

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)

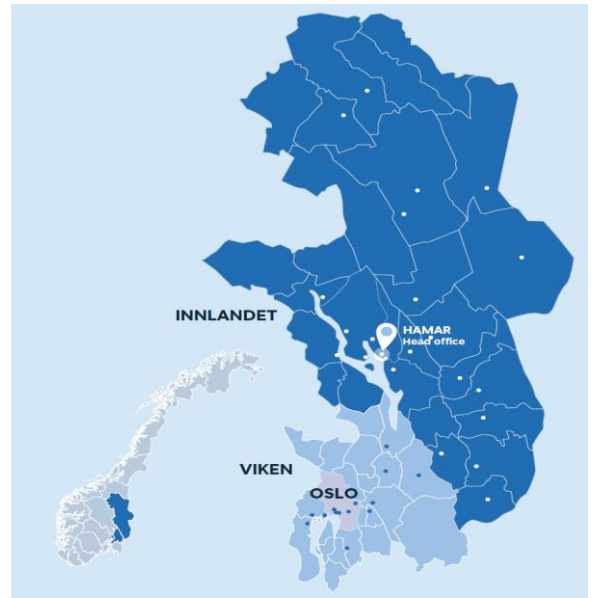
Credit Rating

Moody's Investor Service

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

ESG Rating

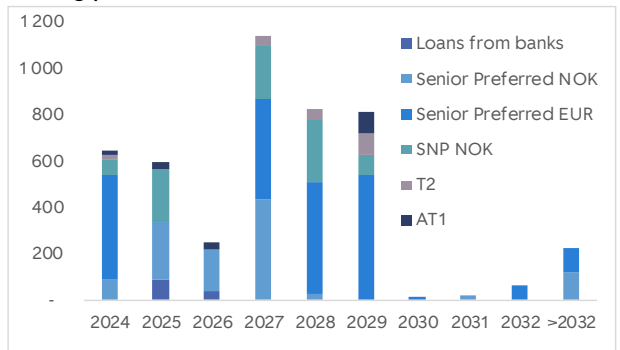
Sustainalytics **10.1** "Low Risk"
MSCI **AAA**
CDP **A** 1 of 9 Norwegian companies



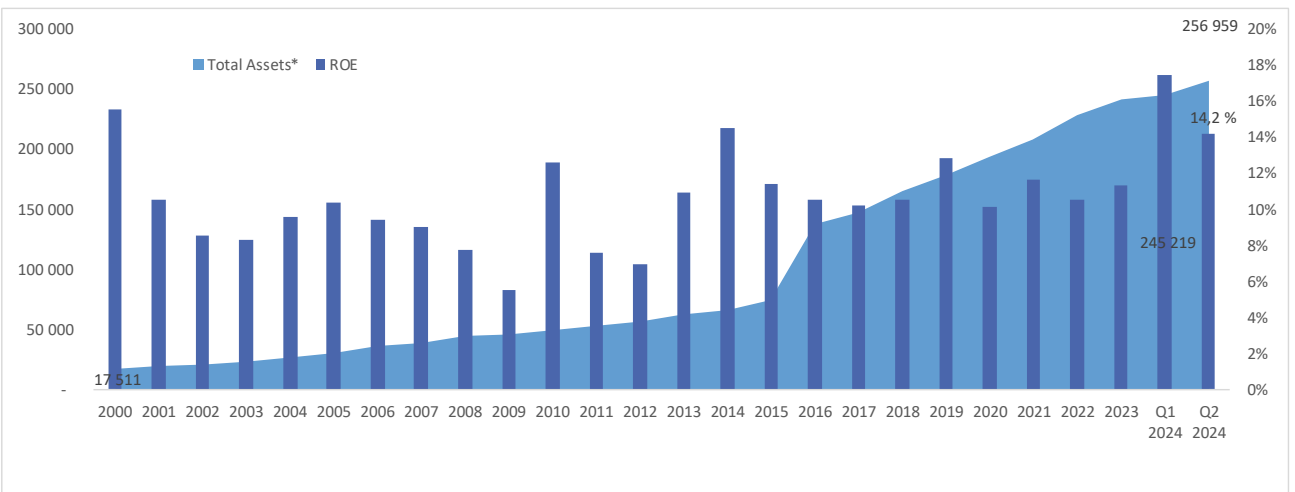
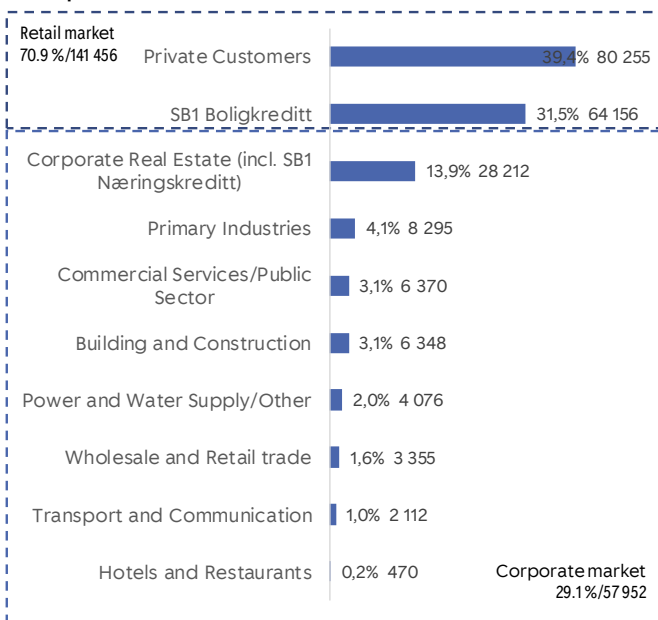
SpareBank 1 Østlandet's home market: Inland and Capital regions

- 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

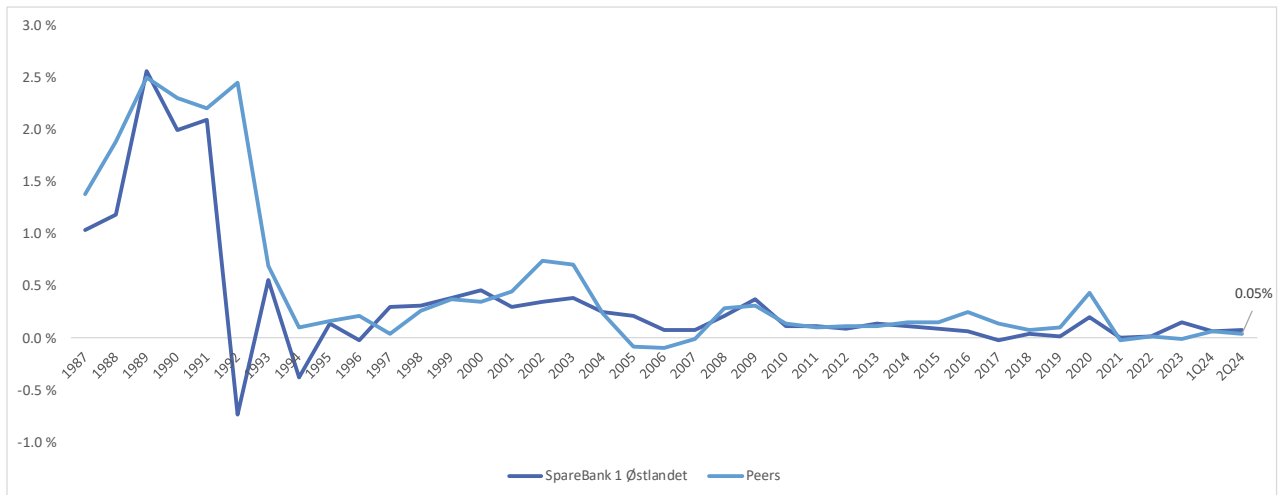
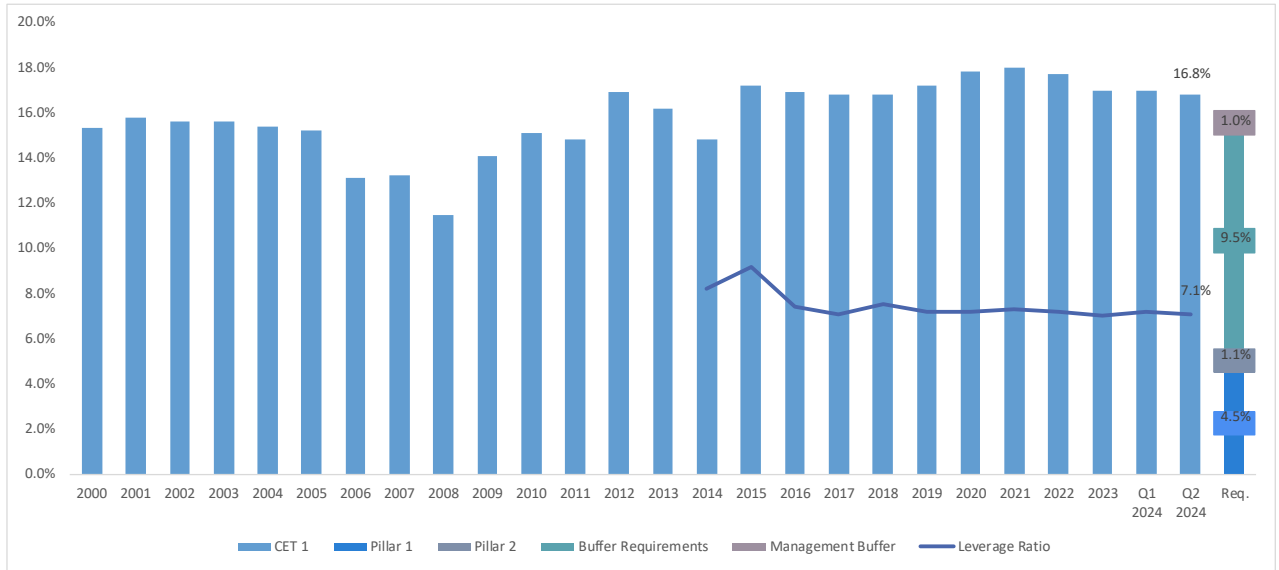
Funding profile (EUR):



Loan portfolio (% and NOK)



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	23-09-2019	500.00	SPOLNO	0.25	30-09-2024	Bullet	EUR	Aa3
Senior Preferred	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 Preferred	05-10-2017	15.00	SPOLNO	1.325	18-05-2028	Bullet	EUR	
Senior Preferred	23-05-2024	500.00	SPOLNO	3.625	30-05-2029	Bullet	EUR	Aa3
Senior Preferred	04-01-2019	5.00	SPOLNO	1.016	16-07-2029	Bullet	EUR	
Senior Preferred	10-04-2017	10.00	SPOLNO	1.462	11-10-2029	Bullet	EUR	
Senior Preferred	28-11-2017	15.00	SPOLNO	1.415	12-05-2030	Bullet	EUR	
Senior Preferred	02-11-2017	26.00	SPOLNO	1.630	11-09-2032	Bullet	EUR	
Senior Preferred	08-11-2017	25.00	SPOLNO	1.597	17-11-2032	Bullet	EUR	
Senior Preferred	15-05-2018	20.00	SPOLNO	1.700	23-05-2033	Bullet	EUR	
Senior Preferred	30-08-2018	10.00	SPOLNO	1.592	06-09-2033	Bullet	EUR	
Senior Preferred	21-01-2019	20.00	SPOLNO	1.750	30-01-2034	Bullet	EUR	
Senior Preferred	21-02-2019	20.00	SPOLNO	1.575	28-02-2034	Bullet	EUR	



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