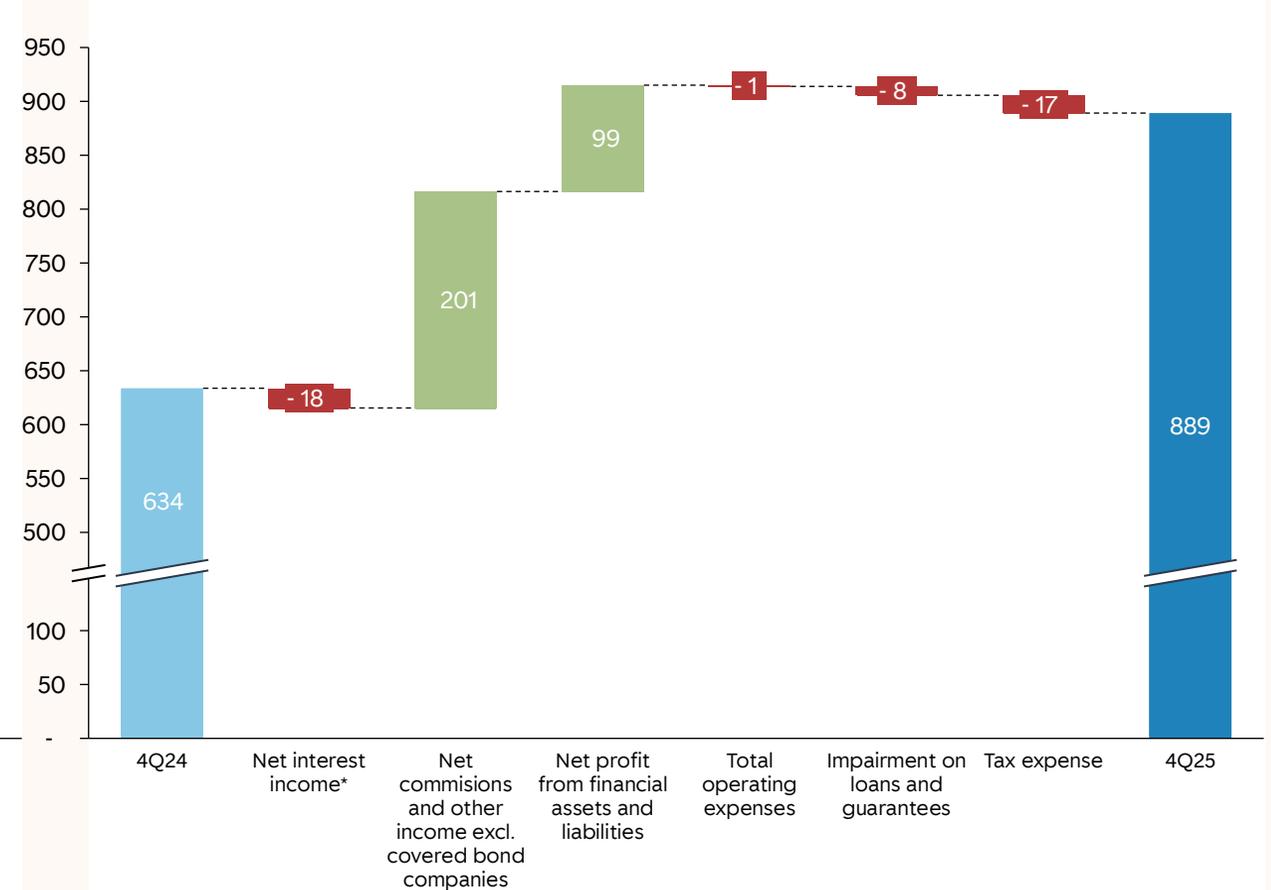
Income statement

Proforma

Chg. in operating profit after tax (NOK mill.), from previous quarter



Chg. in operating profit after tax (NOK mill.), from last year

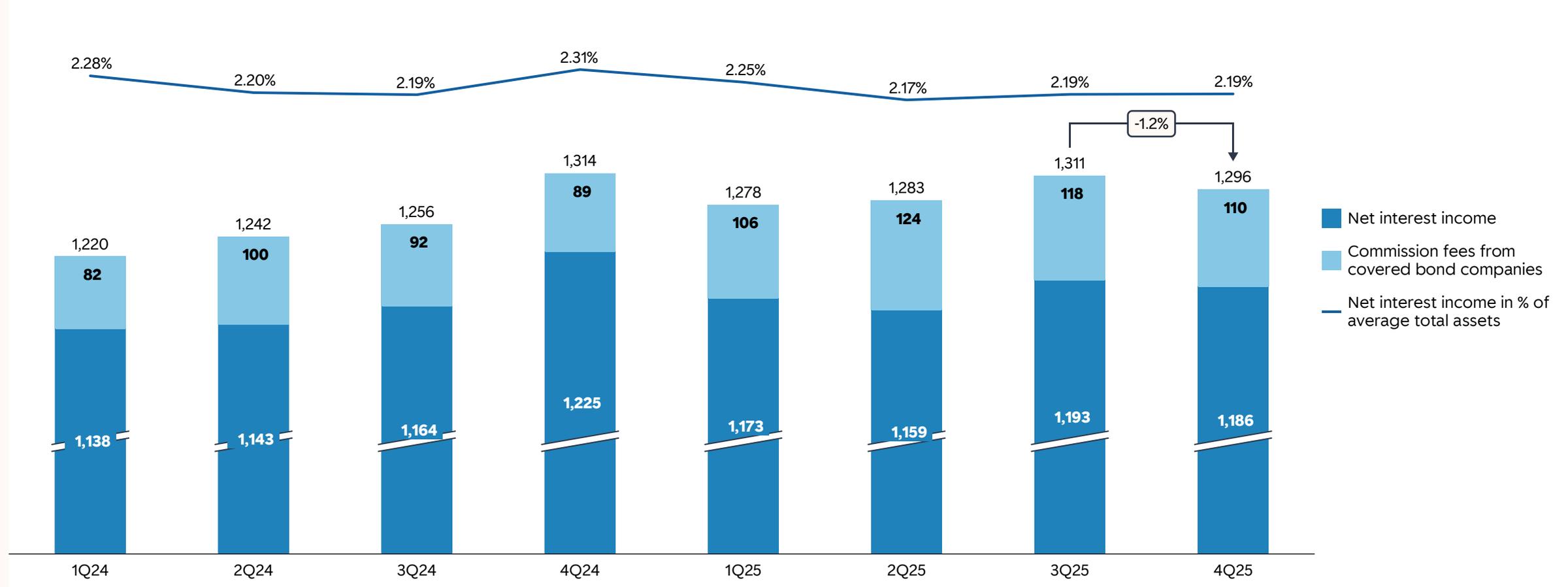


* Net interest income includes commission fees from covered bond companies.

Net interest income

The Bank's interest rate changes in September took full effect for existing residential mortgage customers from 26 November.

Net interest income incl. commissions from covered bond companies (MNOK and %)



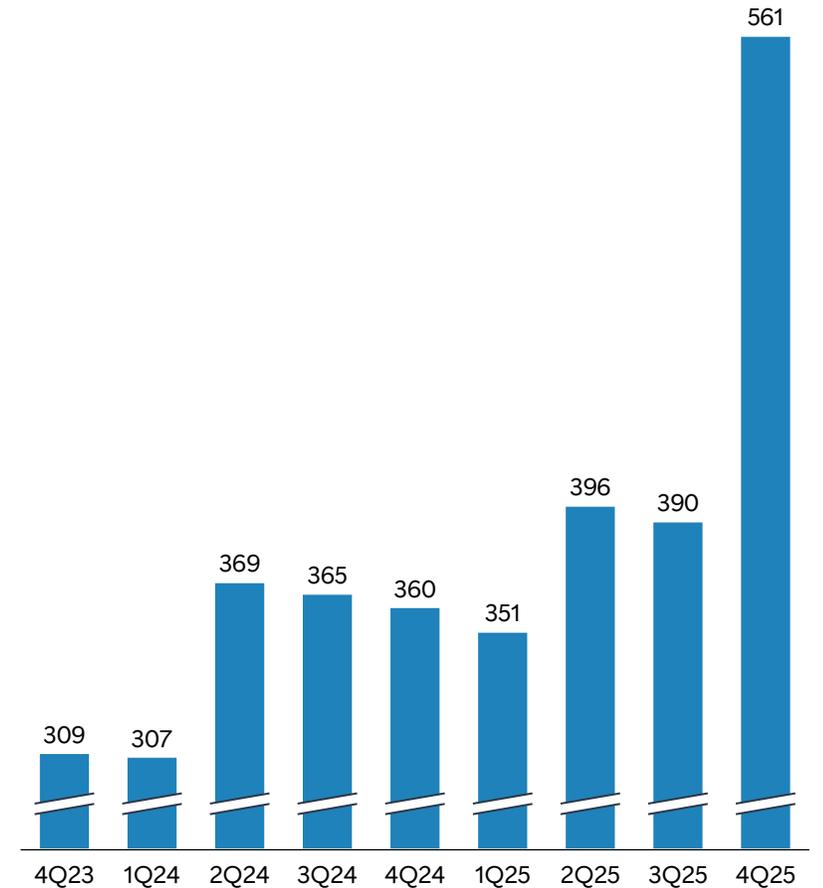
Commission income

Proforma

The gain from the sale of Youngstorget 5 AS contributed to an increase in other income of NOK 163 million.

(NOK million)	4Q25	3Q25	4Q24
Commission income from credit cards	13.5	14.7	19.4
Payment services	113.7	99.2	100.7
Commissions from insurance	96.7	94.0	77.7
Commissions from savings	16.1	9.7	13.8
Commission from real estate brokerage	90.0	114.1	85.2
Income from accounting services	39.5	34.9	40.4
Other operating income / -commissions	191.4	23.6	22.8
Commission income and other income *	560.9	390.1	360.0

Net commissions and other income (NOK million)



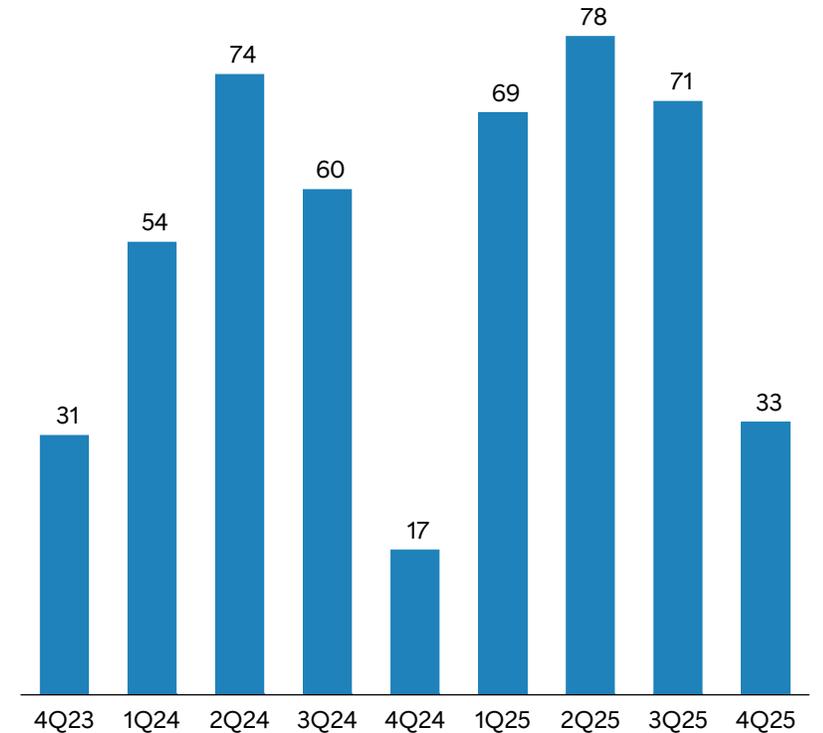
* Excludes commission income from the covered bond companies.

Profits in subsidiaries

A decline in the result in SB1 Finans Østlandet related to an impaired exposure. Merger costs of NOK 3.7 million were recognised in EM1 Østlandet in 4Q-25.

(NOK million, after taxes)	4Q25	3Q25	4Q24
Sparebank 1 Finans Østlandet AS	45.6	62.1	46.4
Totens Boligkreditt AS *	0.3	3.6	5.9
EiendomsMegler 1 Østlandet AS **	- 5.6	8.9	- 3.7
SpareBank 1 ForretningsPartner Østlandet AS - Group	- 7.7	- 3.9	- 31.2
Subsidiaries	32.5	70.7	17.3

Profits after tax in subsidiaries (NOK million)



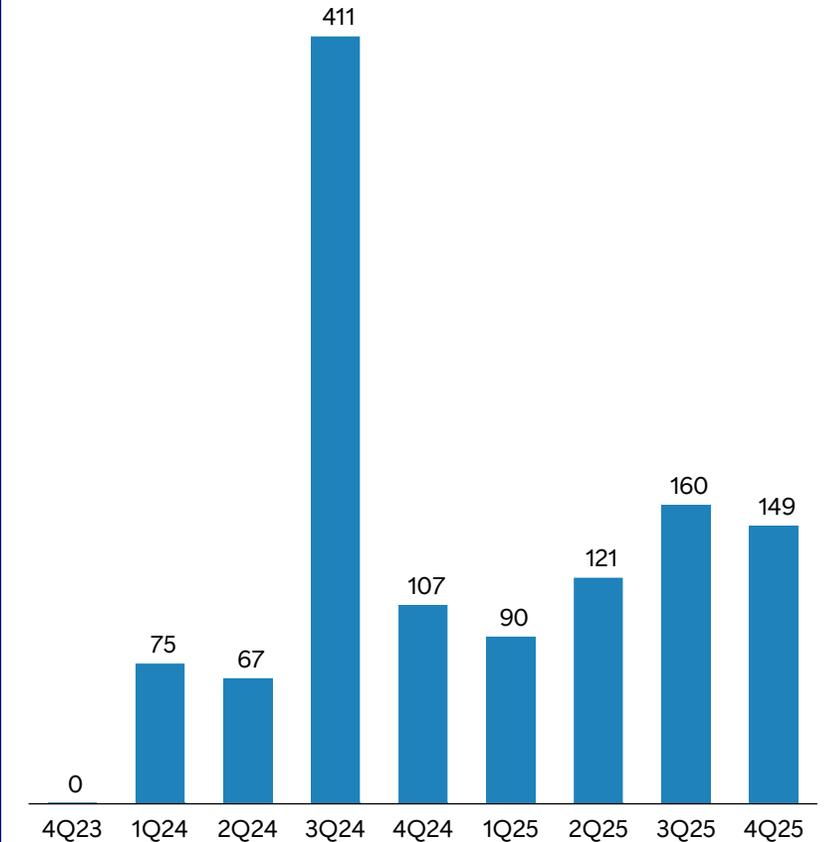
* Company has been liquidated.

** Merger-related costs for the full year 2025 amounted to NOK 9 million.

Profits in joint ventures

(NOK million, after taxes)	Ownership	Result share		
		4Q25	3Q25	4Q24
SpareBank 1 Gruppen AS - Group	12.4%	87.0	87.4	63.1
SpareBank 1 Forvaltning AS	6.3%	3.5	4.5	5.0
SpareBank 1 Boligkreditt AS	24.2%	27.8	41.3	23.5
SpareBank 1 Næringskreditt AS	9.5%	1.3	1.4	3.8
Kredittbanken ASA	17.3%	2.5	3.0	- 4.9
SpareBank 1 Betaling AS	18.8%	2.4	1.7	- 3.3
BN Bank ASA	10.0%	17.7	19.9	19.5
Other ventures		6.8	0.8	0.0
Joint ventures		149.1	160.0	106.6

Profits after tax in joint ventures (NOK million)

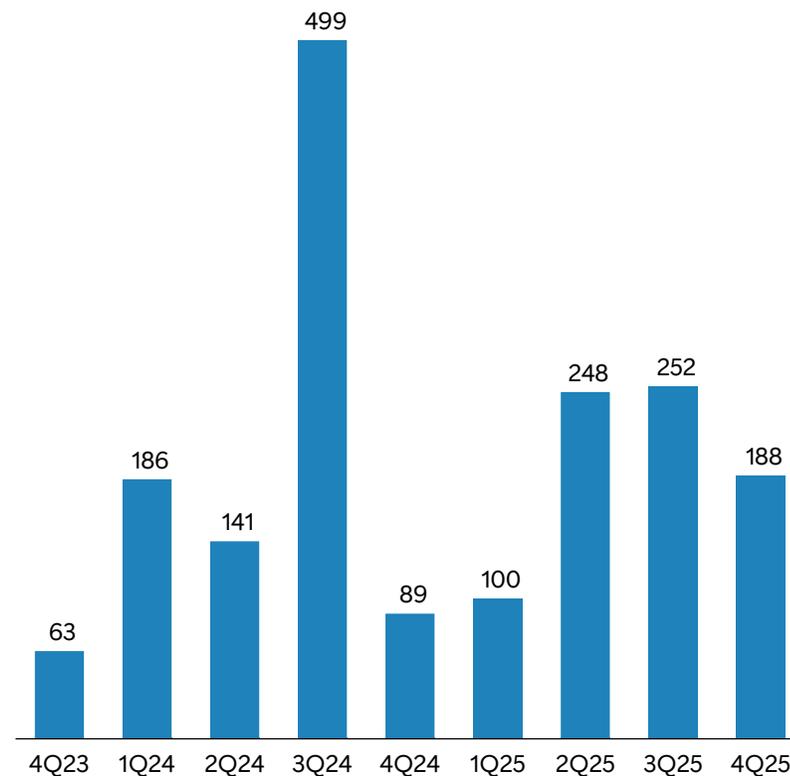


Net income from financial assets and liabilities

Proforma

(NOK million)	4Q25	3Q25	4Q24
Dividends from shares and other equity instruments	9.0	0.3	14.4
Share of profit or loss of associates and joint ventures	149.1	160.0	106.6
Net profit from other financial assets and liabilities	30.0	91.5	- 31.6
Net profit from financial assets and liabilities	188.1	251.8	89.4

Net income from finance (NOK million)



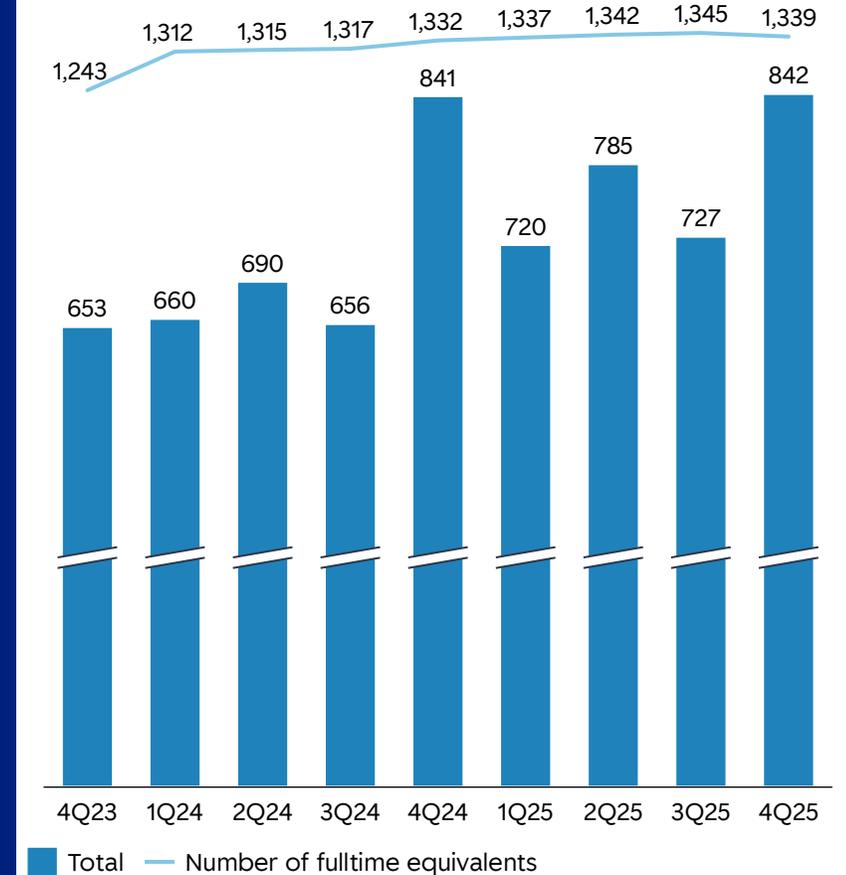
Operating expenses

Proforma

A quarter characterised by merger costs and other one-off items, as well as an underlying increase in ICT expenses.

(NOK million)	4Q25	3Q25	4Q24
Personnel expenses	414.5	404.4	405.2
Depreciation/amortisation	48.1	39.4	68.4
ICT expenses	157.6	125.9	118.5
Marketing expenses	36.6	24.2	31.1
Operating expenses real estate	41.1	38.1	20.4
Merger costs	29.0	11.3	72.3
Other expenses	115.5	83.3	124.7
Total	842.4	726.5	840.6

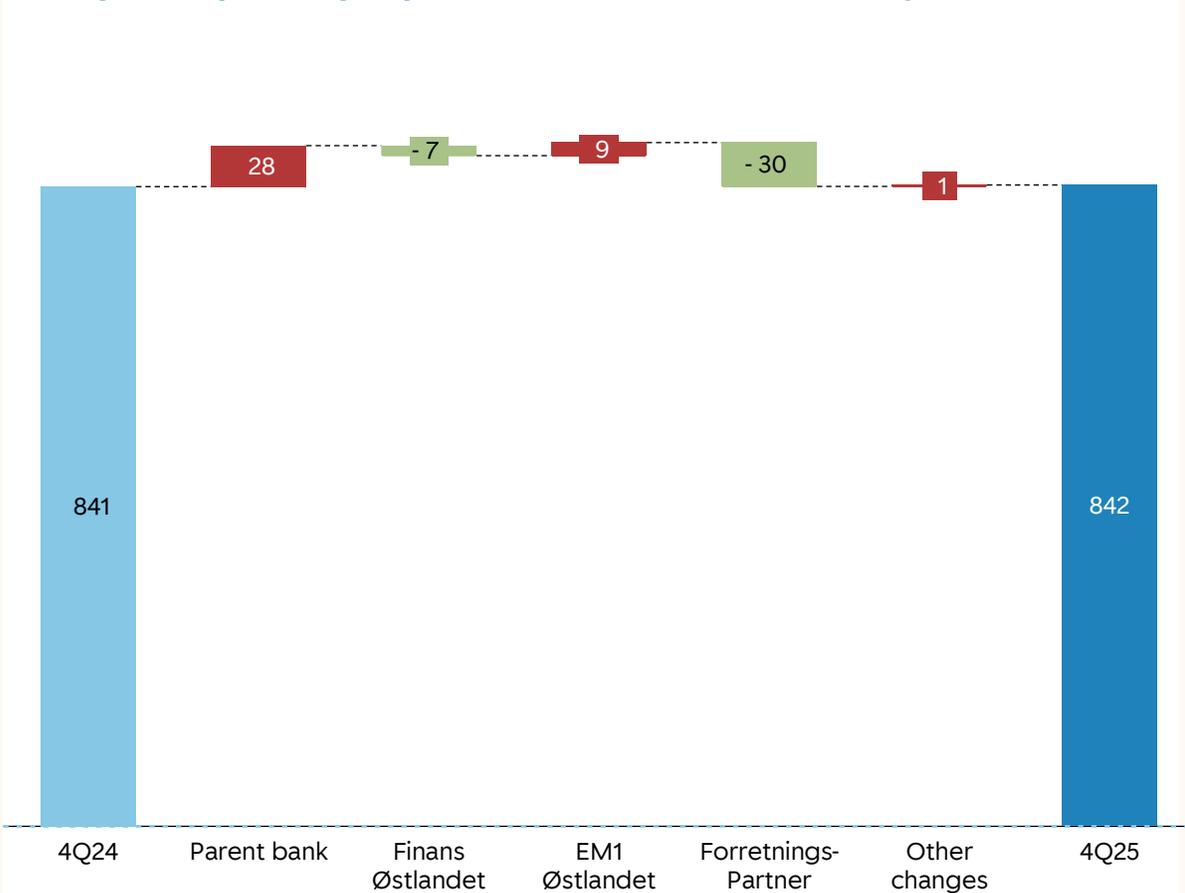
Operating expenses (NOK million)



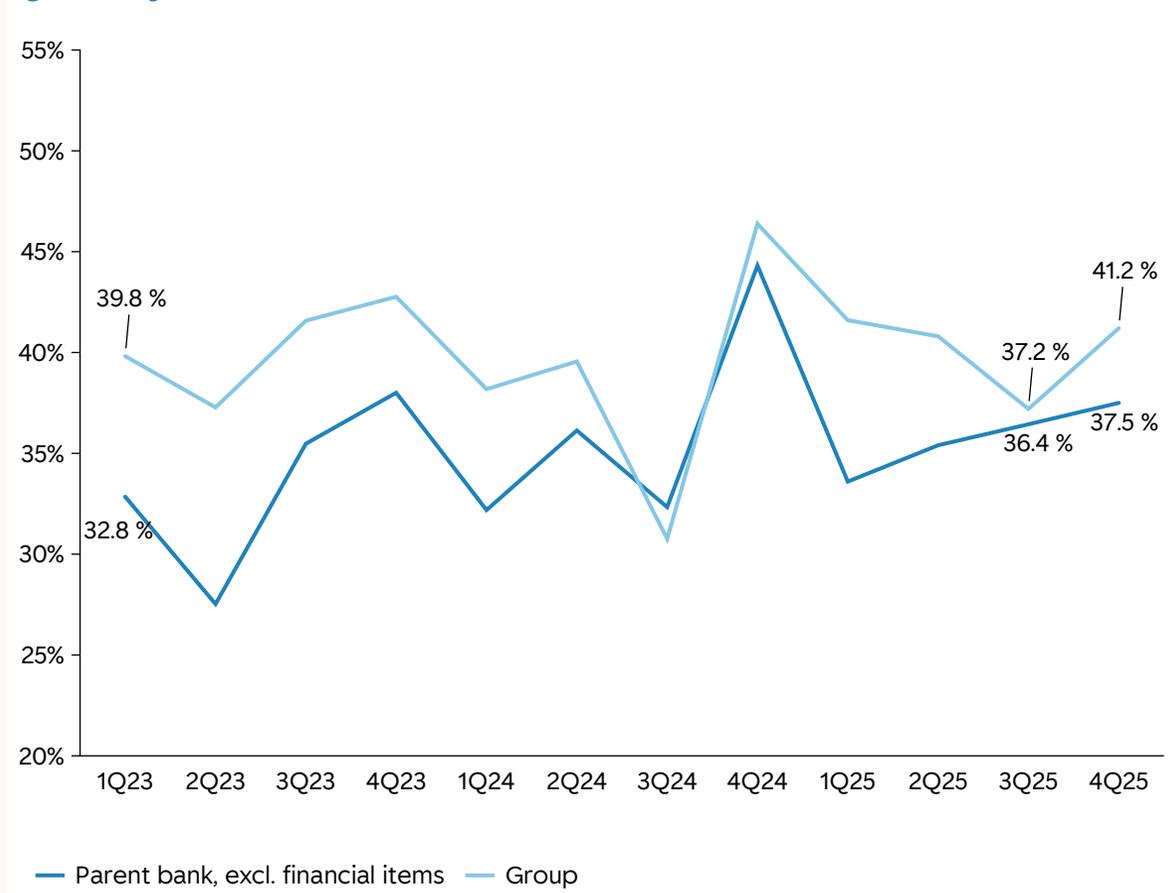
Operating expenses

Proforma

Changes in operating expenses (NOK million), from last year



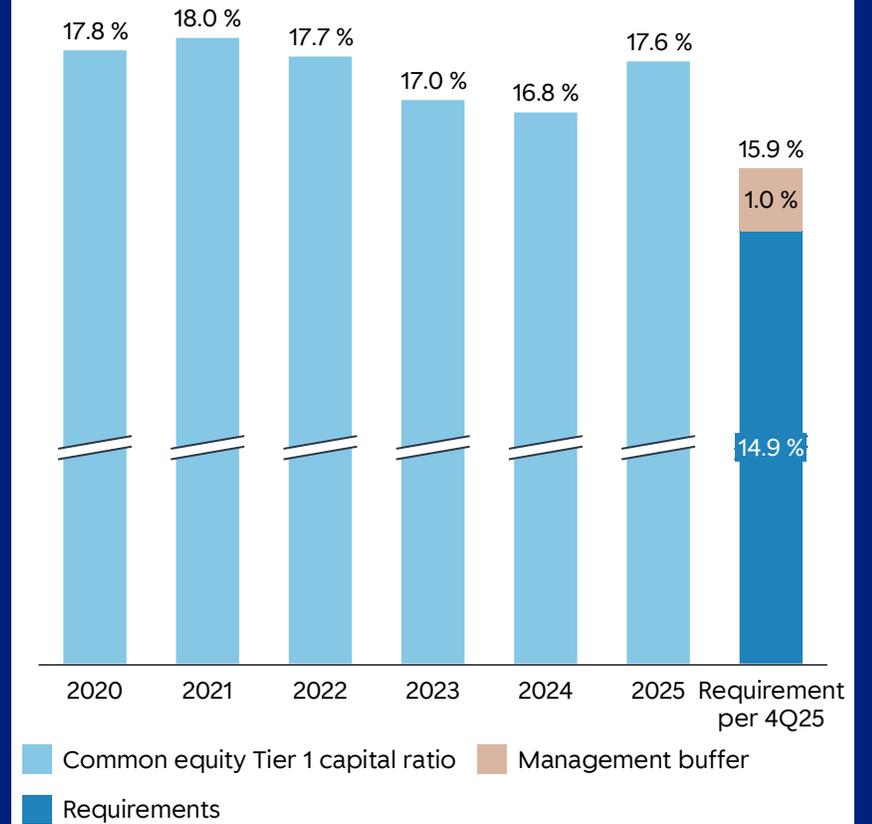
Quarterly cost income ratios



Capital levels

	4Q25	3Q25	4Q24
CET 1 capital ratio	17.6 %	17.3 %	16.8 %
Tier 1 capital ratio	19.4 %	19.1 %	18.5 %
Capital adequacy ratio	21.9 %	21.6 %	20.7 %
Leverage Ratio	7.2 %	7.1 %	7.3 %

Common equity Tier 1 capital ratio



Together we develop Eastern Norway



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