Rogaland Sparebank

Q3 2026

Capital Markets Day

Tomas Nordbø, CEO
Siri A. Styles, CFO

Oslo, 5 November 2026



Agenda

Rogaland Sparebank 2026-2027

by Tomas Nordbø, CEO

Financial key figures

by Siri Aaen Styles, CFO

Liquidity and Local Macro

by Johan Erik Flaatin, Head of Finance



Customers and reputation

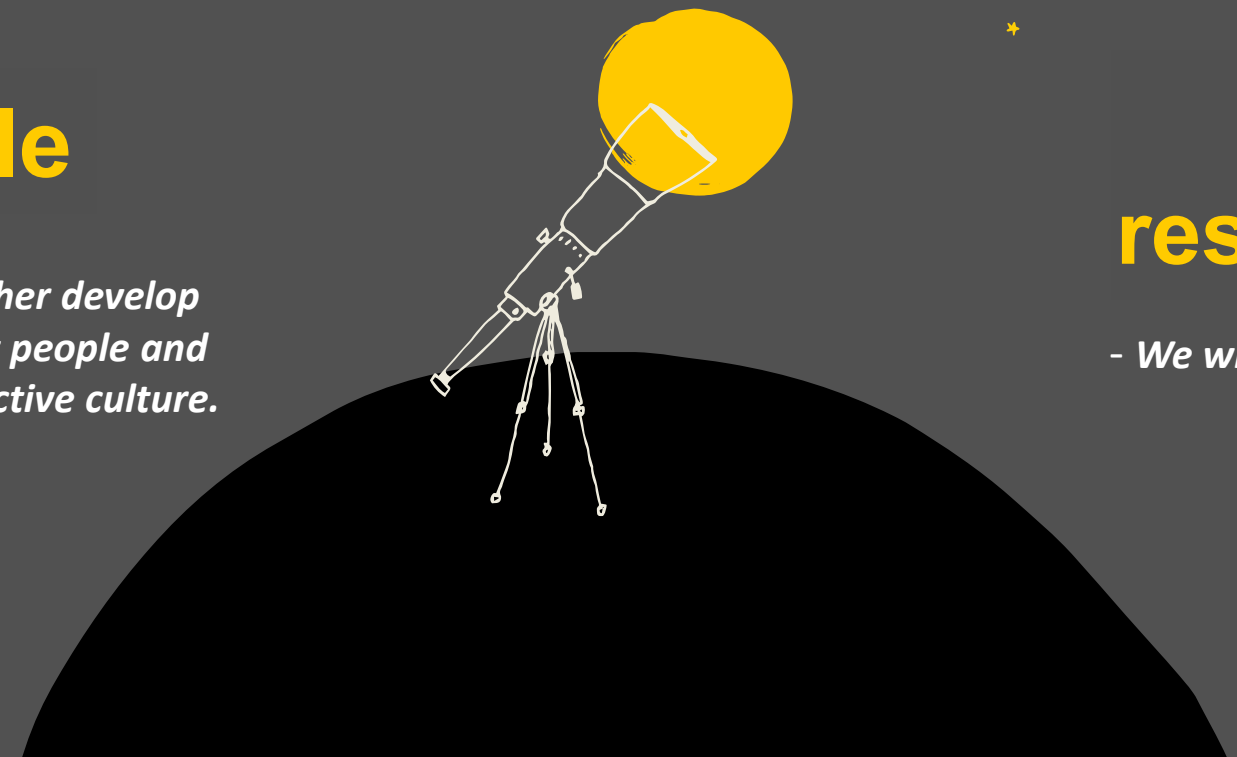
- We will ensure good and customized customer experiences. In everything we do, we will help build a stronger and broader reputation.

Profitable growth

"We will grow more than the market and ensure ever-improving profitability

People

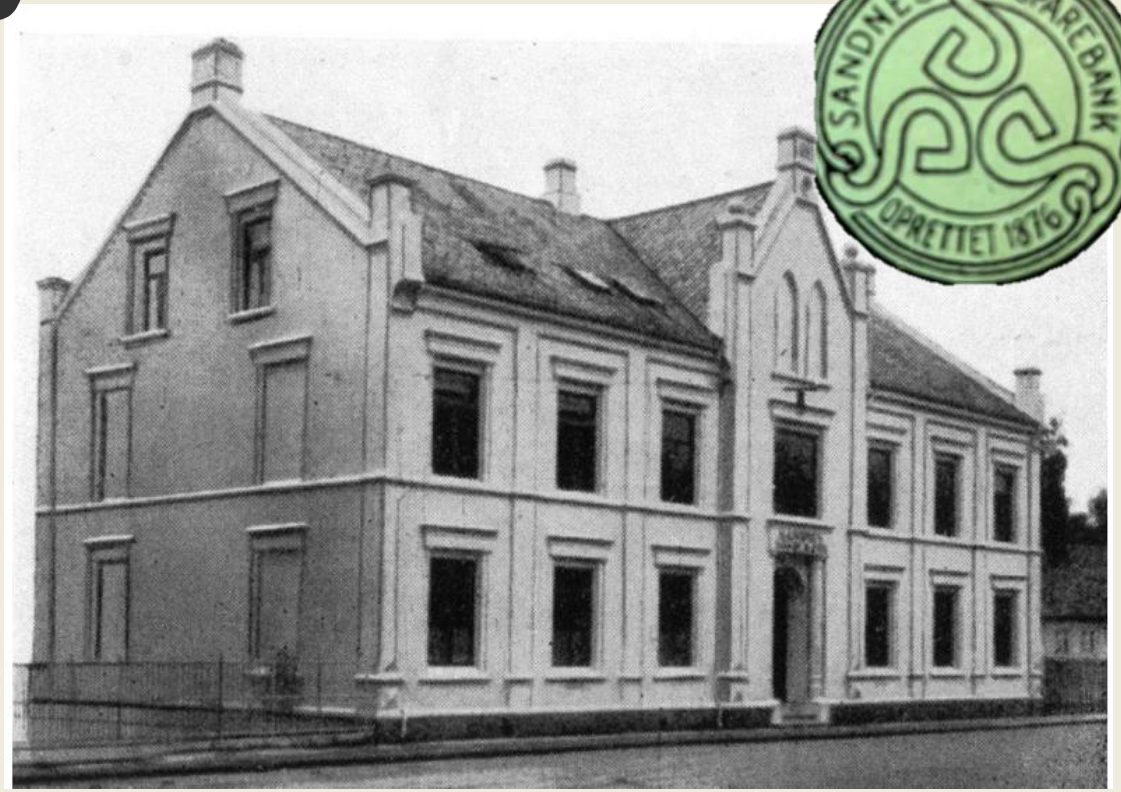
-We will get hold of, further develop and take care of the best people and build a unique and attractive culture.



Community responsibility

- We will be responsible in our choices and contribute to local community development.

Rogaland Sparebank 150 years!





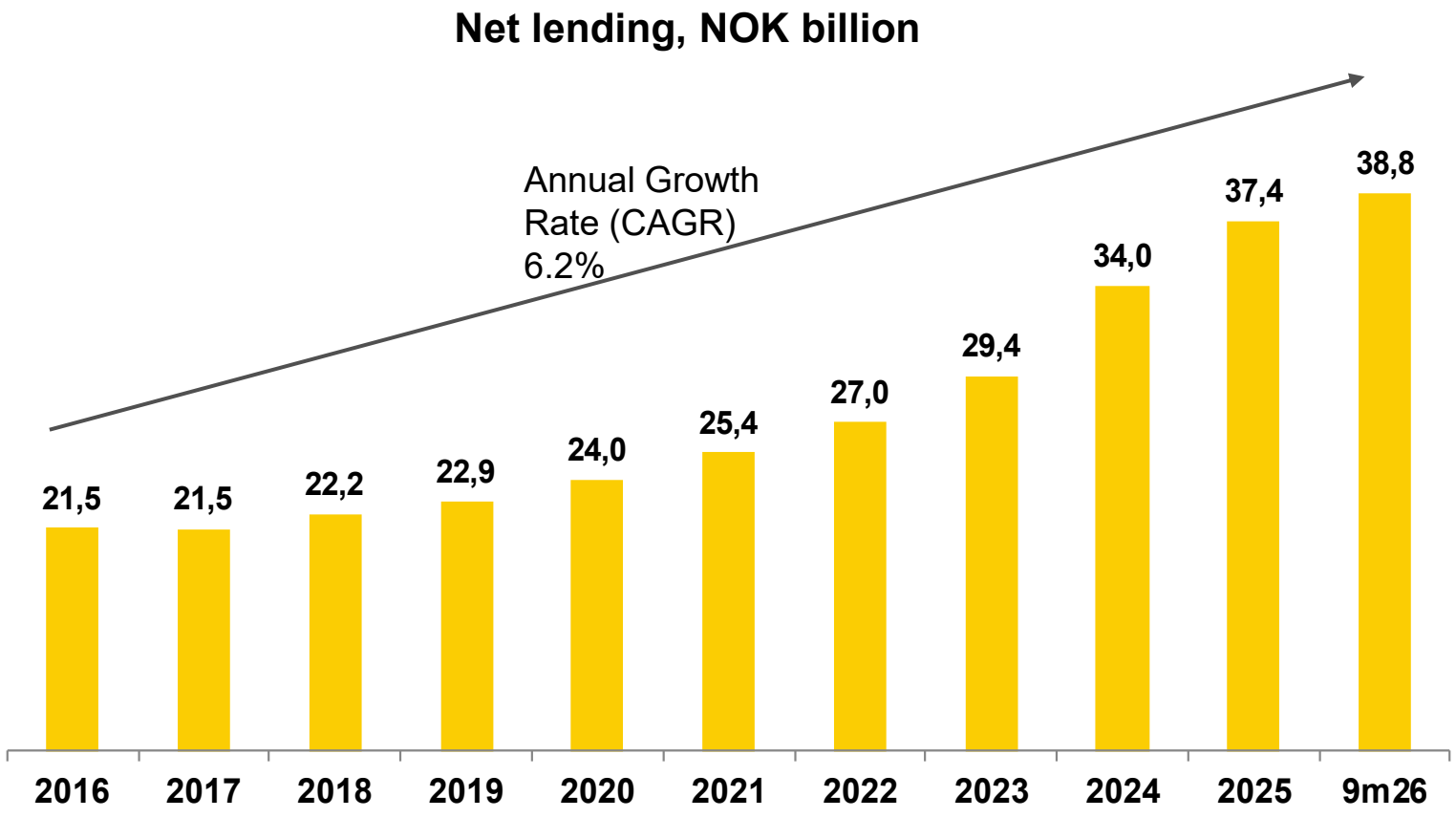
Rogaland Sparebank 150 years!

- A bank started by, and for, the people
- A **steady growth partner for small and large businesses in the region**
- A **safe supporter for the general public** – security and predictability for customers and the return of profits to society
- A **proud workplace** that has developed generations of employees
- An institution that has helped build the city, develop local communities and create a sense of belonging.



Rogaland Sparebank

Growth and profitability deliver results

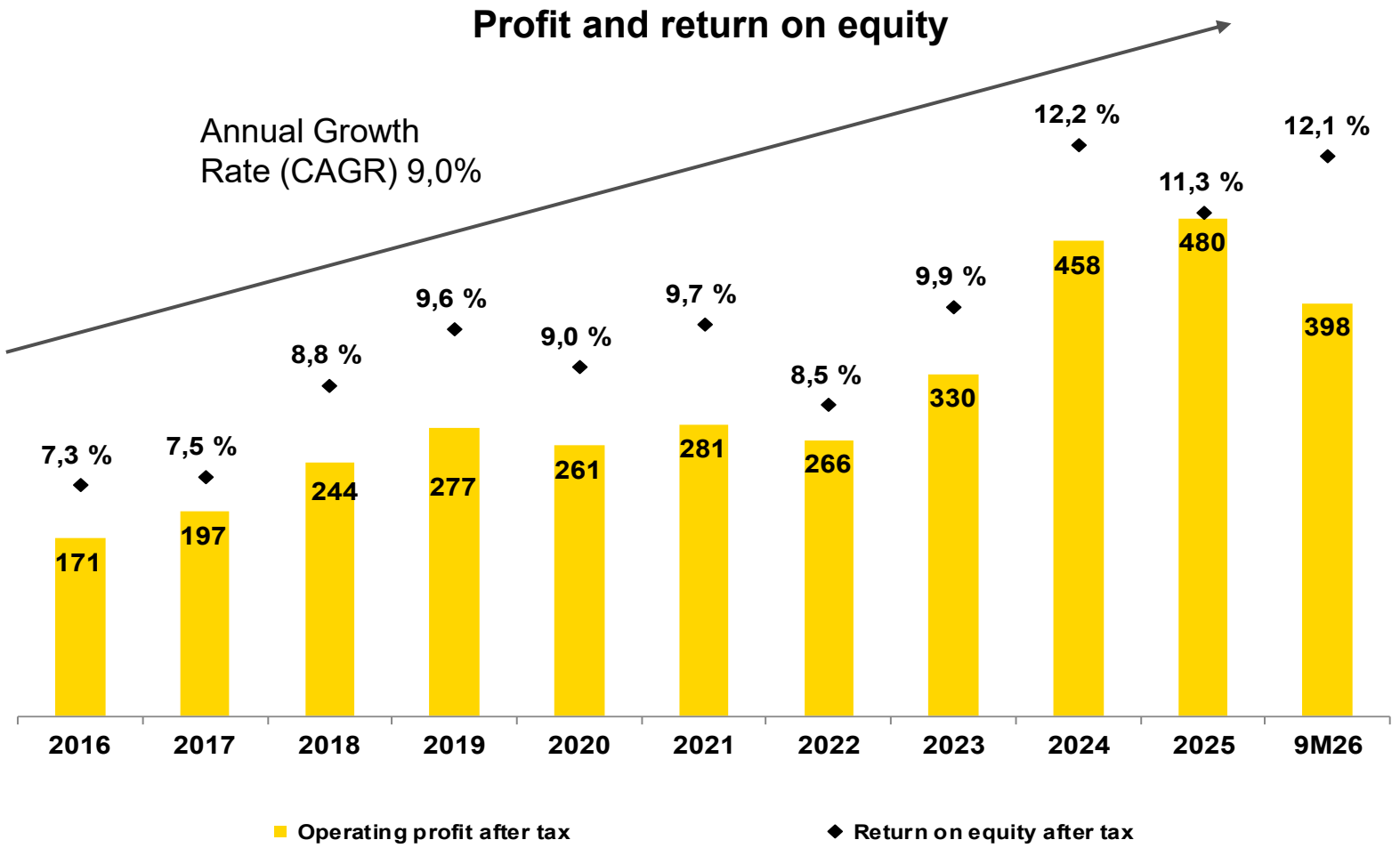


Key Points

- Annual growth rate (CAGR) from 2016-3Q26 is 6.2%
- Retail banking initiative in Stavanger from autumn 2021
- Corporate SME initiative from 2024
- Hjelmeland Sparebank included with 3.2 billion in 3Q24
- Gained market share throughout the period

9M24 includes NOK 0.6 billion in Eika Boligkreditt

Growth and profitability deliver results



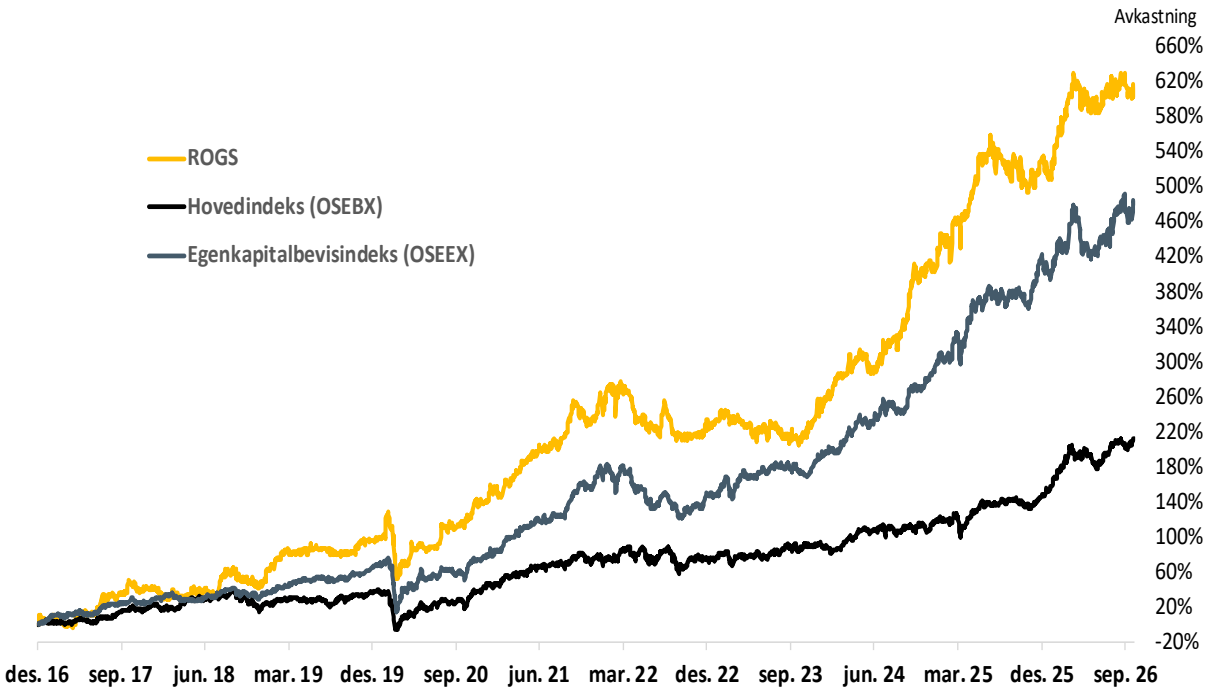
Key Points

- Annual percentage improvement (CAGR) from 2016-3Q26 of 9.0%
- Costs of replacing core banking system totalling NOK 67 million in 2021-2023
- Hjelmeland Sparebank included from 3Q24
- De-risking and restructuring of corporate banking
- Low losses
- Tight cost control
- Capital discipline

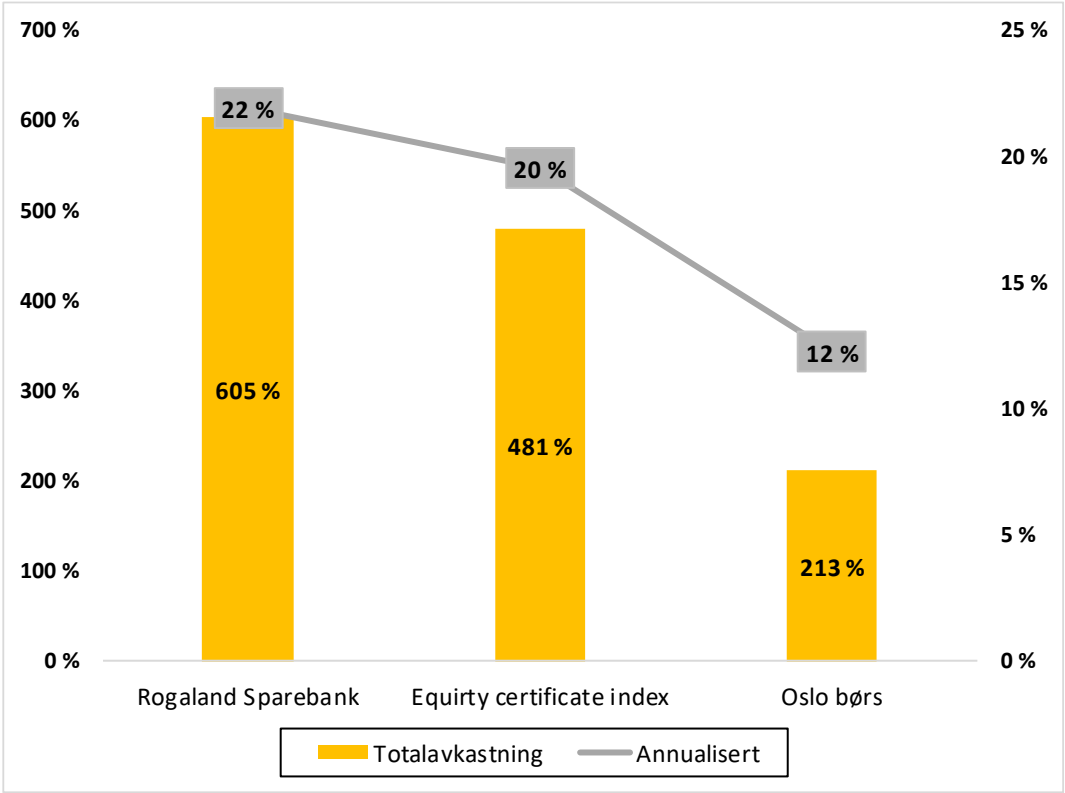
Growth and profitability deliver results

Equity certificate performance, including dividends

ROGS: price and trading volume on Oslo Børs

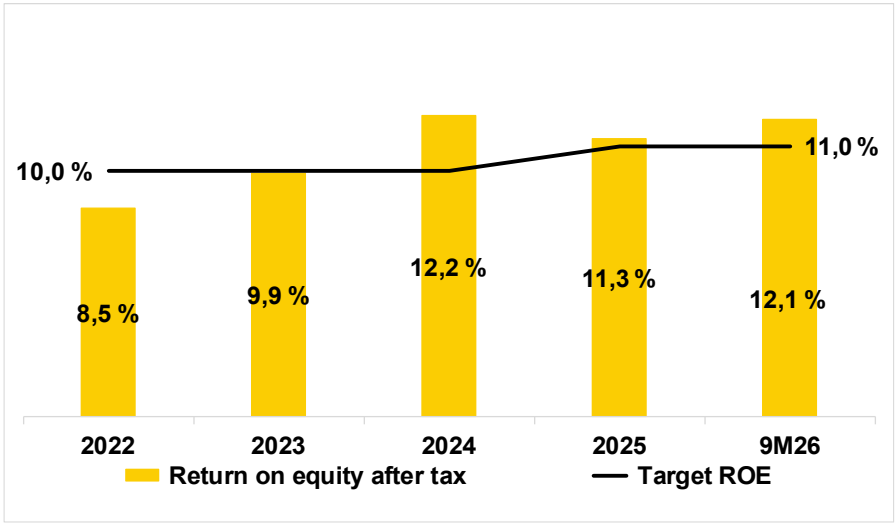


Return from 31.12.16 – 29.10.26

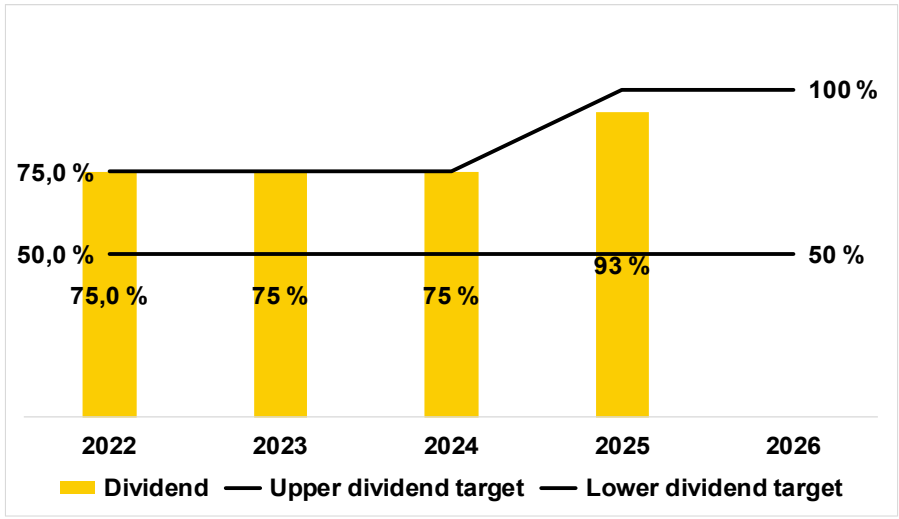


Financial targets 2025–2028

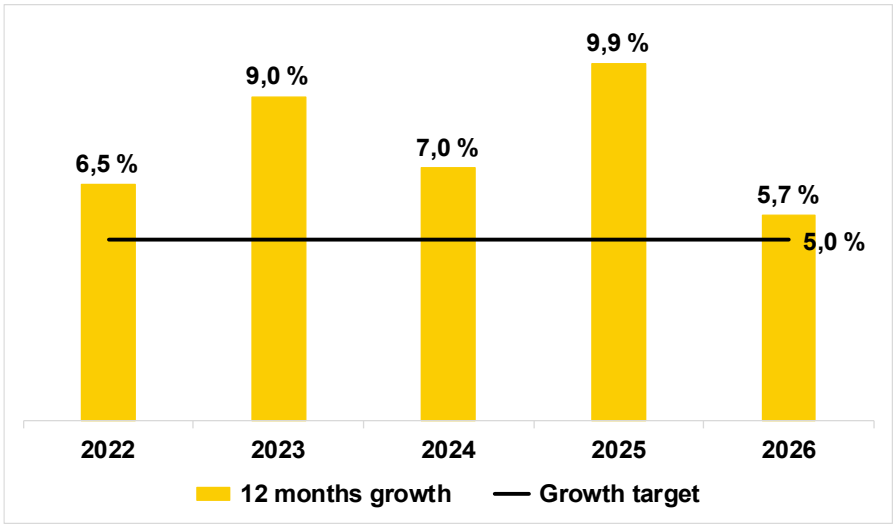
Return on equity >11%



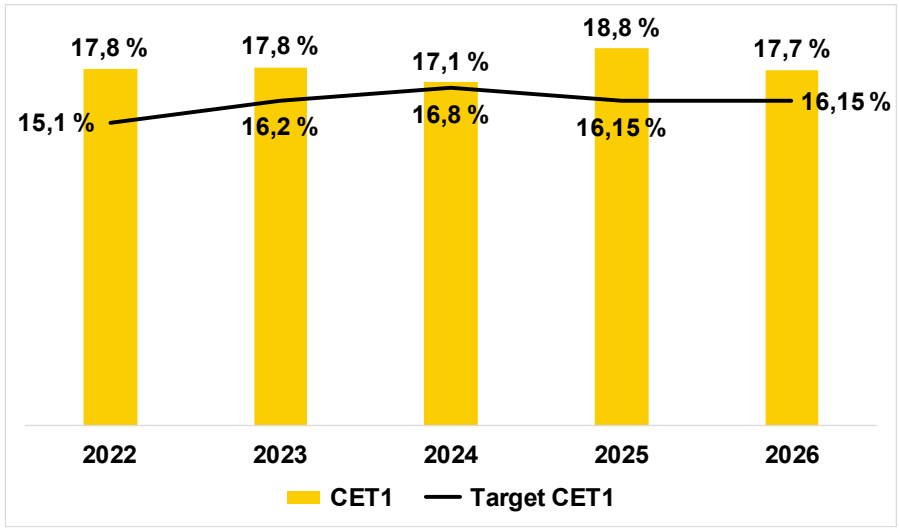
Dividend payout ratio [50–100%]



Profitable growth >5%

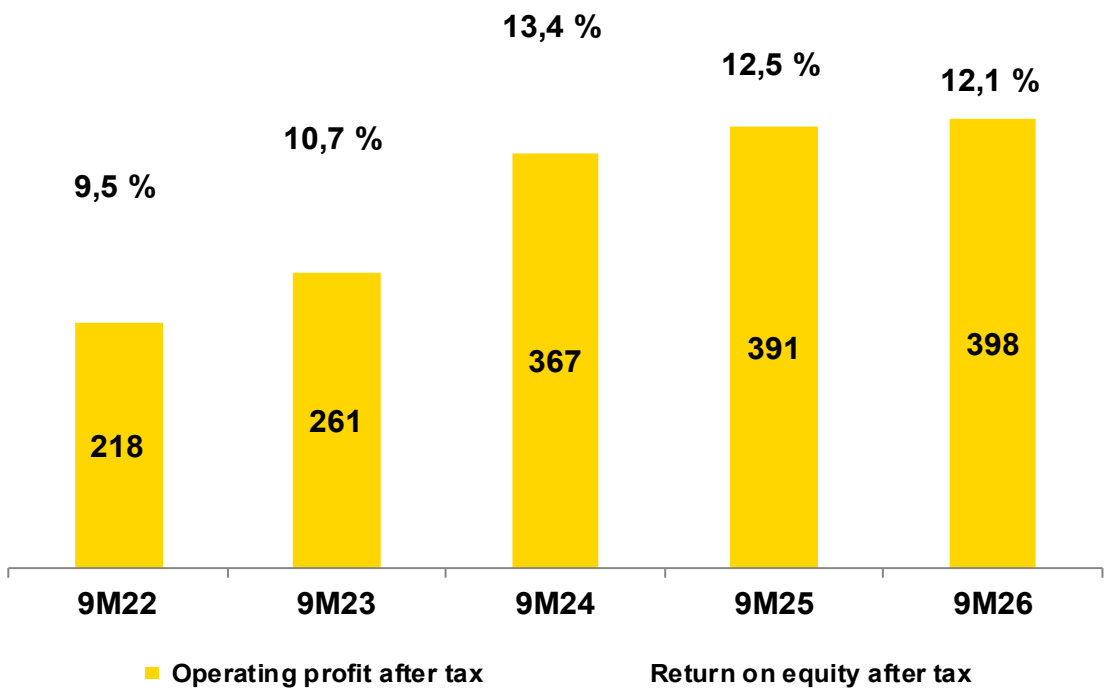


CET1 capital ratio >16.15%



Rogaland Sparebank: strong first nine months

Profit and return on equity

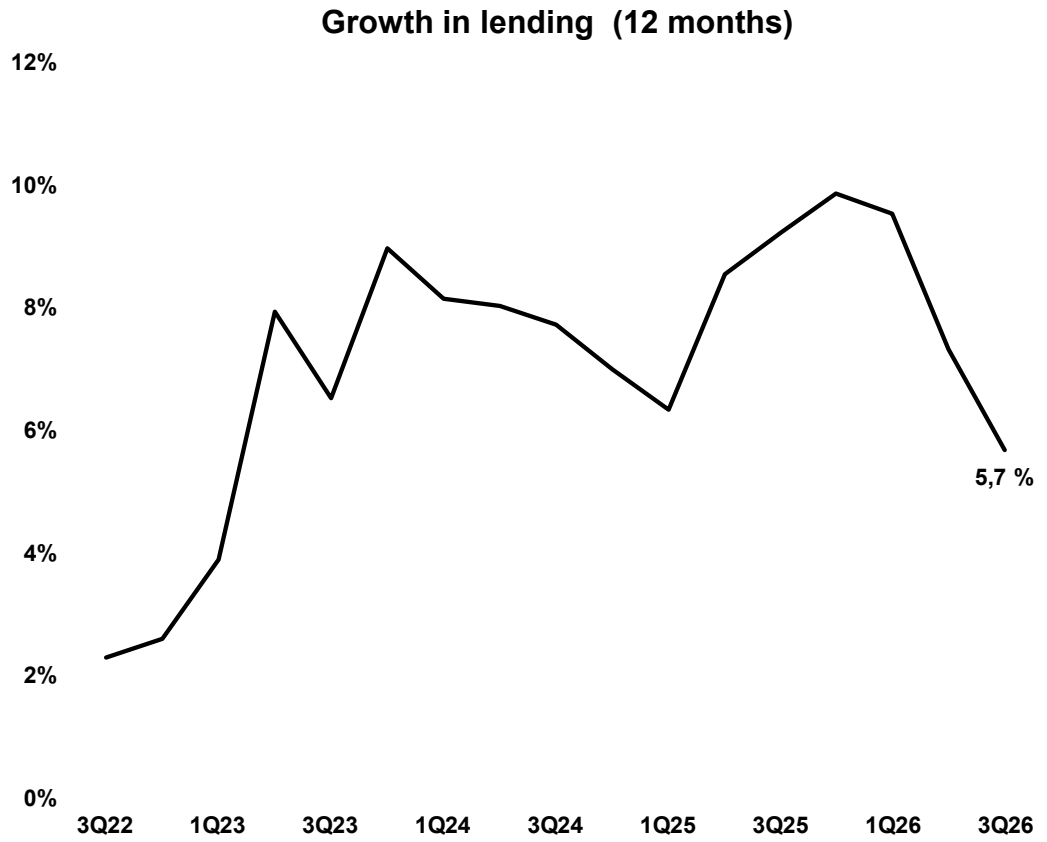


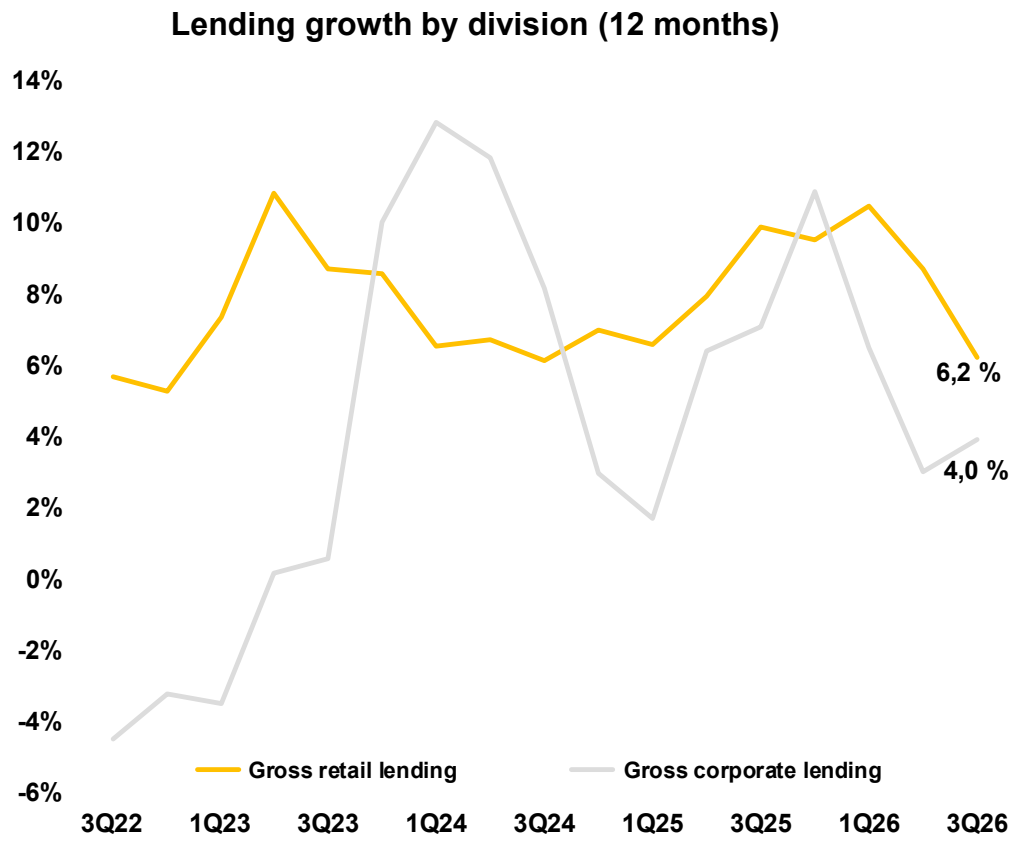
Summary first 9 months

- Profit after tax: NOK 397.9 million (390.6 million)
- Return on equity after tax of 12.1% (12.5%)
- Gross organic lending growth over the past 12 months of 5.7 % (9.2%)
- Net interest margin of 1.67% (1.91%)
- Total assets 46.4bn (42.9bn)
- Earnings per equity certificate NOK 10.4 (NOK 10.3)
- Total operating expenses MNOK 281.3 (303.7)

Continued solid lending growth

Lending growth 5.7% over the past 12 months





- Lending growth has increased by NOK 2.1 billion (5.7%) over the past 12 months.
- In the last quarter, loans to customers increased by MNOK 387 (0.7%)

- Lending to the retail market is up NOK 1.7 billion (6.2%) in the last 12 months. In the last quarter, lending increased by NOK 320 million (1.1%).
- Gross lending volume for the corporate market is up MNOK 348 (4.0%) in the last
  12 months, and down MNOK 32 (-0.4%) in the last quarter

The local bank concept – attractive also in the future

- Strong presence in Nord-Jæren and Ryfylke and is the local bank in Rogaland
- The bank has satisfied customers and is relevant and visible – customers choose Rogaland Sparebank!
- Great potential in today's market area
- The local bank concept stands up well in a highly competitive market where several competitors are investing nationally
- The bank has a clear presence in the local community



Rogaland – good growth opportunities

Kommune	Kunder	Befolkning 2026	Markedsandel PM
Stavanger	11.086	151.669	7,3 %
Sandnes	14.304	85.785	16,7 %
Jæren**	2.646	74.707	3,5 %
Sola	2.115	29.541	7,2 %
Ryfylke*	3.317	25.065	13,2 %
Randaberg	733	11.841	6,2 %
Totalt	**34.201**	**378.608**	**9,0 %**
Totalt for Rogaland	**34.867**	**508.922**	**6,9 %**



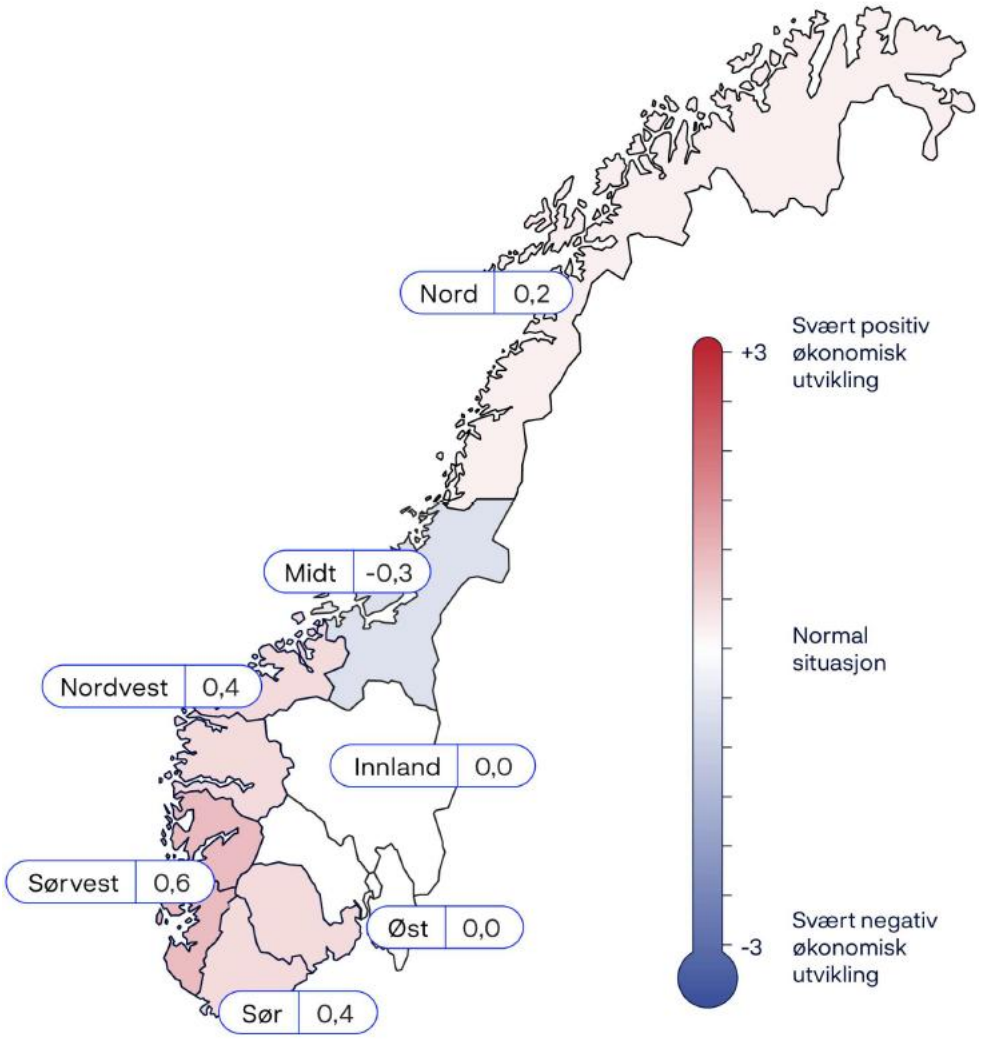
* Strand, Sauda, Suldal og Hjelmeland

** Gjesdal, Hå, Time og Klepp

Continued good macro outlook in the region

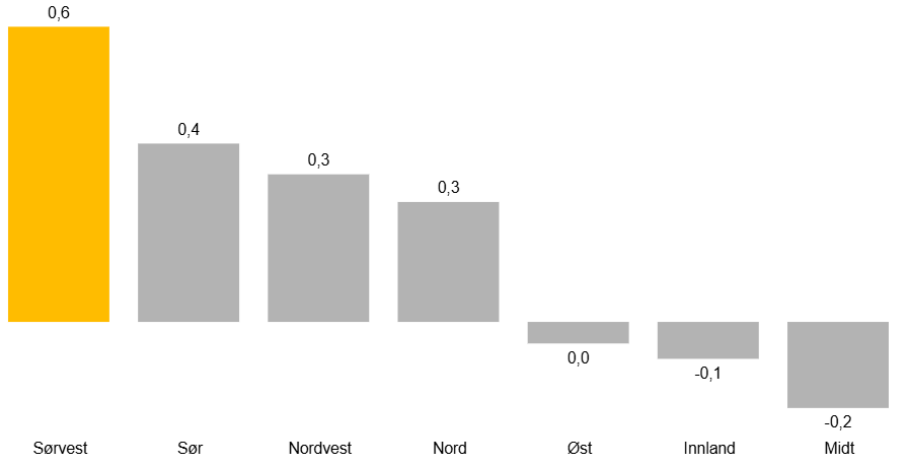
Rogaland Sparebank

Outlook, Regional Network Norges Bank

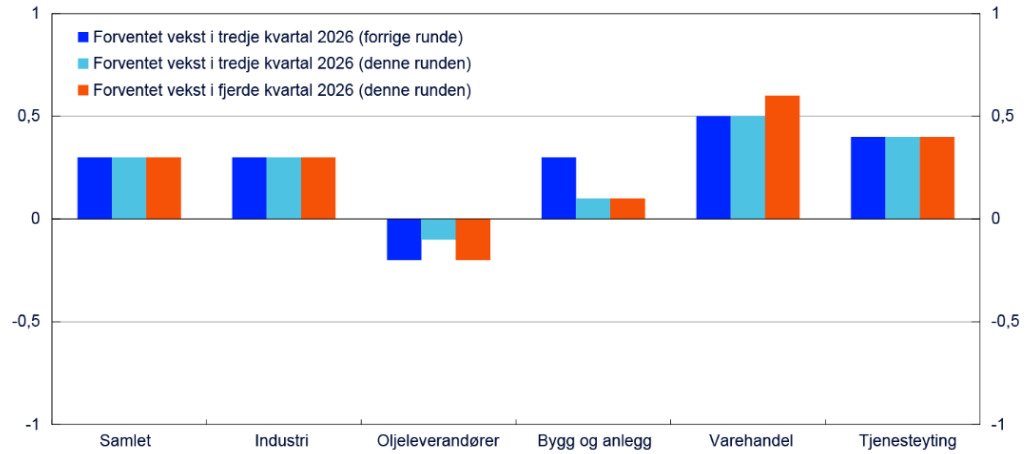


*Source: Norges Bank September 2026

Average growth indicator regional network, last three years (2023-2026)



Expected growth per sector. A diversified business sector in Rogaland contributes to



Market

Visibility and top of mind

- **Strong brand and high "top of mind"**

  A clear local profile and high visibility give Rogaland Sparebank a strong position in the market.

- **Marketing that supports growth in PM and BM**

  Targeted campaigns towards both the private and business market with local appeal.

- **Local campaigns that set us apart**

  Local relevance, humor and recognition give the communication a distinct character and make the brand more visible and relevant.

















**Amedia* (Sandnesposten, Solabladet, Jærbladet, Strandbuen)
**Schibsted* (Aftenbladet, VG, E24, Finn.no)

Community responsibility

- **NOK 40 million** for gifts that will create pride, joy and enthusiasm for **everyone in Rogaland**
- Proud sponsor and supporter of teams and associations in our region
- Customer dividend for the 9th time!
- We create jobs throughout the bank's market area









Gavefond



takk




Rogaland sparebank

Tårevåt overraskelse: – Jeg har ikke ord

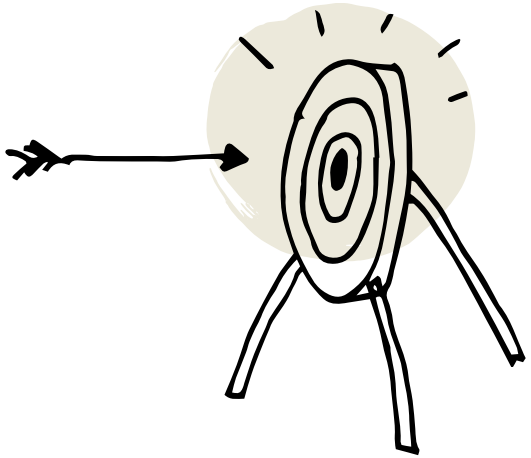


Retail market

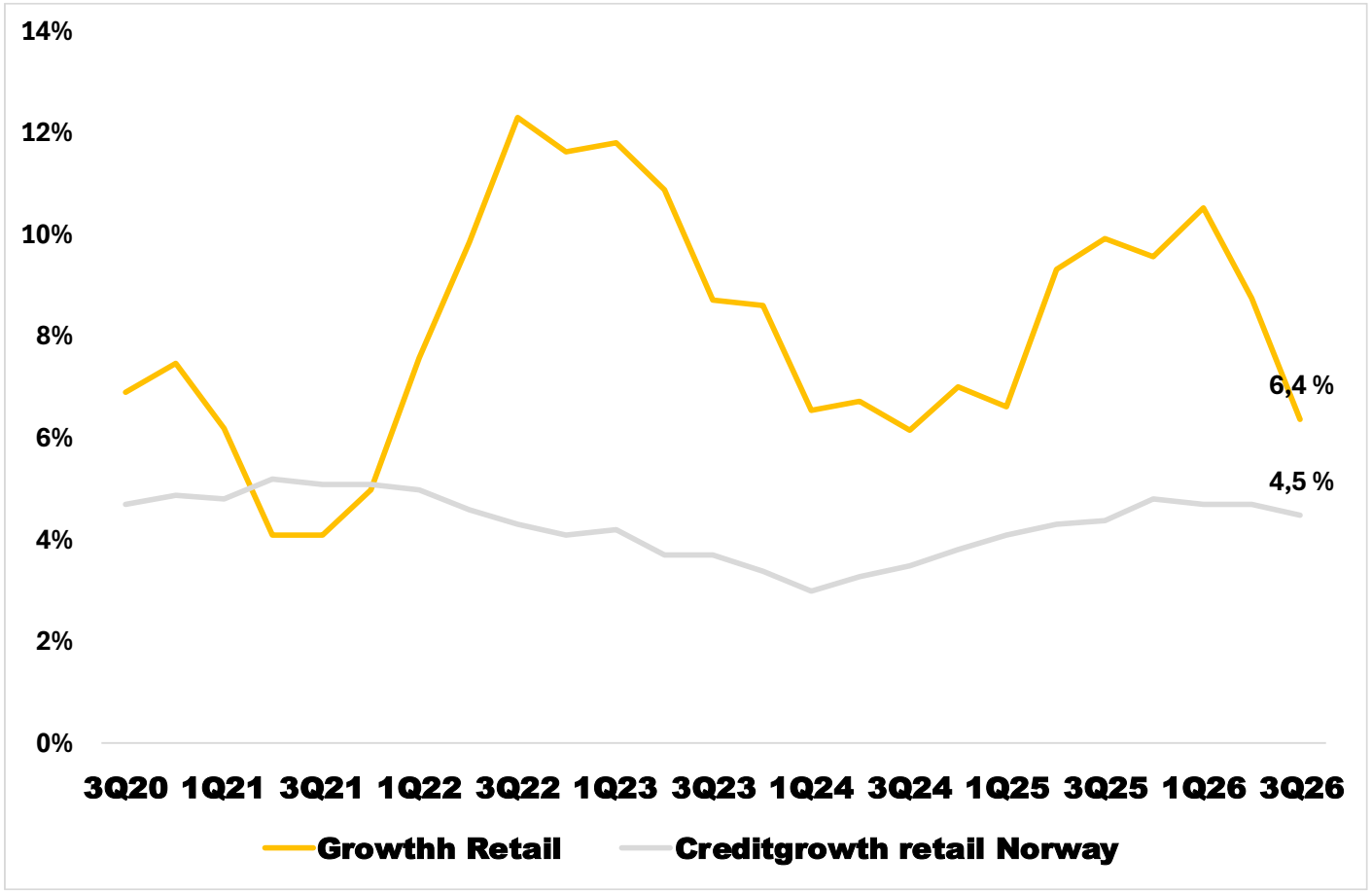
Goal towards 2028

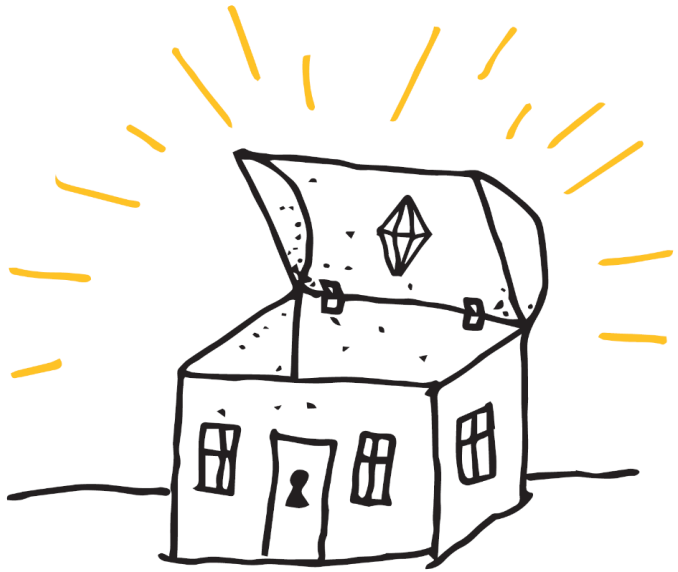
RETAIL MARKET

- We will take market shares where we have offices
- We will be among the most profitable in retail, measured against banks we compete against
- We will be the best at Personal financial advice
- We will work more standardized and operate efficiently
- We will lift both internal and external processes by using available technology and tools
- We will contribute to a lower cost-to-income ratio for the bank by increasing income without increasing costs
- We will work purposefully to increase the share within our preferred segment in PM
- We will ensure that we have sufficient deposit funds

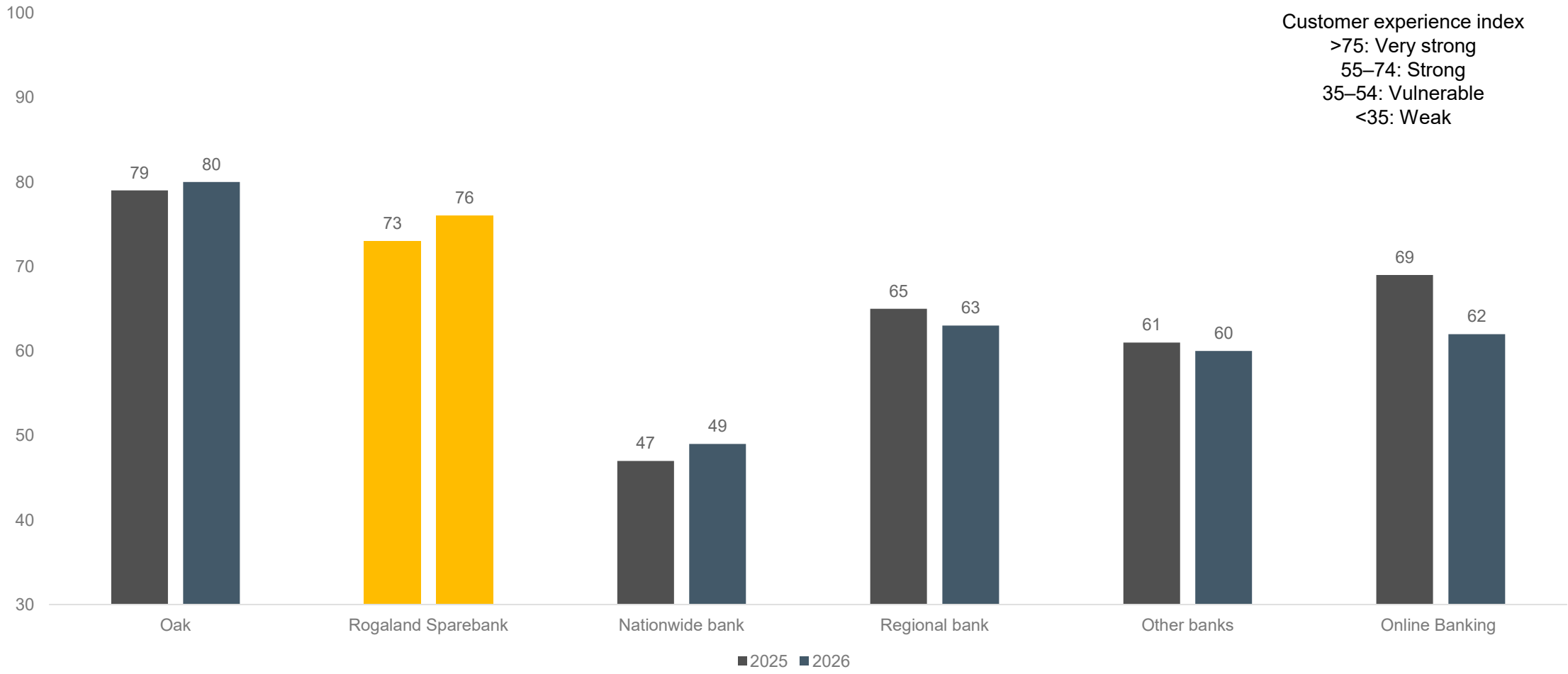


More retail customers choose Rogaland Sparebank





Retail customer satisfaction in Rogaland



Customer experience index
>75: Very strong
55–74: Strong
35–54: Vulnerable
<35: Weak

Source: *Kantar's customer survey 2026*

Stronger and personal presence in Jæren

- **Strategic investment in an attractive growth market**
  The establishment at Bryne strengthens the bank's presence in Jæren and is an important step in the long-term growth strategy and ambition to increase its market share in Rogaland.
- **Building on a strong customer position The**
  bank already had over 2,500 private customers in Jæren before its establishment, and the area has been among the bank's strongest in terms of percentage customer growth in recent years.
- **Increased local capacity provides a basis for further growth**
  A full-fledged office with personal advisors, business advisors and real estate agents gathered in Høghuset at Bryne provides increased proximity to customers and businesses and strengthens growth opportunities in both PM and BM.



Increased investment in savings

- Saving and investing is a rapidly growing market
- Ordinary fund savings and own pension savings relevant to more and more people
- Increasing number of wealthy customers
- Relevant advisory service and strong customer loyalty
- Eika Asset Management delivers ever better fund products and customer solutions
- Building up its own team of savings advisors



Aktiv real estate agency

An important contributor to retail banking growth

New profile and even closer interaction between bank and broker























Rogaland Sparebank + Aktiv Rogaland

Status 2026

Turnover

486

Sales so far this year

up from 374 YTD

Market share

37,9 %
Ryfylke

12,7 %
Sandnes

3,8 %
Stavanger

Rogaland Sparebank

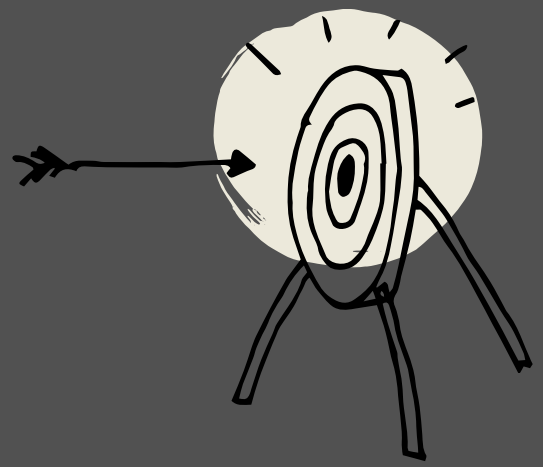
Corporate market

Goal towards 2028

CORPORATE MARKET

The most attractive local bank for small and medium-sized businesses in our market segment

- **Local** — We are present with competent employees who know and understand the local business community
- **Personal** — Relationship and closeness are the glue between us and our customers
- **Fast** — Short path to decision-makers gives us the power to act, and puts us in a position to find good solutions together with our customers



Two years into the new strategy period

- Rogaland Sparebank – Relevant among local businesses
- High activity in the entire business market area
- Good growth in new core customers
- Good growth in cross-selling income
  - Payment services and cash management
  - Insurance, pensions and guarantees
  - Leasing
- High customer satisfaction – All time high!



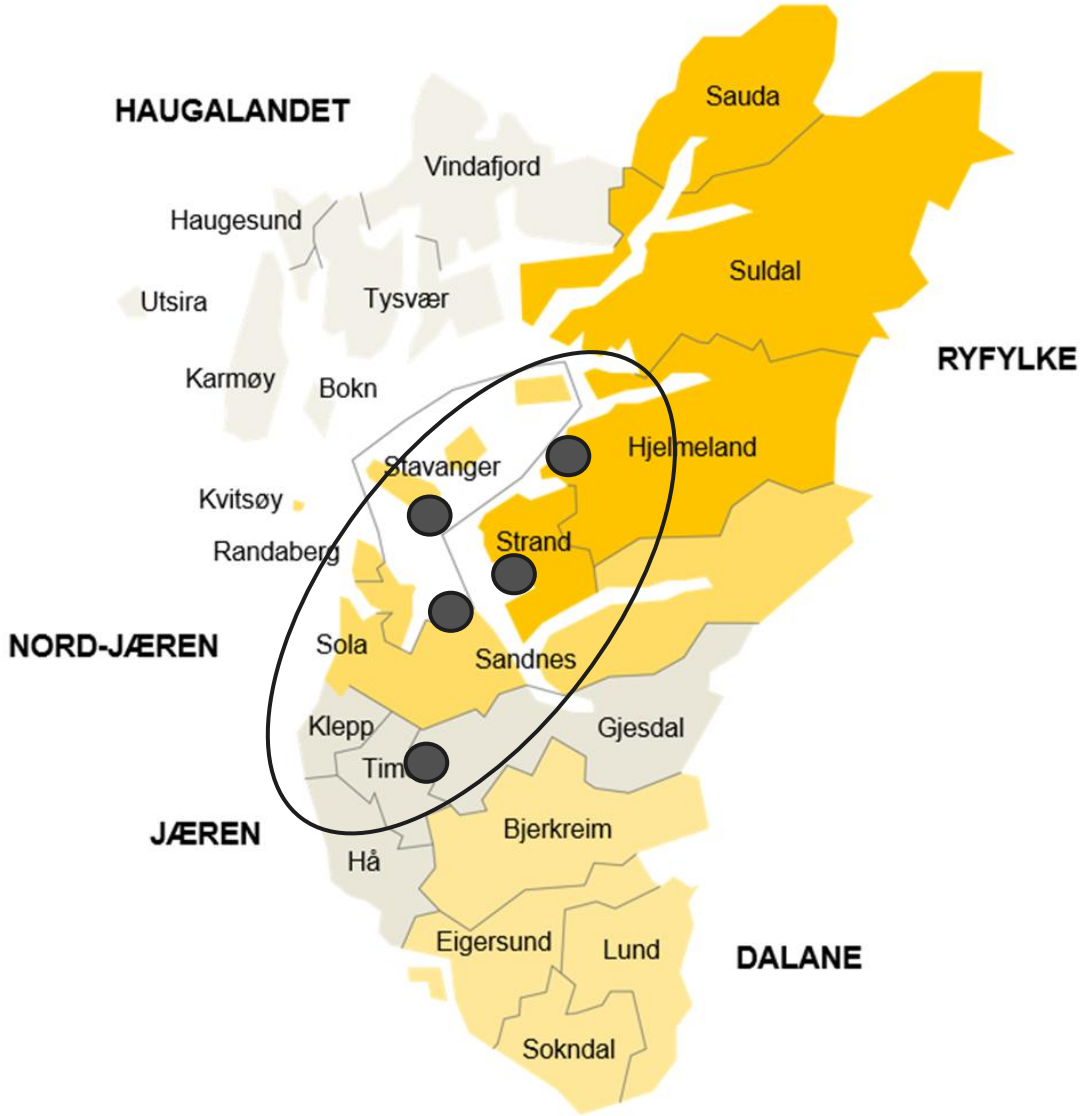
Great potential

Rogaland Sparebank

- Approximately 10%* market share in the SME segment in our primary market area
- 30 corporate banking employees in 5 offices
- Local presence crucial for good customer relations

Collaboration and partnership

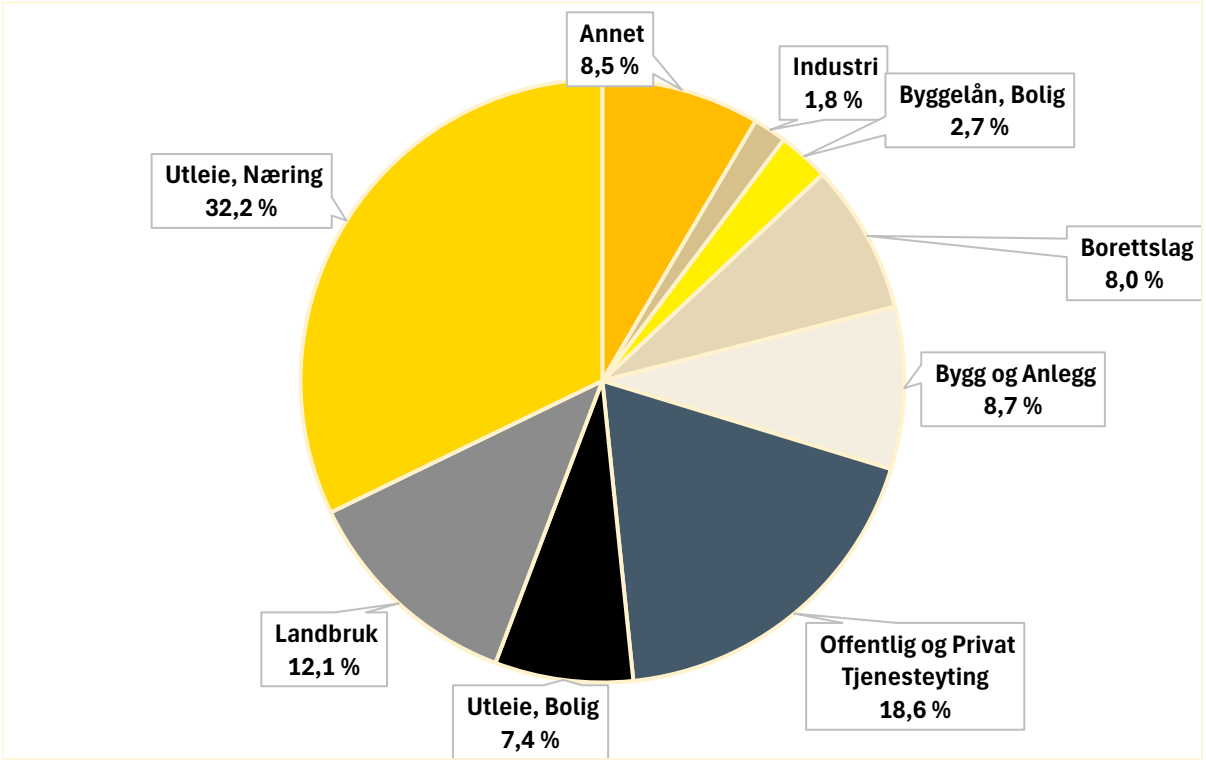
- The Growth Guarantee Scheme – Innovation Norway
- Working capital financing – ECSFIN
- Leasing – Brage



*Measured by the proportion of corporate identity numbers that are customers o

Corporate banking portfolio

- Growth as of Q3:
  - Loans: **+4.0%** last 12 months
  - Other income: **+8.7%** last 12 months
  - Customer growth – operating customers: **+4.7%** in the last 12 months
- Good industry risk diversification
- Low risk level in the portfolio



Annet: 8,4 % inneholder:

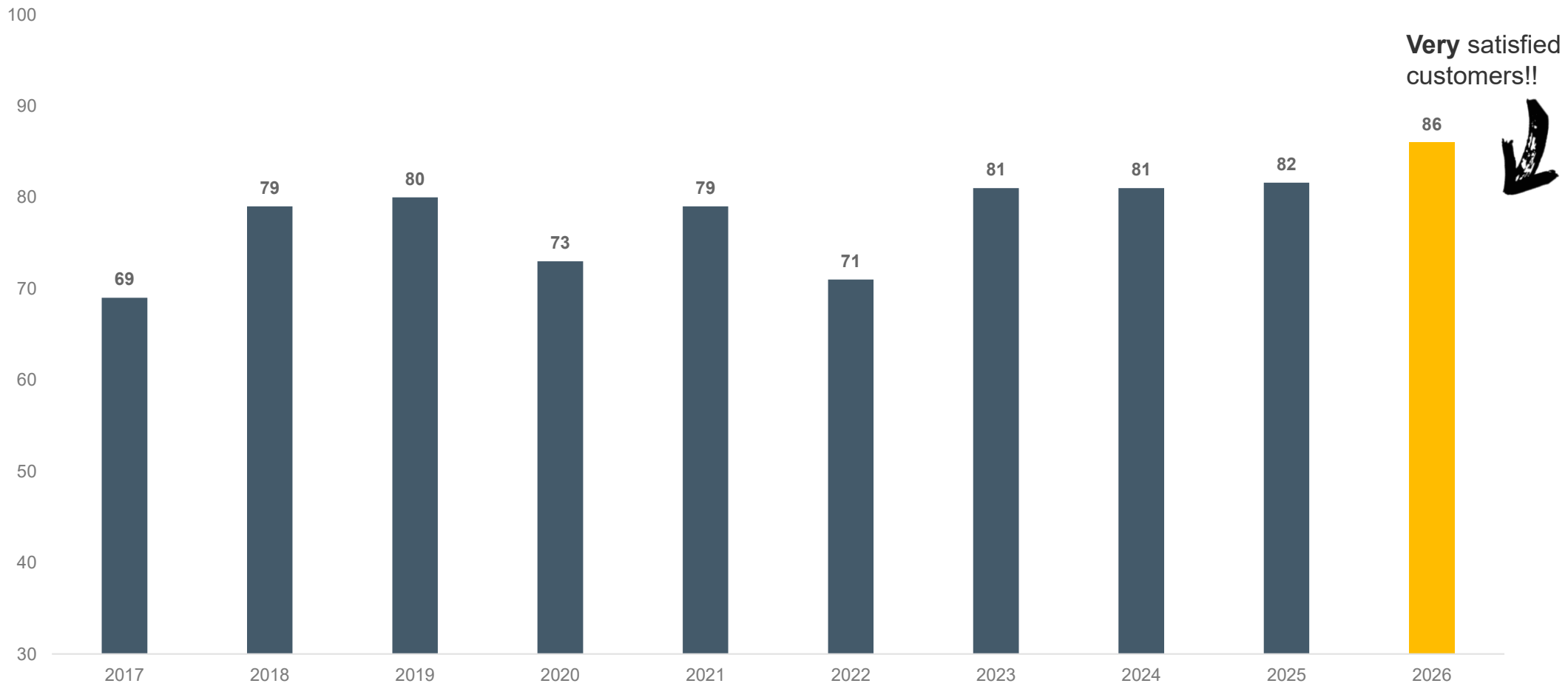
Olje og Gass	0,0 %	Hotel and Restaurants	1,7 %
Byggelån, Næring	0,7 %	Land	3,0 %
Transport og Lagring	0,4 %	Retail	2,7 %

Priority industries

- **Real Estate**
  - Sale and operation of real estate
  - Construction
  - Development of construction projects
  - Housing cooperatives
- **Manufacturing and operational industrie**
  - Industry
  - Retail
  - Service industries
- **Agriculture**



Corporate customers value local expertise, good advice and short decision-making paths



Source: *The Bank's own surveys*

Rogaland Sparebank



Banken for lokale verdiskapere

Se alt vi tilbyr til bedrifter

Rogaland Sparebank

Eika – an important partner for the bank

The Eika Alliance

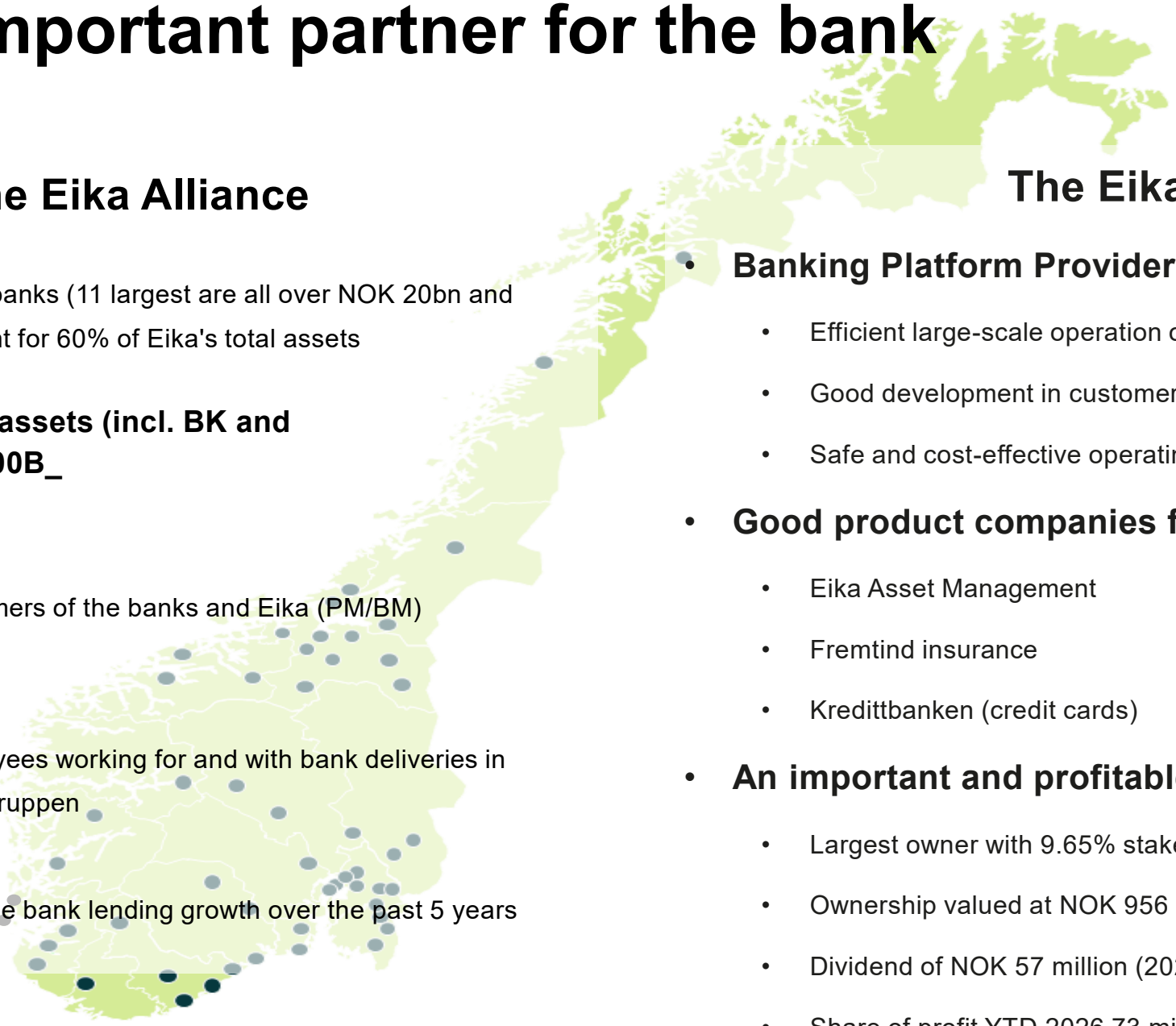
~41 Local banks (11 largest are all over NOK 20bn and account for 60% of Eika's total assets

~NOK 650bn **Total assets (incl. BK and Eika Group)_x000B_**

>820,000 Customers of the banks and Eika (PM/BM)

~400 Employees working for and with bank deliveries in Eika Gruppen

8.5% Average bank lending growth over the past 5 years (7.4% YoY)



The Eika Group

- **Banking Platform Provider**
  - Efficient large-scale operation on a standardized technical solution
  - Good development in customer and advisor solution
  - Safe and cost-effective operating solution
- **Good product companies for customers**
  - Eika Asset Management
  - Fremtind insurance
  - Kredittbanken (credit cards)
- **An important and profitable investment for the bank**
  - Largest owner with 9.65% stake,
  - Ownership valued at NOK 956 million
  - Dividend of NOK 57 million (2025)
  - Share of profit YTD 2026 73 million – 1.6% ROE

Agenda

Rogaland Sparebank 2026-2027

by Tomas Nordbø, CEO

Financial key figures

by Siri Aaen Styles, CFO

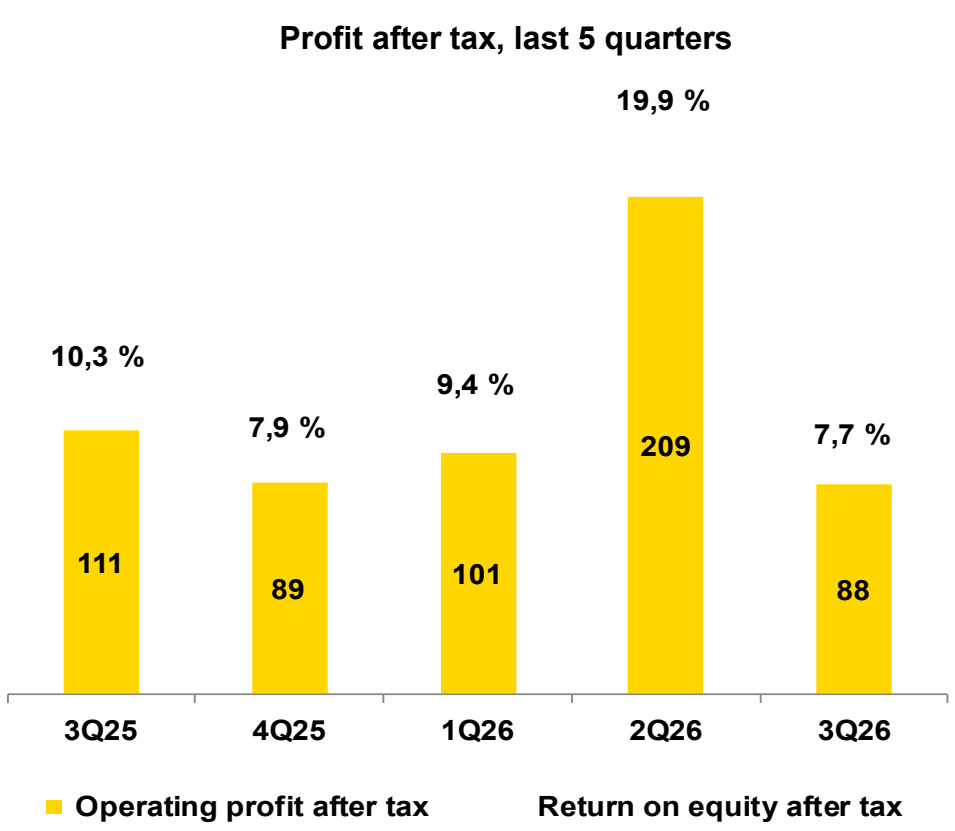
Liquidity and Local Macro

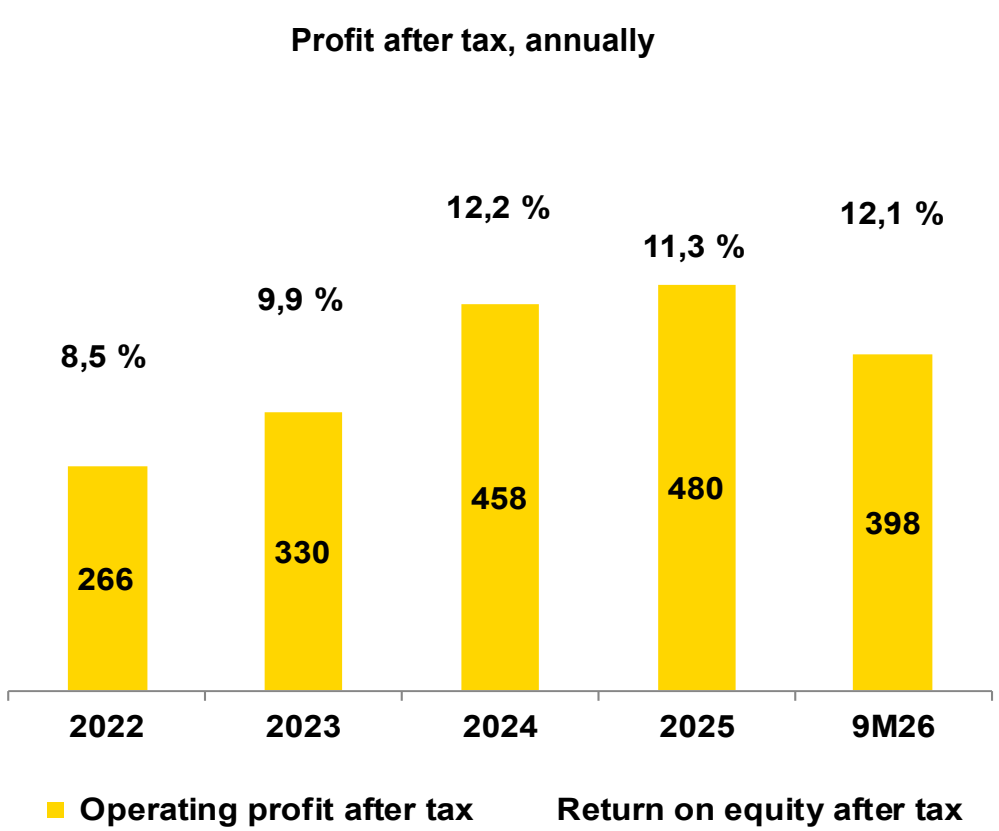
by Johan Erik Flaatin, Head of Finance



Profit development

Stable underlying banking operations

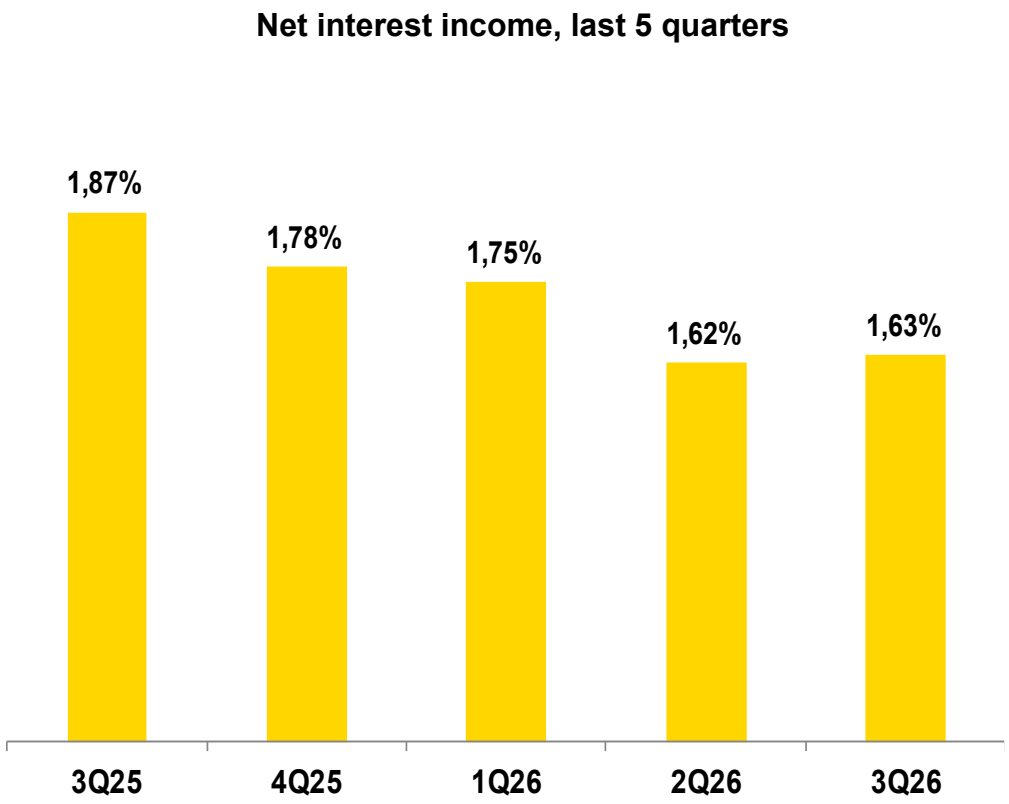


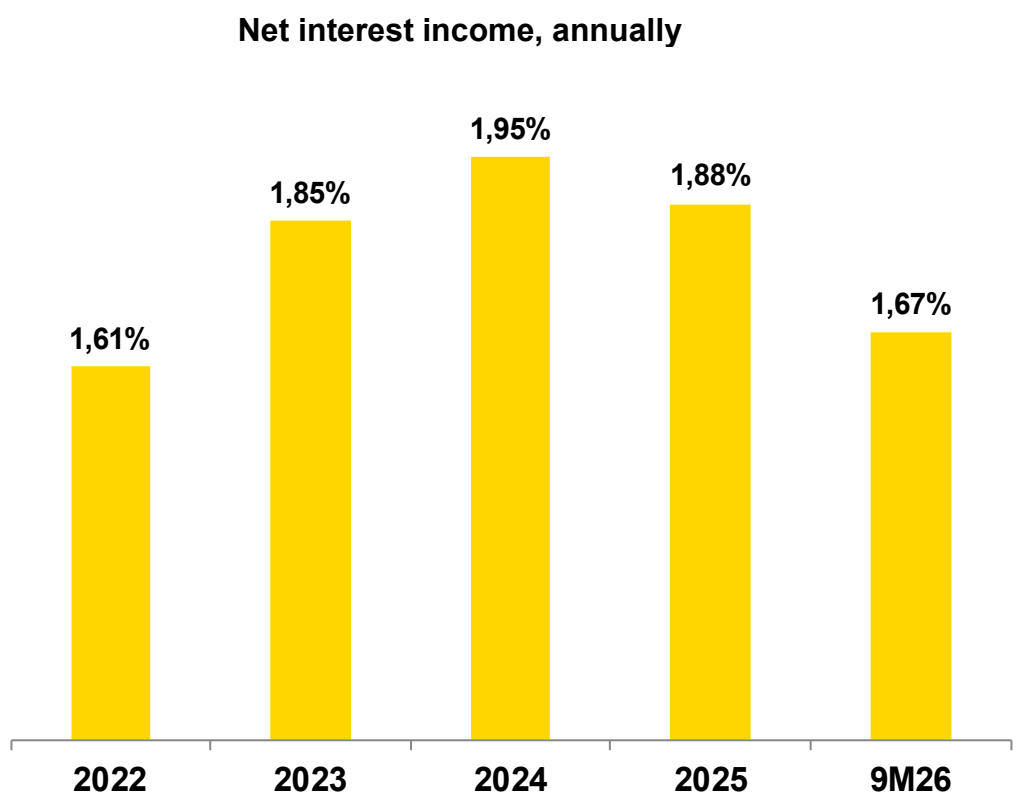


- Return on equity 2024 adjusted for non-recurring items (NOK 29 million) in connection with the merger is 11.2%

Net interest income

Net interest margin impacted by changes in NIBOR



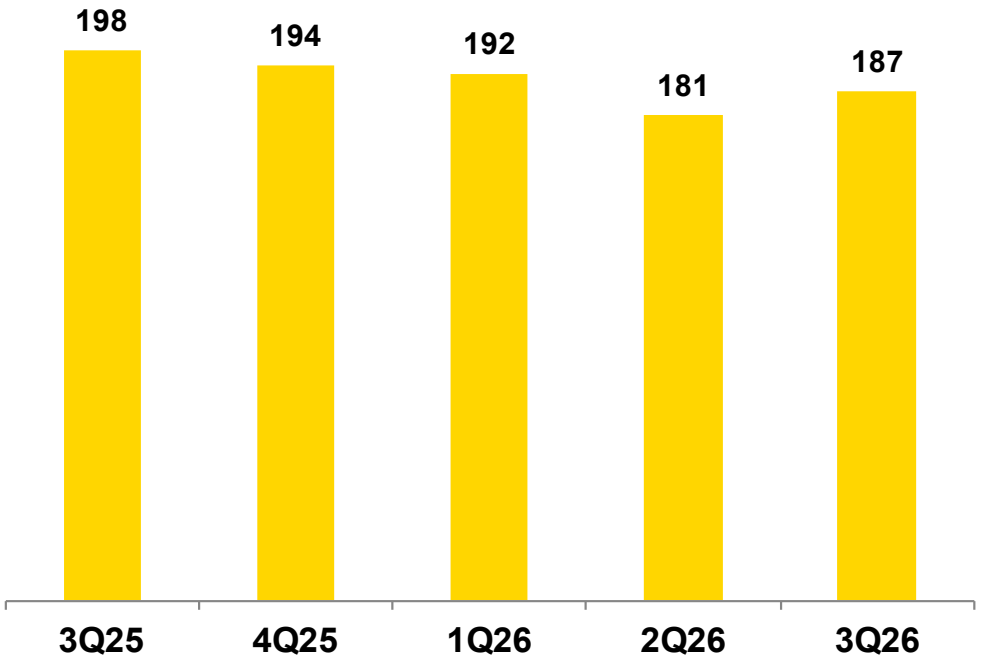


- 51% deposit-to-loan ratio
- Net interest margin Parent Bank 9M2026 2.31% (2.37%)

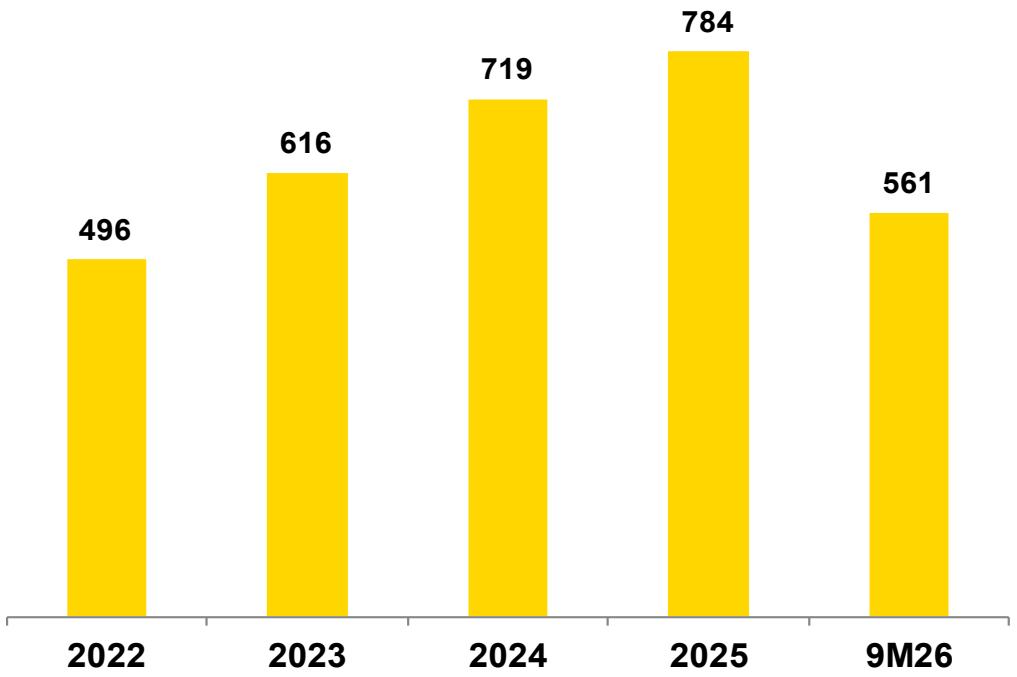
Net interest income

High lending growth results in higher interest income, which contributes to stable net interest income in the event of a falling margin

Net interest income, last 5 quarters



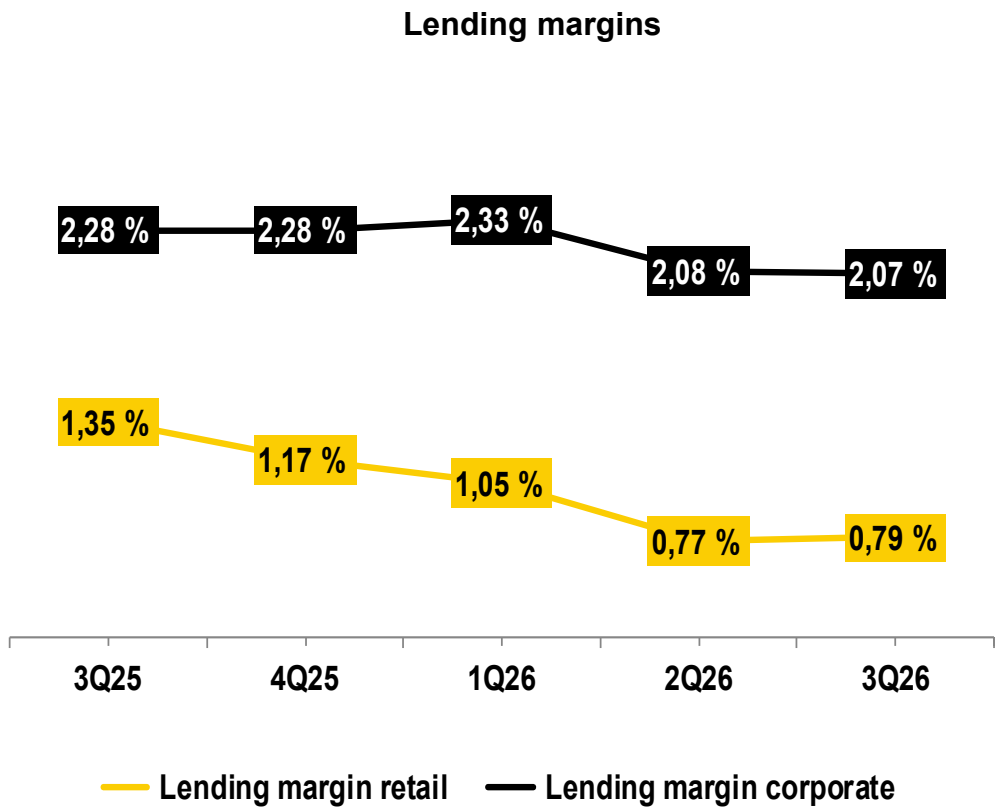
Net interest income, annually

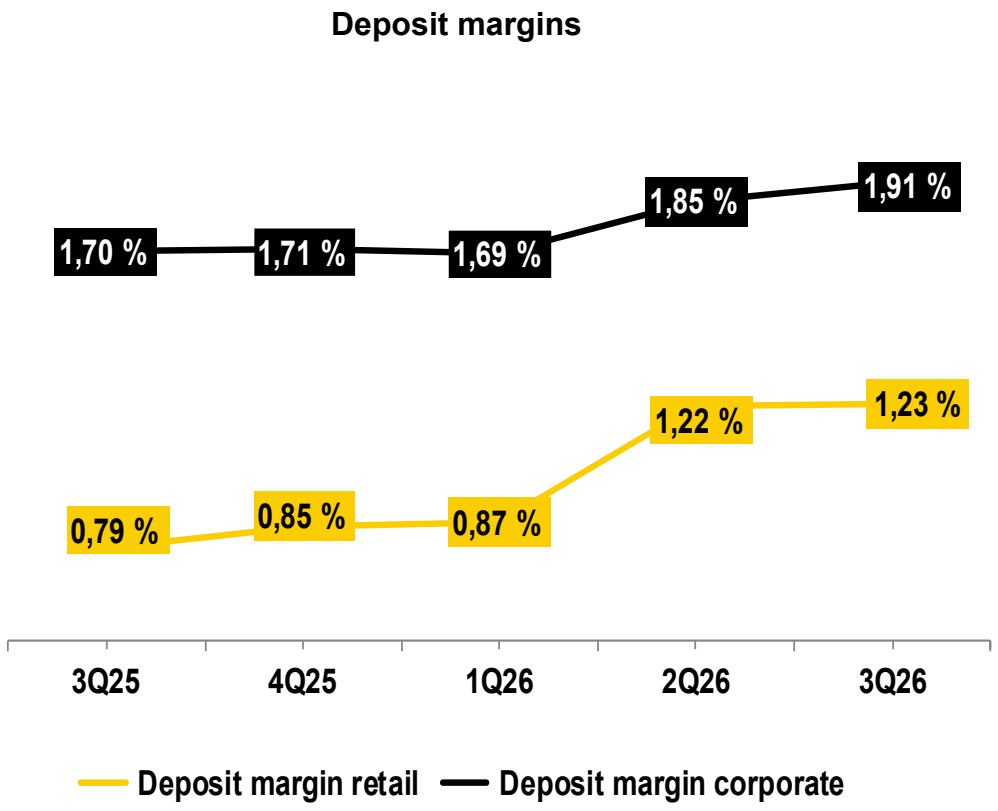


- 51% deposit-to-loan ratio

Lending and deposit margins

Increase in deposit margin, but higher NIBOR rate reduces lending margin

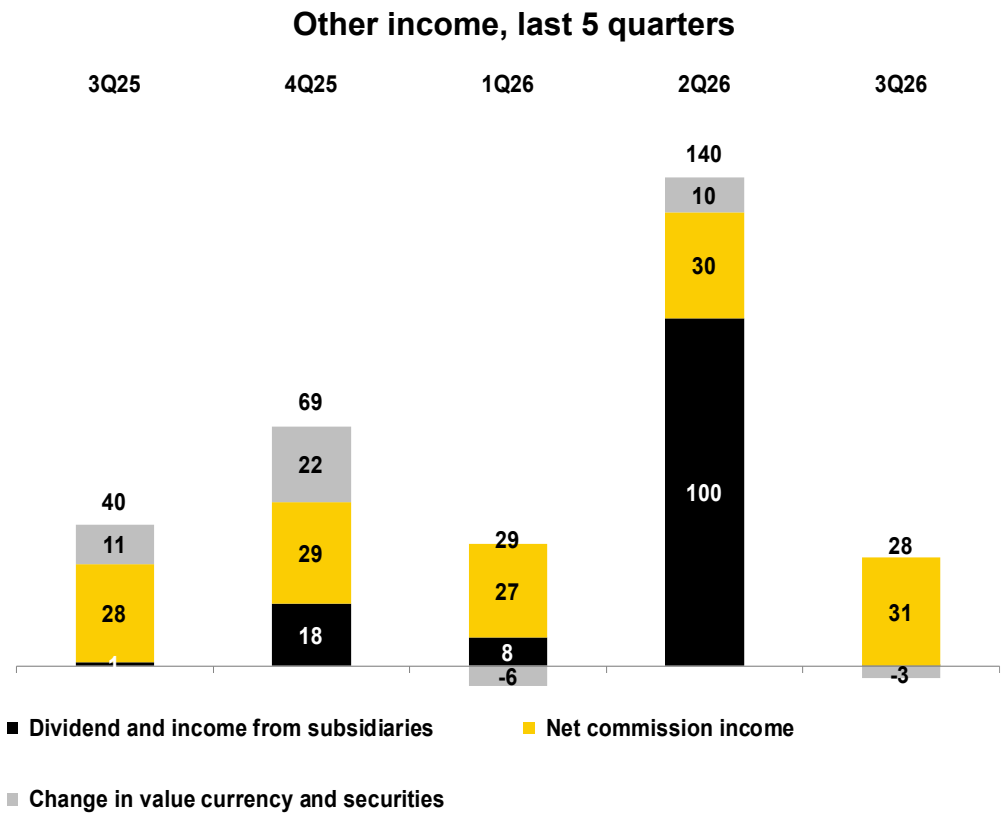


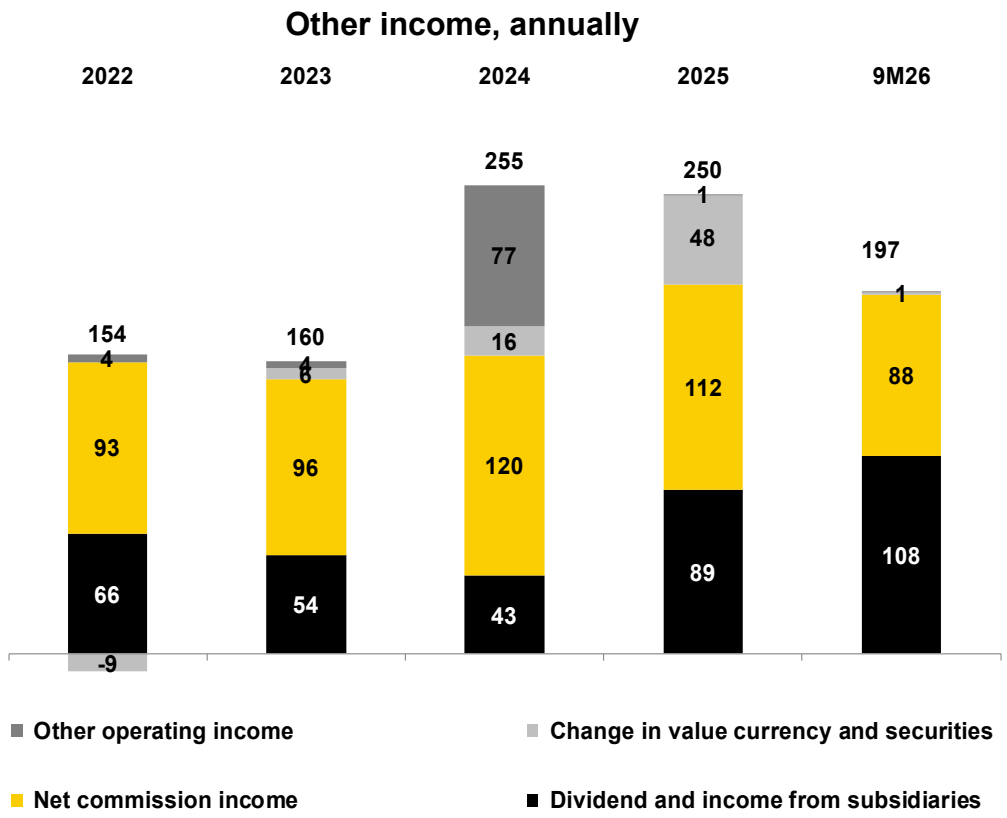


The margin is calculated as the difference between the average customer interest rate and the average Nibor3m. Lending margin = average lending rate – average Nibor3m. Deposit margin = average Nibor3m – average deposit rate

Other income

Decrease in other income for the quarter



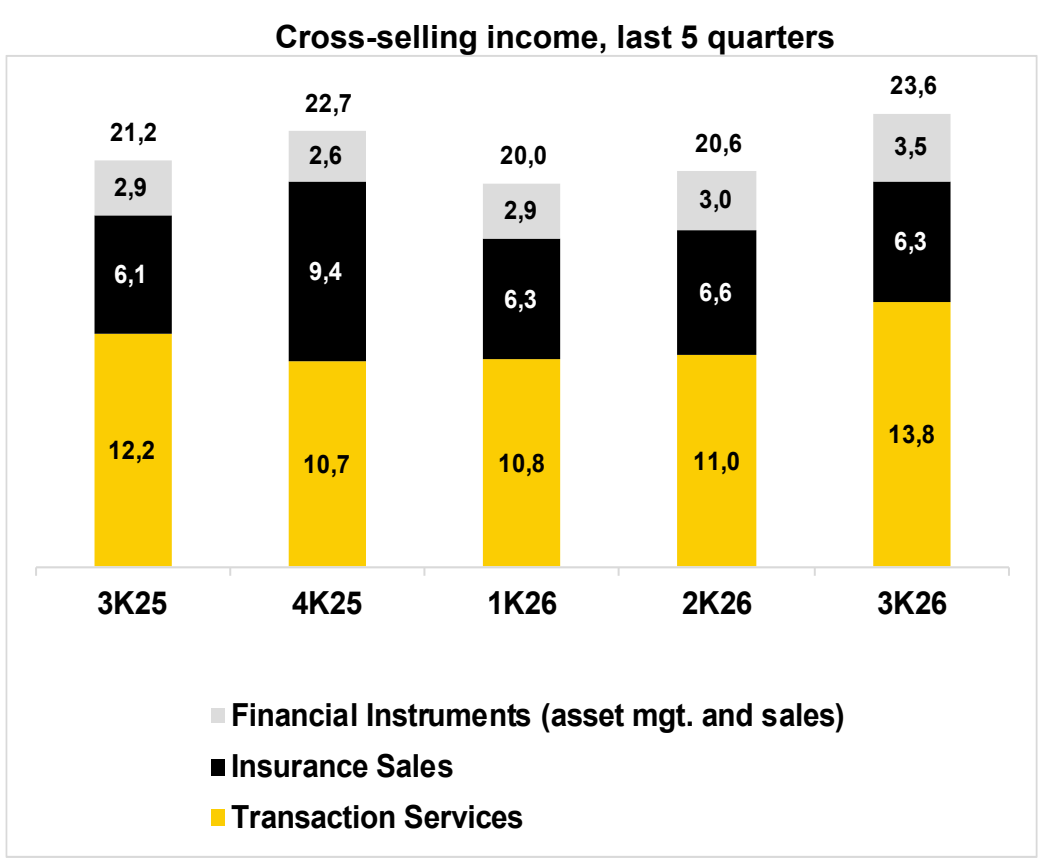


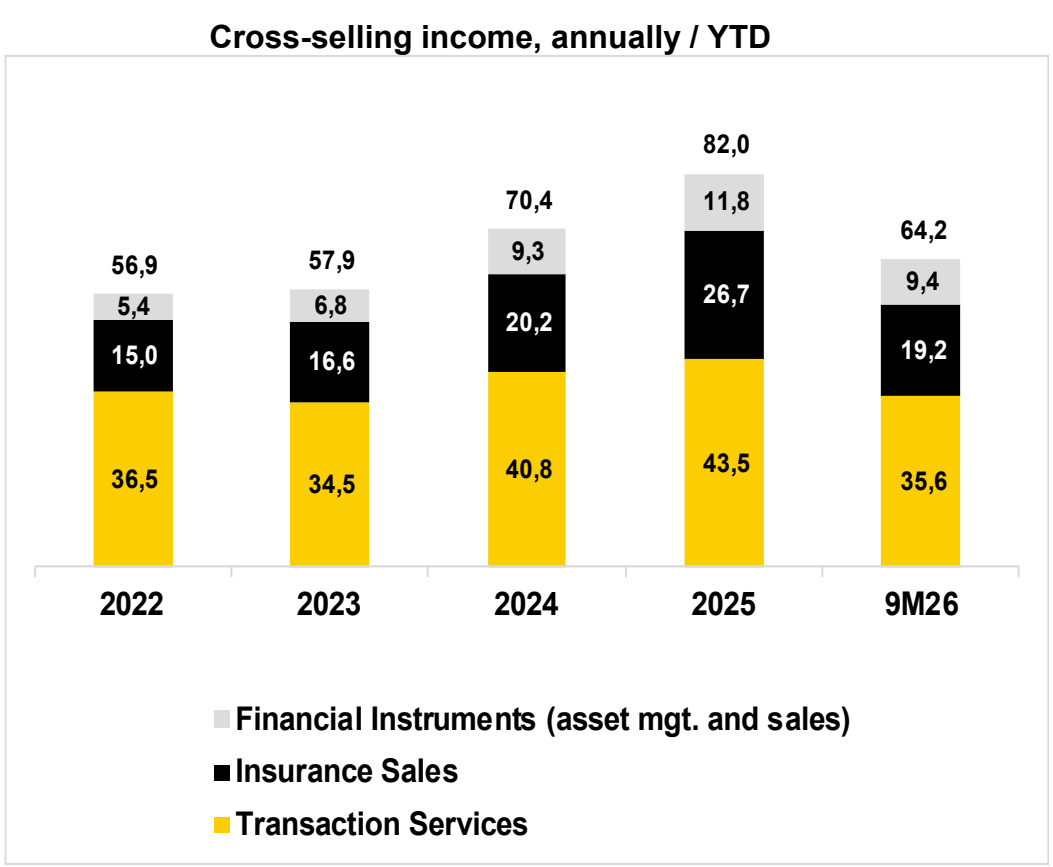
- Securities valuation loss of NOK 3 million due to write-downs
- Dividend from Eika Gruppen in 2025 MNOK 57 (75.3) and profit from the sale of Kjell Haver Regnskapsservise AS, MNOK 43 in 2Q26.

- Other income for 2024 was related to accounting adjustments in connection with the merger between Hjelmeland and Sandnes Sparebank

Strong growth in cross-selling income

Steady growth in cross-selling reflects sustained internal focus

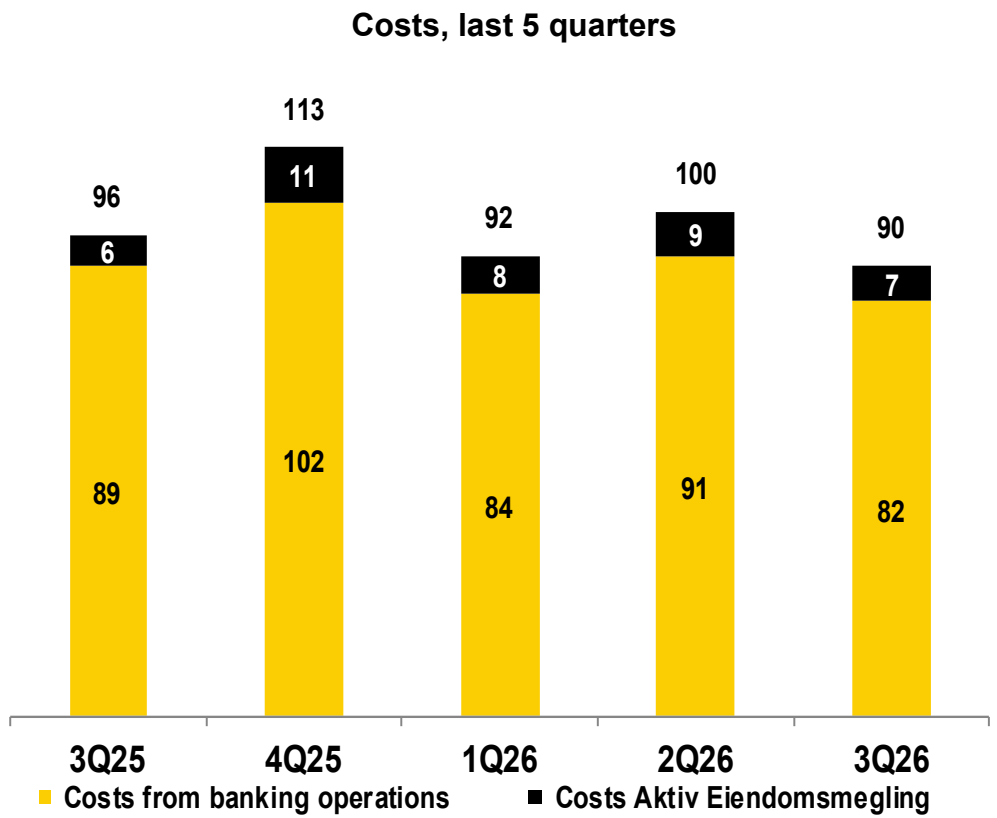




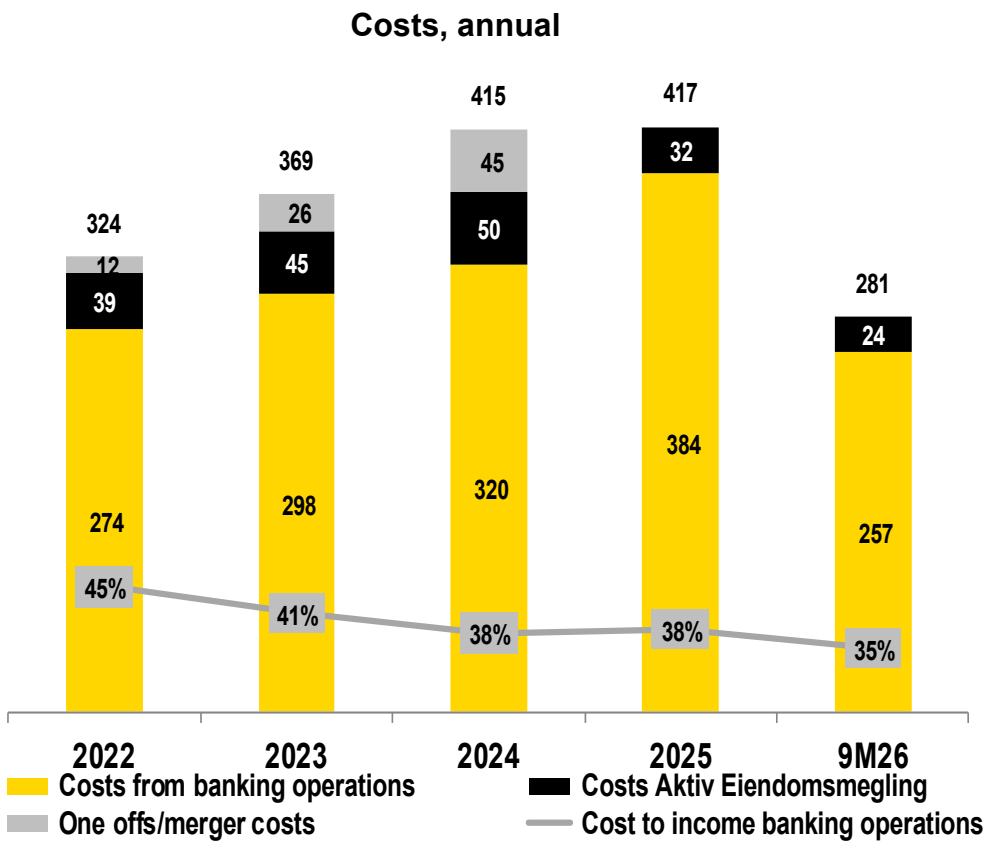
- Revenues from payment services increased in 3Q due to more payments outside the EEA

Cost development

Stable operating costs



- Number of full-time equivalents in the parent bank decreased as a result of fewer employees, 139 employees per 3Q (152)



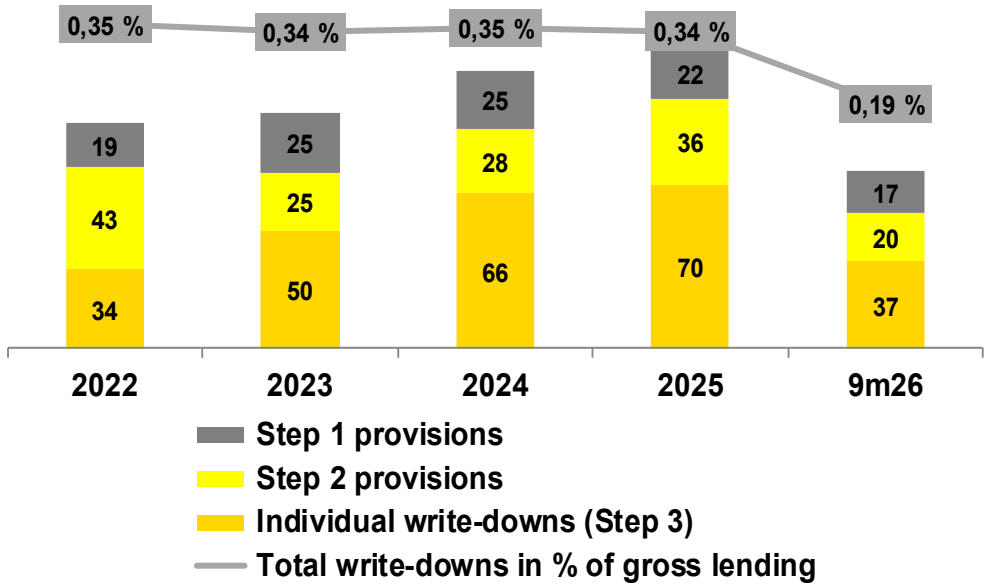
- Merger costs Hjelmeland Sparebank of NOK 44.6 million in 2024
- The change of core system from SDC to TietoEvry has been charged NOK 67 million in the period 2021-2023.

Underlying banking operations include the operation of the parent bank and the mortgage company

Impairments and losses

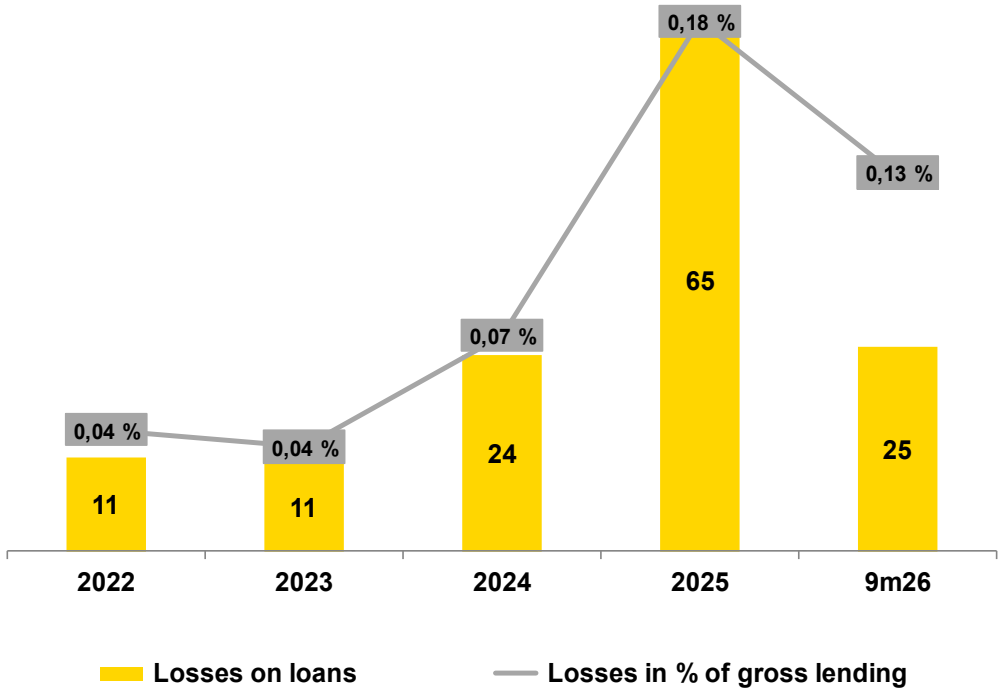
Decrease in impairment losses and normalised losses in the first 9 months of the year

Impairment losses recognised in the balance sheet



- The decrease as of Q3 is mainly due to previously impaired loans that have been written off, NOK 60 million

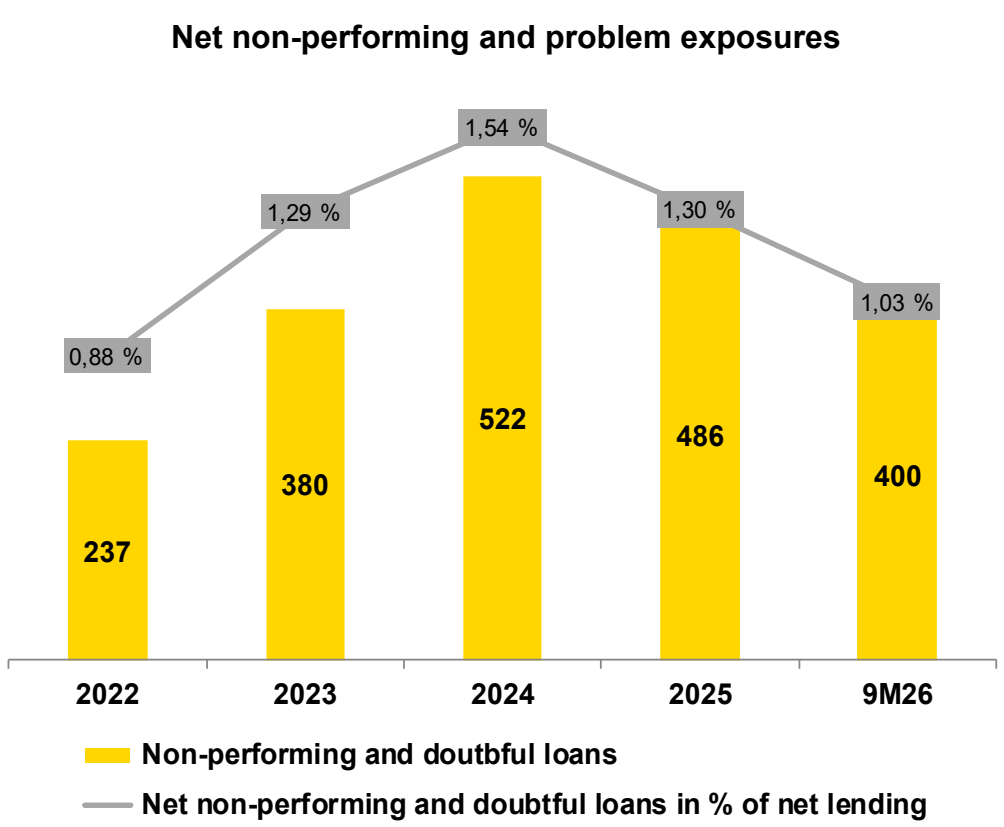
Losses on loans and guarantees

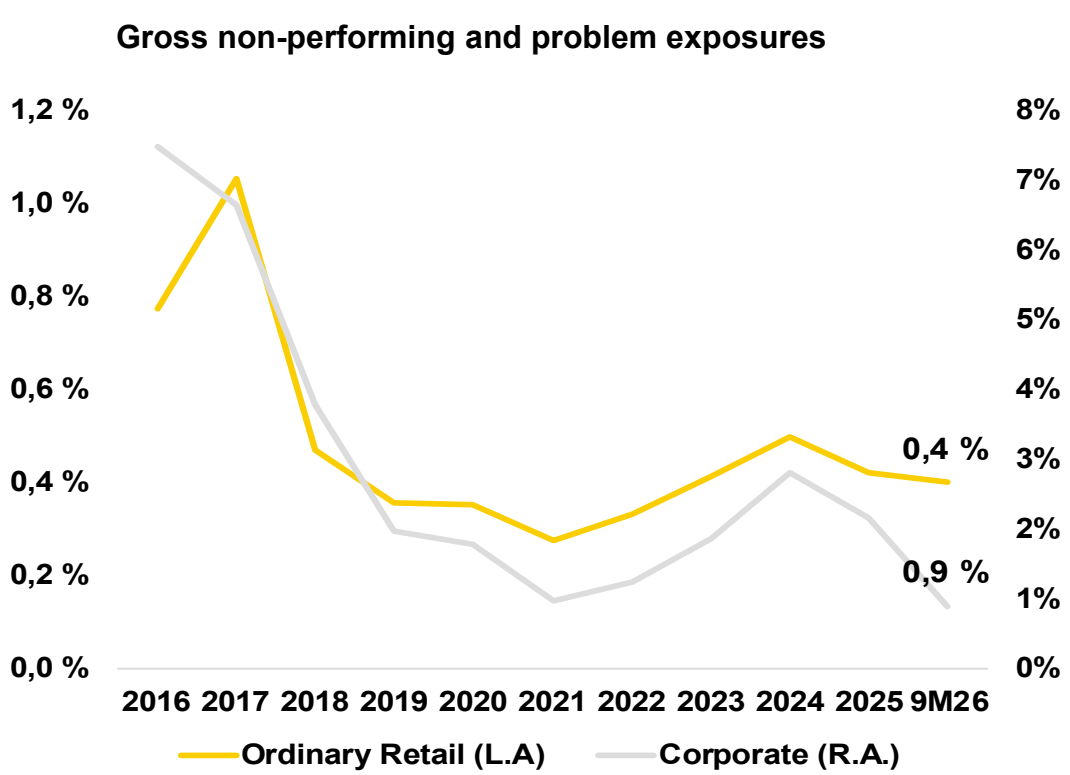


- Loss in 3Q of NOK 11.5 million

Impairments and problem exposures

Reduction in defaults, problem exposures and impairments after the merger with Hjelmeland Sparebank



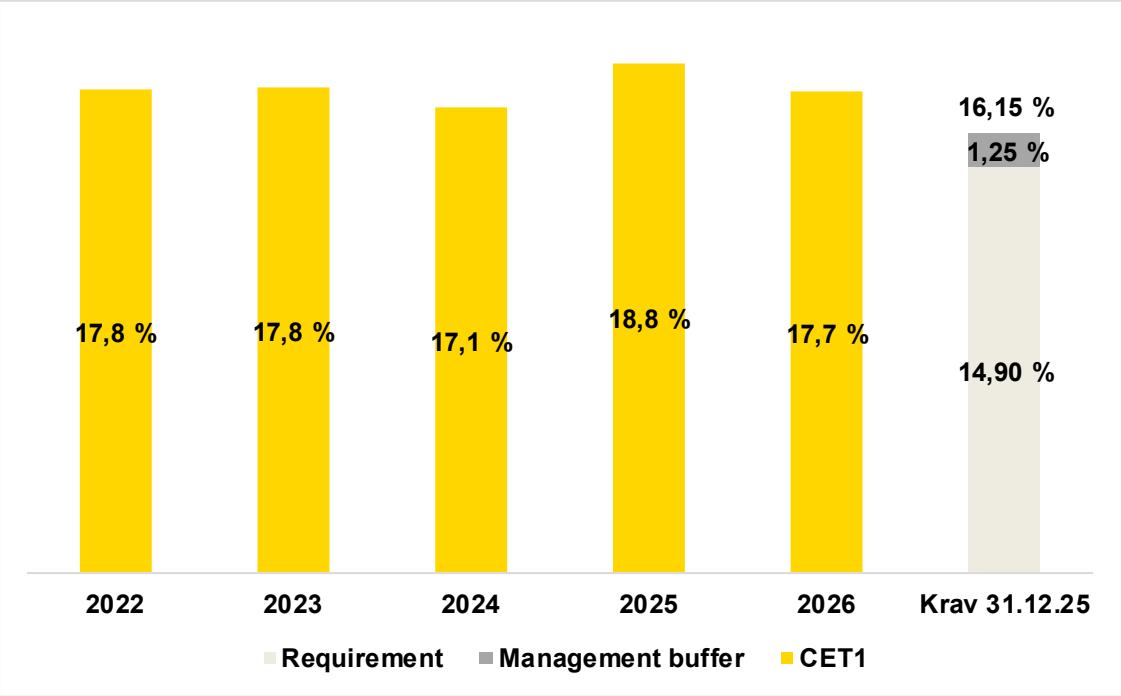


- Hjelmeland Sparebank's volume is included from 1 August 2024
- Decline in YTD 3Q due to few new non-performing engagements

Well capitalised and equipped for further growth

CET1 capital ratio of 17.7%. Leverage ratio 8.3%

CET1 capital adequacy ratio



A well-capitalised bank

- The capital target for CET1 capital from 31.10.25 is 16.15%, including a management buffer of 1.25%
- New Pillar 2 requirement valid from 31.10.25 at 1.6% down from 2.3%

Agenda

Rogaland Sparebank 2026-2027

by Tomas Nordbø, CEO

Financial key figures

by Siri Aaen Styles, CFO

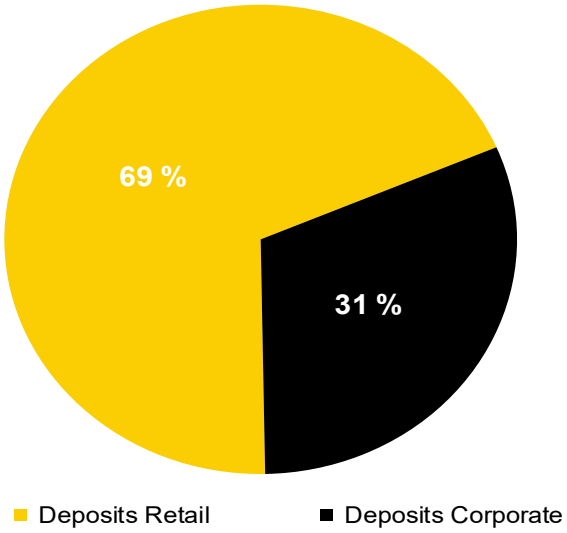
Liquidity and Local Macro

by Johan Erik Flaatin

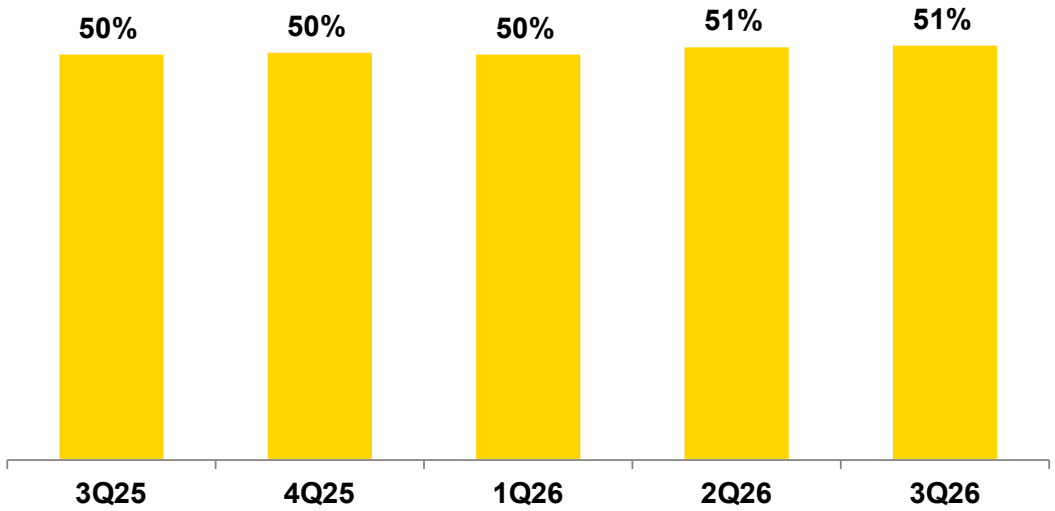


Deposit funding

Deposits by division



Deposit-to-loan ratio

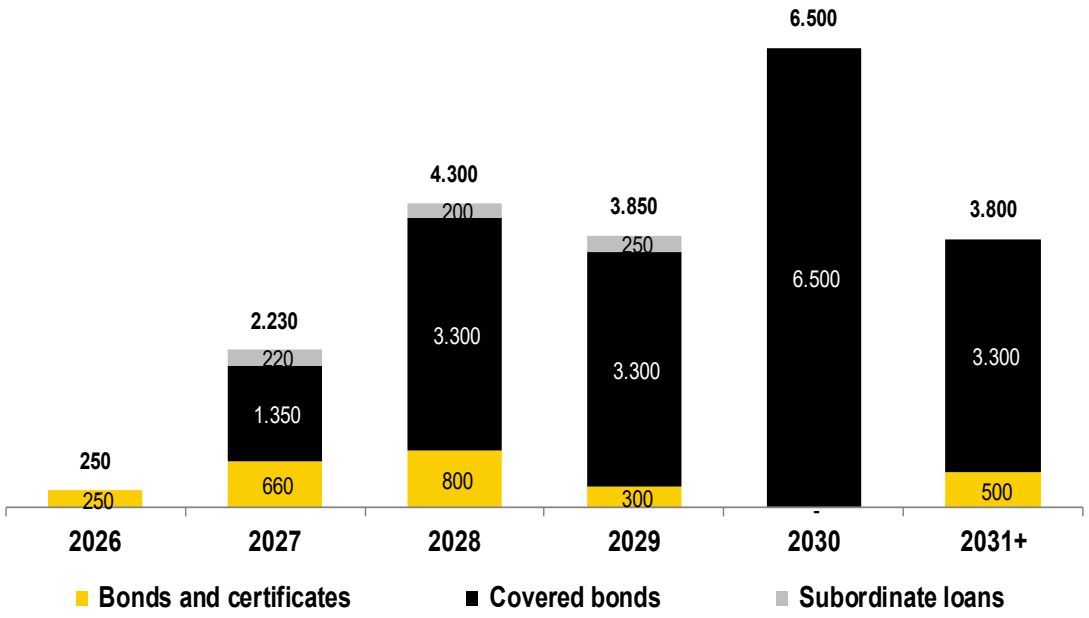


- Deposit volume from Hjelmeland Sparebank added in Q3 2024

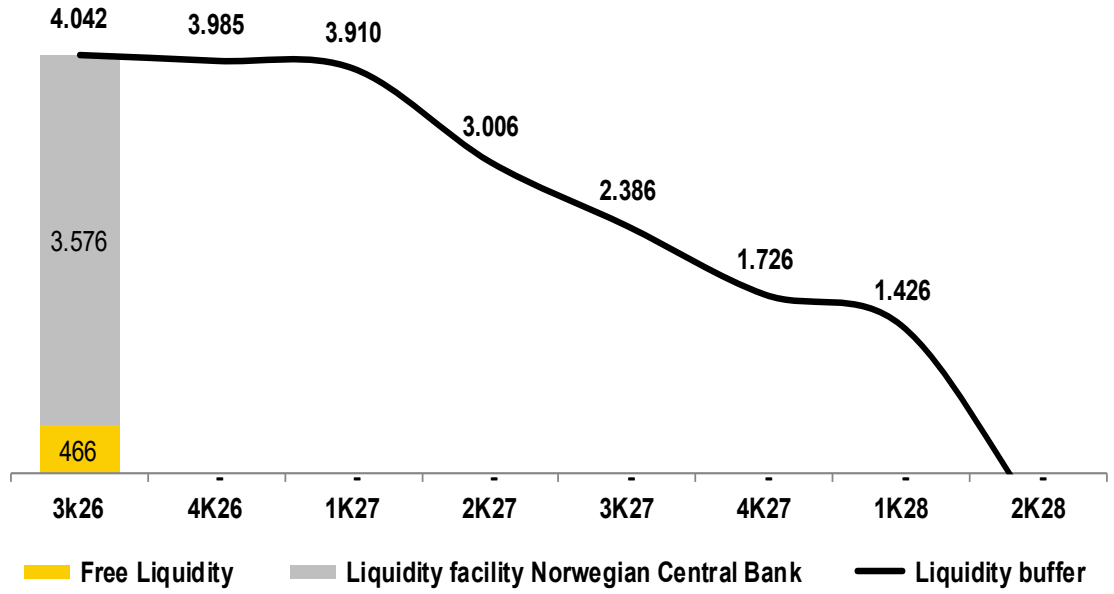
External financing and liquidity

LCR of 303% | NSFR of 129%

Wholesale funding and net maturity (MNOK)



Liquidity reserve, (MNOK)

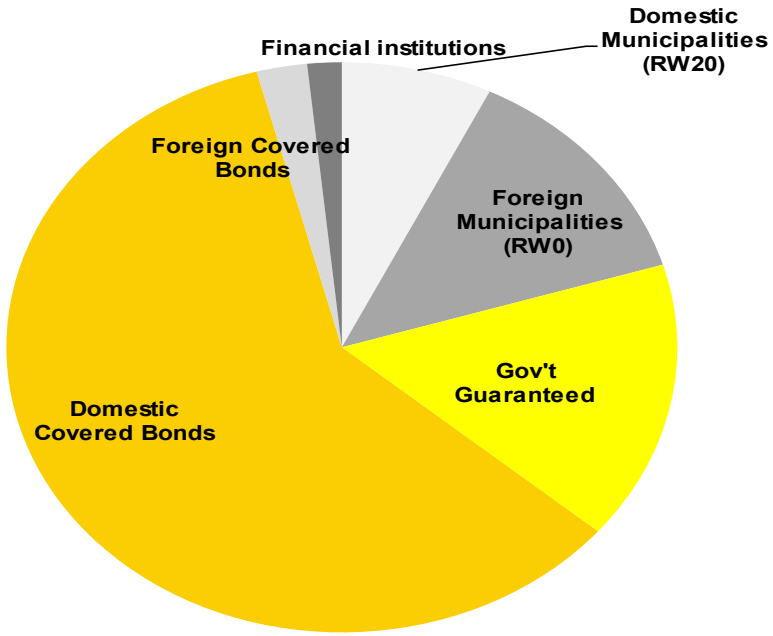


- Norwegian municipalities internally rated AA

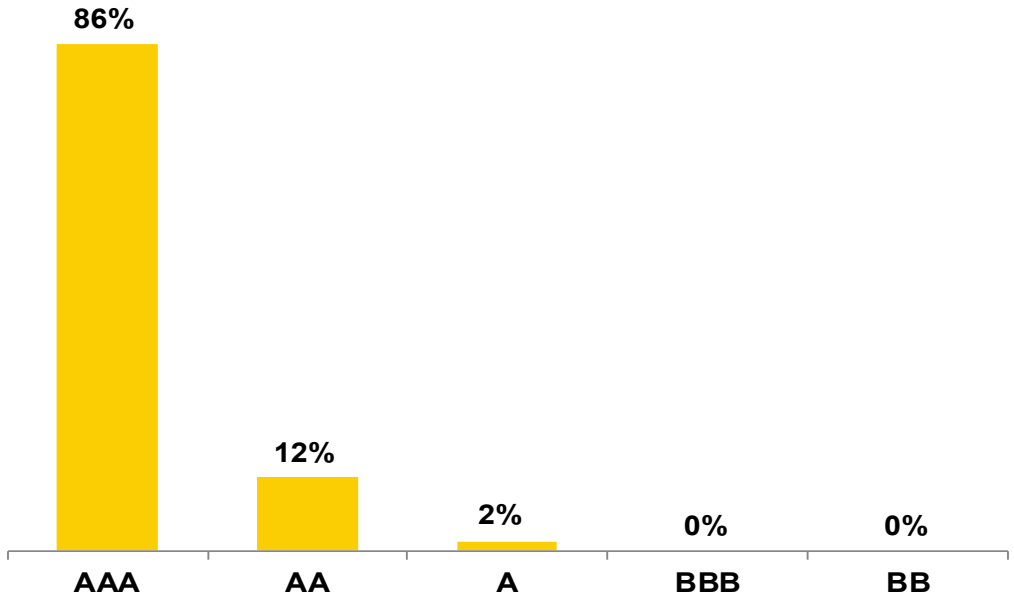
Liquidity reserve

NOK 4.8 billion excl. cash

Liquidity portfolio composition



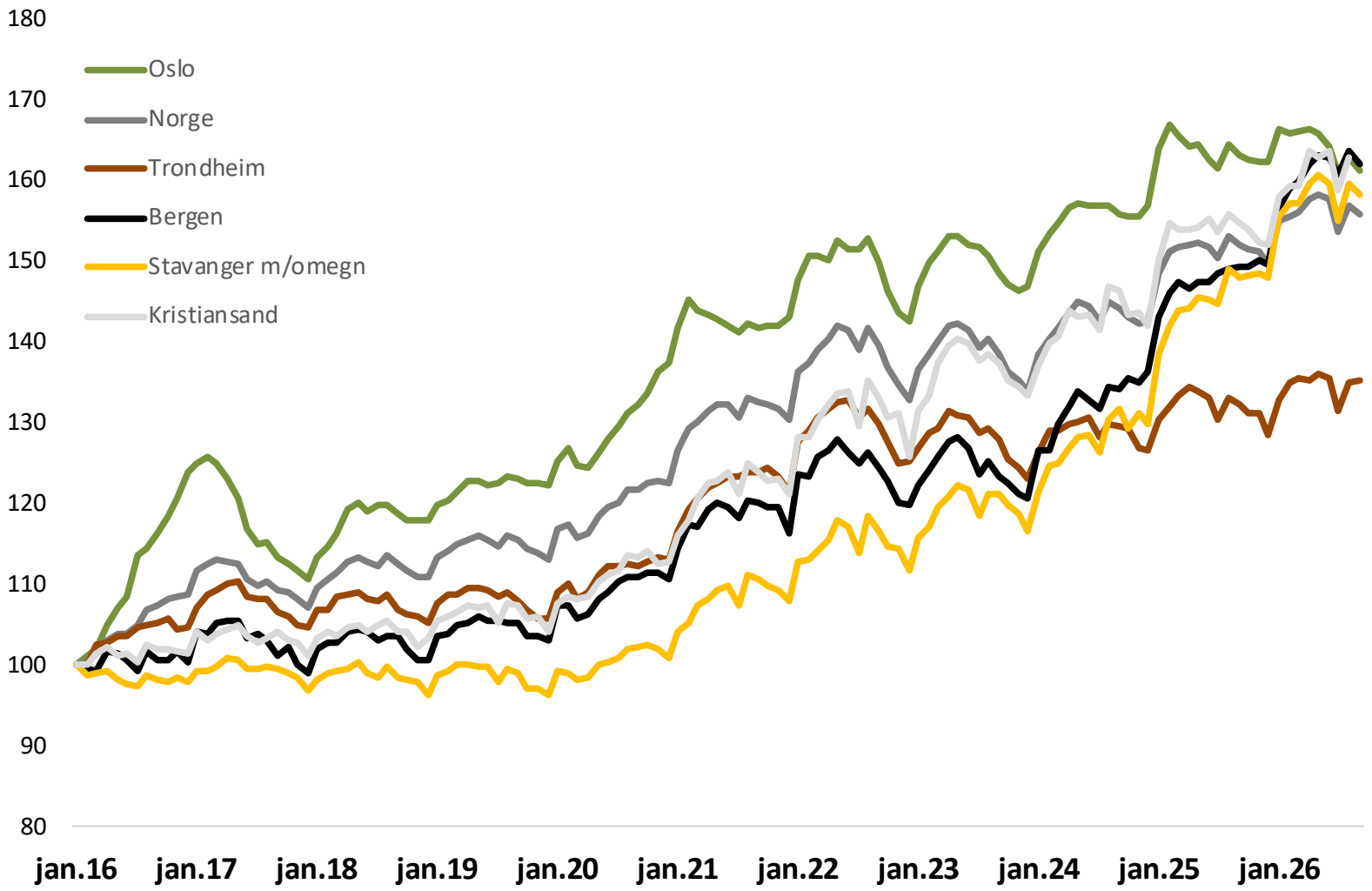
Liquidity portfolio by rating



- Norwegian municipalities internally rated AA

Local macro

House prices – What is the home worth?

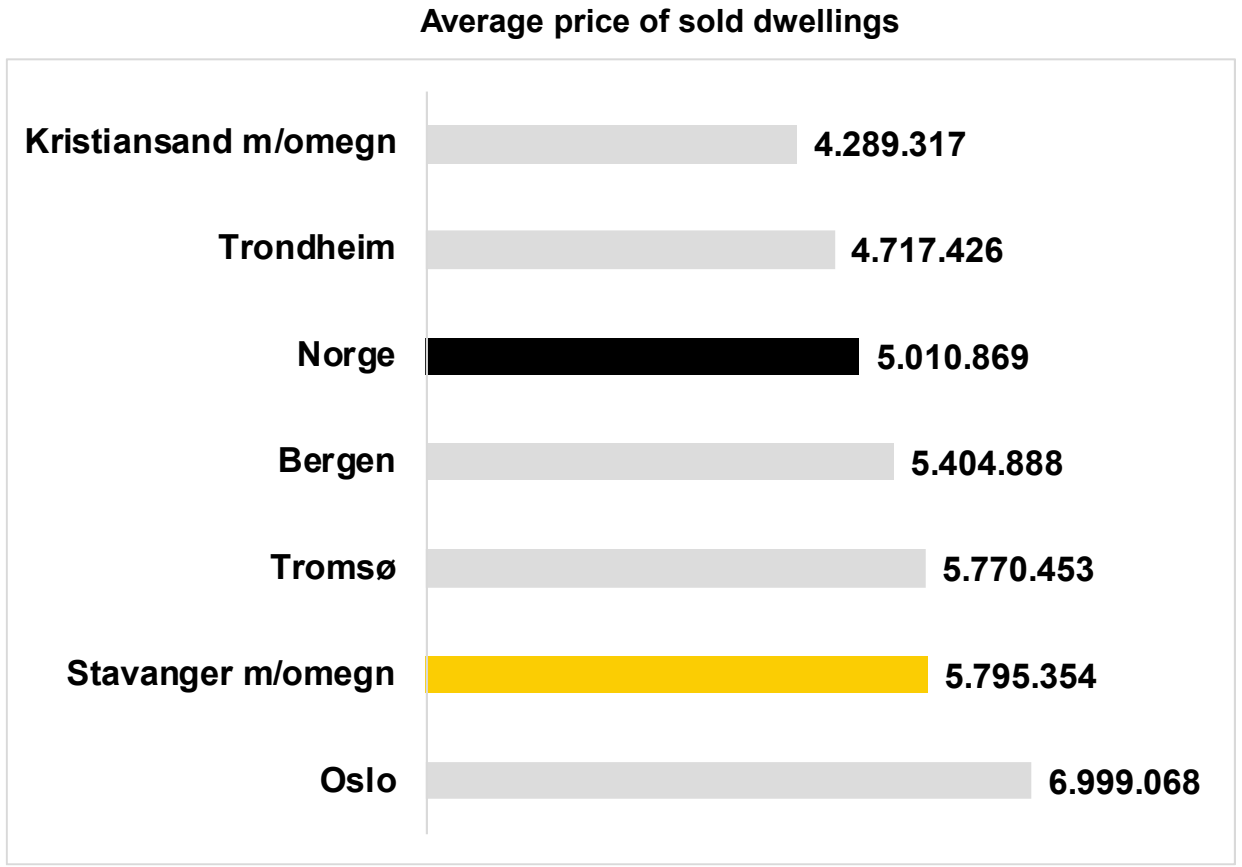


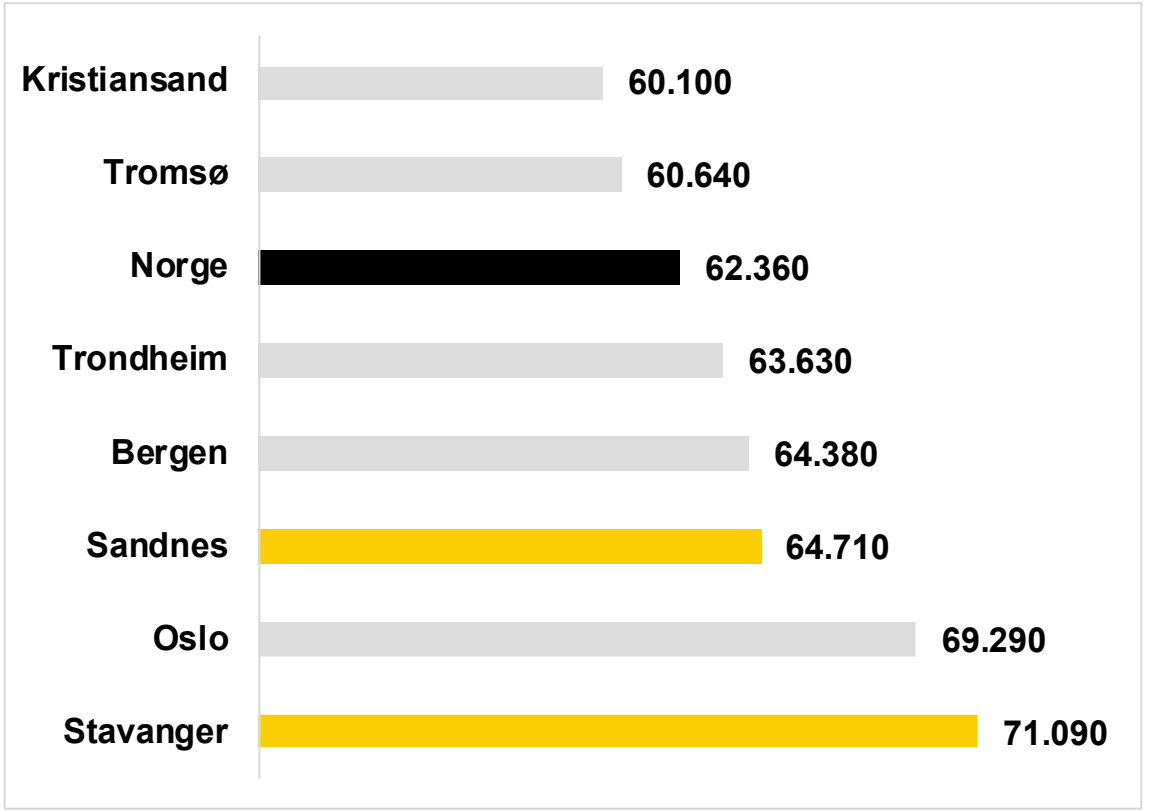
Developments in the past year:

- Bergen +8.5%
- Stavanger +7.0%
- Kristiansand +3.7%
- Norway +2.4%
- Trondheim +2.3%
- Oslo -1.1%

Source: Eiendomsverdi

House prices and servicing capacity





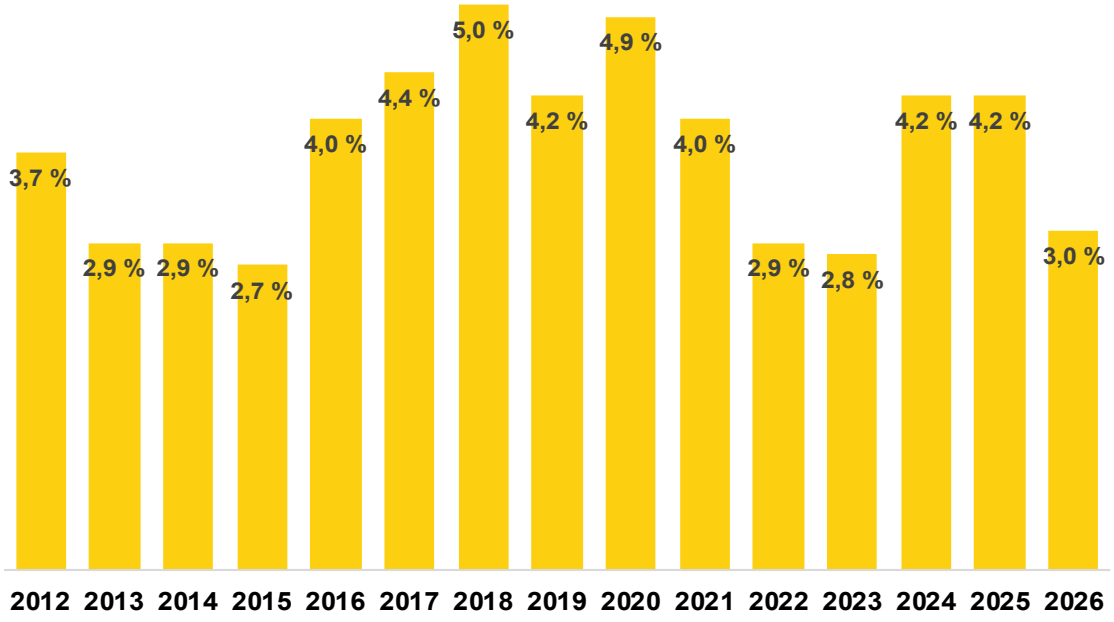
Source: Real Estate Norway

Source: Statistics Norway

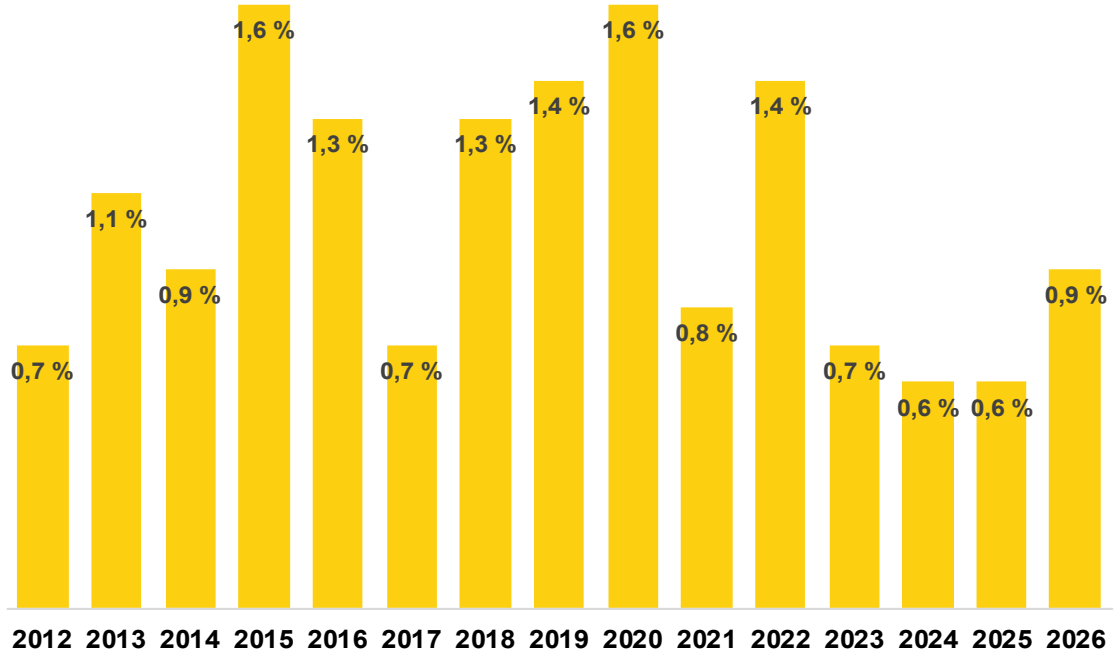
Commercial real estate – the local market

Combination buildings and commercial buildings are the segments with the lowest vacancy

Total vacancy in combination buildings



Total vacancy in commercial buildings



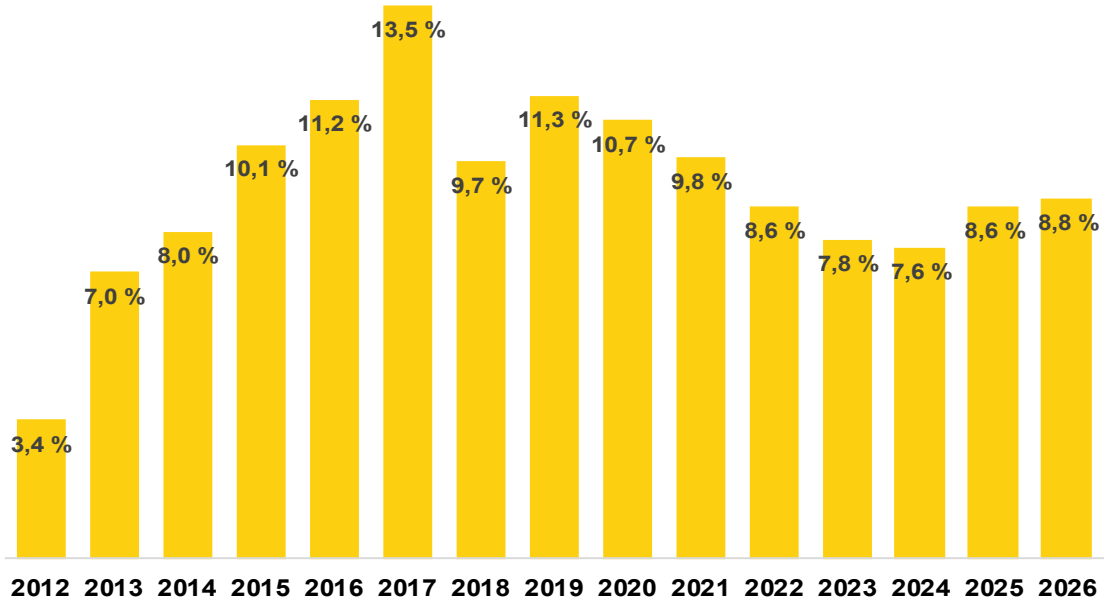
- Combination buildings are multi-activity buildings that typically contain a workshop/warehouse/office in the same building
- Vacancy of 86,000 sqm, which is a decrease of 22,000 sqm

Source: Eiendomsmegler 1 Næringseiendom Stavanger

Commercial real estate – the local market

Office vacancies are highest, but improving. The 2014–2016 correction limits downside risk versus other regions.

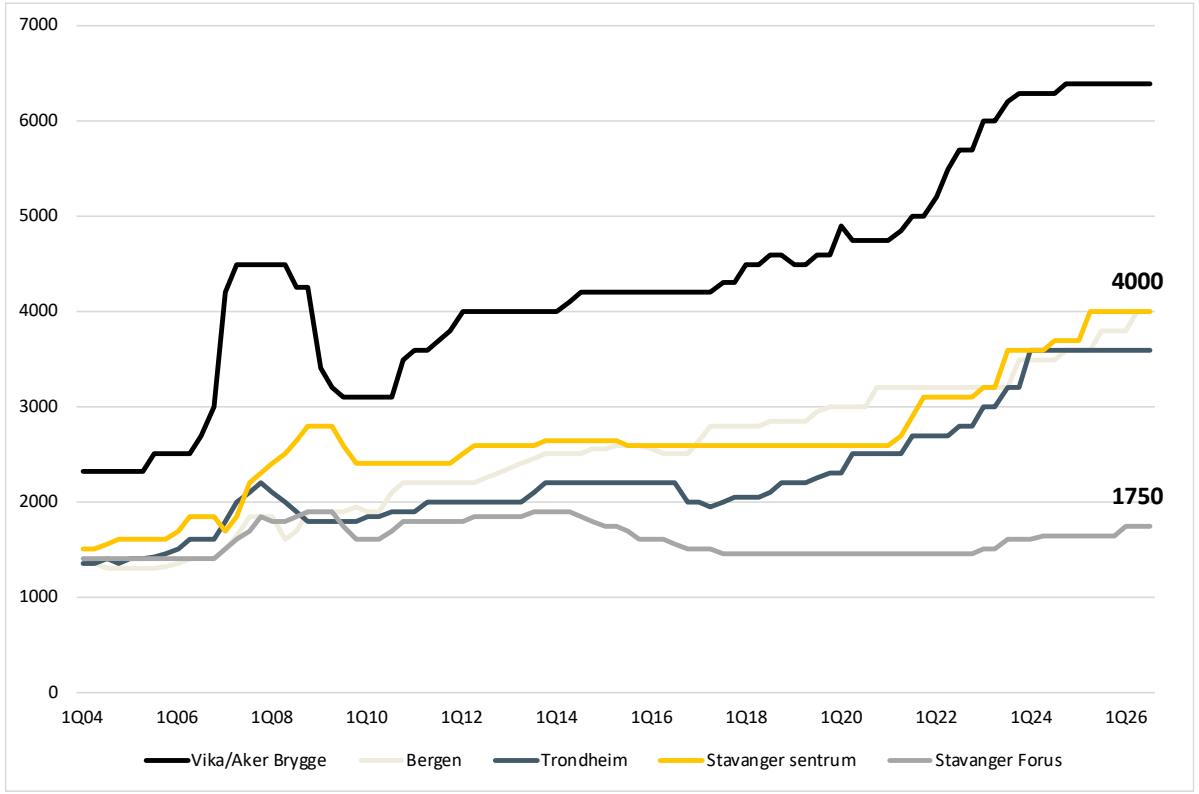
Total vacancy in office property in the Stavanger region



- Little newbuilding after the oil downturn from 2014-2016
- Construction activity has picked up in recent years
- Vår energi will move into a new building in 2029
- Equinor co-locates all employees in 2030

Source: Eiendomsmegler 1 Næringseiendom Stavanger

Rents largest cities in Norway

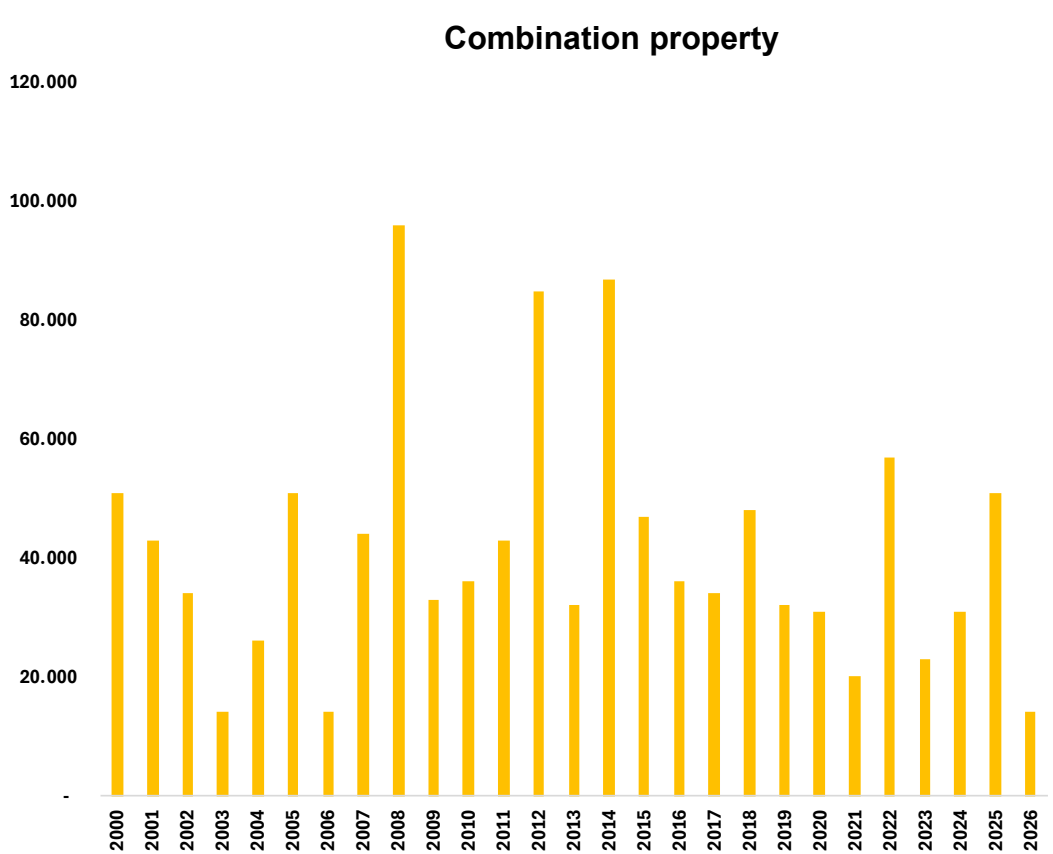


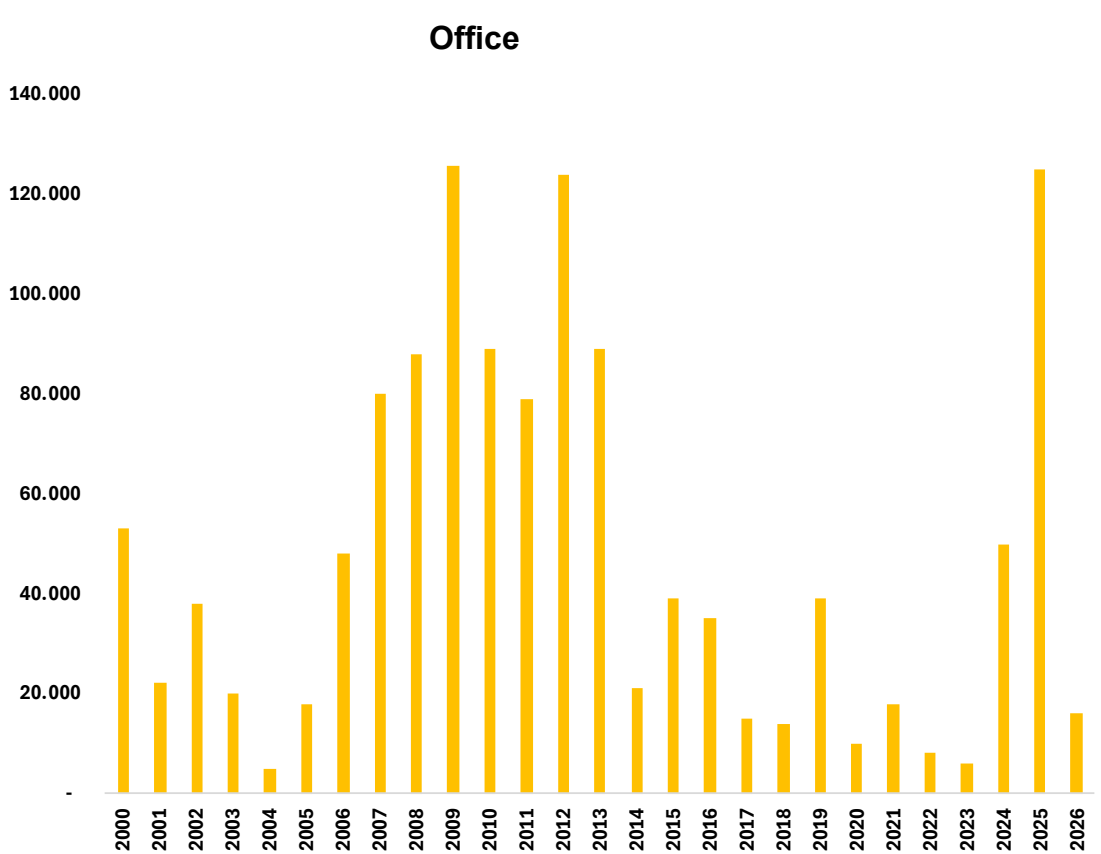
- Prime yield 5.75% autumn 2026
- Increased activity on the transaction side in recent years
- The local real estate companies are by far the most active buyers

Source: Akershus Eiendom

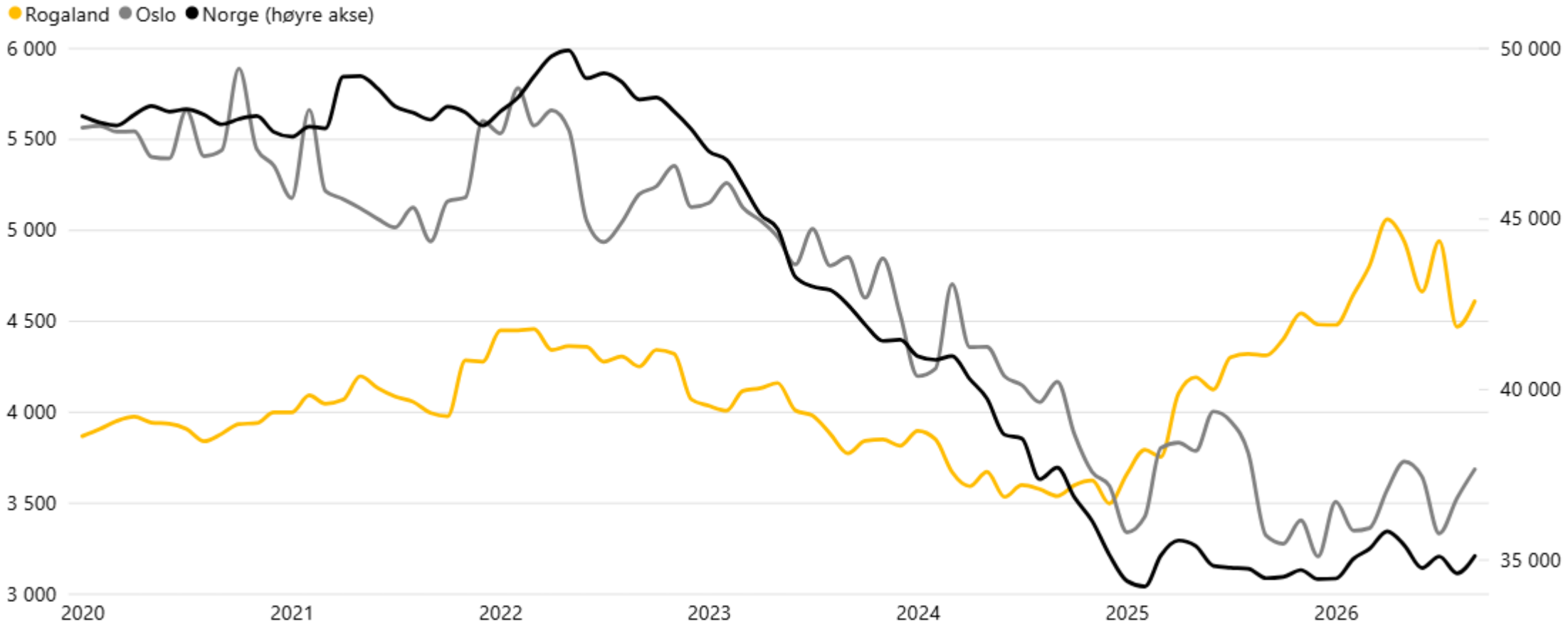
Construction of commercial property

New building - Completed area



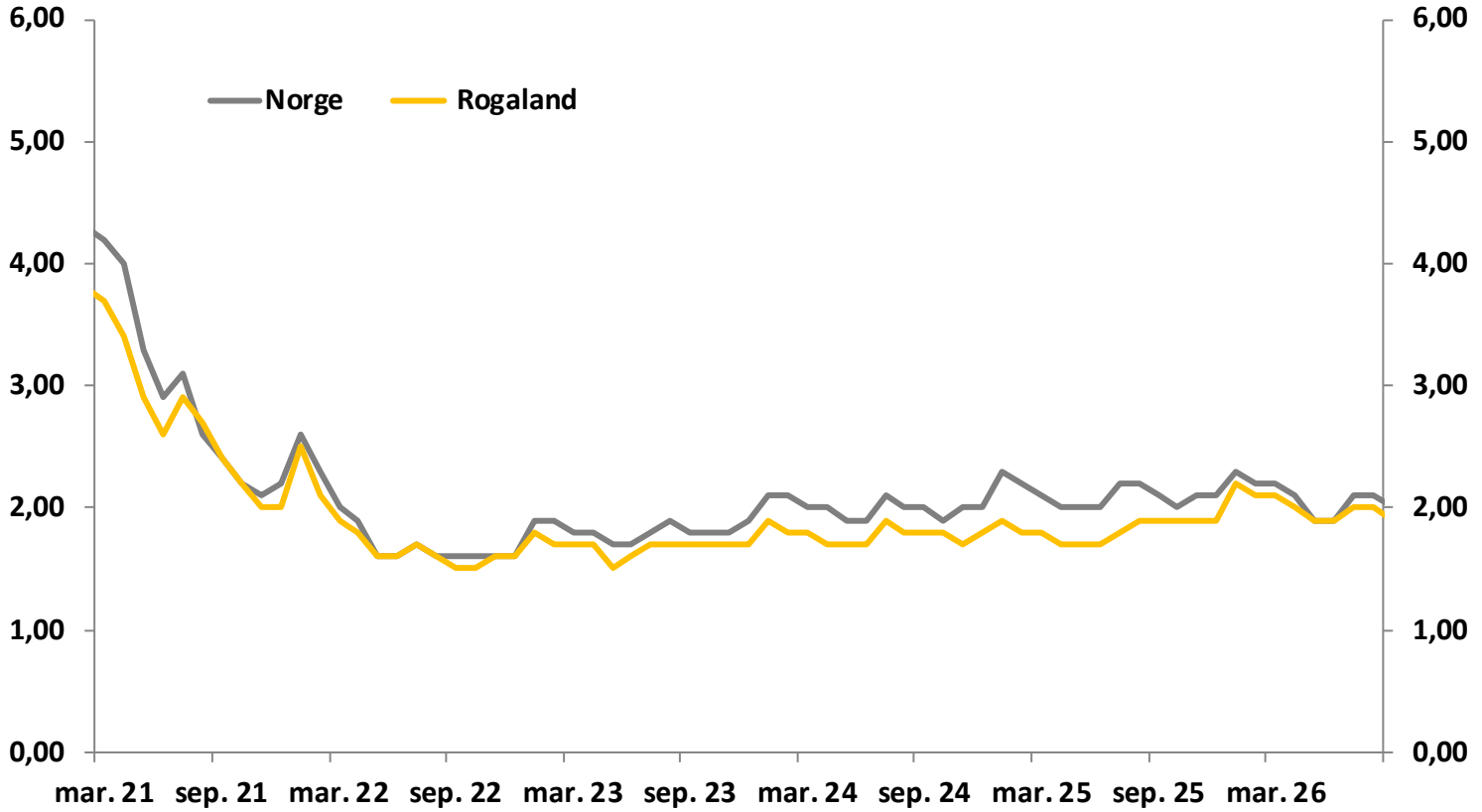


Homes under construction



Source: Statistics Norway

Low unemployment



Lower unemployment rate in September

Published: 2 October 2026

Rogaland had 5,110 fully unemployed people in September, equivalent to 1.9%. This was down from the previous month and at the same level as a year earlier. The rate was slightly below the national rate of 2.0%.

4,400 job vacancies

Employers advertised 4,400 vacancies in September, 2% more than in September 2025.

Employment in Rogaland – still many vacancies

Vacancies in Rogaland



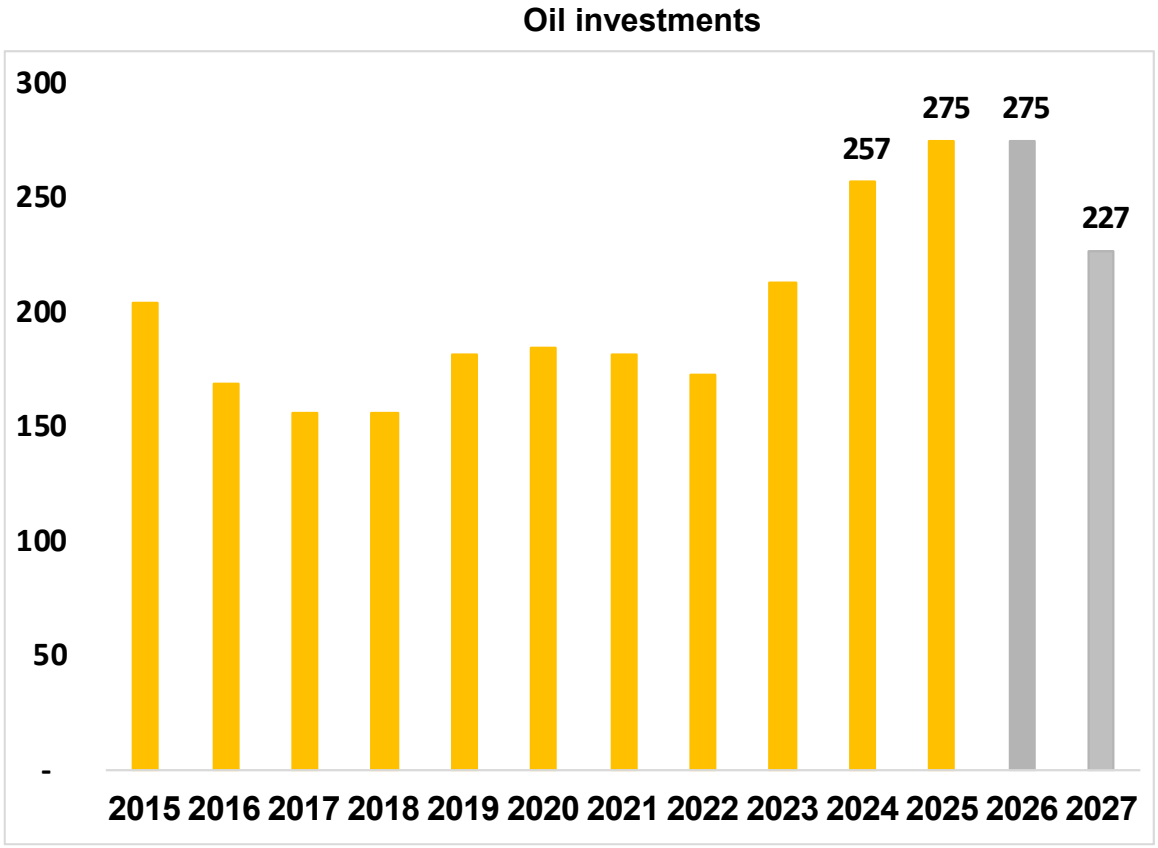
Source: Eika Kapitalforvaltning

Number of employed persons in Rogaland



Source: Eika Kapitalforvaltning

Oil investments are still important for the Rogaland economy



Higher estimate for oil investment in 2027

Investment in oil and gas extraction and pipeline transport is now estimated at about NOK 227 billion in 2027 at current prices. This is 10% above the estimate in the previous quarter.

Published: 13 August 2026

The estimate for 2027 is nevertheless 0.9% below the corresponding estimate for 2026, reported in Q3 2025. The previous survey in May indicated marginal growth of 0.2% in 2027.

The expected decline from 2026 to 2027 mainly reflects lower investment in field development. Several major projects are scheduled for completion next year, reducing investment in 2027. A marked increase in investment in fields already in operation offsets part of the decline.

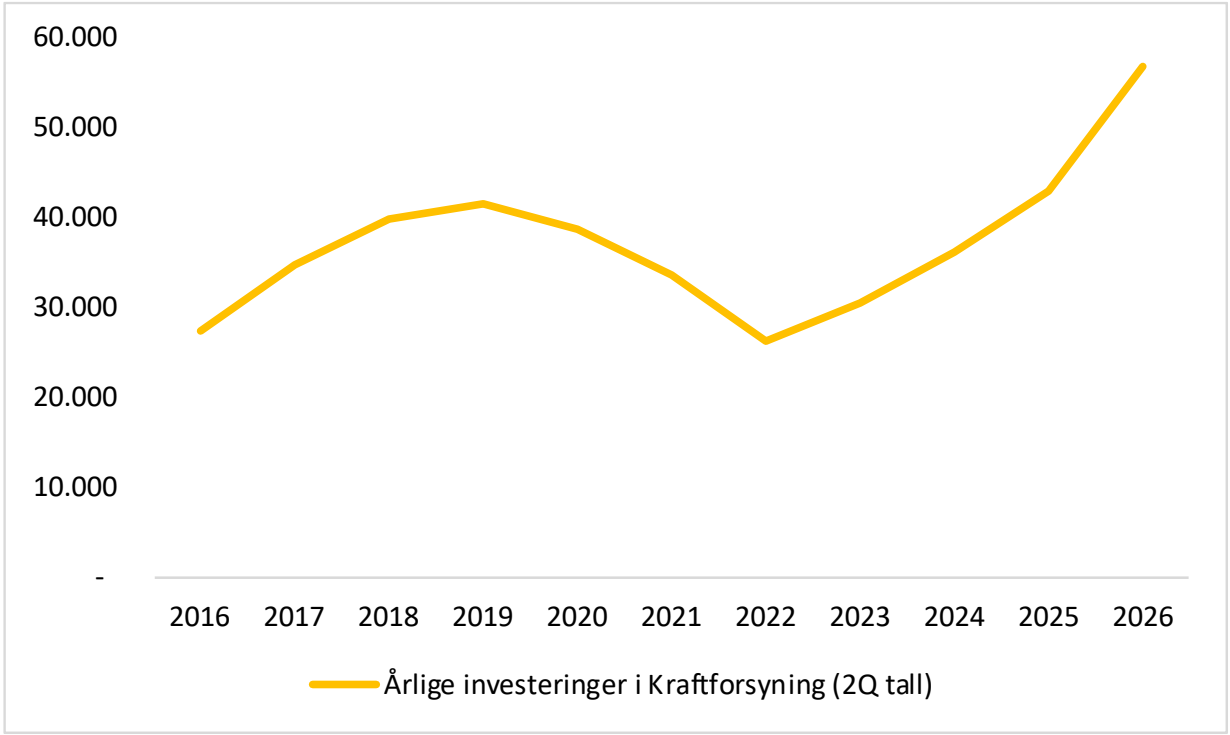
Source: Statistics Norway August 2026

The business community in the region is becoming more and more diversified

Relevant expertise and flexible business structure in the region

Constant shift towards a broader business community

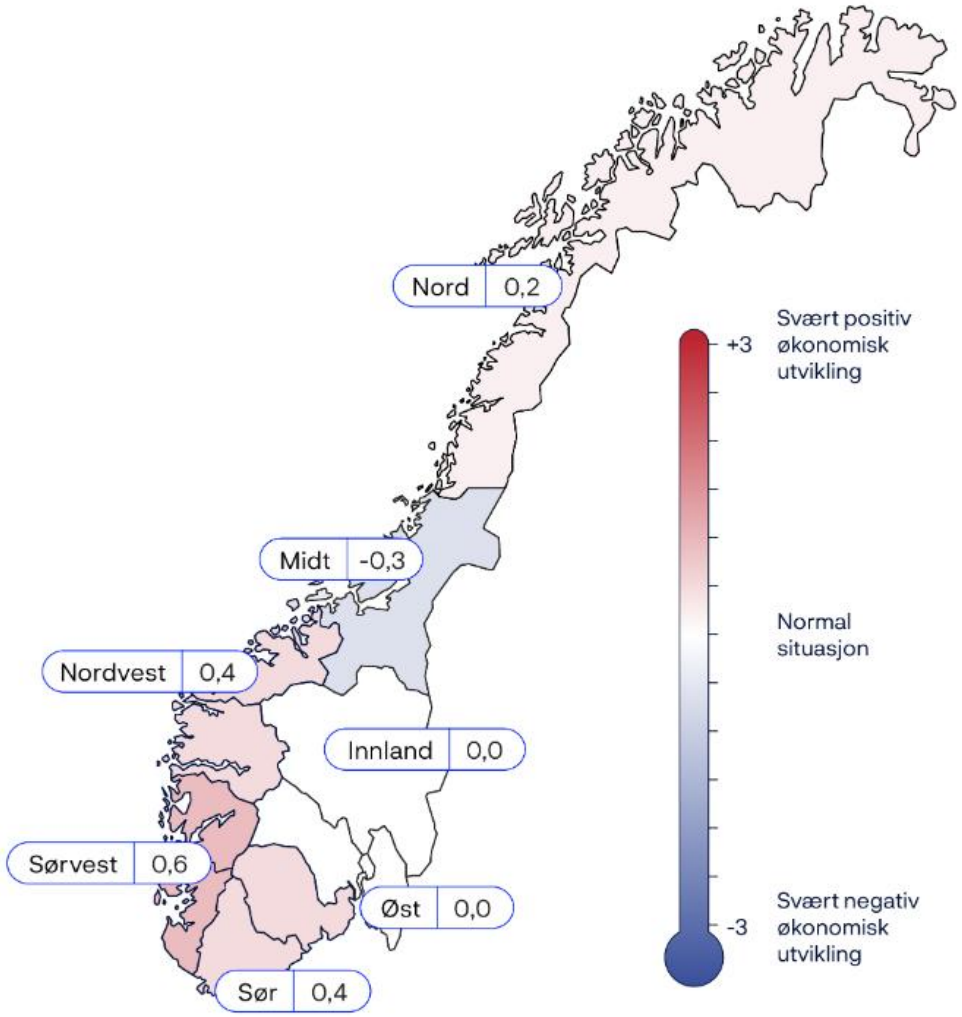
- Electricity/energy market
- Defence industry
- Construction sector (road/tunnel/earthworks)
- High-tech supplier industry



Source: Statistics Norway August 2026

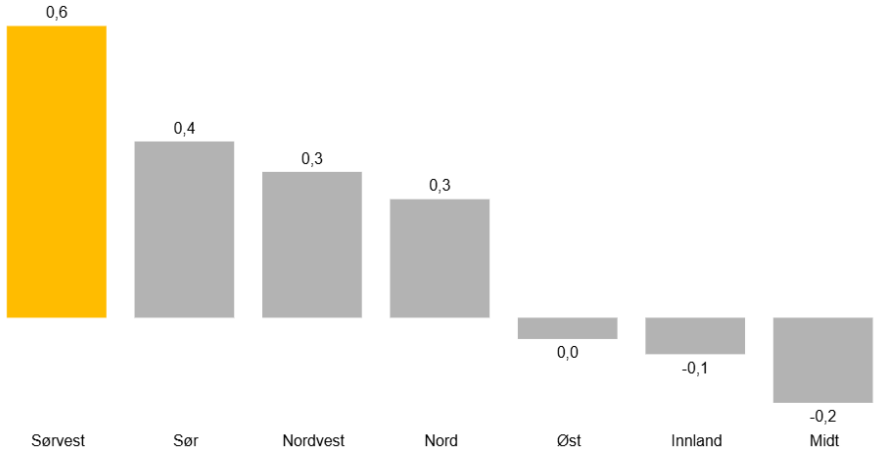
Continued good macro outlook in the region

Outlook, Regional Network Norges Bank

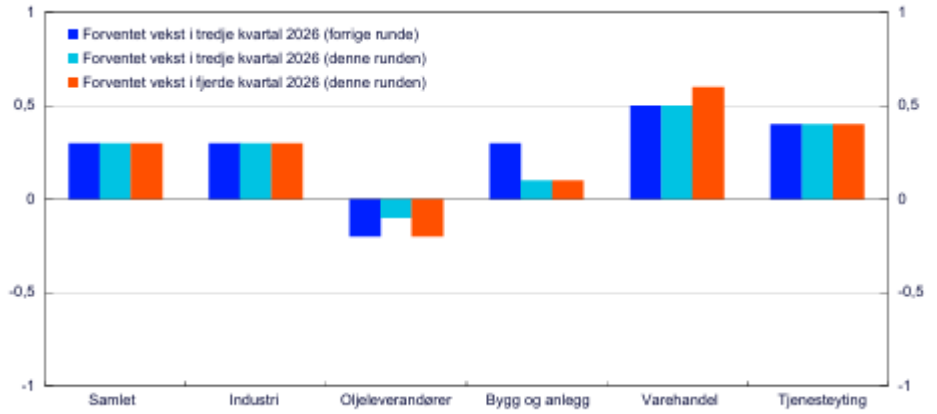


*Source: Norges Bank 17.9.2026

Average growth indicator regional network, last 3.5 years (2023-2026)



Expected growth per sector. A more diversified business sector in Rogaland, not just oil/gas that contributes to



Summary

- House price inflation is expected to level off somewhat
- Continued good activity in building and construction, especially in residential construction
- Labour market still tight
- Activity in the oil industry is expected to decline somewhat, but other industries are poised to take over
- High oil prices are still positive for Rogaland

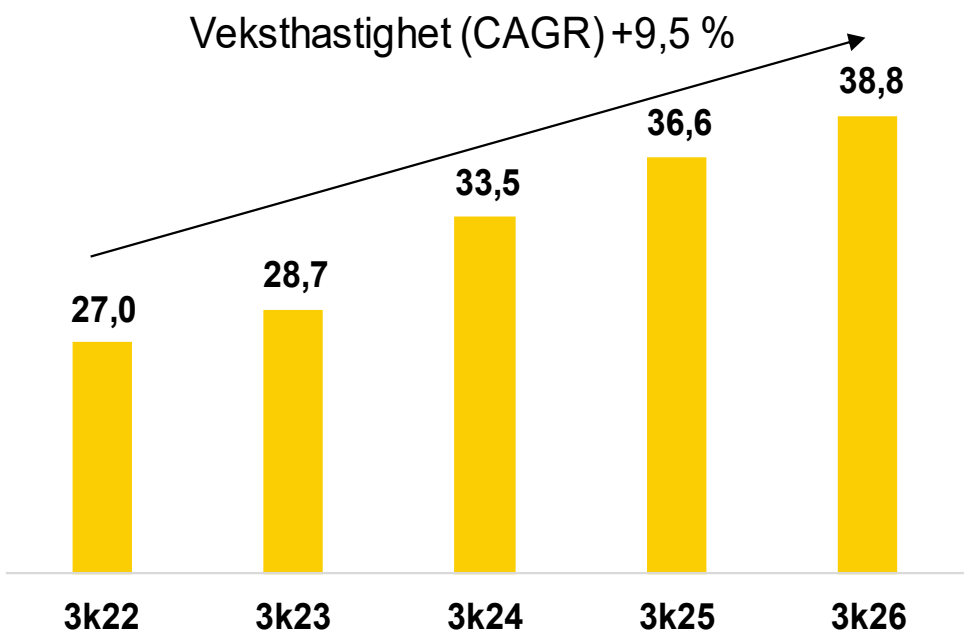
APPENDIX



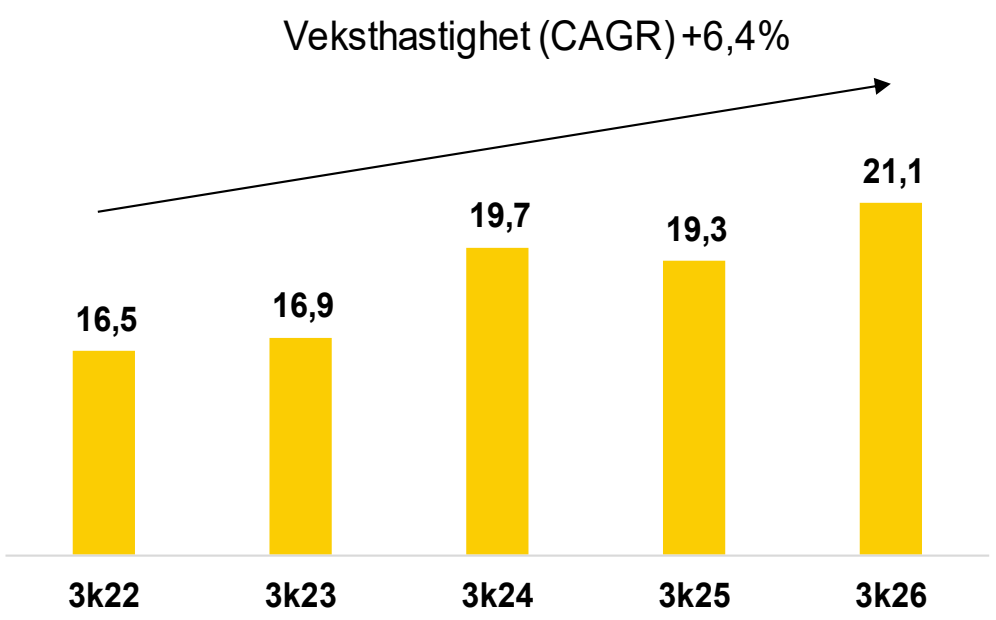
Lending growth with lower capital requirements

New standardised approach, volume growth in the private market and SMEs require less capital

Net lending



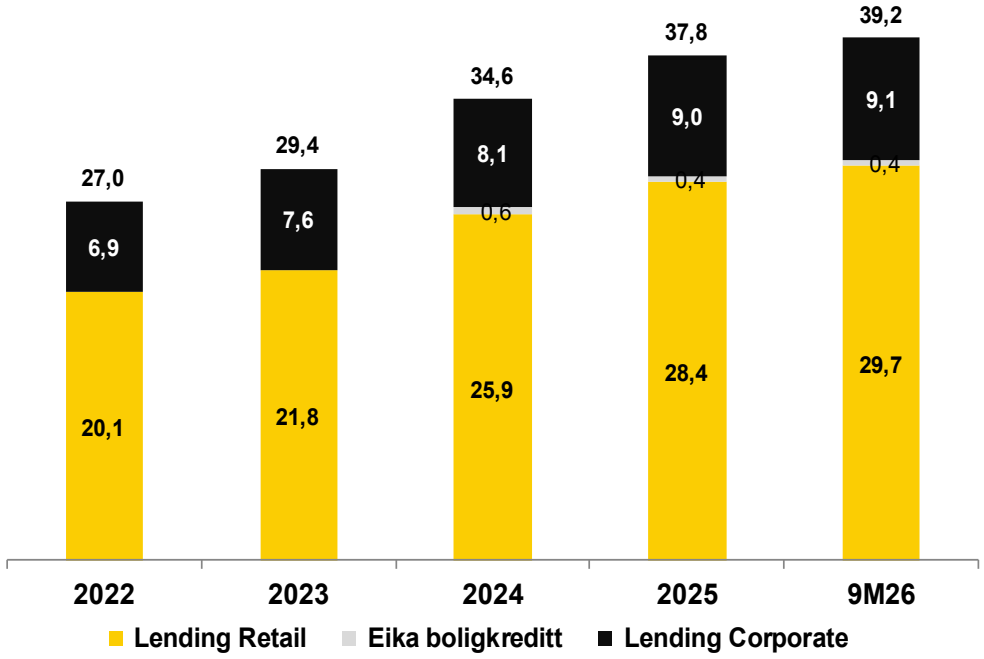
Risk-weighted assets

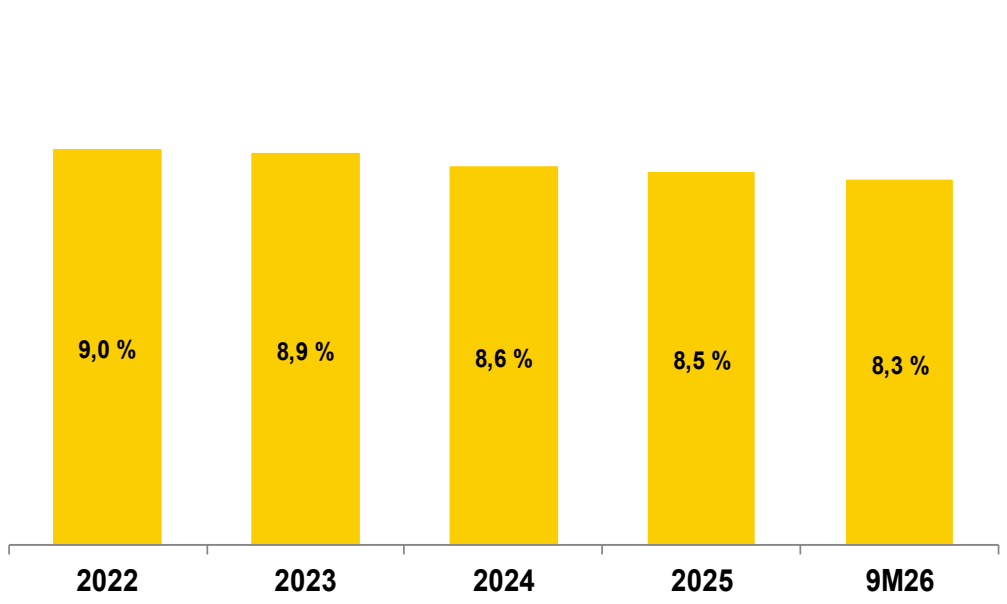


Loans transferred to Eika Boligkreditt are not included

Lending growth with a strong capital position

Volume growth in the private market and SMEs requires less capital

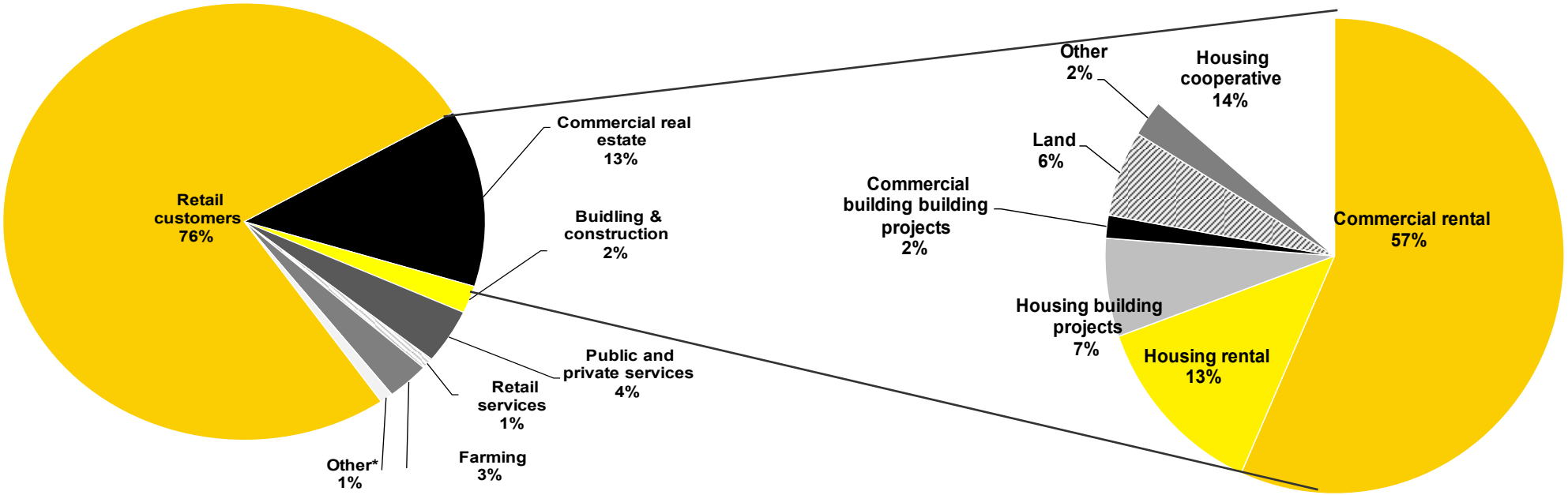




Lending to customers

The share of lending to the retail market has increased significantly over the past 5 years. Low exposure to real estate development

Loans to customers, by sector



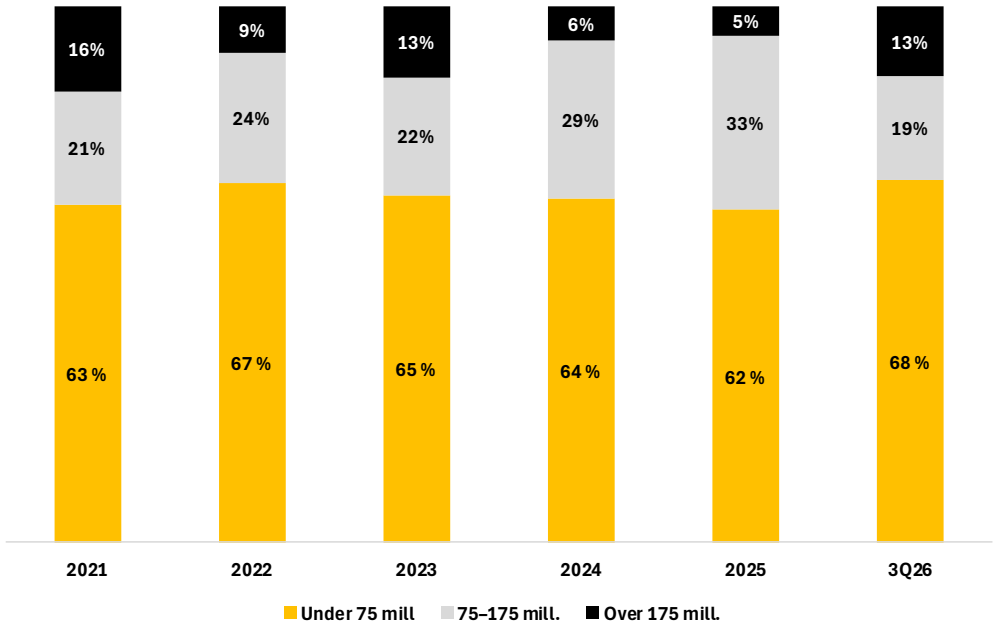
Loans for real estate

- Low exposure to cyclical industries
- Negligible direct exposure to oil-related activities
- Stable in commercial real estate

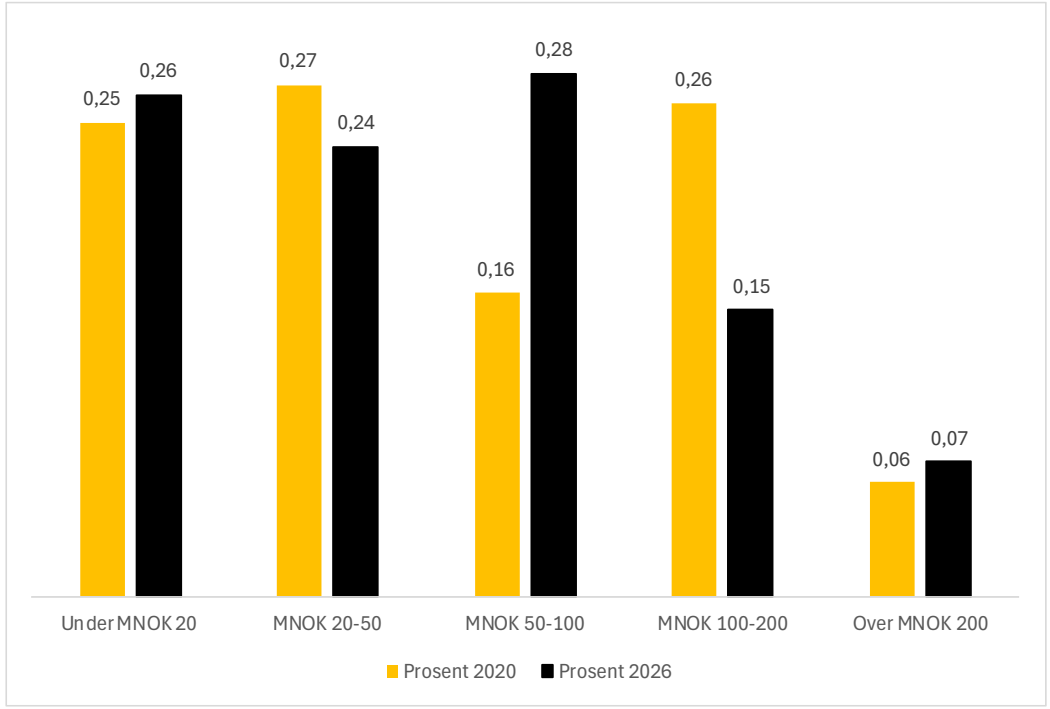
Focus on small and medium-sized enterprises

Fewer large exposures and smaller commercial buildings reduce concentration risk in the portfolio

Business loans (volume-weighted)



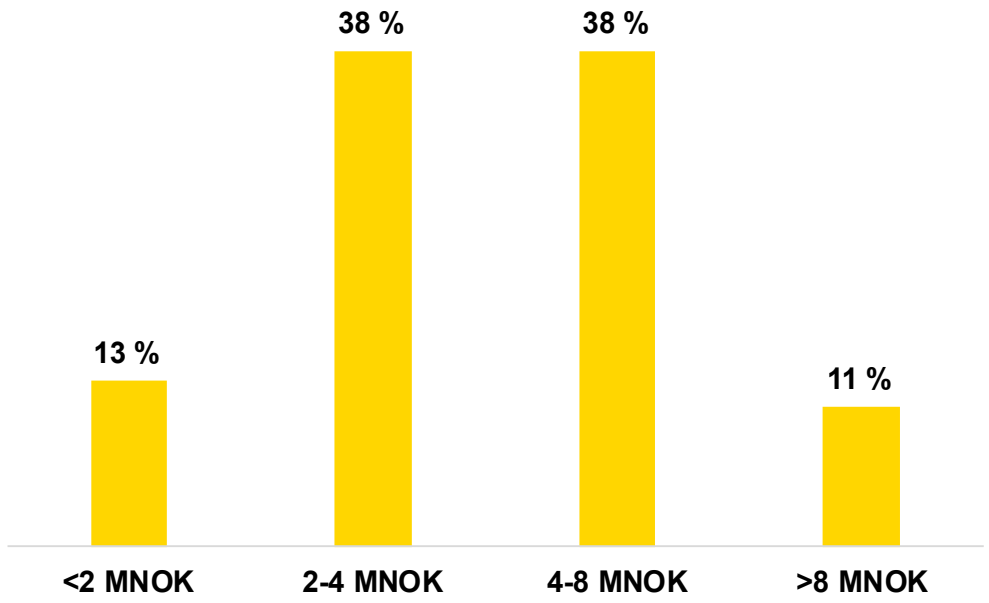
Corporate loans for real estate (volume-weighted)



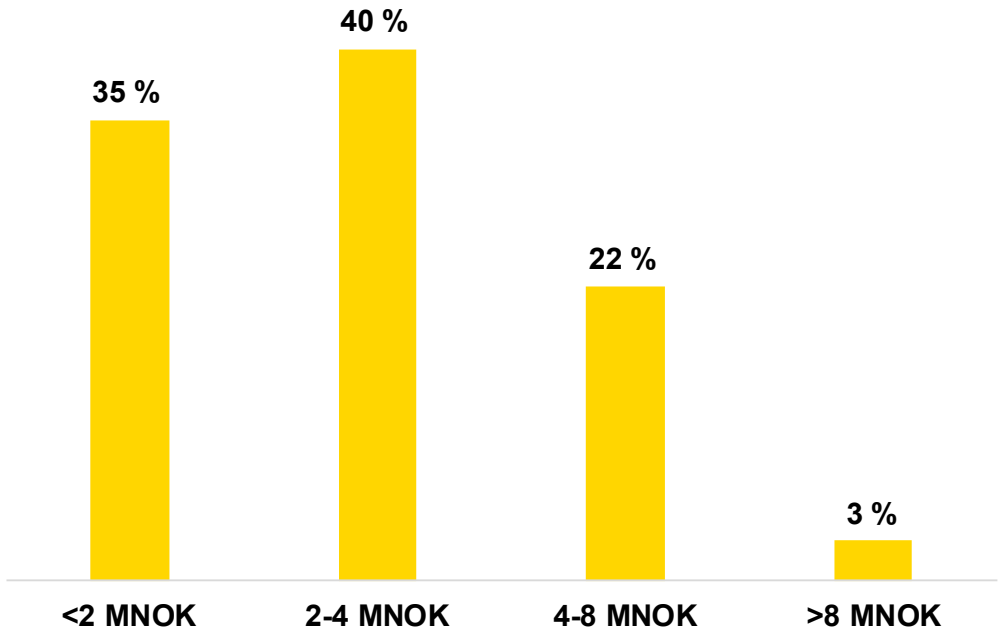
Retail lending portfolio: modest loan sizes

Mortgages in a region that has had moderate house prices for many years, higher interest rates more manageable

Loan size distribution (volume-weighted)



Distribution of loan size (number of loans)

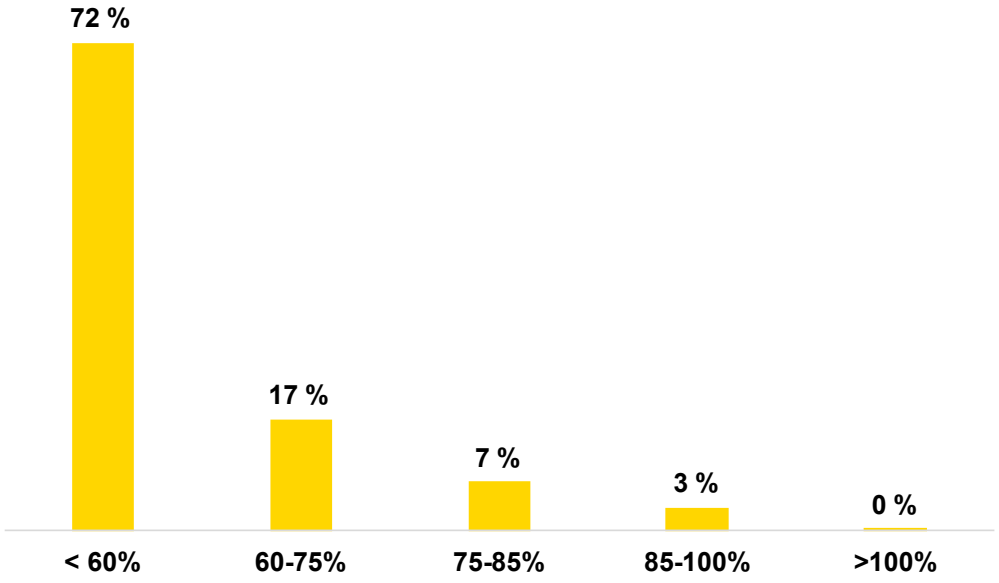


- Limited amount of large loans reduces vulnerability in the event of temporary loss of income
- Average loan size MNOK 3.0 per customer

Retail lending portfolio: low loan-to-value ratios

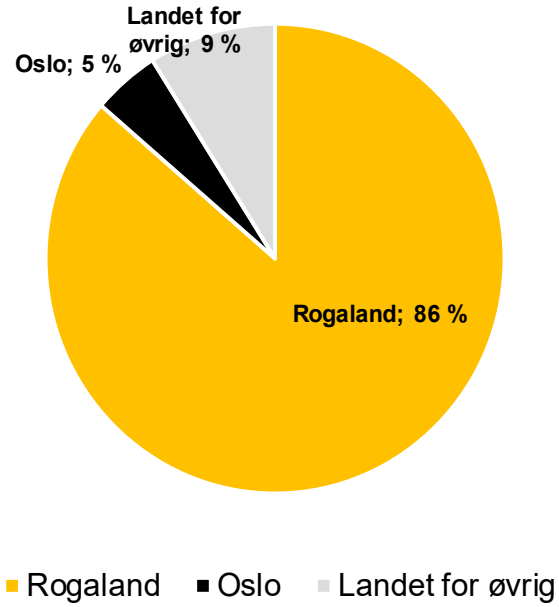
Moderate regional house prices support low loan-to-value ratios

LTV distribution (quantity)



- 89% of the portfolio has LTV* below 75%,
- The average volume-weighted LTV is 52.4%
- About 4% of the bank's collateral is linked to holiday homes, but most of this is additional collateral
- Customers with LTV > 100% are mostly customers with additional collateral in the form of guarantors with customer relationships with another bank

Geographical distribution, volume

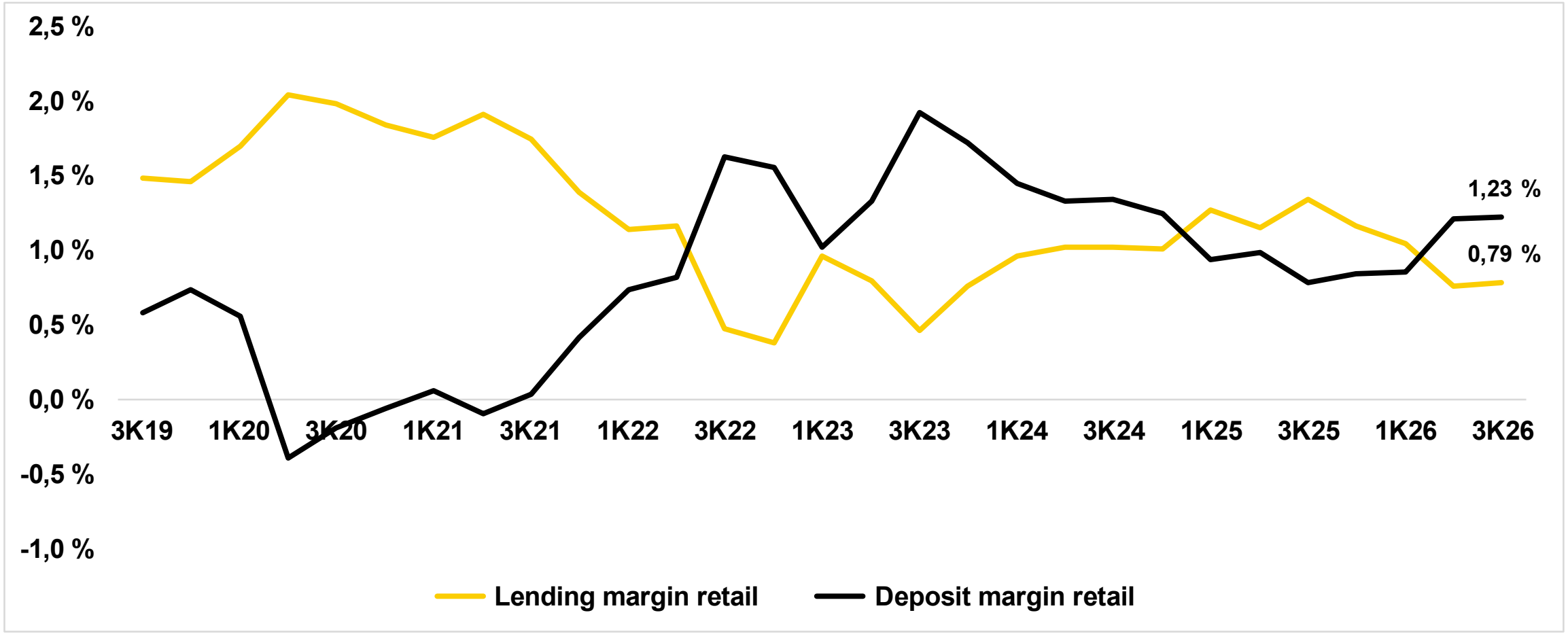


- 86% of the number of customers are in Rogaland
- 89% of the number of customers excluding Balanse are in Rogaland
- 93% of Balansebank's customers are located outside the bank's primary market area

* LTV uses collateral market values. Each loan is allocated in full to one LTV interval.

Retail banking margins

Lower lending margins due to time effects of interest rate increases result in reduced profitability



The deposit ratio PM is 46%, PM accounts for 77% of the bank's total lending

Net commission income

	2022	2023	2024	2025	9M26
Guarantee commissions	5.346	4.826	5.082	5.928	4.463
Securities brokerage and management	5.395	6.840	9.393	11.728	9.357
Payment services	36.532	34.470	40.856	43.525	35.623
Insurance	15.004	16.594	20.278	26.731	19.190
Leasing	0	0	18	184	361
Other brokerage	2.050	1.947	4.471	7.477	4.883
Commission and banking service income	**64.326**	**64.677**	**80.099**	**95.573**	**73.877**
Commission and banking service expenses	**-11.053**	**-11.619**	**-11.338**	**-12.711**	**-9.882**
Net commission and banking service income	**53.273**	**53.057**	**68.760**	**82.862**	**63.995**
Real estate brokerage fees	27.764	27.844	34.179	21.468	16.938
Other real estate brokerage income	12.315	14.689	16.976	7.537	6.853
Net real estate brokerage commission income	**40.079**	**42.533**	**51.155**	**29.005**	**23.791**
Total net commission income	**93.352**	**95.590**	**119.915**	**111.867**	**87.786**

Key figures

	4Q24	1Q25	2Q25	3Q25	4Q25	1Q26	2Q26	3Q26	9M25	9M26
Growth in total assets	1,3 %	3,3 %	1,4 %	2,1 %	3,9 %	1,4 %	0,9 %	**1,8 %**	8,4 %	**8,1 %**
Lending growth	1,5 %	1,1 %	4,0 %	2,3 %	2,1 %	0,8 %	1,9 %	**0,7 %**	9,2 %	**5,7 %**
Deposit growth	1,5 %	-1,1 %	4,8 %	2,5 %	2,4 %	0,4 %	4,2 %	**1,0 %**	7,9 %	**8,1 %**
Net interest margin	1,94 %	1,99 %	1,89 %	1,87 %	1,78 %	1,75 %	1,62 %	**1,63 %**	1,91 %	**1,67 %**
Other income / total income	15,2 %	18,7 %	32,5 %	16,9 %	26,2 %	13,3 %	43,5 %	**12,8 %**	23,5 %	**26,0 %**
Cost-to-income ratio	49,4 %	41,0 %	37,3 %	40,2 %	42,9 %	41,4 %	31,2 %	**41,6 %**	39,4 %	**37,1 %**
Costs / average total assets	1,1 %	1,0 %	1,0 %	0,9 %	1,0 %	0,8 %	0,9 %	**0,8 %**	1,0 %	**0,8 %**
Return on equity after tax	8,9 %	13,8 %	13,8 %	10,3 %	7,9 %	9,4 %	19,9 %	**7,7 %**	12,5 %	**12,1 %**
Total capital ratio	20,6 %	20,3 %	22,7 %	22,2 %	22,5 %	21,8 %	21,8 %	**21,2 %**	22,2 %	**21,2 %**
Tier 1 capital ratio	18,2 %	17,9 %	20,0 %	19,5 %	19,9 %	19,3 %	19,3 %	**18,8 %**	19,5 %	**18,8 %**
CET1 capital ratio	17,1 %	16,8 %	18,8 %	18,3 %	18,8 %	18,2 %	18,2 %	**17,7 %**	18,3 %	**17,7 %**
Risk-weighted assets	20.794	20.968	18.736	19.262	19.946	20.506	20.686	**21.085**	19.262	**21.085**
Full-time equivalents	181	165	165	168	165	161	159	**155**	168	**155**
Market price	126	138	143	144	144	149	146	**152**	144	**152**
Equity certificate ratio	62,3	62,4	62,6	62,7	62,0	62,2	62,3	**62,3**	62,7	**62,3**
Earnings per equity certificate (group)	2,5	3,7	3,7	2,9	2,3	2,6	5,5	**2,3**	10,3	**10,4**
Book equity per equity certificate	110,8	105,4	110,7	113,7	117,2	109,6	113,7	**120,2**	113,7	**120,2**
Individual impairments / gross loans	0,19 %	0,18 %	0,18 %	0,18 %	0,19 %	0,18 %	0,11 %	**0,10 %**	0,18 %	**0,10 %**
Collective impairments / net loans	0,15 %	0,16 %	0,17 %	0,13 %	0,15 %	0,13 %	0,09 %	**0,10 %**	0,13 %	**0,10 %**
Deposit-to-loan ratio	51,0 %	49,9 %	50,2 %	50,3 %	50,5 %	50,3 %	51,3 %	**51,4 %**	50,3 %	**51,4 %**
Deposit-to-loan ratio, parent bank	92,9 %	99,0 %	94,5 %	99,2 %	103,3 %	101,7 %	104,2 %	**107,2 %**	99,2 %	**107,2 %**

Return on equity includes hybrid capital from Q1 2025

Definitions

Deposit-to-loan ratio
Closing customer deposits / closing net customer loans

Liquidity Coverage Ratio (LCR)
Liquid assets / net liquidity outflow within 30 days in a stress scenario

Net Stable Funding Ratio (NSFR)
Available stable funding / required stable funding

Net interest income
Interest income - interest expenses

Net interest margin
((Net interest income / days in the period) x days per year) / average total assets)

Lending margin
Average customer interest rate – moving average of 3-month Nibor

Deposit margin
Moving average of 3-month Nibor – average customer interest rate

Cost ratio
Total operating expenses / (net interest income + total other operating income)

Total costs as a percentage of average total assets
((Total operating expenses / days in the period) x days in the year) / average total assets

Return on equity before tax
(Profit before tax / days in the period x days per year) / (closing total equity + opening total equity) / 2

Return on equity after tax
(Profit after tax / days in the period x days a year) / ((closing total equity + opening total equity) / 2

Equity certificate percentage
(Equity certificate capital + own equity certificates + premium + equalisation fund) / (equity certificate capital + own equity certificate + premium + equalisation fund + savings bank fund + gift fund)

Profit per equity certificate
(Profit after tax x equity certificate percentage) / number of equity certificates

Book equity per equity certificate
(closing total equity – closing hybrid capital) x equity certificate percentage / number of equity certificates

Price/Book equity (P/B)
Share price / book equity per equity certificate

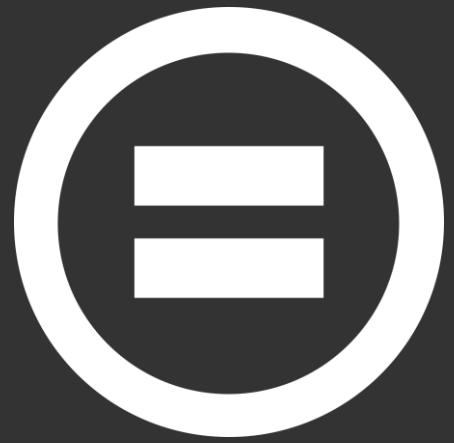
Profit from operations before loss and tax
Profit after tax + tax expense + impairment and losses on loans and guarantees

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