

## 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 2023</b>	<b>2,597</b>	<b>895</b>	<b>6,408</b>	<b>7,877</b>	<b>1,314</b>	<b>70</b>	<b>0</b>	<b>1,726</b>	<b>20,887</b>	
Net profit	-	-	299	602	2,591	37	27	122	3,678	
<b>Other comprehensive income</b>										
Financial assets through OCI	-	-	-	-	-	-	-5	-	-5	
Actuarial gains (losses), pensions	-	-	-	-	-	-	-20	-	-20	
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-25</b>	<b>-</b>	<b>-25</b>	
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>299</b>	<b>602</b>	<b>2,591</b>	<b>37</b>	<b>3</b>	<b>122</b>	<b>3,653</b>	
<b>Transactions with owners</b>										
Dividend declared for 2022	-	-	-	-	-840	-	-	-	-840	
To be disbursed from gift fund	-	-	-	-	-474	-	-	-	-474	
Additional Tier 1 Capital	-	-	-	-	-	-	-	416	416	
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-342	-342	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-122	-122	
Purchase and sale of own ECCs	-0	-	-	3	-	-	-	-	2	
Merging with SpareBank 1 Søre Sunnmøre	288	1,526	158	-	-	-	-	-	1,972	
Direct recognitions in equity	-	-	-	-	-	-	-3	-	-3	
<b>Total transactions with owners</b>	<b>287</b>	<b>1,526</b>	<b>158</b>	<b>3</b>	<b>-1,314</b>	<b>-</b>	<b>-3</b>	<b>-48</b>	<b>610</b>	
<b>Equity at 31 December 2023</b>	<b>2,884</b>	<b>2,422</b>	<b>6,865</b>	<b>8,482</b>	<b>2,591</b>	<b>106</b>	<b>0</b>	<b>1,800</b>	<b>25,150</b>	
<b>Equity at 1 January 2024</b>		<b>2,884</b>	<b>2,422</b>	<b>6,865</b>	<b>8,482</b>	<b>2,591</b>	<b>106</b>	<b>0</b>	<b>1,800</b>	<b>25,150</b>
Net profit	-	-	-	-	-	-	-	2,538	-	2,538
<b>Other comprehensive income</b>										
Value changes on loans measured at fair value	-	-	-	-	-	-	-	-4	-	-4
Actuarial gains (losses), pensions	-	-	-	-	-	-	-	-	-	
<b>Other comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-4</b>	<b>-</b>	<b>-4</b>
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,534</b>	<b>-</b>	<b>2,534</b>
<b>Transactions with owners</b>										
Dividend declared for 2023	-	-	-	-	-1,730	-	-	-	-1,730	
To be disbursed from gift fund	-	-	-	-	-860	-	-	-	-860	
Additional Tier 1 Capital	-	-	-	-	-	-	-	450	450	
Buyback Additional Tier 1 Capital issued	-	-	-	-	-	-	-	-148	-	
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-96	-96	
Purchase and sale of own ECCs	0	-	-	1	-	-	-	-	1	
Direct recognitions in equity	-	-	-	-	-	-	-	1	1	
<b>Total transactions with owners</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-2,591</b>	<b>-</b>	<b>1</b>	<b>206</b>	<b>-2,383</b>	
<b>Equity at 30 September 2024</b>	<b>2,884</b>	<b>2,422</b>	<b>6,865</b>	<b>8,482</b>	<b>-</b>	<b>106</b>	<b>2,535</b>	<b>2,006</b>	<b>25,301</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	Un-realised gains reserve	Other equity	Additional Tier 1 Capital	NCI	Total equity
<b>Equity at 1 January 2023</b>	<b>2,586</b>	<b>895</b>	<b>6,408</b>	<b>7,828</b>	<b>1,314</b>	<b>70</b>	<b>2,940</b>	<b>1,769</b>	<b>997</b>	<b>24,807</b>
Net Profit	-	-	299	602	2,591	37	-40	125	74	3,688
<b>Other comprehensive income</b>	-	-	-	-	-	-	-	-	-	-
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	-133	-	-	-133
Value changes on loans measured at fair value	-	-	-	-	-	-	-5	-	-	-5
Actuarial gains (losses), pensions	-	-	-	-	-	-	-20	-	-	-20
Other comprehensive income	-	-	-	-	-	-	-158	-	-	-158
<b>Total comprehensive income</b>	-	-	<b>299</b>	<b>602</b>	<b>2,591</b>	<b>37</b>	<b>-198</b>	<b>125</b>	<b>74</b>	<b>3,530</b>
<b>Transactions with owners</b>										
Dividend declared for 2022	-	-	-	-	-840	-	-	-	-	-840
To be disbursed from gift fund	-	-	-	-	-474	-	-	-	-	-474
Additional Tier 1 Capital issued	-	-	-	-	-	-	-	519	-	519
Buyback Additional Tier 1 Capital issued	-	-	-	-	-	-	-	-385	-	-385
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-125	-	-125
Purchase and sale of own ECCs	-0	-	-	3	-	-	-	-	-	2
Own ECC held by SB1 Markets 1)	11	-	-	49	-	-	10	-	-	70
Merging with SpareBank 1 Søre Sunnmøre	288	1,526	158	-	-	-	-	-	-93	1,879
SB1 Markets from subsidiary to associated company	-	-	-	-	-	-	110	-	-	110
Direct recognitions in equity	-	-	-	-	-	-	-16	-	-	-16
Share of other transactions from associates and joint ventures	-	-	-	-	-	-	-169	-	-	-169
Change in non-controlling interests	-	-	-	-	-	-	-	-	-312	-312
<b>Total transactions with owners</b>	<b>298</b>	<b>1,526</b>	<b>158</b>	<b>52</b>	<b>-1,314</b>	<b>-</b>	<b>-65</b>	<b>10</b>	<b>-405</b>	<b>260</b>
<b>Equity at 31 December 2023</b>	<b>2,884</b>	<b>2,422</b>	<b>6,865</b>	<b>8,482</b>	<b>2,591</b>	<b>106</b>	<b>2,677</b>	<b>1,903</b>	<b>666</b>	<b>28,597</b>

1) 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 NCI	Total equity
	EC capital	Premium fund	Owner- less capital	Equali- sation fund	Dividend and gifts	Un- realised gains reserve	Other equity					
<b>Equity at 1 January 2024</b>	<b>2,884</b>	<b>2,422</b>	<b>6,865</b>	<b>8,482</b>	<b>2,591</b>	<b>106</b>	<b>2,677</b>	<b>1,903</b>	<b>666</b>	<b>28,597</b>		
Net profit	-	-	-	-	-	-	3,463	-	76	3,540		
Other comprehensive income	-	-	-	-	-	-	-	-	-	-		
Share of other comprehensive income of associates and joint ventures	-	-	-	-	-	-	-99	-	-	-99		
Value changes on loans measured at fair value	-	-	-	-	-	-	-4	-	-	-4		
Actuarial gains (losses), pensions	-	-	-	-	-	-	-	-	-	-		
Other comprehensive income	-	-	-	-	-	-	-103	-	-	-103		
<b>Total comprehensive income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,360</b>	<b>-</b>	<b>76</b>	<b>3,437</b>		
<b>Transactions with owners</b>												
Dividend declared for 2023	-	-	-	-	-1,730	-	-	-	-	-1,730		
To be disbursed from gift fund	-	-	-	-	-860	-	-	-	-	-860		
Additional Tier 1 capital issued	-	-	-	-	-	-	-	450	-	450		
Buyback additional Tier 1 Capital issued	-	-	-	-	-	-	-	-156	-	-156		
Interest payments additional Tier 1 capital	-	-	-	-	-	-	-	-103	-	-103		
Purchase and sale of own ECCs	0	-	-	1	-	-	-	-	-	1		
Direct recognitions in equity	-	-	-	-	-	-	-0	-	-	-0		
Other transactions from associates and joint ventures	-	-	-	-	-	-	-5	-	-	-5		
Change in non-controlling interests	-	-	-	-	-	-	-	-	45	45		
<b>Total transactions with owners</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>1</b>	<b>-2,591</b>	<b>-</b>	<b>-6</b>	<b>192</b>	<b>45</b>	<b>-2,359</b>		
<b>Equity at 30 September 2024</b>	<b>2,884</b>	<b>2,422</b>	<b>6,865</b>	<b>8,482</b>	<b>-</b>	<b>106</b>	<b>6,032</b>	<b>2,095</b>	<b>788</b>	<b>29,674</b>		