

## Change in equity

Parent Bank (NOKm)	Issued equity		Earned equity						
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity	Additional Tier 1 Capital	Total equity
<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
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	-	-	-	-	-	-	-	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	-878
<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>
<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>-</b>	<b>1,000</b>	<b>16,409</b>
Net profit	-	-	313	555	1,314	34	-	47	2,263
<b>Other comprehensive income</b>									
Value changes on loans measured at fair value	-	-	-	-	-	-	6	-	6
Actuarial gains (losses), pensions	-	-	-	-	-	-	-25	-	-25
Other comprehensive income	-	-	-	-	-	-	-18	-	-
Total other comprehensive income	-	-	313	555	1,314	34	-18	47	2,245
<b>Transactions with owners</b>									
Dividend declared for 2018	-	-	-	-	-661	-	-	-	-661
To be disbursed from gift fund	-	-	-	-	-373	-	-	-	-373
Additional Tier 1 Capital	-	-	-	-	-	-	-	250	250
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-47	-47
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-0
Direct recognitions in equity	-	-	-7	-12	-	-	18	-	-1
Total transactions with owners	-0	-	-7	-12	-1,034	-	18	203	-832
<b>Equity at 31 December 2019</b>	<b>2,597</b>	<b>895</b>	<b>5,432</b>	<b>6,144</b>	<b>1,314</b>	<b>189</b>	<b>-</b>	<b>1,250</b>	<b>17,822</b>

Group	Attributable to parent company equity holders									
	Issued equity			Earned equity						
(NOKm)	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	Total equity
<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
<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

## Attributable to parent company equity holders

(NOKm)	Issued equity		Earned equity							Total equity
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	
<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	-	-	313	555	1,314	34	242	49	56	2,563
Other comprehensive income										
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	9	-	-	9
Value changes on loans measured at fair value	-	-	-	-	-	-	6	-	-	6
Actuarial gains (losses), pensions	-	-	-	-	-	-	-25	-	-	-25
Other comprehensive income	-	-	-	-	-	-	-9	-	-	-9
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>313</b>	<b>555</b>	<b>1,314</b>	<b>34</b>	<b>232</b>	<b>49</b>	<b>56</b>	<b>2,554</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	-	-	-	-	-	-	-	250	-	250
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-49	-	-49
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-	-0
Own ECC held by SB1 Markets*)	-6	-	-	-14	-	-	-12	-	-	-33
Direct recognitions in equity	-	-	-7	-12	-	-	22	-	-	3
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-24	-	-	-24
Change in non-controlling interests	-	-	-	-	-	-	-	-	67	67
<b>Total transactions with owners</b>	<b>-6</b>	<b>-</b>	<b>-7</b>	<b>-27</b>	<b>-1,034</b>	<b>-</b>	<b>-14</b>	<b>201</b>	<b>67</b>	<b>-820</b>
<b>Equity at 31 December 2019</b>	<b>2,586</b>	<b>895</b>	<b>5,432</b>	<b>6,123</b>	<b>1,314</b>	<b>189</b>	<b>1,827</b>	<b>1,293</b>	<b>761</b>	<b>20,420</b>

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