

## Change in equity

Parent Bank (NOKm)	Issued equity		Earned equity						Additional Tier 1 Capital	Total equity
	EC capital	Premium fund	Ownerless capital	Equali- sation 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>										
Financial assets through OCI	-	-	-	-	-	-	-2	-	-2	
Actuarial gains (losses), pensions	-	-	-	-	-	-	12	-	12	
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>11</b>	<b>-</b>	<b>11</b>	
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>297</b>	<b>526</b>	<b>1,034</b>	<b>29</b>	<b>11</b>	<b>36</b>	<b>1,933</b>	
<b>Transactions with owners</b>										
Dividend declared for 2017	-	-	-	-	-571	-	-	-	-571	
To be disbursed from gift fund	-	-	-	-	-322	-	-	-	-322	
Additional Tier 1 Capital	-	-	-	-	-	-	-	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	
<b>Total transactions with owners</b>	<b>0</b>	<b>-</b>	<b>-2</b>	<b>-4</b>	<b>-893</b>	<b>-</b>	<b>6</b>	<b>14</b>	<b>-878</b>	
<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>-</b>	<b>1,000</b>	<b>16,409</b>	

Parent Bank (NOKm)	Issued equity		Earned equity						Additional Tier 1 Capital	Total equity
	EC capital	Premium fund	Ownerless capital	Equali- sation fund	Dividend and gifts	Unrealised gains reserve	Other equity			
<b>Equity at 1 January 2019</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>	
Net profit	-	-	-	-	-	-	1,544	-	1,544	
<b>Other comprehensive income</b>										
Value changes on loans measured at fair value	-	-	-	-	-	-	-0	-	-0	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-	-	-	
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-0</b>	<b>-</b>	<b>-</b>	
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,543</b>	<b>-</b>	<b>1,543</b>	
<b>Transactions with owners</b>										
Dividend declared for 2018	-	-	-	-	-661	-	-	-	-661	
To be disbursed from gift fund	-	-	-	-	-373	-	-	-	-373	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-28	-28	
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-0	
Direct recognitions in equity	-	-	-	-	-	-	-1	-	-1	
<b>Total transactions with owners</b>	<b>-0</b>	<b>-</b>	<b>-</b>	<b>-0</b>	<b>-1,034</b>	<b>-</b>	<b>-1</b>	<b>-28</b>	<b>-1,063</b>	
<b>Equity at 30 June 2018</b>	<b>2,597</b>	<b>895</b>	<b>5,126</b>	<b>5,602</b>	<b>-</b>	<b>155</b>	<b>1,543</b>	<b>972</b>	<b>16,889</b>	

Group	Attributable to parent company equity holders									
	Issued equity		Earned equity			Unrealised gains reserve		Other equity	Additional Tier 1 Capital	Non-controlling interests
(NOKm)	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts					
<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
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-27</b>	<b>-</b>	<b>-</b>	<b>-27</b>
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>297</b>	<b>526</b>	<b>1,034</b>	<b>29</b>	<b>105</b>	<b>37</b>	<b>34</b>	<b>2,063</b>
<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	-	-	-	-	-	-	-	-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	-	-	-11
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-24	-	-	-24
Change in non-controlling interests	-	-	-	-	-	-	-	-	38	38
<b>Total transactions with owners</b>	<b>4</b>	<b>-</b>	<b>-2</b>	<b>-4</b>	<b>-893</b>	<b>-</b>	<b>-19</b>	<b>13</b>	<b>38</b>	<b>-863</b>
<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

(NOKm)	Attributable to parent company equity holders											
	Issued equity		Earned equity							Additional Tier 1 Capital	Non-controlling interests	Total equity
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity					
<b>Equity at 1 January 2019</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>	
Net profit	-	-	-	-	-	-	1,696	-		33	1,729	
<b>Other comprehensive income</b>												
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	-7	-		-	-7	
Value changes on loans measured at fair value	-	-	-	-	-	-	-0	-		-	-0	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-	-		-	-	
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-8</b>	<b>-</b>		<b>-</b>	<b>-8</b>	
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,689</b>	<b>-</b>		<b>33</b>	<b>1,721</b>	
<b>Transactions with owners</b>												
Dividend declared for 2018	-	-	-	-	-661	-	-	-		-	-661	
To be disbursed from gift fund	-	-	-	-	-373	-	-	-		-	-373	
Additional Tier 1 capital issued	-	-	-	-	-	-	-	-		-	-	
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-		-	-	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-29		-	-29	
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-		-	-0	
Own ECC held by SB1 Markets*)	1	-	-	-3	-	-	6	-		-	3	
Direct recognitions in equity	-	-	-	-	-	-	15	-		-	15	
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-22	-		-	-22	
Change in non-controlling interests	-	-	-	-	-	-	-	-		111	111	
<b>Total transactions with owners</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>-3</b>	<b>-1,034</b>	<b>-</b>	<b>-2</b>	<b>-29</b>		<b>111</b>	<b>-957</b>	
<b>Equity at 30 June 2019</b>	<b>2,593</b>	<b>895</b>	<b>5,126</b>	<b>5,591</b>	<b>-</b>	<b>155</b>	<b>3,295</b>	<b>1,013</b>		<b>781</b>	<b>19,450</b>	

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