

- Head office in Hamar, eastern part of Norway
- Norway's fourth largest savings bank, established in 1845
- Part of SB1-Alliance, owns 12.4 % of SpareBank 1 Gruppen AS
- Largest owner in SpareBank 1 Boligkreditt (SPABOL) – 21.6 %
- Norway's most solid regional savings bank
- Total adjusted assets (inc. covered bond companies) of NOK 174 bn, with around NOK 144 bn in loans
- Operations in Hedmark, Oppland, Oslo and Akershus with 1.7 mill. inhabitants
- 343,000 customers, with a retail share of 74 %
- Total outstanding funding NOK 34 bn

## Rating:

Moody's Issuer rating:	A1 Stable
Moody's Bank Deposit:	Long term: A1/P-1
Moody's Senior unsecured	A1 (Assigned 3 June 2019)

Financial strength:	1H-2019	YE 2018
Common equity Tier 1 capital ratio:	16.7 %	16.8 %
Tier 1 capital ratio:	17.3 %	17.6 %
Capital adequacy ratio:	19.1 %	19.6 %
Equity ratio:	11.5 %	12.0 %
Leverage ratio:	7.3 %	7.5 %
LCR:	170.7 %	152.5 %

Key figures: (NOK millions)	1H-2019	YE-2018
Total assets:	130,854	123,472
Total assets incl loans transferred to covered bond companies:	173,522	164,696
Gross loans (incl. transferred to covered bond companies):	144,337	140,165
Net interest income:	1.62 %	1.76 %
Return on equity after tax:	16.9 %	10.5 %
Lending growth 12 months:	6.5 %	8.2 %
Deposit growth 12 months:	9.5 %	8.4 %
Losses on loans in % of gross loans:	-0.05 %	0.04 %

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## Funding profile:

