

Green Bond Investor Presentation

August 2022



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Green Bond Framework



Green Bond Framework - Highlights

- Follows best market practice and in line with the ICMA Green Bond Principles (GBP)
- Prepared by the Green Bond Committee, including representatives of Corporate Banking, Retail Banking, SpareBank 1 Finans Østlandet AS, Treasury and Sustainability
- Consideration and commitment to align with the EU Taxonomy on a best efforts basis

- Pre-issuance impact reporting calculated by specialist consultant Multiconsult
- Cicero second party opinion: Medium Green
- Cicero assessment on EU Taxonomy eligibility: Technical Screening Criteria, DNSH & MS

Green Eligible categories:

- Green buildings
- Agriculture
- Forestry
- Renewable Energy (hydro power)
- Clean Transportation (electric only)



Use of Proceeds

Strict Eligibility Criteria in line with ICMA Standards, best market practices and upcoming EU regulation

ICMA GBP ¹ Eligible Category	Description of the Eligible Loans	UN SDGs	EU Objectives
Green Buildings	<ul style="list-style-type: none"> • Residential buildings in Norway <ul style="list-style-type: none"> ✓ <u>Before 31st of December 2020</u>: Buildings belonging to the top 15% Low-Carbon residential buildings in the local context ✓ <u>From 1st January 2021</u>: Buildings at least a 20% more energy efficient than regulation at time of construction (NZEB² – 20% in terms of Primary Energy Demand) • Commercial buildings in Norway <ul style="list-style-type: none"> ✓ <u>Before 31st of December 2020</u>: Buildings belonging to the top 15% Low-Carbon commercial buildings in the local context ✓ <u>From 1st January 2021</u>: Buildings at least a 20% more energy efficient than regulation at time of construction (NZEB – 20% in terms of Primary Energy Demand) • Refurbished residential and commercial buildings in Norway with improved energy efficiency of 30% versus baseline 	 	Climate Change Mitigation
Renewable Energy	<ul style="list-style-type: none"> • <u>Solar Power</u>: Photovoltaic energy projects • <u>Geothermal Power</u>: projects with life cycle emissions of less than 100g CO₂e/kWh • <u>Hydro Power</u>: Small-scale hydropower projects (less than 25MW), and large-scale projects (more than 25MW) with life cycle emissions of less than 100g CO₂/kWh • <u>Transmission Systems</u>: aimed at transmission and integration of renewable energy 	 	
Clean Transportation	<ul style="list-style-type: none"> • <u>Low carbon vehicles</u>: Fully Electric, Hydrogen or otherwise zero-emission passenger vehicles • <u>Low carbon public and mass transportation</u>: Fully Electric or Hydrogen busses 		
Environmentally Sustainable Management of Living Natural Resources and Land Use	<ul style="list-style-type: none"> • <u>Sustainable Agriculture</u>: Substantial positive climate impact has to be established. Compliance with KSL-standard and ESG due diligence assessment is mandatory • <u>Sustainable Forestry</u>: FSC or PEFC certified forestry 	 	Climate Change Mitigation and Protection of healthy ecosystems

The Use of Proceeds is in line with the ICMA GBP, the recommendation of the CBI Low-Carbon Building Standard³ and takes into account the EU Green Bond Standard⁴

1. [Green-Bonds-Principles-June-2018-270520.pdf \(icmagroup.org\)](https://www.icmagroup.org/standards/Principles-of-Green-Bonds-Principles-June-2018-270520.pdf)

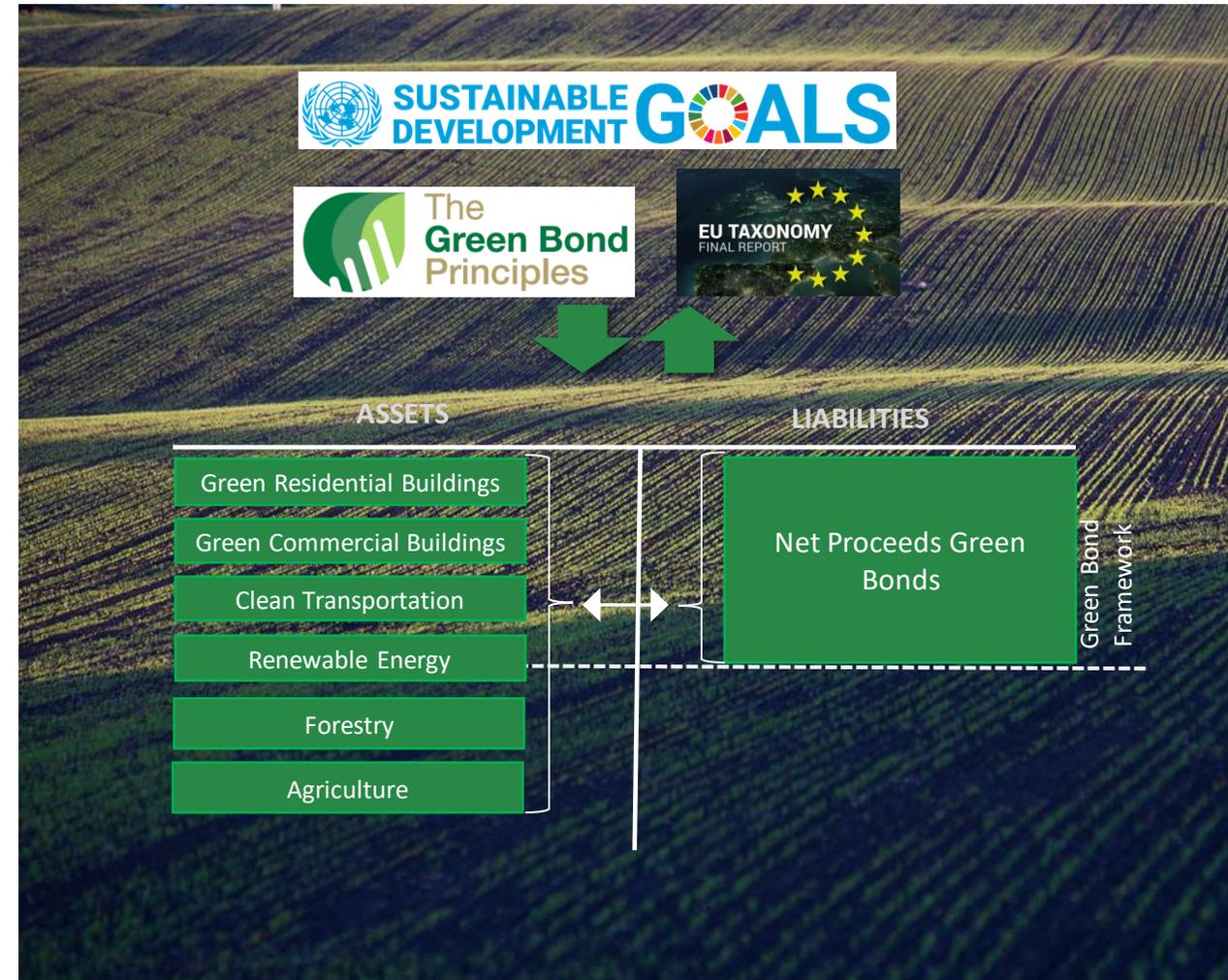
2. NZEB “Nearly Zero Energy Buildings” has not yet been established in Norway in terms of corresponding Norwegian Building Regulation

3. Climate Bond Initiative Low Carbon Building Standard: [Buildings | Climate Bonds Initiative](#)

4. The EU Green Bond Standard (EU GBS) is a voluntary standard for green bond issuers. We do take into consideration its recommendations. The final EU GBS is expected to be released by the EU Commission in the course of 2021

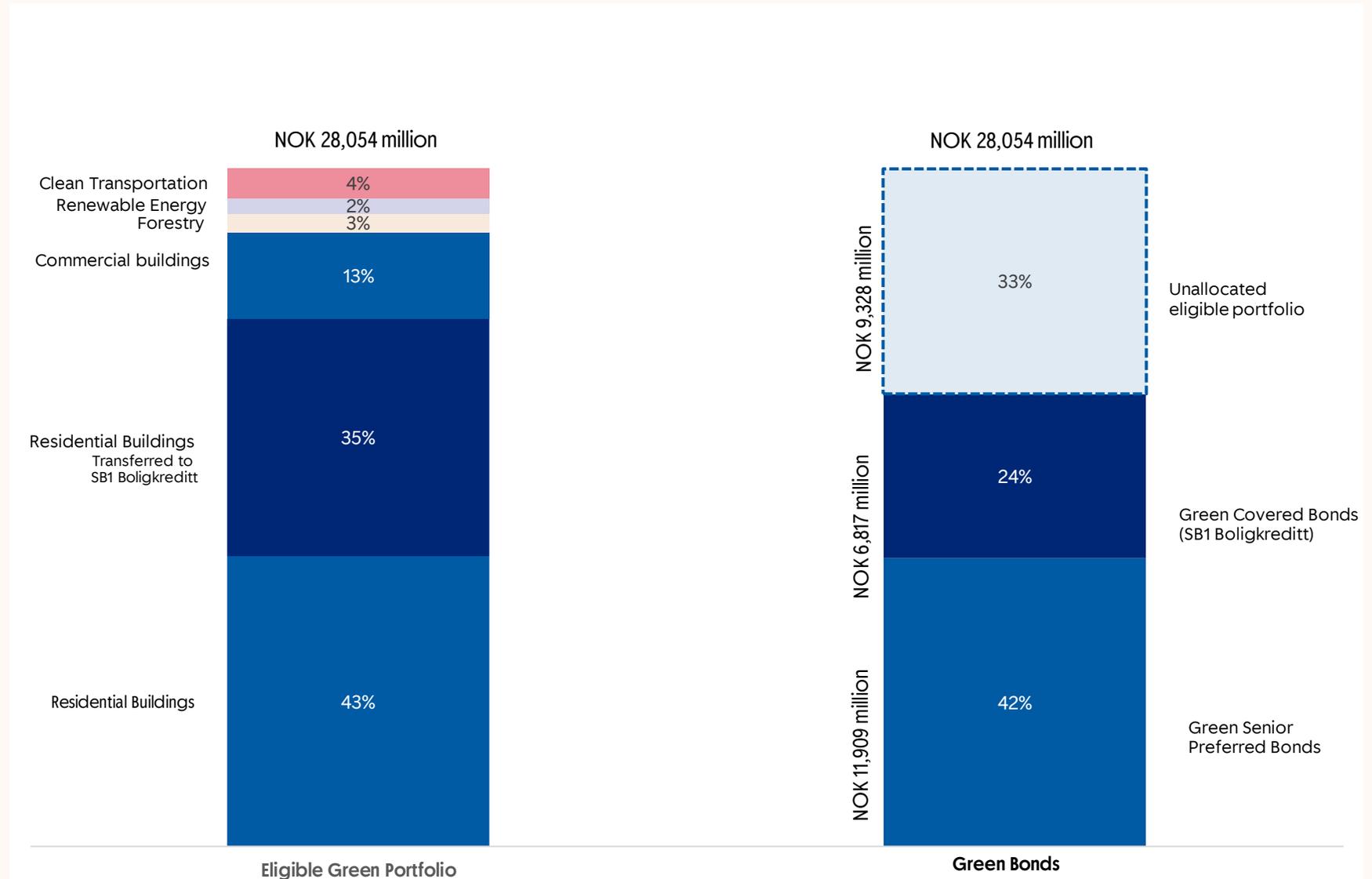
Management of Proceeds

- Allocate amount equal to net proceeds from the issue of Green Bonds to Eligible Green Loan Portfolio
- Size Eligible Green Loan Portfolio should match or exceeds balance of net proceeds from outstanding Green Bonds
- Pending allocation of net proceeds of any tranche of Green Bonds to an Eligible Green Loan Portfolio will be held in treasury liquidity portfolio, cash, or other short term liquid instruments



Eligible Green Asset Allocation

- Senior Bond Eligible Assets
 - NOK 18,206 million
 - 14.1 % of Gross Lending to Customers
- Covered bond eligible green assets transferred to SB1 Boligkreditt
 - NOK 9,848 million
 - 18.5 % of loans transferred
- Allocated assets for Green Senior Bonds
 - NOK 11,909 million
 - 65.4 %
- Allocated assets for Green Covered Bonds
 - NOK 6,817 million
 - 69.2 %
- Unallocated green loan portfolio
 - NOK 11,328 million
 - 40.4 %
- Value added since inception (YE2020)
 - NOK 3,439 million
 - + 14.0 %



Allocation Report 2Q2022

Included eligible green loans transferred to SpareBank 1 Boligkreditt

Portfolio date: 30 June 2022

Eligible Green Loan Portfolio			
	Amount (NOKm)	Portfolio Growth	
		2Q 2022 (NOKm)	YTD 2022 (NOKm)
Residential buildings	11,999	(91)	99
Residential buildings - transferred to SB1 Boligkreditt	9,848	186	204
Commercial buildings	3,570	41	(35)
Forestry	777	(6)	(42)
Renewable energy	641	(12)	(21)
Clean Transportation	1,219	108	187
Total	28,054	226	393

Green Funding					
Instrument (ISIN)	Rank	Currency	Issuance Date	Due Date	Amount (NOKm)
XS2308586911	Senior Preferred	EUR	02/24/21	03/03/28	5,139
XS2472845911	Senior Preferred	EUR	04/20/22	04/27/27	4,770
NO0012702606	Senior Preferred	NOK	09/13/22	09/22/27	500
NO0012702614	Senior Preferred	NOK	09/13/22	09/22/27	1,500
XS1760129608	Covered	EUR	01/23/18	01/30/25	2,231
XS2182121157	Covered	SEK	05/27/20	06/02/25	2,071
XS2234568983	Covered	EUR	09/15/20	09/22/27	2,515
					18,726

Senior Bond eligible assets

18,206

Covered Bond eligible assets

9,848

Percentage of Eligible Green Loan Portfolio allocated

66.7%

Percentage of Net Proceeds of Green Funding allocated to Eligible Green Loan Portfolio

100.0%

Eligible Green Loan Portfolio - Unallocated (NOKm)

9,328

Eligible Green Loan Portfolio - Unallocated Senior Preferred (NOKm)

6,297

Eligible Green Loan Portfolio - Unallocated Covered (NOKm)

3,031

Percentage of Eligible Green Loan Portfolio allocated for Green Senior Bonds

65.4%

Percentage of Eligible Green Loan Portfolio allocated for Green Covered Bonds

69.2%

New loans added to the portfolio 2Q 2022

226

New loans added to the portfolio since inception (12/31/2020)

3,439

Residential buildings built after 2021 (TEK17) - not included in the allocation report¹

3,873

¹The EU Taxonomy definition of energy performance of at least 10% lower than NZEB is currently not defined in Norwegian building standards. Residential buildings built after 2021 are therefore not included in the report.

Impact Report

4Q 2021

Portfolio date: 31 December 2021

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 CO2 / year (Scope 1)	Indirect emissions avoided vs baseline in tons of CO2 / year (Scope 2)	Total CO2 Storage (tonnes)	Estimated annual avoided / reduced emissions (tons of CO2 / year)
a/	b/	c/	d/	e/	f/	f/	f/	f/	f/	f/
Green Buildings	Residential	11,900	66%	100%	39					4,290
	Commercial	3,605	20%	100%	17					1,872
Renewable Energy	Hydropower	662	4%	100%		152				19,766
Clean Transportation	Electric Vehicles	1,032	6%	100%			3,763	-2,684		1,079
Environmentally Sustainable Management of Living Natural resources and Land Use ¹	Sustainable Forestry	819	5%	100%					3,787,526	202,315
Total		18,018	100%	100%	56	152	3,763	-2,684	3,787,526	229,322

Avoided Emissions per NOK million invested

12.73

Avoided Emissions per EUR million invested²

127.59

¹Relates to the Annual Increase in CO2 Storage of the financed assets. The mean (50%) has been taken from Multiconsult's estimated range, which is considered a conservative approach given that Multiconsult states: "the annual sequestration capacity of forest-based loan portfolio of SpareBank 1 Østlandet is likely to be closer to the highest estimates, given that the forest properties are actively managed and belongs to the productive forest areas in Norway."

²EURNOK 31 December 2021 = 10.0244

EU Taxonomy Assessment: TSC, DNSH & MS

High-level assessment¹ vs EU Taxonomy Delegated Acts (June 2021)

Eligible Green Asset Category	Green Buildings (Residential & Commercial)	Sustainable Forestry	Hydro Power	Clean Transportation
Geography	Norway			
Eligibility Criteria	Top 15 % (via Building code / EPC label)	PEFC certification (as part of ISO 14001)	Facilities with <100gCO ₂ e/kWh life cycle emissions (all facilities <20MW)	Electric vehicles
Technical Screening Criteria	Partial Alignment² Built <2021: 100 % Aligned Built >2021: 0% Out of Scope Large commercial buildings: 0 % Not Aligned	Aligned	Aligned	Aligned
Do No Significant Harm	Aligned	Aligned	Aligned	Aligned
Minimum Social Safeguards	Aligned	Aligned	Aligned	Aligned

¹ Taxonomy alignment assessments presented within Cicero's SPO may differ to the above, as Cicero's EU Taxonomy assessment is based on the outdated penultimate draft EU Climate Delegated Acts (published in Nov '20).

² Residential buildings built pre-2021 are fully aligned (as they conform with the CBI top 15% approach). Residential buildings built ≥2021 are unable to comply with the EU Taxonomy, as there is currently no equivalent standard available in the Norwegian context for nearly zero-energy building (NZEB) requirements. Commercial buildings built to the standards of LEED (Gold) and BREEAM (Excellent) have not (yet) been accepted by the EU Taxonomy for inclusion as a proxy. The Taxonomy stipulates that where the building is a large non-residential building (with an effective rated output for heating systems, systems for combined space heating and ventilation, air-conditioning systems or systems for combined air-conditioning and ventilation of over 290 kW) it is efficiently operated through energy performance monitoring and assessment – the bank currently does not track this information for large non-residential buildings, hence is unable to comply with this requirement.

External Review

- SpareBank 1 Østlandet has obtained an independent Second Party Opinion from Cicero, confirming the validity of the Green Bond Framework & compliance with the ICMA Green Bond Principles
- Green Shading given per Use of Proceeds category, where overall Framework has received: **Medium Green**
- Cicero finds the governance structure & procedures in SpareBank 1 Østlandet's framework to be: **Excellent**
- Cicero has assessed the alignment of the Green Bond Framework and the due diligence and selection processes in place with the **EU Taxonomy**
 - Technical screening criteria, do no significant harm & minimum safeguards criteria have been taken into account
 - Based on both the TEG Report (March '20) & the Delegated Acts (Nov '20)

°CICERO



ESG and Sustainability



SpareBank 1 Østlandet's sustainability overview

First Norwegian bank to sign the Principles for Responsible Banking

On 22 September 2020, SpareBank 1 Østlandet became one of the Founding Signatories of the Principles for Responsible Banking, committing to strategically align its business with the Sustainable Development Goals and the Paris Agreement on Climate Change. By signing the principles, SpareBank 1 Østlandet joins a coalition of 120 banks worldwide in committing to taking on a crucial role in helping to achieve a sustainable future.



FOUNDING MEMBER OF THE NET-ZERO BANKING ALLIANCE

Joining leaders across the financial sector in the Glasgow Financial Alliance for Net Zero



Global Sustainability Strategy



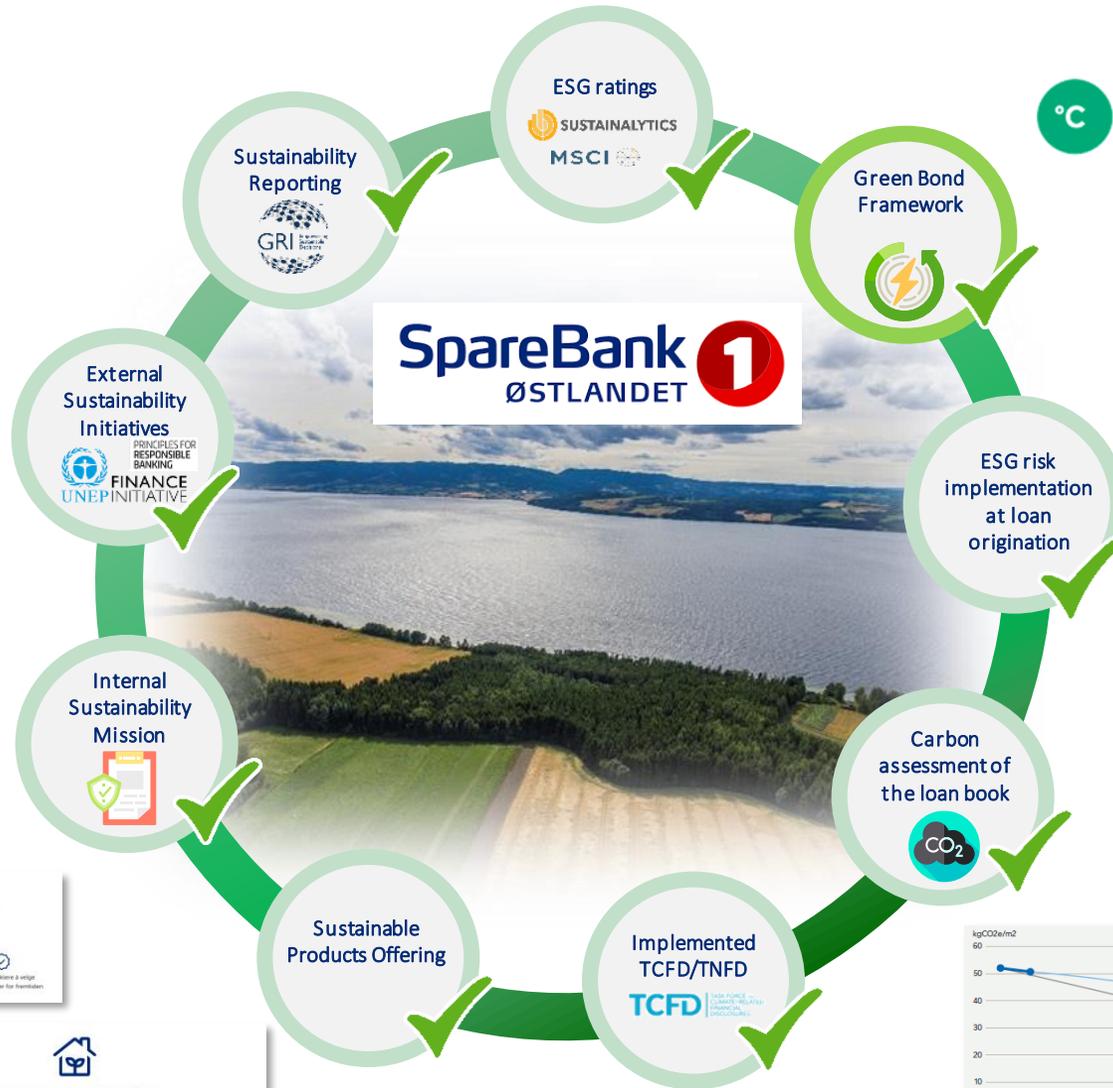
Grønt landbrukslån

Ønsker du å installere solcelleanlegg på gården? Da kan vårt grønne landbrukslån være noe for deg!

- Invester 200.000 kroner fra 2,05% netto- og bankrentelån
- Premierer ditt valg om bankkredittinvestering på gården
- Gjør det enklere å selge energiprodukter for familien

Grønt boliglån

Eier du, eller skal du kjøpe bolig med energimerke A eller B? Da får du ekstra god rente med grønt boliglån.



ESG ratings
SUSTAINALYTICS
MSCI

Sustainability Reporting
GRI

Green Bond Framework

ESG risk implementation at loan origination

Carbon assessment of the loan book
CO₂

Implemented TCFD/TNFD
TCFD

Sustainable Products Offering

Internal Sustainability Mission

External Sustainability Initiatives
PRINCIPLES FOR RESPONSIBLE BANKING
UNEP INITIATIVE



*CICERO
Medium Green

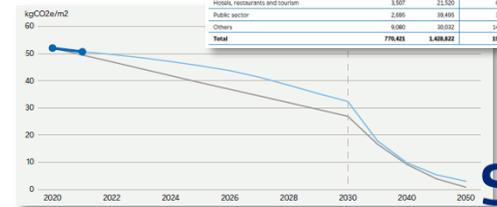


Sustainable Edge: Climate risk assessment for companies

Shades of green and brown

- Dark Green:** Dark green is allocated to projects and solutions that correspond to the long-term vision of a low carbon and climate resilient future.
- Medium Green:** Medium green is allocated to projects and solutions that represent steps towards the long-term vision but are not quite there yet.
- Light Green:** Light green is allocated to projects and solutions that are environmentally friendly, but do not by themselves represent or contribute to the long-term vision.
- Light Brown:** Light brown is allocated to projects that can be lower emissions, but still represent risk of locking in fossil fuel infrastructure and are exposed to risk of stranded assets.
- Dark Brown:** Dark brown is allocated to the highest emitting projects, with the most potential for lock-in of investments and risk of stranded assets.

Industry	Total emissions (thousands of CO ₂ equivalent)		Carbon Intensity (thousands of CO ₂ equivalent per NOK million in lending)	
	Scope 1 & 2	Scope 3	Scope 1 & 2	Scope 3
Agriculture and associated services	420,534	208,955	122.4	286.6
Forestry and associated services	38,003	95,701	29.1	44.7
Professional and financial services	24,207	71,120	5.4	21.7
Wholesale and retail trade	19,516	136,410	2.0	204.0
Commercial services	14,354	79,234	12.3	80.3
Manufacturing	14,610	256,056	9.6	177.9
Construction of buildings	9,190	394,676	1.6	144.4
Sea and operation of property	7,439	28,413	0.6	2.3
Energy production and supply	2,188	4,039	6.3	15.0
Transport and storage	5,066	54,133	12.7	148.0
Hotels, restaurants and tourism	3,907	21,520	6.0	49.0
Public sector	2,495	18,819	1.0	47.6
Others	9,080	30,032	14.1	60.7
Total	776,421	1,426,422	19.0	64.3



TNFD Taskforce on Nature-related Financial Disclosures



Business idea

We exist so that people and businesses can succeed
Together we create sustainable growth and development in Eastern Norway

Vision

Creating together

Targets 2025



We know our customers and we create the best customer experience



We create tomorrow's relationship bank in an open and engaging working environment



We are a significant driver of the sustainable transition



We have one of the most attractive equity certificates on Oslo Børs

Ambition

We are Norway's best relationship bank!

Strategic focus areas

Relation, service and distribution

Data- and insights driven operations and development

Leadership, competence and organisation

Cooperation and partnership

Sustainable operations and development

Profitable growth

Values

Proficient Nearby Engaged

Sustainable operations and development

Extend and develop a running theme through our history of more than 175 years

The Bank will take a leading role in the green transition, both as a facilitator and a driver for sustainable solutions:

- *Green lending and funding*
- *Advisory services*
- *Responsible consumption*
- *Measure and price climate risk*



We are a driver for sustainable transition

This means that we

- Contributes to a sustainable transition in our market
- Ensures that sustainability is an integral part of the bank's operations and that we actively contribute to achieving the UN's sustainability
- Make investments that are necessary to achieve the bank's long-term goals in the area of sustainability
- Facilitates and makes it easy for customers to make sustainable choices
- Our approach to sustainability is science based
- Focus areas:
 - Responsible lending
 - Residential and commercial buildings
 - Agriculture
 - Responsible consumption
 - Financial crime
 - Ethics
 - Anti corruption
 - AML
 - Value chain demands
- Maintain and develop competence and knowledge within ESG

We have succeeded in 2025 if

- We have contributed to a sustainable zero-emission society by reducing CO2 emissions from our business and in our lending and investment portfolios. We will have net zero emissions by 2050.
- We have contributed to a society that safeguards the planet's limits, which also includes consideration for nature and vulnerable ecosystems
- We have guided customers to make smart choices through responsible consumption and have good control over their own finances
- We have actively contributed to the fight against economic crime
- We have offered an appropriate and sustainable product offering adapted to the needs of different customer groups.
- Our sponsorships make a clear contribution to society.

The Path to Net Zero

Specific ESG and climate targets

Retail Division

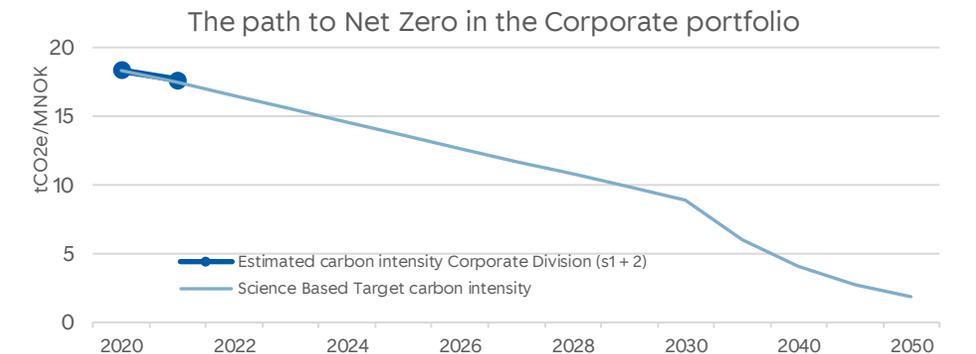
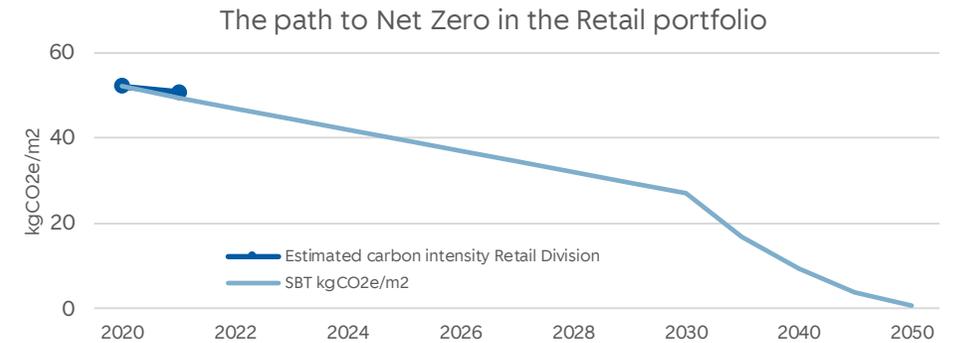
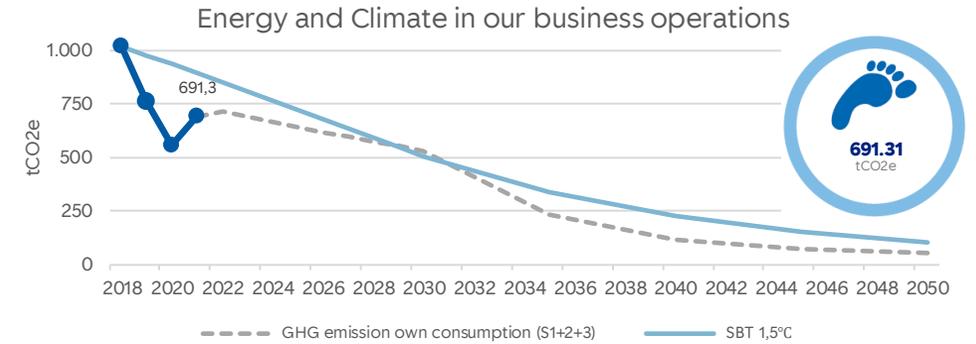
- Net Zero lending portfolio by 2050
- KPI established – green ratio in residential buildings 20% by 2025.
- By 2050, 40 % of residential buildings built before 2012 (TEK 10) has been upgraded and has improved their energy efficiency by 30 %.

Corporate Division

- Net Zero lending portfolio by 2050
- Commercial buildings
 - KPI established – green ratio 40 % by 2025, 50 % by 2030.
 - From 2025 demanding GHG accounting for real estate projects
- Renewable Energy
 - By 2025, 50 % growth in lending to renewable energy
- Agriculture
 - By 2025, 80 % of agricultural customers have used the “Agricultural Climate Calculator” – a methodical way of defining the carbon footprint of every agricultural customer.
 - By 2025, 80 % of agricultural customers have established plans for reductions in GHG emissions.
 - 25 % of these customers have implemented measures for GHG reductions

SpareBank 1 Finans Østlandet

- Clean transportation
 - KPI established – green ratio of 25 % by 2025.



Climate Risk assessments in the credit process

Incorporation of climate risk, as well as other ESG-risks into the credit process have been prioritized. Relevant sector specific questions are asked at each credit approval. But this is still a work in progress.

All relevant parts of the bank include climate and ESG in their risk assessments.



Governance	Strategy ¹	Risk Management	Metrics and Targets
<ul style="list-style-type: none"> Climate risk is treated yearly by the board through ICAAP, specific as credit risk in cases that need attention and Work on reporting CO2, GHG, scenario analysis and environmental leadership is reported to board Climate risk embedded in all policy documents Guidelines and action plan for ESG and climate risk 	<ul style="list-style-type: none"> Incorporate climate risk into the credit process, mainly exposed to climate risk through lending to the SME market and retail lending Medium to low risk, but also leeway for having a positive impact, in two of the largest sectors, real estate and agriculture, and in retail lending Increase data availability in order to do in-depth reporting and analysis Assessment of ESG risk related to products solutions and processes. 	<ul style="list-style-type: none"> Due diligence assessment also assessing climate risk when granting loans Analysis of physical risk in geographic areas Scenario analysis related to NGFS scenarios for the banks credit portfolio as whole(2020) Scenario analyses for the banks largest sectors were created in partnership with CICERO (2019) Scenario analysis on specific scenarios highly relevant for the bank 	<ul style="list-style-type: none"> Scope 3 emissions reporting of our loan portfolio Targets on the energy efficiency of real estate properties and in the household portfolio See slide on specific ESG and Climate targets

For a full TCFD overview [click here](#)

ESG due diligence assessment at loan origination

Example

The following themes are covered in the due diligence assessments (example):

General understanding	General understanding of the risk of human rights violations, environmental challenges or corruption risk in own industry and business.	Social/human rights risk (social)	The company's familiarity with industry risk related to human rights, workplace crime, e.g. social dumping.
	Risk in input factors or suppliers/supply chain.		The extent to which the company has relevant guidelines.
Environmental and climate risk (the environment)	Environmental certification and environmental management system.	Finances/governance risk (governance)	Acts and regulations regarding health, safety and the environment (HSE).
	Measures to cut greenhouse gas emissions.		The company's familiarity with industry risk related to economic crime such as corruption, money laundering and bribery.
	Measures to cut energy consumption.		The extent to which the company has relevant guidelines and/or routines.
	Energy labelling (construction).	Other	Separate form for anti-money laundering due to the anti-money laundering regulations.
	Risk of natural disasters: How the project impacts vulnerable ecosystems.		Other measures that have a positive impact on the environment or social or economic conditions.
	Familiarity with, and any measures implemented from, the industry's roadmap.		Other things that indicate the company is involved in harming/having a negative impact on the environment or social/economic conditions?
	Climate risk: How the project has been adapted for climate change and changing framework conditions. More specific questions here for agriculture.		
Environmentally certified input factors (e.g. construction materials).			

Loan book CO2 reporting (Scope 1, 2 & 3)

Carbon-related credit exposure – 4Q 2021

Industry	Total emissions (tonnes of CO2 equivalents)		Carbon intensity (tonnes of CO2 equivalents per NOK million in lending)	
	Scopes 1 and 2	Scope 3	Scopes 1 and 2	Scopes 1, 2 and 3
Agriculture and associated services	606,005	218,649	111.5	40.2
Forestry and associated services	21,380	26,143	15.7	19.2
Commercial services	8,694	14,954	9.2	25.0
Wholesale and retail trade	7,843	12,143	9.0	22.8
Sale and operation of property	7,881	28,978	0.4	1.6
Manufacturing	6,273	43,396	4.3	29.8
Construction of buildings	5,135	104,160	1.0	20.0
Transport and storage	3,293	13,839	12.5	65.0
Professional and financial services	1,981	4,329	1.0	3.3
Hotels, restaurants and tourism	1,817	4,202	3.7	12.3
Energy production and distribution	1,721	517	2.6	3.4
Public sector	942	9,839	1.4	14.1
Others	4,975	7,016	9.3	13.2
	677,940	488,165	17.7	30.4

- **Method:** Based on proportion of lending by Norwegian banks and financial institutions the Bank accounts for, then multiplied by total emission from individual industry.
- **Assumptions:** Individual industry's borrowing needs equally distributed across country. Individual industry's emissions intensity equally distributed across country. Model does not take account of regional differences with respect to borrowing needs and emissions intensity.
- **Application of results:** Model provides a rough estimate of carbon-related credit exposure and carbon intensity. Method not precise enough to be used as basis for comparisons with other banks.
- **Clarifications regarding industry distribution:** Extraction of crude oil and natural gas with associated services, air freight and international shipping have been excluded since the Bank has no exposure to these industries.

Sustainable Products and ESG Advisory Service



Green mortgage

Do you own, or are considering buying a home with EPC level A or B? You get lower interest rates with a green mortgage.



Green car loan

Are you buying an electrical car? We give you even better conditions when buying an environmentally friendly car.



Green agricultural loan

Installing a solar panel on your farm? Our green agricultural loan will match your needs.



Green deposits

Are you concerned about what your savings are contributing to? Green deposits supports a sustainable future.



How to have the right focus

We aim to be a significant agent for sustainable development and to be an ESG partner for our corporate customers.

- We hope our ESG Guide can be a help in focusing on the right things, says our Head of Sustainability, Karoline Bakka Hjertø and Head of Corporate Banking, Hans Olav Wedvik.

Sustainability Ratings

Sustainalytics

- 9.0 ESG Risk Rating (“Negligible Risk”)
- Best score among Norwegian banks
- Subindustry (6|384 – second percentile)

Newsweek

- World’s Most Socially Responsible Banks 2022
- 8|175

ESG 100 – Oslo Stock Exchange

- A
- #1 among savings banks

CDP – Carbon disclosure project

- A-
- 1 of 9 Norwegian companies

MSCI

- AA

Fair Finance Guide

- #3 Overall
- #1 Among Norwegian listed banks



For more information on our ESG priorities, please visit <https://www.sparebank1.no/en/ostlandet/about-us/sustainability.html>

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Creating together

We have worked for more than 175 years
for people and businesses to succeed

Our work continues

SpareBank 
ØSTLANDET

