

This is not an oil rig.
It's an investment.

SpareBank 1 SR-Bank ASA

1st quarter 2014

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 SR-Bank 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 SR-Bank include, 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 SR-Bank 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.

A solid market position in a region enjoying growth

1 Rogaland

Population	452,000
Market share	<i>Retail market</i> 38 % <i>Corporate market</i> 21 %
Year of establishment	1839
Market strategy	Market leader
Important business segments	Oil & Gas, Oil service, Supply
Unemployment rate	2.0 %

2 Hordaland

Population	498,000
Market share	<i>Retail market</i> 4 % <i>Corporate market</i> 8 %
Year of establishment	2006
Market strategy	Entry/growth
Important business segments	Shipping, Oil & Gas, Tourism
Unemployment rate	2.4 %

3 Agder

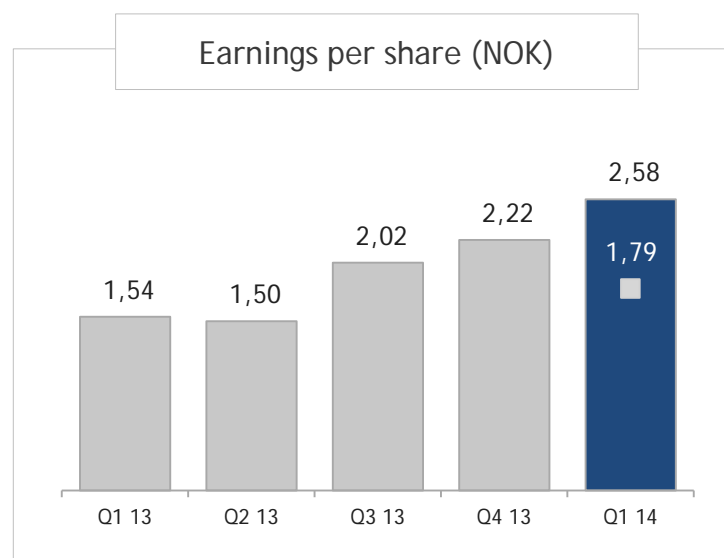
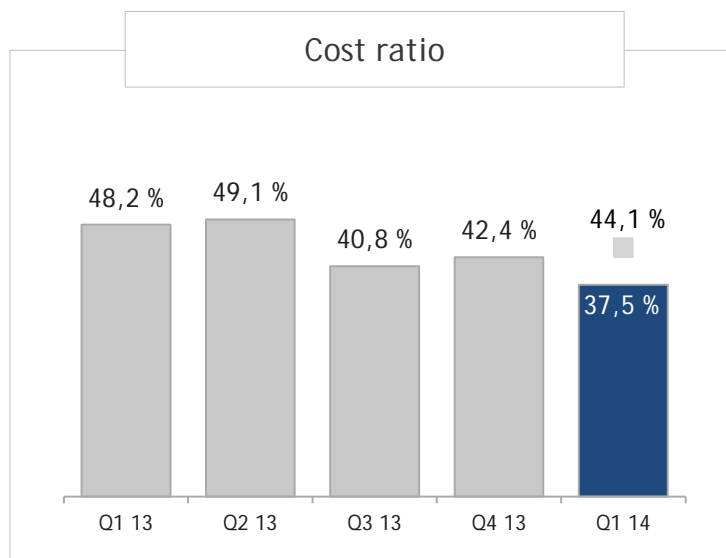
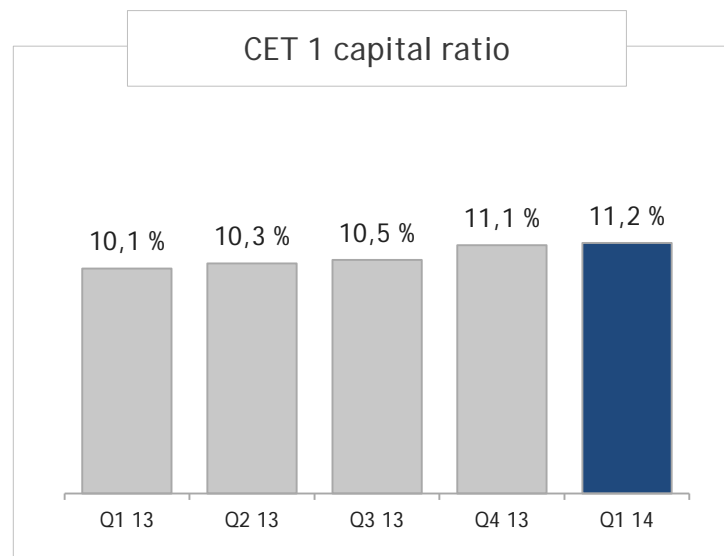
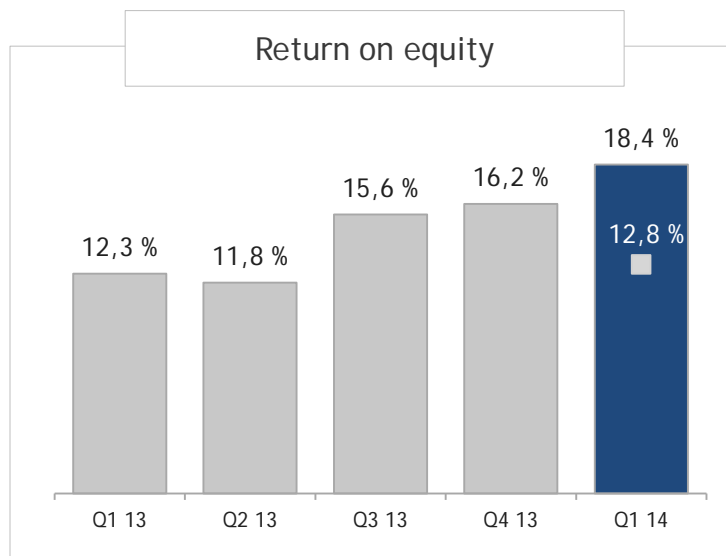
Population	289,000
Market share	<i>Retail market</i> 7 % <i>Corporate market</i> 4 %
Year of establishment	2002
Market strategy	Growth
Important business segments	Commodities, Oil Service, Industry
Unemployment rate	3.05 %



A good result, significantly affected by non-recurring effects

- Pre-tax profit for the quarter increased to NOK 787 million from NOK 501 million last year
 - Capital gain on the bank's stake in Nets Holding AS improves the result by NOK 202 million
 - Return on equity after tax 18.4% (12.3%)
- The net interest margin increased from 1.40% to 1.27%
- Lending growth of 3.8% - risk-weighted assets increased by 1.3%
- Deposits growth of 8.5% - in addition good growth in other capital under management
- Stronger underlying operations and improved efficiency
 - Net interest income, commissions and profit contributions from the mortgage companies increased by 22% in the last 12 months
 - Growth in costs of 3.1% over the last 12 months
- Low impairment losses on loans
 - 0.18% of gross lending recognised on the balance sheet as of 31 March 2014
- Common equity tier 1 capital ratio increased to 11.2% from 10.1% last year
 - In line with the new requirements solvency will be strengthened further

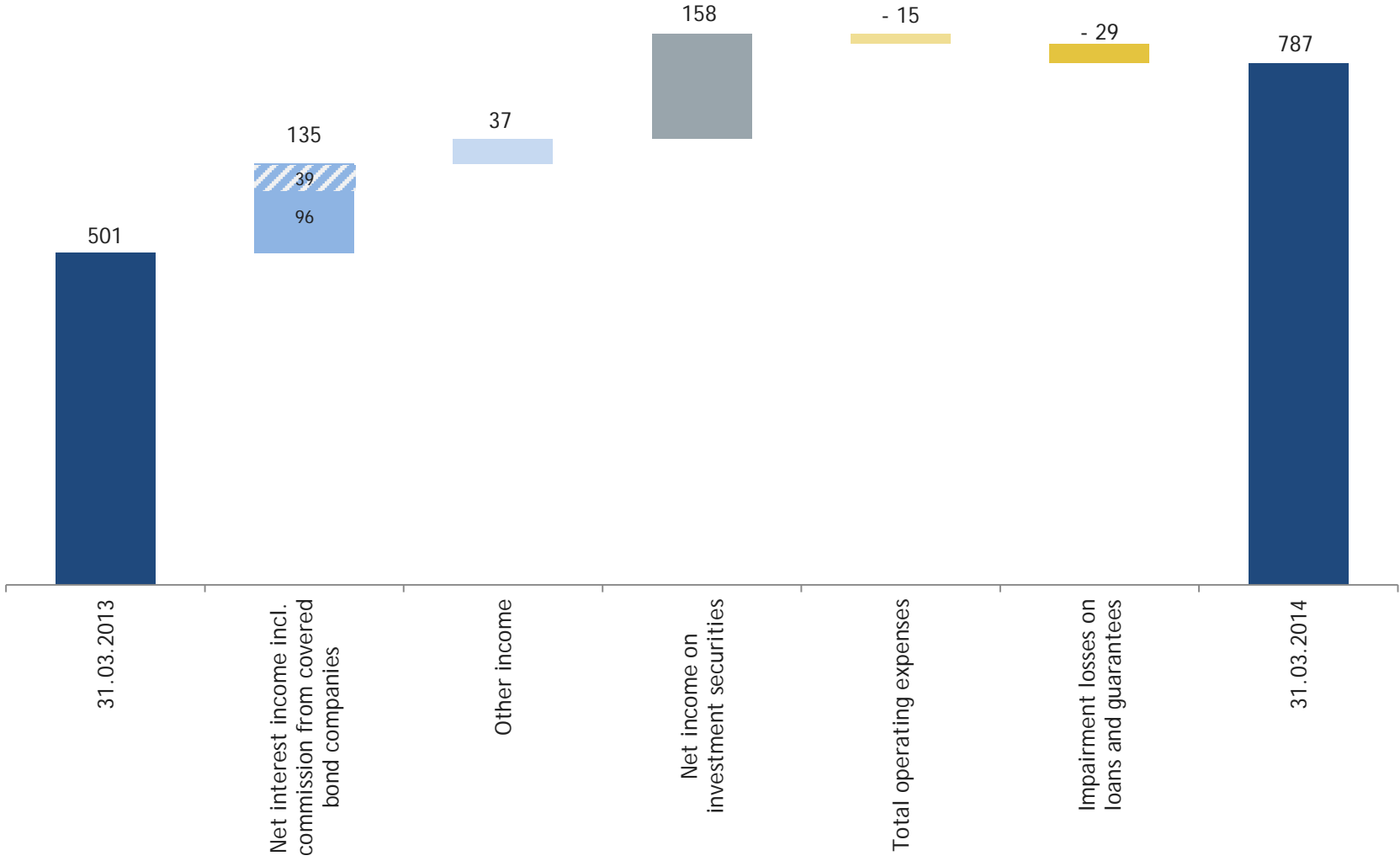
Key figures - quarterly development



Income statement

<i>Group Income Statement (MNOK)</i>	Q1 14	Q4 13	Q3 13	Q2 13	Q1 13
Net interest income	547	574	568	526	451
Net commission and other income	480	489	466	465	404
Net income on investment securities	319	195	137	62	161
Total income	1.346	1.258	1.171	1.053	1.016
Total operating expenses	505	534	478	517	490
Operating profit before losses	841	724	693	536	526
Impairment losses on loans and guarantees	54	50	32	25	25
Operating profit before tax	787	674	661	511	501
Tax expense	128	107	145	128	107
Net profit	659	567	516	383	394

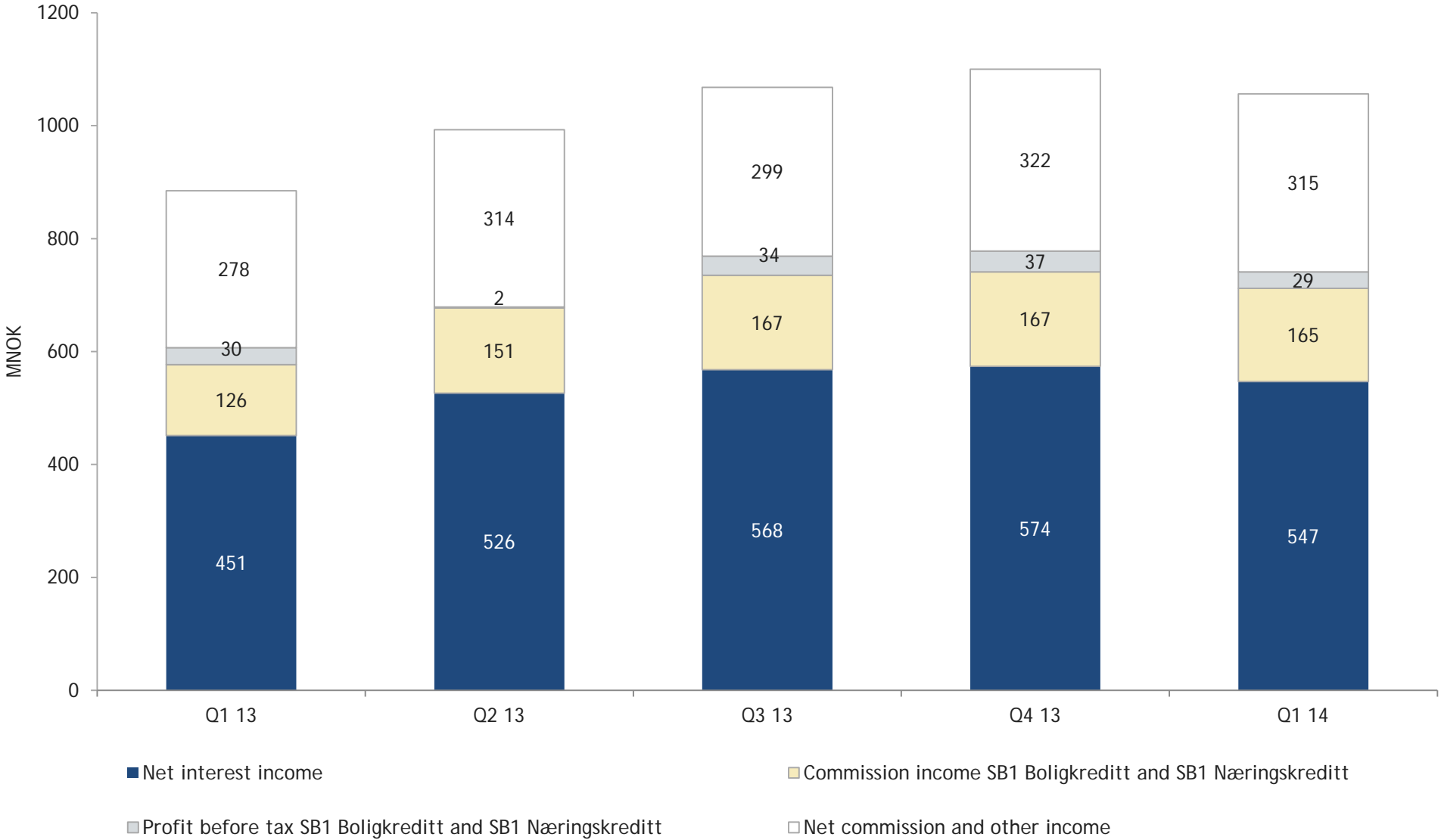
Change in profit 31.03.2013 - 31.03.2014



Key figures

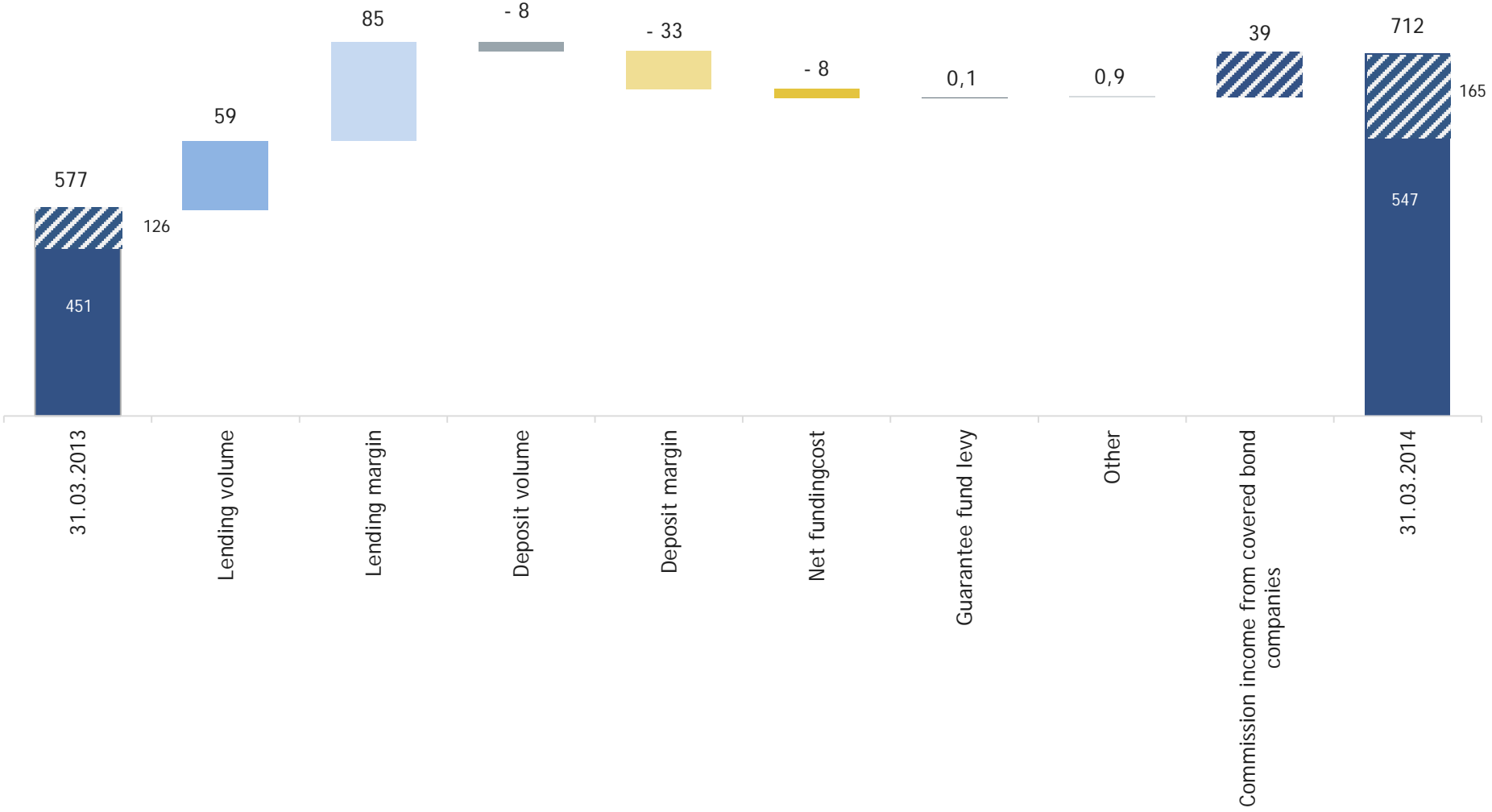
	Q1 14	Q4 13	Q3 13	Q2 13	Q1 13
Return on equity after tax (%)	18,4	16,2	15,6	11,8	12,3
Net interest margin (%)	1,40	1,46	1,49	1,43	1,27
Impairment losses on loans and guarantees in % of gross loans	0,18	0,17	0,11	0,09	0,09
<i>-incl. SB1 Boligkreditt and SB1 Næringskreditt</i>	0,12	0,12	0,08	0,06	0,06
Non-performing and other problem commitments in % of gross loans	1,17	1,26	1,24	1,14	1,25
<i>-incl. SB1 Boligkreditt and SB1 Næringskreditt</i>	0,85	0,91	0,88	0,81	0,87
Cost ratio	37,5	42,4	40,8	49,1	48,2
Annual growth in loans to customers, gross incl. SB1 Boligkreditt and SB1 Næringskreditt	3,8	5,3	5,5	6,1	7,4
Annual growth in deposits from customers (%)	8,5	6,0	2,2	2,8	2,2
Total assets (BNOK)	157,8	157,0	153,6	151,1	146,1
Portfolio of loans in SB1 Boligkreditt and SB1 Næringskreditt (BNOK)	44,9	46,4	47,8	47,5	48,1
Risk weighted assets (BNOK)	113,4	113,1	115,0	114,2	112,0
Earnings per share (NOK)	2,58	2,22	2,02	1,50	1,54
Book value per share (NOK)	57,45	55,00	52,87	50,89	50,92
Number of shares issued (million)	255,8	255,8	255,8	255,8	255,8


Consolidated income profile



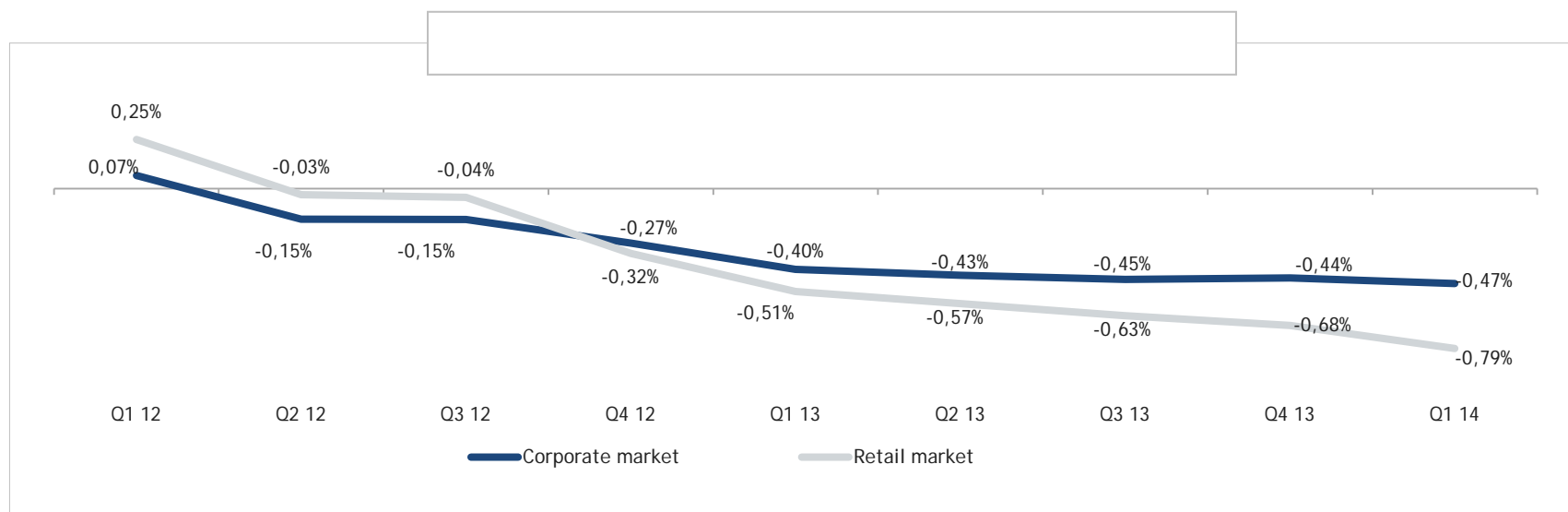
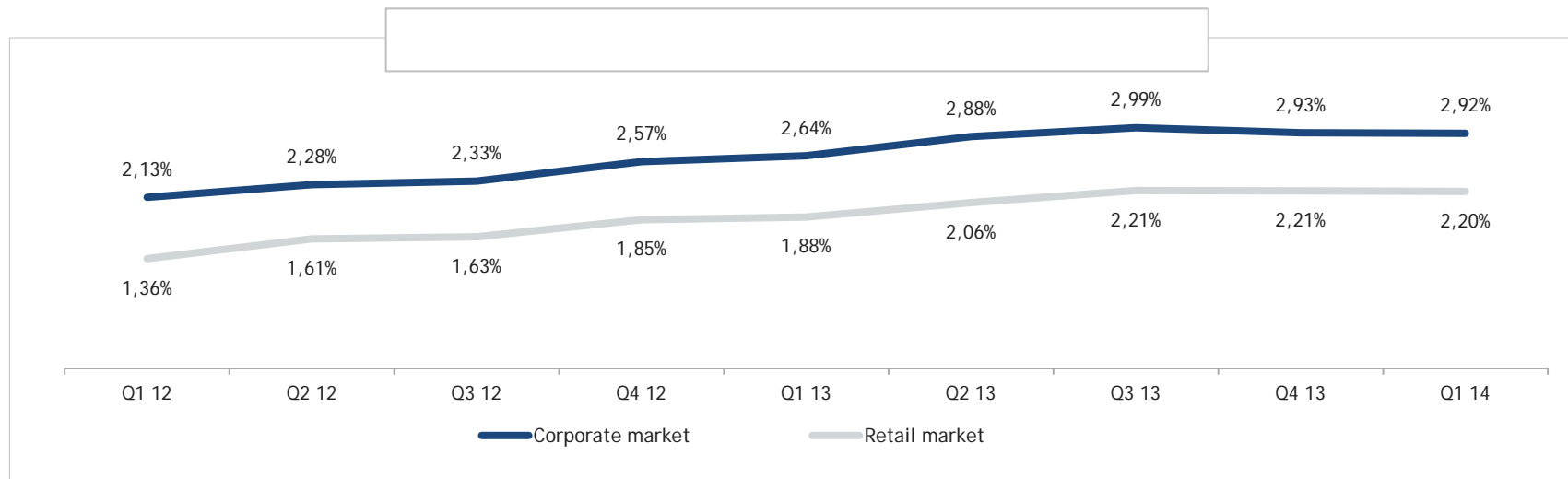
Change in net interest income and commission income BK and NK

31.03.2013 - 31.03.2014



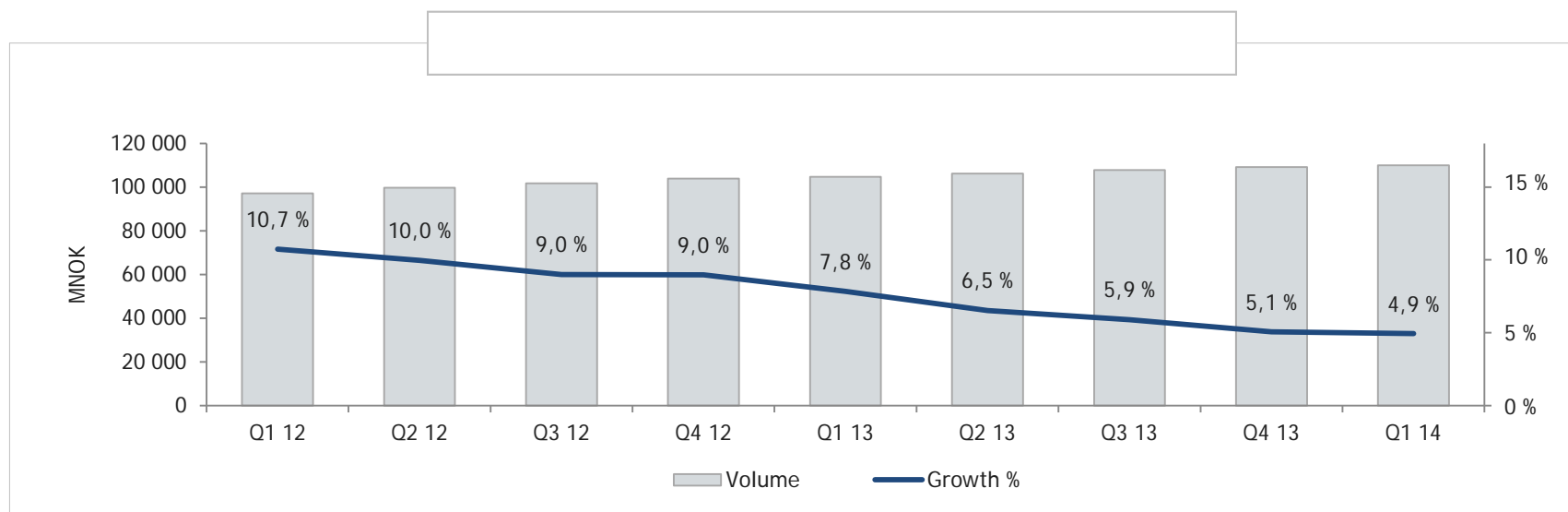
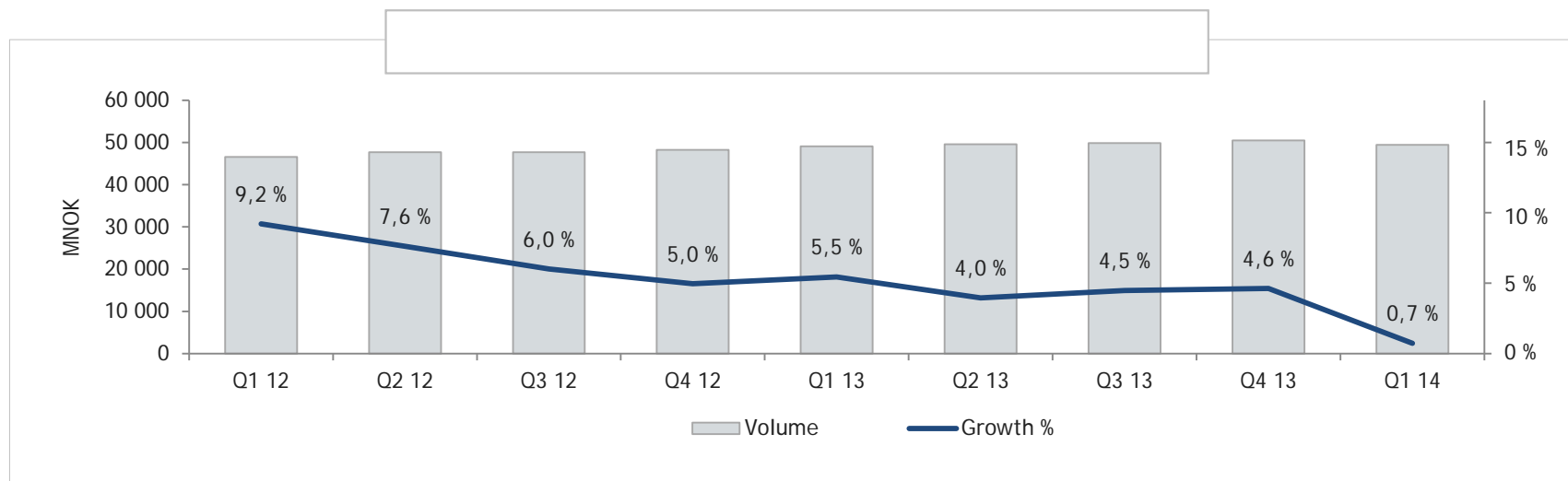
 Commission income from covered bond companies

Lending and deposit margins



Definition: Average customer interest rate against 3-month moving average for 3-month NIBOR. Lending margins include loan portfolio in SB1 Boligkreditt and SB1 Næringskreditt

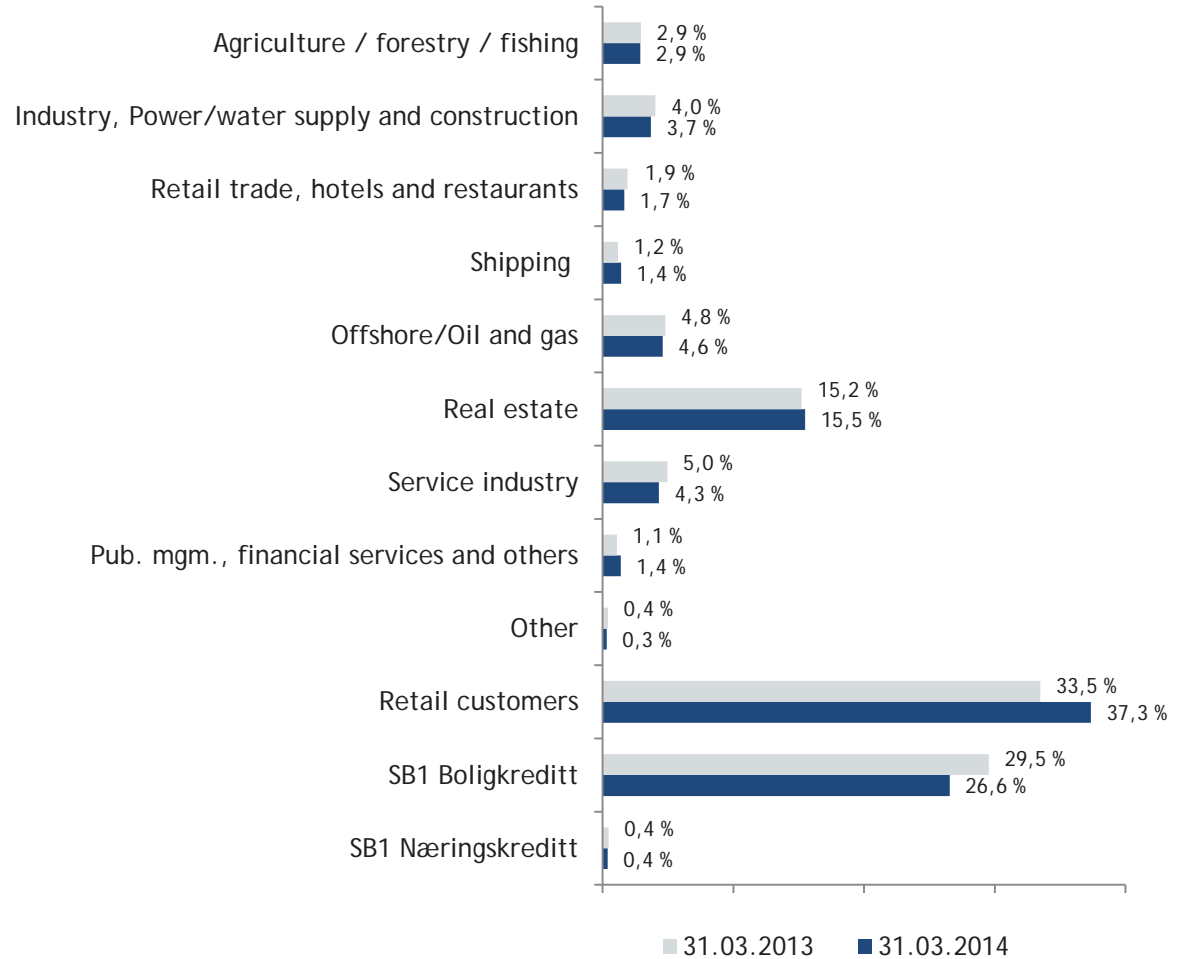
Lending volume and 12 months growth



* Incl. loan portfolio in SB1 Boligkreditt and SB1 Næringskreditt

Loan portfolio as at 31.03.2014

- Gross loans as of 31 March 2014 amount to NOK 166.6 billion compared with NOK 160.4 billion at the same time last year.
- 12-month growth in loans of 3.8%.
- Loans to retail customers (incl. SB1 Boligkreditt) account for 63.9% of total loans.
- Loans to the property sector account for 15.5% of total loans, which is on a par with the same period last year.



Lending before individual write-downs, nominal amounts.

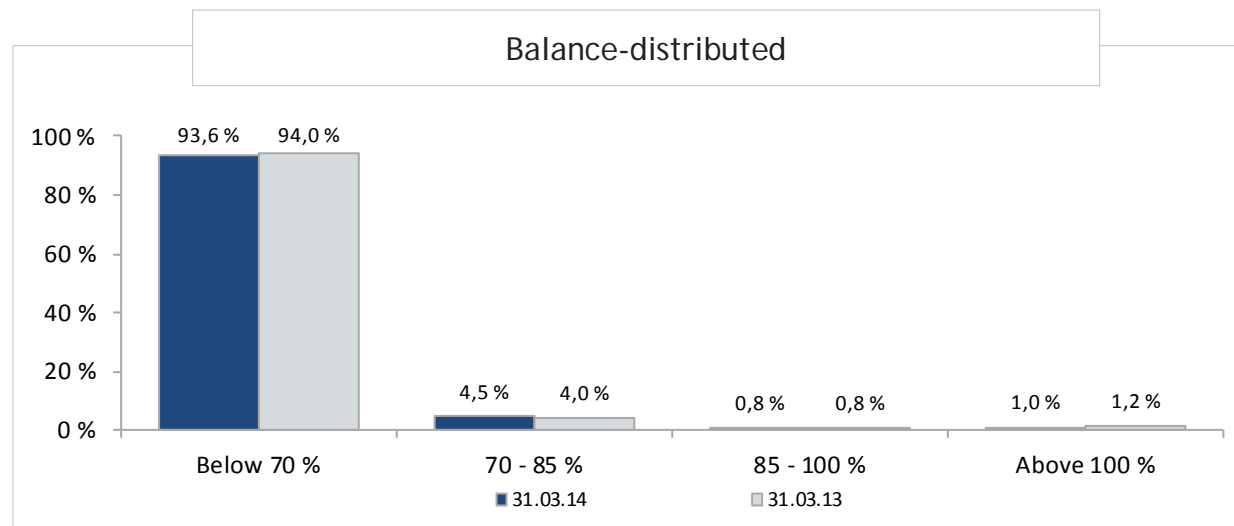
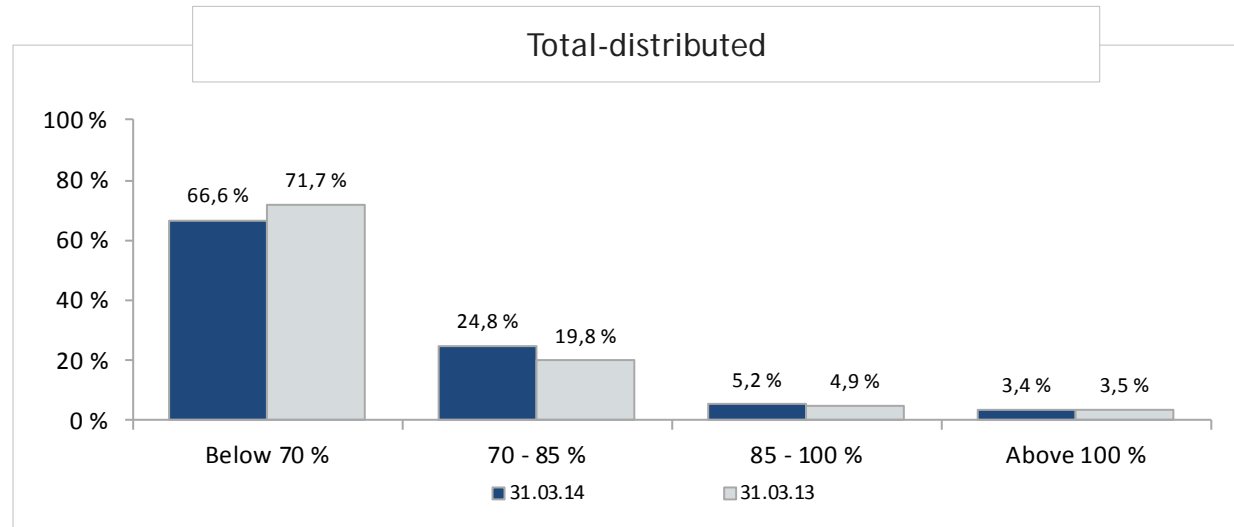
Sector allocation in accordance with the standard categories from Statistics Norway.

Loan to value ratio on home mortgage loans

- The proportion of loans with a loan-to-value ratio of less than 85% is very high and it currently stands at 91.4%.
- 98.2% of gross exposure is within 85% of the assessed value of collateral. This means that only 1.8% of gross exposure exceeds 85% of the assessed value of collateral.

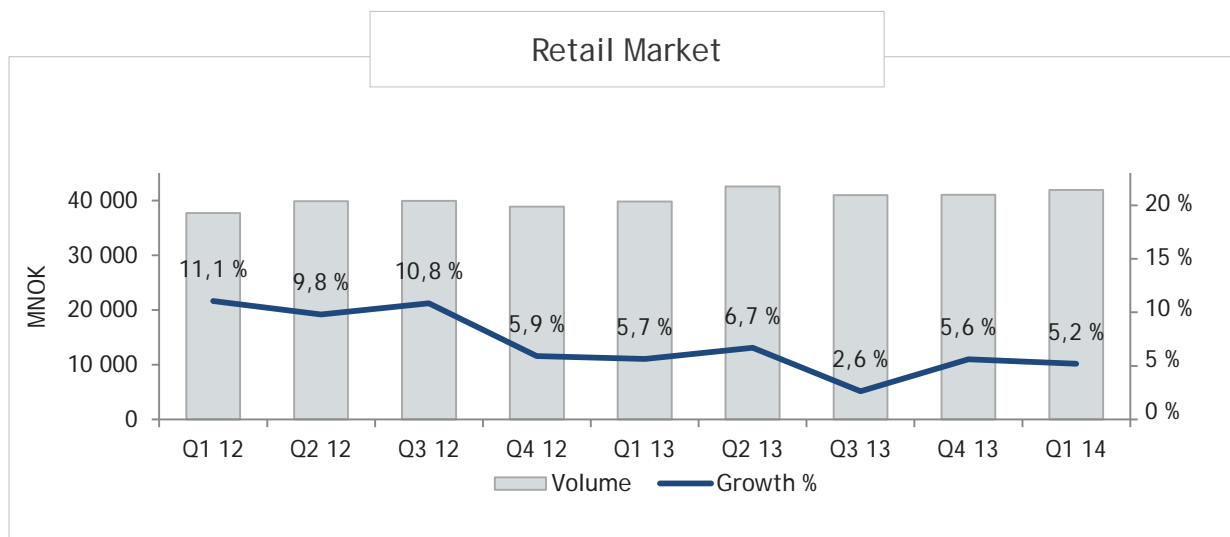
The calculation of the LTV is based on the collateral's market value. In a balance-distributed loan to value ratio, for loans that exceed 70% of the collateral's market value, the excess amount is distributed among the other intervals. In a total-distributed loan to value ratio, the entire loan is allocated to one and the same interval.

The figures include the loan portfolio in SB1 Boligkreditt.



Deposits volume and 12 month growth

- Growth in deposits last 12 months at 8.5%. An increase from NOK 68.6 billion to NOK 74.4 billion.
- The deposits volume in the corporate market includes here institutional deposits from money market funds, etc.
- The growth in deposit volumes has been affected by the transfer of customers between the retail and corporate markets. In the fourth quarter 2012, around NOK 1.2 billion was transferred from the retail market to the corporate market.



* From Q1 2014 it also includes capital market. Historical figures are comparable.

Net commission and other income

<i>MNOK</i>	Q1 14	Q4 13	Q3 13	Q2 13	Q1 13
Payment facilities	57	59	66	56	52
Savings/placements	45	39	40	37	35
Insurance products	42	41	41	42	40
Commission income real estate (EM1)	100	108	101	127	97
Guarantee commission	27	23	29	26	26
Arrangement- and customer fees	31	45	15	14	17
Other	13	7	7	12	11
Net commission and other income excl. SB1 Boligkreditt and SB1 Næringskreditt	315	322	299	314	278
Commission income SB1 Boligkreditt and SB1 Næringskreditt	165	167	167	151	126
Net commission and other income incl. SB1 Boligkreditt and SB1 Næringskreditt	480	489	466	465	404

Net income on investment securities

<i>MNOK</i>	Q1 14	Q4 13	Q3 13	Q2 13	Q1 13
Dividend	18	-2	3	32	0
Investment income, associates	81	95	130	31	99
Securities gains/losses	205	13	-38	-55	-1
- of which capital change in shares and certificates*	220	42	11	-28	21
- of which capital change in certificates and bonds	-15	-29	-49	-27	-22
Currency/interest gains/loans	15	89	42	54	63
- of which currency customer- and own-account trading	24	46	24	35	30
- of which IFRS-effects	-9	43	18	19	33
Net income on investment securities	319	195	137	62	161

* Includes income of NOK 202 million in the first quarter of 2014 due to capital gain on the bank's stake in Nets Holding AS. *The sale is expected to be completed in the second quarter of 2014.*

Subsidiaries

<i>MNOK</i>	31.03.14	31.03.13
EiendomsMegler 1 SR-Eiendom AS		
Number of sales	1.772	1.701
Operating profit before tax	9,2	7,8
SpareBank 1 SR-Finans AS		
Total assets (BNOK)	6,5	6,1
Operating profit before tax	35,6	36,3
SR-Forvaltning AS		
Portfolio (BNOK)	6,9	6,4
Operating profit before tax	6,3	4,8
SR-Investering AS		
Operating profit before tax	12,6	8,5
Other		
Operating profit before tax	0,2	-0,3
Total subsidiaries		
Profit before tax	63,9	57,0

Ownership interests

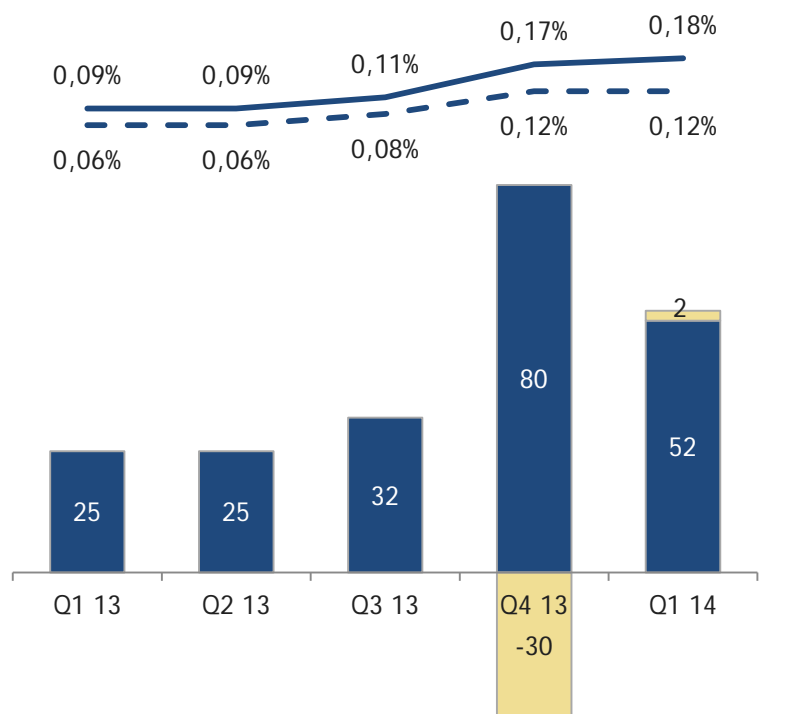
<i>MNOK</i>	31.03.14	31.03.13
SpareBank 1 Gruppen AS (19,5 % interest ownership)		
Profit after tax	48,5	61,4
Adjusted profit previous years	-4,2	-1,6
SpareBank 1 Boligkreditt AS (26,2 % interest ownership)		
Profit after tax	10,3	19,8
Adjusted profit previous years	1,9	0,0
SpareBank 1 Næringskreditt AS (27,0 % interest ownership)		
Profit after tax	8,1	1,6
Adjusted profit previous years	0,7	0,0
BN Bank ASA (23,5 % interest ownership)		
Profit after tax	17,5	15,5
Amortised	0,0	2,9
Other		
Profit after tax	-1,9	-0,8
Total ownership interests		
Profit after tax	80,9	98,9

Operating expenses

<i>MNOK</i>	Q1 14	Q4 13	Q3 13	Q2 13	Q1 13
Personnel expenses	287	297	283	294	285
Restructuring costs	0	26	1	3	7
Non-recurring effect, pension-related items	7	0	0	0	0
Total personnel expenses	294	323	284	297	292
IT expenses	66	65	63	63	59
Marketing	17	21	17	29	19
Other administrative expenses	23	23	24	26	23
Total administrative expenses	106	109	104	118	101
Depreciation	17	21	17	18	18
Operating expenses from real estate	13	5	10	13	12
Other operating expenses	75	76	63	71	67
Total other operating expenses	105	102	90	102	97
Total operating expenses	505	534	478	517	490

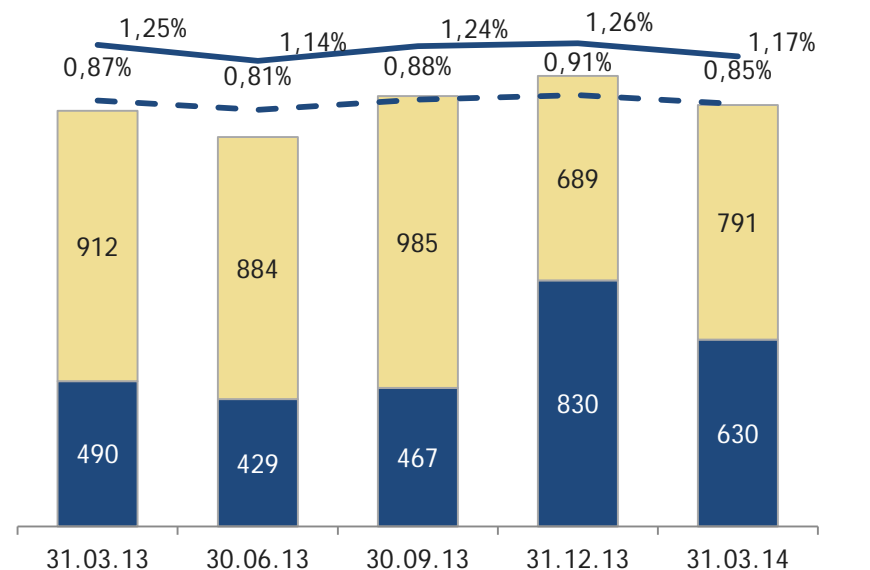
Impairment losses on loans/Non-performing and doubtful commitments

Impairment losses on loans



- Collective impairment losses on loans, MNOK
- Individual impairment losses on loans, MNOK
- Loss ratio in % of average gross loans
- Loss ratio in % of average gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt

Non-performing and doubtful commitments



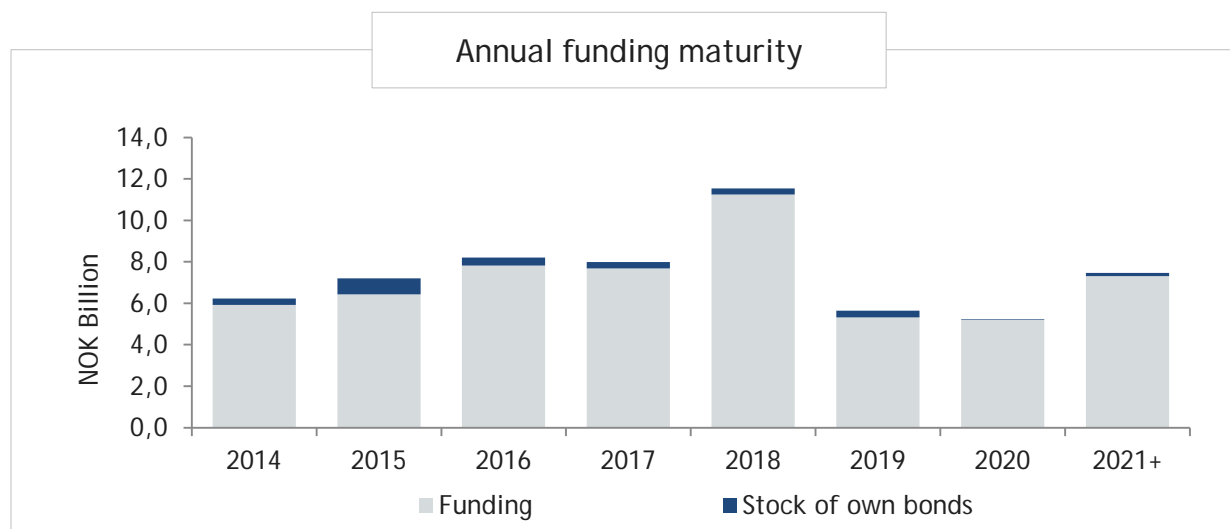
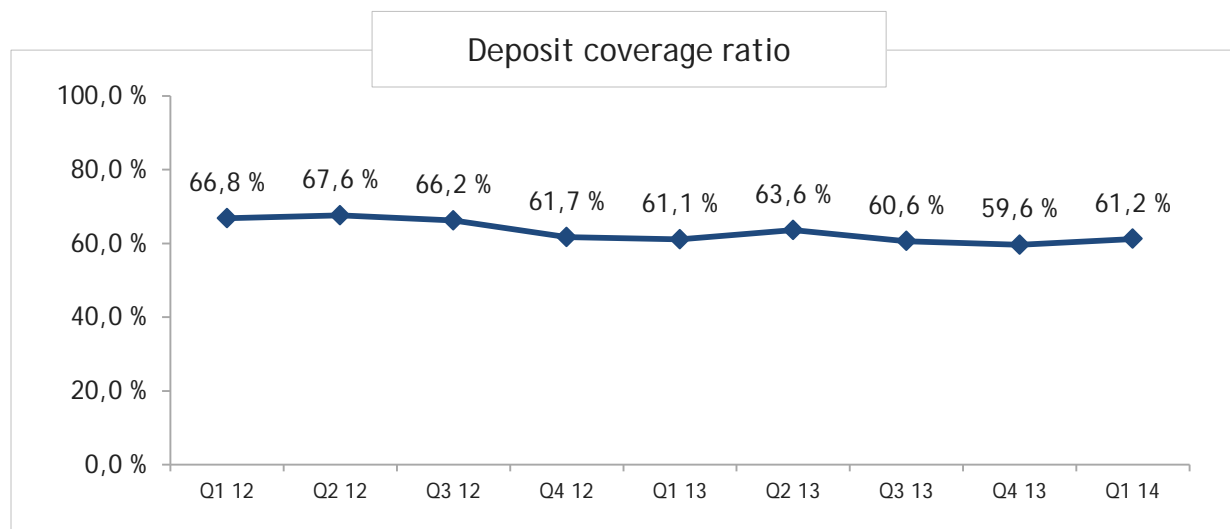
- Doubtful commitments, MNOK
- Non-performing loans, MNOK
- Non-performing and doubtful commitments in % of gross loans
- Non-performing and doubtful commitments in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt

Impairment losses on loans and guarantees

	Q1 14	Q4 13	Q3 13	Q2 13	Q1 13
<i>Losses on loans in income statement (MNOK)</i>					
Corporate customers	53	87	9	22	27
Retail customers	-1	-7	23	3	-2
Change in collective impairment losses on loans	2	-30	0	0	0
Net impairment losses on loans	54	50	32	25	25
	31.03	31.12	30.09	30.06	31.03
<i>Impairment losses on loans (MNOK)</i>	14	13	13	13	13
Corporate customers	329	382	293	311	336
Retail customers	53	64	104	78	95
Collective impairment losses on loans	304	302	332	332	332
Total impairment losses on loans	686	748	729	721	763

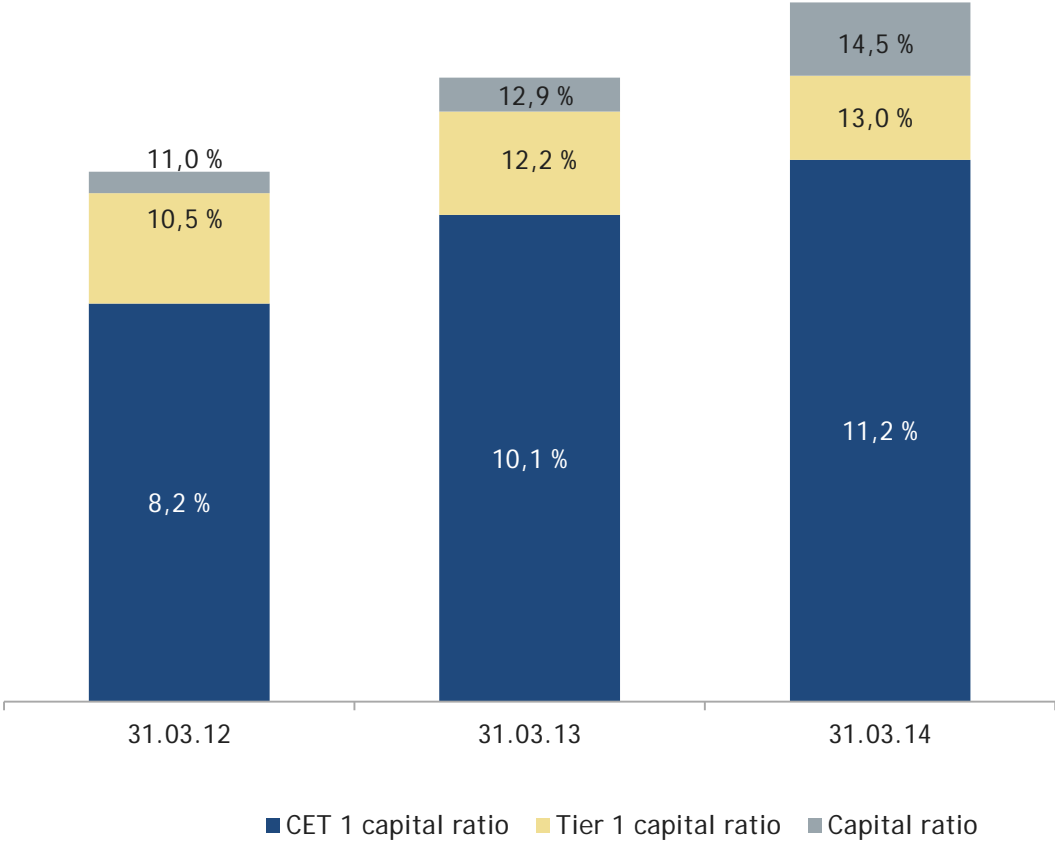
Deposit coverage ratio and market funding

- *Development in deposit coverage ratio reflects our funding strategy with a greater share of senior funding and the slightly reduced use of covered bond funding.*
 - *Seven outstanding euro-benchmarks (EUR 500 million) with due dates in each of the years 2015- 2021.*
 - *Issued EUR 750 million with a term to maturity of 7 years in April.*
- *Funding indicator 1 (ratio of illiquid assets financed by debt with a duration of more than 1 year) is 110,3% for the parent bank and 107,7% on consolidated basis.*
- *Good liquidity and good access to market funding*
 - *Net refinancing need over the next 12 months is NOK 11.1 billion (excl. swap scheme)*
 - *Liquidity buffer for normal operation in 30 months with closed markets.*
 - *In addition to the liquidity buffer, NOK 17.7 billion of home mortgages are prepared for transfer to SpareBank 1 Boligkreditt.*



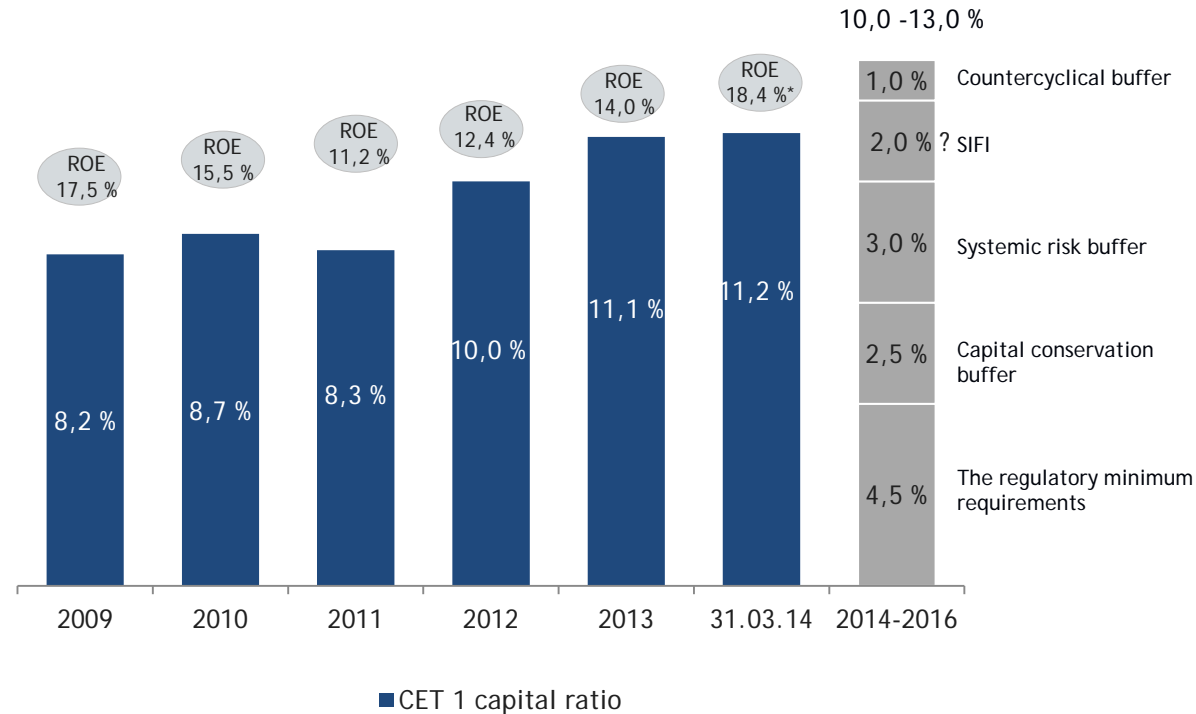
Stronger capital ratio - Basel I floor taken into account

- All figures according to "transitional rule" that the minimum requirement for IRB capital ratio can be reduced to maximum 80 % in relation to the Basel I rules will be in force until the end of 2017.
- The use of different risk weights in the Nordic countries makes comparisons of actual financial strength difficult.
 - The Basel I floor is also practised differently.
- From 1 January 2014 the LGD floor increased from 10% to 20%. As a consequence the average risk-weighting for existing home mortgages increased from 9.6% at year-end 2013 to 18.1% at the end of the first quarter of 2014.



Common equity tier 1 being strengthened in line with the stricter regulatory requirements

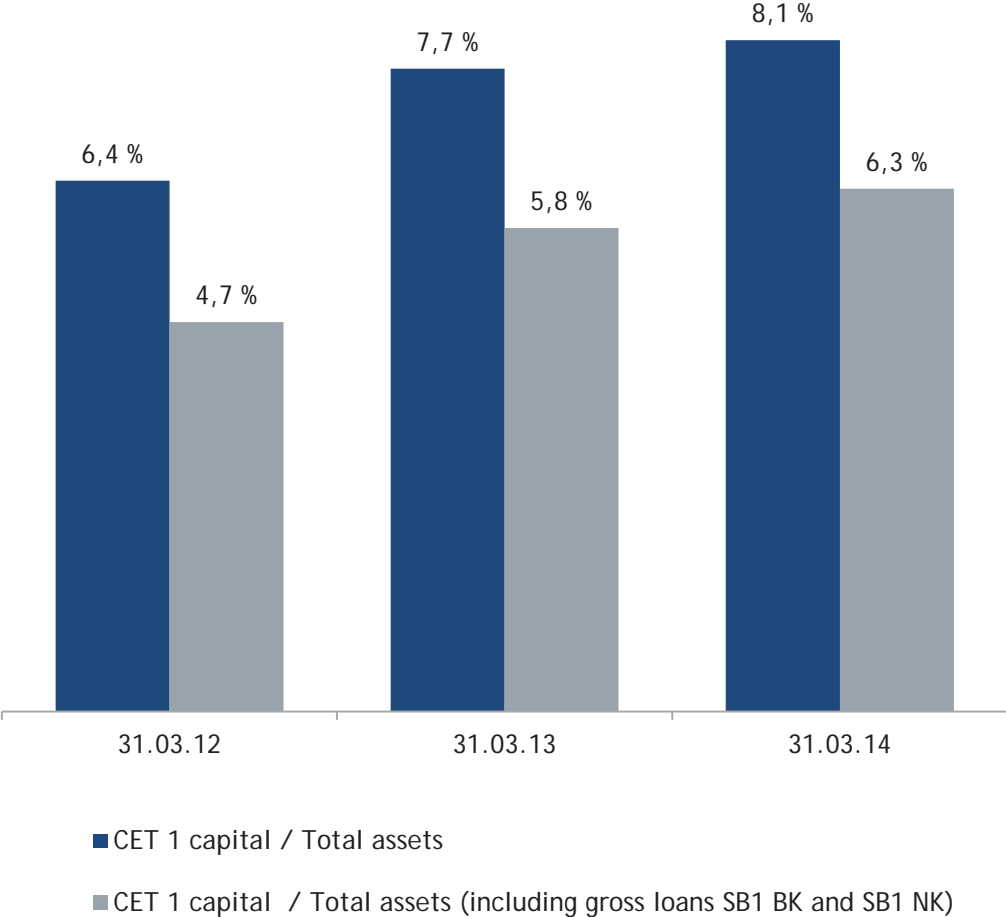
- *The new capital requirements entail a need to continue increasing common equity tier 1 capital*
- *Common equity tier 1 capital will be strengthened further through good profitability and retained earnings, combined with limited growth in risk weighted assets.*
- *The target CET 1 level will, over time, be 0.5-1.0% above the regulatory requirement.*



* ROE is 12,8 % in the first quarter of 2014 excl. capital gain on the bank's stake in Nets Holding AS .

Stronger core equity tier 1 capital ratio calculated on basis of unweighted balance sheet

- Core equity tier 1 capital ratio calculated on basis of unweighted balance sheet as of 31 March 2014 was 8.1% - 0.4 percentage points stronger than last year.
- Measured according to this expression of financial strength, SpareBank SR-Bank is very well capitalised and substantially exceeds the levels being discussed internationally.



Outlook

- Norwegian economic growth has slowed somewhat in the last year, but is expected to remain moderate going forward.
- Meanwhile, good activity in the petroleum sector, major infrastructure projects and increasing house building are helping to ensure good conditions for the region's business and population growth, with lasting low unemployment.
- Tougher general conditions combined with slightly greater uncertainty about economic developments may help to dampen demand for loans and continue to dampen the housing market. However, the competition for new home mortgage customers is intense and the interest rate for existing mortgages will be reduced with effect from 13 June 2014.
- Non-performance and loan impairment losses are expected to remain relatively low in 2014 as well.
- Continued improvement of financial strength and funding in line with new requirements. Will gradually adapt until the overall requirements have been clarified.
- Solid earnings from a diversified business model, as well as good access to new, long-term funding, indicates we are well positioned to build up the necessary capital going forward, while ensuring continued competitiveness.

APPENDIX

SRBANK's activities



Divisions of SpareBank 1 SR-Bank ASA

<p>Capital Markets</p> <p>Number of man-years: 35</p>	<p>Retail Market</p> <p>Number of man-years : 470</p>	<p>Corporate Market</p> <p>Number of man-years : 164</p>	<p>Administration & Support</p> <p>Number of man-years : 214</p>
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Fully owned companies

<p>EiendomsMegler 1</p> <p>Number of man-years : 221</p> <p>Key areas:</p> <ul style="list-style-type: none"> • Leading real estate broker 	<p>SpareBank 1 SR-FORVALTNING</p> <p>Number of man-years : 13</p> <p>Key area:</p> <ul style="list-style-type: none"> • Asset management 	<p>SpareBank 1 SR-FINANS</p> <p>Number of man-years : 31</p> <p>Key area:</p> <ul style="list-style-type: none"> • Lease finance
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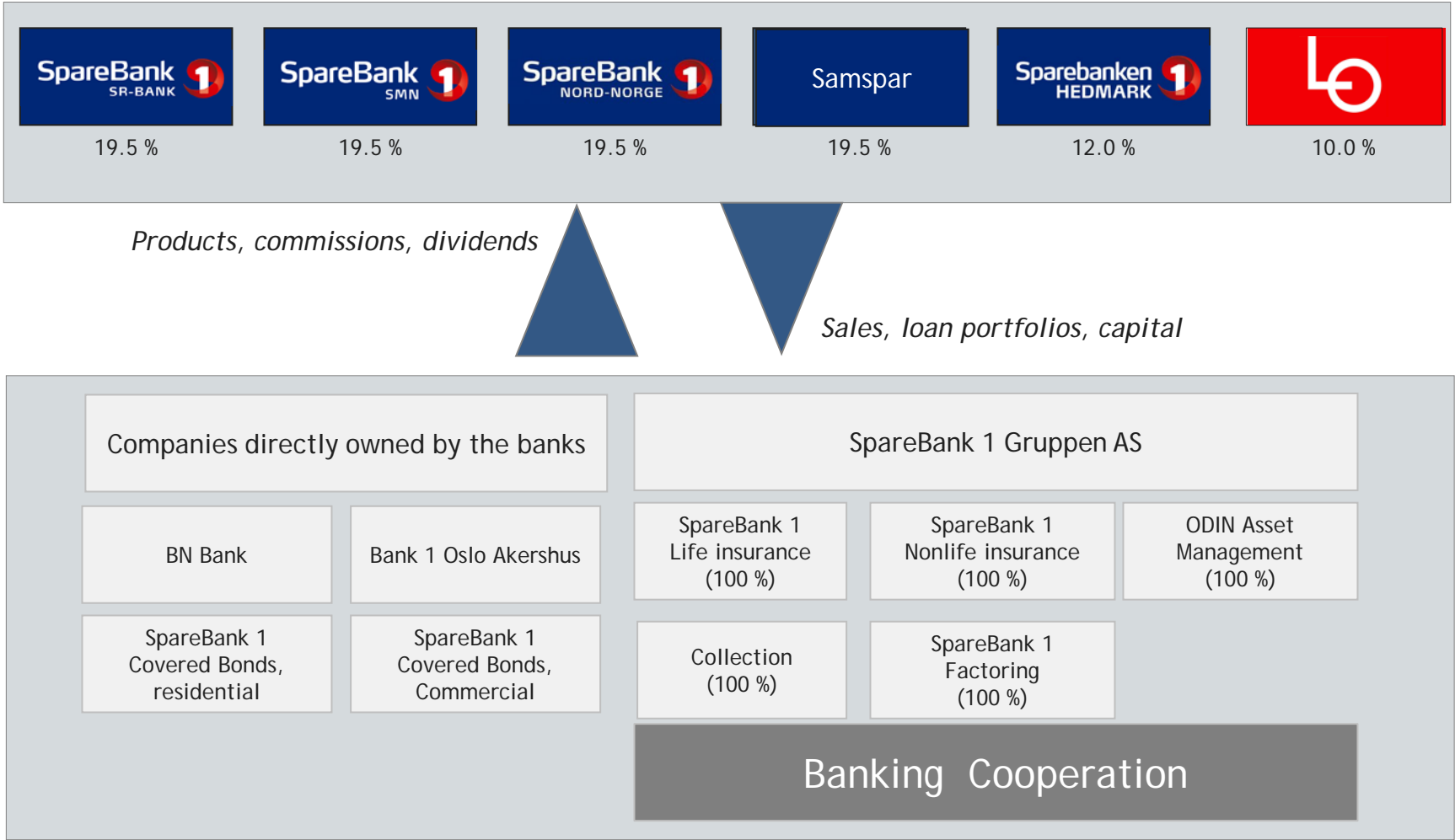
Partly owned companies

<p>SpareBank 1 Gruppen AS (19.5 %)</p> <ul style="list-style-type: none"> • Holding company for the SpareBank 1 - Alliance 	<p>BN Bank ASA (23.5 %)</p> <ul style="list-style-type: none"> • Commercial bank located in Oslo and Trondheim 	<p>SpareBank 1 Boligkreditt AS (26.2 %)</p> <ul style="list-style-type: none"> • Covered bond company (mortgages) 	<p>SpareBank 1 Næringskreditt AS (27.0 %)</p> <ul style="list-style-type: none"> • Covered bond company (commercial real estate)
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SpareBank 1 Alliance

Owners of the alliance

- All credit decisions are made at the local banks
- Economies of scale related to expenses, IT solutions, marketing and branding



Our vision: Recommended by customers

Primary objective

- SpareBank 1 SR-Bank ASA is committed to value creation in the bank's core market area
- Sustainable contribution to the value creation process in the region through;
 - Sustainable and profitable business model
 - Owner friendly and stable dividend policy

Financial targets

- ROE above 13% at a normalised level of interest rates
- Top 50% ROE and cost/income in a Nordic benchmark
- CET1 capital ratio at 0.5-1.0% above the regulatory requirement

Strategic goals

- Most attractive and preferred partner for financial services in South-Western Norway, based on;
 - Good customer experience
 - Strong team spirit and professionalism
 - Local anchoring and local decisions
 - Solvency, profitability and trust by the market

Strategic focus

- Targeted customer growth and increased product mix
- Innovative and continuing focus on efficiency
- Expertise adapted to future customer needs
- Diversified funding platform

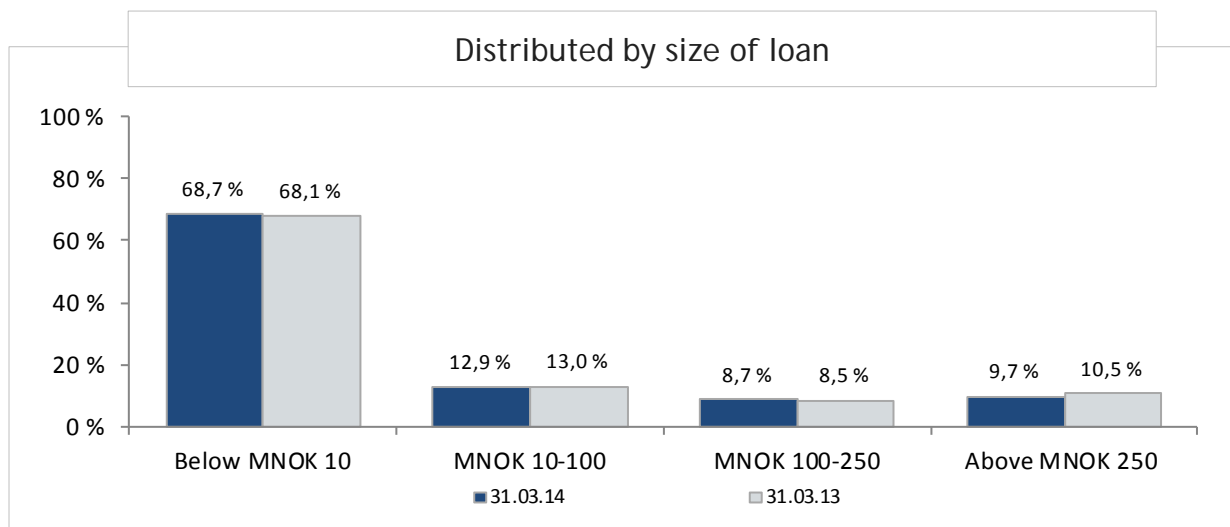
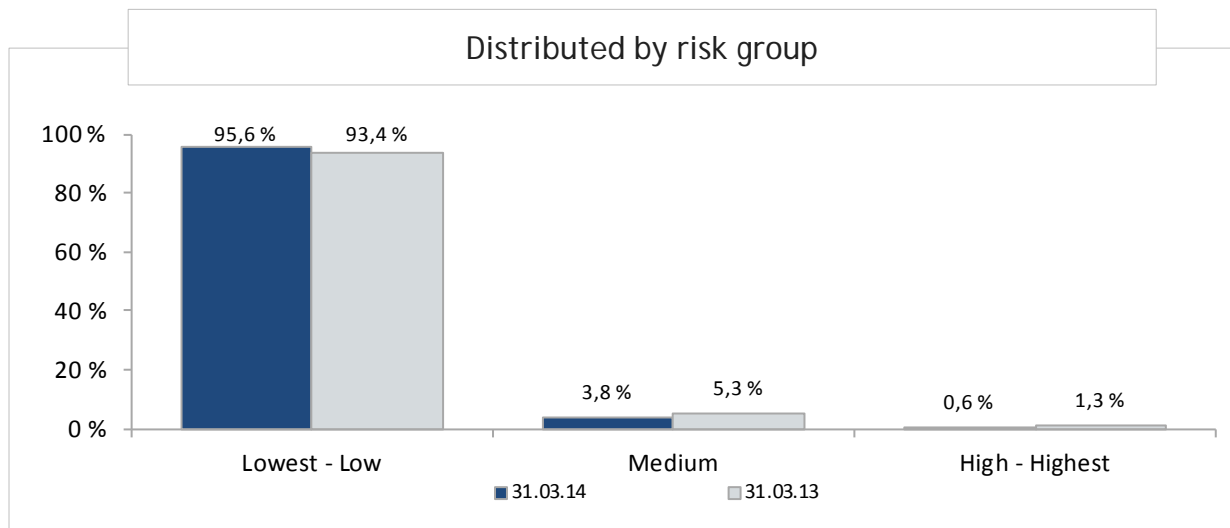
Balance sheet

<i>Balance sheet (MNOK)</i>	31.03.2014	31.03.2013
Cash and balances with central banks	770	802
Balances with credit institutions	1.092	1.055
Net loans to customers	121.037	111.551
Certificates, bonds and other fixed-income securities	20.868	20.286
Financial derivatives	4.339	4.536
Shares, ownership stakes and other securities	1.154	676
Business available for sale	84	428
Investment in associates	4.910	4.708
Other	3.498	2.082
Total assets	157.752	146.124
Balances with credit institutions	4.801	5.959
Public deposits related to covered bond swap scheme	2.431	6.429
Deposits from customers	74.440	68.605
Listed debt securities	52.508	42.972
Financial derivatives	2.179	2.481
Other liabilities	2.659	2.659
Additional Tier 1 and Tier 2 capital instruments	4.065	4.027
Total liabilities	143.083	133.132
Total equity	14.669	12.992
Total liabilities and equity	157.752	146.124

Risk profile of the loan portfolio

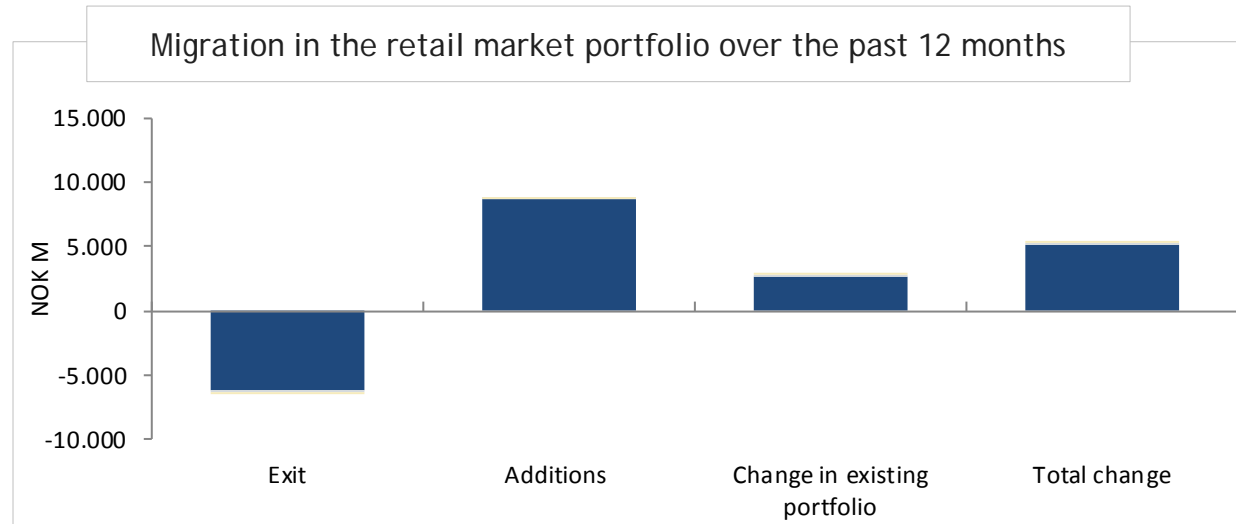
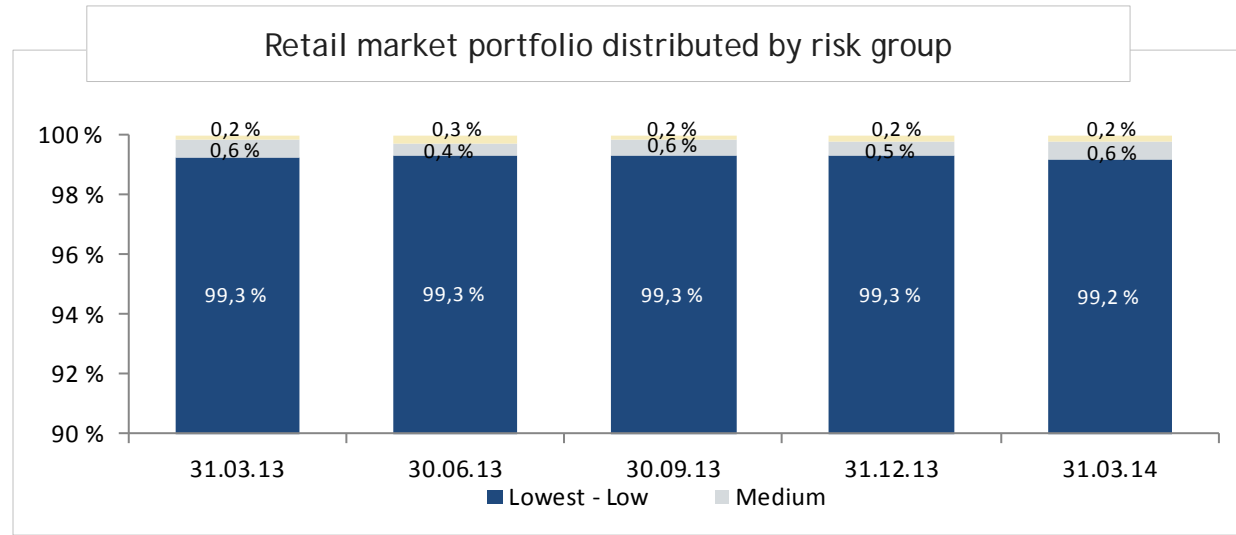
- 95.6% of the loan portfolio satisfies the criteria for low and the lowest risk. Expected losses in this portion of the portfolio are very limited at 0.04%.
- Exposure to high or the highest risk accounts for 0.6%. Expected losses in this portion of the portfolio are 4.19%.
- 68.7% is to loans constituting exposures less than NOK 10 million.
- 18.4% is to customers who have an exposure in excess of NOK 100 million. The credit quality in this portion of the portfolio is better than in the rest of the corporate market portfolio.

* Expected loss through a business cycle



Lending to the retail market - risk profile

- *The quality of the retail market portfolio is considered very good and with low potential losses.*
- *The development is characterised by stability, and 99.2% are assessed to represent a low or the lowest risk.*
- *Most of the portfolio is secured against a mortgage on real estate, and lending is overall moderate compared to asset value.*



- Lowest - Low risk, expected losses 0 % - 0.50 %
- Medium risk, expected losses 0.50 % - 2.00 %
- High - Highest risk, expected losses over 2.00 %

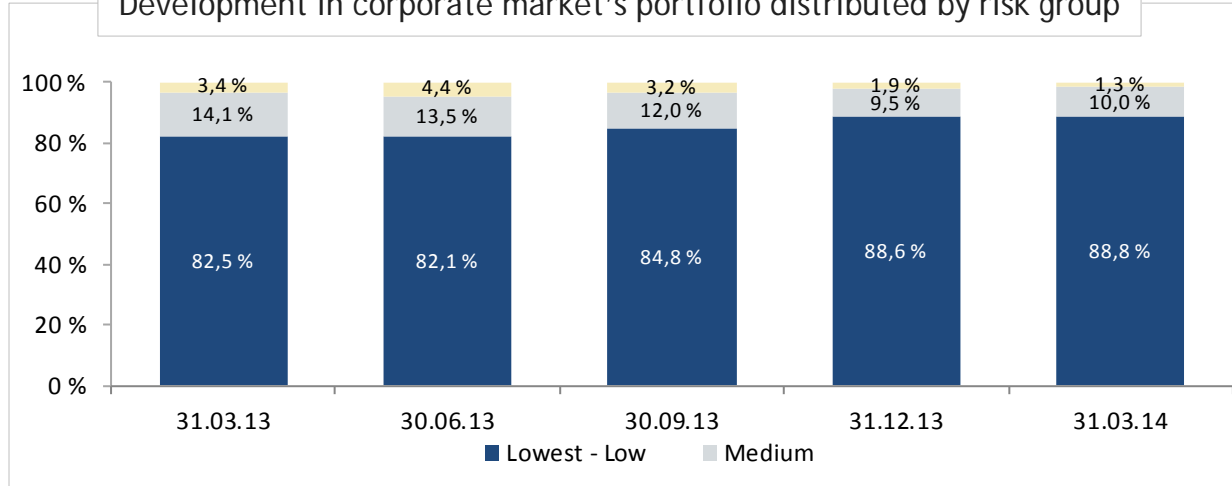
Figures include the portfolio sold to SpareBank 1 Boligkreditt AS.

Lending to the corporate market - risk profile

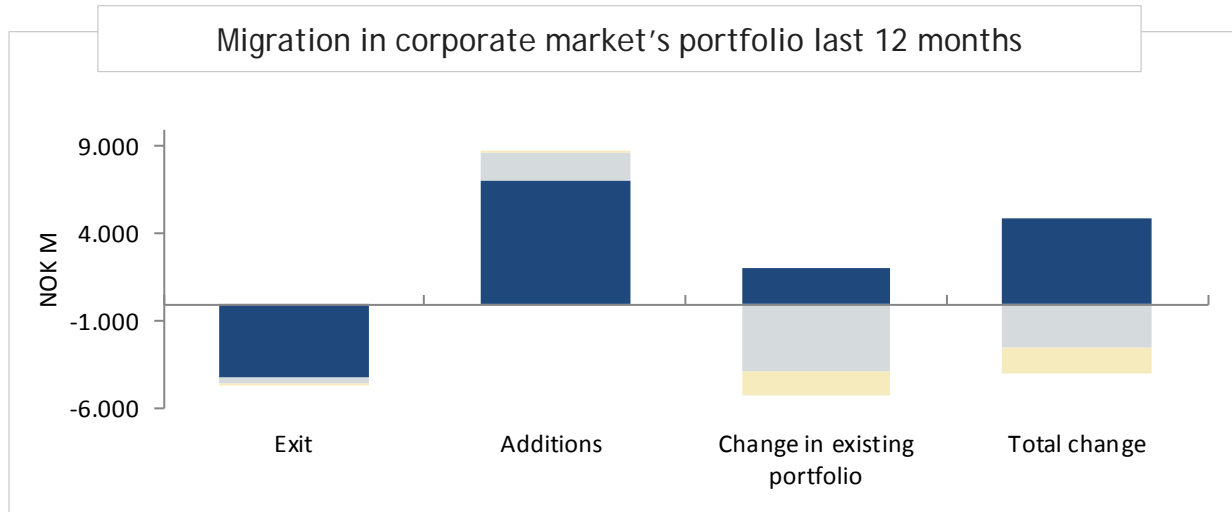
- *The quality of the corporate market portfolio is considered to be good.*
- *The risk profile has improved. This trend is particularly driven by an strengthened risk profile of existing customers.*
- *The proportion of loans with expected losses of less than 0.5% at the end of the quarter represent 88.8%.*
- *The proportion of loans with expected losses in excess of 2% has been reduced by more than 50% over the last 12 months and represented 1.3% at the end of the quarter.*

■ Lowest - Low risk, expected losses	0% - 0.50 %
■ Medium risk, expected losses	0.50 % - 2.00 %
■ High - Highest risk, expected losses	over 2.00 %

Development in corporate market's portfolio distributed by risk group

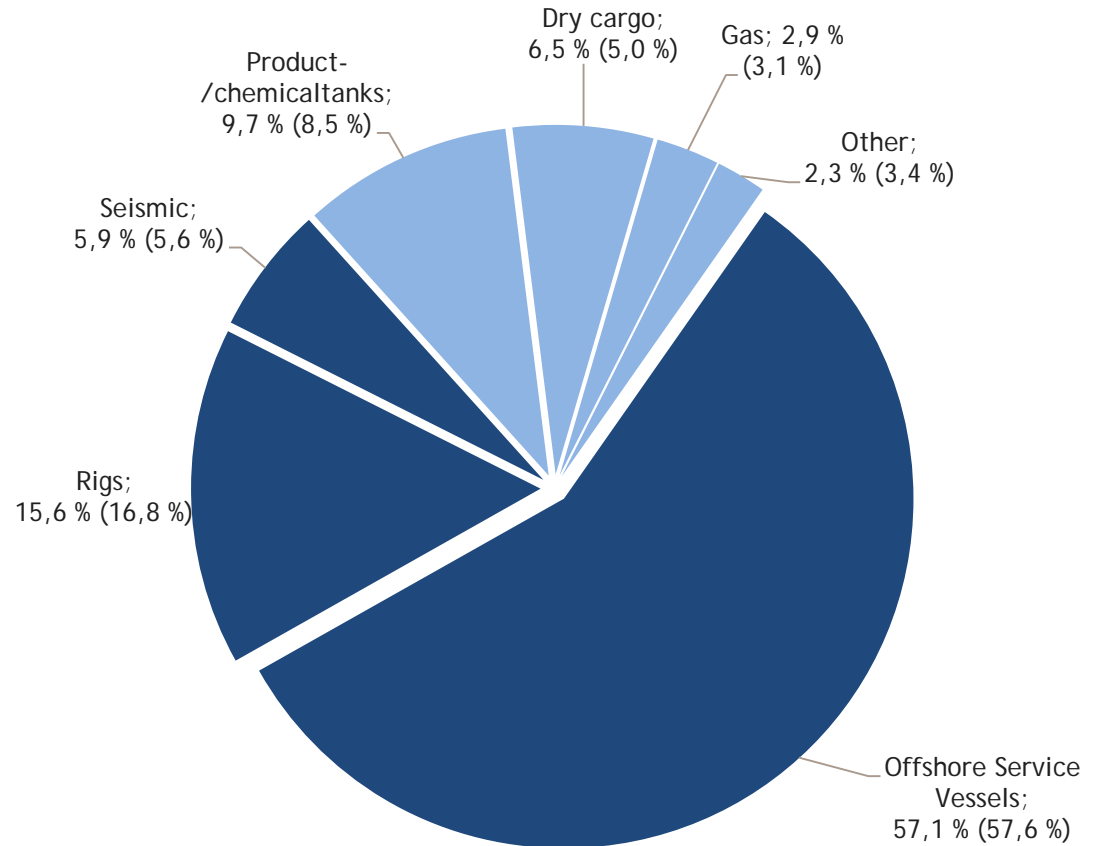


Migration in corporate market's portfolio last 12 months



Low exposure to the shipping segment

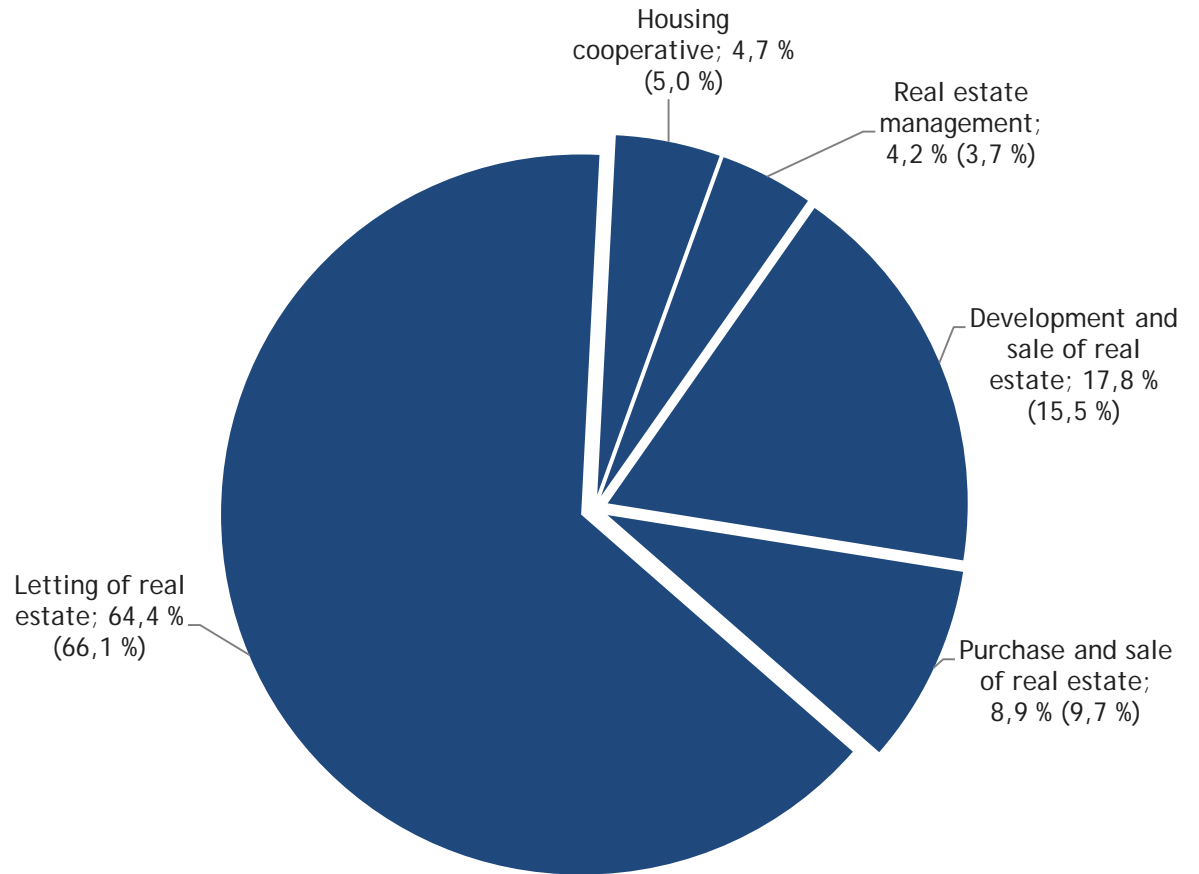
- Lending to conventional shipping is low and represents 1.4% of total loans
- Lending to the offshore sector represents 5.2% of total loans
- Lending, undrawn credit limits and guarantees to these sectors total NOK 11.1 billion.
 - 21.4% of the exposure is to conventional shipping
 - 78.6% of the exposure is to the offshore sector



Sector allocation in accordance with the standard categories from Statistics Norway. Figures as at 31.03.2013 in brackets.

Lending to commercial property

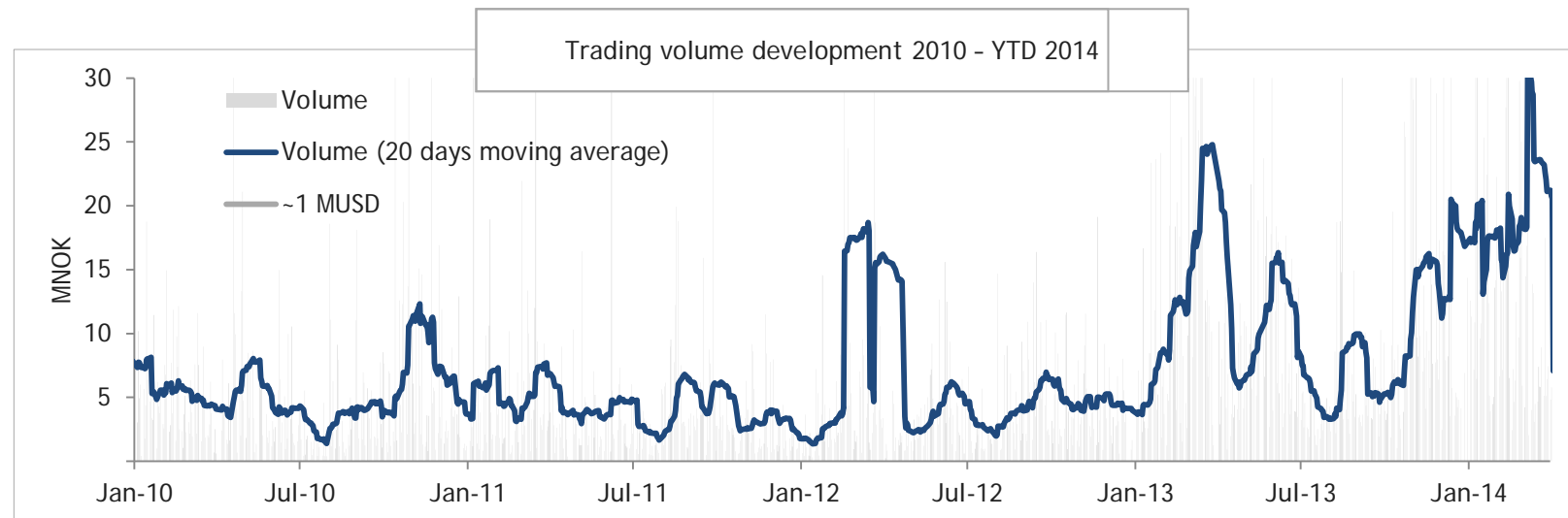
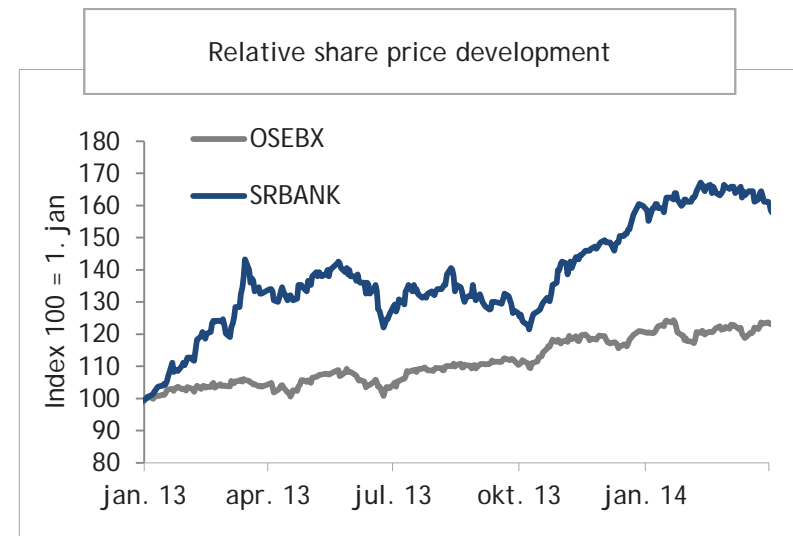
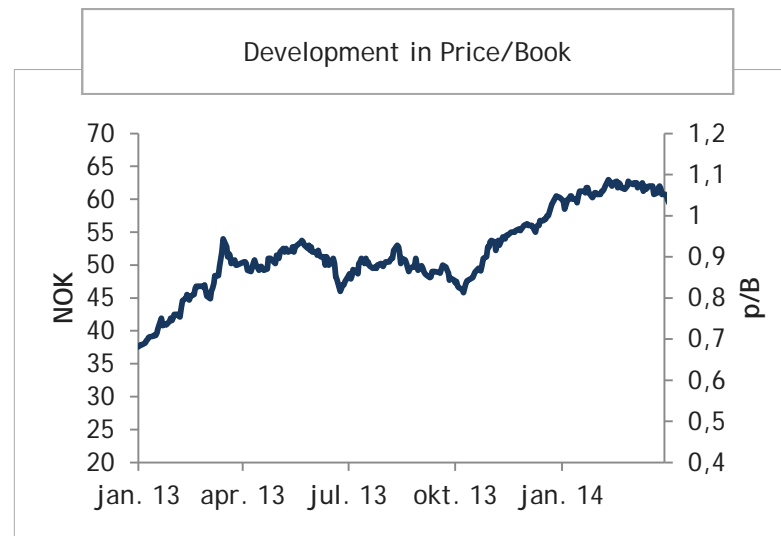
- *Lending to commercial property constitutes 15.5% of total loans, which is an increase of 0.3% compared with the same time last year.*
- *The portfolio is characterised by lending to commercial properties for leasing with long-term contracts and financially solid tenants. The vacancy rate is limited. Interest rates for a significant portion of this portfolio have been hedged.*



Sector allocation in accordance with the standard categories from Statistics Norway. Figures as at 31.03.2013 in brackets.

Increased interest and trading volume

- *International ownership increased from 14.1% at the end of 2013 to 18,9% at the end of 1st quarter 2014.*
- *Total market capitalisation at the end of 1st quarter 2014 is NOK 15,5 million.*



20 largest shareholders as at March 2014

- *International ownership increased from 14.1% at the end of 2013 to 18,9% as of 1st quarter 2014*

Investor	Number	Stake
Sparebankstiftelsen SR-Bank	72.419.305	28,3 %
Gjensidige Forsikring ASA	26.483.470	10,4 %
Morgan Stanley & Co, U.S.A.	10.743.895	4,2 %
Folketrygdfondet	9.848.137	3,9 %
SpareBank 1-stiftinga Kvinnherad	6.226.583	2,4 %
Odin Norge	5.896.605	2,3 %
State Street Bank and Trust, U.S.A.	5.414.792	2,1 %
Frank Mohn AS	4.320.710	1,7 %
Skagen Global	3.815.372	1,5 %
Odin Norden	3.587.680	1,4 %
J.P. Morgan Chase Bank, U.K.	2.690.935	1,1 %
State Street Bank and Trust, U.S.A.	2.680.658	1,0 %
Goldman Sachs & Co, U.S.A.	2.626.021	1,0 %
Clipper AS	2.178.837	0,9 %
J.P. Morgan Chase Bank, U.K.	2.083.137	0,8 %
J.P. Morgan Chase Bank, Sverige	2.014.054	0,8 %
Westco AS	1.321.817	0,5 %
Skagen Global II	1.253.174	0,5 %
The Bank of New York Mellon, U.S.A.	1.222.026	0,5 %
FLPS, U.S.A.	1.218.800	0,5 %
Top 5	125.721.390	49,2 %
Top 10	148.756.549	58,2 %
Top 20	168.046.008	65,7 %

SRBANK as at 31 March 2014

- *Ownership interests:*
 - From Rogaland, Agder-counties and Hordaland: 49.2%
 - International: 18.9%
 - 10 largest: 58.2%
 - 20 largest: 65.7%
- *Number of owners: 10 936 (11 870)*
- *Employees owning 1.8%*
- *Trading volume in Q1 2014: 7.6% (7.6%)*

	31.03.2014	2013	2012	2011	2010
Share price	60,75	60,25	37,20	40,70	57,00
Stock value (MNOK)	15.537	15.409	9.514	5.182	7.257
Book value per share, NOK (group)	57,45	55,00	49,48	48,75	47,45
Earnings per share	2,58	7,28	5,32	5,42	6,84
Dividend per share	n.a.	1,60	1,50	1,50	2,75
P/E	5,89	8,28	6,99	7,51	8,33
P/BV (group)	1,06	1,10	0,75	0,83	1,20

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