

QUARTERLY REPORT

Q3 2026

SpareBank 1 ØSTLANDET

Key figures from the Group

Summary of the income statement	**3Q**	2Q	3Q	**YTD**	YTD	Year
NOK millions	**2026**	2026	2025	**2026**	2025	2025
Net interest income	1 156	1 096	1 193	3 371	3 525	4 711
Net commission and other operating income	481	491	508	1 448	1 484	2 155
Net income from financial assets and liabilities	135	327	252	566	600	788
Total income	**1 773**	**1 915**	**1 953**	**5 385**	**5 609**	**7 654**
Total operating expenses	**725**	**783**	**727**	**2 338**	**2 232**	**3 074**
Operating profit before losses on loans and guarantees	**1 048**	**1 131**	**1 227**	**3 047**	**3 378**	**4 580**
Impairment losses on loans and guarantees	92	77	121	209	173	301
Pre-tax operating profit	**956**	**1 055**	**1 106**	**2 838**	**3 205**	**4 279**
Tax expense	200	202	230	429	545	730
Profit after tax	**756**	**853**	**876**	**2 409**	**2 660**	**3 549**
Interest expenses on hybrid capital	36	33	35	102	105	138
Profit after tax less interest expenses on hybrid capital [1)]	720	820	841	2 307	2 555	3 411

Profitability	**3Q**	2Q	3Q	**YTD**	YTD	Year
Per cent	**2026**	2026	2025	**2026**	2025	2025
Return on equity capital [1)]	11.2 %	13.3 %	13.5 %	12.2 %	14.1 %	13.9 %
Cost income ratio [1)]	40.9 %	40.9 %	37.2 %	43.4 %	39.8 %	40.2 %
Cost income ratio less merger costs [1)]	40.9 %	38.0 %	36.6 %	42.2 %	39.1 %	39.3 %
Net interest income calculated as a percentage of average total assets	2.11 %	2.03 %	2.19 %	2.08 %	2.21 %	2.20 %
Profit after tax calculated as a percentage of average total assets	1.38 %	1.58 %	1.61 %	1.49 %	1.67 %	1.66 %

[1)] See attachment in Factbook regarding Alternative performance measures.

Balance sheet and ratios NOK millions/per cent	**3Q 2026**	2Q 2026	3Q 2025	**YTD 2026**	YTD 2025	Year 2025
Gross loans to customers	166 015	164 442	160 653	166 015	160 653	160 967
Gross loans to customers including loans transferred to covered bond companies [1)]	247 951	244 132	238 359	247 951	238 359	238 514
Growth in loans during the last 12 months [1)]	3.3 %	3.9 %	15.9 %	3.3 %	15.9 %	1.0 %
Growth in loans including loans transferred to covered bond companies in the last 12 months [1)]	4.0 %	3.6 %	15.8 %	4.0 %	15.8 %	3.2 %
Deposits from customers	139 742	142 838	135 683	139 742	135 683	135 234
Growth in deposits in the last 12 months [1)]	3.0 %	3.2 %	18.9 %	3.0 %	18.9 %	5.4 %
Deposit to loan ratio [1)]	84.2 %	86.9 %	84.5 %	84.2 %	84.5 %	84.0 %
Deposit to loan ratio incl. loans transferred to covered bond companies [1)]	56.4 %	58.5 %	56.9 %	56.4 %	56.9 %	56.7 %
Average total assets	217 906	217 088	216 024	216 520	213 568	213 801
Total assets [1)]	217 171	218 640	214 134	217 171	214 134	214 731
Total assets including loans transferred to covered bond companies [1)]	299 108	298 330	291 840	299 108	291 840	292 279

Losses and commitments in default Per cent	**3Q 2026**	2Q 2026	3Q 2025	**YTD 2026**	YTD 2025	Year 2025
Impairment on loans as a percentage of gross loans [1)]	0.22 %	0.19 %	0.30 %	0.17 %	0.14 %	0.19 %
Gross loans to customers in stage 2, percentage of total gross loans [1)]	6.93 %	7.50 %	8.73 %	6.93 %	8.73 %	8.79 %
Gross loans to customers in stage 3, percentage of total gross loans [1)]	2.09 %	2.02 %	1.98 %	2.09 %	1.98 %	2.07 %

Staff Numbers	**3Q 2026**	2Q 2026	3Q 2025	**YTD 2026**	YTD 2025	Year 2025
Number of full-time equivalents	1 323	1 340	1 345	1 323	1 345	1 339

[1)] See attachment in Factbook regarding Alternative performance measures.

Solidity and liquidity NOK millions/per cent	**3Q 2026**	2Q 2026	3Q 2025	Year 2025
CET 1 capital ratio	17.9 %	17.8 %	17.3 %	17.6 %
Tier 1 capital ratio	19.7 %	19.9 %	19.1 %	19.4 %
Capital adequacy ratio	22.0 %	22.2 %	21.6 %	21.9 %
Total eligible capital	26 476	26 463	25 634	25 747
Equity ratio [1]	12.8 %	12.5 %	12.6 %	13.0 %
Leverage Ratio	7.3 %	7.3 %	7.1 %	7.2 %
MREL [2]	51.6 %	54.9 %	57.6 %	59.5 %
Of which subordinated [3]	34.9 %	35.9 %	32.3 %	34.1 %
Required capital MREL [2]	35.7 %	35.7 %	36.3 %	35.7 %
Of which subordinated [3]	28.7 %	28.7 %	29.3 %	28.7 %
LCR [4]	162.0 %	182.9 %	151.4 %	175.0 %
LCR in NOK [4]	133.9 %	152.7 %	126.4 %	148.8 %
LCR in EUR [4]	1 763.9 %	1 626.8 %	1 111.2 %	1 504.6 %
NSFR [5]	127.0 %	134.4 %	124.8 %	123.4 %
NSFR in NOK [5]	115.3 %	123.3 %	110.4 %	109.0 %
NSFR in EUR [5]	4 204.8 %	1 154.9 %	804.1 %	1 186.1 %

[1] See attachment in Factbook regarding Alternative performance measures.
[2] MREL: Minimum requirement for own funds and eligible liabilities compared to risk-weighted exposures for the resolution entity.
[3] Subordination: Minimum requirement for own funds and subordinated liabilities compared to risk-weighted exposures for the resolution entity.
[4] Liquidity Coverage Ratio: Measures the size of banks' liquid assets relative to net liquidity outflow 30 days ahead of time given a stress situation.
[5] Net Stable Funding Ratio: Measures the bank's available stable funding in relation to the bank's need for stable funding for the following year.

Equity capital certificates (ECC) [1]	**30 September 2026**	30 September 2025	2025	2024	2023	2022	2021	2020	2019	2018	2017
ECC ratio	73.1 %	73.2 %	73.2 %	73.2 %	69.9 %	70.0 %	70.0 %	70.0 %	70.1 %	69.3 %	67.6 %
Average ECC ratio	73.1 %	73.2 %	73.2 %	70.4 %	70.0 %	70.0 %	69.8 %	70.1 %	69.3 %	67.7 %	67.5 %
ECC issued	135 860 724	135 860 724	135 860 724	135 860 724	115 829 789	115 829 789	115 829 789	115 829 789	115 829 789	115 319 521	107 179 987
Market price (NOK)	205.60	188.24	205.85	157.66	132.60	121.20	145.60	97.80	92.50	83.00	90.50
Market capitalisation (NOK million)	27 933	25 574	27 967	21 420	15 359	14 039	16 865	11 328	10 714	9 572	9 700
Book equity per ECC [2]	138.17	133.70	138.25	129.85	117.11	112.71	106.31	98.76	93.67	85.83	80.96
Earnings per ECC, NOK [3]	12.30	13.62	18.19	19.07	12.99	11.37	11.96	9.57	11.55	8.46	7.81
Dividend per ECC [4]			12.70	10.30	7.80	6.80	6.00	4.79	4.58 [4]	4.12	3.96
Price/Earnings per ECC [2]	12.50	10.34	11.32	8.27	10.21	10.66	12.18	10.22	8.01	9.81	11.59
Price/book equity [2]	1.49	1.41	1.49	1.21	1.13	1.08	1.37	0.99	0.99	0.97	1.12

[1] SpareBank 1 Østlandet was listed on the stock exchange on 13 June 2017.
[2] See attachment in Factbook regarding Alternative performance measures.
[3] Profit after tax and interest on hybrid capital for controlling interests * Average ECC ratio / number of ECC's.
[4] The payout ratio for the dividend for 2019 was, in accordance with the Board's revised recommendation and as communicated in a market announcement dated 19 March 2020, reduced from 50 per cent to 40 per cent. The dividend per ECC was changed from NOK 5.72 to NOK 4.58.

Profit/loss from the quarterly accounts Group

Summary of the income statement	**3Q**	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
Isolated numbers, NOK millions	**2026**	2026	2026	2025	2025	2025	2025	2024	2024
Interest income	3 024	2 896	2 788	2 902	3 020	3 035	3 026	3 004	2 777
Interest expense	1 867	1 800	1 670	1 717	1 826	1 876	1 853	1 824	1 756
Net interest income	**1 156**	**1 096**	**1 118**	**1 186**	**1 193**	**1 159**	**1 173**	**1 179**	**1 021**
Commission income	476	469	458	495	504	500	434	426	422
Commission expenses	39	39	40	38	38	40	36	33	31
Other operating income	44	62	58	214	42	59	60	48	42
Net commission and other operating income	**481**	**491**	**476**	**671**	**508**	**519**	**457**	**442**	**433**
Dividends from shares and other equity instruments	0	8	1	9	0	49	1	14	0
Net income from associates and joint ventures	122	206	116	149	160	121	90	107	411
Net profit from other financial assets and liabilities	13	113	-14	30	91	78	9	19	118
Net profit from financial assets and liabilities	**135**	**327**	**104**	**188**	**252**	**248**	**100**	**140**	**530**
Total net income	**1 773**	**1 915**	**1 698**	**2 045**	**1 953**	**1 927**	**1 729**	**1 761**	**1 985**
Personnel expenses	412	412	494	415	404	400	395	394	343
Depreciation	41	41	41	48	39	39	40	65	30
Other operating expenses	271	330	295	380	283	346	286	305	224
Total operating expenses	**725**	**783**	**829**	**842**	**727**	**785**	**720**	**764**	**596**
Operating profit before losses on loans and guarantees	**1 048**	**1 131**	**868**	**1 202**	**1 227**	**1 141**	**1 010**	**998**	**1 388**
Impairment on loans and guarantees	92	77	41	128	121	1	51	122	106
Pre-tax operating profit	**956**	**1 055**	**828**	**1 074**	**1 106**	**1 140**	**958**	**876**	**1 283**
Tax expense	200	202	27	185	230	224	91	175	203
Profit after tax	**756**	**853**	**800**	**889**	**876**	**917**	**867**	**701**	**1 080**

Profitability	**3Q**	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
Per cent	**2026**	2026	2026	2025	2025	2025	2025	2024	2024
Return on equity capital [1]	11.2 %	13.3 %	12.4 %	13.3 %	13.5 %	14.9 %	14.1 %	11.5 %	20.4 %
Net interest income [2]	2.11 %	2.03 %	2.11 %	2.19 %	2.19 %	2.17 %	2.25 %	2.31 %	2.15 %
Cost income ratio [3]	40.9 %	40.9 %	48.8 %	41.2 %	37.2 %	40.8 %	41.6 %	43.4 %	30.0 %
Cost income ratio less merger costs [3]	40.9 %	38.0 %	48.2 %	39.8 %	36.6 %	39.5 %	41.5 %	42.5 %	29.8 %

[1] See attachment in Factbook regarding Alternative performance measures.
[2] Net interest income as a percentage of average total assets for the period.
[3] Total operating costs as a percentage of total operating income (isolated for the quarter).

Balance sheet and ratios NOK millions/per cent	**3Q** **2026**	2Q 2026	1Q 2026	4Q 2025	3Q 2025	2Q 2025	1Q 2025	4Q 2024	3Q 2024
Gross loans to customers	166 015	164 442	163 027	160 967	160 653	158 259	158 954	159 358	138 558
Gross loans to customers including loans transferred to covered bond companies [1]	247 951	244 132	240 694	238 514	238 359	235 725	232 498	231 168	205 820
Growth in loans during the last 12 months [1]	3.3 %	3.9 %	2.6 %	1.0 %	15.9 %	14.3 %	18.2 %	19.2 %	4.4 %
Growth in loans including loans transferred to covered bond companies in the last 12 months [1]	4.0 %	3.6 %	3.5 %	3.2 %	15.8 %	15.8 %	16.6 %	16.4 %	4.6 %
Growth in loans during the last quarter [1]	1.0 %	0.9 %	1.3 %	0.2 %	1.5 %	-0.4 %	-0.3 %	15.0 %	0.0 %
Growth in loans including loans transferred to covered bond companies in the last quarter [1]	1.6 %	1.4 %	0.9 %	0.1 %	1.1 %	1.4 %	0.6 %	12.3 %	1.1 %
Deposits from customers	139 742	142 838	137 185	135 234	135 683	138 413	131 267	128 270	114 161
Deposit to loan ratio [1]	84.2 %	86.9 %	84.1 %	84.0 %	84.5 %	87.5 %	82.6 %	80.5 %	82.4 %
Deposit to loan ratio including loans transferred to covered bond companies [1]	56.4 %	58.5 %	57.0 %	56.7 %	56.9 %	58.7 %	56.5 %	55.5 %	55.5 %
Growth in deposits in the last 12 months	3.0 %	3.2 %	4.5 %	5.4 %	18.9 %	20.0 %	21.3 %	20.4 %	9.9 %
Growth in deposits in the last quarter	-2.2 %	4.1 %	1.4 %	-0.3 %	-2.0 %	5.4 %	2.3 %	12.4 %	-1.0 %
Average total assets	217 906	217 088	215 134	214 433	216 024	214 785	211 112	203 464	188 925
Total assets [1]	217 171	218 640	215 536	214 731	214 134	217 913	211 657	210 567	186 033
Total assets including loans transferred to covered bond companies [1]	299 108	298 330	293 203	292 279	291 840	295 379	285 201	282 377	253 294

Losses and commitments in default Per cent	**3Q** **2026**	2Q 2026	1Q 2026	4Q 2025	3Q 2025	2Q 2025	1Q 2025	4Q 2024	3Q 2024
Losses on loans as a percentage of gross loans [1]	0.22 %	0.19 %	0.10 %	0.32 %	0.30 %	0.00 %	0.13 %	0.30 %	0.30 %
Gross loans to customers in stage 2, percentage of total gross loans [1]	6.93 %	7.50 %	7.21 %	8.79 %	8.73 %	9.08 %	9.28 %	9.95 %	10.45 %
Gross loans to customers in stage 3, percentage of total gross loans [1]	2.09 %	2.02 %	2.03 %	2.07 %	1.98 %	1.79 %	1.51 %	1.60 %	1.50 %

Financial strength NOK milliions/per cent	**3Q** **2026**	2Q 2026	1Q 2026	4Q 2025	3Q 2025	2Q 2025	1Q 2025	4Q 2024	3Q 2024
Common equity Tier 1 capital ratio	17.9 %	17.8 %	17.8 %	17.6 %	17.3 %	18.3 %	17.1 %	16.8 %	16.9 %
Tier 1 capital ratio	19.7 %	19.9 %	19.6 %	19.4 %	19.1 %	20.2 %	19.0 %	18.5 %	18.8 %
Capital ratio	22.0 %	22.2 %	22.0 %	21.9 %	21.6 %	22.7 %	21.3 %	20.7 %	21.0 %
Net subordinated capital	26 476	26 463	26 055	25 747	25 634	25 547	25 151	24 521	22 077

[1] See attachment in Factbook regarding Alternative performance measures.

Comment from the CEO

The financial services group delivered a quarter of solid performance across several areas. It is particularly encouraging to see accelerating growth in the corporate market, while we continue to achieve strong growth in the Greater Oslo region. The strong development in non-interest income continues, and underlying cost growth remains low.

Return on equity was 11.2 per cent, down from the previous quarter. The development was primarily affected by weak contributions from net financial income. Impairment losses were higher than normal, while the Bank remains very well capitalised.

Net interest income increased compared with the previous quarter, driven by strong lending growth and the effects of interest rate changes following Norges Bank's adjustment of the policy rate in May. Competition remains intense in both the residential mortgage and corporate lending markets, but our growth demonstrates that we are an attractive provider and performing well in the market. We will continue to compete actively both to attract new customers and to retain our existing customer base.

The macroeconomic backdrop remains challenging, and economic growth in Eastern Norway has for some time been weaker than in other parts of the country. Businesses in our region benefit less from those parts of the Norwegian economy that are performing particularly well and continue to be affected by high construction costs and elevated interest rates. At the same time, the economy remains generally sound, and unemployment continues to be low. As a regional savings bank, we are committed to staying close to our customers and providing expertise, advice and solutions when conditions are challenging. The importance of a strong and locally present bank becomes particularly evident in a period marked by economic and geopolitical uncertainty.

In the retail market, we are experiencing especially strong growth in the Greater Oslo region. The area is an important part of our home market and a key strategic priority. Demographic trends and market developments make Greater Oslo an attractive market, while we already have a significant share of our operations in the region. As part of this initiative, we will open new offices in both Vika and Majorstuen before year-end. In addition, we will strengthen our presence at Grorud. These measures will represent important contributions towards achieving our ambitions in the Oslo area.

For some time, we have maintained a substantial pipeline of prospective engagements in the corporate market, but many businesses have remained on the sidelines. It is therefore encouraging to see lending growth now accelerating, even at a time when many companies continue to face uncertainty and challenging operating conditions. The construction and real estate sectors in particular remain affected by high financing and construction costs, combined with persistently low activity in the new-build housing market.

We continue to focus on showcasing and utilising the full breadth of products and services available through the financial services group, and the strong development in non-interest income continued in the third quarter. Within insurance, we are seeing the results of a long-term strategic commitment, strong collaboration and targeted efforts to improve portfolio quality. Activity levels are also high within savings products, and we are achieving solid growth in the number of mutual fund customers through both our advisers and our self-service solutions. Our ambition is to offer customers relevant products and services tailored to their needs, whether in banking, insurance, savings, real estate brokerage or accounting services.

We have established clear targets on the cost side. Our ambition is to become more cost-efficient while creating capacity for investments that strengthen both the customer experience and our competitiveness. Underlying cost growth remains low, and we continue to target a long-term cost-to-income ratio below 40 per cent. At the same time, we are managing towards a target whereby the Group's costs in 2027 will not exceed the 2025 level, adjusted for merger-related costs. Achieving this requires strict cost control and clear prioritisation. As part of these efforts, we are implementing organisational adjustments, limiting the use of external services and introducing various operational efficiency measures. The severance programme initiated earlier this year is expected to generate visible effects on personnel expenses during 2027.

At the same time, we have launched several initiatives that will collectively establish the foundation for the future SpareBank 1 Østlandet. This autumn, we commenced a process to adapt and modernise the organisation. The objective is to create a more efficient organisation with stronger execution capabilities, simplified processes, clearer accountability and the right competencies. We are introducing a new technology operating model designed to improve prioritisation, increase delivery capacity and strengthen cost control. Together with SpareBank 1 Utvikling and Tieto Banktech, we are developing a new mortgage solution that will provide more efficient and simplified customer processes as well as more personalised advice throughout the home-buying journey.

As a local savings bank, we are committed to supporting development throughout our market area. Through community contributions and sponsorship agreements, we support local initiatives, activities and meeting places across Eastern Norway. We also share our profits with those who make the Bank possible: owners, customers and local communities. This is a fundamental part of the savings bank model, and the Bank's development is closely linked to the communities of which we are a part.

Every day, our employees make an important contribution to our customers and to the continued development of the financial services group. We are undergoing changes that place significant demands on the organisation. I would therefore like to extend my sincere thanks to all employees for their commitment and dedicated efforts in helping us achieve our ambitions and remain a close, accessible and competitive savings bank.



Klara-Lise Aasen

Report of the Board of Directors

Highlights from the Group	**3Q**	2Q	3Q	**YTD**	YTD
NOK millions/per cent	**2026**	2026	2025	**2026**	2025
Net interest income	1 156	1 096	1 193	3 371	3 525
Net commissions and other operating income	481	491	508	1 448	1 484
Net income from financial assets and liabilities	135	327	252	566	600
Operating expenses	725	783	727	2 338	2 232
Impairment losses on loans and guarantees	92	77	121	209	173
Tax expense	200	202	230	429	545
Profit after tax	**756**	**853**	**876**	**2 409**	**2 660**
Return on equity	11.2 %	13.3 %	13.5 %	12.2 %	14.1 %
Earnings per equity capital certificate (NOK)	3.85	4.38	4.48	12.30	13.62
Growth in loans in the last quarter/last 12 months, including mortgages transferred to the covered bond companies	1.6 %	1.4 %	1.1 %	4.0 %	15.8 %
Deposit growth in the last quarter/last 12 months	-2.2 %	4.1 %	-2.0 %	3.0 %	18.9 %
CET1 capital ratio	17.9 %	17.8 %	17.3 %	17.9 %	17.3 %

IMPORTANT EVENTS IN THE LAST QUARTER

Policy Rate

On 24 September, Norges Bank (the Central Bank of Norway) decided to increase the policy rate from 4.25 to 4.50 per cent.

Interest Rate Changes

On 28 September, SpareBank 1 Østlandet decided to increase lending and deposit rates for retail and corporate customers by up to 0.25 percentage points. The new interest rate terms became effective from 30 November for new loans, as well as existing lending and deposits for retail customers. For existing lending and deposits for corporate customers, the rate changes became effective from 13 October.

Agreement for the Sale of Kredinor AS

On 7 October 2026, SpareBank 1 Gruppen AS and Kredinorstiftelsen entered into a definitive agreement for the sale of Kredinor AS to a consortium led by Searchlight Capital Partners, in partnership with Fitzroy Capital.
Completion of the transaction is subject to the required regulatory approvals and other customary closing conditions and is expected to take place in January 2027. Until completion of the transaction, Kredinor AS will continue to operate under its current ownership.

New Executive Vice Presidents in SpareBank 1 Østlandet

On 1 November 2026, Johan Øverseth Røstøen transitioned from the position of Executive Vice President Operations to Executive Vice President corporate market at SpareBank 1 Østlandet. At the same time, Sigrid Evenstad Moe assumed the role of Executive Vice President Operations.

CONSOLIDATED FINANCIAL STATEMENTS FOR THE THIRD QUARTER OF 2026

Group figures are presented unless otherwise stated. Figures in brackets refer to the corresponding period last year.

Consolidated Profit

The SpareBank 1 Østlandet Group reported a consolidated profit after tax of NOK 756 (876) million in the third quarter, compared with NOK 853 million in the previous quarter. Return on equity was 11.2 (13.5) per cent, compared with 13.3 per cent in the previous quarter.

The lower profit compared with the previous quarter was primarily driven by reduced profit contributions from financial assets and liabilities. Net interest income increased, while operating expenses showed a significant reduction compared with the previous quarter.

Profit was also lower than in the corresponding quarter last year, mainly due to a reduced profit contribution from financial assets and liabilities, in addition to lower net interest income and lower net commission income. Reduced impairment losses contributed in the opposite direction.

Net interest income

Net interest income amounted to NOK 1 156 (1 193) million in the third quarter, compared with NOK 1 096 million in the previous quarter. Net interest income should be viewed in conjunction with commission income from loans and credit facilities transferred to partly owned covered bond companies, totalling NOK 54 (118) million, compared with NOK 63 million in the previous quarter. Combined net interest income and commission income from covered bond companies amounted to NOK 1 211 (1 311) million, compared with NOK 1 159 million in the previous quarter.

NOK millions	**3Q 2026**	2Q 2026	3Q 2025	**YTD 2026**	YTD 2025
Interest income	3 024	2 896	3 020	8 708	9 081
Interest expense	1 867	1 800	1 826	5 337	5 555
Net interest income	**1 156**	**1 096**	**1 193**	**3 371**	**3 525**
Commission income from mortgages transferred to covered bond companies	54	63	118	211	337
Combined net interest income and commission income from the covered bond companies	**1 211**	**1 159**	**1 311**	**3 582**	**3 863**

The increase in combined net interest income and commission income from covered bond companies compared with the previous quarter was mainly due to improved lending and deposit margins during the quarter. Growth in lending volumes also contributed positively to net interest income, while a reduction in deposit volumes had the opposite effect.

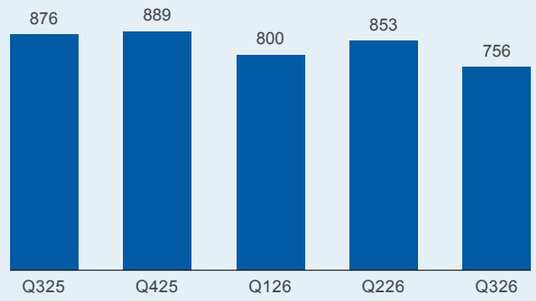
One additional interest-accruing day in the third quarter compared with the second quarter also had a positive effect of approximately NOK 13 million. Net interest income as a percentage of average total assets was 2.11 (2.19) per cent, compared with 2.03 per cent in the previous quarter.

Compared with the corresponding period last year, the decline in combined net interest income and commission income from covered bond companies was mainly attributable to lower lending margins and a higher contribution to the deposit guarantee fund. Higher lending and deposit volumes, together with improved deposit margins, helped mitigate the decline.

For further details, see Note 3 “Segment information” and Note 5 “Net interest income”.

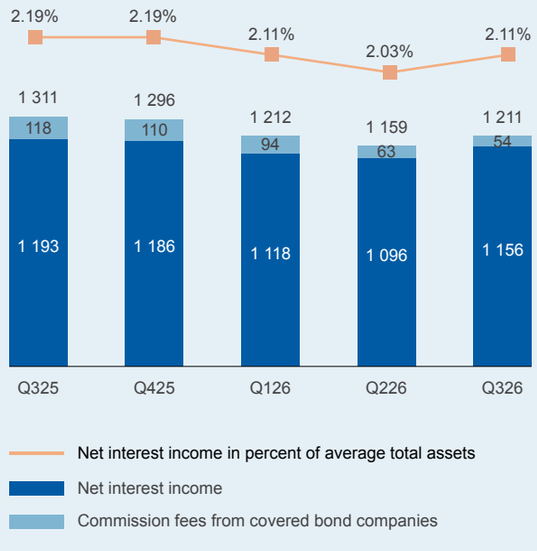
Profit after tax

NOK million



Net interest income including commission fees from covered bond companies and net interest income in percent of average total assets

NOK million



Net commissions and other operating income

Net commission and other income amounted to NOK 481 (508) million in the third quarter, compared with NOK 491 million in the previous quarter.

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
Net money transfer fees	108	88	99	266	241
Commissions from insurance	107	104	94	318	268
Commissions from savings	14	13	10	39	35
Commissions from covered bonds comp.	54	63	118	211	347
Commission from credit cards	18	20	15	54	34
Real estate brokerage commissions	118	122	114	343	350
Accounting services	33	54	35	139	141
Other operating income	28	26	24	78	69
Net commissions and other operating income	**481**	**491**	**508**	**1 448**	**1 484**

The decline in net commission and other income compared with the corresponding period last year was mainly due to lower commission income from covered bond companies. Higher commission income from insurance, payment services, mutual funds, real estate brokerage and credit cards contributed positively.

For more detailed information, see Note 3 “Segment information” and Note 6 “Net commission and other income”.

Net income from financial assets and liabilities

Net result from financial assets and liabilities amounted to NOK 135 (252) million in the third quarter, compared with NOK 327 million in the previous quarter.

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
Dividends from shares and other equity instruments	0	8	0	10	50
Net income from subsidiaries, associates and joint ventures	122	206	160	444	371
Net profit from other financial assets and liabilities	13	113	91	112	178
Net profit from financial assets and liabilities	**135**	**327**	**252**	**566**	**600**

Dividends from shares and other equity instruments amounted to NOK 0 (0) million.

Net result from associates and joint ventures amounted to NOK 122 (160) million, compared with NOK 206 million in the previous quarter.

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
SpareBank 1 Gruppen AS [1]	91	111	87	262	198
SpareBank 1 Boligkreditt AS	11	49	41	91	82
SpareBank 1 Næringskreditt AS	1	1	1	4	6
Kredittbanken ASA	1	6	3	11	5
SpareBank 1 Betaling AS	0	14	2	15	-5
SpareBank 1 Forvaltning Holding AS [1]	4	5	5	13	13
SpareBank 1 Gjeldsinformasjon AS	0	0	0	0	0
SpareBank 1 Bank og Regnskap AS	1	0	1	1	6
BN Bank ASA	15	20	20	50	65
SpareBank 1 Utvikling DA	-3	0	0	-3	0
Gains or losses on realisation of associates and joint ventures	0	0	0	0	0
Impairment on associates and joint ventures	0	0	0	0	0
Net income from associates and joint ventures	**122**	**206**	**160**	**444**	**371**

[1] Consolidated figures

The reduction of NOK 84 million from the previous quarter was primarily attributable to lower profit contributions from SpareBank 1 Gruppen AS, SpareBank 1 Boligkreditt AS and SpareBank 1 Betaling AS. See the discussion of these companies under subsidiaries and jointly owned companies later in the report.

Net result from other financial assets and liabilities was NOK 13 (91) million. Fair value adjustments of interest-bearing securities in the liquidity portfolio reduced profit by NOK 33 million, compared with a positive contribution of NOK 23 million in the corresponding period last year. Changes in value relating to fixed-rate loans to customers and associated interest rate hedges contributed positively by NOK 21 (60) million, while foreign exchange trading and currency hedging generated a positive result of NOK 16 (16) million. Fair value adjustments of debt securities and associated hedging instruments contributed positively by NOK 8 (10) million, while equity instruments contributed NOK 2 (-17) million.

For more detailed information, see Note 7 “Net profit from financial assets and liabilities”.

Operating expenses

Total operating expenses amounted to NOK 725 (727) million in the third quarter, compared with NOK 783 million in the previous quarter.

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
Personnel expenses	410	412	404	1 235	1 199
Severance programme	2	0	0	82	0
Depreciation and amortisation	41	41	39	123	118
ICT expenses	134	134	126	404	419
Marketing expenses	24	25	24	79	81
Operating expenses from real estate	17	22	38	66	84
Merger costs	1	56	11	67	38
Other expenses	96	94	83	282	293
Total operating expenses	**725**	**783**	**727**	**2 338**	**2 232**

The reduction in operating expenses of NOK 58 million compared with the previous quarter was primarily due to NOK 56 million in merger-related expenses recognised in the second quarter in connection with the implementation of the technical merger. Lower property-related expenses also contributed positively.

The Bank has previously indicated that costs related to the Toten merger would amount to NOK 150 million during the period 2025–26. By comparison, merger-related expenses recognised through the third quarter (in the parent bank) totalled NOK 125 million.

The Group has set a target that costs in 2027 shall not exceed costs in 2025, adjusted for merger-related expenses. As part of this effort, the Bank has decided to reduce the number of FTEs by 70 between year-end 2025 and 2027.

As of 30 September 2026, the Group had 1 323 FTEs, compared with 1 339 FTEs as of 31 December 2025. The reduction of 16 FTEs reflects a decrease of 19 FTEs in the parent bank and a net increase of 3 FTEs elsewhere in the Group, primarily due to an increase at EiendomsMegler 1 Østlandet AS and a reduction at SpareBank 1 Østlandet Forretningspartner AS. The voluntary severance programme implemented during the first half of the year is expected to result in approximately 40 additional fewer FTEs in the parent bank during the fourth quarter of 2026.

For more detailed information please see Note 8 “Operating expenses” and Note 3 “Segment information”.

Impairment losses on loans and guarantees

In the third quarter, the Group recorded impairment losses on loans and guarantees of NOK 92 (121) million, compared with NOK 77 million in the previous quarter.

Isolated loss effects, NOK millions	**3Q 2026**	2Q 2026	3Q 2025	**YTD 2026**	YTD 2025
Change ECL due to growth and migration	0	-18	-35	-38	-54
Change ECL due to adjusted key assumptions (PD / LGD) and model changes	-7	20	0	50	-40
Change ECL due to changed scenario weighting	0	0	0	0	0
Change in model-based loss provisions	**-7**	**2**	**-35**	**12**	**-94**
Change individual loss provisions	75	12	134	90	2
Net write-offs	24	63	21	108	265
Total losses	**92**	**77**	**121**	**209**	**173**

Model-generated loss allowances (Stage 1 and Stage 2) decreased by NOK 7 million due to revised key assumptions and modelling parameters. Individual loss allowances (Stage 3) increased by NOK 75 million, while net write-offs for the period amounted to NOK 24 million.

For more detailed information about provisions for credit losses, see Note 2 "Accounting principles", Note 9 "Provisions for credit losses", Note 11 "Loans to and receivables from customers", and Note 12 "Accumulated provisions for expected credit losses".

Credit risk

The Group's recognised loss allowances for loans and commitments amounted to NOK 1 258 (1 118) million as of 30 September, compared with NOK 1 198 million in the previous quarter.

Balance sheet values in NOK million / per cent of gross lending	**30. Sep. 2026**	30. Jun. 2026	30. Sep. 2025
Gross loans in stage 1	141 885	139 258	132 697
Gross loans in stage 2	11 499	12 341	14 022
Gross loans in stage 3	3 475	3 326	3 174
Loan and advances to customers at fair value	9 155	9 515	10 761
Total gross loans	**166 015**	**164 441**	**160 653**
Provisions for credit losses in stage 1	217	216	166
Provisions for credit losses in stage 2	250	258	286
Provisions for credit losses in stage 3	791	724	666
Total provisions for credit losses	**1 258**	**1 198**	**1 118**
Loan loss impairment ratio for stage 1	0.15 %	0.15 %	0.12 %
Loan loss impairment ratio for stage 2	2.17 %	2.09 %	2.04 %
Loan loss impairment ratio for stage 3	22.76 %	21.77 %	20.99 %
Total loan loss impairment ratio in per cent of gross loans	**0.76 %**	**0.73 %**	**0.70 %**

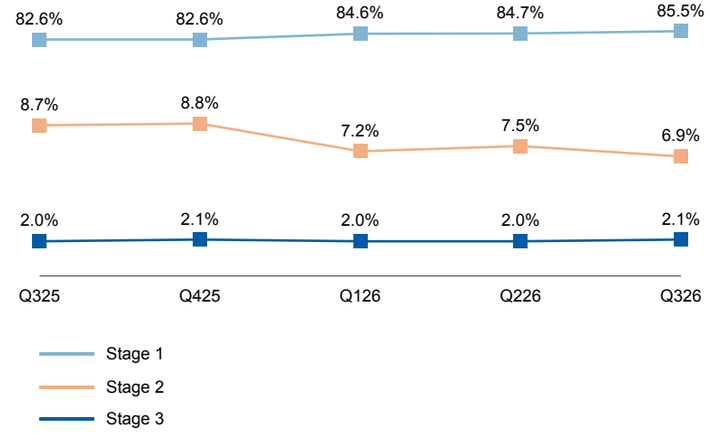
The Group's loans and commitments are divided into three stages: stage 1, stage 2 and stage 3.

Stage 1 is used for loans and commitments that have not had a significant increase in credit risk since initial recognition. For these loans and commitments, 12-month expected losses are provided for.

Stage 2 is used for loans and commitments that have had a significant increase in credit risk since origination, but where no credit loss has occurred as of the balance sheet date. For these loans and commitments, lifetime expected losses are provided for.

Stage 3 is used for loans and commitments that have had a significant increase in credit risk since origination and where, as of the balance sheet date, there is considered to be a default or an objective event that results in reduced future cash flows to service the exposure. For these exposures, lifetime expected losses are provided for.

Exposure by stages (per cent of gross loans) [1)]



1) Stated excluding loans transferred to covered bond companies. Residual up to 100 per cent is due to loans at fair value over profit.

The Bank's credit risk is influenced by macroeconomic conditions. Growth in the Norwegian economy slowed in 2026 following an improvement in 2025. Economic developments in Eastern Norway were for a prolonged period weaker than in other parts of the country, partly reflecting the industrial composition of the region, but have broadly developed in line with the rest of Norway over the past year. Persistently high inflation and the continued high policy rate set by Norges Bank (the Central Bank of Norway) suggest that the improvement in economic conditions is likely to slow going forward. The Bank continuously assesses how these conditions affect its customers and the level of provisions required under IFRS 9.

Measured by the Bank's internal credit models, credit risk remained stable during the third quarter in both the corporate market and the retail market. Payment defaults and individual loss allowances in the retail market were stable compared with the previous quarter and remained at low levels. In the corporate market, payment defaults were stable, while individual loss allowances increased somewhat from the previous quarter. However, the level remains relatively high compared with historical levels in the portfolio. At the end of the third quarter, the Bank's measured credit risk was largely within the risk appetite established by the Board of Directors. The Board considers the Group's overall credit risk to be low to moderate.

For more detailed information, see Note 2 "Accounting principles", Note 9 "Provisions for credit losses", Note 11 "Loans to and receivables from customers", and Note 12 "Accumulated provisions for expected credit losses".

Lending to customers
Gross lending to customers, including mortgages transferred to the covered bond companies, amounted to NOK 248.0 (238.4) billion as of 30 September. Mortgages transferred to SpareBank 1 Boligkreditt AS amounted to NOK 81.3 (77.0) billion, while loans transferred to SpareBank 1 Næringskreditt AS amounted to NOK 0.7 (0.7) billion.

Lending growth during the quarter, including mortgages transferred to the covered bond companies, amounted to NOK 3.8 (2.6) billion, corresponding to 1.6 (1.1) per cent. Growth consisted of NOK 2.5 billion, or 1.4 per cent, in the retail market and NOK 1.3 billion, or 1.9 per cent, in the corporate market.

Lending growth over the last twelve months, including mortgages transferred to the covered bond companies, amounted to NOK 9.6 (32.5) billion, corresponding to 4.0 (15.8) per cent. Growth consisted of NOK 7.9 (25.7) billion, or 4.6 (17.6) per cent, in the retail market and NOK 1.7 (6.8) billion, or 2.6 (11.5) per cent, in the corporate market.

Of the SpareBank 1 Østlandet Group's total lending, including mortgages transferred to the covered bond companies, 72.5 (72.1) per cent consisted of lending to the retail market, which primarily comprises residential mortgages.

Deposits from customers
As of 30 September, deposits from customers amounted to NOK 139.7 (135.7) billion. During the quarter, deposits decreased by NOK -3.1 (-2.7) billion, corresponding to -2.2 (-2.0) per cent. The decline consisted of NOK -1.5 billion, or -1.8 per cent, in the retail market and NOK -1.6 billion, or -2.6 per cent, in the corporate market.

Deposit growth over the last 12 months amounted to NOK 4.1 (21.5) billion, corresponding to 3.0 (18.9) per cent. Growth consisted of NOK 3.8 (12.5) billion, or 5.0 (19.6) per cent, in the retail market and NOK 0.2 (9.0) billion, or 0.4 (17.9) per cent, in the corporate market.

The Group's deposit-to-loan ratio was 84.2 (84.5) per cent. Including mortgages transferred to the covered bond companies, the Group's deposit-to-loan ratio was 56.4 (56.9) per cent.

Liquidity
Borrowings from credit institutions and debt securities issued (senior debt, senior subordinated debt, subordinated loan capital and Additional Tier 1 capital instruments) totalled NOK 44.1 (47.7) billion, of which 42 (42) per cent was denominated in euro. The average maturity of the Group's long-term funding was 3.4 (3.1) years, while the average maturity of total funding was 2.7 (3.0) years.

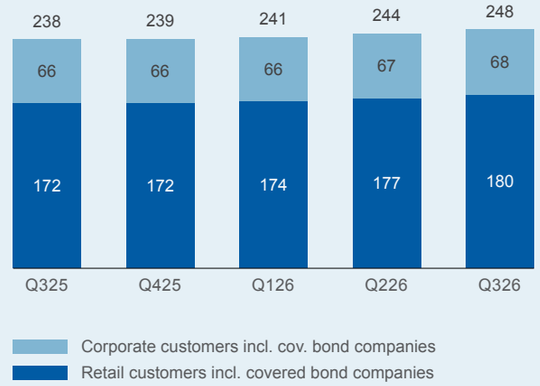
The LCR (Liquidity Coverage Ratio) was 162.0 (151.4) per cent as of 30 September.

The Board considers the Group's liquidity position to be sound.

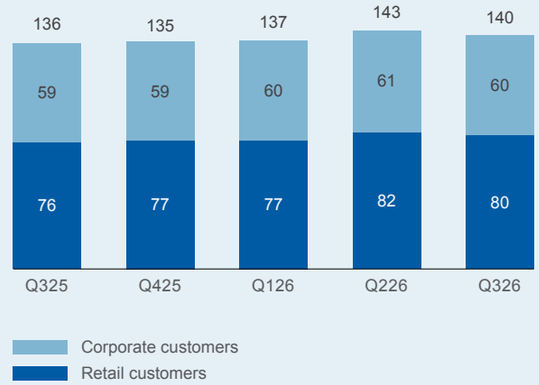
Equity capital certificates
As of 30 September, the equity capital consisted of 135 860 724 (135 860 724) equity capital certificates, and the book value per equity capital certificate was NOK 138.17 (133.70). Earnings per equity capital certificate amounted to NOK 3.85 (4.48) in the third quarter.

As of 30 September, the market price of the Bank's equity capital certificate (ticker "SPOL") was NOK 205.60 (188.24).

Gross loans to customers
NOK billion



Deposits from customers
NOK billion



Financial strength and capital adequacy
The Group's equity amounted to NOK 27.9 (27.0) billion as of 30 September and represented 12.8 (12.6) per cent of total assets. The leverage ratio was 7.3 (7.1) per cent.

The Group's CET1 capital ratio was 17.9 (17.3) per cent as of 30 September. The Tier 1 capital ratio and total capital adequacy ratio were 19.7 (19.1) per cent and 22.0 (21.6) per cent, respectively.

The Bank has approval to use the Internal Ratings-Based (IRB) approach to determine capital requirements for the majority of its lending portfolio. Accordingly, the Bank determines its own risk weights and regulatory expected losses for these exposures.

In addition to the ordinary subsidiaries consolidated in the Bank's financial statements, the following companies are also proportionally consolidated in the capital adequacy Group:

- SpareBank 1 Boligkreditt AS
- SpareBank 1 Næringskreditt AS
- SpareBank 1 Kredittbanken ASA
- BN Bank ASA

The current CET1 capital requirement consists of a minimum requirement of 4.5 per cent and combined buffer requirements of 9.5 per cent for both the parent bank and the Group.

Within the combined buffer requirement, the institution-specific countercyclical capital buffer and systemic risk buffer are calculated at 2.5 per cent and 4.5 per cent, respectively, for the Group.

As of 30 September, SpareBank 1 Østlandet was also subject to a Pillar 2 requirement of 1.6 per cent on a consolidated basis, of which 0.9 per cent must be met with CET1 capital. Consequently, the Group's total CET1 capital requirement was 14.9 per cent. The Norwegian Financial Supervisory Authority also expects the Group to maintain a management buffer of at least 1.0 per cent, to be met with CET1 capital.

The Board considers the Bank's financial position to be strong.

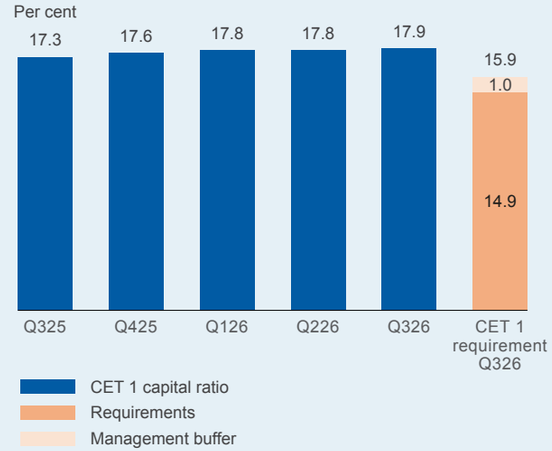
Rating
On 10 September 2026, Moody's Investors Service (Moody's) confirmed the Aa3 rating of SpareBank 1 Østlandet's deposits and senior debt. Furthermore, the Bank's Baseline Credit Assessment (BCA) and adjusted BCA were confirmed at a3, while its senior subordinated debt rating was confirmed at A3. The outlook remains stable. As a result, SpareBank 1 Østlandet continues to be one of the Norwegian savings banks with the highest credit rating from Moody's.

SUBSIDIARIES, ASSOCIATED COMPANIES AND JOINT VENTURES

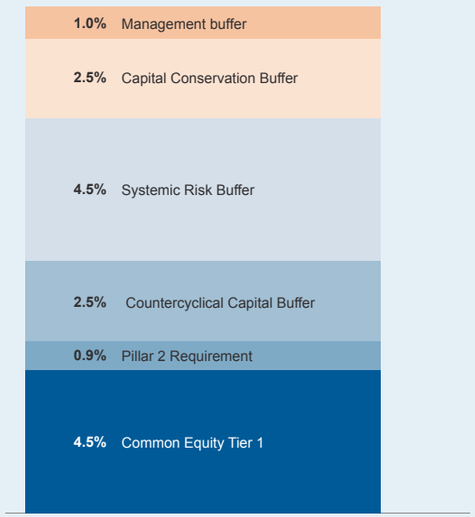
NOK millions	**3Q 2026**	2Q 2026	3Q 2025	**YTD 2026**	YTD 2025
Parent Bank's profit after tax	591	1 026	662	2 535	2 517
Elimination of dividends from subsidiaries/ associates	0	-430	-15	-738	-446
Elimination of gains from realisation of subs./ associat.	0	0	0	0	0
Profit from subsidiaries					
SpareBank 1 Finans Østlandet AS	39	41	62	149	178
EiendomsMegler 1 Østlandet AS	10	8	9	21	25
SpareBank 1 ForretningsPartner Østlandet AS	-6	4	-4	-1	5
Other subsidiaries	2	-1	6	2	21
Share of profit from associates/joint ventures					
SpareBank 1 Gruppen AS [1)]	91	111	87	262	198
SpareBank 1 Boligkreditt AS	11	49	41	91	82
SpareBank 1 Næringskreditt AS	1	1	1	4	6
Kredittbanken ASA	**1**	**6**	**3**	**11**	**5**
SpareBank 1 Betaling AS	0	14	2	15	-5
SpareBank 1 Forvaltning Holding AS [1)]	4	5	5	13	13
BN Bank ASA	15	20	20	50	65
Other associates/joint ventures	-2	0	1	-2	6
Other group items	-1	-1	-4	-2	-10
Consolidated profit after tax	**756**	**853**	**876**	**2 409**	**2 660**

[1)] Consolidated figures

CET 1 capital ratio



The Group's Common Equity Tier 1 Capital Requirements
Per 30 september 2026



SpareBank 1 Finans Østlandet AS

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
Net interest income	109	106	108	333	320
Net commission and other op. income	15	17	14	46	40
Total operating expenses	38	37	32	113	105
Losses on loans and guarantees	34	31	8	67	18
Pre-tax operating profit	**52**	**55**	**83**	**198**	**237**
Tax expense	13	14	21	50	59
Profit after tax	**39**	**41**	**62**	**149**	**178**

The finance company SpareBank 1 Finans Østlandet AS (85.10 per cent ownership interest) reported a profit after tax of NOK 39 (62) million in the third quarter, compared with NOK 41 million in the previous quarter.

The decline in profit compared with the same quarter last year was mainly attributable to increased loss allowances related to one large individual exposure. Underlying operations remained solid, with higher net interest income and increased net commission and other income.

Gross lending to customers amounted to NOK 13.4 (12.8) billion as of 30 September 2026, and lending growth over the last twelve months was 4.7 (-0.5) per cent.

EiendomsMegler 1 Østlandet AS

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
Total operating income	119	123	115	346	353
Total operating expenses	106	111	102	318	317
Net financial expenses	1	1	1	1	3
Pre-tax operating profit	**13**	**10**	**11**	**27**	**32**
Tax expense	3	2	3	6	7
Profit after tax	**10**	**8**	**9**	**21**	**25**
Market share of sale of resale properties					
Market area Innlandet	28.5 %	23.8 %	26.6 %	25.6 %	24.0 %
Market area Akershus	9.7 %	9.1 %	10.6 %	9.4 %	9.6 %
Market area Oslo	5.0 %	4.1 %	5.7 %	4.8 %	5.9 %
Market area Buskerud	3.1 %	2.6 %	0.9 %	2.4 %	0.5 %
Total market area	9.1 %	7.8 %	9.3 %	8.4 %	8.7 %
Number of resale properties sold	1 006	1 068	1 115	3 047	3 373
Number of new-build sales	47	79	76	246	391

EiendomsMegler 1 Østlandet AS (100 per cent ownership interest) reported revenue of NOK 119 (115) million in the third quarter and a profit after tax of NOK 10 (9) million. Higher income per property transaction contributed to increased revenue and improved earnings compared with the same quarter last year, despite lower transaction volumes.

The number of existing homes sold by the company decreased by 9.8 per cent in the third quarter compared with the same quarter last year, while the number of new homes sold declined by 38.2 per cent. The company's overall market share in the sale of existing homes was 9.1 (9.3) per cent. Twelve-month house price growth as of September was -1.1 per cent in Oslo, 0.4 per cent in Akershus, 1.4 per cent in Innlandet and -0.3 per cent in Buskerud.

The company's revenue is subject to significant seasonal variations.

SpareBank 1 ForretningsPartner Østlandet AS

NOK millions	3Q 2026	2Q 2026	3Q 2025	YTD 2026	YTD 2025
Total operating income	34	56	38	144	152
Total operating expenses	41	51	42	143	143
Net financial expenses	1	0	1	2	3
Pre-tax operating profit	**-8**	**5**	**-5**	**-1**	**6**
Tax expense	-2	1	-1	0	1
Profit after tax	**-6**	**4**	**-4**	**-1**	**5**

SpareBank 1 ForretningsPartner Østlandet (100 per cent ownership interest) posted earnings of NOK 34 (38) million in the third quarter. The company recorded a profit after tax of NOK -6 (-4) million.

The decline in earnings compared with the same quarter last year was primarily attributable to lower revenue. Cost reductions had a positive effect.

To strengthen profitability, measures have been implemented relating to a new pricing model, increased focus on cross-selling and customer follow-up, as well as workforce adjustments. The effect of the workforce measures is expected to be fully realised from 2027.

SpareBank 1 Gruppen AS

SpareBank 1 Gruppen AS (12.40 per cent ownership interest in controlling interests) owns 100 per cent of the shares in SpareBank 1 Forsikring AS, SpareBank 1 Factoring AS and SpareBank 1 Spleis AS. In addition, SpareBank 1 Gruppen AS owns 51.44 per cent of the shares in Fremtind Holding AS, 49 per cent of the shares in LO Favør AS and 68.64 per cent of the shares in Kredinor AS.

SpareBank 1 Gruppen reported a consolidated profit after tax of NOK 1 385 (1 292) million in the third quarter, compared with NOK 1 592 million in the previous quarter. The share of consolidated profit after tax attributable to controlling interests amounted to NOK 732 (697) million, compared with NOK 893 million in the previous quarter. SpareBank 1 Østlandet's share of this amounted to NOK 91 (87) million, compared with NOK 111 million in the previous quarter.

Return on equity for the SpareBank 1 Gruppen Group was 24 (23) per cent in the third quarter, compared with 26 per cent in the previous quarter. The weaker performance compared with the previous quarter was mainly driven by weaker securities markets, which affected both SpareBank 1 Forsikring AS and Fremtind Forsikring.

The Fremtind Holding Group delivered a strong insurance result. Kredinor AS reported a clear improvement in earnings compared with the previous quarter, driven by higher portfolio income and lower financing costs.

The increase in earnings compared with the corresponding period last year was mainly due to the strong development in the Fremtind Holding Group, where the result from insurance services improved significantly. Kredinor AS also contributed to the growth, while the result in SpareBank 1 Forsikring AS was lower than the year before. SpareBank 1 Factoring AS delivered a result broadly in line with last year.

Fremtind Forsikring reported a profit after tax of NOK 1 253 (1 161) million in the third quarter, compared with NOK 1 380 million in the previous quarter.

SpareBank 1 Forsikring AS reported a profit after tax of NOK 55 (82) million in the third quarter, compared with NOK 146 million in the previous quarter.

In the third quarter, SpareBank 1 Gruppen AS consolidated a profit after tax of NOK 176 (100) million from Kredinor.

SpareBank 1 Boligkreditt AS
SpareBank 1 Boligkreditt AS (24.85 per cent ownership interest) was established by the banks in the SpareBank 1 Alliance to benefit from the covered bond market. The banks transfer well-secured residential mortgages to the company, thereby achieving lower funding costs.

The company reported a profit after tax of NOK 66 (200) million in the third quarter, compared with NOK 219 million in the previous quarter. The decline in earnings compared with both the previous quarter and the corresponding period last year was primarily due to lower net income from financial investments and lower net interest income, while lower losses had an offsetting effect.

The share of profit from SpareBank 1 Boligkreditt AS recognised in the consolidated financial statements of SpareBank 1 Østlandet under the equity method is adjusted for interest paid on hybrid capital that is recognised directly in equity. The share of profit amounted to NOK 11 (41) million in the third quarter, compared with NOK 49 million in the previous quarter.

SpareBank 1 Næringskreditt AS
SpareBank 1 Næringskreditt AS (9.31 per cent ownership interest) was established based on the same model and with the same administration as SpareBank 1 Boligkreditt AS.

The company reported a profit after tax of NOK 12 (13) million in the third quarter, compared with NOK 13 million in the previous quarter.

Compared with both the previous quarter and the corresponding period last year, net interest income increased, while net income from financial investments declined. Impairment on loans and financial liabilities decreased compared with the corresponding period last year but increased compared with the previous quarter.

The share of profit recognised in the SpareBank 1 Østlandet Group's consolidated financial statements amounted to NOK 1 (1) million in the third quarter, unchanged from the previous quarter.

Kredittbanken ASA
Kredittbanken ASA (16.91 per cent ownership interest) is SpareBank 1 Østlandet's provider of credit cards and short-term loans.

The company reported a profit after tax of NOK 8 (17) million in the third quarter, compared with NOK 36 million in the previous quarter. The decline in earnings compared with the previous quarter was mainly due to higher credit losses and lower net income from financial investments. Higher net interest income and higher net commission and other income, together with lower costs, had an offsetting effect.

The decline in earnings compared with the corresponding period last year was mainly due to higher credit losses and commission expenses. Offsetting this was a stronger net interest margin, driven by higher interest income from both the core business and interest-bearing securities. In addition, operating expenses were lower than in the corresponding period last year.

The share of profit recognised in SpareBank 1 Østlandet's consolidated financial statements in the third quarter amounted to NOK 1 (3) million, compared with NOK 6 million in the previous quarter. The company's total portfolio amounted to NOK 14 (13) billion as of 30 September 2026.

SpareBank 1 Betaling AS
SpareBank 1 Betaling AS (18.79 per cent ownership interest) is the SpareBank 1 Alliance's joint company for payment solutions. The company manages the SpareBank 1 Alliance's ownership interest in Vipps Holding AS.

The company reported a profit after tax of NOK 2 (10) million in the third quarter, compared with NOK 76 million in the previous quarter. The decline in earnings compared with both the corresponding period last year and the previous quarter was due to a lower contribution from Vipps Holding AS. The profit contribution in the previous quarter was higher as a result of the sale of Vipps Checkout and certain related e-commerce customer relationships in Norway from Vipps MobilePay to Kustom AB.

The share of profit recognised in SpareBank 1 Østlandet's consolidated financial statements in the third quarter amounted to NOK 0 (2) million, compared with NOK 14 million in the previous quarter.

SpareBank 1 Forvaltning Holding AS
SpareBank 1 Forvaltning Holding AS (6.57 per cent ownership interest) was established in 2021 to strengthen the competitiveness of the SpareBank 1 banks in the savings market.

SpareBank 1 Forvaltning Holding AS reported a consolidated profit after tax of NOK 64 (66) million in the third quarter, compared with NOK 81 million in the previous quarter.

The decline in earnings compared with the previous quarter was mainly due to higher personnel expenses resulting from holiday pay payments in the second quarter. Higher management fees had an offsetting effect.

The decline in earnings compared with the corresponding period last year was mainly due to lower income resulting from reduced prices for services provided to the banks. Assets under management in the funds amounted to NOK 185 (166) billion as of 30 September 2026. Assets under discretionary portfolio management amounted to NOK 52 (45) billion as of 30 September 2026.

The share of profit from the consolidated result of SpareBank 1 Forvaltning AS recognised in SpareBank 1 Østlandet's consolidated financial statements amounted to NOK 4 (5) million in the third quarter, compared with NOK 5 million in the previous quarter.

BN Bank ASA
BN Bank ASA (9.99 per cent ownership interest) is a nationwide bank serving both corporate and retail customers and is owned by five of the banks in the SpareBank 1 Alliance.

BN Bank ASA reported a profit after tax of NOK 159 (210) million in the third quarter, compared with NOK 210 million in the previous quarter. The decline in earnings compared with the previous quarter was mainly due to lower income from financial investments and higher impairment losses. Operating expenses also increased, while net commission and other income declined. Higher net interest income had an offsetting effect.

The decline in earnings compared with the corresponding period last year was mainly due to lower net interest income caused by lower lending volumes and lending margins, while higher deposit volumes and deposit margins had an offsetting effect. Net commission and other income also declined, and loan losses increased. Offsetting this was a higher net change in value of financial investments.

The share of profit from BN Bank ASA recognised in SpareBank 1 Østlandet's consolidated financial statements under the equity method is adjusted for interest paid on hybrid capital that is recognised directly in equity. The share of profit amounted to NOK 15 (20) million in the third quarter, compared with NOK 20 million in the previous quarter.

For further information regarding the financial statements of the individual companies, reference is made to the quarterly reports available on the companies' respective websites.

OUTLOOK

SpareBank 1 Østlandet's vision is to contribute to the development of Eastern Norway together with employees, customers, owners and the local communities in which the Group operates. SpareBank 1 Østlandet aims to be the financial services provider of the future, with a strong local and regional presence. Its services shall be customer-oriented and contribute to sustainable value creation in local communities. This ambition reflects the recognition that the financial services provider of the future will be data-driven, while strong customer relationships will remain essential in building loyalty and competitive advantage. To continue earning customers' trust and strengthening its market position, the Bank's strategic agenda will focus on simplification for customers and employees, redesigning customer journeys, strengthening the Bank's role within the Alliance, and modernisation.

The financial services provider of the future must deliver the best financial services through simple, secure digital solutions combined with dedicated, accessible and highly skilled advisers. Together with its customers, the Bank will create sustainable value that benefits local communities, employees and owners alike.

SpareBank 1 Østlandet has a strategic objective of maintaining one of the most attractive equity capital certificates listed on the Oslo Stock Exchange. This objective underlines the importance of delivering on the Bank's financial targets. Profitability is central to achieving this objective, and the long-term profitability target is a return on equity of at least 13 per cent. This is an ambitious target that requires efficiency throughout the organisation and disciplined capital allocation.

In light of the Bank's cost development in recent years and its established profitability target, the Board emphasises the importance of strong cost control. The Board has set a target of a long-term cost-to-income ratio below 40 per cent for the Group, excluding merger-related costs. At the same time, the Board expects the Group's costs in 2027 not to exceed costs in 2025, also excluding merger-related costs. To achieve this objective, the Bank has decided to reduce the number of FTEs by 70 between the end of 2025 and 2027. The voluntary severance programme implemented in 2026 has been an important element of this process, but a recruitment freeze, organisational changes and natural attrition will also contribute. The Board is also monitoring the implementation of other cost-reduction initiatives.

A flexible dividend policy is an important tool for efficient capital utilisation. The long-term ambition is a dividend payout ratio of at least 50 per cent. This is combined with a capital target that implies a regulatory capital adequacy ratio one percentage point above regulatory requirements. The Bank's capital adequacy ratio is well above this target, and the dividend payout ratio for 2025 was 70 per cent. The dividend was approved in light of the Bank's strong capital position and the expected attractive growth opportunities in Eastern Norway.

The Board is concerned about increasing regulatory uncertainty related to the Savings Bank Commission's proposed changes to the regulatory framework governing the capital structure of Norwegian savings banks. Taken together, the proposals could, if adopted, weaken the position of savings banks in Norway. Over time, this could have adverse consequences for the regional availability of credit and financial services. The Board believes it is important that the authorities establish a regulatory framework that facilitates a diverse banking sector and supports both national and regional growth and development. Furthermore, the Board emphasises that any changes to the regulations governing savings banks should not go beyond what is required and that any measures implemented should be demonstrably necessary in light of applicable European regulations.

The strategy and financial targets must be delivered against the backdrop of a challenging and highly contrasted societal environment. Geopolitical tensions and a persistent trade conflict constitute a serious backdrop for the Norwegian economy.

For a prolonged period, the economy has been characterised by higher-than-normal cost inflation and interest rates, elevated and at times volatile energy prices, and relatively weak economic growth. Many households and businesses have experienced uncertainty about the future, and a growing number are facing financial challenges.

Strong growth in real wages and low unemployment have supported household finances in recent years. At the same time, persistently high inflation and a higher policy rate from Norges Bank (the Central Bank of Norway) are dampening this positive development. Combined with the economic effects of the conflict in the Middle East, this is also likely to affect businesses negatively. Many companies have had to rely on their own reserves for an extended period. The construction sector continues to experience an unusually low level of activity, and there are few indications of a significant recovery over the next year, particularly in light of interest rate developments. Consequently, the outlook for credit demand from both households and businesses remains moderate.

Nevertheless, the Bank's overall growth prospects are considered strong in the longer term, supported by its well-established market position, high customer satisfaction, strong capital position and a skilled organisation with a presence where customers prefer to meet the Bank. The highly successful merger with Totens Sparebank has provided the Bank with increased presence and growth potential in the Mjøs region. The establishment of a new office in Drammen further strengthens its market position. The Bank is also expanding its presence in the capital region. In addition, its investment in digital sales channels will be intensified going forward.

The Bank maintains a conservative lending practice. Nevertheless, this does not preclude certain customers from experiencing financial difficulties, as reflected in the Bank's provisions for credit losses in recent years. In such circumstances, competent advisory services and a bank with strong local knowledge are particularly valuable to customers. The Bank is committed to providing good solutions for its customers, including those facing more challenging times. It is precisely during difficult periods that the savings bank model has proven its resilience and where the Bank has built its strong position. The Board is confident that both the region and the Bank are well positioned to seize the opportunities that the market presents.

The Board of Directors of SpareBank 1 Østlandet

Hamar, 3. November 2026

Income statement

Parent bank							Group				
Year	Year to date		Third quarter				Third quarter		Year to date		Year
2025	2025	2026	2025	2026	NOK millions	Notes	2026	2025	2026	2025	2025
9 153	6 938	6 598	2 295	2 292	Interest income effective interest method	5	2 408	2 411	6 948	7 306	9 640
2 341	1 772	1 760	608	616	Other interest income	5	616	608	1 760	1 774	2 343
7 232	5 523	5 317	1 823	1 859	Interest expenses	5	1 867	1 826	5 337	5 555	7 272
4 261	**3 187**	**3 041**	**1 081**	**1 049**	**Net interest income**		**1 156**	**1 193**	**3 371**	**3 525**	**4 711**
1 469	1 070	1 035	384	349	Commission income	6	476	504	1 403	1 438	1 932
151	113	118	37	38	Commission expenses	6	39	38	118	114	152
27	19	24	6	12	Other operating income	6	44	42	164	160	375
1 344	**976**	**941**	**353**	**322**	**Net commissions and other operating income**		**481**	**508**	**1 448**	**1 484**	**2 155**
59	50	10	0	0	Dividends from shares and other equity instruments	7	0	0	10	50	59
724	446	738	15	0	Net income from subsidiaries, associates and joint ventures (Parent Bank)	7					
					Net income from associates and joint ventures (Group)	7	122	160	444	371	520
221	189	120	94	16	Net profit from other financial assets and liabilities	7	13	91	112	178	208
1 005	**685**	**869**	**110**	**16**	**Net profit from financial assets and liabilities**		**135**	**252**	**566**	**600**	**788**
6 610	**4 848**	**4 851**	**1 543**	**1 387**	**Total net income**		**1 773**	**1 953**	**5 385**	**5 609**	**7 654**
1 109	816	939	284	292	Personnel expenses	8	412	404	1 318	1 199	1 614
148	105	111	35	37	Depreciation and impairment	8	41	39	123	118	166
1 109	784	751	244	224	Other operating expenses	8	271	283	897	915	1 294
2 366	**1 704**	**1 801**	**562**	**553**	**Total operating expenses**		**725**	**727**	**2 338**	**2 232**	**3 074**
4 244	**3 144**	**3 050**	**981**	**834**	**Operating profit before losses on loans and guarantees**		**1 048**	**1 227**	**3 047**	**3 378**	**4 580**
255	155	142	113	58	Impairment losses on loans and guarantees	9	92	121	209	173	301
3 990	**2 989**	**2 909**	**868**	**777**	**Pre-tax operating profit**		**956**	**1 106**	**2 838**	**3 205**	**4 279**
649	472	374	207	186	Tax expense		200	230	429	545	730
3 340	**2 517**	**2 535**	**662**	**591**	**Profit after tax**		**756**	**876**	**2 409**	**2 660**	**3 549**
					Hybrid Capital Owner's share of profit after tax (Interest on hybrid capital)		36	35	102	105	138
					Profit after tax for controlling ownership interest		715	831	2 285	2 529	3 377
					Profit after tax for non-controlling ownership interest		6	9	22	27	33
					Profit after tax		**756**	**876**	**2 409**	**2 660**	**3 549**
					Earnings/diluted earnings per equity certificate (in NOK)		3.85	4.48	12.30	13.62	18.19
					Earnings/diluted earnings per average equity certificate (in NOK)		3.85	4.48	12.30	13.62	18.19

Statement of other comprehensive income

Parent bank						Group				
Year	Year to date		Third quarter			Third quarter		Year to date		Year
2025	2025	**2026**	2025	**2026**	NOK millions	**2026**	2025	**2026**	2025	2025
3 340	**2 517**	**2 535**	**662**	**591**	**Profit after tax**	**756**	**876**	**2 409**	**2 660**	**3 549**
-5	0	0	0	0	Actuarial gains/losses on pensions	0	0	0	0	-5
1	0	0	0	0	Tax effects of actuarial gains/losses on pensions	0	0	0	0	1
					Share of other comprehensive income from associated companies and joint ventures	-4	2	-1	4	9
-4	**0**	**0**	**0**	**0**	**Total items that will not be reclassified through profit**	**-4**	**2**	**-1**	**4**	**5**
-7	-1	6	1	1	Net fair value adjustments on loans	1	1	6	-1	-7
2	0	-2	0	0	Tax effects related to the above	0	0	-2	0	2
16	15	9	9	6	Fair value changes on hedge derivatives due to changes in the currency basis spread	6	9	9	15	16
-4	-4	-2	-2	-1	Tax effects related to the above	-1	-2	-2	-4	-4
					Share of other comprehensive income from associates companies and joint ventures	36	45	33	75	87
7	**10**	**11**	**8**	**5**	**Total items that will be reclassified through profit**	**41**	**53**	**44**	**85**	**94**
3	**10**	**11**	**8**	**5**	**Total profit and loss**	**37**	**55**	**43**	**89**	**99**
3 343	**2 527**	**2 546**	**669**	**596**	**Total profit for the period**	**793**	**931**	**2 453**	**2 749**	**3 648**
					Hybrid Capital Owner's share of profit after tax (Interest on hybrid capital)	36	35	102	105	138
					Profit after tax for controlling ownership interest	752	887	2 328	2 618	3 476
					Profit after tax for non-controlling ownership interest	6	9	22	27	33
					Total profit for the period	**793**	**931**	**2 453**	**2 749**	**3 648**

Balance sheet

Parent bank					Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	NOK millions	Notes	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
			ASSETS				
11	12	0	Cash and deposits with central banks		0	12	11
12 748	13 725	12 178	Loans to and receivables from credit institutions	10	1 127	3 290	2 265
147 204	146 961	151 661	Loans to and receivables from customers	11, 12	164 817	159 592	159 869
39 226	37 321	37 979	Certificates, bonds and fixed-income funds	14	37 979	37 321	39 226
1 965	1 802	1 628	Financial derivatives	13, 14	1 628	1 802	1 965
617	873	610	Shares and other equity interests	14	486	750	494
6 655	6 756	6 755	Investments in associates and joint ventures		8 040	7 949	7 988
1 796	2 329	1 796	Investments in subsidiaries				
1 113	1 116	1 094	Goodwill and other intangible assets		1 373	1 401	1 398
597	468	654	Property, plant and equipment		710	738	630
517	907	619	Other assets		1 012	1 279	885
212 451	**212 270**	**214 974**	**Total assets**		**217 171**	**214 134**	**214 731**

Parent bank					Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	NOK millions	Notes	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
			LIABILITIES				
2 379	2 112	2 993	Deposits from and liabilities to credit institutions	10	2 993	1 709	2 376
135 259	135 697	139 735	Deposits from and liabilities to customers	15	139 742	135 683	135 234
42 722	43 183	39 545	Liabilities arising from issuance of securities	14, 16	39 545	43 183	42 722
1 338	1 538	1 876	Financial derivatives	13, 14	1 876	1 538	1 338
613	417	367	Current tax liabilities		421	503	682
510	511	519	Deferred tax liabilities		676	677	666
1 029	993	1 182	Other debt and liabilities recognised in the balance sheet		1 394	1 208	1 229
2 620	2 620	2 621	Subordinated loan capital	16	2 648	2 648	2 647
186 469	**187 071**	**188 840**	**Total liabilities**		**189 296**	**187 149**	**186 895**
			EQUITY CAPITAL				
6 793	6 793	6 793	Equity capital certificates		6 793	6 793	6 793
2 682	2 682	2 682	Premium fund		2 682	2 682	2 682
6 199	7 337	7 943	Dividend equalisation fund		7 943	7 337	6 199
1 725	0	0	Allocated to dividends and other equity capital		0	0	1 725
5 529	5 947	6 170	Primary capital		6 170	5 947	5 529
633	0	0	Allocated to dividends customer return		0	0	633
174	174	174	Compensation fund		174	174	174
45	45	60	Provision for gifts		60	45	45
351	371	411	Fund for unrealised gains		411	371	351
			Other equity		1 439	1 478	1 540
1 850	1 850	1 900	Hybrid capital		1 921	1 871	1 871
			Non-controlling interests		282	288	294
25 981	**25 199**	**26 134**	**Total equity capital**		**27 876**	**26 985**	**27 837**
212 451	**212 270**	**214 974**	**Total equity capital and liabilities**		**217 171**	**214 134**	**214 731**

The Board of Directors of SpareBank 1 Østlandet

Hamar, 3. November 2026

Statement of change in equity

Group	Controlling interests										
	Paid-up equity		Earned equity capital								
NOK millions	Equity certificates	Premium fund	Dividend equalisation funds [1]	Primary capital [2]	Compensation-fund	Provision for gifts	Fund for unrealised gains	Other equity	Hybrid capital	Non-controlling interests	**Total equity capital**
Equity capital as of 31 December 2025	**6 793**	**2 682**	**7 924**	**6 162**	**174**	**45**	**351**	**1 540**	**1 871**	**294**	**27 837**
Profit after tax			1 810	665			60	-148		22	2 409
Other comprehensive income after tax											
Actuarial gains on pensions			0	0							0
Net fair value adjustments on loans			3	1							5
Fair value changes on hedge derivatives due to changes in the currency basis spread			5	2							7
Share of other comprehensive income from associated companies and joint ventures								32			32
Total profit after tax			**1 818**	**668**			**60**	**-116**		**22**	**2 453**
Other transactions											
Dividend paid			-1 725	-582						-33	-2 340
Donations distributed from profit 2025				-36							-36
Grants from provision for gifts in 2026				-15		15					0
Hybrid capital									50		50
Interest on hybrid capital			-74	-27						-1	-102
Effects directly in equity from associated companies and joint ventures								15			15
Equity capital as of 30 September 2026	**6 793**	**2 682**	**7 943**	**6 170**	**174**	**60**	**411**	**1 439**	**1 921**	**282**	**27 876**

[1] Amounts transferred to primary capital as of 31.12 include provisioned customer dividends and proposed gifts.
[2] Amounts transferred to dividend equalisation funds as of 31.12 include provisioned dividends.

Statement of change in equity (cont.)

Group	Controlling interests										
	Paid-up equity		Earned equity capital								
NOK millions	Equity certificates	Premium fund	Dividend equalisation funds [1]	Primary capital [2]	Compensation-fund	Provision for gifts	Fund for unrealised gains	Other equity	Hybrid capital	Non-controlling interests	**Total equity capital**
Equity capital as of 31 December 2024	**6 793**	**2 682**	**6 904**	**5 787**	**174**	**35**	**451**	**1 274**	**1 821**	**293**	**26 213**
Profit after tax			1 900	696			-80	117		27	2 660
Other comprehensive income after tax											
Actuarial gains on pensions			0	0							0
Net fair value adjustments on loans			-1	0							-1
Fair value changes on hedge derivatives due to changes in the currency basis spread			8	3							11
Share of other comprehensive income from associated companies and joint ventures								79			79
Total profit after tax			**1 908**	**699**			**-80**	**195**		**27**	**2 749**
Other transactions											
Dividend paid			-1 399	-470						-30	-1 899
Donations distributed from profit 2024				-30							-30
Grants from provision for gifts in 2025				-12		10					-2
Hybrid capital									50		50
Interest on hybrid capital			-75	-28						-1	-105
Effects directly in equity from associated companies and joint ventures								8			8
Equity capital as of 30 September 2025	**6 793**	**2 682**	**7 337**	**5 947**	**174**	**45**	**371**	**1 477**	**1 871**	**288**	**26 985**

[1] Amounts transferred to primary capital as of 31.12 include provisioned customer dividends and proposed gifts.
[2] Amounts transferred to dividend equalisation funds as of 31.12 include provisioned dividends.

Statement of change in equity (cont.)

Group	Controlling interests										
	Paid-up equity		Earned equity capital								
NOK millions	Equity certificates	Premium fund	Dividend equalisation funds [1]	Primary capital [2]	Compensation-fund	Provision for gifts	Fund for unrealised gains	Other equity	Hybrid capital	Non-controlling interests	**Total equity capital**
Equity capital as of 31 December 2024	**6 793**	**2 682**	**6 903**	**5 787**	**174**	**35**	**451**	**1 274**	**1 821**	**293**	**26 213**
Profit after tax			2 518	923			-100	176		33	3 549
Other comprehensive income after tax											
Actuarial gains on pensions			-3	-1							-4
Net fair value adjustments on loans			-4	-1							-5
Fair value changes on hedge derivatives due to changes in the currency basis spread			9	3							12
Share of other comprehensive income from associated companies and joint ventures								96			96
Total profit after tax			**2 520**	**924**			**-100**	**271**		**33**	**3 648**
Other transactions											
Dividend paid			-1 399	-470						-30	-1 899
Donations distributed from profit 2024				-30							-30
Grants from provision for gifts in 2025				-12		10					-2
Hybrid capital									50		50
Interest on hybrid capital			-100	-37						-2	-138
Effects directly in equity from associated companies and joint ventures								-5			-5
Equity capital as of 31 December 2025	**6 793**	**2 682**	**7 924**	**6 162**	**174**	**45**	**351**	**1 540**	**1 871**	**294**	**27 837**

[1] Amounts transferred to primary capital as of 31.12 include provisioned customer dividends and proposed gifts.
[2] Amounts transferred to dividend equalisation funds as of 31.12 include provisioned dividends.

Statement of change in equity (cont.)

Parent bank	Paid-up equity		Earned equity capital						
NOK millions	Equity certificates	Premium fund	Dividend equalisation funds [1]	Primary capital [2]	Compensation-fund	Provision for gifts	Fund for unrealised gains	Hybrid capital	**Total equity capital**
Equity capital as of 31 December 2025	**6 793**	**2 682**	**7 924**	**6 162**	**174**	**45**	**351**	**1 850**	**25 981**
Profit after tax			1 810	665			60		2 535
Other comprehensive income after tax									
Actuarial gains on pensions			0	0					0
Net fair value adjustments on loans			3	2					5
Fair value changes on hedge derivatives due to changes in the currency basis spread			5	2					7
Total profit after tax			**1 818**	**668**			**60**		**2 547**
Other transactions									
Dividend paid			-1 725	-582					-2 307
Donations distributed from profit 2025				-36					-36
Grants from provision for gifts in 2026				-15		15			0
Hybrid capital								50	50
Interest on hybrid capital			-74	-27					-101
Equity capital as of 30 September 2026	**6 793**	**2 682**	**7 943**	**6 171**	**174**	**60**	**411**	**1 900**	**26 134**

[1] Amounts transferred to primary capital as of 31.12 include provisioned customer dividends and proposed gifts.
[2] Amounts transferred to dividend equalisation funds as of 31.12 include provisioned dividends.

Statement of change in equity (cont.)

Parent bank	Paid-up equity		Earned equity capital						
NOK millions	Equity certificates	Premium fund	Dividend equalisation funds [1]	Primary capital [2]	Compensation-fund	Provision for gifts	Fund for unrealised gains	Hybrid capital	**Total equity capital**
Equity capital as of 31 December 2024	**6 793**	**2 682**	**6 904**	**5 787**	**174**	**35**	**451**	**1 800**	**24 626**
Profit after tax			1 900	696			-80		2 517
Other comprehensive income after tax									
Actuarial gains on pensions			0	0					0
Net fair value adjustments on loans			-1	0					-1
Fair value changes on hedge derivatives due to changes in the currency basis spread			8	3					11
Total profit after tax			**1 908**	**699**			**-80**		**2 527**
Other transactions									
Dividend paid			-1 399	-470					-1 870
Donations distributed from profit 2024				-30					-30
Grants from provision for gifts in 2025				-12		10			-2
Hybrid capital								50	50
Interest on hybrid capital			-76	-28					-103
Equity capital as of 30 September 2025	**6 793**	**2 682**	**7 336**	**5 947**	**174**	**45**	**371**	**1 850**	**25 199**

[1] Amounts transferred to primary capital as of 31.12 include provisioned customer dividends and proposed gifts.
[2] Amounts transferred to dividend equalisation funds as of 31.12 include provisioned dividends.

Statement of change in equity (cont.)

Parent bank	Paid-up equity		Earned equity capital						
NOK millions	Equity certificates	Premium fund	Dividend equalisation funds [1]	Primary capital [2]	Compensation-fund	Provision for gifts	Fund for unrealised gains	Hybrid capital	**Total equity capital**
Equity capital as of 31 December 2024	**6 793**	**2 682**	**6 904**	**5 787**	**174**	**35**	**451**	**1 800**	**24 626**
Profit after tax			2 518	923			-100		3 340
Other comprehensive income after tax									
Actuarial gains on pensions			-3	-1					-4
Net fair value adjustments on loans			-4	-1					-5
Fair value changes on hedge derivatives due to changes in the currency basis spread			9	3					12
Total profit after tax			**2 520**	**924**			**-100**		**3 343**
Other transactions									
Dividend paid			-1 399	-470					-1 870
Donations distributed from profit 2024				-30					-30
Grants from provision for gifts in 2025				-12		10			-2
Hybrid capital								50	50
Interest on hybrid capital			-100	-37					-137
Equity capital as of 31 December 2025	**6 793**	**2 682**	**7 924**	**6 162**	**174**	**45**	**351**	**1 850**	**25 981**

[1] Amounts transferred to primary capital as of 31.12 include provisioned customer dividends and proposed gifts.
[2] Amounts transferred to dividend equalisation funds as of 31.12 include provisioned dividends.

Cash flow statement

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	NOK millions	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
-3 871	-3 608	-4 519	Change in gross lending to customers	-5 048	-1 296	-1 609
8 779	6 628	6 420	Interest receipts from lending to customers	7 188	7 421	9 822
6 933	7 371	4 476	Change in deposits from customers	4 508	7 413	7 366
-4 738	-3 611	-3 576	Interest payments on deposits from customers	-3 596	-3 636	-4 767
-523	-1 353	1 395	Change in receivables and debt from credit institutions	1 957	-1 575	-302
691	533	443	Interest on receivables and debt to financial institutions	24	123	147
-3 496	-1 729	1 227	Change in certificates and bonds	1 227	-1 905	-3 844
1 914	1 458	1 445	Interest receipts from commercial papers and bonds	1 446	1 460	1 917
1 344	976	935	Commission receipts	1 442	1 484	1 992
173	138	69	Capital gains from sale on trading	61	126	159
-2 203	-1 599	-1 690	Payments for operations	-2 214	-2 114	-2 893
-575	-575	-633	Taxes paid	-679	-616	-645
298	589	-1 095	Other accruals	-1 201	234	-713
4 726	**5 216**	**4 896**	**Net change in liquidity from operations (A)**	**5 116**	**7 120**	**6 631**
-254	-85	-167	Investments in tangible fixed assets	-203	-168	-108
0	0	6	Receipts from sale of tangible fixed assets	47	39	50
-1 012	-963	-149	Long term investments in shares	-149	-963	-1 012
1 774	485	49	Payment from long-term investments	49	485	1 372
506	497	749	Dividends from long-term investments in equities	554	284	293
1 014	**-66**	**488**	**Net cash flow from investments (B)**	**298**	**-323**	**596**

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	NOK millions	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
3 518	3 518	6 275	Debt raised by issuance of securities	6 275	3 518	3 518
400	400	0	Debt raised by subordinated loan capital	0	400	400
400	400	400	Equity raised by hybrid capital	400	400	400
-5 875	-5 497	-7 337	Repayments of issued securities	-7 337	-7 119	-7 341
0	0	0	Repayments of issued subordinated loan capital	0	0	0
-350	-350	-350	Repayments of hybrid capital	-350	-350	-350
-2 228	-1 705	-1 566	Interest payments on securities issued	-1 566	-1 727	-2 251
-157	-116	-124	Interest payments on subordinated loans	-125	-116	-157
-137	-103	-101	Interest payments on hybrid capital	-102	-105	-138
-59	-44	-52	Lease payments	-55	-40	-55
-20	-20	0	Payments arising from placements in subsidiaries	0	0	0
-1 399	-1 399	-1 725	Payment of dividend	-1 759	-1 429	-1 429
-470	-470	-582	Payment of customer dividend	-582	-470	-470
-26	-12	-23	Donations	-23	-12	-26
-6 402	**-5 398**	**-5 185**	**Net cash flow from financing (C)**	**-5 224**	**-7 050**	**-7 898**
-662	**-248**	**199**	**CHANGE IN CASH AND CASH EQUIVALENTS (A+B+C)**	**190**	**-253**	**-671**
1 442	1 442	780	Cash and cash equivalents at 1 January	788	1 460	1 460
780	**1 194**	**978**	**Cash and cash equivalents at the end of the period**	**979**	**1 207**	**788**
			Cash and cash equivalents at comprise:			
11	12	0	Cash and deposits with central banks	0	12	11
768	1 182	978	Deposits etc. at call with banks	979	1 195	777
780	**1 194**	**978**	**Cash and cash equivalents at the end of the period**	**979**	**1 207**	**788**

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Note 1 General information

The group SpareBank 1 Østlandet consists of the parent bank SpareBank 1 Østlandet and the following companies (ownership interest in per cent):

Subsidiaries	30 September 2026	30 September 2025
SpareBank 1 Finans Østlandet AS	85.10	85.10
EiendomsMegler 1 Østlandet AS	100.00	100.00
Youngstorget 5 AS	0.00	100.00
AS Vato	100.00	100.00
SpareBank 1 ForretningsPartner Østlandet AS	100.00	100.00
Vallehaven AS	100.00	100.00
Totens Sparebank Boligkreditt AS	0.00	100.00
SpareBank 1 Østlandet Verdigjenvinning AS	100.00	100.00

Investments in associated companies	30 September 2026	30 September 2025
Kredittbanken ASA	16.91	17.30
SpareBank 1 Boligkreditt AS	24.85	23.63
SpareBank 1 Næringskreditt AS	9.31	10.89
SpareBank 1 Betaling AS	18.79	17.26
BN Bank ASA	9.99	9.99
SpareBank 1 Forvaltning Holding AS	6.57	6.90
SpareBank 1 Bank og Regnskap AS	25.00	25.00
SpareBank 1 Gjeldsinformasjon AS	14.07	14.07

Investments in associated companies in subsidiaries	30 September 2026	30 September 2025
SpareBank 1 Mobilitet Holding AS [1)]	30.66	30.66

Investments in joint ventures	30 September 2026	30 September 2025
SpareBank 1 Gruppen AS	12.40	12.40
SpareBank 1 Utvikling DA	18.00	18.00

1) SpareBank 1 Mobilitet Holding AS is under liquidation.

CHANGES IN GROUP COMPOSITION IN 2026

First quarter
SpareBank 1 ForretningsPartner Østlandet AS and its wholly owned subsidiary Siffer Økonomi AS merged with effect from 1 January 2026.

A rebalancing of the shares in Kredittbanken ASA in accordance with the shareholders agreement resulted in a decrease of the ownership interest from 17.3 per cent to 16.9 per cent.

A rebalancing of the shares in SpareBank 1 Boligkreditt AS in accordance with the shareholders agreement resulted in a decrease of the ownership interest from 24.24 per cent to 24.09 per cent.

Second quarter
A rebalancing of the shares in SpareBank 1 Boligkreditt AS in accordance with the shareholders agreement resulted in an increase of the ownership interest from 24.09 per cent to 24.39 per cent.

A rebalancing of the shares in SpareBank 1 Næringskreditt AS in accordance with the shareholders agreement resulted in an increase of the ownership interest from 9.53 per cent to 9.80 per cent.

A rebalancing of the shares in SpareBank 1 Forvaltning AS in accordance with the shareholders agreement resulted in an increase of the ownership interest from 6.30 per cent to 6.57 per cent.

Third quarter
A rebalancing of the shares in SpareBank 1 Boligkreditt AS in accordance with the shareholders agreement resulted in an increase of the ownership interest from 24.39 per cent to 24.85 per cent.

A rebalancing of the shares in SpareBank 1 Næringskreditt AS in accordance with the shareholders agreement resulted in a decrease of the ownership interest from 9.80 per cent to 9.31 per cent.

Note 2 Accounting principles

BASIS FOR PREPARATION

SpareBank 1 Østlandet prepares its interim reports in accordance with the Stock Exchange Regulations, stock exchange rules and International Financial Reporting Standards (IFRS) as approved by the EU, including IAS 34 – Interim Financial Reporting. The presentation currency is NOK (Norwegian kroner), which is also the functional currency of all the units in the Group. All amounts are in NOK million unless otherwise stated. The condensed interim financial statements do not include all the information required in full annual financial statements and should be read in conjunction with the financial statements for 2025.

New standards and interpretations that have been applied
The Group has applied the same accounting policies and methods of calculation in this interim report as in the last annual financial statements. No new standards and interpretations have been adopted in the third quarter of 2026.

IMPORTANT ACCOUNTING ESTIMATES AND DISCRETIONARY ASSESSMENTS

In preparing consolidated financial statements, management makes estimates, discretionary assessments and assumptions which influence the effect of applying the accounting policies. This will in turn affect the recognised amounts for assets, liabilities, income and costs. For more detailed information, see Note 2 of the annual financial statements for 2025.

Credit losses
Reference is made to Note 9, “Provisions for credit losses”, in the 2025 annual financial statements for a more detailed description of the impairment model applied in accordance with IFRS 9. The model incorporates several critical estimates. These primarily relate to the definition of a significant increase in credit risk and the key assumptions applied in the calculation of model-based loss allowances in Stage 1 and Stage 2.

The definition of a significant increase in credit risk is unchanged from the most recent annual financial statements. Reference is made to the section “Significant increase in credit risk” in the description of estimates in Note 9 to the 2025 annual financial statements.

The Bank’s impairment model uses regression analyses and simulations to estimate expected credit losses (ECL). Future probability of default (PD) is estimated based on expected developments in money market interest rates and unemployment, while loss given default (LGD) is simulated based on collateral values and expected price developments for relevant collateral types. Norges Bank’s (the Central Bank of Norway) periodic publications, the Monetary Policy Report and the Financial Stability Report, constitute the primary sources for the explanatory variables used in the expected scenario. The assumptions applied in the downside scenario are based on the stress test presented by the Financial Supervisory Authority of Norway in Risk Outlook, June 2025.

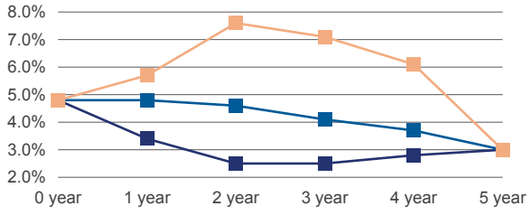
Management’s assessments of expected developments in PD and LGD as of 30 September 2026 are based on macroeconomic forecasts from the Monetary Policy Report (MPR) 3/2026 and the Financial Stability Report 2026 H1. Compared with the previous forecasting round, MPR 3/2026 entails a moderate upward revision of the interest rate path over the forecast period, while the unemployment forecast is virtually unchanged. The forecasts for house price growth have been revised downwards for 2026–2028 and upwards for 2029. The forecast assumptions for commercial property prices are unchanged from the previous quarter.

Note 2 Accounting principles (cont.)

The figures below show estimated development of the key macroeconomic assumptions in the loss model's three scenarios.

Money market interes rate (3M NIBOR)

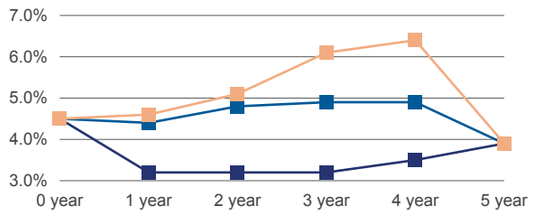
Level (per cent)



	0 year	1 year	2 year	3 year	4 year	5 year
Expected	4.8 %	4.8 %	4.6 %	4.1 %	3.7 %	3.0 %
Upside	4.8 %	3.4 %	2.5 %	2.5 %	2.8 %	3.0 %
Downside	4.8 %	5.7 %	7.6 %	7.1 %	6.1 %	3.0 %

Unemployment (AKU)

Level (per cent)

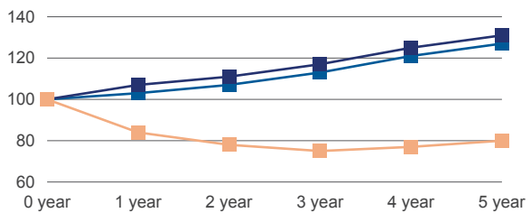


	0 year	1 year	2 year	3 year	4 year	5 year
Expected	4.5 %	4.4 %	4.8 %	4.9 %	4.9 %	3.9 %
Upside	4.5 %	3.2 %	3.2 %	3.2 %	3.5 %	3.9 %
Downside	4.5 %	4.6 %	5.1 %	6.1 %	6.4 %	3.9 %



Price development, residential properties

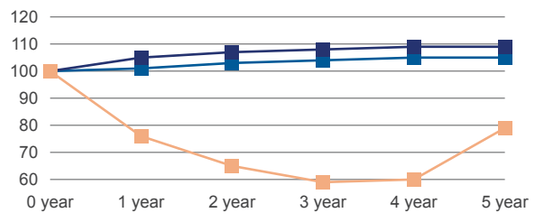
Level (index, year 0=100)



	0 year	1 year	2 year	3 year	4 year	5 year
Expected	100	103	107	113	121	127
Upside	100	107	111	117	125	131
Downside	100	84	78	75	77	80

Price development, commercial properties

Level (index, year 0=100)



	0 year	1 year	2 year	3 year	4 year	5 year
Expected	100	101	103	104	105	105
Upside	100	105	107	108	109	109
Downside	100	76	65	59	60	79



Updated macroeconomic assumptions resulted, in isolation, in an increase in expected credit losses. In the third quarter, new probability of default and exposure at default models for the corporate market (PDv3 BM and EADv3 BM) were implemented in the ECL calculation. The models had already been implemented in the Bank's credit scoring models. The model changes affect, among other things, the allocation of PD estimates at exposure level, classification between Stage 1 and Stage 2, and the calculation of EAD. In aggregate, the model changes reduced ECL by approximately NOK 19 million. Taken together, changes in macroeconomic assumptions and model changes reduced ECL by NOK 7 million, cf. Note 9.

ECL as of 30 September 2026 is calculated as a weighted combination of 80 per cent for the expected scenario, 10 per cent for the downside scenario and 10 per cent for the upside scenario, unchanged from the previous quarter.

The table below shows ECL calculated separately for each of the three scenarios, broken down by the retail market and the corporate market in the Parent Bank. Corresponding calculations are also presented for the subsidiary SpareBank 1 Finans Østlandet. ECL for the Parent Bank and the subsidiary, adjusted for intragroup eliminations, is presented in the Group column. The table also includes four alternative scenario weightings.

30 September 2026	Retail market	Corporate market	**Parent Bank**	SpareBank 1 Finans Østlandet	**Group**
ECL in expected scenario	135	946	1 081	154	1 234
ECL in downside scenario	215	1 275	1 490	202	1 691
ECL in upside scenario	109	758	867	122	988
ECL with used scenario weighting 80/10/10 per cent	**140**	**960**	**1 101**	**158**	**1 258**
ECL with alternative scenario weighting 75/15/10 per cent	144	977	1 121	158	1 278
ECL with alternative scenario weighting 70/20/10 per cent	148	993	1 142	160	1 301
ECL with alternative scenario weighting 65/25/10 per cent	152	1 010	1 162	163	1 324
ECL with alternative scenario weighting 60/30/10 per cent	156	1 026	1 183	165	1 347

Reference is also made to Note 9 "Provisions for credit losses", where the effects on loss provisions per segment from various changes in model assumptions are presented in tabular form.

Note 3 Segment information

This segment information is linked to the way the Group is governed through reporting on performance and capital, authorisations and routines. Reporting on segments is divided into following areas retail market (RM), corporate market (CM) incl. organisation market, real estate brokerage, leasing, accounting and consulting services and other operations.

Reviews:
- Real estate brokerage, leasing, financing and accounting are organised as independent companies.
- Tax expense for RM and CM is calculated as 25 per cent of the segment's share of Pre-tax operating profit and then deducted with the segment's share of the taxeffect in relation to customer dividends.
- Operating expenses in RM and CM includes its share of shared expenses.
- Net commission and other income in RM and CM includes its share for shared income.
- Group eliminations arise together with other operations in a separate column.

	Retail division		Corporate division		SpareBank 1 Finans Østlandet AS		EiendomsMegler 1 Østlandet AS		SpareBank 1 Forretnings-Partner Østlandet AS		Totens Sparebank Boligkreditt AS		Other operations/ eliminations		**Total**	
Third quarter	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	**2026**	2025
Income statement																
Net interest income	478	495	493	546	109	108	-1	-1	-1	-1	0	5	78	41	1 156	1 193
Net commissions and other operating income	255	295	68	60	15	14	119	115	34	38	0	0	-9	-14	481	508
Net income from financial assets and liabilities	33	38	14	14	0	0	0	0	0	0	0	0	88	200	135	252
Operating expenses	378	390	161	164	38	32	106	102	41	42	0	0	2	-4	725	727
Profit before losses	**389**	**438**	**413**	**456**	**86**	**91**	**13**	**11**	**-8**	**-5**	**0**	**5**	**155**	**231**	**1 048**	**1 227**
Impairment losses on loans and guarantees	0	13	57	99	34	8	0	0	0	0	0	0	0	0	92	121
Pre-tax operating profit	**388**	**425**	**356**	**357**	**52**	**83**	**13**	**11**	**-8**	**-5**	**0**	**5**	**155**	**231**	**956**	**1 106**
Tax expense	57	65	85	102	13	21	3	3	-2	-1	0	1	43	40	200	230
Profit/loss after tax	**331**	**360**	**270**	**255**	**39**	**62**	**10**	**9**	**-6**	**-4**	**0**	**4**	**112**	**191**	**756**	**876**
Balance sheet																
Gross lending to customers	94 356	90 183	58 598	57 818	13 403	12 800	0	0	0	0	0	0	-342	-148	166 015	160 653
Provisions for credit losses	-87	-94	-953	-858	-158	-104	0	0	0	0	0	0	0	-6	-1 198	-1 062
Other assets	4 769	4 811	1 303	1 576	135	143	277	263	182	205	0	401	45 689	47 142	52 355	54 543
Total assets	**99 038**	**94 900**	**58 948**	**58 536**	**13 380**	**12 839**	**277**	**263**	**182**	**205**	**0**	**401**	**45 347**	**46 989**	**217 171**	**214 134**
Deposits from and liabilities to customers	83 231	78 427	56 427	53 355	2	2	0	0	15	19	0	0	67	3 879	139 742	135 683
Other liabilities and equity	15 807	16 473	2 521	5 180	13 378	12 837	277	263	167	186	0	401	45 280	43 110	77 429	78 452
Total equity capital and liabilities	**99 038**	**94 900**	**58 948**	**58 536**	**13 380**	**12 839**	**277**	**263**	**182**	**205**	**0**	**401**	**45 347**	**46 989**	**217 171**	**214 134**

Note 3 Segment information (cont.)

	Retail division		Corporate division		SpareBank 1 Finans Østlandet AS		EiendomsMegler 1 Østlandet AS		SpareBank 1 Forretnings-Partner Østlandet AS		Totens Sparebank Boligkreditt AS		Other operations/ eliminations		Total	
Year to date	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	**2026**	2025
Income statement																
Net interest income	1 391	1 489	1 476	1 611	333	320	-1	-3	-2	-3	0	19	175	92	3 371	3 525
Net commissions and other operating income	732	797	210	186	46	40	346	353	144	152	0	-2	-30	-42	1 448	1 484
Net income from financial assets and liabilities	102	111	40	43	0	0	0	0	0	0	0	-2	423	447	566	600
Operating expenses	1 226	1 162	526	519	113	105	318	317	143	143	0	3	12	-18	2 338	2 232
Profit before losses	**999**	**1 235**	**1 200**	**1 321**	**266**	**255**	**27**	**32**	**-1**	**6**	**0**	**13**	**556**	**515**	**3 047**	**3 378**
Impairment losses on loans and guarantees	25	8	116	147	67	18	0	0	0	0	0	-1	0	0	209	173
Pre-tax operating profit	**974**	**1 227**	**1 084**	**1 173**	**198**	**237**	**27**	**32**	**-1**	**6**	**0**	**14**	**556**	**515**	**2 838**	**3 205**
Tax expense	124	203	260	283	50	59	6	7	0	1	0	3	-11	-11	429	545
Profit/loss after tax	**850**	**1 025**	**823**	**890**	**149**	**178**	**21**	**25**	**-1**	**5**	**0**	**11**	**567**	**526**	**2 409**	**2 660**
Balance sheet																
Gross lending to customers	94 356	90 183	58 598	57 818	13 403	12 800	0	0	0	0	0	0	-342	-148	166 015	160 653
Provisions for credit losses	-87	-94	-953	-858	-158	-104	0	0	0	0	0	0	0	-6	-1 198	-1 062
Other assets	4 769	4 811	1 303	1 576	135	143	277	263	182	205	0	401	45 689	47 142	52 355	54 543
Total assets	**99 038**	**94 900**	**58 948**	**58 536**	**13 380**	**12 839**	**277**	**263**	**182**	**205**	**0**	**401**	**45 347**	**46 989**	**217 171**	**214 134**
Deposits from and liabilities to customers	83 231	78 427	56 427	53 355	2	2	0	0	15	19	0	0	67	3 879	139 742	135 683
Other liabilities and equity	15 807	16 473	2 521	5 180	13 378	12 837	277	263	167	186	0	401	45 280	43 110	77 429	78 452
Total equity capital and liabilities	**99 038**	**94 900**	**58 948**	**58 536**	**13 380**	**12 839**	**277**	**263**	**182**	**205**	**0**	**401**	**45 347**	**46 989**	**217 171**	**214 134**

Note 3 Segment information (cont.)

Year 2025	Retail division	Corporate division	SpareBank 1 Finans Østlandet AS	EiendomsMegler 1 Østlandet AS	SpareBank 1 Forretnings-Partner Østlandet Group	Totens Sparebank Boligkreditt AS	Other operations/ eliminations	Total
Income statement								
Net interest income	1 965	2 144	429	-2	-4	19	159	4 711
Net commissions and other operating income	1 084	255	56	443	195	-2	123	2 155
Net profit from financial assets and liabilities	149	57	0	0	0	-2	583	788
Operating expenses	1 619	713	144	417	194	3	-18	3 074
Profit before losses	**1 579**	**1 743**	**341**	**25**	**-4**	**13**	**883**	**4 580**
Impairment losses on loans and guarantees	-14	269	47	0	0	-1	0	301
Pre-tax operating profit	**1 593**	**1 474**	**294**	**25**	**-4**	**14**	**884**	**4 279**
Tax expense	259	355	71	5	-1	3	38	730
Profit/loss after tax	**1 334**	**1 119**	**223**	**20**	**-3**	**11**	**845**	**3 549**
Balance sheet								
Gross lending to customers	91 042	57 328	12 882	0	0	0	-286	160 967
Provisions for credit losses	-80	-898	-121	0	0	0	0	-1 098
Other assets	4 693	1 036	171	229	194	0	48 540	54 863
Total assets	**95 655**	**57 466**	**12 932**	**229**	**194**	**0**	**48 254**	**214 731**
Deposits from and liabilities to customers	80 164	54 311	2	0	18	0	739	135 234
Other liabilities and equity	15 492	3 155	12 930	229	176	0	47 515	79 498
Total equity capital and liabilities	**95 655**	**57 466**	**12 932**	**229**	**194**	**0**	**48 254**	**214 731**

Note 4 Capital adequacy

Regulatory Framework
The Bank's capital adequacy is calculated on the basis of the applicable rules and rates at any given time. The rules are based on the three pillars that are intended to ensure that financial undertakings have capital commensurate with their risks:
- Pillar 1: Minimum regulatory capital requirements
- Pillar 2: Evaluation of the overall capital requirements and supervisory follow-up
- Pillar 3: Requirement to publish information

Capital adequacy is calculated at three levels based on different definitions of capital:
- Common equity tier 1 ratio (CET1)
- Tier 1 capital ratio (including hybrid tier 1 capital)
- Total capital adequacy ratio (including subordinated loans)

Capital Requirements
The Group has a combined buffer requirement of 9.5 per cent as of 30 September 2026. In the combined buffer, the institution-specific buffer requirements consisting of the countercyclical buffer and the systemic risk buffer were calculated to be 2.5 per cent and 4.5 per cent, respectively, for the Group. The capital conservation buffer is 2.5 per cent.

Therefore, as of 30 September 2026, the Group’s Common Equity Tier 1 capital ratio requirement, including the Pillar 2 requirement, was 14.9 per cent. The Bank’s Common Equity Tier 1 capital ratio was thus higher than the current and expected capital requirements.

The Group’s long-term target for its Common Equity Tier 1 capital ratio is the regulatory requirement plus a management buffer of 1.0 per cent. The Group’s capital targets and capital planning take account of announced and expected changes to the capital requirements.

Note 4 Capital adequacy (cont.)

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**		**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
25 981	**25 199**	**26 134**	**Total equity carried**	**27 876**	**26 985**	**27 837**
			Common equity tier 1 capital			
-2 358	-1 517	-1 600	Dividend	-1 600	-1 517	-2 358
-1 850	-1 850	-1 900	Hybrid capital	-1 921	-1 871	-1 871
			Minority interests that is not eligible as CET1 capital	-65	-81	-89
0	0	0	Value adjustments on fair valued liabilities	0	0	0
-1 044	-1 047	-1 030	Goodwill and other intangible assets	-1 686	-1 714	-1 710
-640	-785	-754	Positive value of expected losses under the IRB approach	-871	-893	-753
0	0	0	Significant investments in financial sector entities	0	0	0
-51	-50	-51	Value adjustments due to prudent valuation (AVA)	-63	-62	-63
-328	-367	-193	Other adjustments in CET1	-119	-302	-244
19 709	**19 582**	**20 605**	**Common equity tier 1 capital**	**21 552**	**20 545**	**20 748**
			Additional Tier 1 capital			
1 850	1 850	1 900	Hybrid capital	1 900	1 850	1 850
-31	-31	-31	Investments in financial sector entities	-31	0	-31
			AT1-capital issued by consolidated entities	300	306	301
1 819	**1 819**	**1 869**	**Tier 1 capital**	**2 169**	**2 124**	**2 119**
			Supplementary capital in excess of Tier 1 capital			
1 300	2 600	2 600	Subordinated loan capital	2 600	2 600	2 600
-125	-125	-249	Investments in financial sector entities	-249	0	-125
			T2-capital issued by consolidated entities	404	490	404
2 475	**2 475**	**2 351**	**Total supplementary capital**	**2 755**	**2 965**	**2 879**
24 003	**23 876**	**24 825**	**Total eligible capital**	**26 476**	**25 634**	**25 747**

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**		**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
16 924	18 754	17 711	Corporates - Specialised Lending	18 382	19 511	17 686
8 117	7 129	11 106	Corporates - Other	11 193	7 237	8 192
22 374	23 507	26 798	Retail - Mortgage exposures	38 391	35 016	33 832
1 313	1 271	2 364	Retail - Other	2 391	1 297	1 341
48 728	**50 661**	**57 980**	**Credit exposures calculated using IRB-approach**	**70 358**	**63 061**	**61 050**
30 057	31 079	21 930	Credit exposures calculated using the standardised approach	27 446	35 266	34 853
557	584	426	Counterparty credit risk	752	2 587	1 900
0	0	0	Market risk	0	0	0
9 299	8 182	9 299	Operational risk	11 150	10 388	11 150
0	0	1 380	Other risk exposures	10 453	7 213	8 787
88 640	**90 506**	**91 016**	**Risk-weighted assets**	**120 159**	**118 514**	**117 740**
7 091	**7 240**	**7 281**	**Capital requirements (8.0%)**	**9 613**	**9 481**	**9 419**
			Pillar 2 (1.6%)	**1 923**	**2 252**	**1 884**
			Buffer requirements			
2 216	2 263	2 275	Capital conservation buffer (2.5%)	3 004	2 963	2 944
2 216	2 263	2 275	Countercyclical capital buffer	3 004	2 963	2 944
2.5 %	2.5 %	2.5 %	Countercyclical capital buffer rate	2.5 %	2.5 %	2.5 %
3 989	4 073	4 096	Systemic risk buffer	5 407	5 333	5 298
4.5 %	4.5 %	4.5 %	Systemic risk buffer rate	4.5 %	4.5 %	4.5 %
8 421	**8 598**	**8 647**	**Total buffer requirements**	**11 415**	**11 259**	**11 185**
14.0 %	14.0 %	14.0 %	CET 1 requirement	14.9 %	15.1 %	14.9 %
7 300	**6 911**	**7 863**	**Available CET1 above requirement**	**3 648**	**2 686**	**3 205**
			Capital ratios			
22.2 %	21.6 %	22.6 %	CET 1 capital ratio	17.9 %	17.3 %	17.6 %
24.3 %	23.6 %	24.7 %	Tier 1 Capital ratio	19.7 %	19.1 %	19.4 %
27.1 %	26.4 %	27.3 %	Capital adequacy ratio	22.0 %	21.6 %	21.9 %
9.9 %	9.8 %	10.2 %	Leverage Ratio	7.3 %	7.1 %	7.2 %

Note 5 Net interest income

Parent bank						Group				
Year	Year to date		Third quarter			Third quarter		Year to date		Year
2025	2025	**2026**	2025	**2026**		**2026**	2025	**2026**	2025	2025
					Interest income					
800	625	494	194	170	Interest income from loans to and claims on central banks and credit institutions (amortised cost)	23	58	74	199	244
3 781	2 863	2 740	951	945	Interest income from loans to and claims on customers (amortised cost)	1 210	1 206	3 516	3 640	4 810
4 571	3 451	3 365	1 150	1 177	Interest income from loans to and claims on customers (fair value over OCI)	1 175	1 148	3 358	3 468	4 586
9 153	**6 938**	**6 598**	**2 295**	**2 292**	**Total interest income, effective interest method**	**2 408**	**2 411**	**6 948**	**7 306**	**9 640**
426	314	315	113	102	Interest income from loans to and claims on customers (fair value over profit and loss)	102	113	315	314	426
1 788	1 352	1 367	467	484	Interest on certificates and bonds (fair value over profit and loss)	484	467	1 367	1 355	1 790
126	105	78	29	30	Other interest income (fair value over profit and loss)	30	29	79	105	126
2 341	**1 772**	**1 760**	**608**	**616**	**Total other interest income**	**616**	**608**	**1 760**	**1 774**	**2 343**
11 494	**8 710**	**8 358**	**2 904**	**2 908**	**Total interest income**	**3 024**	**3 020**	**8 708**	**9 081**	**11 983**
					Interest expenses					
109	92	50	21	21	Interest on debt to credit institutions	21	17	50	76	97
4 655	3 550	3 495	1 180	1 222	Interest on deposits from and liabilities to customers	1 230	1 188	3 513	3 572	4 680
2 228	1 705	1 566	559	545	Interest on securities issued	545	559	1 566	1 727	2 251
157	116	124	42	44	Interest on subordinated loan capital	44	42	125	116	157
75	56	71	19	24	Fees to the Banks' Guarantee Fund	24	19	71	57	75
8	4	10	1	4	Interest on leases	4	2	11	5	9
1	0	0	0	0	Other interest expenses	0	1	0	2	2
7 232	**5 523**	**5 317**	**1 823**	**1 859**	**Total interest expenses**	**1 867**	**1 826**	**5 337**	**5 555**	**7 272**
4 261	**3 187**	**3 041**	**1 081**	**1 049**	**Total net interest income**	**1 156**	**1 193**	**3 371**	**3 525**	**4 711**

Note 6 Net commissions and other operating income

Parent bank						Group				
Year	Year to date		Third quarter			Third quarter		Year to date		Year
2025	2025	**2026**	2025	**2026**		**2026**	2025	**2026**	2025	2025
509	356	386	138	147	Net money transfer fees	147	137	384	354	506
364	268	318	94	107	Commission from insurance	107	94	318	268	364
51	35	39	10	14	Commission from savings	14	10	39	35	51
459	349	211	118	54	Commission from covered bonds comp.	54	118	211	347	457
48	34	54	15	18	Commission from credit cards	18	15	54	34	48
0	0	0	0	0	Real estate brokerage commissions	118	114	343	350	440
38	29	27	10	8	Other commission income	17	17	53	49	66
1 469	**1 070**	**1 035**	**384**	**349**	**Commission income**	**476**	**504**	**1 403**	**1 438**	**1 932**
151	113	118	37	38	Net money transfer fees	39	38	118	114	152
151	**113**	**118**	**37**	**38**	**Commission expenses**	**39**	**38**	**118**	**114**	**152**
0	0	0	0	0	Accounting services	33	35	139	141	180
27	19	24	6	12	Other operating income [1]	11	7	25	20	194
27	**19**	**24**	**6**	**12**	**Other operating income**	**44**	**42**	**164**	**160**	**375**
1 344	**976**	**941**	**353**	**322**	**Net commissions and other operating income**	**481**	**508**	**1 448**	**1 484**	**2 155**

[1] The sale of Youngstorget 5 AS resulted in a gain on disposal of NOK 163 million in the Group and was recognised in the fourth quarter of 2025. In the Parent bank's financial statements, the gain is presented as a gain on the realisation of a subsidiary.

Note 7 Net profit from financial assets and liabilities

Parent bank						Group				
Year	Year to date		Third quarter			Third quarter		Year to date		Year
2025	2025	**2026**	2025	**2026**		**2026**	2025	**2026**	2025	2025
59	50	10	0	0	Dividends from equity investments at fair value through profit and loss	0	0	10	50	59
59	**50**	**10**	**0**	**0**	**Dividends from shares and other equity instruments**	**0**	**0**	**10**	**50**	**59**
446	446	738	15	0	Dividends from subsidiaries, associates and joint ventures					
278	0	0	0	0	Gains or losses on realisation of subsidiaries, associates and joint ventures					
0	0	0	0	0	Impairment on subsidiaries, associates and joint ventures					
724	**446**	**738**	**15**	**0**	**Net income from subsidiaries, associates and joint ventures (Parent Bank)**					
					Share of profit or loss of associates and joint ventures	122	160	444	371	517
					Gains or losses on realisation of associates and joint ventures	0	0	0	0	3
					Impairment on associates and joint ventures	0	0	0	0	0
					Net income from associates and joint ventures (Group)	**122**	**160**	**444**	**371**	**520**
148	141	-320	-83	-262	Net change in value on certificates, bonds and fixed-income funds, excl. FX effects	-262	-83	-320	144	151
-64	-63	344	100	225	Net change in value on derivatives that hedge securities above, excl. FX effects	225	100	344	-63	-64
84	79	24	17	-37	Net change in value on certificates, bonds and fixed-income funds including hedge derivatives	-37	17	24	81	87
-262	-235	360	78	286	Net change in value of securities issued, excl. FX effects	286	78	360	-235	-262
262	242	-342	-68	-278	Net change in value in derivatives that hedge securities issued, excl. FX effects	-278	-68	-342	242	262
0	7	18	10	8	Net change in value on securities issued including hedge derivatives	8	10	18	7	0
116	103	-66	8	5	Net change in value on fixed-rate loans to customers at fair value through profit and loss	5	8	-66	103	116
-112	-88	73	52	16	Net change in value on other derivatives	16	52	73	-88	-112
-111	-101	2	-31	1	Net change in value on equity instruments at fair value through profit and loss	1	-31	1	-102	-112
173	138	20	22	7	Gains or losses on realisation of assets at fair value through profit and loss	5	20	12	126	159
71	50	49	16	16	Net income from FX trading and -hedging	16	16	49	51	71
221	**189**	**120**	**94**	**16**	**Net profit from other financial assets and liabilities**	**13**	**91**	**112**	**178**	**208**
1 005	**685**	**869**	**110**	**16**	**Net profit from financial assets and liabilities**	**135**	**252**	**566**	**600**	**788**

Note 8 Operating expenses

Parent bank						Group				
Year	Year to date		Third quarter			Third quarter		Year to date		Year
2025	2025	**2026**	2025	**2026**		**2026**	2025	**2026**	2025	2025
1 109	816	857	284	290	Personnel expenses	411	404	1 236	1 199	1 614
0	0	82	0	2	Severance programme [1)]	2	0	82	0	0
1 109	**816**	**939**	**284**	**292**	**Total personnel expenses**	**412**	**404**	**1 318**	**1 199**	**1 614**
148	105	111	35	37	Depreciation and impairment	41	39	123	118	166
148	**105**	**111**	**35**	**37**	**Total depreciation**	**41**	**39**	**123**	**118**	**166**
526	383	365	114	120	ICT expenses	134	126	404	419	576
111	76	77	23	24	Marketing expenses	24	24	79	81	117
114	76	55	35	14	Operating expenses from real estate	17	38	66	84	125
58	33	66	11	1	Merger costs	1	11	66	38	67
300	215	188	61	66	Other expenses	96	83	282	293	408
1 109	**784**	**751**	**244**	**224**	**Total other operating expenses**	**271**	**283**	**897**	**915**	**1 294**
2 366	**1 704**	**1 801**	**562**	**553**	**Total operating expenses**	**725**	**727**	**2 338**	**2 232**	**3 074**

[1)] A provision of NOK 80 million was recognised in the first quarter in connection with a restructuring programme. For further information, please refer to the first-quarter 2026 report.

Note 9 Provisions for credit losses

The tables show isolated loss effects.

3rd quarter 2026

Isolated loss effects	Retail market	Corporate market	Parent bank	SpareBank 1 Finans Østlandet	Group
Change ECL due to period growth and migration	-2	1	-1	1	0
Change ECL due to adjusted key assumptions and model changes	1	-10	-9	2	-7
Change ECL due to changed scenario weighting	0	0	0	0	0
Change in model-based loss provisions (stage 1 and 2)	**-1**	**-9**	**-11**	**3**	**-7**
Change individual loss provisions (stage 3)	5	51	55	19	75
Net write-offs	-3	16	13	12	24
Total losses	**0**	**57**	**58**	**34**	**92**

3rd quarter 2025

Isolated loss effects	Retail market	Corporate market	Parent bank	SpareBank 1 Finans Østlandet	Group
Change ECL due to period growth and migration	4	-43	-39	4	-35
Change ECL due to adjusted key assumptions and model changes	0	0	1	0	0
Change ECL due to changed scenario weighting	0	0	0	0	0
Change in model-based loss provisions (stage 1 and 2)	**4**	**-43**	**-39**	**4**	**-35**
Change individual loss provisions (stage 3)	9	127	136	-2	134
Net write-offs	0	15	15	6	21
Total losses	**13**	**99**	**113**	**8**	**121**

Year to date 2026

Isolated loss effects	Retail market	Corporate market	Parent bank	SpareBank 1 Finans Østlandet	Group
Change ECL due to period growth and migration	3	-38	-35	-3	-38
Change ECL due to adjusted key assumptions and model changes	7	32	39	11	50
Change ECL due to changed scenario weighting	0	0	0	0	0
Change in model-based loss provisions (stage 1 and 2)	**10**	**-7**	**4**	**8**	**12**
Change individual loss provisions (stage 3)	7	53	61	29	90
Net write-offs	8	69	77	30	108
Total losses	**25**	**116**	**142**	**67**	**209**

Year to date 2025

Isolated loss effects	Retail market	Corporate market	Parent bank	SpareBank 1 Finans Østlandet	Group
Change ECL due to period growth and migration	1	-56	-55	1	-54
Change ECL due to adjusted key assumptions and model changes	-2	-33	-35	-5	-40
Change ECL due to changed scenario weighting	0	0	0	0	0
Change in model-based loss provisions (stage 1 and 2)	**-1**	**-89**	**-90**	**-3**	**-94**
Change individual loss provisions (stage 3)	8	54	61	-59	2
Net write-offs	1	183	184	81	265
Total losses	**8**	**147**	**155**	**18**	**173**

Year 2025

Isolated loss effects	Retail market	Corporate market	Parent bank	SpareBank 1 Finans Østlandet	Group
Change ECL due to period growth and migration	2	30	31	-11	20
Change ECL due to adjusted key assumptions and model changes	-30	-82	-112	1	-111
Change ECL due to changed scenario weighting	0	0	0	0	0
Change in model-based loss provisions (stage 1 and 2)	**-28**	**-53**	**-81**	**-10**	**-91**
Change individual loss provisions (stage 3)	12	85	97	-36	61
Net write-offs	2	236	239	93	331
Total losses	**-14**	**269**	**255**	**47**	**301**

Note 10 Credit institutions

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	**Loans to and receivables from credit institutions**	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
768	1 182	978	Loans and receivables at call	979	1 196	777
11 980	12 543	11 200	Loans and receivables with agreed maturities or notice	148	2 094	1 488
12 748	**13 725**	**12 178**	**Total loans to and receivables from credit institutions**	**1 127**	**3 290**	**2 265**
539	519	743	Cash collateral given	743	519	539

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	**Deposits from and liabilities to credit institutions**	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
1 491	1 618	1 163	Loans and deposits at call	1 163	1 217	1 491
888	494	1 830	Loans and deposits with agreed maturities or notice	1 830	492	885
2 379	**2 112**	**2 993**	**Total deposits from and liabilities to credit institutions**	**2 993**	**1 709**	**2 376**
1 203	836	779	Cash collateral received	779	836	1 203

Note 11 Loans to and receivables from customers

	30 September 2026					30 September 2025					31 December 2025				
Gross loans – Group	Stage 1	Stage 2	Stage 3	Loan and advances to customers at fair value	**Total**	Stage 1	Stage 2	Stage 3	Loan and advances to customers at fair value	**Total**	Stage 1	Stage 2	Stage 3	Loan and advances to customers at fair value	**Total**
Opening balance	**132 974**	**14 147**	**3 324**	**10 521**	**160 966**	**129 668**	**15 864**	**2 557**	**11 269**	**159 358**	**129 668**	**15 864**	**2 557**	**11 269**	**159 358**
Loans															
- Transfers in (out) to Stage 1	3 144	-3 046	-98		0	4 187	-4 133	-54		0	3 132	-3 084	-48		0
- Transfers in (out) to Stage 2	-3 817	3 861	-45		0	-4 708	4 778	-71		0	-5 368	5 418	-50		0
- Transfers in (out) to Stage 3	-124	-743	867		0	-157	-943	1 099		0	-163	-999	1 161		0
Net increase/decrease existing loans	1 070	-2 457	-196		-1 583	-3 708	-712	-126		-4 546	-4 205	-1 915	-136		-6 256
Purchases and origination	24 781	798	101		25 680	28 062	1 058	254		29 374	33 539	1 632	310		35 481
Derecognitions and maturities	-16 144	-1 060	-440		-17 645	-20 647	-1 892	-231		-22 770	-23 629	-2 770	-160		-26 558
Write-offs			-39		-39			-255		-255			-310		-310
Change in loan and advances to customers at fair value				-1 366	-1 366				-508	-508				-748	-748
Closing balance	**141 885**	**11 499**	**3 475**	**9 155**	**166 015**	**132 697**	**14 022**	**3 174**	**10 761**	**160 653**	**132 974**	**14 147**	**3 324**	**10 521**	**160 966**
Loan and advances to customers at amortised cost					68 197					66 667					66 105
Loan and advances to customers at fair value					97 818					93 987					94 861

In connection with the technical merger carried out during the second quarter, the exposures of the former Totens Sparebank were migrated from the Eika Alliance's IFRS 9 model to the SpareBank 1 Alliance's IFRS 9 model. As a result of the model change, a new risk assessment of the exposures has been conducted, and exposures previously classified in Stage 2 may therefore be classified in Stage 1. This change does not necessarily reflect a change in the underlying credit risk of the exposures.

Note 11 Loans to and receivables from customers (cont.)

Group	Loan and advances to customers at amortised cost 30 September 2026	Loan and advances to customers at fair value OCI 30 September 2026	Provisions for credit losses			Loan and advances to customers at fair value 30 September 2026	**Net lending 30 September 2026**
			Stage 1	Stage 2	Stage 3		
Public sector	108	0	0	0	0	0	108
Primary industries	5 727	2 216	-6	-7	-13	551	8 468
Paper and pulp industries	1 149	465	-1	-1	0	38	1 649
Other industry	617	58	-46	-7	-52	1	572
Building and constructions	2 571	325	-8	-32	-81	50	2 826
Power and water supply	3 245	0	-6	0	0	0	3 239
Wholesale and retail trade	2 916	84	-9	-10	-21	10	2 970
Hotel and restaurants	607	23	-1	-1	0	15	642
Real estate	35 591	1 013	-65	-121	-349	139	36 207
Commercial services	6 052	1 092	-11	-15	-179	138	7 077
Transport and communication	2 437	196	-7	-9	-5	16	2 627
Gross corporate loans by sector and industry	**61 019**	**5 470**	**-161**	**-203**	**-700**	**959**	**66 384**
Total loans to private customers	**7 178**	**83 208**	**-24**	**-37**	**-87**	**8 197**	**98 433**
Adjustment fair value		-15	15				0
Total loans to customers	**68 197**	**88 663**	**-170**	**-240**	**-787**	**9 155**	**164 817**
Loans transferred to SpareBank 1 Boligkreditt AS							81 278
Loans transferred to SpareBank 1 Næringskreditt AS							659
Total loans including loans transferred to covered bond companies							**246 754**
Other liabilities [1)]							25 826
Total commitments including loans transferred to covered bond companies							**272 579**

[1)] Consists of guarantees, unused credits and loan commitments.

Note 11 Loans to and receivables from customers (cont.)

Group	Loan and advances to customers at amortised cost 30 September 2025	Loan and advances to customers at fair value OCI 30 September 2025	Provisions for credit losses			Loan and advances to customers at fair value 30 September 2025	**Net lending 30 September 2025**
			Stage 1	Stage 2	Stage 3		
Public sector	82	0	-1	-1	0	0	80
Primary industries	5 602	2 146	-7	-28	-11	606	8 308
Paper and pulp industries	1 166	373	-3	-3	-16	73	1 591
Other industry	1 590	51	-10	-15	-61	1	1 557
Building and constructions	2 695	260	-2	-35	-133	51	2 836
Power and water supply	2 497	0	-6	-2	-2	0	2 487
Wholesale and retail trade	2 724	82	-7	-11	-5	5	2 788
Hotel and restaurants	569	38	-2	-4	-2	6	604
Real estate	35 388	902	-74	-128	-242	150	35 996
Commercial services	5 025	881	-10	11	-119	148	5 936
Transport and communication	2 299	230	-2	-4	-2	19	2 540
Gross corporate loans by sector and industry	**59 635**	**4 963**	**-123**	**-220**	**-592**	**1 059**	**64 721**
Total loans to private customers	**7 033**	**78 278**	**-22**	**-52**	**-67**	**9 701**	**94 871**
Adjustment fair value		-15	15				0
Total loans to customers	**66 667**	**83 226**	**-130**	**-272**	**-659**	**10 761**	**159 592**
Loans transferred to SpareBank 1 Boligkreditt AS							76 961
Loans transferred to SpareBank 1 Næringskreditt AS							745
Total loans including loans transferred to covered bond companies							**237 298**
Other liabilities [1)]							21 824
Total commitments including loans transferred to covered bond companies							**259 122**

[1)] Consists of guarantees, unused credits and loan commitments.

Note 11 Loans to and receivables from customers (cont.)

Group	Loan and advances to customers at amortised cost 31 December 2025	Loan and advances to customers at fair value OCI 31 December 2025	Provisions for credit losses			Loan and advances to customers at fair value 31 December 2025	**Net lending 31 December 2025**
			Stage 1	Stage 2	Stage 3		
Public sector	152	0	0	0	0	0	152
Primary industries	5 597	2 265	-7	-10	-19	542	8 368
Paper and pulp industries	1 175	397	-1	-1	-16	72	1 626
Other industry	1 417	56	18	-8	-78	1	1 406
Building and constructions [2]	2 658	277	-7	-25	-125	51	2 829
Power and water supply	2 467	0	-4	-1	0	0	2 462
Wholesale and retail trade	3 079	83	-8	-12	-24	5	3 123
Hotel and restaurants	544	37	-1	-1	-1	15	593
Real estate [2]	34 322	785	-87	-133	-252	150	34 785
Commercial services	5 657	938	-30	-18	-104	131	6 573
Transport and communication	2 280	214	-6	-7	-9	19	2 491
Gross corporate loans by sector and industry	**59 348**	**5 051**	**-133**	**-216**	**-628**	**986**	**64 408**
Total loans to private customers	**6 758**	**79 298**	**-17**	**-35**	**-78**	**9 535**	**95 460**
Adjustment fair value		-9	9				0
Total loans to customers	**66 106**	**84 340**	**-142**	**-251**	**-706**	**10 521**	**159 868**
Loans transferred to SpareBank 1 Boligkreditt AS							76 852
Loans transferred to SpareBank 1 Næringskreditt AS							695
Total loans including loans transferred to covered bond companies							**237 415**
Other liabilities [1]							21 722
Total commitments including loans transferred to covered bond companies							**259 137**

[1] Consists of guarantees, unused credits and loan commitments.

[2] Statistics Norway implemented a new standard for industry classification on 1 September 2025. As a result of this change, approximately NOK 3 billion has been reclassified from the “Building and Constructions” sector to the “Real Estate” sector in the third quarter of 2025.

Note 11 Loans to and receivables from customers (cont.)

	30 September 2026					30 September 2025					31 December 2025				
Gross loans – Parent bank	Stage 1	Stage 2	Stage 3	Loan and advances to customers at fair value	**Total**	Stage 1	Stage 2	Stage 3	Loan and advances to customers at fair value	**Total**	Stage 1	Stage 2	Stage 3	Loan and advances to customers at fair value	**Total**
Opening balance	**122 100**	**12 626**	**2 934**	**10 521**	**148 182**	**116 613**	**14 135**	**2 294**	**11 269**	**144 311**	**116 613**	**14 135**	**2 294**	**11 269**	**144 311**
Loans															
- Transfers in (out) to Stage 1	2 725	-2 655	-70		0	3 718	-3 666	-52		0	2 705	-2 659	-46		0
- Transfers in (out) to Stage 2	-3 256	3 282	-26		0	-4 031	4 085	-54		0	-4 615	4 648	-33		0
- Transfers in (out) to Stage 3	-93	-553	646		0	-81	-826	907		0	-79	-910	989		0
Net increase/decrease existing loans	2 482	-2 262	-146		74	-2 402	-506	-80		-2 987	-2 626	-1 635	-88		-4 349
Purchases and origination	21 015	565	1		21 581	27 090	869	235		28 195	31 637	1 373	277		33 287
Derecognitions and maturities	-14 590	-783	-357		-15 730	-19 032	-1 657	-234		-20 922	-21 534	-2 326	-251		-24 111
Write-offs			-39		-39			-168		-168			-208		-208
Change in loan and advances to customers at fair value				-1 366	-1 366				-508	-508				-748	-748
Closing balance	**130 384**	**10 219**	**2 944**	**9 155**	**152 702**	**121 875**	**12 436**	**2 848**	**10 761**	**147 920**	**122 100**	**12 626**	**2 934**	**10 521**	**148 182**
Loan and advances to customers at amortised cost					54 884					53 933					53 321
Loan and advances to customers at fair value					97 818					93 987					94 861

In connection with the technical merger carried out during the second quarter, the exposures of the former Totens Sparebank were migrated from the Eika Alliance's IFRS 9 model to the SpareBank 1 Alliance's IFRS 9 model. As a result of the model change, a new risk assessment of the exposures has been conducted, and exposures previously classified in Stage 2 may therefore be classified in Stage 1. This change does not necessarily reflect a change in the underlying credit risk of the exposures.

Note 11 Loans to and receivables from customers (cont.)

Parent bank	Loan and advances to customers at amortised cost 30 September 2026	Loan and advances to customers at fair value OCI 30 September 2026	Provisions for credit losses			Loan and advances to customers at fair value 30 September 2026	**Net lending 30 September 2026**
			Stage 1	Stage 2	Stage 3		
Public sector	108	0	0	0	0	0	108
Primary industries	5 291	2 216	-5	-5	-13	551	8 035
Paper and pulp industries	775	465	0	0	0	38	1 277
Other industry	199	58	-44	-5	-51	1	158
Building and constructions	1 184	325	-1	-25	-78	50	1 455
Power and water supply	3 050	0	-5	0	0	0	3 045
Wholesale and retail trade	2 381	84	-7	-9	-8	10	2 451
Hotel and restaurants	593	23	-1	-1	0	15	628
Real estate	35 415	1 013	-66	-121	-302	139	36 078
Commercial services	4 071	1 092	-6	-12	-174	138	5 110
Transport and communication	682	196	-2	-2	0	16	890
Gross corporate loans by sector and industry	**53 749**	**5 470**	**-137**	**-180**	**-625**	**959**	**59 235**
Total loans to private customers	**1 135**	**83 208**	**-17**	**-27**	**-71**	**8 197**	**92 425**
Adjustment fair value		-15	15				0
Total loans to customers	**54 884**	**88 663**	**-138**	**-207**	**-696**	**9 155**	**151 661**
Loans transferred to SpareBank 1 Boligkreditt AS							81 277
Loans transferred to SpareBank 1 Næringskreditt AS							659
Total loans including loans transferred to covered bond companies							**233 597**
Other liabilities [1]							25 605
Total commitments including loans transferred to covered bond companies							**259 202**

[1] Consists of guarantees, unused credits and loan commitments.

Note 11 Loans to and receivables from customers (cont.)

Parent bank	Loan and advances to customers at amortised cost 30 September 2025	Loan and advances to customers at fair value OCI 30 September 2025	Provisions for credit losses			Loan and advances to customers at fair value 30 September 2025	Net lending 30 September 2025
			Stage 1	Stage 2	Stage 3		
Public sector	82	0	0	0	0	0	82
Primary industries	5 189	2 146	-7	-28	-9	607	7 898
Paper and pulp industries	806	373	0	0	-15	73	1 236
Other industry	1 179	51	-2	-7	-53	1	1 169
Building and constructions	1 327	260	-1	-34	-133	51	1 469
Power and water supply	2 335	0	-5	-1	0	0	2 329
Wholesale and retail trade	2 255	82	-7	-11	-5	5	2 319
Hotel and restaurants	556	38	-1	-1	-1	6	595
Real estate	35 222	902	-69	-123	-235	150	35 847
Commercial services	3 093	881	-5	16	-114	148	4 019
Transport and communication	507	230	-2	-3	-1	19	749
Gross corporate loans by sector and industry	**52 549**	**4 963**	**-99**	**-191**	**-567**	**1 060**	**57 714**
Total loans to private customers	**1 384**	**78 278**	**-17**	**-44**	**-55**	**9 701**	**89 248**
Adjustment fair value		-15	15				0
Total loans to customers	**53 933**	**83 226**	**-101**	**-236**	**-622**	**10 761**	**146 961**
Loans transferred to SpareBank 1 Boligkreditt AS							76 961
Loans transferred to SpareBank 1 Næringskreditt AS							745
Total loans including loans transferred to covered bond companies							**224 668**
Other liabilities [1)]							22 270
Total commitments including loans transferred to covered bond companies							**246 937**

[1)] Consists of guarantees, unused credits and loan commitments.

Note 11 Loans to and receivables from customers (cont.)

Parent bank	Loan and advances to customers at amortised cost 31 December 2025	Loan and advances to customers at fair value OCI 31 December 2025	Provisions for credit losses			Loan and advances to customers at fair value 31 December 2025	**Net lending 31 December 2025**
			Stage 1	Stage 2	Stage 3		
Public sector	152	0	0	0	0	0	152
Primary industries	5 180	2 265	-7	-8	-17	542	7 954
Paper and pulp industries	813	397	0	0	-14	72	1 267
Other industry	1 004	56	20	-6	-76	1	999
Building and constructions [2]	1 285	277	-1	-19	-117	51	1 476
Power and water supply	2 306	0	-3	-1	0	0	2 302
Wholesale and retail trade	2 576	83	-7	-11	-10	5	2 636
Hotel and restaurants	529	37	-1	-1	-1	15	578
Real estate [2]	34 202	785	-86	-130	-250	150	34 669
Commercial services	3 697	938	-25	-13	-98	131	4 629
Transport and communication	520	214	-2	-3	0	19	748
Gross corporate loans by sector and industry	**52 262**	**5 051**	**-113**	**-192**	**-582**	**986**	**57 411**
Total loans to private customers	**1 059**	**79 298**	**-11**	**-27**	**-61**	**9 535**	**89 793**
Adjustment fair value		-9	9				0
Total loans to customers	**53 321**	**84 340**	**-115**	**-219**	**-644**	**10 521**	**147 204**
Loans transferred to SpareBank 1 Boligkreditt AS							76 852
Loans transferred to SpareBank 1 Næringskreditt AS							695
Total loans including loans transferred to covered bond companies							**224 752**
Other liabilities [1]							22 168
Total commitments including loans transferred to covered bond companies							**246 919**

[1] Consists of guarantees, unused credits and loan commitments.
[2] Statistics Norway implemented a new standard for industry classification on 1 September 2025. As a result of this change, approximately NOK 3 billion has been reclassified from the “Building and Constructions” sector to the “Real Estate” sector in the third quarter of 2025.

Note 12 Accumulated provisions for expected credit losses

	30 September 2026				30 September 2025				31 December 2025			
Provisions for loan losses – Group	Stage 1	Stage 2	Stage 3	**Total**	Stage 1	Stage 2	Stage 3	**Total**	Stage 1	Stage 2	Stage 3	**Total**
Opening balance	**173**	**281**	**714**	**1 169**	**171**	**376**	**680**	**1 227**	**171**	**376**	**680**	**1 227**
Provision for credit losses												
- Transfers in (out) to Stage 1	15	-12	-3	0	16	-16	0	0	10	-10	0	0
- Transfers in (out) to Stage 2	-59	61	-2	0	-57	47	10	0	-53	51	1	0
- Transfers in (out) to Stage 3	-2	-93	95	0	-2	-27	29	0	0	-99	99	0
Net remeasurement of loss provisions	47	1	109	156	9	-86	217	140	15	-25	241	231
Purchases and originations	56	26	-32	51	44	21	4	70	50	28	14	93
Derecognitions and maturities	-14	-14	-15	-43	-15	-28	0	-43	-20	-41	-11	-72
Write-offs	0	0	-75	-75	0	0	-274	-274	0	0	-310	-310
Closing balance	**217**	**250**	**791**	**1 258**	**166**	**286**	**666**	**1 118**	**173**	**281**	**714**	**1 169**
Provisions for guarantees and unused credit facilities [1)]	32	9	3	45	21	16	5	41	24	30	8	62

[1)] Provision for losses on guarantees, unused credit and loan commitments.

ECL has been calculated for credit institutions and central banks, but the effect is deemed insignificant and consequently not included in the write-downs.

Group	**31 December 2025**	Provision for credit losses	Net write-offs	**30 September 2026**
Provisions for loss on loans at amortised cost, guarantees and unused credit facilities	1 126	142	-65	1 204
Provisions for loan losses at fair value over OCI	43	11	1	54
Total provisions for credit losses	**1 169**	**0**	**0**	**1 258**
Presented as:				
Assets: Provisions for loan losses - decrease in assets	1 098	164	-64	1 198
Liabilities: Provisions for loan losses - increase in liabilities	62	-17	0	45
Equity: Fair value adjustment of losses	9	6	0	15

Note 12 Accumulated provisions for expected credit losses (cont)

Group	31 December 2024	Provision for credit losses	Net write-offs	30 September 2025
Provisions for loss on loans at amortised cost, guarantees and unused credit facilities	1 161	63	-169	1 055
Provisions for loan losses at fair value over OCI	65	-2	0	63
Total provisions for credit losses	**1 226**	**61**	**-169**	**1 118**
Presented as:				
Assets: Provisions for loan losses - decrease in assets	1 162	69	-169	1 062
Liabilities: Provisions for loan losses - increase in liabilities	49	-8	0	41
Equity: Fair value adjustment of losses	16	-1	0	15

Group	31 December 2024	Provision for credit losses	Net write-offs	31 December 2025
Provisions for loss on loans at amortised cost, guarantees and unused credit facilities	1 161	275	-310	1 126
Provisions for loan losses at fair value over OCI	66	-23	0	43
Total provisions for credit losses	**1 227**	**253**	**-310**	**1 169**
Presented as:				
Assets: Provisions for loan losses - decrease in assets	1 162	246	-310	1 098
Liabilities: Provisions for loan losses - increase in liabilities	49	14	-1	62
Equity: Fair value adjustment of losses	16	-7	0	9

	30 September 2026				30 September 2025				31 December 2025			
Provisions for loan losses – Parent bank	Stage 1	Stage 2	Stage 3	**Total**	Stage 1	Stage 2	Stage 3	**Total**	Stage 1	Stage 2	Stage 3	**Total**
Opening balance	**148**	**249**	**652**	**1 049**	**136**	**342**	**583**	**1 060**	**136**	**342**	**583**	**1 061**
Provision for credit losses												
- Transfers in (out) to Stage 1	5	-5	0	0	8	-8	0	0	3	-3	0	0
- Transfers in (out) to Stage 2	-57	58	-1	0	-53	43	10	0	-48	46	2	0
- Transfers in (out) to Stage 3	-2	-88	90	0	-1	-23	24	0	1	-96	95	0
Net remeasurement of loss provisions	57	-8	74	123	23	-95	203	132	31	-30	213	215
Purchases and originations	45	19	-44	20	36	16	4	55	40	24	9	73
Derecognitions and maturities	-11	-10	-33	-53	-12	-24	-9	-45	-15	-34	-41	-90
Write-offs	0	0	-39	-39	0	0	-188	-188	0	0	-209	-209
Closing balance	**185**	**216**	**699**	**1 101**	**137**	**251**	**627**	**1 015**	**148**	**249**	**652**	**1 049**
Provisions for guarantees and unused credit facilities [1)]	32	9	3	45	21	16	5	41	24	30	8	62

[1)] Provision for losses on guarantees, unused credit and loan commitments.

Note 12 Accumulated provisions for expected credit losses (cont)

ECL has been calculated for credit institutions and central banks, but the effect is deemed insignificant and consequently not included in the write-downs.

Parent bank	31 December 2025	Provision for credit losses	Net write-offs	30 September 2026
Provisions for loss on loans at amortised cost, guarantees and unused credit facilities	1 009	80	-40	1 049
Provisions for loan losses at fair value over OCI	40	11	1	52
Total provisions for credit losses	**1 049**	**91**	**-39**	**1 101**
Presented as:				
Assets: Provisions for loan losses - decrease in assets	978	101	-39	1 041
Liabilities: Provisions for loan losses - increase in liabilities	60	-16	0	45
Equity: Fair value adjustment of losses	9	6	0	15

Parent bank	31 December 2024	Provision for credit losses	Net write-offs	30 September 2025
Provisions for loss on loans at amortised cost, guarantees and unused credit facilities	994	127	-169	953
Provisions for loan losses at fair value over OCI	65	-3	0	62
Total provisions for credit losses	**1 060**	**124**	**-169**	**1 015**
Presented as:				
Assets: Provisions for loan losses - decrease in assets	995	132	-169	958
Liabilities: Provisions for loan losses - increase in liabilities	49	-8	0	41
Equity: Fair value adjustment of losses	16	-1	0	15

Parent bank	31 December 2024	Provision for credit losses	Net write-offs	31 December 2025
Provisions for loss on loans at amortised cost, guarantees and unused credit facilities	994	223	-209	1 009
Provisions for loan losses at fair value over OCI	65	-25	0	40
Total provisions for credit losses	**1 060**	**198**	**-209**	**1 049**
Presented as:				
Assets: Provisions for loan losses - decrease in assets	995	192	-209	979
Liabilities: Provisions for loan losses - increase in liabilities	49	12	-1	61
Equity: Fair value adjustment of losses	16	-7	0	9

Note 13 Financial derivatives

Parent bank and Group

30 September 2026	Contract amount	Fair value Assets	Fair value Liabilities
Currency instruments			
Currency forward contracts	743	7	13
Currency swaps	2 646	17	20
Total currency instruments	**3 389**	**23**	**33**
Interest rate instruments			
Interest rate swaps (including interest rate currency swaps)	105 534	1 605	1 844
Other interest rate contracts	0	0	0
Total interest rate instruments	**105 534**	**1 605**	**1 844**
Total financial derivatives	**108 923**	**1 628**	**1 876**

31 December 2025	Contract amount	Fair value Assets	Fair value Liabilities
Currency instruments			
Currency forward contracts	317	3	3
Currency swaps	3 445	14	9
Total currency instruments	**3 762**	**17**	**11**
Interest rate instruments			
Interest rate swaps (including interest rate currency swaps)	100 018	1 949	1 327
Other interest rate contracts	0	0	0
Total interest rate instruments	**100 018**	**1 949**	**1 327**
Total financial derivatives	**103 781**	**1 965**	**1 338**

30 September 2025	Contract amount	Fair value Assets	Fair value Liabilities
Currency instruments			
Currency forward contracts	644	9	4
Currency swaps	3 354	20	23
Total currency instruments	**3 998**	**29**	**28**
Interest rate instruments			
Interest rate swaps (including interest rate currency swaps)	101 837	1 773	1 511
Other interest rate contracts	0	0	0
Total interest rate instruments	**101 837**	**1 773**	**1 511**
Total financial derivatives	**105 835**	**1 802**	**1 538**

Note 14 Financial instruments at fair value

The table below shows financial instruments at fair value by valuation method. The different levels are defined as follows:

- Level 1: Quoted prices for similar asset or liability on an active market
- Level 2: Valuation based on other observable factors either direct (price) or indirect (derived from prices) than the quoted price (used on level 1) for the asset or liability
- Level 3: Valuation based on factors not based on observable market data (non-observable inputs)

30 September 2026	Level 1	Level 2	Level 3	Total
Assets				
Financial assets at fair value through profit and loss				
- Derivatives	0	1 628	0	1 628
- Certificates, bonds and fixed-income funds	0	37 979	0	37 979
- Fixed-rate loans to customers	0	0	9 155	9 155
- Equity instruments	253	33	201	486
- Mortgages (FVOCI)	0	0	88 619	88 619
Total assets	**253**	**39 641**	**97 975**	**137 868**
Liabilities				
Financial liabilities at fair value				
- Derivatives	0	1 876	0	1 876
Total liabilities	**0**	**1 876**	**0**	**1 876**

31 December 2025	Level 1	Level 2	Level 3	Total
Assets				
Financial assets at fair value through profit and loss				
- Derivatives	0	1 965	0	1 965
- Certificates, bonds and fixed-income funds	0	39 226	0	39 226
- Fixed-rate loans to customers	0	0	10 521	10 521
- Equity instruments	272	33	189	494
- Mortgages (FVOCI)	0	0	84 307	84 307
Total assets	**272**	**41 224**	**95 016**	**136 513**
Liabilities				
Financial liabilities at fair value				
- Derivatives	0	1 338	0	1 338
Total liabilities	**0**	**1 338**	**0**	**1 338**

30 September 2025	Level 1	Level 2	Level 3	Total
Assets				
Financial assets at fair value through profit and loss				
- Derivatives	0	1 802	0	1 802
- Certificates, bonds and fixed-income funds	0	37 321	0	37 321
- Fixed-rate loans to customers	0	0	10 761	10 761
- Equity instruments	249	33	467	750
- Mortgages (FVOCI)	0	0	83 178	83 178
Total assets	**249**	**39 156**	**94 406**	**133 812**
Liabilities				
Financial liabilities at fair value				
- Derivatives	0	1 538	0	1 538
Total liabilities	**0**	**1 538**	**0**	**1 538**

Note 14 Financial instruments at fair value (cont.)

The table below presents the changes in value of the instruments classified in level 3

Year to date 2026	Fixed-rate loans to customers	Equity instruments	Mortgages (FVOCI)	Total
Opening balance	**10 521**	**189**	**84 307**	**95 016**
Investments in the period	438	0	13 477	13 915
Sales/redemption in the period	-1 740	0	-9 155	-10 895
Gains/losses recognised through profit and loss	-64	12	-16	-68
Gains/losses recognised through other comprehensive income	0	0	6	6
Closing balance	**9 155**	**201**	**88 619**	**97 975**
Gains/losses for the period included in profit and loss for assets owned on the balance sheet date	-64	12	-16	-68

Year to date 2025	Fixed-rate loans to customers	Equity instruments	Mortgages (FVOCI)	Total
Opening balance	**11 269**	**1 008**	**79 025**	**91 303**
Investments in the period	861	49	17 054	17 963
Sales / redemption in the period	-1 473	-639	-12 903	-15 015
Gains / losses recognised through profit and loss	103	50	3	156
Gains/losses recognised through other comprehensive income	0	0	-1	-1
Closing balance	**10 761**	**467**	**83 178**	**94 406**
Gains/losses for the period included in profit and loss for assets owned on the balance sheet date	103	8	3	115

Year 2025	Fixed-rate loans to customers	Equity instruments	Mortgages (FVOCI)	Total
Opening balance	**11 269**	**1 008**	**79 025**	**91 303**
Investments in the period	972	0	20 474	21 446
Sales/redemption in the period	-1 835	-873	-15 209	-17 918
Gains/losses recognised through profit and loss	116	54	23	192
Gains/losses recognised through other comprehensive income	0	0	-7	-7
Closing balance	**10 521**	**189**	**84 307**	**95 016**
Gains/losses for the period included in profit and loss for assets owned on the balance sheet date	116	-9	23	130

Specification of fair value, instruments classified in level 3

30 September 2026	Fixed-rate loans to customers	Equity instruments	Mortgages (FVOCI)	Total
Nominal value including accrued interest (fixed income instruments) / cost (shares)	9 407	133	88 663	98 203
Fair value adjustment	-252	68	-44	-228
Closing balance	**9 155**	**201**	**88 619**	**97 975**

30 September 2025	Fixed-rate loans to customers	Equity instruments	Mortgages (FVOCI)	Total
Nominal value including accrued interest (fixed income instruments) / cost (shares)	10 961	388	83 226	94 575
Fair value adjustment	-201	80	-48	-169
Closing balance	**10 761**	**467**	**83 178**	**94 406**

31 December 2025	Fixed-rate loans to customers	Equity instruments	Mortgages (FVOCI)	Total
Nominal value including accrued interest (fixed income instruments) / cost (shares)	10 709	133	84 340	95 182
Fair value adjustment	-188	56	-34	-166
Closing balance	**10 521**	**189**	**84 307**	**95 016**

Sensitivity, instruments classified in level 3

An increase of 10 basis points in the discount rate applied to fixed-rate loans to customers is estimated to reduce fair value by approximately NOK 15 million. For other financial instruments classified as level 3, the valuation is based on assumptions and judgements where the effect of changes in individual inputs is not considered to provide a meaningful representation of the overall valuation uncertainty. Further information on valuation techniques and sensitivity considerations is provided in Note 26 in the 2025 Annual Report.

Note 15 Deposits from and liabilities to customers

Parent bank				Group		
31 Dec. 2025	30 Sep. 2025	**30 Sep. 2026**	**Deposits by sector and industry**	**30 Sep. 2026**	30 Sep. 2025	31 Dec. 2025
76 523	76 344	80 192	Retail market	80 192	76 344	76 523
11 180	12 430	13 816	Public sector	13 816	12 430	11 180
1 998	2 211	2 189	Primary industries	2 189	2 211	1 998
930	880	825	Paper and pulp industries	825	880	930
1 587	4 348	1 365	Other industry	1 365	4 348	1 587
2 801	2 536	2 350	Building and construction	2 350	2 536	2 801
721	678	0	Power and water supply	0	678	721
2 291	2 311	2 620	Wholesale and retail trade	2 620	2 311	2 291
516	551	520	Hotel and restaurants	520	551	516
7 296	8 194	7 653	Real estate	7 653	8 194	7 296
27 105	23 156	25 558	Commercial services	25 565	23 142	27 080
2 310	2 057	2 646	Transport and communications	2 646	2 057	2 310
135 259	**135 697**	**139 735**	**Total deposits from and liabilities to customers**	**139 742**	**135 683**	**135 234**

Note 16 Debt securities issued

Change in debt securities issued - Group	30 Sep. 2026	Issued	Due / redeemed	Other changes	31 Dec. 2025
Certificate debt, nominal value	0	0	0	0	0
Bond debt, nominal value	28 589	3 000	-1 520	-2 598	29 707
Senior non-preferred, nominal value	10 824	3 275	0	-3 219	10 768
Subordinated loan capital, nominal value	2 628	0	0	0	2 628
Accrued interest	359	0	0	-135	494
Valuation adjustments [1]	-206	0	0	-1 979	1 773
Total debt raised through issuance of securities and subordinated loan capital, book value	**42 193**	**6 275**	**-1 520**	**-7 931**	**45 369**

[1] Of which unrealised foreign exchange rate adjustment of NOK -1 628 million for the period. Accumulated unrealised foreign exchange adjustment as of the balance sheet date amounts to NOK 871 million.

Change in debt securities issued - Parent bank	30 Sep. 2026	Issued	Due / redeemed	Other changes	31 Dec. 2025
Certificate debt, nominal value	0	0	0	0	0
Bond debt, nominal value	28 589	3 000	-1 520	-2 598	29 707
Senior non-preferred, nominal value	10 824	3 275	0	-3 219	10 768
Subordinated loan capital, nominal value	2 600	0	0	0	2 600
Accrued interest	359	0	0	-135	494
Valuation adjustments [1]	-206	0	0	-1 979	1 773
Total debt raised through issuance of securities and subordinated loan capital, book value	**42 166**	**6 275**	**-1 520**	**-7 931**	**45 342**

[1] Of which unrealised foreign exchange rate adjustment of NOK -1 628 million for the period. Accumulated unrealised foreign exchange adjustment as of the balance sheet date amounts to NOK 871 million.

Change in debt securities issued - Group	30 Sep. 2025	Issued	Due / redeemed	Other changes	31 Dec. 2024
Covered bonds, nominal value [2]	0	0	0	-2 088	2 088
Certificate-based debt, nominal value	0	0	-200	0	200
Bond debt, nominal value	30 551	0	-2 797	466	32 881
Senior non-preferred, nominal value	10 768	3 518	-2 500	0	9 750
Subordinated loan capital, nominal value	2 628	400	0	0	2 228
Accrued interest	373	0	0	-148	521
Value adjustments [1]	**1 512**	**0**	**0**	**117**	**1 395**
Total debt raised through issuance of securities and subordinated loan capital, book value	**45 831**	**3 918**	**-5 497**	**-1 653**	**49 063**

[1] Of which unrealised foreign exchange rate adjustment of NOK -130 for the period. Accumulated unrealised foreign exchange adjustment as of the balance sheet date amounts to NOK 2 272 million.

[2] SpareBank 1 Boligkreditt AS was substituted for Totens Sparebank Boligkreditt AS as the debtor with respect to the covered bonds in the first quarter of 2025.

Change in debt securities issued - Parent bank	30 Sep. 2025	Issued	Due / redeemed	Other changes	31 Dec. 2024
Certificate-based debt, nominal value	0	0	-200	0	200
Bond debt, nominal value	30 551	0	-2 797	466	32 881
Senior non-preferred, nominal value	10 768	3 518	-2 500	0	9 750
Subordinated loan capital, nominal value	2 600	400	0	0	2 200
Accrued interest	373	0	0	-137	510
Value adjustments [1]	1 512	0	0	115	1 397
Total debt raised through issuance of securities and subordinated loan capital, book value	**45 804**	**3 918**	**-5 497**	**444**	**46 938**

[1] Of which unrealised foreign exchange rate adjustment of NOK -130 million for the period. Accumulated unrealised foreign exchange adjustment as of the balance sheet date amounts to NOK 2 272 million.

Change in debt securities issued - Group	31 Dec. 2025	Issued	Due / redeemed	Other changes	31 Dec. 2024
Covered bonds, nominal value [2]	0	0	0	-2 088	2 088
Certificate debt, nominal value	0	0	-200	0	200
Bond debt, nominal value	29 707	0	-3 797	622	32 881
Senior non-preferred, nominal value	10 768	3 518	-2 500	0	9 750
Subordinated loan capital, nominal value	2 628	400	0	0	2 228
Accrued interest	494	0	0	-27	521
Valuation adjustments [1]	1 773	0	0	378	1 395
Total debt raised through issuance of securities and subordinated loan capital, book value	**45 369**	**3 918**	**-6 497**	**-1 115**	**49 063**

[1] Of which unrealised foreign exchange rate adjustment of NOK 97 million for the period. Accumulated unrealised foreign exchange adjustment as of the balance sheet date amounts to NOK 2 499 million.

[2] SpareBank 1 Boligkreditt AS was substituted for Totens Sparebank Boligkreditt AS as the debtor with respect to the covered bonds in the first quarter of 2025.

Change in debt securities issued - Parent bank	31 Dec. 2025	Issued	Due / redeemed	Other changes	31 Dec. 2024
Certificate debt, nominal value	0	0	-200	0	200
Bond debt, nominal value	29 707	0	-3 797	622	32 881
Senior non-preferred, nominal value	10 768	3 518	-2 500	0	9 750
Subordinated loan capital, nominal value	2 600	400	0	0	2 200
Accrued interest	494	0	0	-16	510
Valuation adjustments [1]	1 773	0	0	376	1 397
Total debt raised through issuance of securities and subordinated loan capital, book value	**45 342**	**3 918**	**-6 497**	**982**	**46 938**

[1] Of which unrealised foreign exchange rate adjustment of NOK 97 million for the period. Accumulated unrealised foreign exchange adjustment as of the balance sheet date amounts to NOK 2 499 million.

Note 17 Earnings per equity capital certificate

Earnings per equity capital certificate (ECC)	Year to date 2026	Year to date 2025	Year 2025
Net profit for the Group	2 409	2 660	3 549
- adjusted for Tier 1 capital holders' share of net profit	102	105	138
- adjusted for non-controlling interests' share of net profit	22	27	33
Adjusted net profit	**2 285**	**2 529**	**3 377**
Adjusted net profit allocated to ECC holders	1 671	1 851	2 471
Average number of equity capital certificates	135 860 724	135 860 724	135 860 724
Result per average equity capital certificate (NOK)	**12.30**	**13.62**	**18.19**

Equity capital certificate (Parent Bank)	30 Sep. 2026	30 Sep. 2025	31 Dec. 2025
Equity capital certificates	6 793	6 793	6 793
Premium fund	2 682	2 682	2 682
Dividend equalisation fund	7 943	7 337	6 199
A. Equity capital certificate owners' capital	**17 419**	**16 812**	**15 674**
Primary capital	6 170	5 947	5 529
Compensation fund	174	174	174
Provision for gifts	60	45	45
B. Total primary capital	**6 404**	**6 165**	**5 748**
Fund for unrealised gains	411	371	351
Allocated to dividends and other equity capital	0	0	1 725
Allocated to dividends on customers return	0	0	633
Total equity excl. hybrid capital	**24 234**	**23 349**	**24 131**
Equity capital certificate ratio (A/(A+B))	**73.1 %**	**73.2 %**	**73.2 %**

	30 Sep. 2026	30 Sep. 2025	31 Dec. 2025
Equity capital certificates issued	135 860 724	135 860 724	135 860 724
Average equity capital certificates	135 860 724	135 860 724	135 860 724

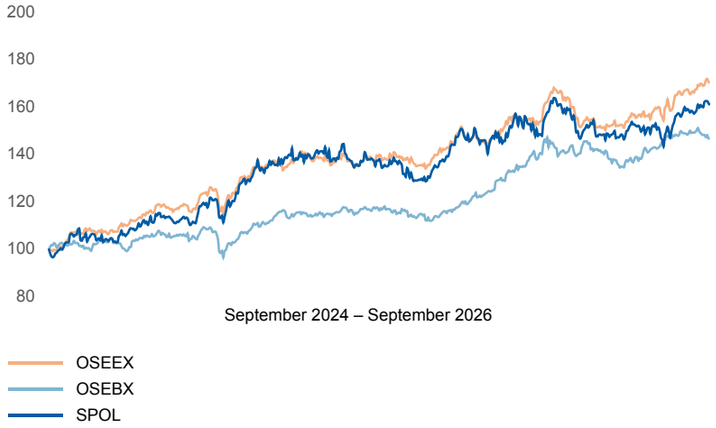
Note 18 Events occurring after the balance sheet date

No events have occurred since the balance sheet date that are material to the interim financial statements as prepared.

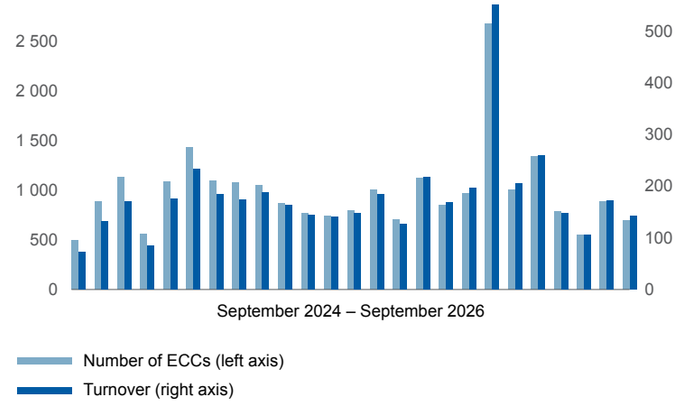
Other information

EQUITY CAPITAL CERTIFICATE

Price development in the ECC (SPOL) compared to share price indices
Total returns (dividend adjusted). Index = 100 at start date in the chart



Trade in the equity capital certificate (SPOL)
Number of ECCs (1000s) and turnover (NOK million per month)



Source: Macrobond, own calculations

20 largest holders of equity capital certificates (SPOL)

	3Q 2026		3Q 2025	
20 largest holders of equity capital certificates (SPOL)	**No. of ECCs**	**Share in per cent**	No. of ECCs	Change
Sparebankstiftelsen Hedmark	60 404 892	44.46 %	60 404 892	0
Totens Sparebankstiftelse	11 713 364	8.62 %	11 713 364	0
Landsorganisasjonen i Norge	11 121 637	8.19 %	11 121 637	0
Skandinaviska Enskilda Banken AB (nominee)	6 834 664	5.03 %	6 819 664	15 000
VPF Eika Egenkapitalbevis	4 017 114	2.96 %	3 323 239	693 875
Geveran Trading Co LTD	2 776 176	2.04 %	2 776 176	0
Fellesforbundet	2 391 954	1.76 %	2 391 954	0
Kommunal Landspensjonskasse Gjensidig Forsikring	2 045 072	1.51 %	2 044 072	1 000
Brown Brothers Harriman & Co. (nominee)	1 622 873	1.19 %	1 957 539	-334 666
State Street Bank and Trust Company (nominee)	1 421 068	1.05 %	679 108	741 960
Norsk Nærings- og Nytelsesmiddelarbeiderforbund	1 313 555	0.97 %	1 313 555	0
Brown Brothers Harriman & Co. (nominee)	1 151 100	0.85 %	1 151 100	0
Spesialfondet Borea Utbytte	944 435	0.70 %	1 284 887	-340 452
Forbundet Styrke	765 049	0.56 %	479 443	285 606
JP Morgan Chase Bank (nominee)	653 571	0.48 %	0	653 571
Fagforbundet	622 246	0.46 %	622 246	0
State Street Bank and Trust Company (nominee)	427 268	0.31 %	713 161	-285 893
JP Morgan Chase Bank (nominee)	418 251	0.31 %	26 177	392 074
Brown Brothers Harriman & Co. (nominee)	346 570	0.26 %	394 499	-47 929
MP Pensjon PK	334 766	0.25 %	433 222	-98 456
Total 20 largest owners of equity capital certificates	**111 325 625**	**81.94 %**	**109 649 935**	**1 675 690**
Other owners	24 535 099	18.06 %	26 210 789	-1 675 690
Total no. of equity capital certificates	**135 860 724**	**100.00%**	**135 860 724**	**0**

DIVIDEND POLICY

SpareBank 1 Østlandet puts emphasis on giving its owners a competitive and stable cash dividend, based on good profitability and high dividend capacity. The bank targets payments of at least 50 per cent of annual profits after taxes in dividends to the owners of equity certificates and as customer dividends from the ownerless capital. The decision to pay dividends is assessed in light of possible extraordinary income and costs, as well as taking into account expected profit developments and regulatory changes with expected consequences for capital adequacy.

The bank's long-term target for profitability is a return on equity of 13 per cent. SpareBank 1 Østlandet's operations in a cyclically stable region of Norway and a high share of mortgage loans contribute to a loan portfolio with low risk. The bank's target for solidity is captured by a long-term target for the CET 1-ratio of a 100 basis points management buffer above regulatory requirements.

The combination of high profitability and solidity in a stable market region with a robust loan portfolio provides the bank with a strong foundation to maintain the targeted dividend share, also during times of economic downturns.

Following a proposal from the Board of Directors, the Supervisory Board decides each year on the share of profits after taxes which will be distributed as dividends to ECC owners and the ownerless capital, proportionally in accordance with their relative share of the bank's equity. The share of profits belonging to the ownerless capital is expected to be paid to the bank's customers as customer dividends. The customer dividend should prevent a dilution of the ECC holders' ownership stake in the bank.

FINANCIAL CALENDAR 2027

Date	Theme
12 February	Q4 2026 Quarterly Report
10 March	Annual Report 2026
1 April	Supervisory Board Meeting
5 May	Q1 2027 Quarterly Report
12 August	Q2 2027 Quarterly Report
3 November	Q3 2027 Quarterly Report

As a general rule, the accounts will be published before the stock exchange's open hours, unless otherwise stated.

We reserve the right to change any dates of publication.

This information is subject to the disclosure requirements acc. to § 5-1 vphl (Norwegian Securities Trading Act).

The silent period occurs from the fifth banking day of the new quarter and until the interim report has been published. During this period, Investor Relations does not arrange any meetings with media, investors, analysts or other capital market players.

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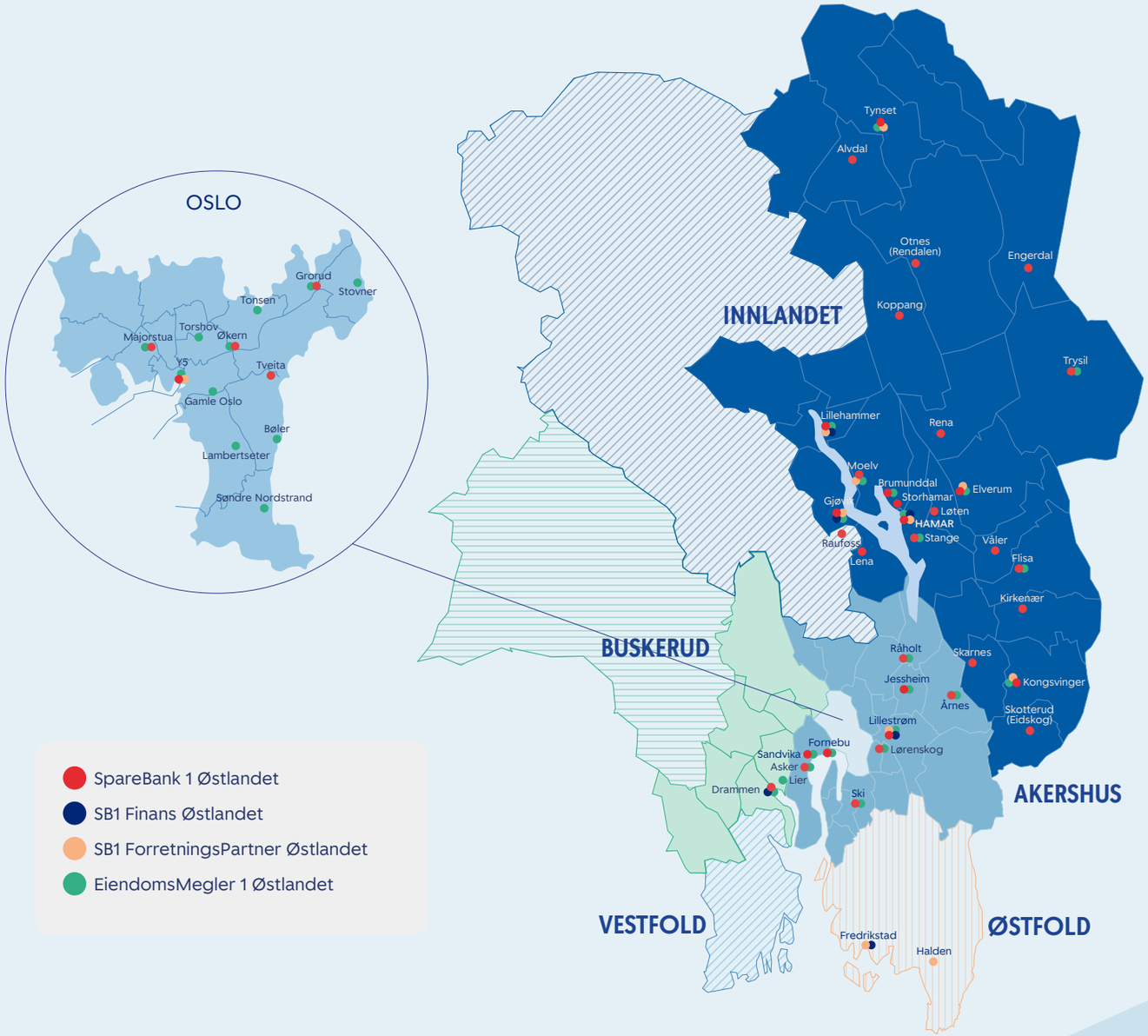
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This report has been translated using artificial intelligence and manually reviewed for accuracy.



About SpareBank 1 Østlandet
SpareBank 1 Østlandet is the country's fourth largest savings bank group, with more than 1 300 competent and proud employees. Over 180 years, we have built a solid market position in Eastern Norway by being accessible and providing services to individuals and businesses in both rural and urban markets. Today, we are physically present with a broad network of offices in Oslo, Akershus, Buskerud, Østfold and Innlandet.

Through the bank's subsidiaries, the SpareBank 1 Alliance's affiliated product companies, and ownership interests in Fremtind Insurance, we are a complete financial services provider for our retail and corporate customers. The group is publicly listed and has its headquarters in Hamar. We have deep roots in Eastern Norway. For generations, we have contributed to value creation in the market area, and our vision is to further develop the region.

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