

Credit Profile

SpareBank 1 Østlandet in brief

- Fourth largest savings bank in Norway
- High and stable capitalization over time
- Low risk bank book
- Diversified income stream
- Part of the SpareBank 1 Alliance
- Established curve in EUR senior preferred bonds
- Covered bonds issued by SpareBank 1 Boligkreditt (SPABOL)

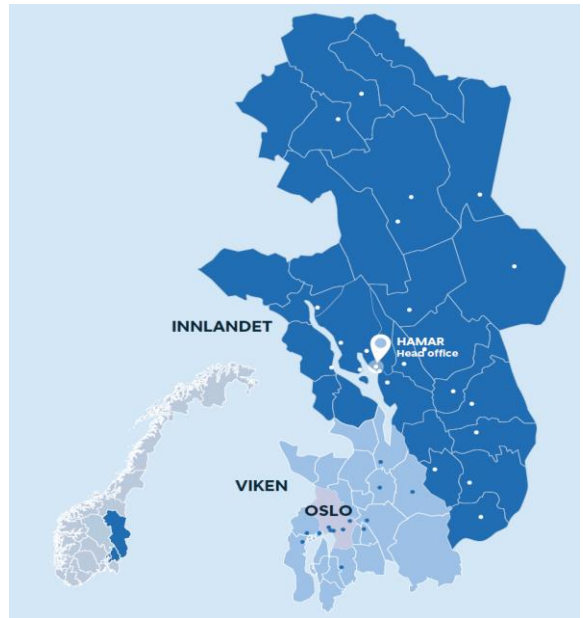
Credit Rating

Moody's Investor Service

Senior Preferred **Aa3**
Senior Non Preferred **A3**

ESG Rating

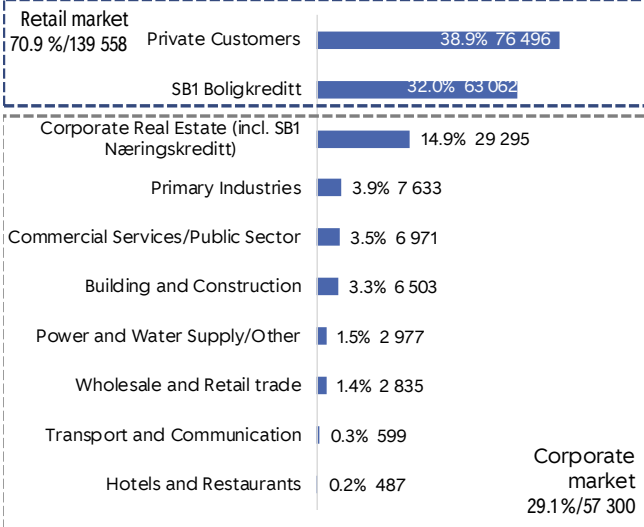
Sustainalytics	9.2	"Negligible Risk"
MSCI	AAA	
CDP	A	1 of 9 Norwegian companies
Newsweek	8 175	"Worlds Most Socially Responsible Banks"
The Banker's Magazine	#9	"Sustainable Banking Revenues Ranking"



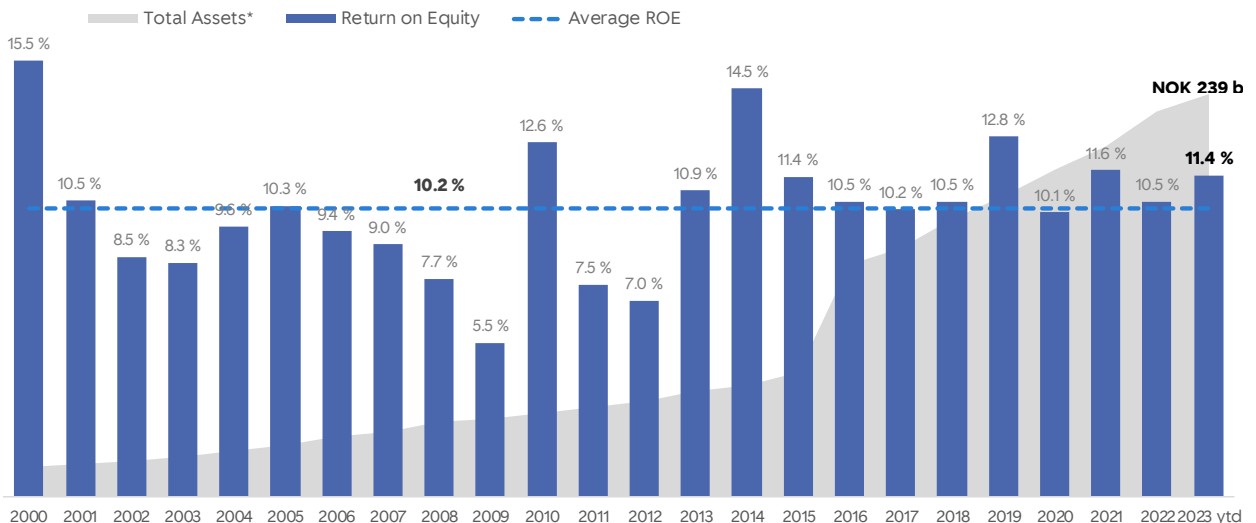
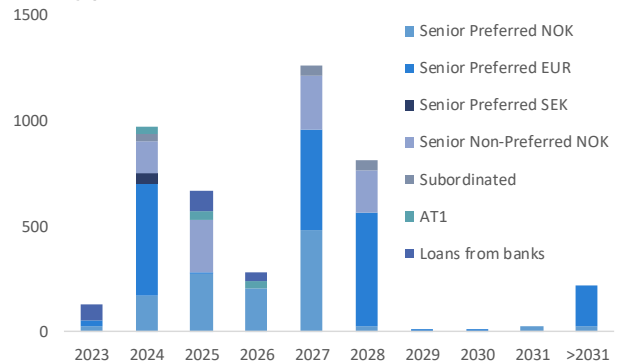
SpareBank 1 Østlandet's home market: Inland and Capital regions

- Population 1.7 million
- The fastest growing region of Norway for both population and job creation
- Low unemployment, high economic activity, cyclically stable
- Market leader in the Inland region, challenger in the Capital region
- Head office in Hamar

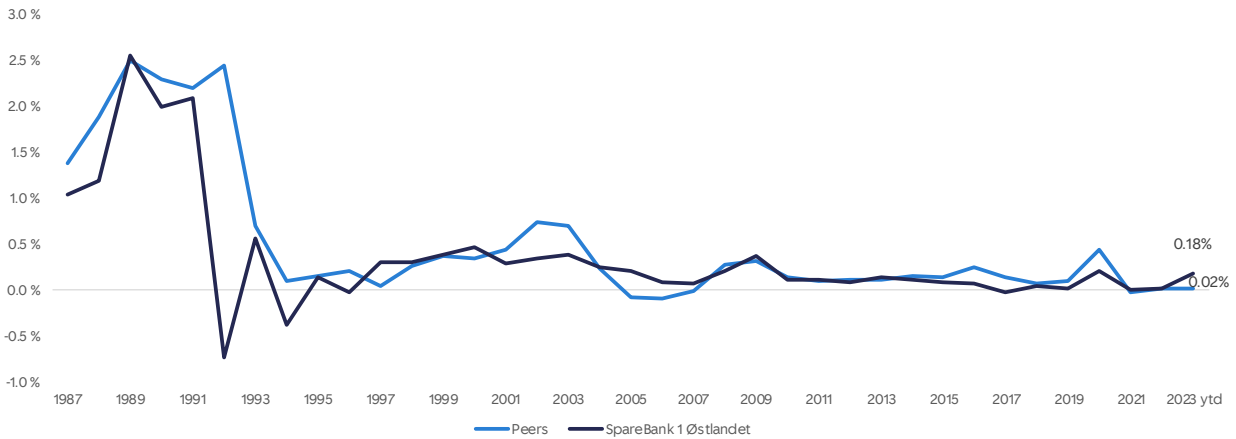
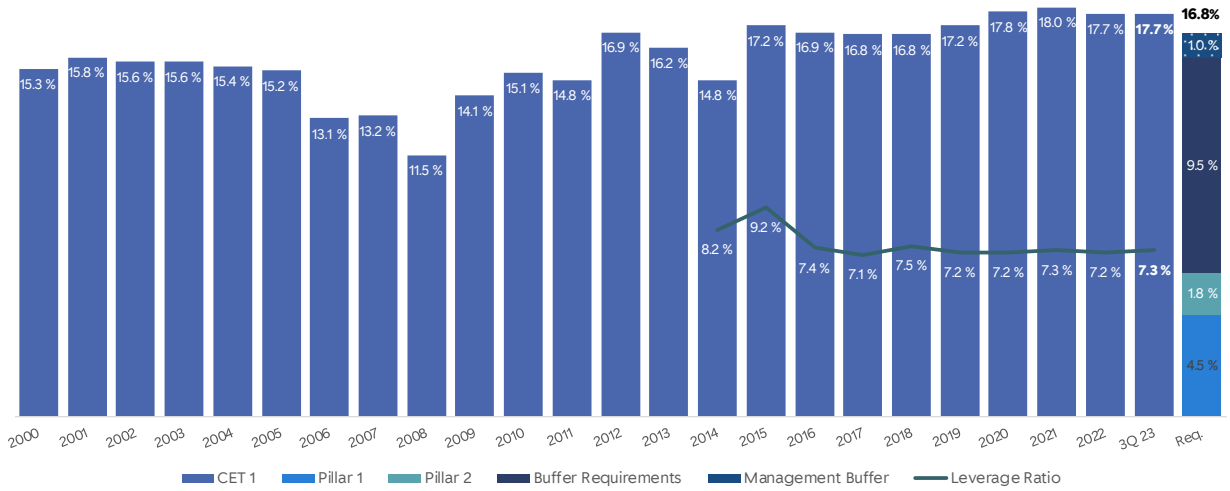
Loan portfolio (% and NOK)



Funding profile (EUR)



Credit Profile



Senior Preferred under the Bank's joint EMTN Programme

Payment Rank	Announce	Amt Issued	Ticker	Coupon	Maturity	Mty Type	Currency	Moody's
Senior Preferred	02.03.2022	50.00	SPOLNO	FLOAT	11.03.2024	Bullet	EUR	
Senior Preferred	06.10.2021	500.00	SPOLNO	FLOAT	15.04.2024	Bullet	SEK	
Senior Preferred	23.09.2019	500.00	SPOLNO	0.25	30.09.2024	Bullet	EUR	Aa3
Senior Unsecured	22.01.2018	10.00	SPOLNO	0.950	03.02.2025	Bullet	EUR	Aa3
Senior Preferred	20.04.2022	500.00	SPOLNO	1.750	27.04.2027	Bullet	EUR	Aa3
Senior Preferred	24.02.2021	500.00	SPOLNO	0.125	03.03.2028	Bullet	EUR	Aa3
Senior Unsecured	05.10.2017	15.00	SPOLNO	1.325	18.05.2028	Bullet	EUR	
Senior Unsecured	04.01.2019	5.00	SPOLNO	1.016	16.07.2029	Bullet	EUR	
Senior Unsecured	10.04.2017	10.00	SPOLNO	1.462	11.10.2029	Bullet	EUR	
Senior Unsecured	28.11.2017	15.00	SPOLNO	1.415	12.05.2030	Bullet	EUR	
Senior Unsecured	02.11.2017	26.00	SPOLNO	1.630	11.09.2032	Bullet	EUR	
Senior Unsecured	08.11.2017	25.00	SPOLNO	1.597	17.11.2032	Bullet	EUR	
Senior Unsecured	15.05.2018	20.00	SPOLNO	1.700	23.05.2033	Bullet	EUR	
Senior Unsecured	30.08.2018	10.00	SPOLNO	1.592	06.09.2033	Bullet	EUR	
Senior Unsecured	21.01.2019	20.00	SPOLNO	1.750	30.01.2034	Bullet	EUR	
Senior Unsecured	21.02.2019	20.00	SPOLNO	1.575	28.02.2034	Bullet	EUR	



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