

## Change in equity

Parent Bank (NOKm)	Issued equity		Earned equity						Additional Tier 1 Capital	Total equity
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity			
<b>Equity at 1 January 2021</b>	<b>2,597</b>	<b>895</b>	<b>5,664</b>	<b>6,556</b>	<b>890</b>	<b>239</b>	-	<b>1,250</b>	<b>18,092</b>	
Net profit	-	-	268	476	1,517	-68	-	48	2,242	
<b>Other comprehensive income</b>										
Financial assets through OCI	-	-	-	-	-	-	-1	-	-1	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-37	-	-37	
<b>Other comprehensive income</b>	-	-	-	-	-	-	<b>-38</b>	-	<b>-38</b>	
<b>Total comprehensive income</b>	-	-	<b>268</b>	<b>476</b>	<b>1,517</b>	<b>-68</b>	<b>-38</b>	<b>48</b>	<b>2,204</b>	
<b>Transactions with owners</b>										
Dividend declared for 2020	-	-	-	-	-569	-	-	-	-569	
To be disbursed from gift fund	-	-	-	-	-321	-	-	-	-321	
Additional Tier 1 Capital	-	-	-	-	-	-	-	-	-	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-48	-48	
Purchase and sale of own ECCs	0	-	-	-0	-	-	-	-	-0	
Direct recognitions in equity	-	-	-14	-25	-	-	38	-	-2	
<b>Total transactions with owners</b>	<b>0</b>	-	<b>-14</b>	<b>-25</b>	<b>-890</b>	-	<b>38</b>	<b>-48</b>	<b>-940</b>	
<b>Equity at 31 December 2021</b>	<b>2,597</b>	<b>895</b>	<b>5,918</b>	<b>7,007</b>	<b>1,517</b>	<b>171</b>	-	<b>1,250</b>	<b>19,356</b>	

Parent Bank (NOKm)	Issued equity		Earned equity						Additional Tier 1 Capital	Total equity
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity			
<b>Equity at 1 January 2022</b>	<b>2,597</b>	<b>895</b>	<b>5,918</b>	<b>7,007</b>	<b>1,517</b>	<b>171</b>	-	<b>1,250</b>	<b>19,356</b>	
Net profit	-	-	-	-	-	-	1,930	-	1,930	
<b>Other comprehensive income</b>										
Value changes on loans measured at fair value	-	-	-	-	-	-	3	-	3	
Actuarial gains (losses), pensions	-	-	-	-	-	-	128	-	128	
<b>Other comprehensive income</b>	-	-	-	-	-	-	<b>131</b>	-	<b>131</b>	
<b>Total comprehensive income</b>	-	-	-	-	-	-	<b>2,060</b>	-	<b>2,060</b>	
<b>Transactions with owners</b>										
Dividend declared for 2021	-	-	-	-	-970	-	-	-	-970	
To be disbursed from gift fund	-	-	-	-	-547	-	-	-	-547	
Additional Tier 1 Capital	-	-	-	-	-	-	-	-	-	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-44	-44	
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>-0</b>	<b>-1,517</b>	-	<b>-3</b>	<b>-44</b>	<b>-1,564</b>	
<b>Equity at 30 September 2022</b>	<b>2,597</b>	<b>895</b>	<b>5,918</b>	<b>7,007</b>	-	<b>171</b>	<b>2,057</b>	<b>1,206</b>	<b>19,852</b>	

Group	Attributable to parent company equity holders										
	Issued equity		Earned equity							Additional Tier 1 Capital	NCI
(NOKm)	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity				
<b>Equity at 1 January 2021</b>	<b>2,588</b>	<b>895</b>	<b>5,664</b>	<b>6,536</b>	<b>890</b>	<b>239</b>	<b>2,366</b>	<b>1,293</b>	<b>838</b>	<b>21,310</b>	
Net profit	-	-	268	476	1,517	-68	499	50	160	2,902	
<b>Other comprehensive income</b>											
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	26	-	-	26	
Value changes on loans measured at fair value	-	-	-	-	-	-	-1	-	-	-1	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-38	-	-	-38	
Other comprehensive income	-	-	-	-	-	-	-13	-	-	-13	
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>268</b>	<b>476</b>	<b>1,517</b>	<b>-68</b>	<b>486</b>	<b>50</b>	<b>160</b>	<b>2,889</b>	
<b>Transactions with owners</b>											
Dividend declared for 2020	-	-	-	-	-569	-	-	-	-	-569	
To be disbursed from gift fund	-	-	-	-	-321	-	-	-	-	-321	
Additional Tier 1 Capital issued	-	-	-	-	-	-	-	-	-	-	
Buyback Additional Tier 1 Capital issued	-	-	-	-	-	-	-	-	-	-	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-50	-	-50	
Purchase and sale of own ECCs	0	-	-	-0	-	-	-	-	-	-0	
Own ECC held by SB1 Markets*)	-0	-	-	-13	-	-	7	-	-	-5	
Direct recognitions in equity	-	-	-14	-25	-	-	50	-	-	11	
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-14	-	-	-14	
Change in non-controlling interests	-	-	-	-	-	-	-	-	-9	-9	
<b>Total transactions with owners</b>	<b>-0</b>	<b>-</b>	<b>-14</b>	<b>-38</b>	<b>-890</b>	<b>-</b>	<b>43</b>	<b>-50</b>	<b>-9</b>	<b>-958</b>	
<b>Equity at 31 December 2021</b>	<b>2,588</b>	<b>895</b>	<b>5,918</b>	<b>6,974</b>	<b>1,517</b>	<b>171</b>	<b>2,896</b>	<b>1,293</b>	<b>989</b>	<b>23,241</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	NCI	Total equity
	EC capital	Premium fund	Owner-less capital	Equalisation fund	Dividend and gifts	Un-realised gains reserve	Other equity					
<b>Equity at 1 January 2022</b>	<b>2,588</b>	<b>895</b>	<b>5,918</b>	<b>6,974</b>	<b>1,517</b>	<b>171</b>	<b>2,896</b>	<b>1,293</b>	<b>989</b>	<b>23,241</b>		
Net profit	-	-	-	-	-	-	1,924	-	93	2,017		
<b>Other comprehensive income</b>												
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	241	-	-	241		
Value changes on loans measured at fair value	-	-	-	-	-	-	3	-	-	3		
Actuarial gains (losses), pensions	-	-	-	-	-	-	128	-	-	128		
Other comprehensive income	-	-	-	-	-	-	372	-	-	372		
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,296</b>	<b>-</b>	<b>93</b>	<b>2,389</b>		
<b>Transactions with owners</b>												
Dividend declared for 2021	-	-	-	-	-970	-	-	-	-	-970		
To be disbursed from gift fund	-	-	-	-	-547	-	-	-	-	-547		
Additional Tier 1 capital issued	-	-	-	-	-	-	-	-	-	-		
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-	-	-		
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-45	-	-45		
Purchase and sale of own ECCs	0	-	-	-0	-	-	-	-	-	-0		
Own ECC held by SB1 Markets*)	-2	-	-	-16	-	-	-2	-	-	-21		
Direct recognitions in equity	-	-	-	-	-	-	-8	-	-	-8		
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-5	-	-	-5		
Change in non-controlling interests	-	-	-	-	-	-	-	-	-170	-170		
<b>Total transactions with owners</b>	<b>-2</b>	<b>-</b>	<b>-</b>	<b>-16</b>	<b>-1,517</b>	<b>-</b>	<b>-16</b>	<b>-45</b>	<b>-170</b>	<b>-1,767</b>		
<b>Equity at 30 September 2022</b>	<b>2,586</b>	<b>895</b>	<b>5,918</b>	<b>6,958</b>	<b>-</b>	<b>171</b>	<b>5,175</b>	<b>1,247</b>	<b>913</b>	<b>23,863</b>		

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