

Alternative Performance Measures Group

| (Amounts in NOK million) | 30.06.24 | 30.06.23 |
|--|---------------|---------------|
| Profit for the period | 1 467 | 1 280 |
| Deduct interest hybrid tier 1 capital | 47 | 24 |
| Profit for the period incl. interest hybrid tier 1 capital | 1 420 | 1 256 |
| Total Equity | 17 042 | 15 599 |
| Deducting hybrid Tier 1 capital | 1 250 | 804 |
| Equity excl. hybrid Tier 1 capital | 15 792 | 14 795 |
| Average equity excl. hybrid tier 1 capital | 15 603 | 14 848 |
| Profit for the period, annualised incl. interest hybrid tier 1 capital | 2 840 | 2 512 |
| Average equity excl. hybrid tier 1 capital | 15 603 | 14 848 |
| Return on Equity | 18,2 % | 16,9 % |
| Total operating expenses | 977 | 851 |
| Total income | 2 917 | 2 465 |
| Cost-income ratio | 33,5 % | 34,5 % |
| Net interest income | 1 981 | 1 675 |
| Average total assets | 130 909 | 126 302 |
| Interest margin | 3,03 % | 2,65 % |
| Deposits from customers | 88 415 | 84 845 |
| Total lending incl. loans transferred to covered bond companies | 146 073 | 138 342 |
| Deposits as a percentage of total lending incl. loans transferred to covered bond companies | 60,5 % | 61,3 % |
| Deposits from customers | 88 415 | 84 845 |
| Gross loans to customers | 100 746 | 97 994 |
| Deposits as a percentage of gross lending | 87,8 % | 86,6 % |

| | | |
|--|-----------------|---------------|
| APM (Alternative Performance Measures) Group (cont.) | 30.06.24 | 30.06.23 |
| Total lending incl. loans transferred to covered bond companies | 146 073 | 138 342 |
| Total lending incl. loans transferred to covered bond companies last year | 138 342 | 128 463 |
| Lending growth last 12 months incl. loans transferred to covered bond companies | 7 731 | 9 879 |
| Lending growth last 12 months incl. loans transferred to covered bond companies | 5,6 % | 7,7 % |
| Total lending | 100 746 | 97 994 |
| Total lending last year | 97 994 | 92 162 |
| Lending growth last 12 months | 2 752 | 5 832 |
| Lending growth last 12 months | 2,8 % | 6,3 % |
| Total loans transferred to covered bond companies | 45 327 | 40 348 |
| Total lending incl. loans transferred to covered bond companies last year | 146 073 | 138 342 |
| Share of intermediary loans | 31,0 % | 29,2 % |
| Loans transferred to SpareBank 1 Boligkreditt AS | 45 203 | 40 176 |
| Total retail lending end of period | 94 282 | 91 017 |
| Share of loans transferred to covered bond companies of total retail lending | 47,9 % | 44,1 % |
| Loans transferred to SpareBank 1 Næringskreditt AS | 124 | 172 |
| Total corporate lending end of period | 54 543 | 50 888 |
| Share of loans transferred to covered bond companies of total corporate lending | 0,2 % | 0,3 % |
| Deposits from customers | 88 415 | 84 845 |
| Deposits from customers last year | 84 845 | 83 505 |
| Growth in deposits from customers past 12 months | 3 570 | 1 340 |
| Growth in deposits from customers past 12 months | 4,2 % | 1,6 % |
| Losses on loans and guarantees | 51 | - 27 |
| Losses on loans and guarantees, annualised | 102 | - 54 |
| Total lending incl. loans transferred to covered bond companies | 148 825 | 141 905 |
| Losses on loans to customers as a percentage of total lending incl. loans transferred to covered bond companies | 0,1 % | 0,0 % |
| Gross loans in stage 3 | 1 369 | 698 |
| Loss provisions stage 3 | - 351 | - 199 |
| Net commitments in default | 1 018 | 499 |
| Total lending incl. loans transferred to covered bond companies | 148 825 | 141 905 |
| Net comm. in default and at risk of loss as a per. of total lending incl. loans transferred to covered bond companies | 0,7 % | 0,4 % |
| Non-performing commitments | 1 369 | 698 |
| Loss provisions stage 3 | - 351 | - 199 |
| Loan loss provision ratio | 25,6 % | 28,5 % |