

## Change in equity

Parent Bank (NOKm)	Issued equity		Earned equity						Additional Tier 1 Capital	Total equity
	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity			
<b>Equity at 1 January 2017</b>	<b>2,597</b>	<b>895</b>	<b>4,499</b>	<b>4,490</b>	<b>609</b>	<b>126</b>	-	<b>950</b>	<b>14,166</b>	
Net profit	-	-	327	580	893	17	-	33	1,850	
<b>Other comprehensive income</b>										
Financial assets through OCI	-	-	-	-	-	-	15	-	15	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-18	-	-18	
Other comprehensive income	-	-	-	-	-	-	-3	-	-3	
Total other comprehensive income	-	-	327	580	893	17	-3	33	1,847	
<b>Transactions with owners</b>										
Dividend declared for 2016	-	-	-	-	-389	-	-0	-	-390	
To be disbursed from gift fund	-	-	-	-	-220	-	-	-	-220	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-33	-33	
Purchase and sale of own ECCs	0	-	-	0	-	-	-	-	0	
Direct recognitions in equity	-	-	5	9	-	-17	3	-	-	
Total transactions with owners	0	-	5	9	-609	-17	3	-33	-642	
<b>Equity at 31 December 2017</b>	<b>2,597</b>	<b>895</b>	<b>4,831</b>	<b>5,079</b>	<b>893</b>	<b>126</b>	-	<b>950</b>	<b>15,372</b>	

Parent Bank (NOKm)	Issued equity		Earned equity						Additional Tier 1 Capital	Total equity
	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity			
<b>Equity at 31 December 2017</b>	<b>2,597</b>	<b>895</b>	<b>4,831</b>	<b>5,079</b>	<b>893</b>	<b>126</b>	-	<b>950</b>	<b>15,372</b>	
Implementation effect IFRS 9	-	-	-	-	-	-	-17	-	-17	
<b>Equity at 1 January 2018</b>	<b>2,597</b>	<b>895</b>	<b>4,831</b>	<b>5,079</b>	<b>893</b>	<b>126</b>	<b>-17</b>	<b>950</b>	<b>15,355</b>	
Net profit	-	-	297	526	1,034	29	-	36	1,922	
<b>Other comprehensive income</b>										
Value changes on loans measured at fair value	-	-	-	-	-	-	-2	-	-2	
Actuarial gains (losses), pensions	-	-	-	-	-	-	12	-	12	
Other comprehensive income	-	-	-	-	-	-	11	-	11	
Total other comprehensive income	-	-	297	526	1,034	29	11	36	1,933	
<b>Transactions with owners</b>										
Dividend declared for 2017	-	-	-	-	-571	-	-	-	-571	
To be disbursed from gift fund	-	-	-	-	-322	-	-	-	-322	
Additional Tier 1 Capital issued	-	-	-	-	-	-	-	1,000	1,000	
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-950	-950	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-36	-36	
Purchase and sale of own ECCs	0	-	-	0	-	-	-	-	0	
Direct recognitions in equity	-	-	-2	-4	-	-	6	-	-0	
Total transactions with owners	0	-	-2	-4	-893	-	6	14	-879	
<b>Equity at 31 December 2018</b>	<b>2,597</b>	<b>895</b>	<b>5,126</b>	<b>5,602</b>	<b>1,034</b>	<b>155</b>	-	<b>1,000</b>	<b>16,409</b>	

Group (NOKm)	Attributable to parent company equity holders									
	Issued equity		Earned equity						Additional Tier 1 Capital	Non- controlling interests
	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity			
<b>Equity at 1 January 2017</b>	<b>2,593</b>	<b>895</b>	<b>4,499</b>	<b>4,487</b>	<b>609</b>	<b>139</b>	<b>1,656</b>	<b>950</b>	<b>425</b>	<b>16,253</b>
Net profit	-	-	327	580	893	17	-54	33	32	1,828
<b>Other comprehensive income</b>										
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	8	-	-	8
Financial assets through OCI	-	-	-	-	-	-	15	-	-	15
Actuarial gains (losses), pensions	-	-	-	-	-	-	-16	-	1	-15
Other comprehensive income	-	-	-	-	-	-	7	-	1	8
Total other comprehensive income	-	-	327	580	893	17	-46	33	32	1,836
<b>Transactions with owners</b>										
Dividend declared for 2016	-	-	-	-	-389	-	-0	-	-	-390
To be disbursed from gift fund	-	-	-	-	-220	-	-	-	-	-220
Additional Tier 1 Capital issued	-	-	-	-	-	-	-	43	-	43
Interest payments additional Tier 1 Capital	-	-	-	-	-	-	-	-33	-	-33
Purchase and sale of own ECCs	0	-	-	0	-	-	-	-	-	0
Own ECC held by SB1 Markets*)	-4	-	-	-4	-	-	-12	-	-	-21
Direct recognitions in equity	-	-	5	9	-	-30	-31	-	2	-44
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-21	-	-	-21
Change in non-controlling interests	-	-	-	-	-	-	-	-	105	105
Total transactions with owners	-4	-	5	5	-609	-30	-63	9	107	-580
<b>Equity at 31 December 2017</b>	<b>2,588</b>	<b>895</b>	<b>4,831</b>	<b>5,072</b>	<b>893</b>	<b>126</b>	<b>1,547</b>	<b>993</b>	<b>565</b>	<b>17,510</b>

\*) Holding of own equity certificates as part of SpareBank 1 Markets' trading activity

(NOKm)	Attributable to parent company equity holders									
	Issued equity		Earned equity							
	EC capital	Premium fund	Ownerless capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	Total equity
<b>Equity at 31 December 2017</b>	<b>2,588</b>	<b>895</b>	<b>4,831</b>	<b>5,072</b>	<b>893</b>	<b>126</b>	<b>1,547</b>	<b>993</b>	<b>565</b>	<b>17,510</b>
Implementation effect IFRS 9	-	-	-	-	-	-	-24	-	-	-24
<b>Equity at 1 January 2018</b>	<b>2,588</b>	<b>895</b>	<b>4,831</b>	<b>5,072</b>	<b>893</b>	<b>126</b>	<b>1,523</b>	<b>993</b>	<b>565</b>	<b>17,486</b>
Net profit	-	-	297	526	1,034	29	131	37	34	2,090
<b>Other comprehensive income</b>										
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	-38	-	-	-38
Value changes on loans measured at fair value	-	-	-	-	-	-	-2	-	-	-2
Actuarial gains (losses), pensions	-	-	-	-	-	-	13	-	-	13
Other comprehensive income	-	-	-	-	-	-	-27	-	-	-27
Total other comprehensive income	-	-	297	526	1,034	29	105	37	34	2,063
<b>Transactions with owners</b>										
Dividend declared for 2017	-	-	-	-	-571	-	-	-	-	-571
To be disbursed from gift fund	-	-	-	-	-322	-	-	-	-	-322
Additional Tier 1 capital issued	-	-	-	-	-	-	-	1,000	-	1,000
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-950	-	-950
Interest payments additional Tier 1 capital	-	-	-	-	0	-	-	-37	-	-37
Purchase and sale of own ECCs	0	-	-	0	-	-	-	-	-	0
Own ECC held by SB1 Markets*)	4	-	-	0	-	-	11	-	-	15
Direct recognitions in equity	-	-	-2	-4	-	-	-5	-	-	-12
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-24	-	-	-24
Change in non-controlling interests	-	-	-	-	-	-	-	-	38	38
Total transactions with owners	4	-	-2	-4	-893	-	-19	13	38	-863
<b>Equity at 31 December 2018</b>	<b>2,592</b>	<b>895</b>	<b>5,126</b>	<b>5,594</b>	<b>1,034</b>	<b>155</b>	<b>1,608</b>	<b>1,043</b>	<b>637</b>	<b>18,686</b>

\*) Holding of own equity certificates as part of SpareBank 1 Markets' trading activity

