

## 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 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>		
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>	-	-	-	-	-	-	<b>-18</b>	-	<b>-18</b>	
<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		
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	-	-	-	-	-	-	1,155	-	1,155	
<b>Other comprehensive income</b>	-	-	-	-	-	-	-	-	-	
Value changes on loans measured at fair value	-	-	-	-	-	-	7	-	7	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-47	-	-47	
<b>Other comprehensive income</b>	-	-	-	-	-	-	<b>-40</b>	-	<b>-40</b>	
<b>Total other comprehensive income</b>	-	-	-	-	-	-	<b>1,115</b>	-	<b>1,115</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	-	-	-	-	-	-	-	-	-	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-47	-47	
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>-47</b>	<b>-1,061</b>	
<b>Equity at 30 September 2020</b>	<b>2,597</b>	<b>895</b>	<b>5,541</b>	<b>6,338</b>	<b>-</b>	<b>189</b>	<b>1,112</b>	<b>1,203</b>	<b>17,876</b>	

Group  (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	Equali- sation fund	Dividend and gifts	Unrealised gains reserve	Other equity						
<b>Equity at 1 January 2019</b>	<b>2,592</b>	<b>895</b>	<b>-</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		
Other comprehensive income	-	-	-	-	-	-	-	-9	-	-	-9		
Total other comprehensive income	-	-	-	313	555	1,314	34	232	49	56	2,554		
<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		
Total transactions with owners	-6	-	-	-7	-27	-1,034	-	-14	201	67	-820		
<b>Equity at 31 December 2019</b>	<b>2,586</b>	<b>895</b>	<b>-</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

Group (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	Equali- sation fund	Dividend and gifts	Unrealised gains reserve	Other equity						
<b>Equity at 1 January 2020</b>	<b>2,586</b>	<b>895</b>	<b>-</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	-	-	-	-	-	-	-	1,440	-	88	1,528		
<b>Other comprehensive income</b>													
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	-	15	-	-	15		
Value changes on loans measured at fair value	-	-	-	-	-	-	-	7	-	-	7		
Actuarial gains (losses), pensions	-	-	-	-	-	-	-	-47	-	-	-47		
Other comprehensive income	-	-	-	-	-	-	-	-24	-	-	-24		
Total other comprehensive income	-	-	-	-	-	-	-	1,416	-	88	1,503		
<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	-	-	-	-	-	-	-	-	-49	-	-49		
Purchase and sale of own ECCs	-0	-	-	-0	-	-	-	-	-	-	-0		
Own ECC held by SB1 Markets*)	3	-	-	-2	-	-	-	18	-	-	18		
Direct recognitions in equity	-	-	-	-	-	-	-	-2	-	-	-2		
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-	-2	-	-	-2		
Change in non-controlling interests	-	-	-	-	-	-	-	-	-	-49	-49		
Total transactions with owners	3	-	109	192	-1,314	-	-	15	-49	-49	-1,093		
<b>Equity at 30 September 2020</b>	<b>2,589</b>	<b>895</b>	<b>-</b>	<b>5,541</b>	<b>6,314</b>	<b>-</b>	<b>189</b>	<b>3,257</b>	<b>1,244</b>	<b>800</b>	<b>20,829</b>		

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