SPOL

Photo: Anders Martinsen UAS Norway / POOL / NTB

Company presentation

Second quarter 2026

SpareBank 1 ØSTLANDET

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.

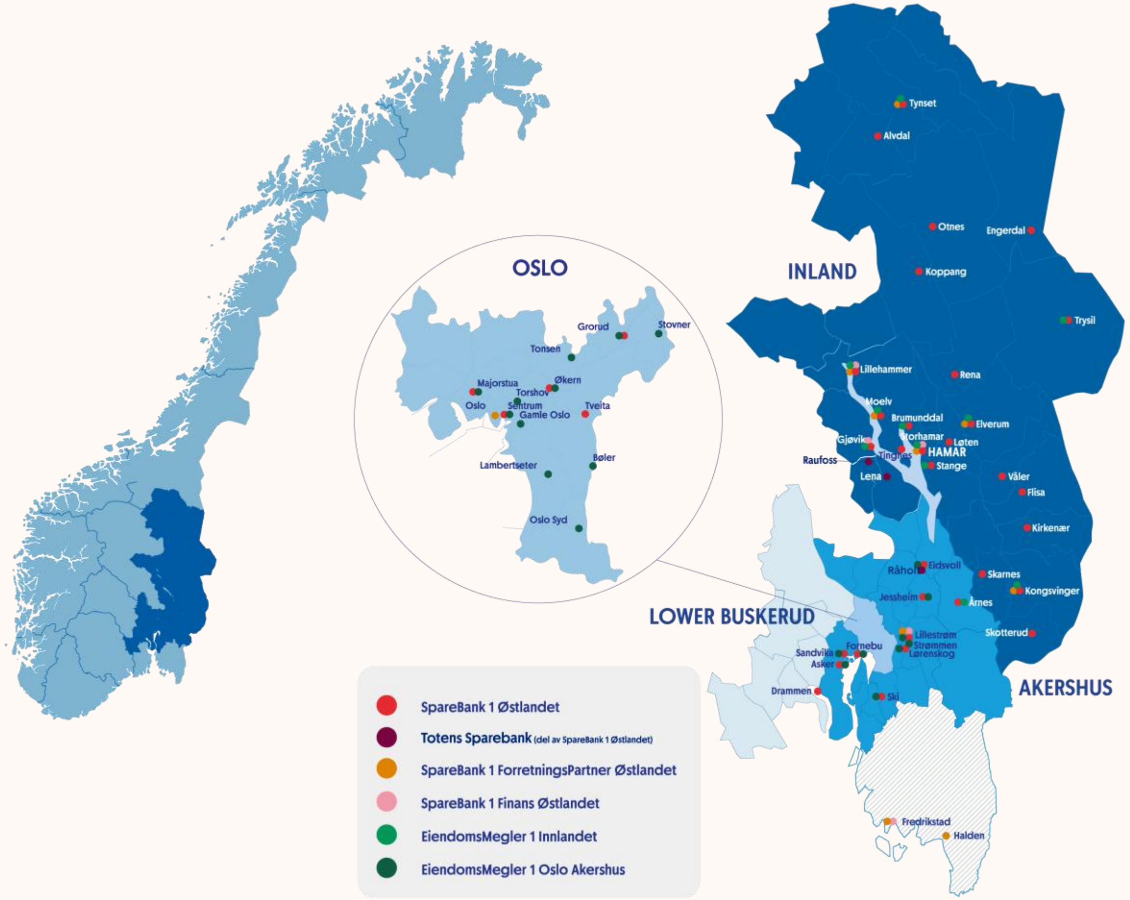
The bank in brief

- 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) – 40 bank branches and appr. 1,340 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 12.5 (“Low Risk”). MSCI ESG AA.
- Green Bond framework updated 2024.

Strategic vision

Together we develop Eastern Norway

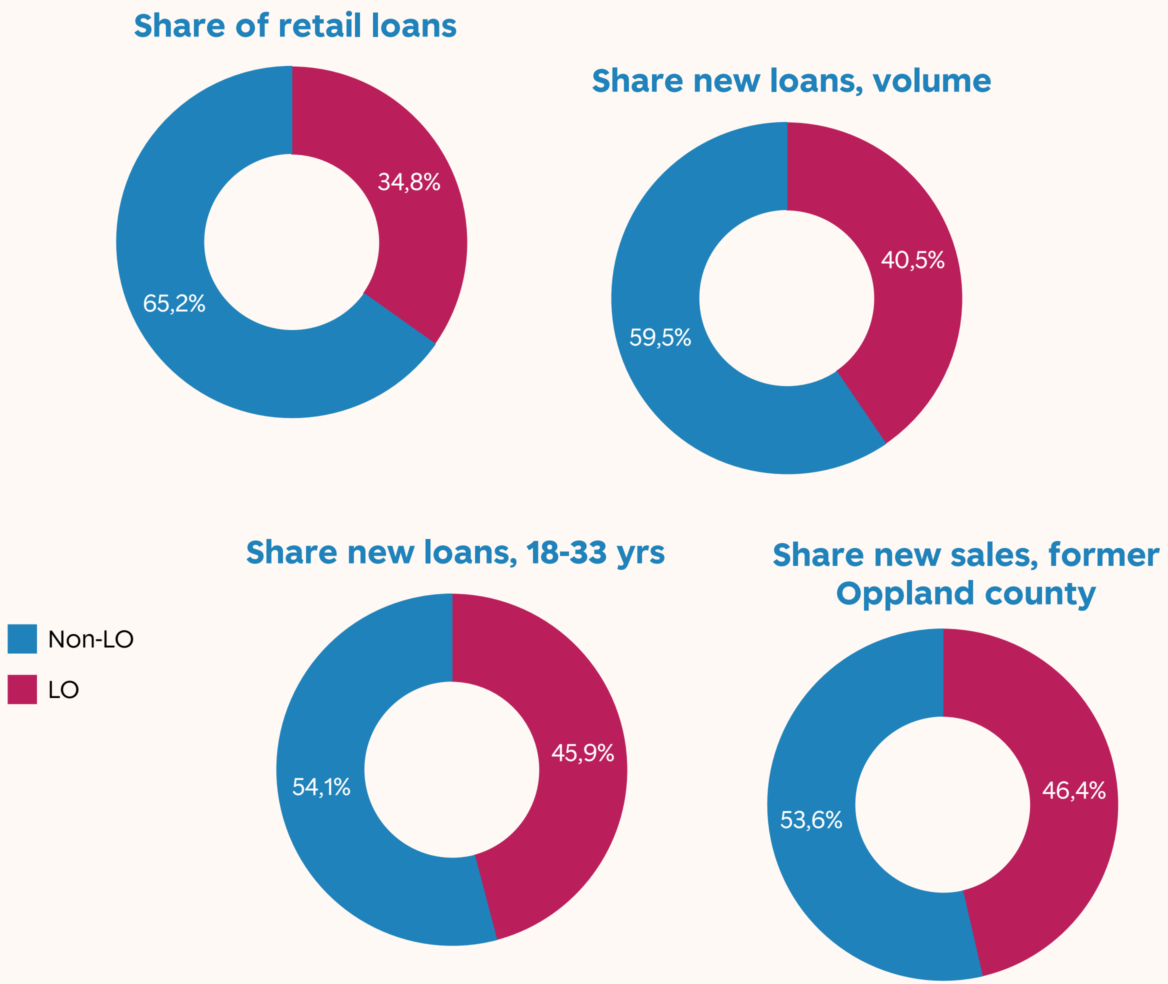
Eastern Norway is our home market



We are the local bank for the capital region 💙

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.

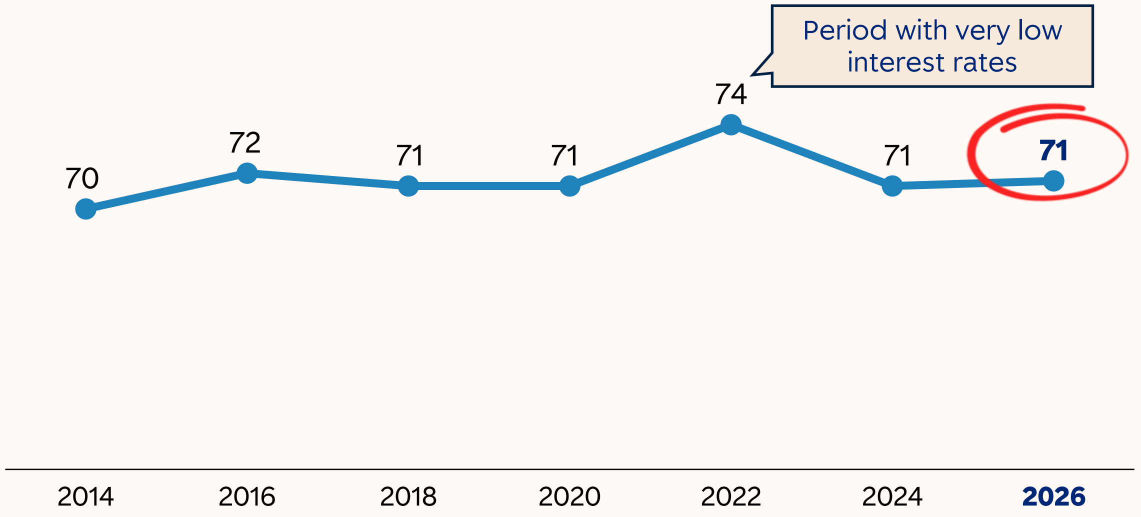


 Note: New loans past 12 months. All numbers are retail mortgages, volume. Data per end-March 2026.

Strong customer relations in retail and corporate markets

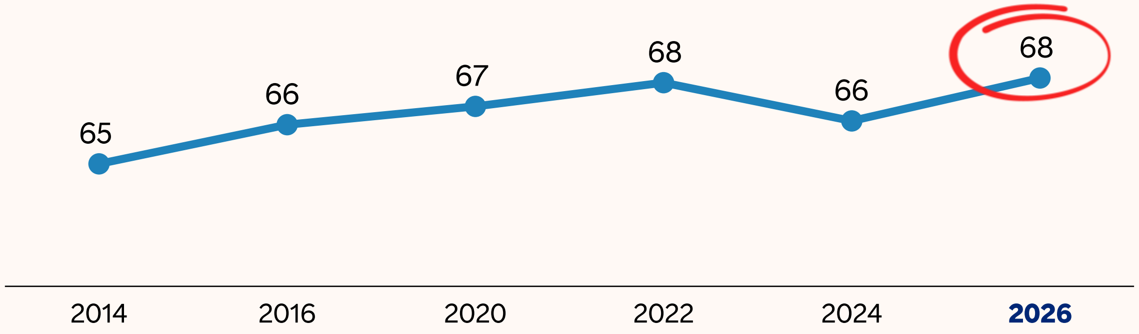
Satisfied customers are also essential to achieving our financial targets. The bank maintains and further strengthens its strong customer relationships.

Retail market SB1 Østlandet– Customer relations (KRI)



Reference KRI SB1-alliance 2026: **70**

Corporate market SB1 Østlandet – Customer relations (KRI)



Reference KRI SB1-alliance 2026: **67**

0-35 Very weak	36-49 Weak	50-64 Middle	65-75 Strong	76-100 Very strong

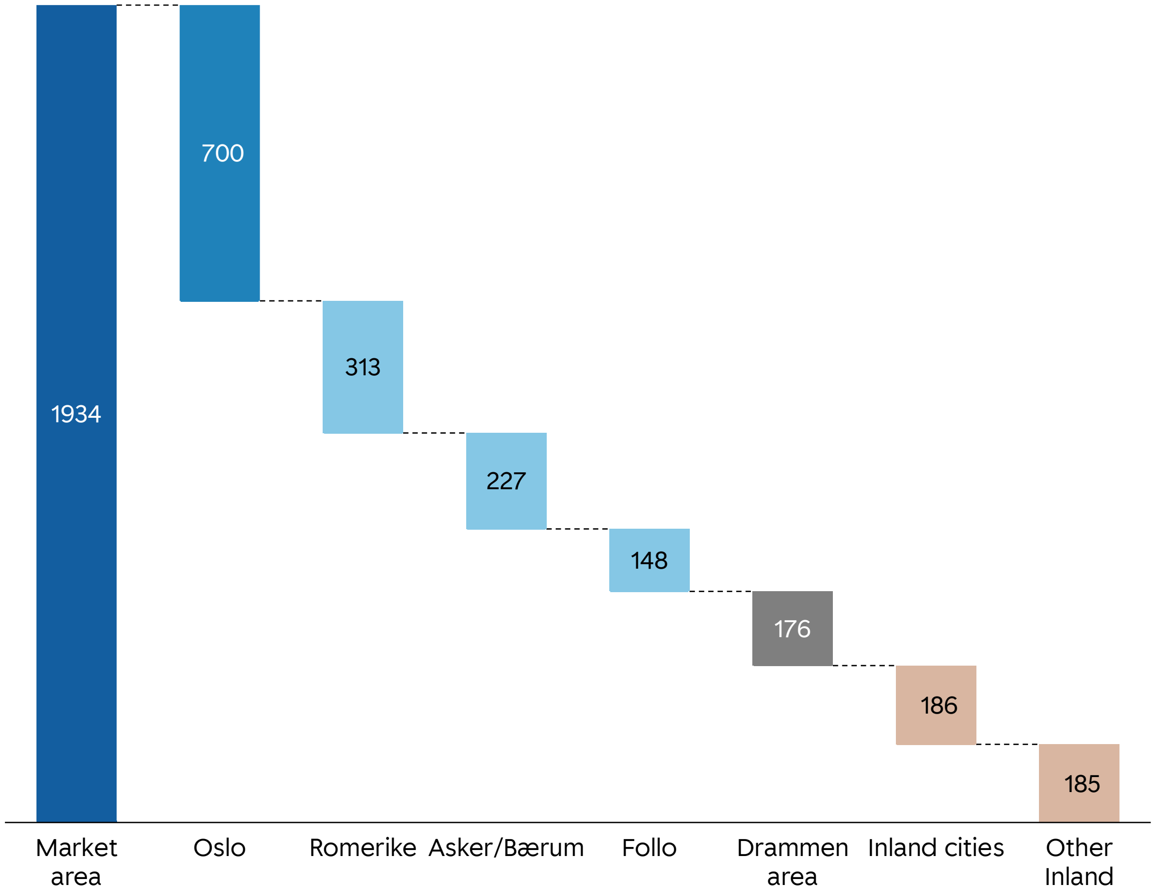
Customer relations retail market SpareBank 1 Østlandet x Kantar 2026 [9,030 respondents]

Customer relations SME market SpareBank 1 Østlandet x Kantar 2026 [427 telephone interviews]

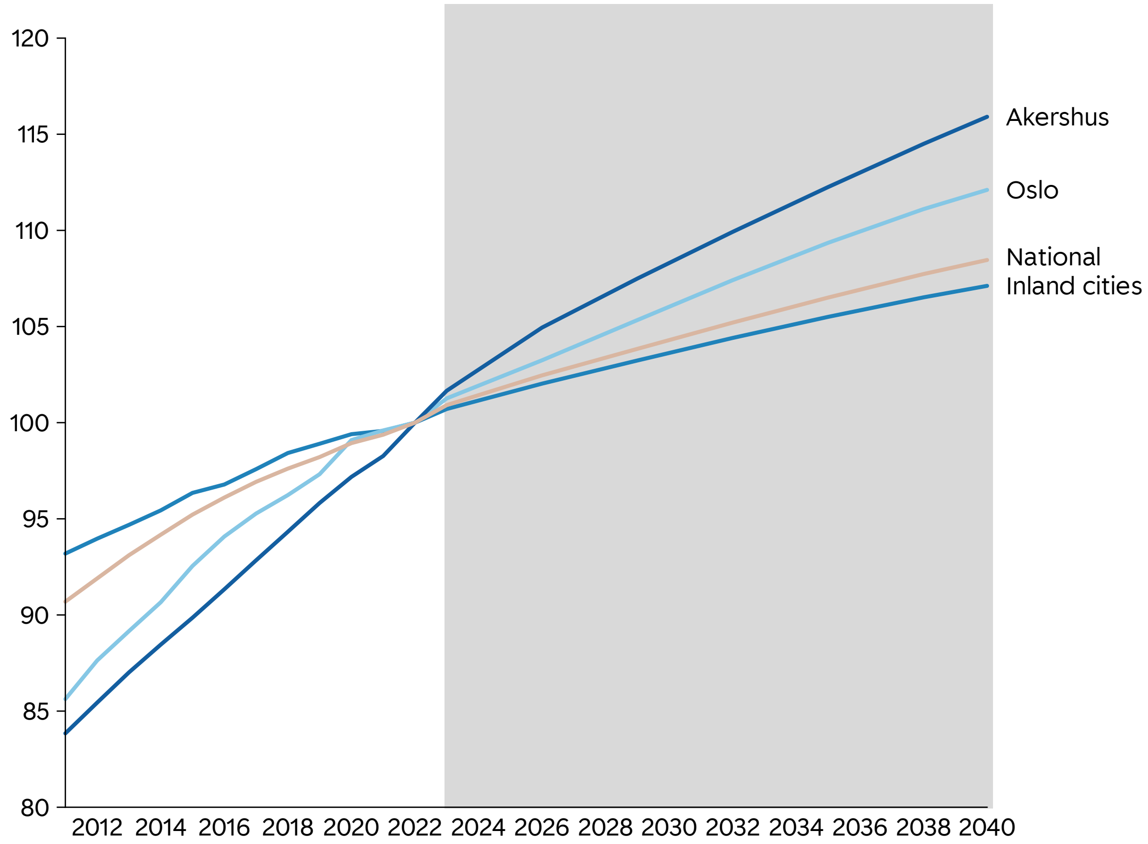
Big picture: Norway's most attractive market area

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

ODIN

Fremtind

vipps

Kredinor

LO favør

BN Bank

Part of the SpareBank 1 Alliance

SpareBank 1 SMN | SpareBank 1 Sør-Norge | SpareBank 1 SNN | SpareBank 1 Østlandet | Other SpareBank 1 Banks

Retail and corporate banking in Norway – second largest financial group in terms of total assets (~NOK 1,400 bn)

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 (24.39 %)
  - SpareBank 1 Næringskreditt (9.80 %)
- 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

SpareBank ØSTLANDET

Part of the SpareBank 1 Alliance, cont'd

SpareBank 1 ØSTLANDET

Community through ownership

Long-term ownership through the savings bank foundations

sparebank
stiftelsen
hedmark

«Profits to share»

Totens
Sparebankstiftelse

«Carrying forward the legacy of Toten Sparebank”

Distributed in 2025: 206 MNOK

Received 767 MNOK in dividends for 2025

Distributed in 2025: 40 MNOK

Received 149 MNOK in dividends for 2025

SpareBank 1
ØSTLANDET

Profits to the community

Customer dividend since 2017

2.889 MNOK

Customer dividend in 2025 of 582 MNOK

SpareBank 1 ØSTLANDET

Building communities

Stronger, more resilient communities

Foto: Alexander Lentille

Foto: Vålerenga

SpareBank 1 ØSTLANDET

Why invest in SPOL?

UNCOMPLICATED
Uncomplicated bank with low credit risk

BRAND
Strong and distinct brand with high customer satisfaction

SOLID
Solid bank with significant growth capacity

SUSTAINABILITY
Recognised and clear driver of sustainable transition

PROFITABLE
High earnings with stable dividend share

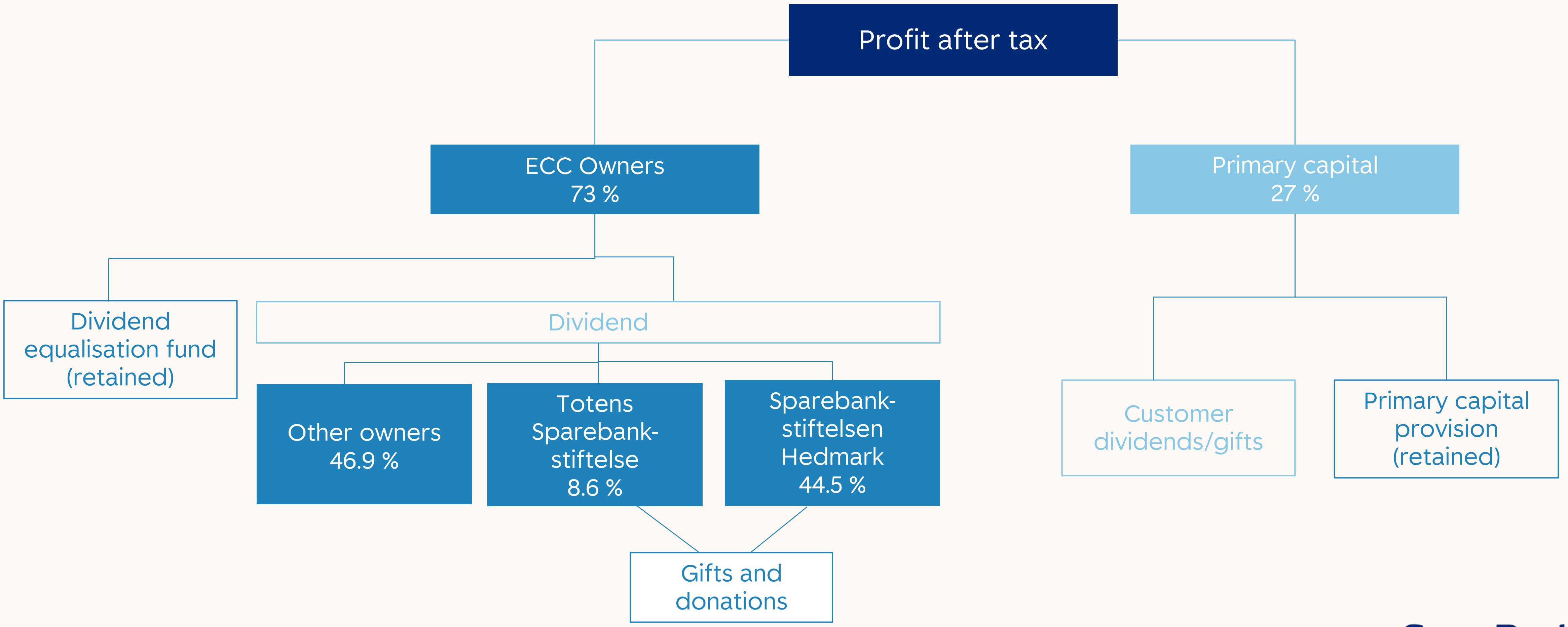
CUSTOMER DIVIDEND
Innovative customer dividend, benefitting owners and customers

GROWTH
Strong position in market with great growth opportunities

SpareBank 1 ØSTLANDET

SPOL capital and distribution structure

ILLUSTRATION

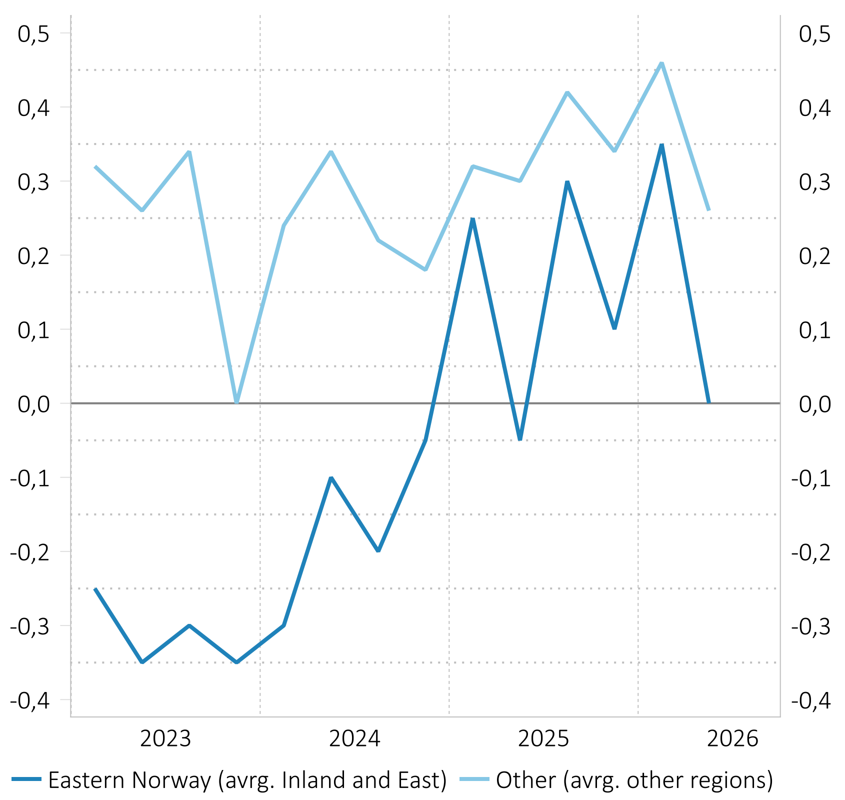


Utdannings-
direktoratet

Macro backdrop is improving, although gradually

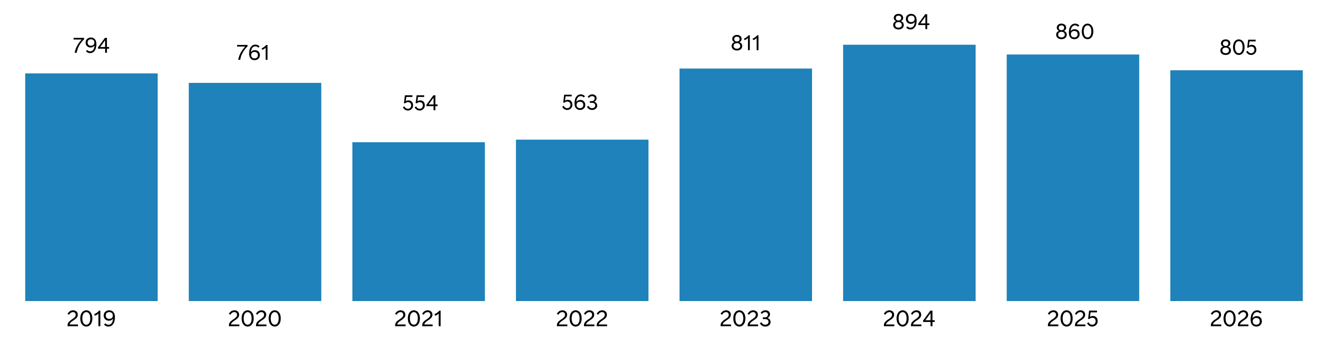
Activity in market area has been lower than elsewhere in Norway, due to rate rate-sensitive sectors including construction. Still, unemployment and bankruptcies have risen only moderately.

Norges Banks regional indicators



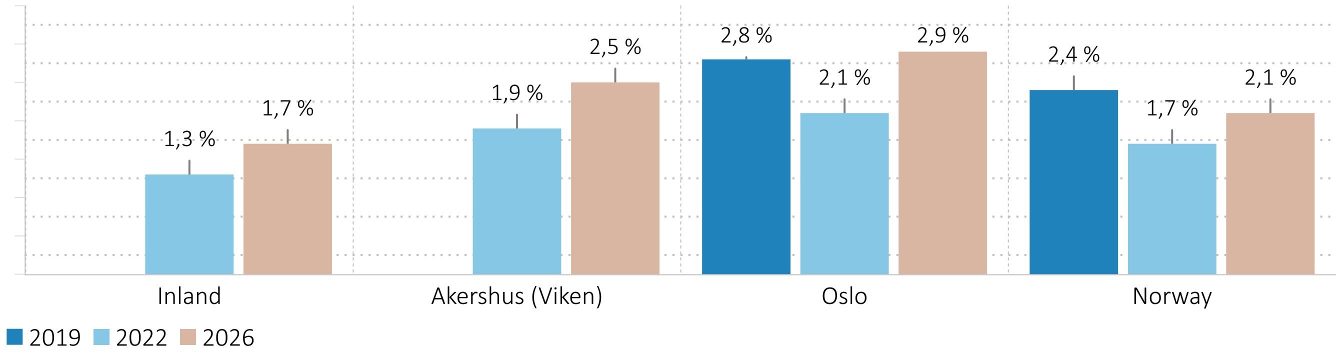
Sources: Macrobond, Norges Bank, own calculations

Number of bankruptcies, year-to-date (week 29 per year), market area



Sources: Macrobond, Statistics Norway, own calculations

Unemployment by county, %

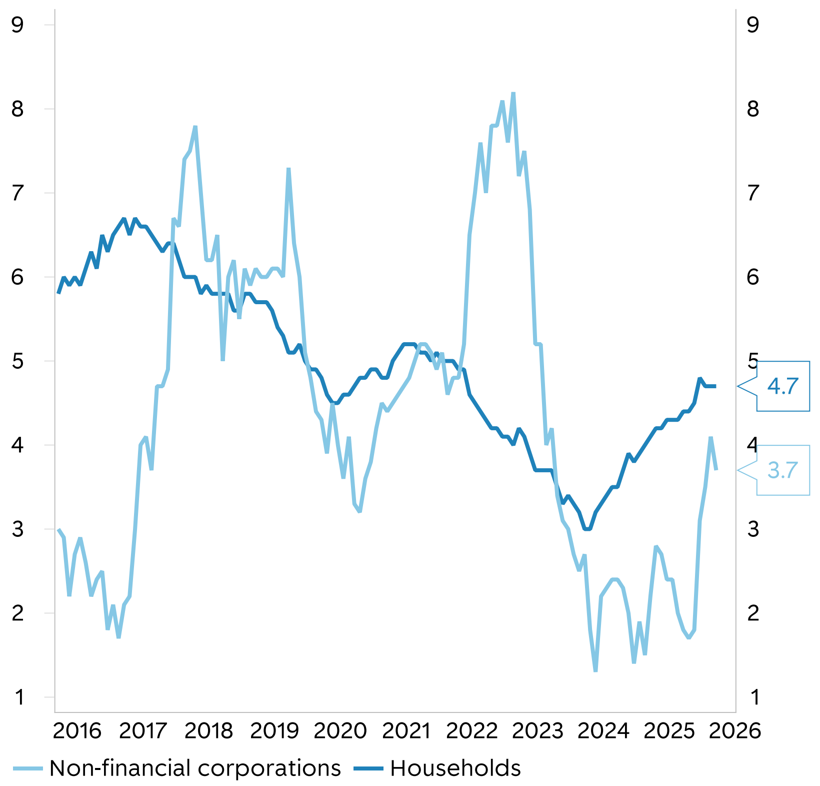


Sources: Macrobond, Norwegian Labour & Welfare Administration (Arbeids- og Velferdsforvaltningen - NAV)

SpareBank 1 ØSTLANDET

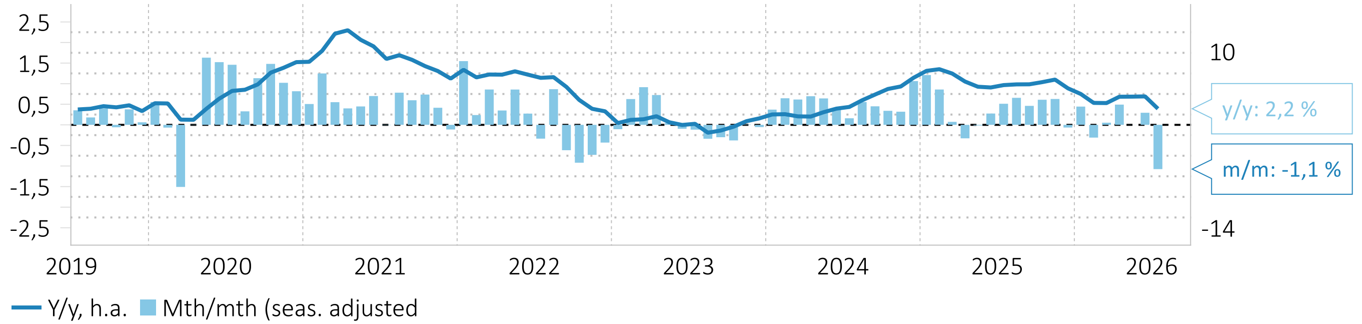
Still high activity levels in the housing market

Credit growth, 12-month in %



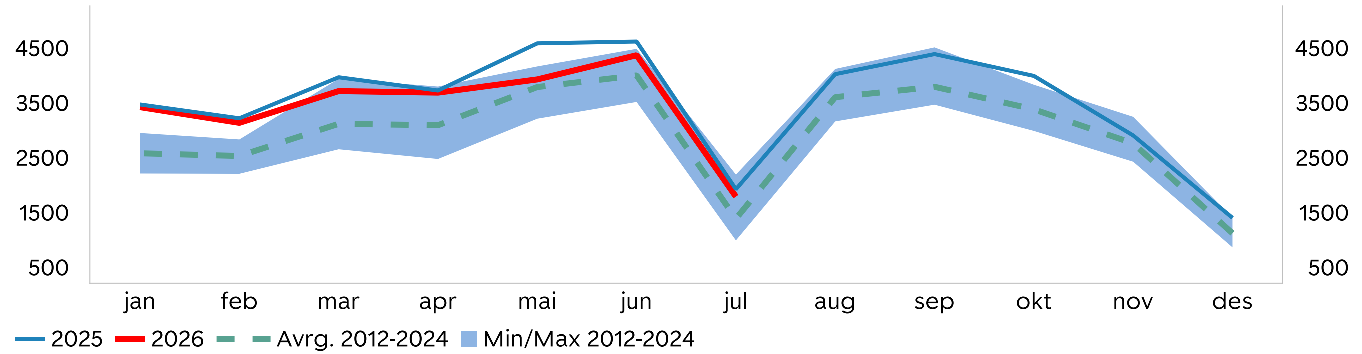
Sources: Macrobond, Statistics Norway

House price inflation, %



Sources: Macrobond, Eiendom Norge, FINN and Eiendomsverdi AS.

Existing home sales (no. of homes), monthly, market area



Sources: Macrobond, Eiendom Norge, FINN and Eiendomsverdi AS

SpareBank 1 ØSTLANDET

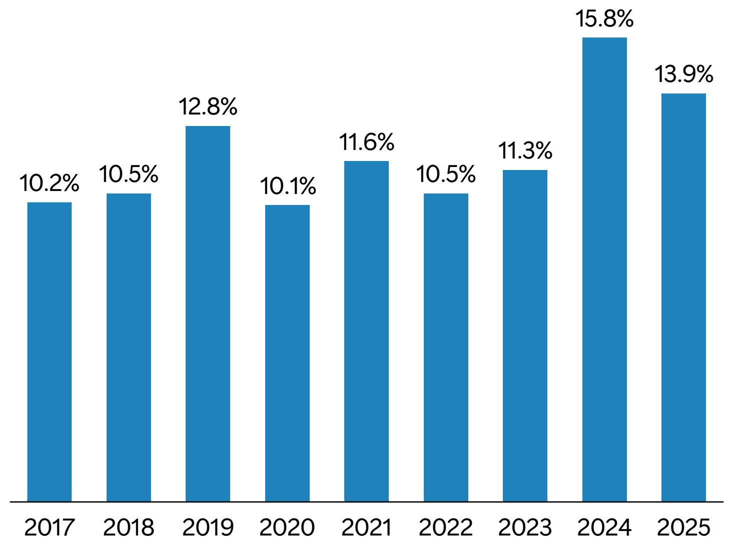
Strong 2025, meeting financial targets

> 13 %

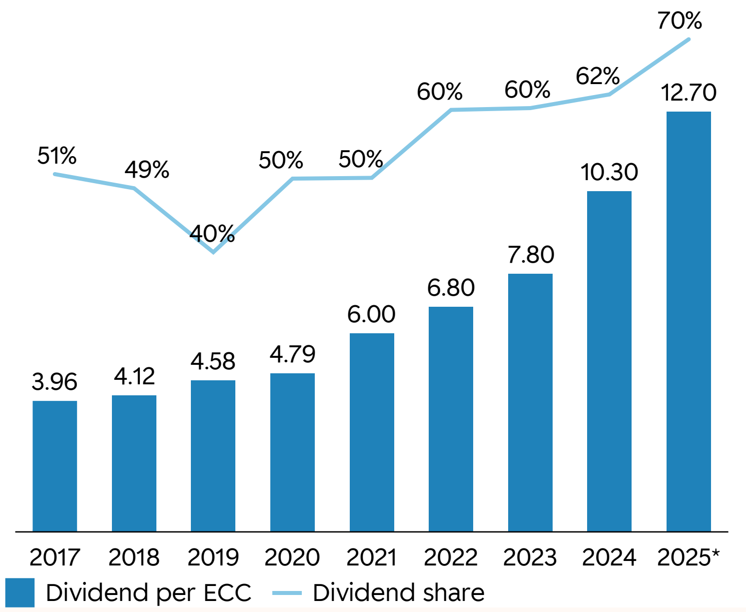
> 50 %

15.9 %**

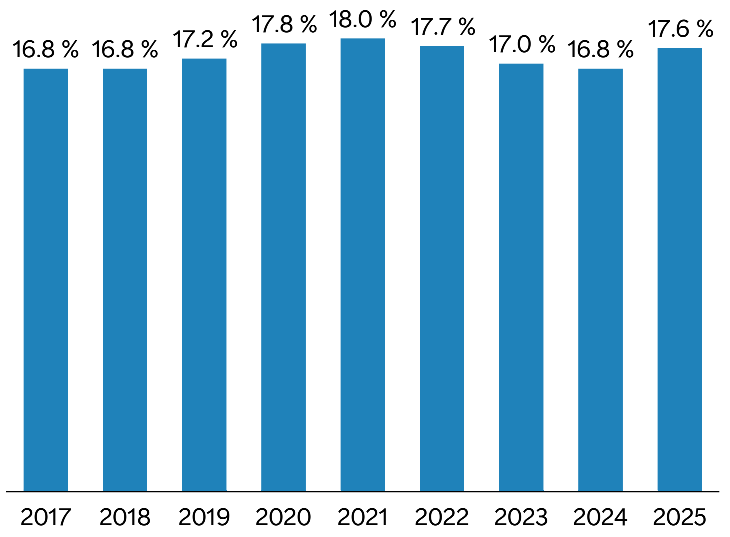
Return on equity, %



Cash dividend and dividend share, NOK and %



CET-1 ratio, %



* 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.

SpareBank 1 ØSTLANDET

Financial targets from 2026

Profitability	Costs*	Dividends	Solvency
> 13 %	< 40 %	> 50 %	15.9 %

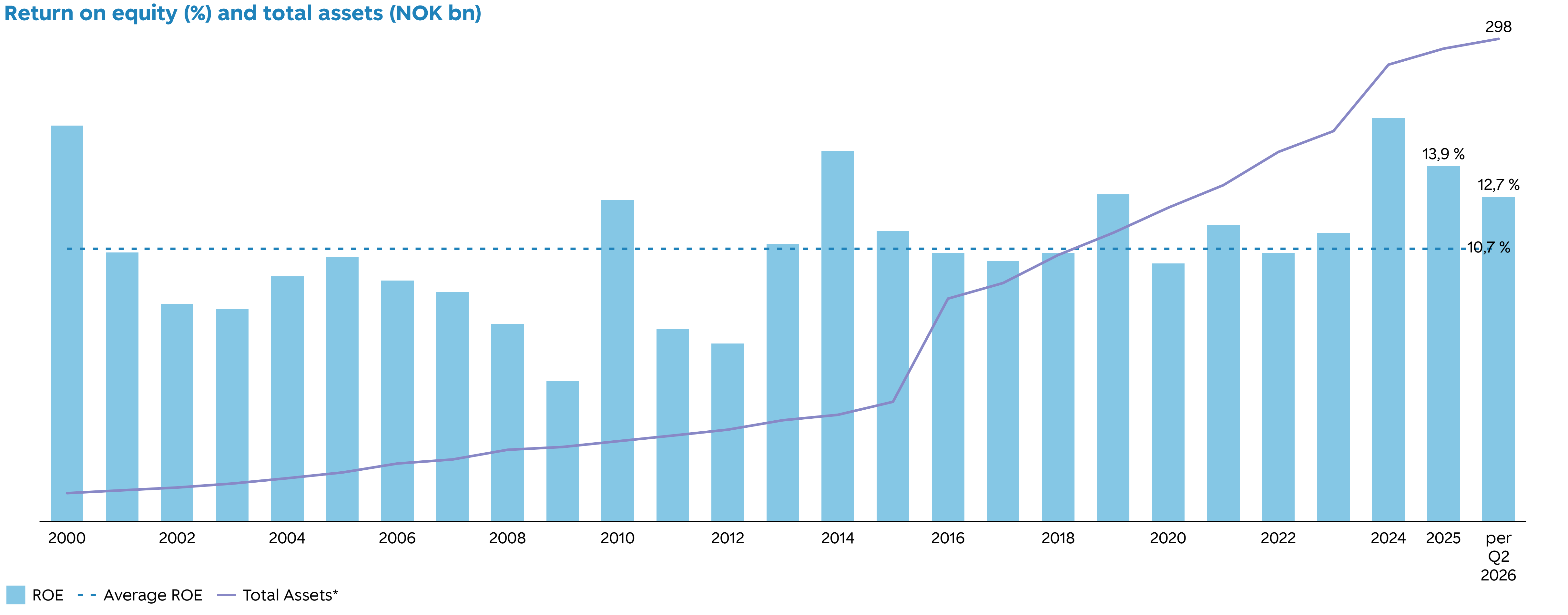
Achievements year-to-date

Profitability	Costs*	Dividends	Solvency
12,7 %	42,8 %	70 %	17.8 %

* Excl. costs related to merger.

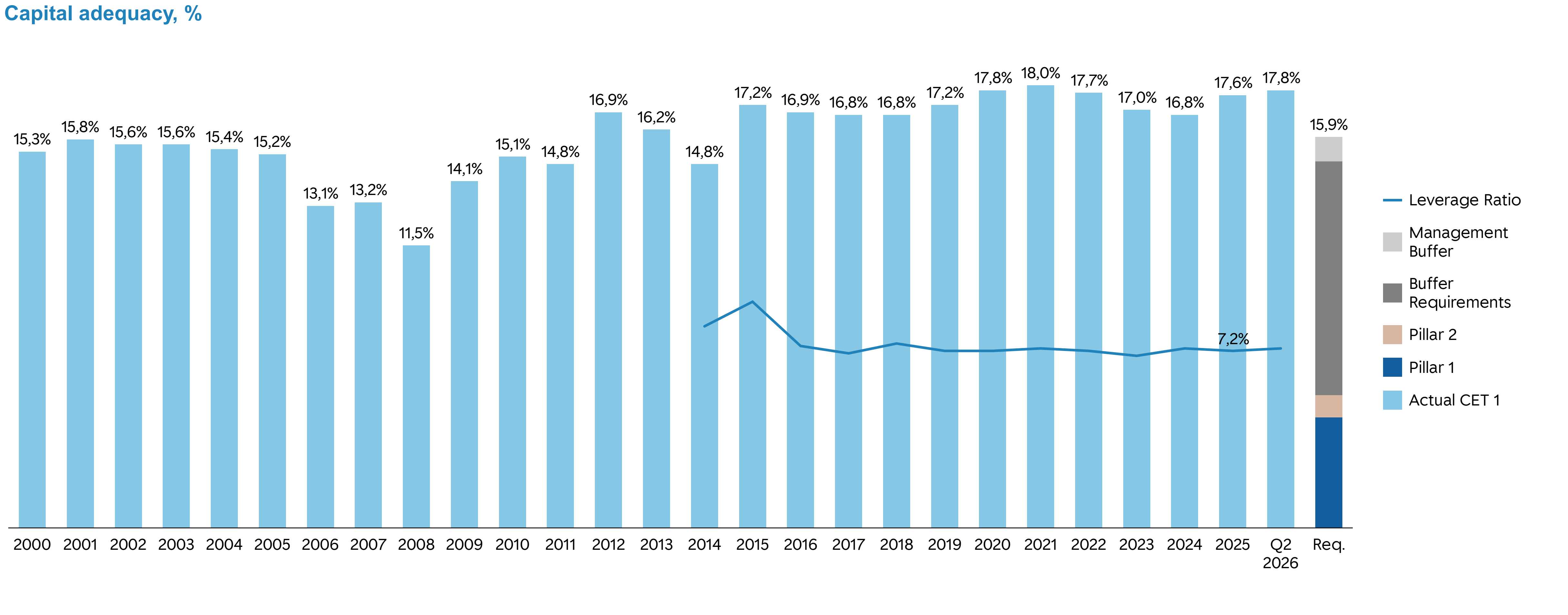
SpareBank 1 ØSTLANDET

Long history of solid returns

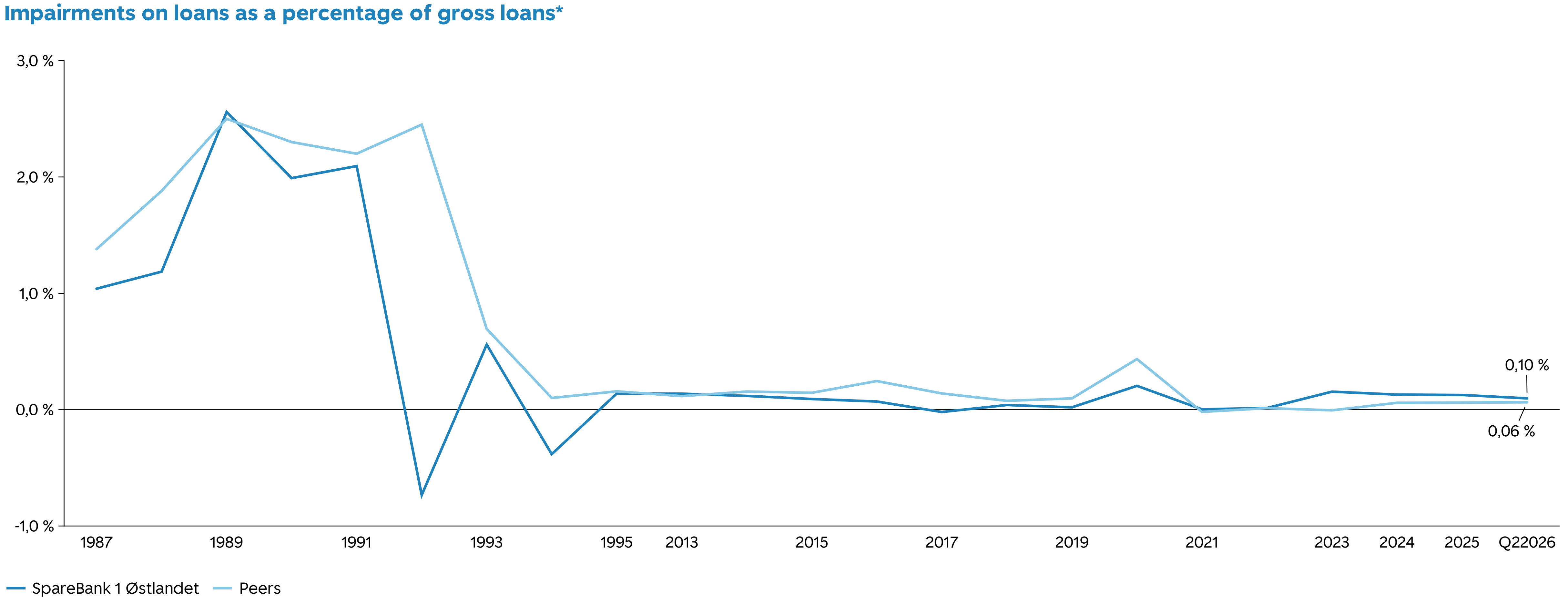


* Included loans transferred to covered bond companies

… high capital levels…

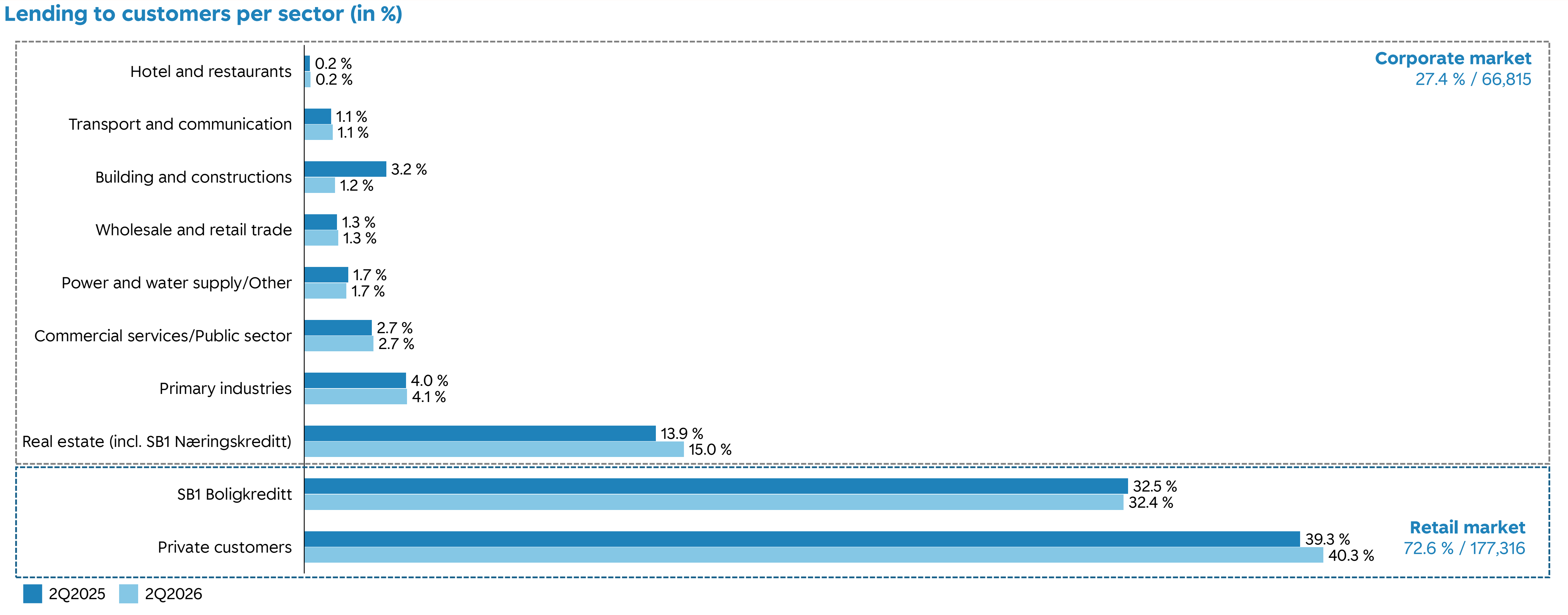


... and low loan losses



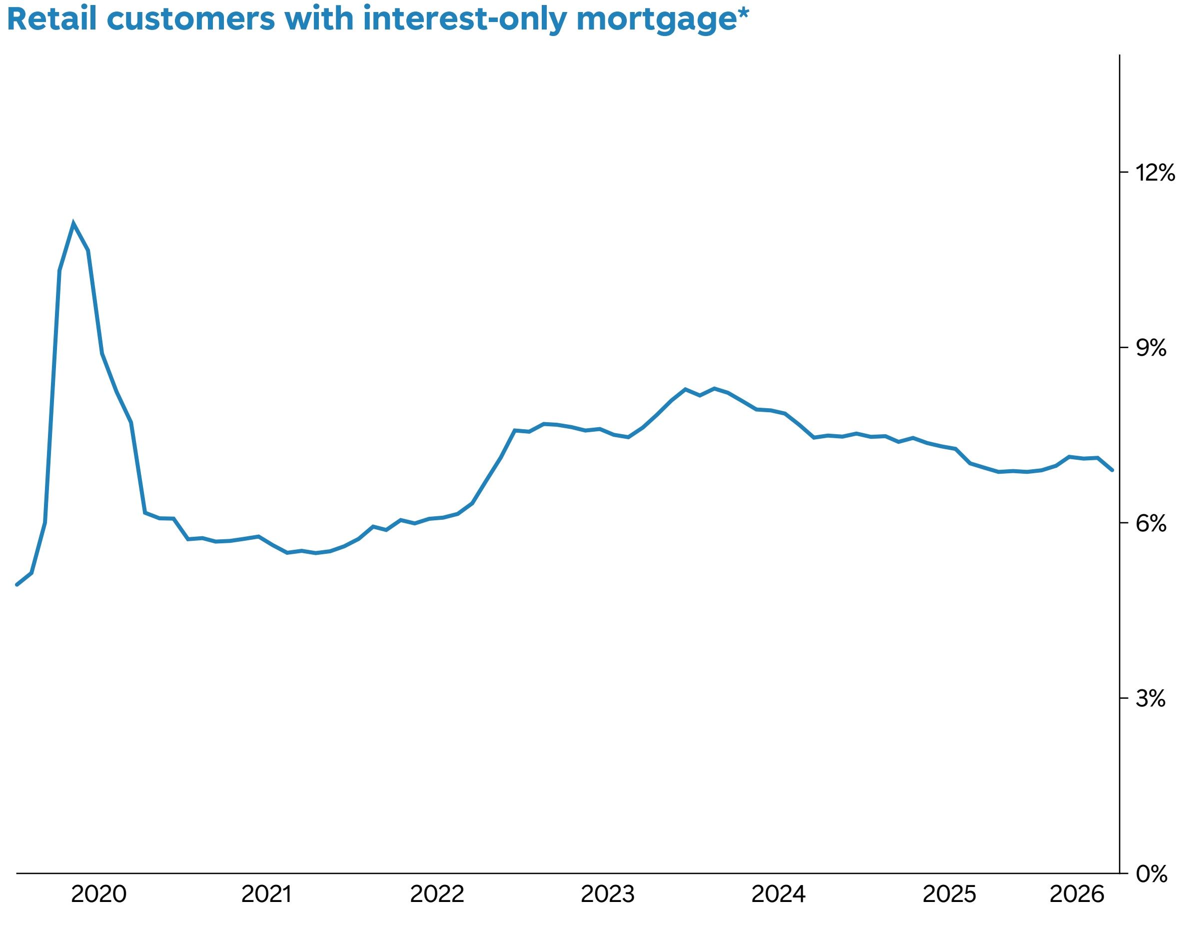
Source: Bank reports and SpareBank 1 Markets. Peers: NONG, SB1NO, MING, MORG, SBNOR
(*) Included loans transferred to covered bond companies

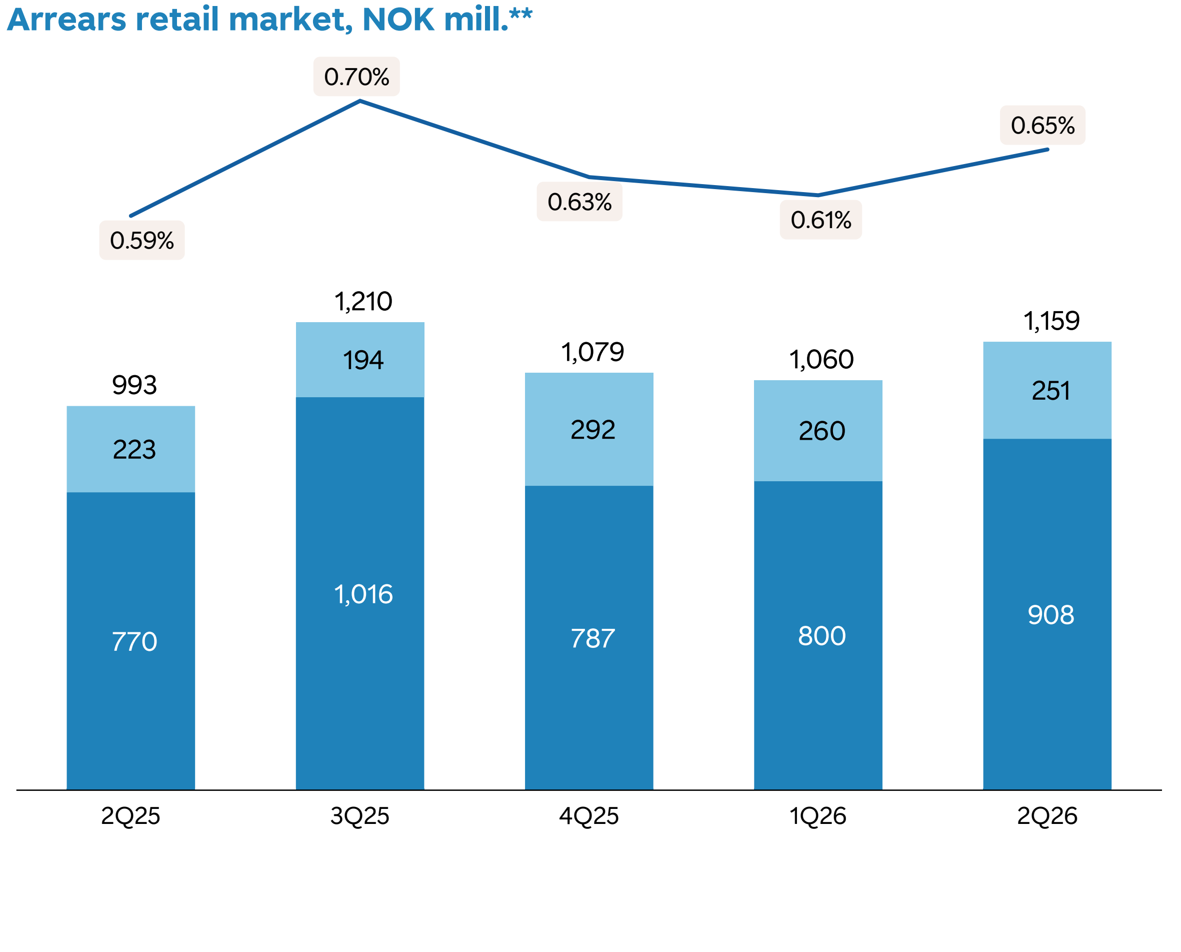
Well diversified loan portfolio



Statistics Norway introduced a new industry classification standard effective 1 September 2025, leading to the reclassification of approximately NOK 3 billion from Construction to Real Estate operations.

Retail: Indicators of underlying credit quality

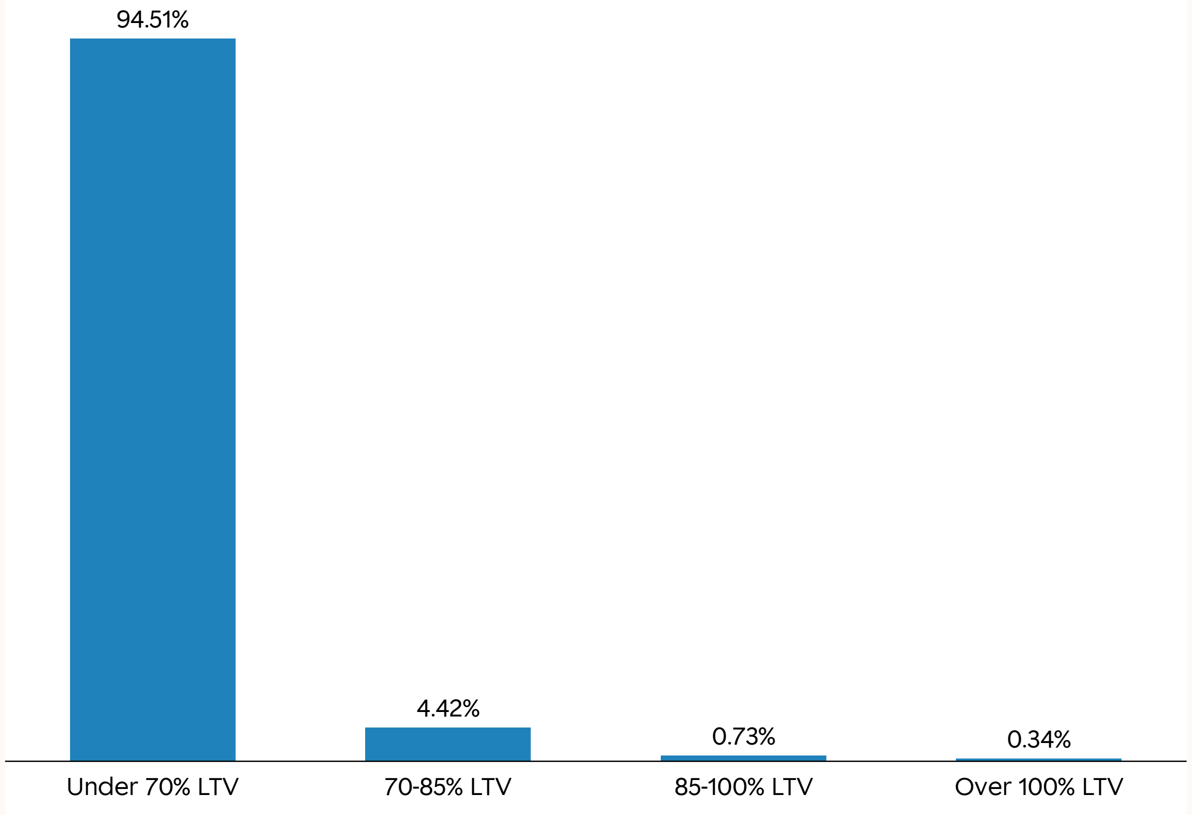




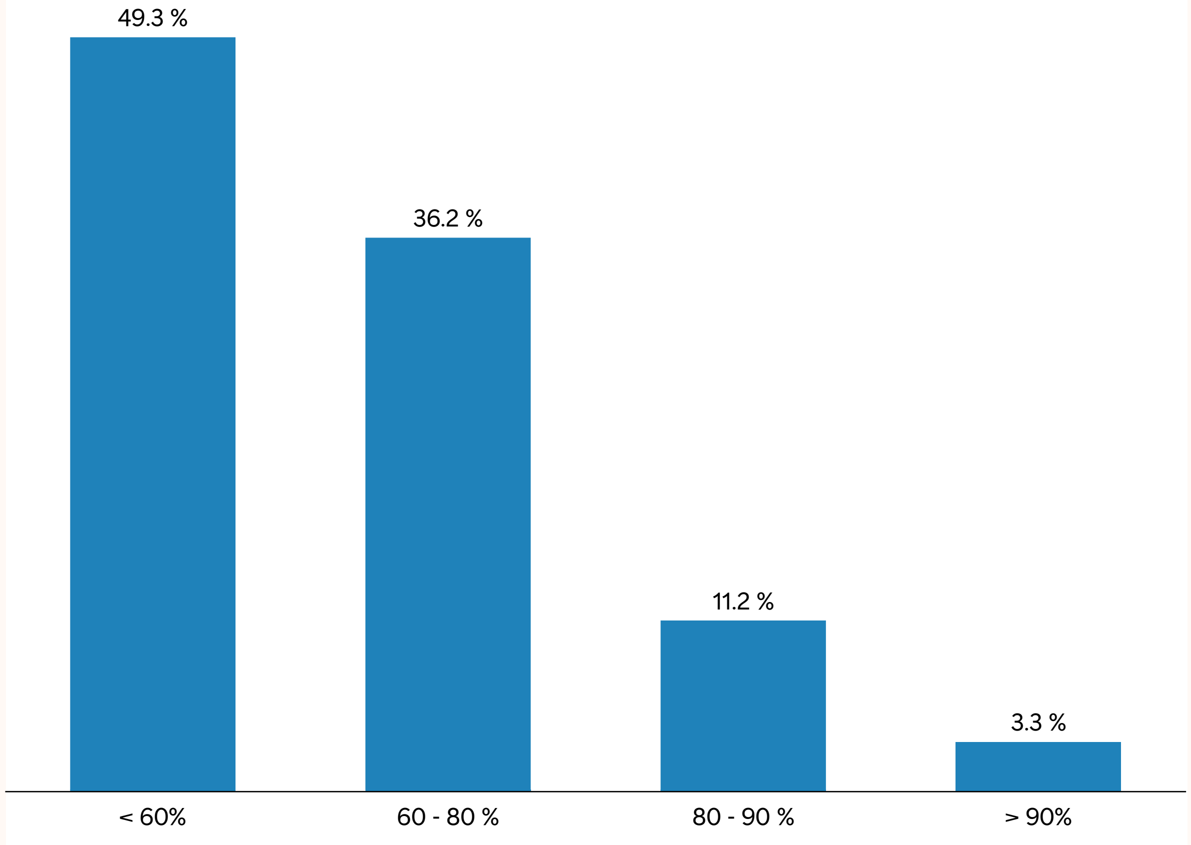
* Based on numbers for parent bank excl. Toten. ** Does not include loans transferred to SpareBank 1 Boligkreditt.

Retail: Mortgage collateral

Share of LTV by exposure – retail mortgages*



Share of lending according to LTV - retail mortgages*

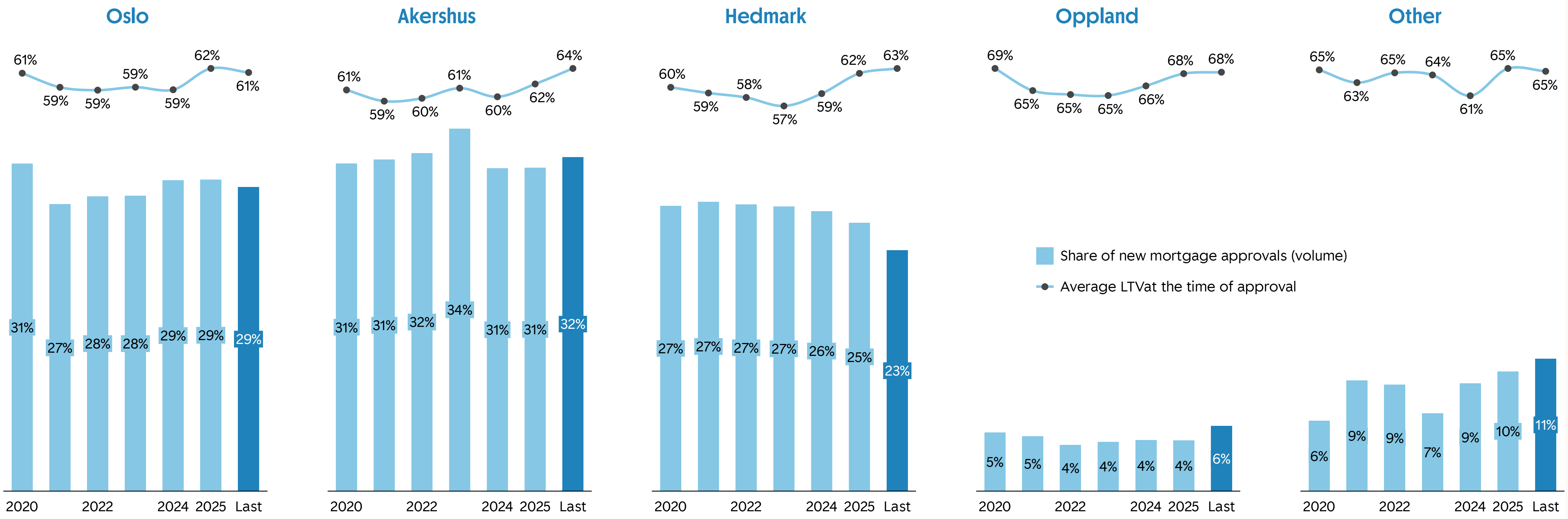


* Including loans transferred to SpareBank 1 Boligkreditt.

SpareBank 1 ØSTLANDET

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)

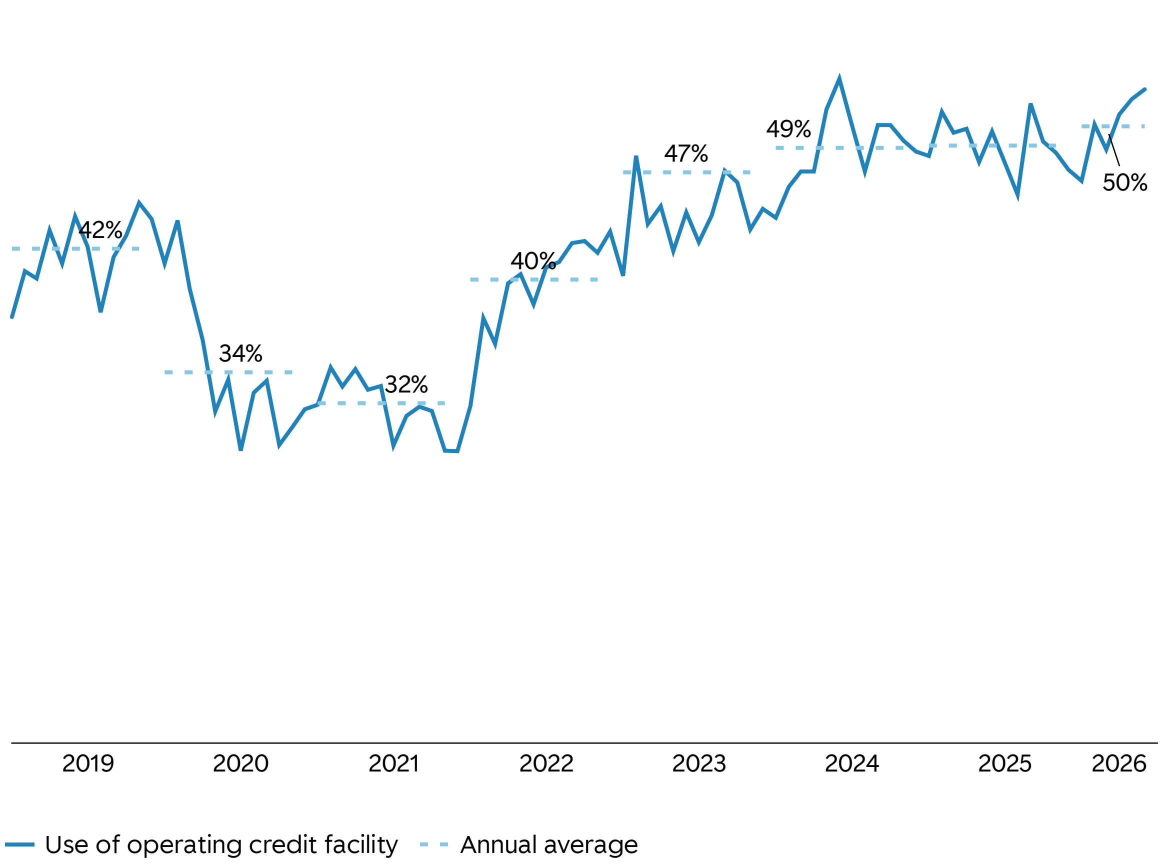


Numbers before technical merger in June 2026 does not include Toten portfolio.

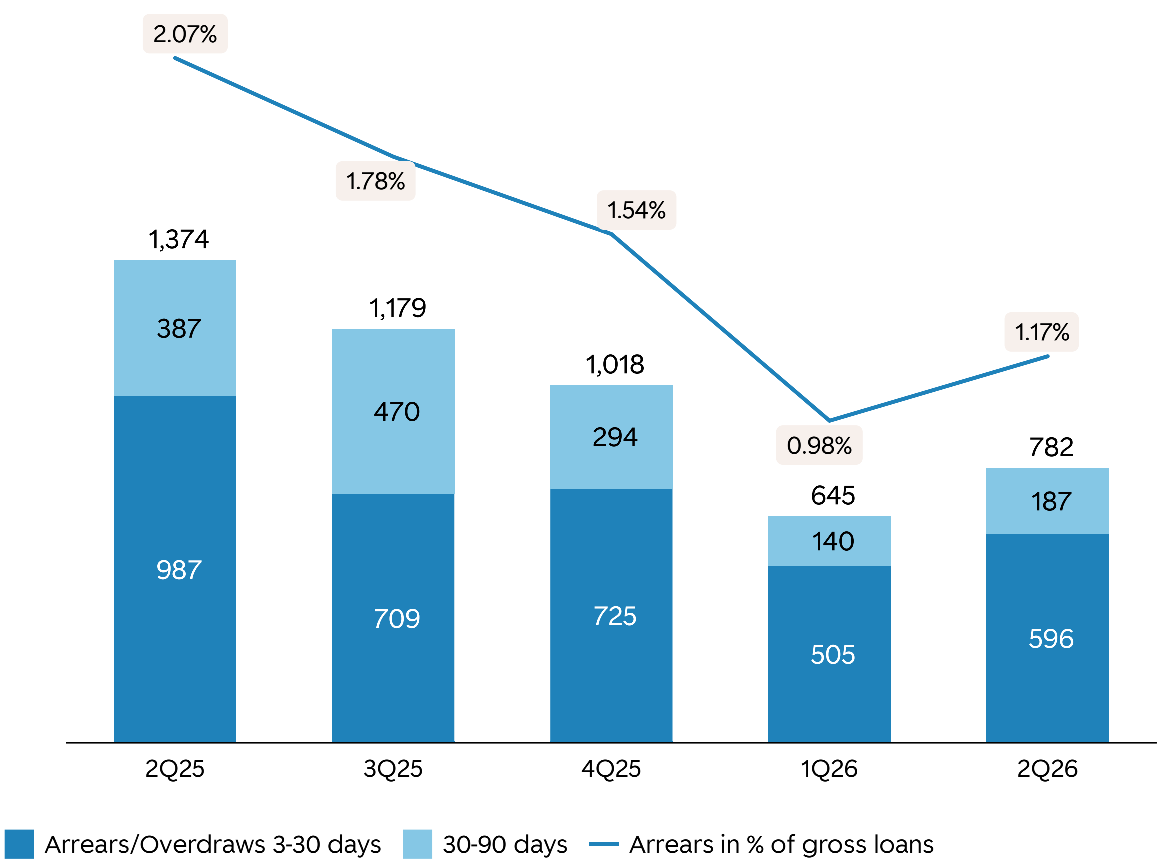
SpareBank 1 ØSTLANDET

Corporate: Indicators of underlying credit quality

Use of corporate credit facilities (parent bank)*



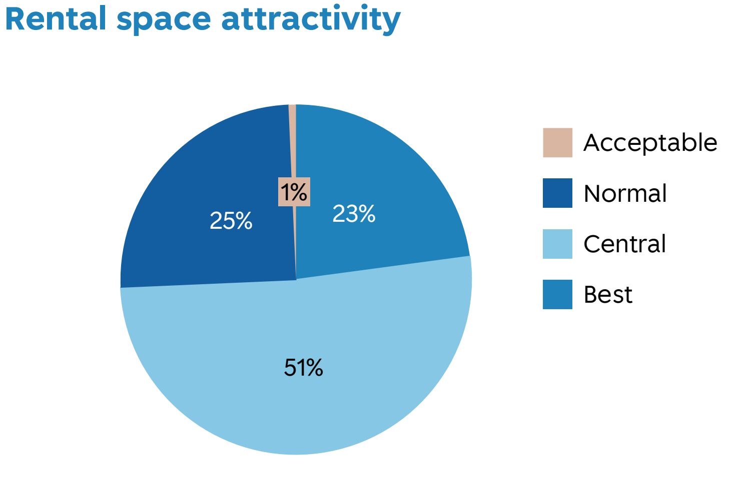
Corp. arrears below 90 days (NOK mill.)

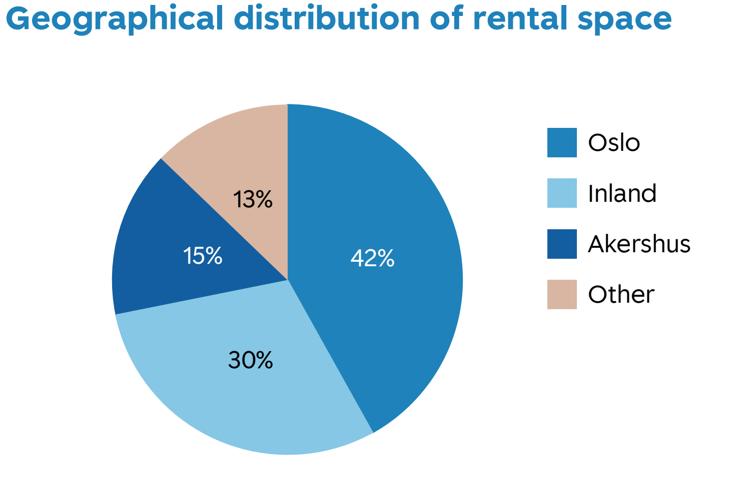


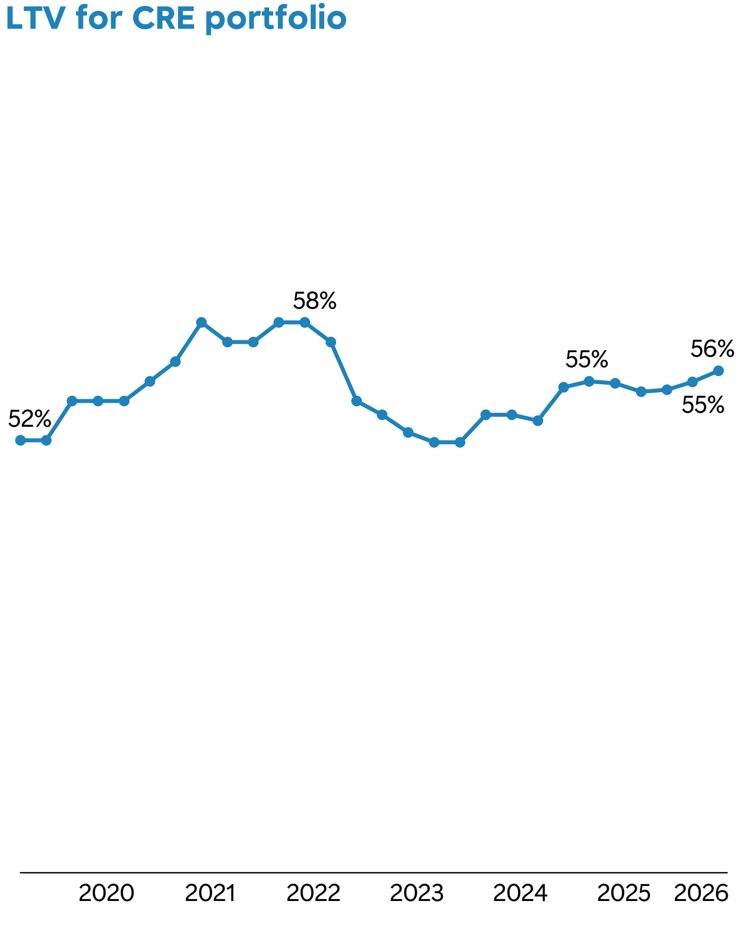
* Based on numbers for parent bank excl. Toten portfolio, with exposures of at least NOK 10 mill.

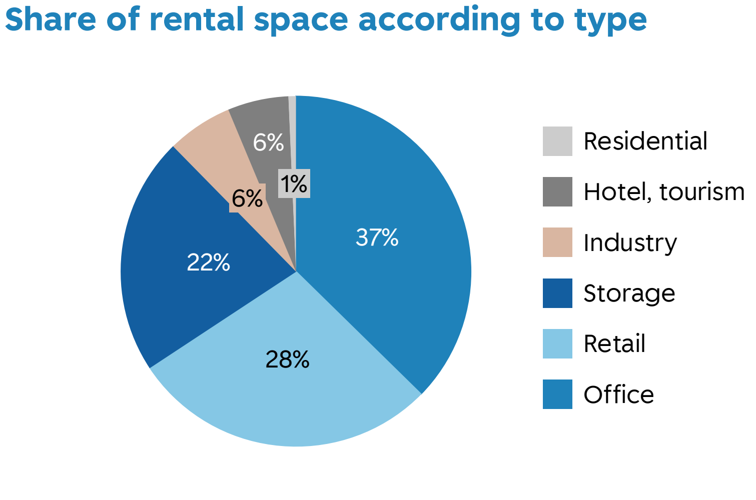
CRE: Attractive, diversified portfolio

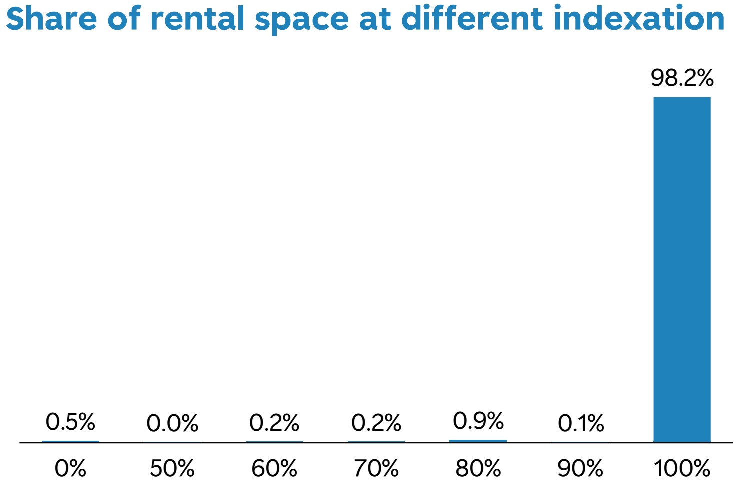
98 % of tenants have contracts that are 100 % indexed (to CPI).







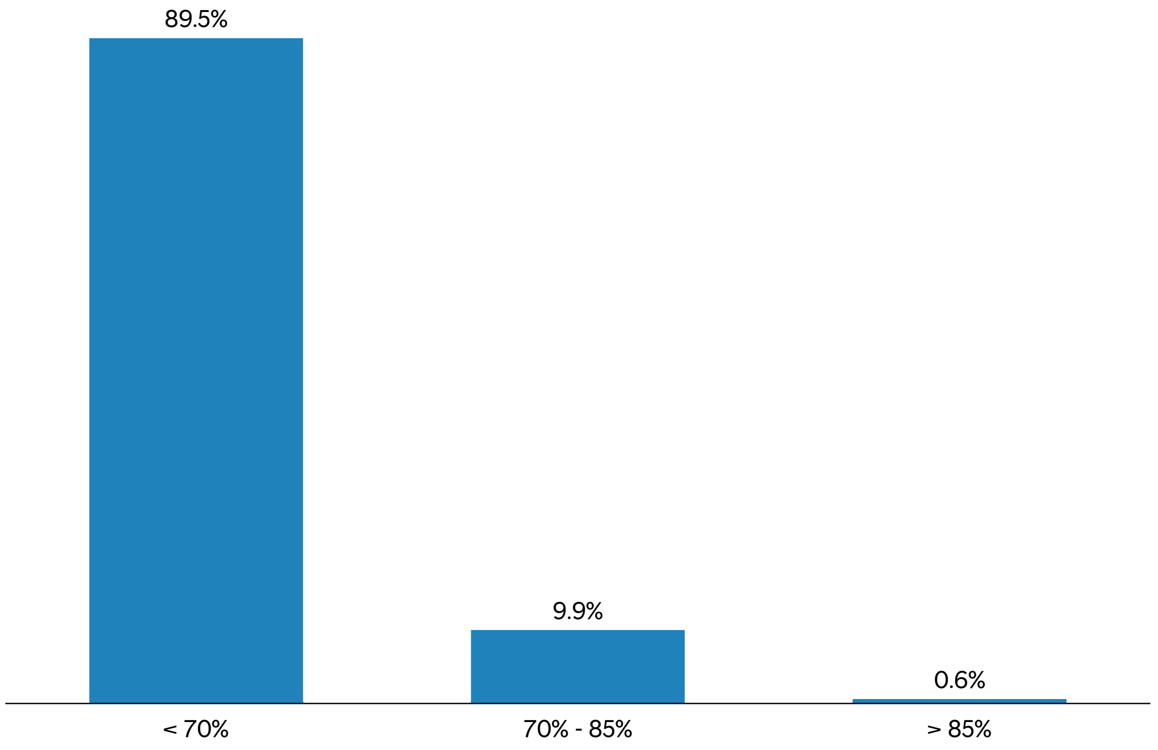




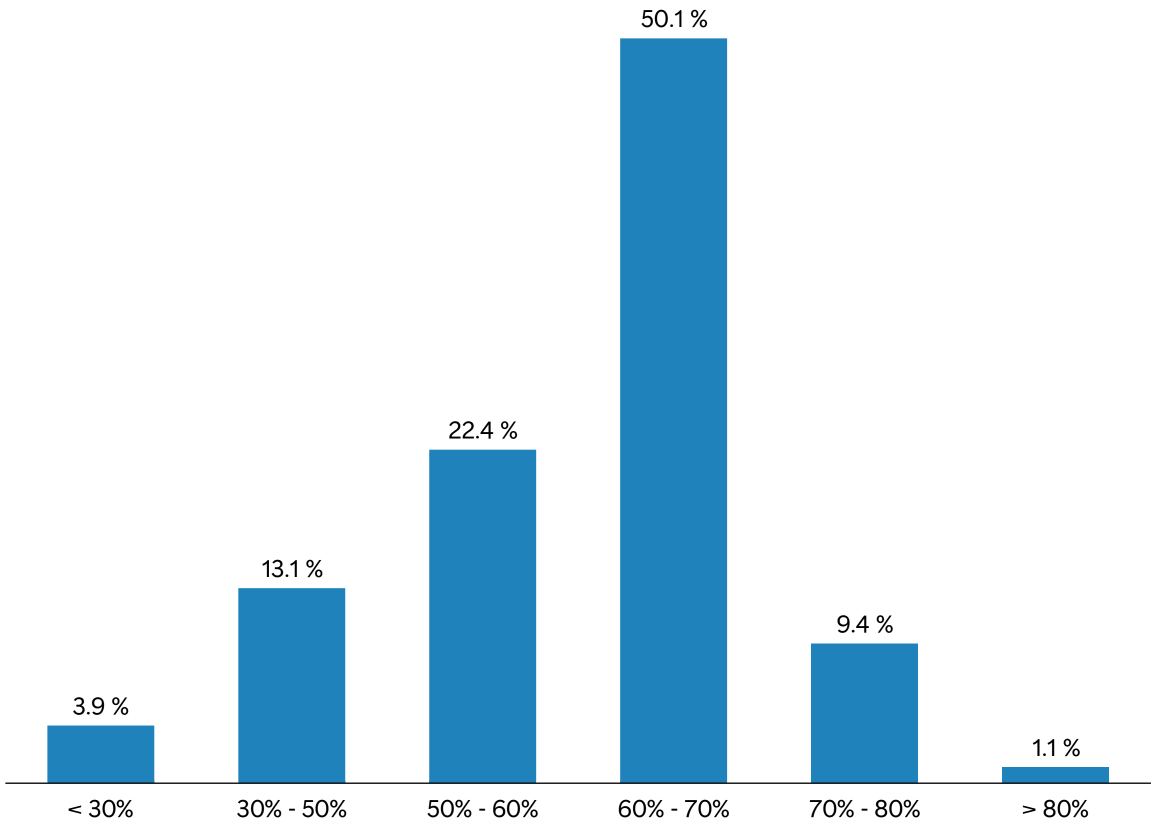
CRE: Solid collateral

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

Share of LTV by exposure – CRE*



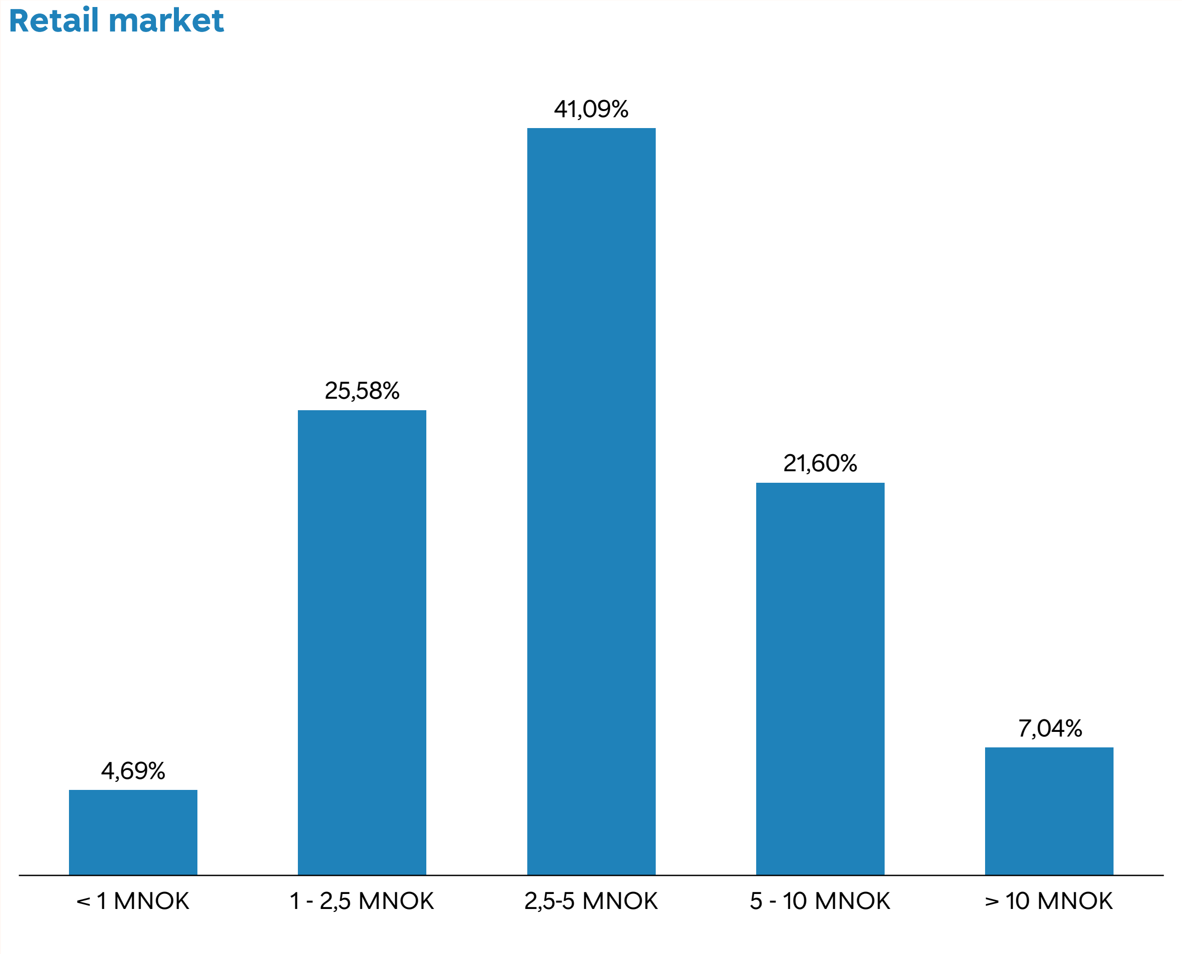
Share of lending according to LTV – CRE*

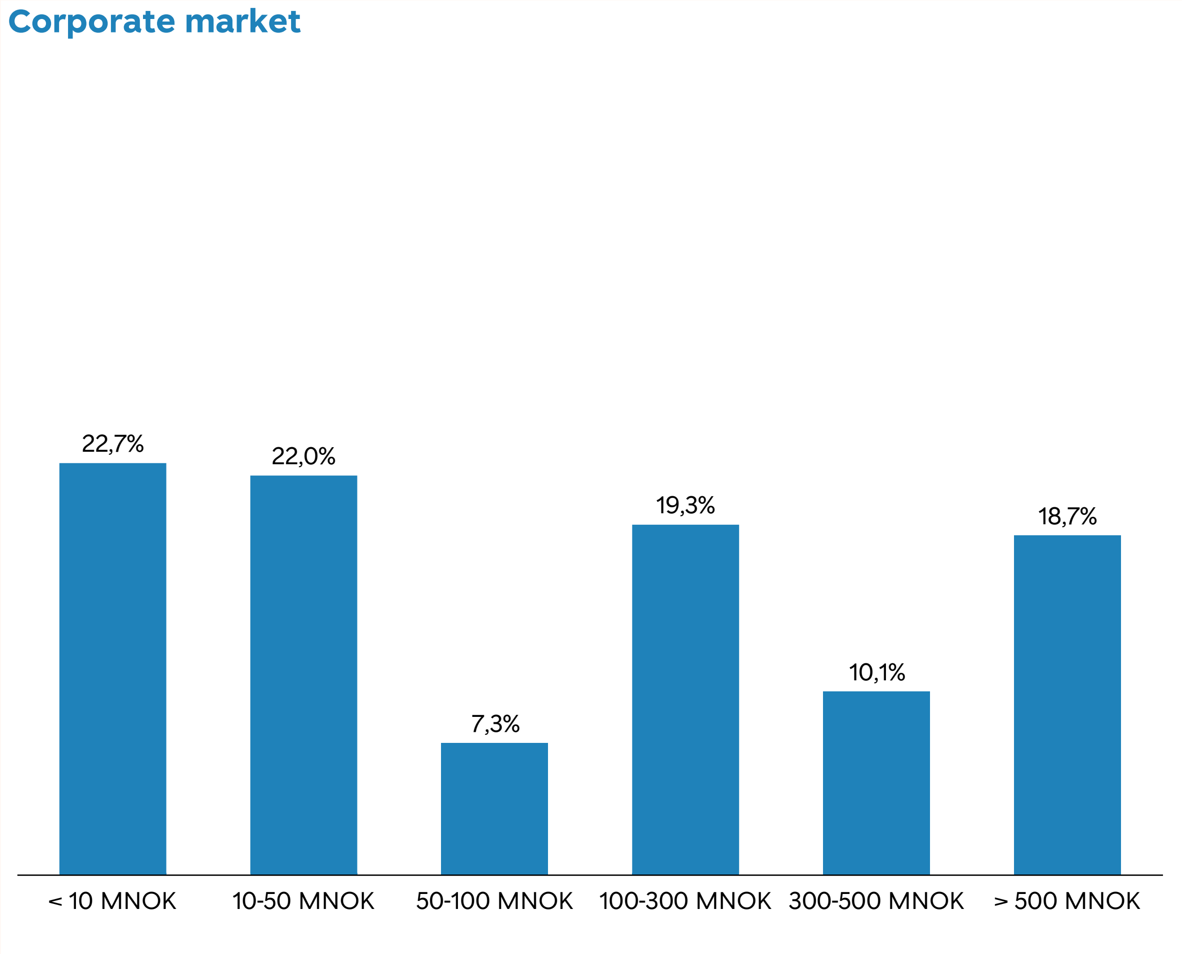


* Exposures of at least NOK 10 mill.

Size concentration risk in the lending book is low

Retail and corporate loans by size (% share)*





* Including loans transferred to the covered bond companies.

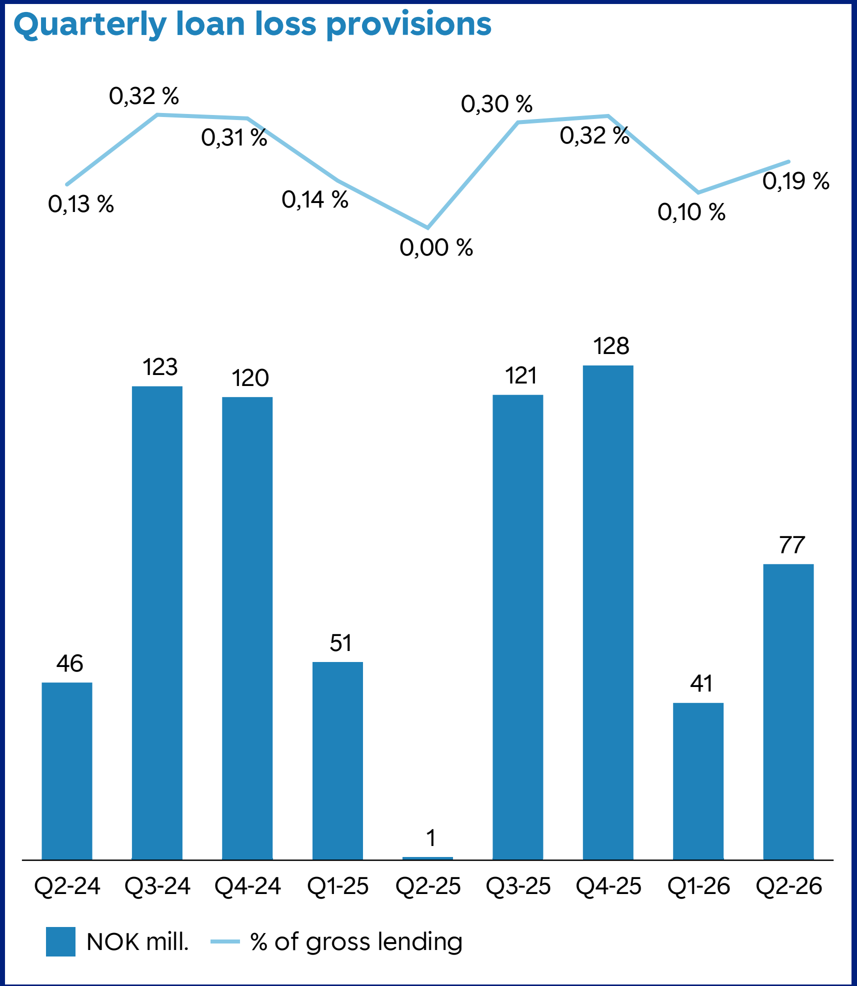
Loan loss provisions

Proforma

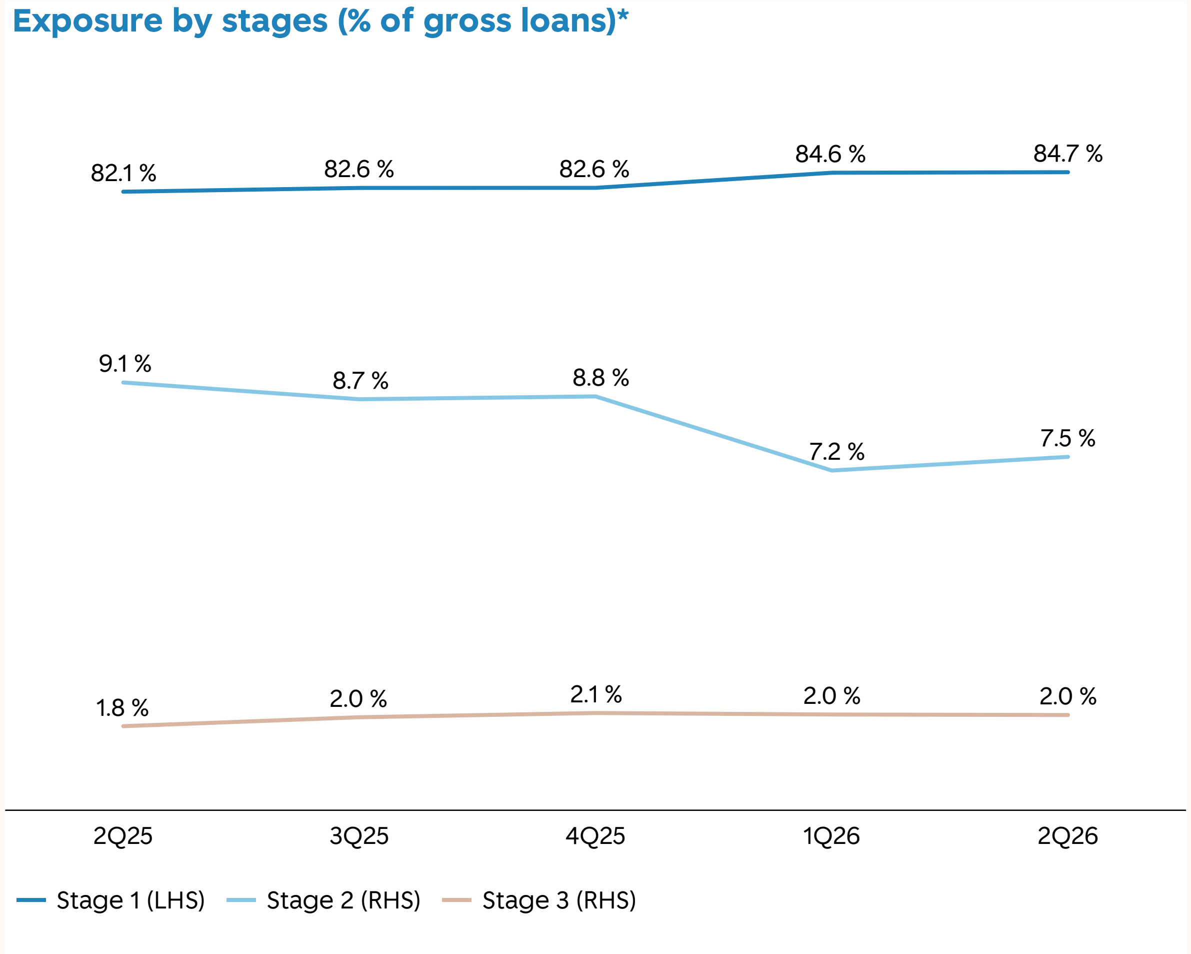
Loan loss expenses in SB1 Finans Østlandet primarily due to a single large exposure.

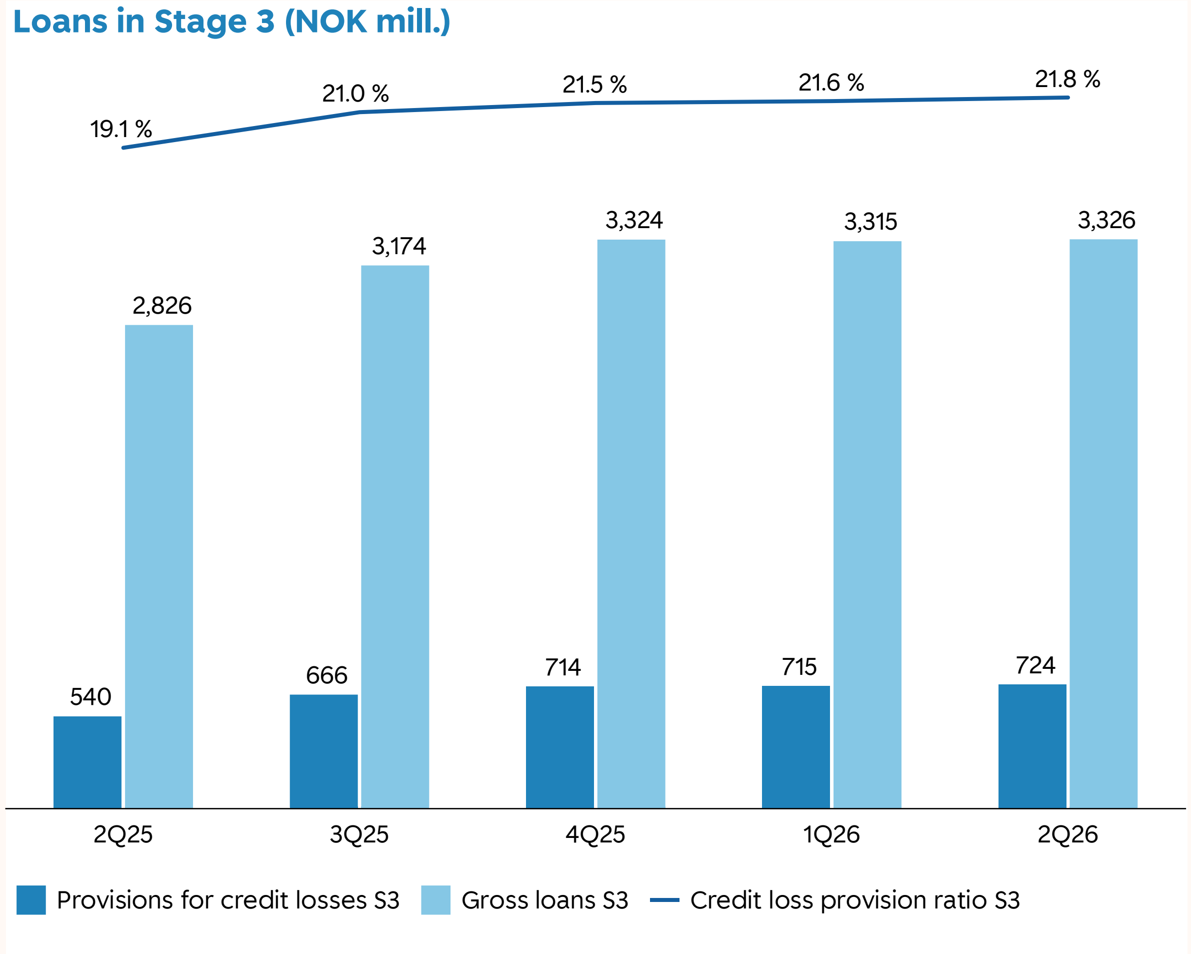
Loan loss provisions (NOK million)	2Q26	1Q26	2Q25
Retail market	3.2	22.0	- 4.0
Corporate market	42.1	17.0	1.3
SpareBank 1 Finans Østlandet	31.4	1.8	3.4
Group	**76.7**	**40.8**	**0.8**

Loan loss provisions (NOK million)	2Q26	1Q26	2Q25
Change in model-based loss provisions	2.1	17.3	-26.1
Change individual loss provisions	8.2	1.2	-40.1
Net write-offs	66.4	22.3	67.0
Group	**76.7**	**40.8**	**0.8**



Exposures per stage and credit loss provision ratio in stage 3





* 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

LONG TERM COUNTERPARTY RISK RATING
Aa3
LT Counterparty Risk Rating - Fgn Curr
18 NOV 2025
Not on Watch

LONG TERM DEPOSIT
Aa3
LT Bank Deposits - Fgn Curr
Stable
18 NOV 2025
Not on Watch

LONG TERM DEBT
Aa3
Senior Unsecured - Fgn Curr
Stable
18 NOV 2025
Not on Watch

SHORT TERM COUNTERPARTY RISK RATING
P-1
ST Counterparty Risk Rating - Fgn Curr
18 NOV 2025
Not on Watch

SHORT TERM DEPOSIT
P-1
ST Bank Deposits - Fgn Curr
18 NOV 2025
Not on Watch

BASELINE CREDIT ASSESSMENT
a3
18 NOV 2025
Not on Watch

ADJ BASELINE CREDIT ASSESSMENT
a3
18 NOV 2025
Not on Watch

OTHER DEBTS ON WATCH?
No

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:

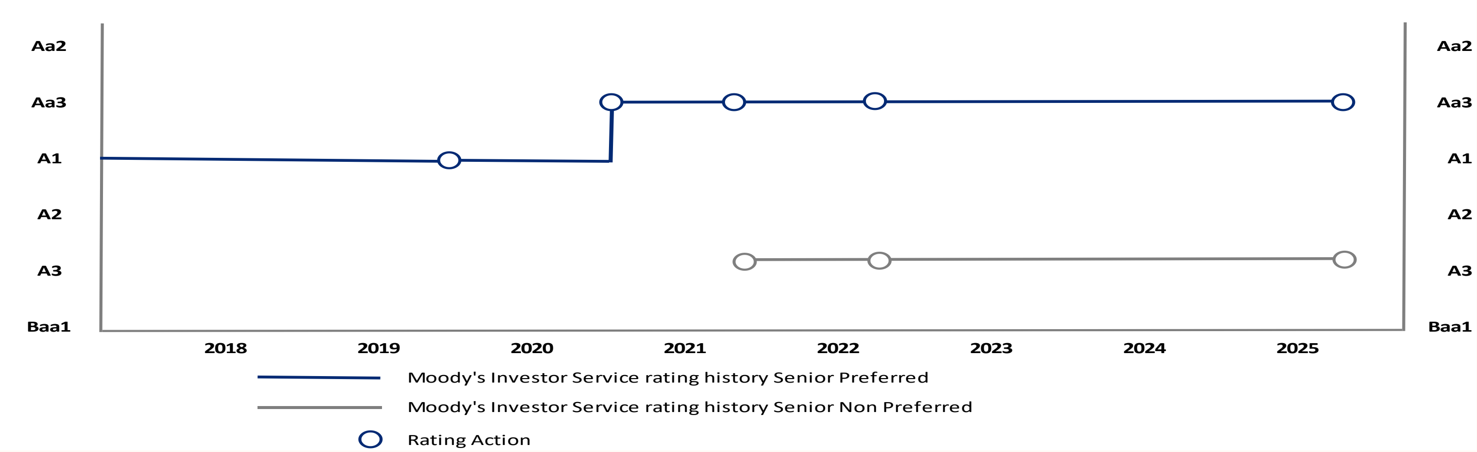
- Moody's has upgraded the BCAs and deposit/debt ratings with stable outlook for SpareBank 1 Østlandet and SpareBank 1 Nord-Norge.

Rating Action – 13 July 2021:

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

Issuer Profile - 23 July 2026:

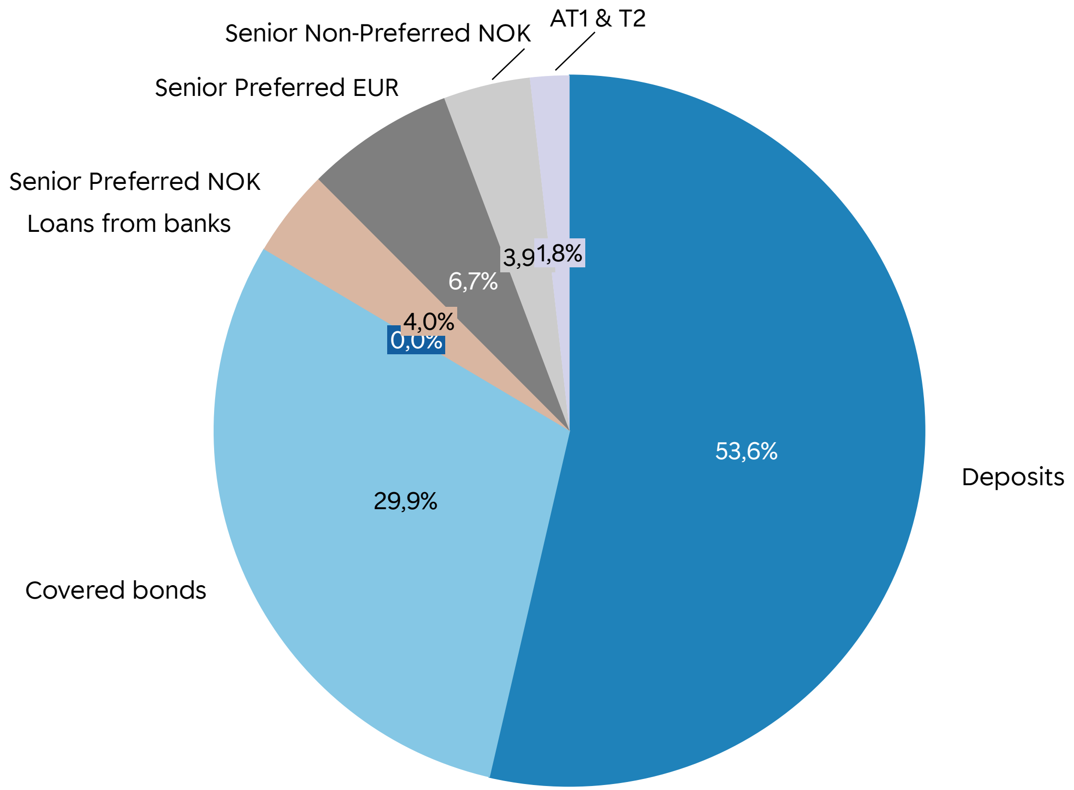
- Affirmed the Bank's rating with stable outlook.



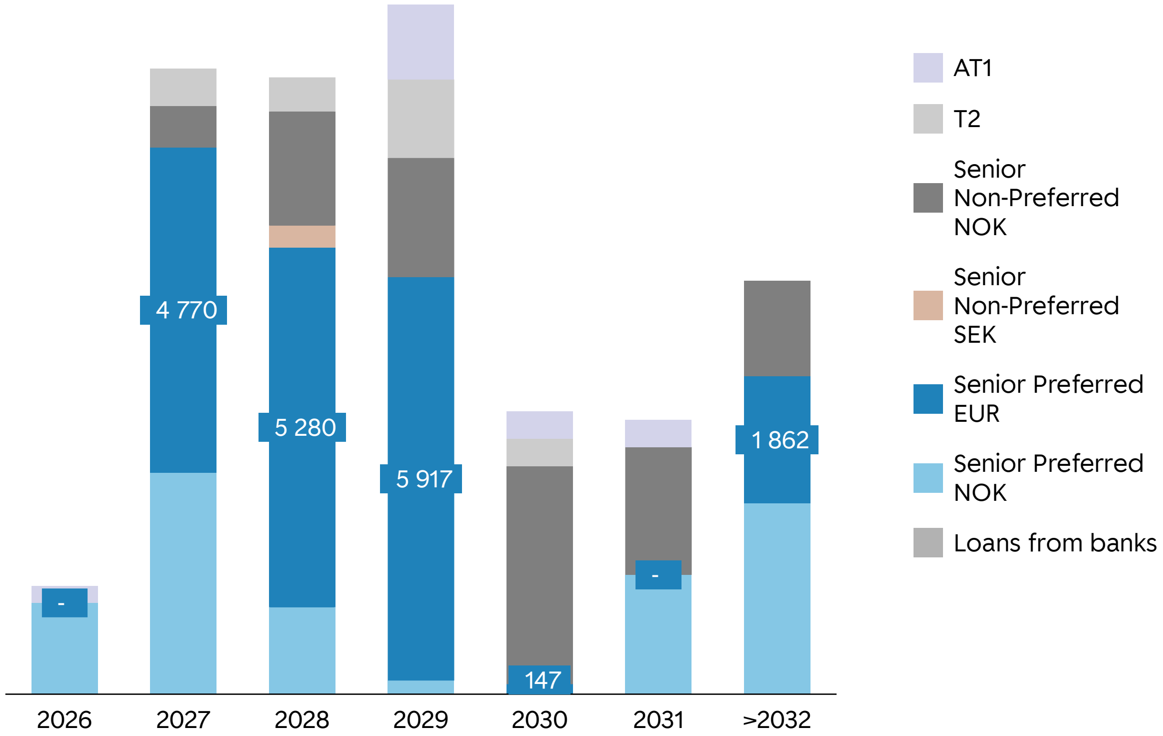
SpareBank 1 ØSTLANDET

Funding

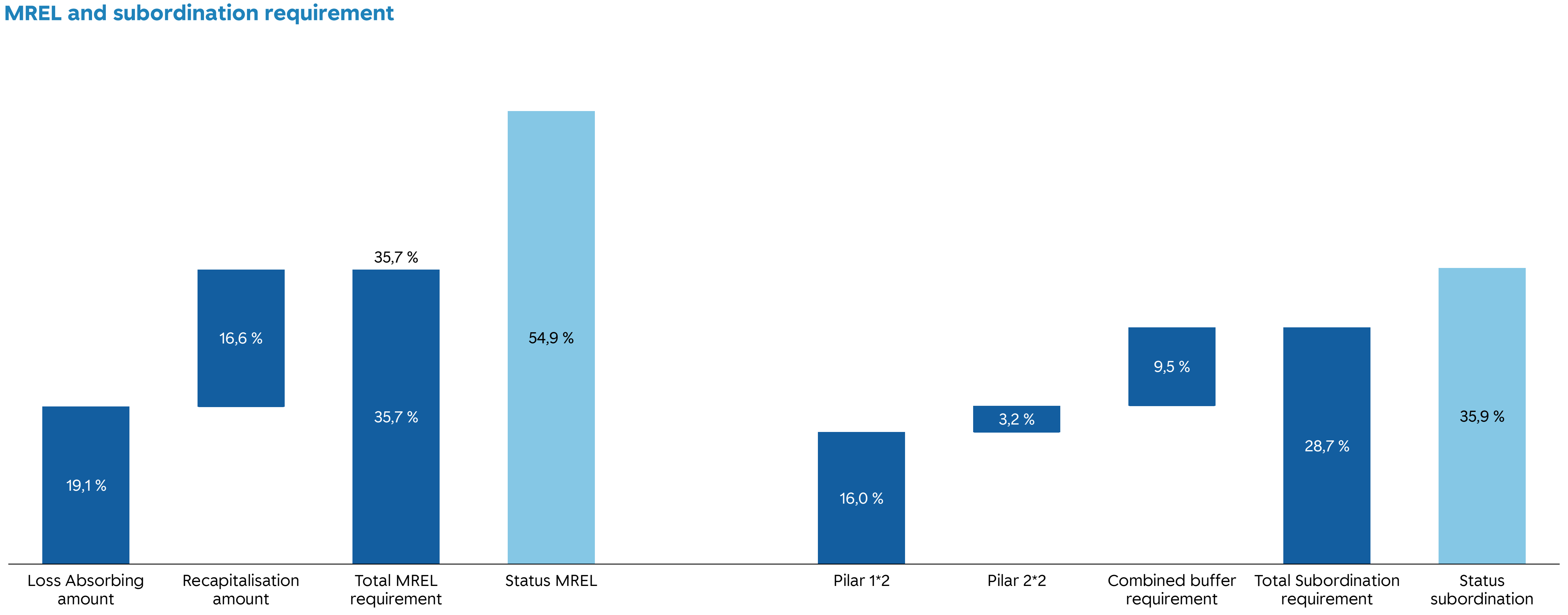
Funding mix



Funding profile excl. covered bonds. NOK mill.



MREL and subordination



Impact report FY2025

Portfolio date: 31 December 2025

Eligible Project Category	Eligible Project Subcategory	Eligible portfolio (NOKm)	Share of Total Financing	Eligibility for Green Bonds	Estimated reduced energy (in GWh/year)	Estimated renewable energy produced (GWh/year)	Direct emissions avoided vs baseline in tons of CO2e / year (Scope 1)	Indirect emissions avoided vs baseline in tons of CO2e / year (Scope 2)	Annual increase of CO2e Storage (tonnes)	Estimated annual avoided / stored emissions (tons of CO2e / year) (Norwegian consumtion mix)	Estimated annual avoided / stored emissions (tons of CO2e / year) (EU consumption mix)
a/	b/	c/	d/	e/	f/	f/	f/	f/	f/	f/	f/
Green Buildings	Residential	17.726	59 %	100 %	12					264	1.547
	Commercial	6.504	22 %	100 %	13					402	2.280
Renewable Energy	Hydropower	1.763	6 %	100 %		484				2.707	90.530
	Solar power					6					
Clean Transportation	Electric Vehicles	2.930	10 %	100 %			11.812	-126		11.686	
							11.812	-2.008			9.804
Environmentally Sustainable Management of Living Natural resources and Land Use	Sustainable Forestry	957	3 %	100 %					187.658	187.658	187.658
Total		**29.880**	**100 %**	**100 %**	**25**	**490**	**23.624**	**-2.134**	**187.658**	**202.717**	**291.819**

Avoided Emissions per NOK million invested	6,8	9,8
Avoided Emissions per EUR million invested[1]	80,3	115,7

Portfolio based green bond report in accordance with the ICMA Handbook Harmonized Framework for Impact Reporting (version June 2022).
a/ Eligible category under the Green Bond Principles
b/ Eligible sub-category
c/ Signed amount represents the amount legally committed by the issuer for the portfolio or portfolio components eligible for Green Bond financing
d/ This is the share of the total portfolio that is financed by the issuer
e/ This is the share of the total portfolio that is Green Bond eligible
f/ Impact indicators, scaled by the banks engagement
 Estimated reduced energy (in GWh / year)
 Estimated renewable energy produced (GWh / year)
 Direct and indirect emissions avoided in tons of CO_2 / year (clean transportation only)
 Annual increase in CO_2 storage of tonnes (Forestry only)
 Estimated annual reduced emissions in tons of CO_2 / year

[1]EURNOK 31 December 2025 = 11.8417

SpareBank 1 ØSTLANDET

Allocation report 2Q 2026

Portfolio date: 30 June 2026

	Eligible Green Loan Portfolio	Amount (NOK million)	Portfolio Growth 2Q 2026	Green Financing Instrument (ISIN)	Rank	Currency	Issue Date	Due Date	Amount (NOK million)
a	Residential buildings 1)	27.136	8.069	XS2308586911	Senior Preferred	EUR	24.02.2021	03.03.2028	5.139
b	Commercial buildings 1)	8.667	(72)	XS2472845911	Senior Preferred	EUR	20.04.2022	27.04.2027	4.770
c	Agriculture	138	6	NO0012702606	Senior Preferred	NOK	13.09.2022	22.09.2027	275
d	Forestry	924	(17)	NO0012702614	Senior Preferred	NOK	13.09.2022	22.09.2027	862
e	Renewable energy	1.731	25	NO0012940404	Senior Non Preferred	NOK	09.06.2023	15.06.2028	500
f	Clean Transportation	2.514	100	NO0012940396	Senior Non Preferred	NOK	09.06.2023	15.06.2028	500
				XS2828914767	Senior Preferred	EUR	23.05.2024	30.05.2029	5.775
				XS3169055442	Senior Non Preferred	SEK	21.08.2025	29.08.2028	318
					Green Deposits	NOK			42
	Total *(g)*	**41.111**	**8.110**	Total *(h)*					**18.181**

EU Taxonomy alignment	*(a+c+e)/g*	70,6%
Green Senior Bond eligible assets	*a+b+c+d+e+f*	41.111
Percentage of Eligible Green Loan Porfolio allocated	*h/g*	44,2%
Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio		100,0%
Eligible Green Loan Portfolio - Unallocated Senior Preferred (NOK million)	*g-h*	22.930
New loans added to the portfolio 2Q 2026		8.110
New loans added to the portfolio since 2Q 2025		18.060
New loans added to the portfolio since inception (YE 2020)		24.202

SpareBank 1 Østlandet considers its green bonds as complying with the Paris Aligned Benchmarks Exclusions Criteria 2)

SpareBank 1 ØSTLANDET

Footnotes

) Top 15 % and NZEB-10 % for buildings built after 1.1.2021. From Q2 2026, eligibility of residential buildings is assessed using Eiendomsverdi's Green Label methodology, based on actual or estimated energy performance data and official Norwegian Top 15% and NZEB-10 thresholds.

2) In our opinion, regarding PAB exclusions, SpareBank 1 Østlandet notes ESMA's latest communication in Dec 2024 on assessing compliance with the PAB exclusions for green bonds that are not marketed under the EU Green Bond Standard*. This guidance mentions that a 'look-through' approach may be used to assess compliance with the PAB exclusions which is interpretated to mean that the exclusionary screening may be done at a green asset/project level – hence, given the positive screening approach applied in SpareBank 1 Østlandet's green bond framework for eligible green proceeds, this implies that any negative screening in accordance with the PAB exclusions is not necessary, as the criteria in the framework are inherently fitting within the PAB exclusionary criteria.

SpareBank 1 Østlandet also applies various exclusionary criteria as per the Green Bond Framework. The issuer is however not able to confirm outright that green bonds are fully aligned with the PAB exclusions criteria due to this ESMA guidance not being in scope for part (c) of the PAB exclusions criteria.

Whilst we are not able to confirm currently that each asset meets parts (c) of the PAB exclusions, the issuer ensures that all eligible loans comply with ESG minimum requirements that are reflected within SpareBank 1 Østlandet's internal policies, and seeks to ensure that the Eligible Green Project Portfolio complies, on a best effort basis, with applicable international, national and local laws and regulations, with the aim to mitigate the environmental and social risks associated with the Eligible Green Loans.

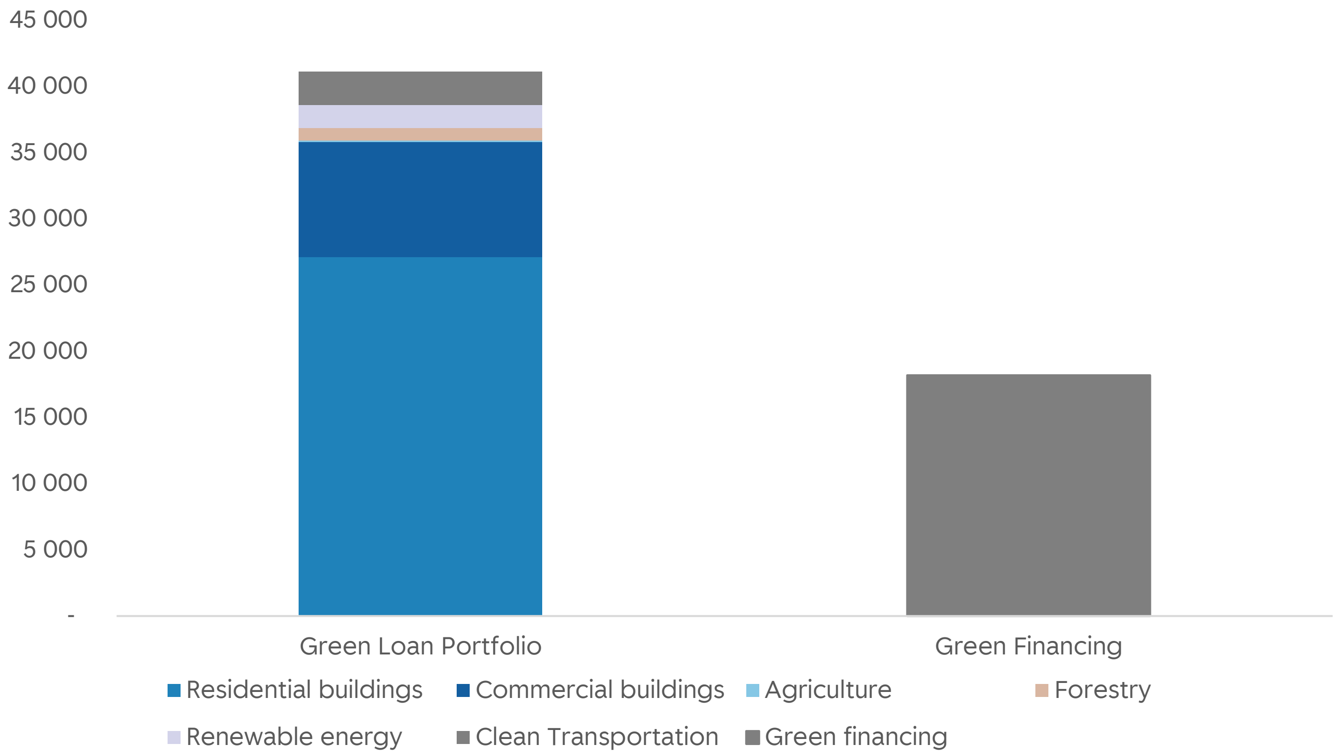
In addition, while lifecycle emissions from Norwegian hydropower are generally well below the relevant PAB threshold, the issuer note that, due to current data limitations, compliance with part (g) of the PAB exclusions criteria (GHG intensity of power producers) cannot be fully verified.
Furthermore, reference is made to the Second Party Opinion for SpareBank 1 Østlandet's Green Bond Framework for identified exceptions to full alignment with the EU Taxonomy's DNSH criteria.

* ESMA_QA_2368

Positioned for more green bonds

- Green Bond Framework updated in April 2024
- 44.2 % of the Green Loan Portfolio allocated
- 70.6 % Taxonomy alignment YE 2024 on all parameters (TSC, DNSH,

Green eligible assets and green funding, NOK mill.



Sustainability strategy and transition planning

- **New Group strategy 2026-2028**
  Sustainability is integrated into the Group's strategic priorities and the strategy maintains the Group's net zero ambition by 2050 across own operations and financed emissions

- **ESG risk management**
  SpareBank 1 Østlandet has established a board-approved transition risk plan in line with the Capital Requirements Directive and EBA Guidelines, focusing on the identification, assessment and mitigation of climate-related transition risks

- **Transition planning**
  A transition plan is being developed under the Corporate Sustainability Reporting Directive (CSRD), outlining the Group's strategic pathway for transitioning key sectors and reducing financed emissions over time. The plan focuses on sectors characterized by higher emissions intensity and material exposure in the loan portfolio, namely, housing, commercial real estate, agriculture, and transport

- **CSRD/ESRS reporting**
  SpareBank 1 Østlandet reports in accordance with the CSRD and the European Sustainability Reporting Standards (ESRS) and has done so for the past two reporting years. The 2025 Annual Report is available [here]

SpareBank 1 ØSTLANDET

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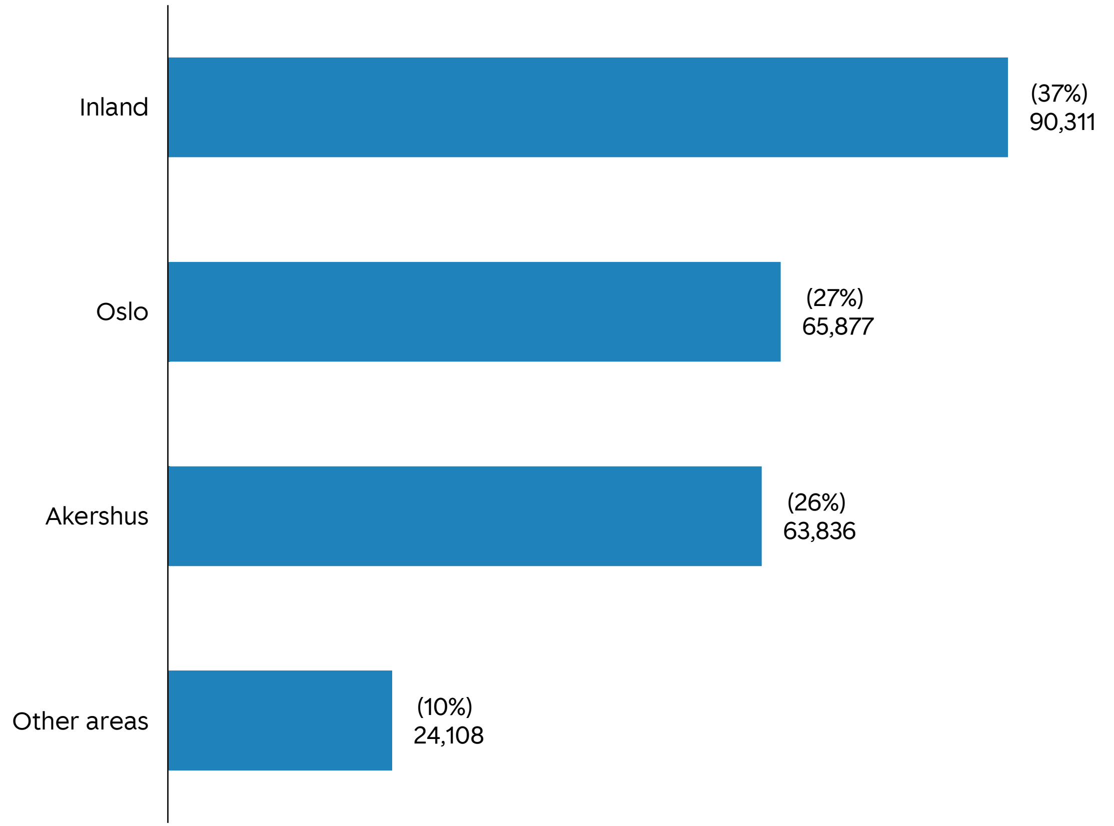
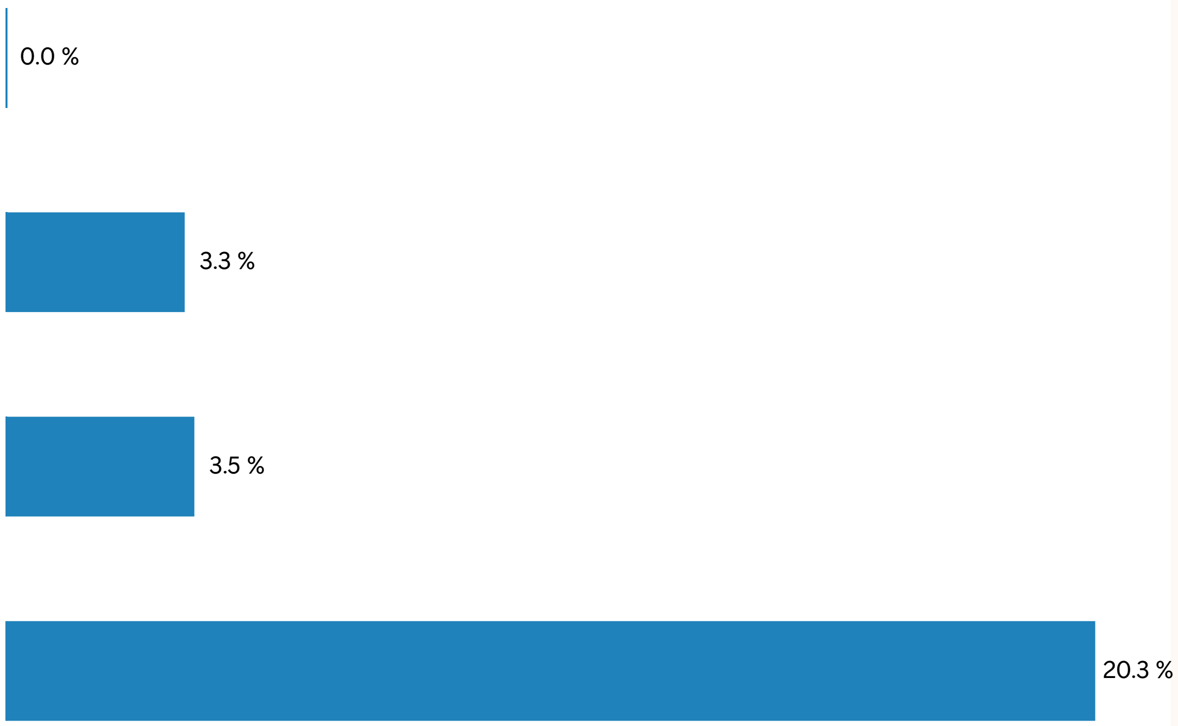
The Group's lending by geography

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



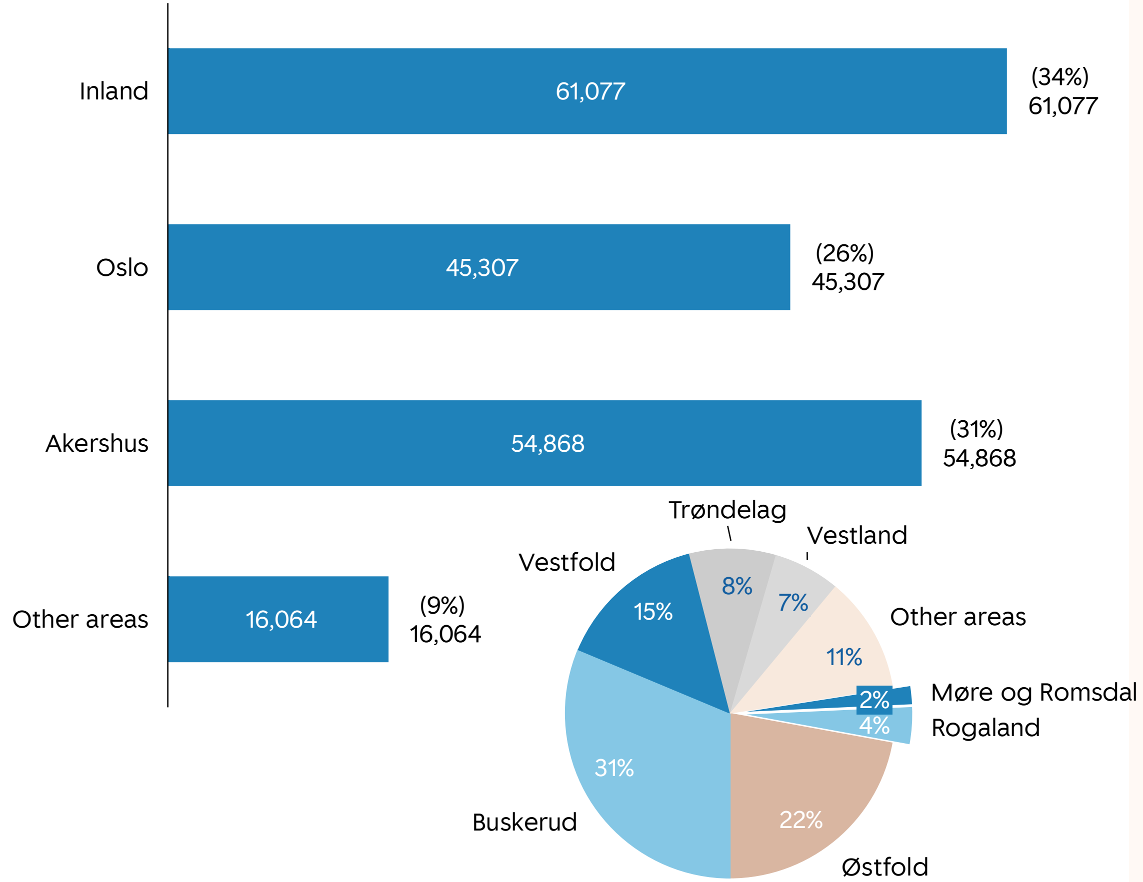
Change last 12 months (%)



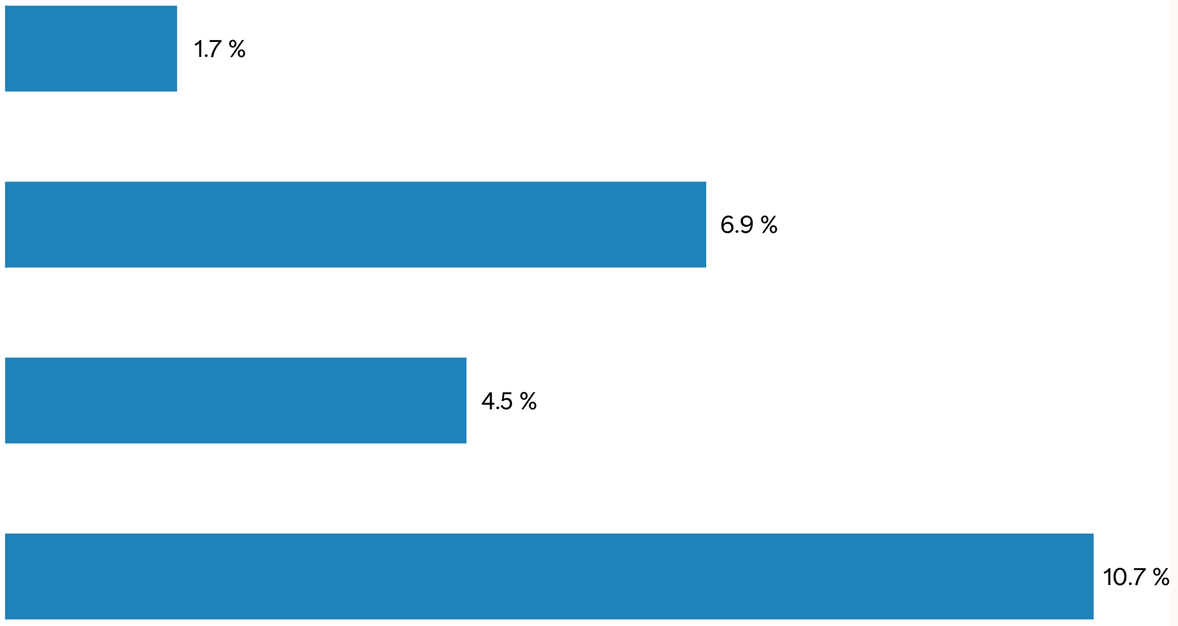
SpareBank 1 ØSTLANDET

Mortgage loans by geography

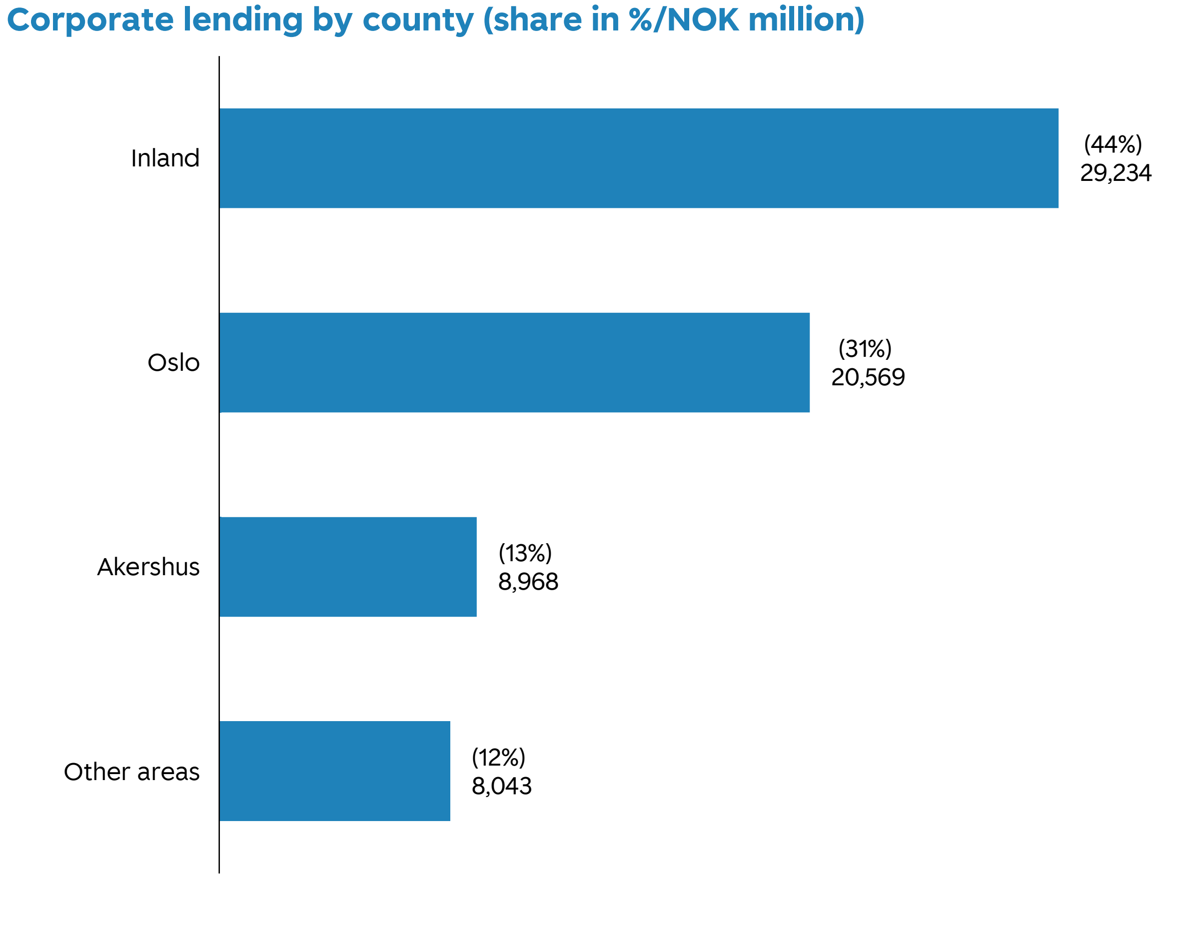
Retail lending by county (share in %/NOK million)

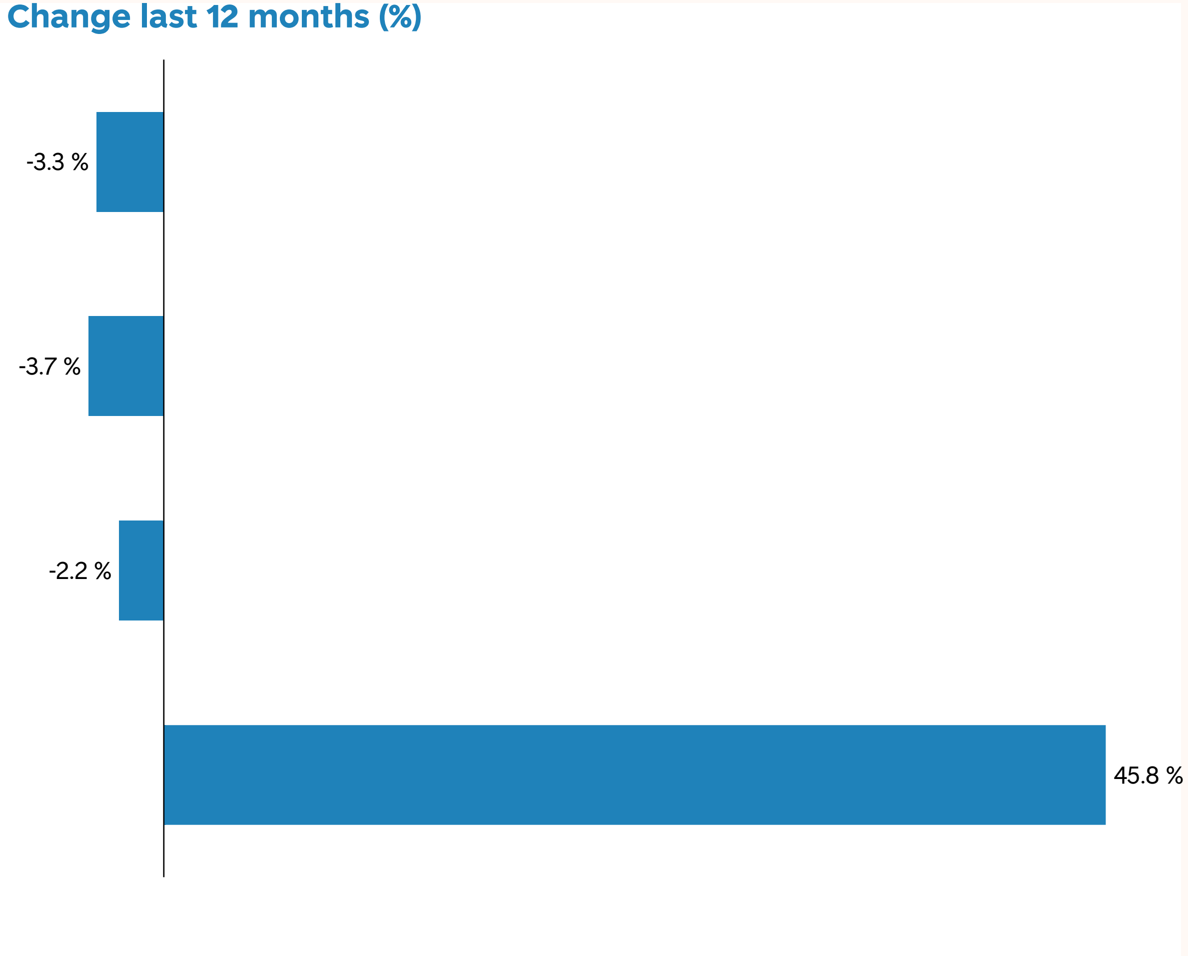


Change last 12 months (%)



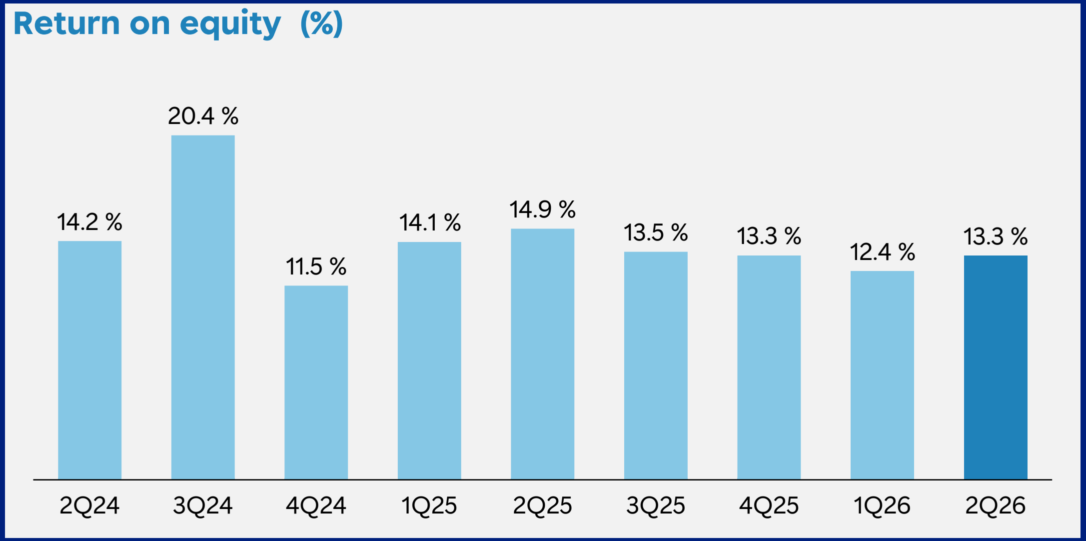
Corporate market lending by geography





Highlights in 2Q

- **Return on equity** of 13.3%, supported by strong growth in commission income, income from jointly owned companies, and solid cost control, and despite lower NII.
- **Net interest income**, including commissions from covered bond companies, declined by 4.4 per cent. Competitive pressure weigh on margins, but the bank delivered good volume growth in both the retail and corporate markets.
- Very strong sales performance, including mutual funds, insurance, refinancing, credit cards and real estate brokerage, contributed to growth in **commision income** of 8.3 per cent y/y.
- Strong contributions from **jointly owned companies**, driven in part by solid profitability in Fremtind (insurance).
- Technical merger resulted in higher **costs** during the quarter. Adjusted for one-off items, cost growth was 2.0% year-to-date.
- **Loan loss provisions** were NOK 77 million, primarily due to net write-offs.



Earnings/ECC
4.38 NOK

Loan growth
3.6 %

NIM
2.03%

Cost/income
38.0 %

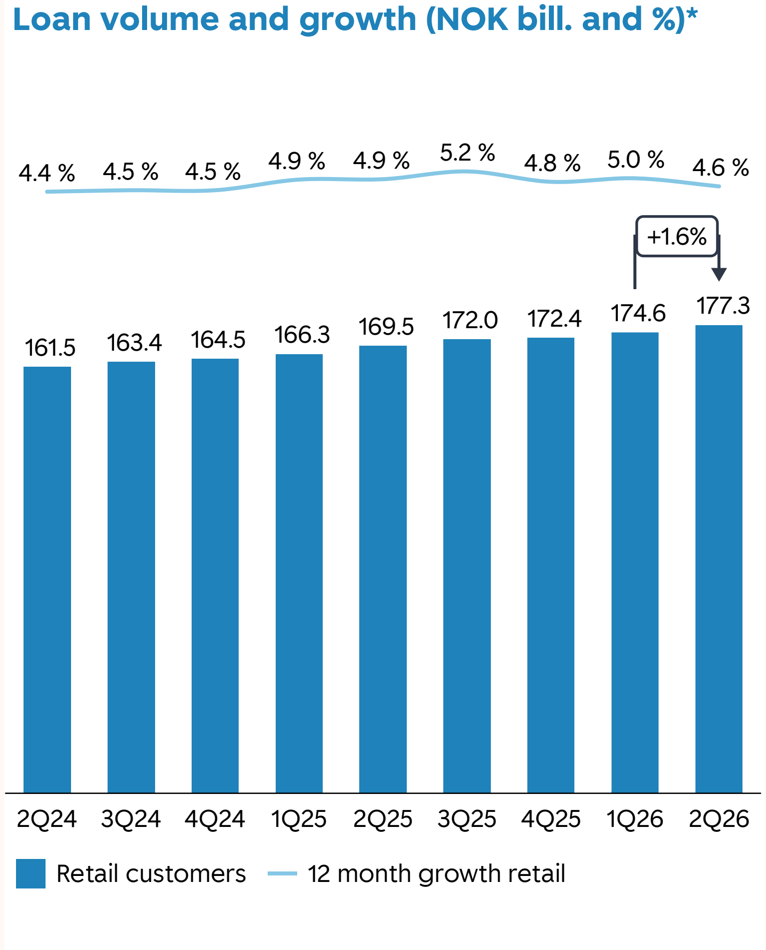
Loss provisions
77 NOK mill.

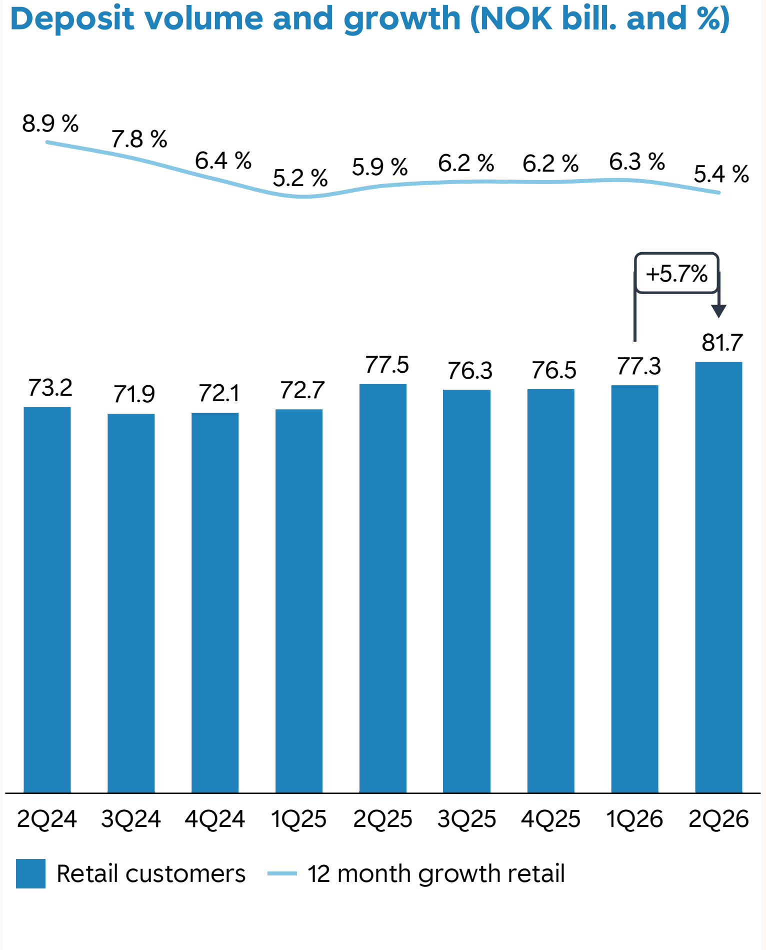
CET-1
17.8 %

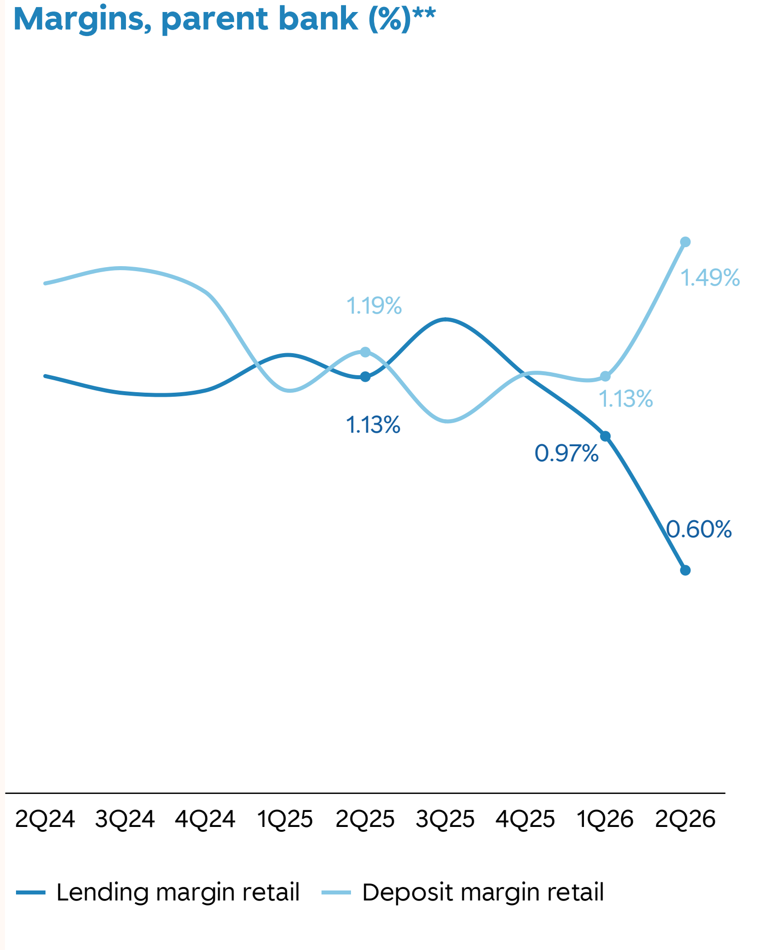
Retail market: Accelerating growth

Proforma excl. margins

Higher interest rates will challenge market growth, but the bank gains market share in a highly competitive market, particularly in the capital region. Very strong growth among union members, contributing also to commission income.







* Includes loans transferred to mortgage credit institutions.

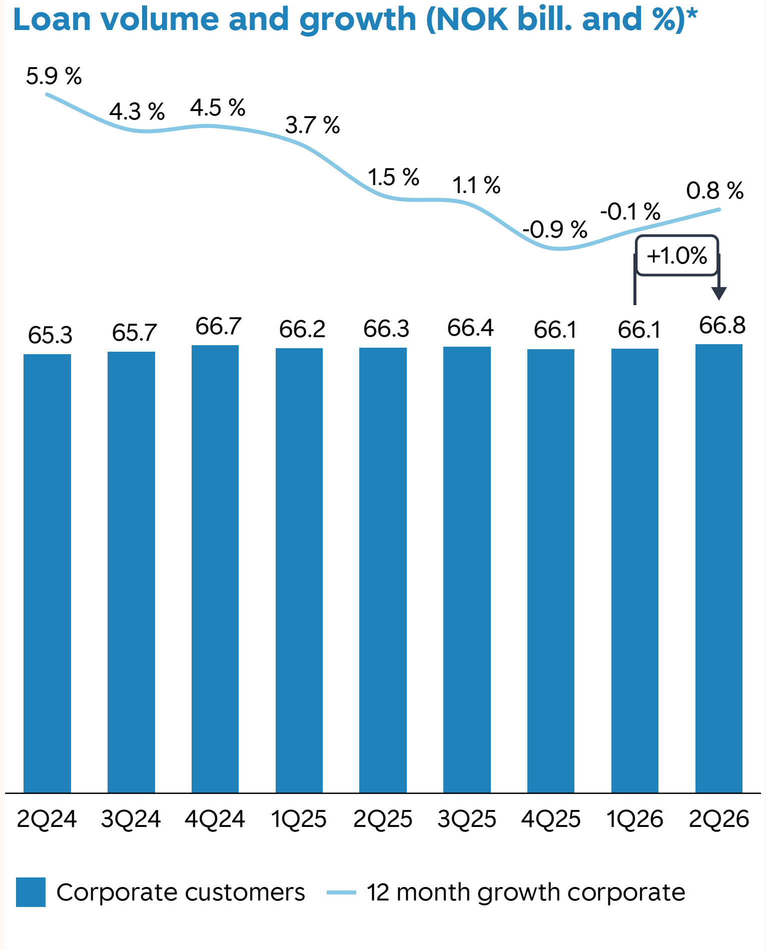
** The figures are allocated by division (volume growth is allocated by sector). The margin calculation methodology was updated in 1Q 26, and historical figures have been restated. See definition in APM.

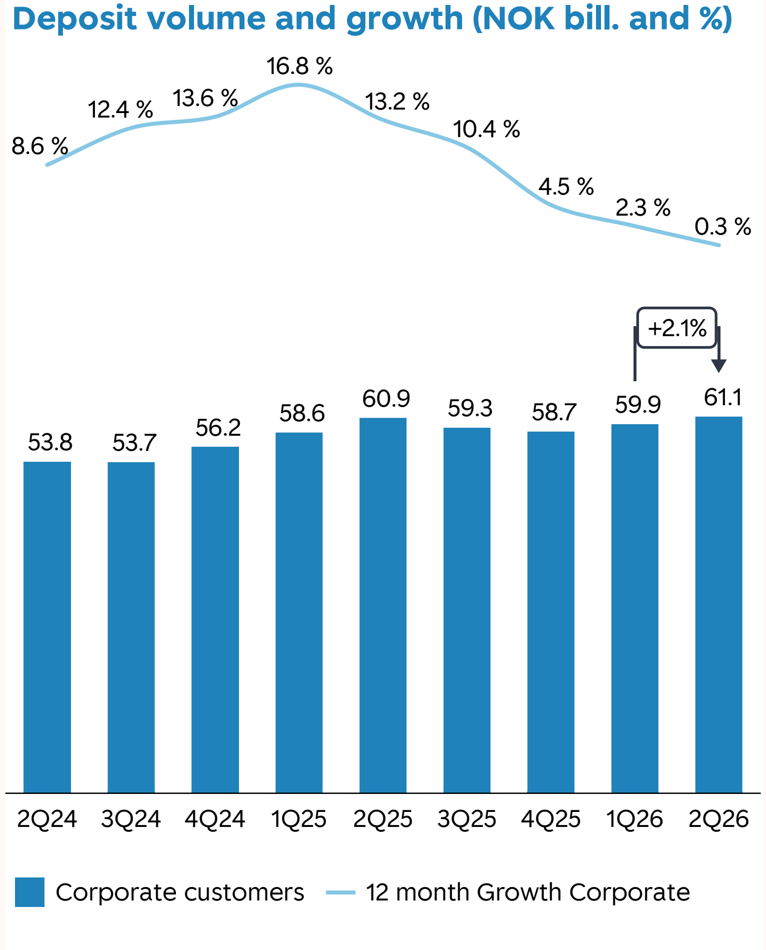
SpareBank 1 ØSTLANDET

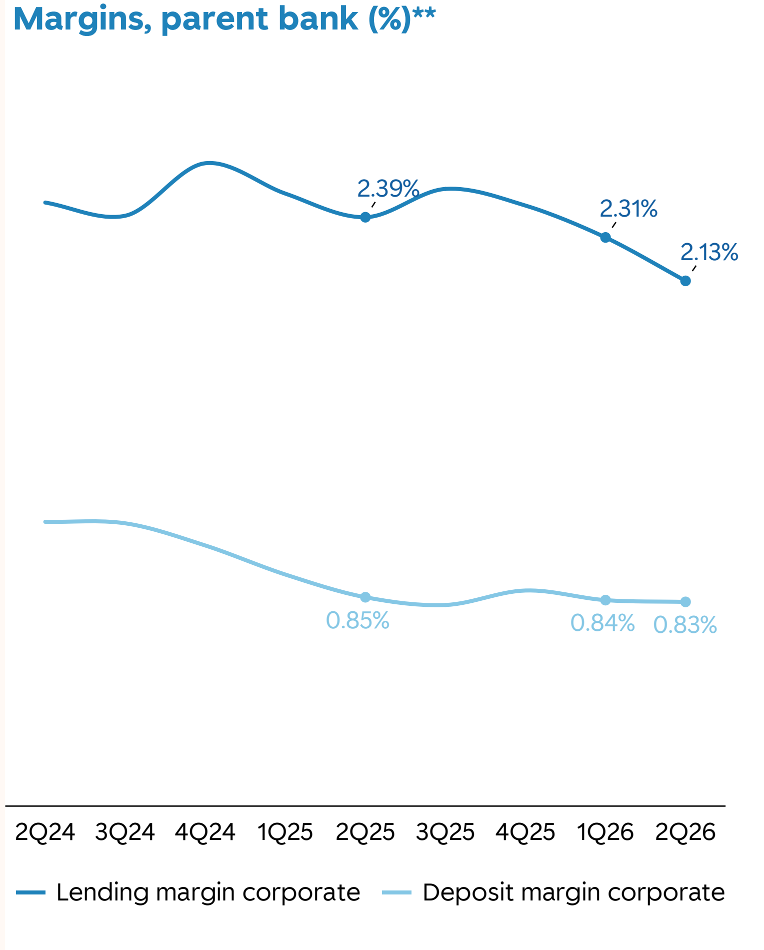
Corporate market: Higher activity

Proforma excl. margins

Norges Bank rate hikes may curb investment appetite. Still, portfolio activity is rising and the pipeline improving in a highly competitive market. Strong focus on fee-based income.







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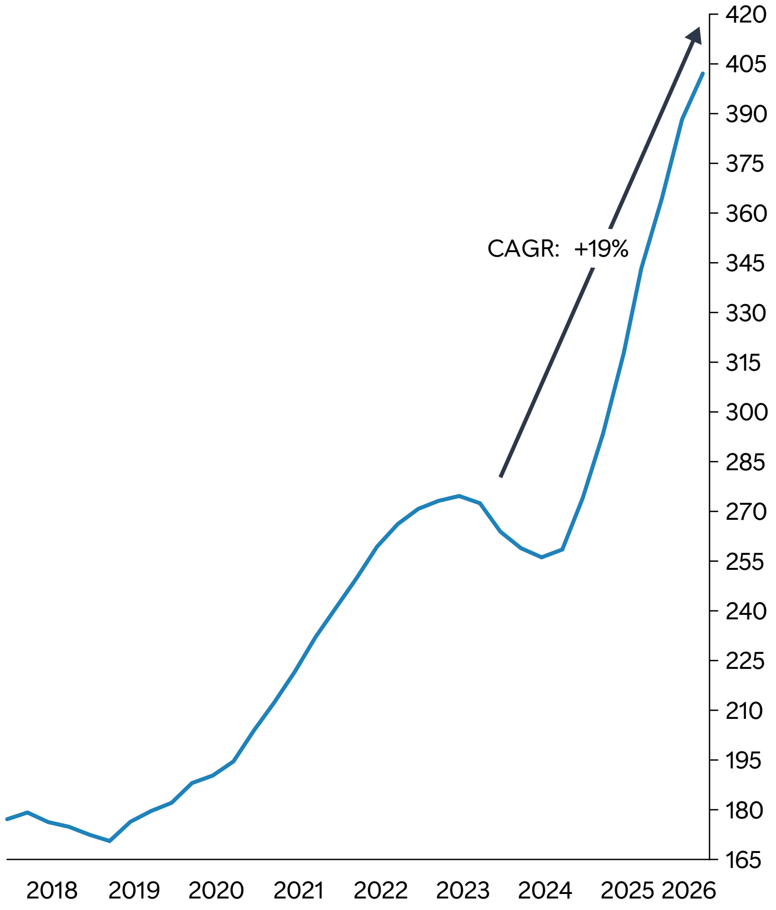
SpareBank 1 ØSTLANDET

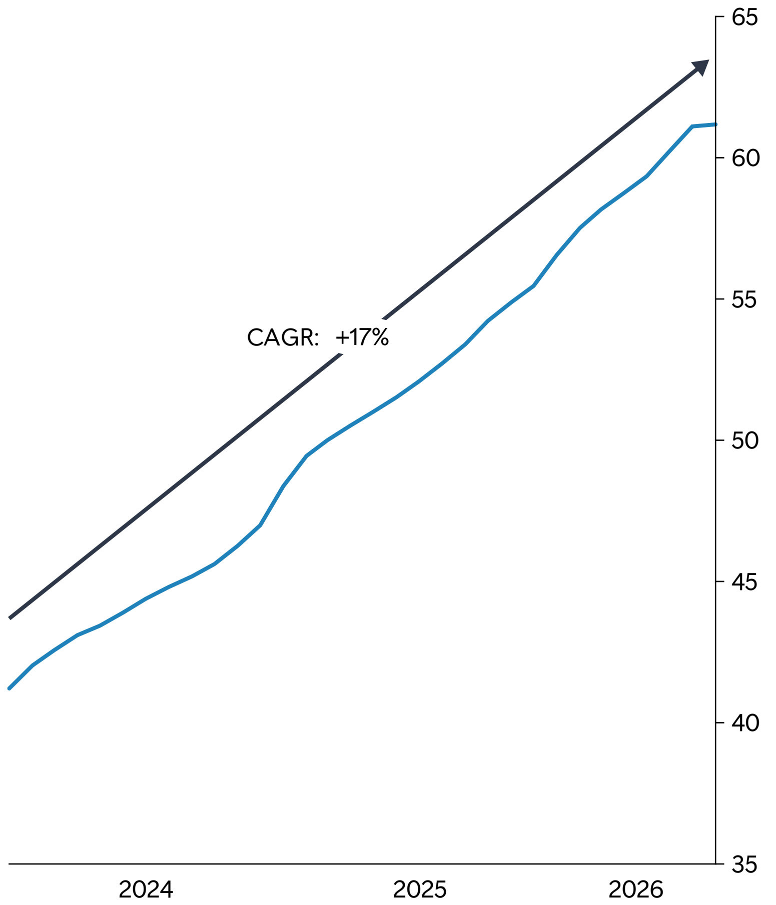
Strong rise in commission income

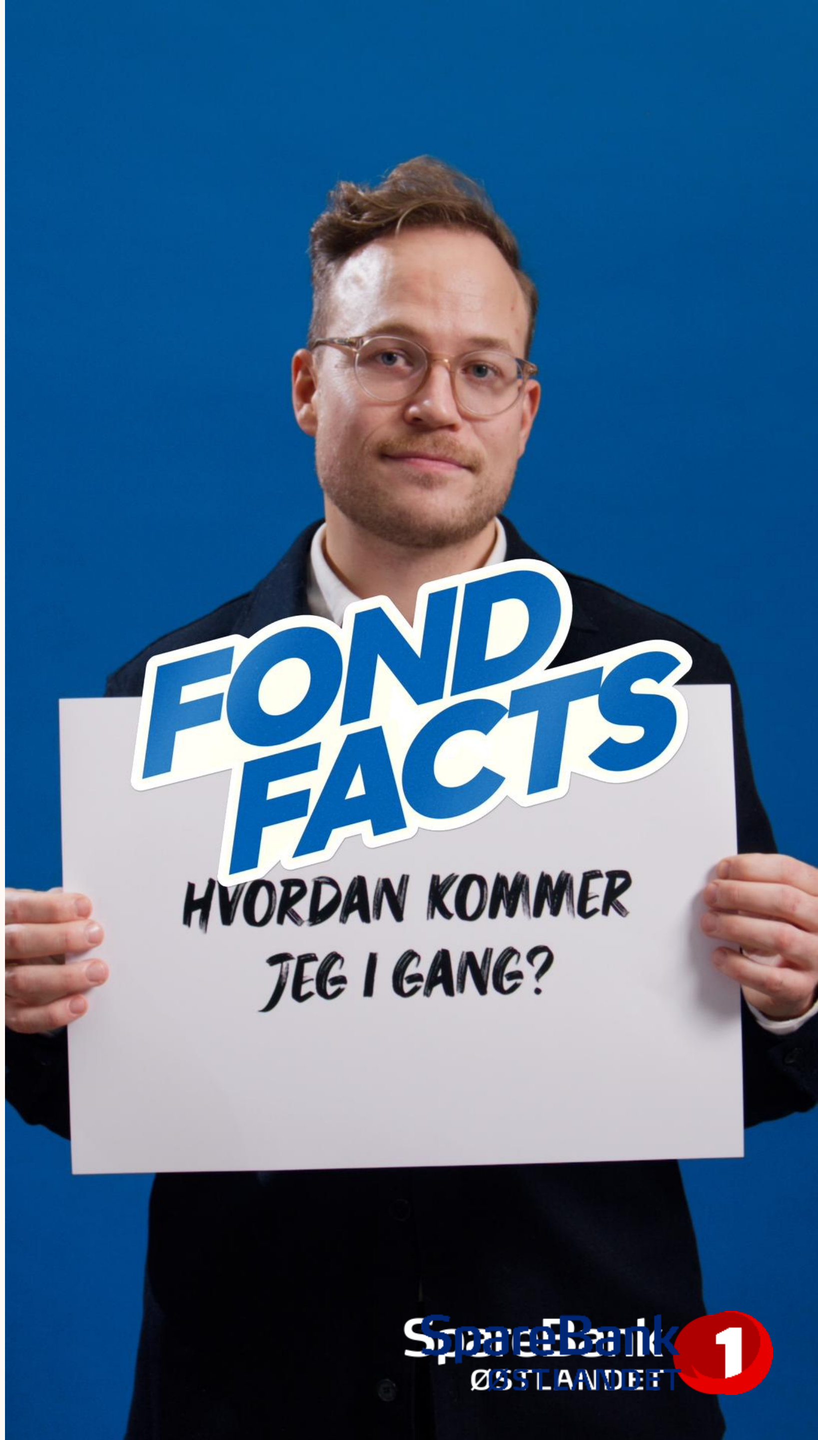
Sharp increase in the bank's commission income, with strong performance in insurance, mutual funds, payments and credit products, as well as solid results from the bank's real estate brokerage business.

Insurance commissions, 4Q rolling sum, MNOK



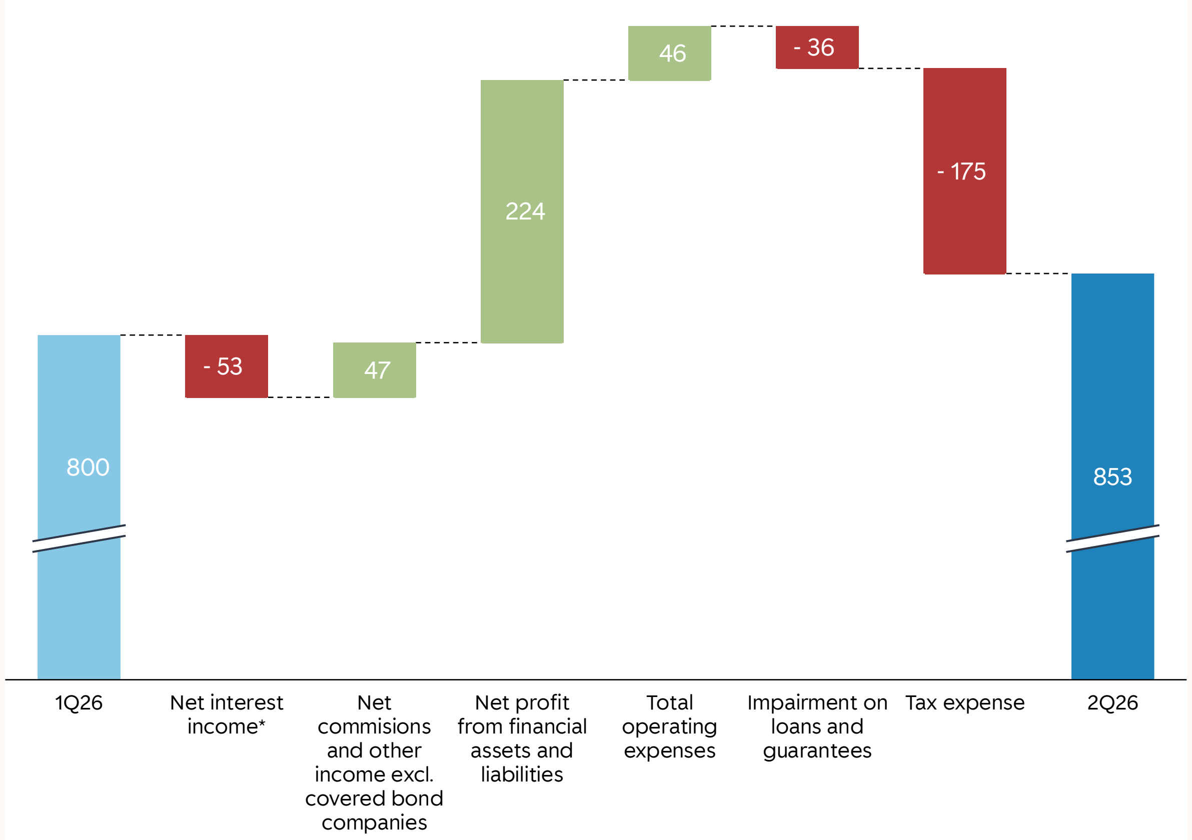
Number of mutual fund customers, thousands



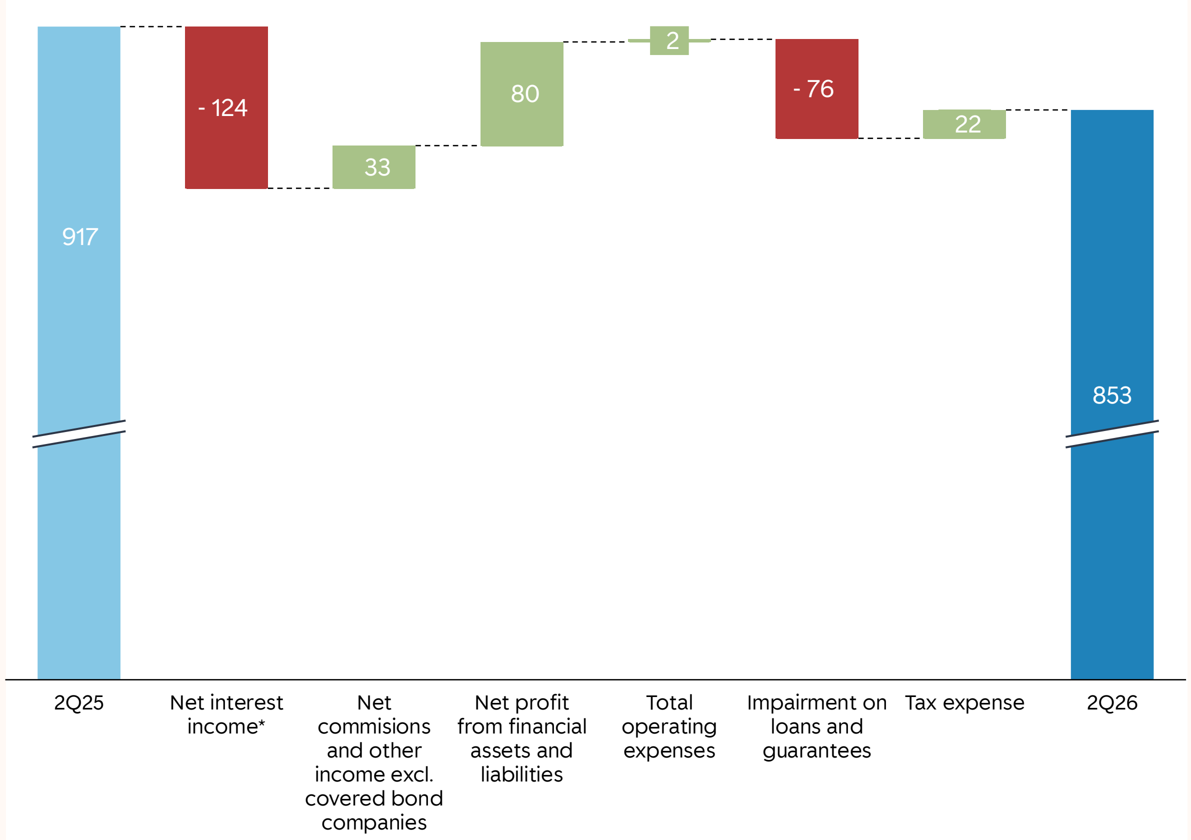


Income statement

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.

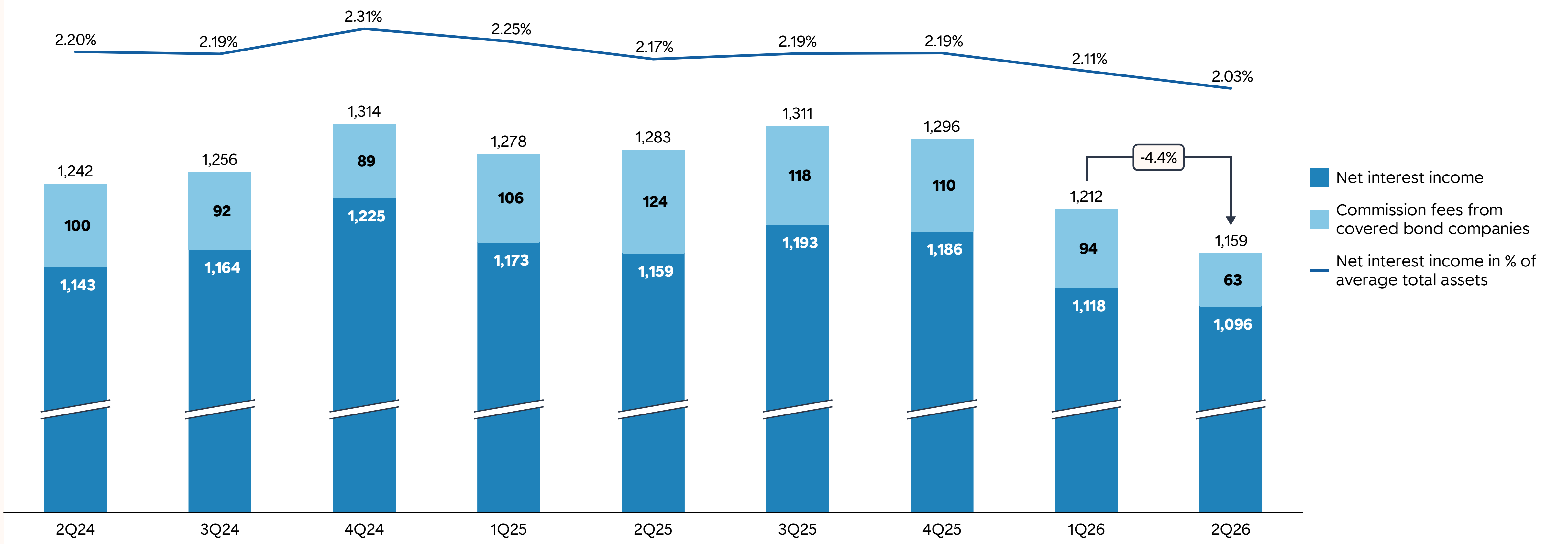
SpareBank 1 ØSTLANDET

Net interest income

Proforma

The Bank's interest rate changes introduced in May will take full effect for existing mortgage customers from July.

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



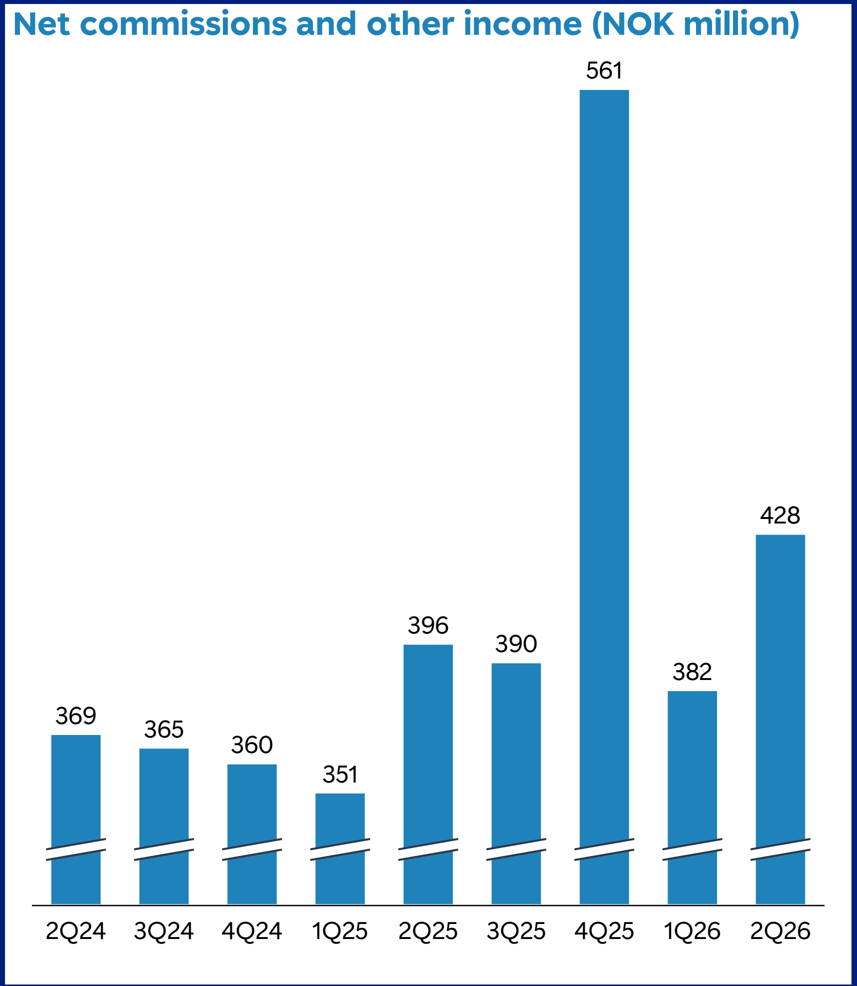
SpareBank 1 ØSTLANDET

Commission income

Proforma

Continued solid growth in fee and commission income

(NOK million)	2Q26	1Q26	2Q25
Commission income from credit cards	20.5	15.3	10.2
Payment services	88.1	70.4	78.5
Commissions from insurance	104.1	*107.4*	90.2
Commissions from savings	13.4	10.8	13.1
Commission from real estate brokerage	121.7	103.1	127.5
Income from accounting services	54.2	51.2	54.4
Other operating income / -commisions	26.5	23.6	21.7
Commision income and other income *	**428.4**	**381.8**	**395.7**



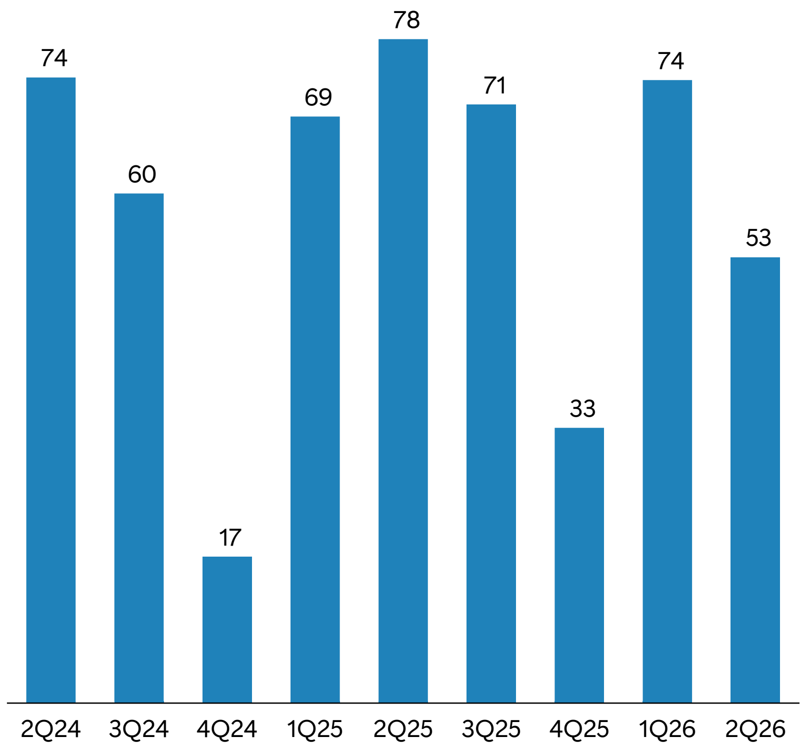
* Excludes commission income from the covered bond companies.

Profits in subsidiaries

Proforma

(NOK million, after taxes)	2Q26	1Q26	2Q25
Sparebank 1 Finans Østlandet AS	41.1	69.0	58.1
Totens Boligkreditt AS *	-	-	3.2
EiendomsMegler 1 Østlandet AS	7.9	3.6	11.7
SpareBank 1 ForretningsPartner Østlandet AS - Group	3.7	1.0	5.5
Subsidiaries	**52.7**	**73.6**	**78.5**

Profits after tax in subsidiaries (NOK million)

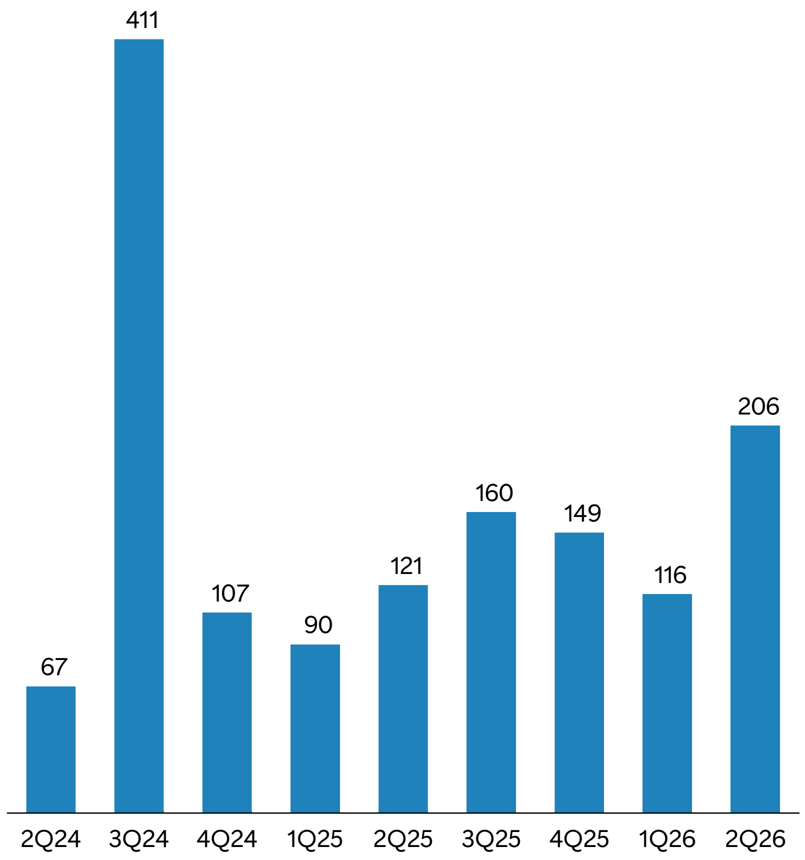


* Company has been liquidated.

Profits in joint ventures

(NOK million, after taxes)	Ownership	Result share 2Q26	1Q26	2Q25
SpareBank 1 Gruppen AS - Group	12.4%	110.7	60.5	72.8
SpareBank 1 Forvaltning AS	6.6%	5.4	2.9	4.4
SpareBank 1 Boligkreditt AS	24.4%	49.1	30.5	17.2
SpareBank 1 Næringskreditt AS	9.8%	1.3	1.2	2.5
Kredittbanken ASA	16.9%	6.1	3.9	3.0
SpareBank 1 Betaling AS	18.8%	13.6	1.4	- 3.7
BN Bank ASA	10.0%	20.0	15.3	24.4
Other ventures		- 0.4	0.8	0.8
Joint ventures		**205.9**	**116.4**	**121.2**

Profits after tax in joint ventures (NOK million)

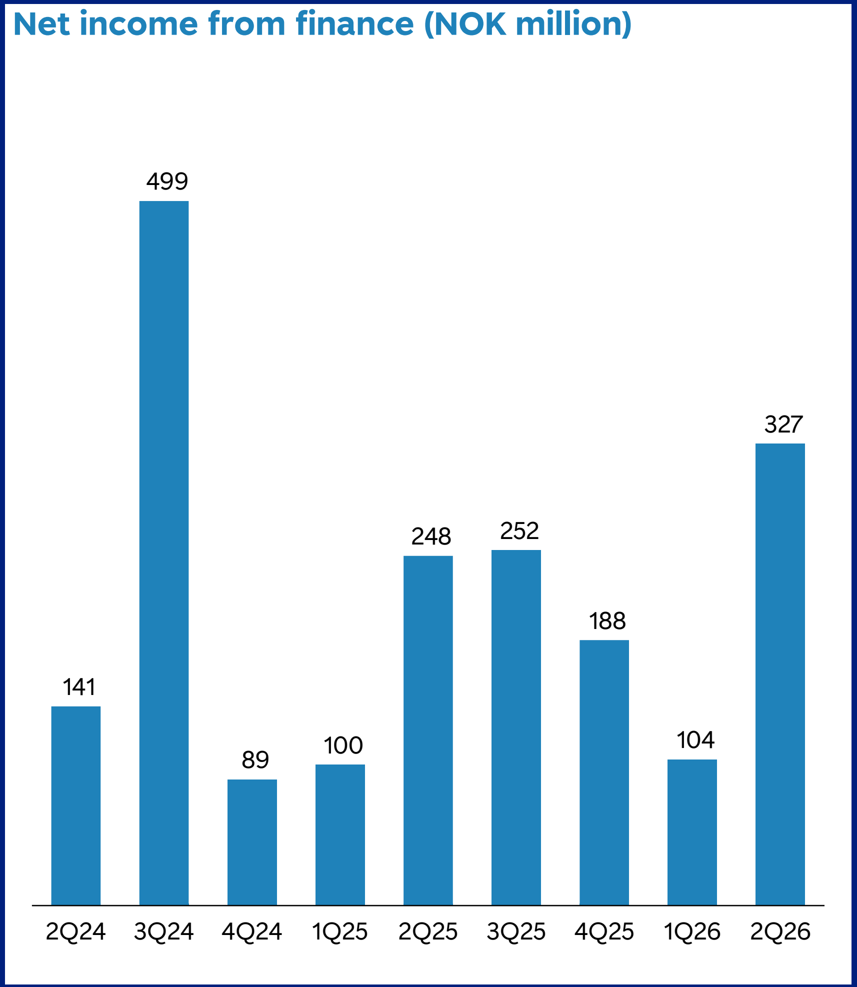


Net income from financial assets and liabilities

Proforma

Solid contributions from jointly owned companies

(NOK million)	2Q26	1Q26	2Q25
Dividends from shares and other equity instruments	8.4	1.3	48.7
Share of profit or loss of associates and joint ventures	205.9	116.4	121.2
Net profit from other financial assets and liabilities	113.0	- 14.0	78.0
Net profit from financial assets and liabilities	**327.3**	**103.7**	**247.8**

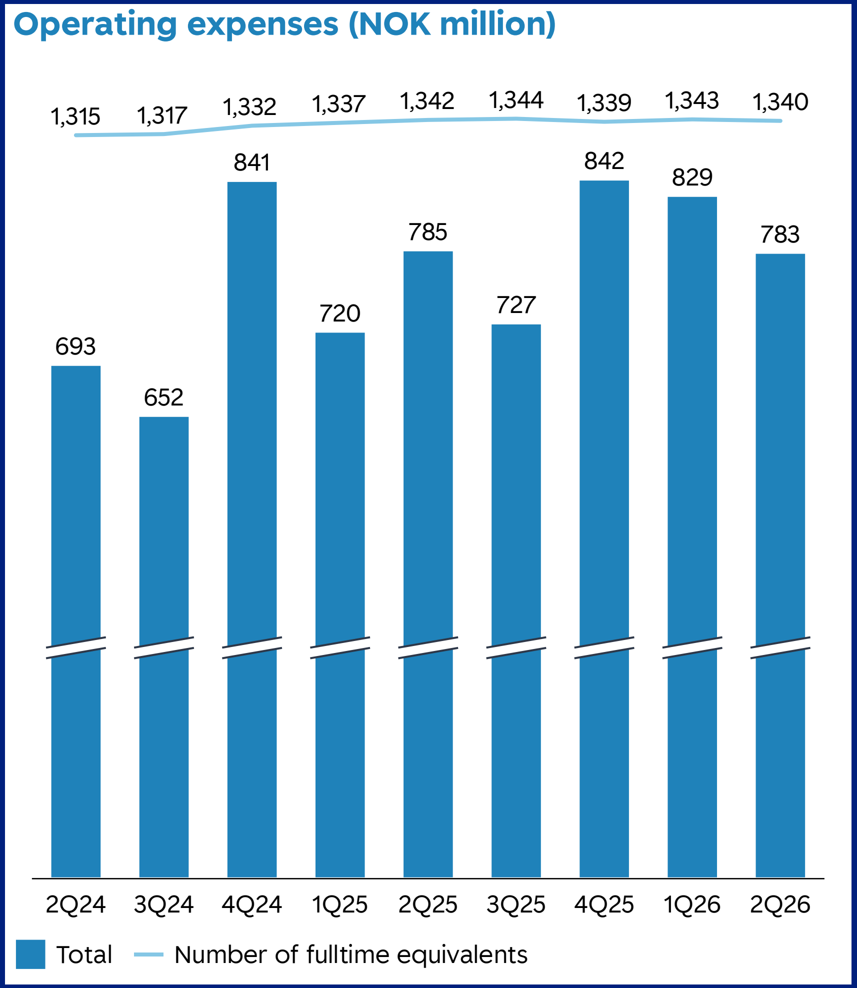


Operating expenses

Proforma

NOK 80 million was allocated to restructuring packages in the first quarter. The second quarter's merger-related costs were primarily associated with the technical merger.

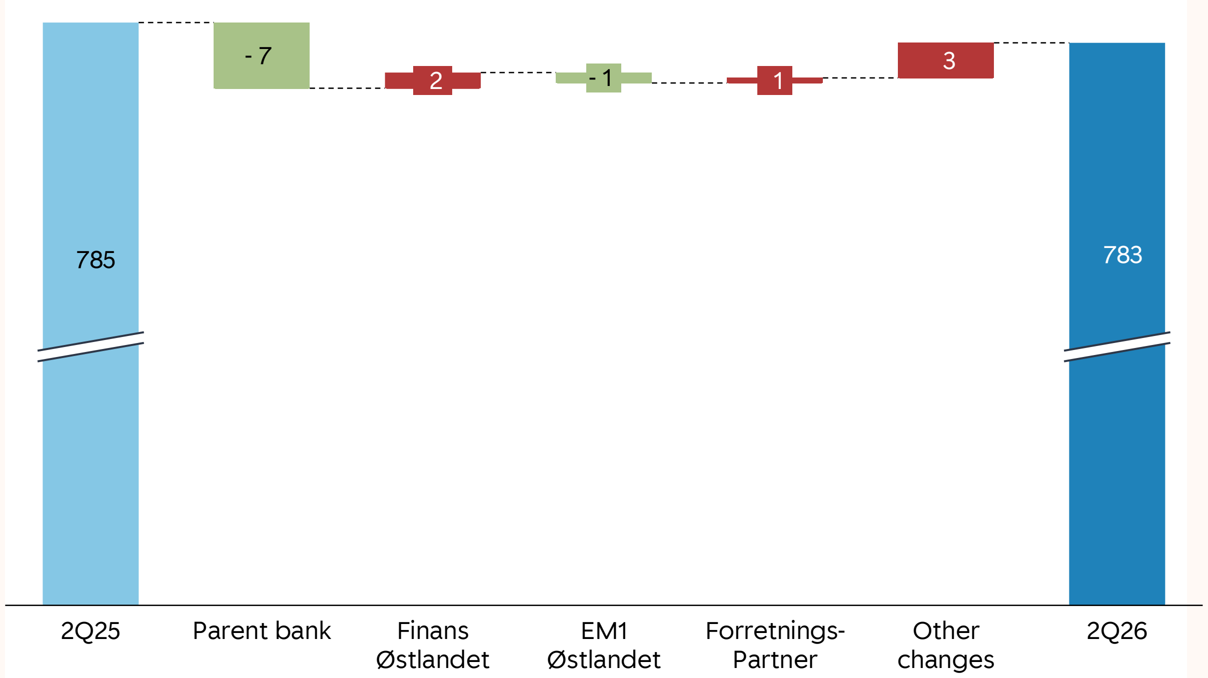
(NOK million)	2Q26	1Q26	2Q25
Personnel expenses	411.6	493.6	400.2
Depreciation/amortisation	40.9	40.7	39.0
ICT expenses	134.1	136.0	170.8
Marketing expenses	24.7	29.8	29.0
Operating expenses real estate	21.8	27.9	19.8
Merger costs	55.9	10.2	24.9
Other expenses	94.4	91.2	101.6
Total	**783.4**	**829.2**	**785.4**



Operating expenses

Proforma

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

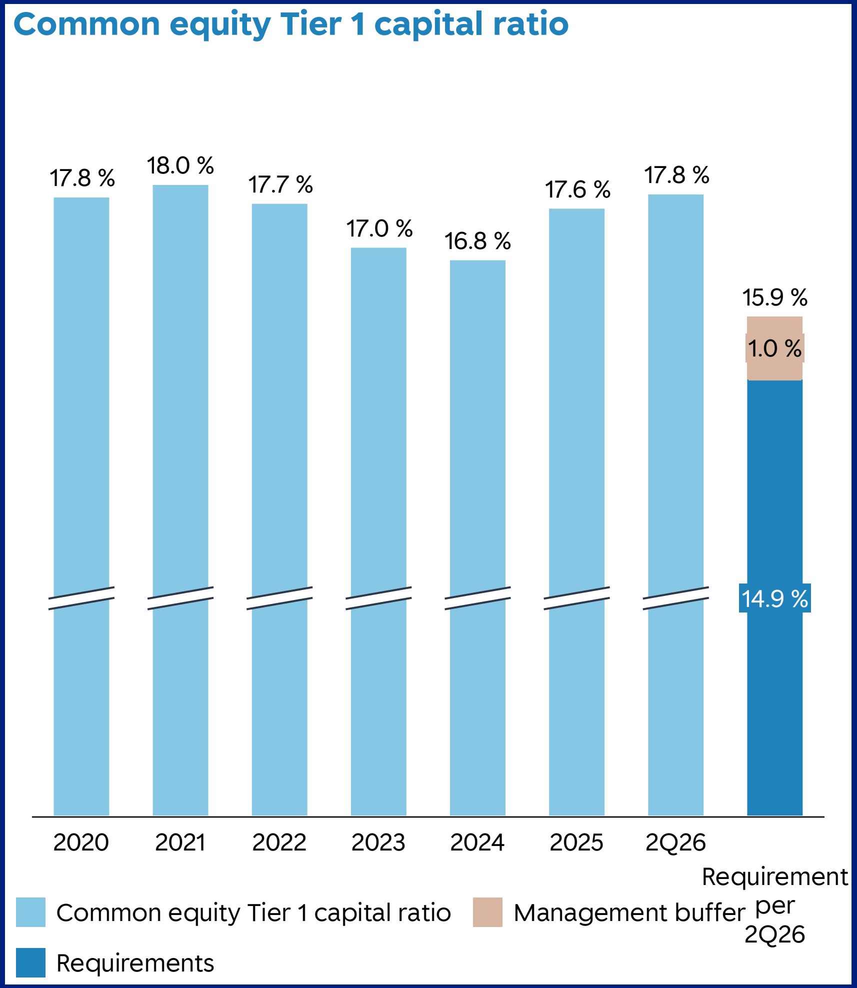


Quarterly cost income ratios

Capital levels

Solid buffers to regulatory requirements.

	2Q26	1Q26	2Q25
CET 1 capital ratio	17.8 %	17.8 %	18.3 %
Tier 1 capital ratio	19.9 %	19.6 %	20.2 %
Capital adequacy ratio	22.2 %	22.0 %	22.7 %
Leverage Ratio	7.3 %	7.3 %	7.2 %



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Together we develop Eastern Norway

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