

## 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 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	-	-	313	555	1,314	34	-	47	2,263	
<b>Other comprehensive income</b>										
Financial assets through OCI	-	-	-	-	-	-	6	-	6	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-25	-	-25	
<b>Other comprehensive income</b>	-	-	-	-	-	-	-18	-	-18	
<b>Total other comprehensive income</b>	-	-	<b>313</b>	<b>555</b>	<b>1,314</b>	<b>34</b>	<b>-18</b>	<b>47</b>	<b>2,245</b>	
<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	
<b>Total transactions with owners</b>	<b>-0</b>	<b>-</b>	<b>-7</b>	<b>-12</b>	<b>-1,034</b>	<b>-</b>	<b>18</b>	<b>203</b>	<b>-832</b>	
<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>	

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<b>Equity at 1 January 2020</b>	<b>2,597</b>	<b>895</b>	<b>5,432</b>	<b>6,144</b>	<b>1,314</b>	<b>189</b>	-	<b>1,250</b>	<b>17,822</b>	
Net profit	-	-	-	-	-	-	835	-	835	
<b>Other comprehensive income</b>										
Value changes on loans measured at fair value	-	-	-	-	-	-	6	-	6	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-47	-	-47	
<b>Other comprehensive income</b>	-	-	-	-	-	-	-41	-	-41	
<b>Total other comprehensive income</b>	-	-	-	-	-	-	<b>794</b>	-	<b>794</b>	
<b>Transactions with owners</b>										
Dividend declared for 2019	-	-	-	194	-840	-	-	-	-647	
To be disbursed from gift fund	-	-	109	-	-474	-	-	-	-364	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-37	-37	
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-0	
Direct recognitions in equity	-	-	-	-	-	-	-3	-	-3	
<b>Total transactions with owners</b>	<b>-0</b>	<b>-</b>	<b>109</b>	<b>194</b>	<b>-1,314</b>	<b>-</b>	<b>-3</b>	<b>-37</b>	<b>-1,050</b>	
<b>Equity at 30 June 2020</b>	<b>2,597</b>	<b>895</b>	<b>5,541</b>	<b>6,338</b>	<b>-</b>	<b>189</b>	<b>791</b>	<b>1,213</b>	<b>17,565</b>	

Group  (NOKm)	Attributable to parent company equity holders									
	Issued equity			Earned equity						
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	Total 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	-	-	313	555	1,314	34	242	49	56	2,563
<b>Other comprehensive income</b>										
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
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-9</b>	<b>-</b>	<b>-</b>	<b>-9</b>
<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
Buyback Additional Tier 1 Capital issued	-	-	-	-	-	-	-	-	-	-
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

(NOKm)	Attributable to parent company equity holders										
	Issued equity			Earned equity							
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Unrealised gains reserve	Other equity	Additional Tier 1 Capital	Non-controlling interests	Total equity	
<b>Equity at 1 January 2020</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>
Net profit	-	-	-	-	-	-	953	-		55	1,008
<b>Other comprehensive income</b>											
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	23	-		-	23
Value changes on loans measured at fair value	-	-	-	-	-	-	6	-		-	6
Actuarial gains (losses), pensions	-	-	-	-	-	-	-47	-		-	-47
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-19</b>	<b>-</b>		<b>-</b>	<b>-19</b>
<b>Total other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>935</b>	<b>-</b>		<b>55</b>	<b>990</b>
<b>Transactions with owners</b>											
Dividend declared for 2019	-	-	-	194	-840	-	-	-		-	-647
To be disbursed from gift fund	-	-	109	-	-474	-	-	-		-	-364
Additional Tier 1 capital issued	-	-	-	-	-	-	-	-		-	-
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-		-	-
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-38		-	-38
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-		-	-0
Own ECC held by SB1 Markets*)	2	-	-	3	-	-	11	-		-	16
Direct recognitions in equity	-	-	-	-	-	-	-7	-		-	-7
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-1	-		-	-1
Change in non-controlling interests	-	-	-	-	-	-	-	-		-49	-49
<b>Total transactions with owners</b>	<b>2</b>	<b>-</b>	<b>109</b>	<b>197</b>	<b>-1,314</b>	<b>-</b>	<b>4</b>	<b>-38</b>		<b>-49</b>	<b>-1,089</b>
<b>Equity at 30 June 2020</b>	<b>2,588</b>	<b>895</b>	<b>5,541</b>	<b>6,320</b>	<b>-</b>	<b>189</b>	<b>2,765</b>	<b>1,254</b>		<b>768</b>	<b>20,320</b>

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