

**SpareBank 1**  
**Covered Bond Programme - Investor Report March 2015**  
**Public Covered Bonds Outstanding:**

Series	Amount (Mill)	Issued	Expected Final Maturity	Rating	Interest Basis	Frequency	ISIN	Swap rate FX
<b>EUR</b>								
Series 6/2013	1,000	11 / 2013	01 / 2020	AAA / Aaa	1.50% Fixed Rate	Annually	XS0995022661	8.28
Series 5/2013	100	09 / 2013	09 / 2018	AAA / Aaa	Floating Rate	Semi-annually	XS0970471115	8.01
Series 4/2013	1,000	06 / 2013	06 / 2020	AAA / Aaa	1.50% Fixed Rate	Annually	XS0942804351	7.61
Series 5/2012	1,000	08 / 2012	02 / 2018	AAA / Aaa	1.25% Fixed Rate	Annually	XS0820929437	7.33
Series 1/2012	1,250	02 / 2012	02 / 2019	AAA / Aaa	2.75% Fixed Rate	Annually	XS0738895373	7.69
Series 9/2011	1,250	11 / 2011	11 / 2016	AAA / Aaa	2.375% Fixed Rate	Annually	XS0707700919	7.68
Series 6/2011	1,000	08 / 2011	09 / 2021	AAA / Aaa	3.375% Fixed Rate	Annually	XS0674396782	7.70
Series 1/2011	1,000	02 / 2011	02 / 2021	AAA / Aaa	4% Fixed Rate	Annually	XS0587952085	7.93
Series 14	1,000	06 / 2010	06 / 2015	AAA / Aaa	2.5% Fixed Rate	Annually	XS0519708613	7.89
Series 12	1,250	03 / 2010	03 / 2017	AAA / Aaa	3.25% Fixed Rate	Annually	XS0495145657	8.03
<b>USD</b>								
Series 2/2013	1,000	05 / 2013	05 / 2018	AAA / Aaa	1.25% Fixed Rate	Semi-annually	XS0923981889	5.88
Series 7/2012	1,250	11 / 2012	11 / 2019	AAA / Aaa	1.75% Fixed Rate	Semi-annually	XS0858653230	5.74
Series 2/2012	1,250	04 / 2012	06 / 2017	AAA / Aaa	2.30% Fixed Rate	Semi-annually	XS0766475858	5.74
Series 2/2011	1,250	05 / 2011	05 / 2016	AAA / Aaa	2.625% Fixed Rate	Semi-annually	XS0632246426	5.59
<b>NOK</b>								
Series 2/2015	2,150	04 / 2015	06 / 2021	AAA / Aaa	1.50% Fixed Rate	Annually	NO0010730047	
Series 1/2015	4,200	04 / 2015	06 / 2021	AAA / Aaa	Floating Rate	Quarterly	NO0010730005	
Series 1/2014	375	12 / 2014	12 / 2020	AAA / Aaa	1.90% Fixed Rate	Annually	NO0010725021	
Series 1 / 2013	8,500	01 / 2013	06 / 2020	AAA / Aaa	Floating Rate	Quarterly	NO0010670508	
Series 6/2012	5,700	09 / 2012	10 / 2019	AAA / Aaa	Floating Rate	Quarterly	NO0010657596	
Series 4/2012	2,350	08 / 2012	08 / 2019	AAA / Aaa	3.40% Fixed Rate	Annually	NO0010655368	
Series 12/2011	620	12 / 2011	06 / 2016	AAA / Aaa	3.65 % Fixed Rate	Annually	NO0010633068	
Series 10/2011	3,000	12 / 2011	11 / 2016	AAA / Aaa	Floating Rate	Quarterly	NO0010630833	
Series 7/2011	1,650	10 / 2011	10 / 2026	AAA / Aaa	4.75% Fixed Rate	Annually	NO0010625460	
Series 5/2011	5,500	08 / 2011	08 / 2018	AAA / Aaa	Floating Rate	Quarterly	NO0010623234	
Series 4/2011	3,020	07 / 2011	07 / 2022	AAA / Aaa	5% Fixed Rate	Annually	NO0010622137	
Series 3/2011	1,000	07 / 2011	07 / 2017	AAA / Aaa	Floating Rate	Quarterly	NO0010621782	
Series 15	2,210	08 / 2010	08 / 2015	AAA / Aaa	Floating Rate	Quarterly	NO0010583222	
Series 13	4,800	04 / 2010	04 / 2016	AAA / Aaa	Floating Rate	Quarterly	NO0010572142	
Series 6	2,800	10 / 2008	10 / 2017	AAA / Aaa	5.95% Fixed Rate	Annually	NO0010464944	
Series 4	200	06 / 2008	06 / 2018	AAA / Aaa	6.015% Fixed Rate	Annually	NO0010441678	
Series 3	1,300	06 / 2008	06 / 2018	AAA / Aaa	5.95% Fixed Rate	Annually	NO0010441454	
<b>SEK</b>								
Series 3/2012	250	05 / 2012	05 / 2022	AAA / Aaa	3.25% Fixed Rate	Annually	NO0010646904	0.86

Currency and interest rate risks which arise from non-NOK denominated and/or fixed rate bonds are mitigated through swap contracts. All cash flows are swapped back to a NOK denominated 3 months NIBOR basis.

The list reflects transactions beyond the reporting date (previous quarter-end) if any has occurred

**SB1 Reporting Contact**

Eivind Hegelstad, Investor Relations  
[eivind.hegelstad@sparebank1.no](mailto:eivind.hegelstad@sparebank1.no)  
 Phone: +47 51 50 93 67



Portfolio Characteristics	
Total Outstanding Current Balance of Mortgages in the Portfolio	NOK 163,191,935,688
Number of Mortgages in Pool	136,032
Average Loan Balance	NOK 1,199,658
Weighted Average Current LTV (Indexed) (%)	50.5 %
Weighted Average Original LTV (Non-Indexed) (%)	57.3 %
Weighted Average Current Seasoning (in Months)	38.4
Weighted Average Interest Rate (%)	3.3 %
Weighted Average remaining term of Mortgages (in Months)	257.5
Weighted Average remaining term of Covered Bonds (in Months)	44.7
Percentage of non first lien mortgages in the pool	0.0 %
Cover Pool (as per the financial statements)	NOK 172,027,691,000
Covered Bonds Outstanding (as per the financial statements)	NOK 154,539,406,000
Percentage Substitute Assets (as per the financial statements)	4.8 %
Overcollateralisation (as per the financial statements)	111.3 %
Overcollateralisation if house prices drop by 15%	109.6 %

Current Arrears Breakdown	Number	% of Total Number	Amount	% of Total Amount
Current				
0 < month arrears <= 1 *	341	0.25 %	NOK 488,264,479	0.30 %
1 < months arrears <= 2	15	0.01 %	NOK 12,773,312	0.01 %
2 < months arrears <= 3	0	0.00 %	NOK 0	0.00 %
> 3 months arrears	0	0.00 %	NOK 0	0.00 %
<b>Total</b>	<b>356</b>	<b>0.26 %</b>	<b>NOK 501,037,791</b>	<b>0.31 %</b>

\* 0 &lt; month arrears &lt;= 1, starts after 10 days

Current Arrears Breakdown (by Indexed LTV)	Number	% of Total Number	Amount	% of Total Amount
0 < month arrears <= 1, LTV <= 75%	333	0.24 %	NOK 468,377,191	0.29 %
1 < months arrears <= 2, LTV <= 75%	15	0.01 %	NOK 12,773,312	0.01 %
2 < months arrears <= 3, LTV <= 75%	0	0.00 %	NOK 0	0.00 %
> 3 months arrears, LTV <= 75%	0	0.00 %	NOK 0	0.00 %
0 < month arrears <= 1, LTV > 75%	8	0.01 %	NOK 19,887,288	0.01 %
1 < months arrears <= 2, LTV > 75%	0	0.00 %	NOK 0	0.00 %
2 < months arrears <= 3, LTV > 75%	0	0.00 %	NOK 0	0.00 %
> 3 months arrears, LTV > 75%	0	0.00 %	NOK 0	0.00 %
<b>Total</b>	<b>356</b>	<b>0.26 %</b>	<b>NOK 501,037,791</b>	<b>0.31 %</b>

\* 0 &lt; month arrears &lt;= 1, starts after 10 days

Current LTV (Indexed)	Number	% of Total Number	Amount	% of Total Amount
0 <= x <= 30%	41,130	30.24 %	NOK 24,184,208,030	14.82 %
30 < x <= 35%	9,454	6.95 %	NOK 9,556,838,956	5.86 %
35 < x <= 40%	9,097	6.69 %	NOK 10,098,735,209	6.19 %
40 < x <= 45%	9,394	6.91 %	NOK 11,469,569,570	7.03 %
45 < x <= 50%	10,248	7.53 %	NOK 13,717,056,329	8.41 %
50 < x <= 55%	11,034	8.11 %	NOK 16,085,900,881	9.86 %
55 < x <= 60%	12,737	9.36 %	NOK 20,425,847,202	12.52 %
60 < x <= 65%	12,876	9.47 %	NOK 21,846,179,254	13.39 %
65 < x <= 70%	13,000	9.56 %	NOK 22,916,140,435	14.04 %
70 < x <= 75%	4,593	3.38 %	NOK 8,430,468,814	5.17 %
75 < x <= 80%	1,451	1.07 %	NOK 2,675,813,496	1.64 %
80 < x <= 85%	587	0.43 %	NOK 1,050,008,746	0.64 %
85 < x <= 90%	281	0.21 %	NOK 487,247,471	0.30 %
x>90	150	0.11 %	NOK 247,921,294	0.15 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

Original LTV (Non-Indexed)	Number	% of Total Number	Amount	% of Total Amount
0 <= x <= 30%	26,688	19.62 %	NOK 13,465,588,466	8.25 %
30 < x <= 35%	7,455	5.48 %	NOK 5,992,699,414	3.67 %
35 < x <= 40%	8,212	6.04 %	NOK 7,593,346,062	4.65 %
40 < x <= 45%	7,849	5.77 %	NOK 8,303,558,737	5.09 %
45 < x <= 50%	9,180	6.75 %	NOK 10,307,806,867	6.32 %
50 < x <= 55%	9,373	6.89 %	NOK 11,865,556,532	7.27 %
55 < x <= 60%	13,660	10.04 %	NOK 19,007,958,158	11.65 %
60 < x <= 65%	10,481	7.70 %	NOK 15,392,380,318	9.43 %
65 < x <= 70%	25,120	18.47 %	NOK 42,298,613,580	25.92 %
70 < x <= 75%	18,014	13.24 %	NOK 28,964,427,552	17.75 %
75 < x <= 80%	0	0.00 %	NOK 0	0.00 %
80 < x <= 85%	0	0.00 %	NOK 0	0.00 %
85 < x <= 90%	0	0.00 %	NOK 0	0.00 %
x > 90	0	0.00 %	NOK 0	0.00 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

Regional Distribution	Number	% of Total Number	Amount	% of Total Amount
AKERSHUS	9,536	7.01 %	NOK 15,737,944,215	9.64 %
AUST AGDER	449	0.33 %	NOK 566,392,689	0.35 %
BUSKERUD	7,570	5.56 %	NOK 8,468,317,610	5.19 %
FINNMARK	3,814	2.80 %	NOK 3,779,131,838	2.32 %
HEDMARK	14,408	10.59 %	NOK 11,704,964,032	7.17 %
HORDALAND	2,812	2.07 %	NOK 4,041,029,491	2.48 %
MØRE OG ROMSDAL	7,742	5.69 %	NOK 8,677,003,155	5.32 %
NORD TRØNDELAGE	7,947	5.84 %	NOK 7,087,073,303	4.34 %
NORDLAND	9,031	6.64 %	NOK 9,108,911,026	5.58 %
OPPLAND	3,884	2.86 %	NOK 3,828,266,838	2.35 %
OSLO	11,259	8.28 %	NOK 16,726,298,336	10.25 %
ROGALAND	19,227	14.13 %	NOK 28,091,467,115	17.21 %
SOGN OG FJORDANE	184	0.14 %	NOK 233,828,452	0.14 %
SPIITSBERGEN	34	0.02 %	NOK 46,433,384	0.03 %
SØR TRØNDELAGE	12,397	9.11 %	NOK 16,468,647,558	10.09 %
TELEMARK	5,404	3.97 %	NOK 5,304,644,599	3.25 %
TROMS	8,380	6.16 %	NOK 9,238,809,251	5.66 %
VEST AGDER	2,004	1.47 %	NOK 2,377,760,040	1.46 %
VESTFOLD	5,394	3.97 %	NOK 6,126,105,658	3.75 %
ØSTFOLD	4,556	3.35 %	NOK 5,578,907,101	3.42 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

Repayment Type	Number	% of Total Number	Amount	% of Total Amount
Repayment	88,701	65.21 %	NOK 107,198,583,881	65.69 %
Revolving	47,331	34.79 %	NOK 55,993,351,807	34.31 %
[Other]				
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

Seasoning in Months	Number	% of Total Number	Amount	% of Total Amount
0 <= x <= 12	16,395	12.05 %	NOK 23,846,138,706	14.61 %
12 < x <= 18	10,479	7.70 %	NOK 14,938,447,645	9.15 %
18 < x <= 24	14,742	10.84 %	NOK 21,282,045,132	13.04 %
24 < x <= 30	13,724	10.09 %	NOK 18,873,932,326	11.57 %
30 < x <= 36	13,204	9.71 %	NOK 16,912,284,291	10.36 %
36 < x <= 42	10,186	7.49 %	NOK 12,466,259,074	7.64 %
42 < x <= 48	9,102	6.69 %	NOK 10,810,696,714	6.62 %
48 < x <= 54	6,471	4.76 %	NOK 7,115,173,446	4.36 %
x > 54	41,729	30.68 %	NOK 36,946,958,354	22.64 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

Remaining Term in Months	Number	% of Total Number	Amount	% of Total Amount
0 <= x <= 36	2,385	1.75 %	NOK 425,572,777	0.26 %
36 < x <= 72	4,812	3.54 %	NOK 1,654,742,037	1.01 %
72 < x <= 108	6,050	4.45 %	NOK 3,117,878,862	1.91 %
108 < x <= 144	6,189	4.55 %	NOK 4,425,171,331	2.71 %
144 < x <= 180	8,007	5.89 %	NOK 7,329,087,695	4.49 %
180 < x <= 216	18,597	13.67 %	NOK 18,551,198,768	11.37 %
216 < x <= 252	22,017	16.19 %	NOK 24,820,650,953	15.21 %
252 < x <= 288	38,053	27.97 %	NOK 52,974,153,630	32.46 %
288 < x <= 324	16,285	11.97 %	NOK 25,139,507,767	15.40 %
324 < x <= 360	13,515	9.94 %	NOK 24,551,213,195	15.04 %
x > 360	122	0.09 %	NOK 202,758,673	0.12 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

Mortgage Size NOK	Number	% of Total Number	Amount	% of Total Amount
0 <= x <= 300 000	16,804	12.35 %	NOK 3,173,904,695	1.94 %

300 000 < x <= 400 000	8,663	6.37 %	NOK 3,047,855,245	1.87 %
400 000 < x <= 500 000	8,362	6.15 %	NOK 3,791,190,188	2.32 %
500 000 < x <= 750 000	18,137	13.33 %	NOK 11,315,165,834	6.93 %
750 000 < x <= 1 000 000	16,754	12.32 %	NOK 14,717,561,248	9.02 %
1 000 000 < x <= 1 500 000	27,807	20.44 %	NOK 34,684,402,520	21.25 %
1 500 000 < x <= 2 000 000	18,193	13.37 %	NOK 31,567,293,720	19.34 %
2 000 000 < x <= 3 000 000	15,272	11.23 %	NOK 36,866,326,863	22.59 %
x > 3 000 000	6,040	4.44 %	NOK 24,028,235,374	14.72 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

<i>Mortgage Payment Frequency</i>	<i>Number</i>	<i>% of Total Number</i>	<i>Amount</i>	<i>% of Total Amount</i>
Annually	90	0.07 %	NOK 140,903,719	0.09 %
Bi-monthly	5	0.00 %	NOK 4,461,046	0.00 %
Monthly	134,867	99.14 %	NOK 162,168,579,791	99.37 %
Quarterly	791	0.58 %	NOK 652,386,805	0.40 %
Semi-Annually	277	0.20 %	NOK 222,695,213	0.14 %
Tri-annually	2	0.00 %	NOK 2,909,114	0.00 %
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

<i>Interest Payment Type</i>	<i>Number</i>	<i>% of Total Number</i>	<i>Amount</i>	<i>% of Total Amount</i>
Fixed				
Variable	136,032	100.00 %	NOK 163,191,935,688	100.00 %
Tracker				
Capped				
[Other]				
<b>Total</b>	<b>136,032</b>	<b>100 %</b>	<b>NOK 163,191,935,688</b>	<b>100 %</b>

<i>10 Largest Loans</i>	<i>Number</i>	<i>Type of loan</i>	<i>Amount</i>	<i>% of Total Amount</i>
1	1	Private residential mortgage	NOK 12,000,000	0.007 %
2	1	Private residential mortgage	NOK 12,000,000	0.007 %
3	1	Private residential mortgage	NOK 11,975,000	0.007 %
4	1	Private residential mortgage	NOK 11,938,846	0.007 %
5	1	Private residential mortgage	NOK 11,609,211	0.007 %
6	1	Private residential mortgage	NOK 11,583,633	0.007 %
7	1	Private residential mortgage	NOK 11,500,000	0.007 %
8	1	Private residential mortgage	NOK 11,500,000	0.007 %
9	1	Private residential mortgage	NOK 11,400,000	0.007 %
10	1	Private residential mortgage	NOK 10,598,510	0.006 %
<b>Total</b>	<b>10</b>		<b>NOK 116,105,200</b>	<b>0.071 %</b>

Substitute collateral **	Total balance (NOK)
Total balance	8,766,356,592
Currency breakdown (in NOK)	
Total NOK	5,873,567,799
Total EUR	2,885,274,874
Total SEK	-
Total USD	7,513,919
By Type of Exposure:	
Norw. Gov. Bills	250,000,000
Sub Sovereign & Agency	1,379,982,000
Covered Bond	5,317,303,605
Deposit	1,819,070,987

Currency and interest rate risks which arise from non-NOK denominated and/or fixed rate bonds are mitigated through swap contracts. All cash flows are swapped back to a NOK denominated 3 months NIBOR basis.

Bond Name/ Counterparty	ISIN	Exposure type	Currency	Currency Amt	NOK amount
DnB NOR Boligkreditt AS	NO0010495575	Covered Bond	NOK	250,000,000	250,000,000
DnB NOR Boligkreditt AS	NO0010503931	Covered Bond	NOK	75,000,000	75,000,000
DnB NOR Boligkreditt AS	NO0010503931	Covered Bond	NOK	-58,000,000	-58,000,000
DnB NOR Boligkreditt AS	NO0010571946	Covered Bond	NOK	22,500,000	22,500,000
DnB NOR Boligkreditt AS	NO0010622087	Covered Bond	NOK	218,000,000	218,000,000
DnB NOR Boligkreditt AS	NO0010672405	Covered Bond	NOK	5,000,000	5,000,000
DnB NOR Boligkreditt AS	XS0478979551	Covered Bond	EUR	10,000,000	87,247,000
DnB NOR Boligkreditt AS	XS0576372691	Covered Bond	EUR	12,800,000	111,676,160
DnB NOR Boligkreditt AS	XS0691355282	Covered Bond	EUR	23,000,000	200,668,100
Eika Boligkreditt AS	NO0010572373	Covered Bond	NOK	75,000,000	75,000,000
Eika Boligkreditt AS	XS0537088899	Covered Bond	EUR	18,800,000	164,024,360
Eika Boligkreditt AS	XS0736417642	Covered Bond	EUR	7,000,000	61,072,900
Eika Boligkreditt AS	XS0851683473	Covered Bond	EUR	5,000,000	43,623,500
KFW Bankengruppe	DE000A1H36V3	Gov Agency	EUR	15,000,000	130,870,500
KFW Bankengruppe	DE000A1K0UB7	Gov Agency	EUR	25,000,000	218,117,500
KFW Bankengruppe	DE000A1K0UG6	Gov Agency	EUR	5,000,000	43,623,500
KFW Bankengruppe	DE000A1RET15	Gov Agency	EUR	11,000,000	95,971,700
KFW Bankengruppe	NO0010416662	Gov Agency	NOK	100,000,000	100,000,000
KFW Bankengruppe	NO0010503741	Gov Agency	NOK	100,000,000	100,000,000
KFW Bankengruppe	NO0010606387	Gov Agency	NOK	261,000,000	261,000,000
KFW Bankengruppe	NO0010614662	Gov Agency	NOK	188,500,000	188,500,000
KFW Bankengruppe	XS0690389217	Gov Agency	NOK	107,000,000	107,000,000
KLP Kommunekreditt	NO0010716780	Covered Bond	NOK	50,000,000	50,000,000
Nordea Bank Finland PLC	XS0672636262	Covered Bond	EUR	10,000,000	87,247,000
Nordea Bank Finland PLC	XS0731649660	Covered Bond	EUR	21,000,000	183,218,700
Nordea Bank Finland PLC	XS0874351728	Covered Bond	EUR	30,000,000	261,741,000
Nordea Bank Finland PLC	XS1014673849	Covered Bond	EUR	10,000,000	87,247,000
Nordea Eiendoms kreditt	NO0010583933	Covered Bond	NOK	200,000,000	200,000,000
Nordea Eiendoms kreditt	NO0010583933	Covered Bond	NOK	1,913,000,000	1,913,000,000
Nordea Eiendoms kreditt	NO0010636574	Covered Bond	NOK	21,000,000	21,000,000
Nordea Eiendoms kreditt	NO0010647241	Covered Bond	NOK	50,000,000	50,000,000
Norsk Stat	NO0010732787	Sovereign	NOK	250,000,000	250,000,000
OP Mortgage Bank	XS0646202407	Covered Bond	EUR	10,000,000	87,247,000
Pluss Boligkreditt AS	NO0010575210	Covered Bond	NOK	40,000,000	40,000,000
Rentenbank	NO0010708399	Gov Agency	NOK	100,000,000	100,000,000
Rentenbank	XS0474990974	Gov Agency	EUR	4,000,000	34,898,800
Skandinaviska Enskilda Bank	XS0548881555	Covered Bond	EUR	5,000,000	43,623,500
Skandinaviska Enskilda Bank	XS0988357090	Covered Bond	EUR	5,000,000	43,623,500
Sparebanken Vest Boligkreditt	NO0010589690	Covered Bond	NOK	75,000,000	75,000,000
Sparebanken Vest Boligkreditt	XS0515762093	Covered Bond	EUR	29,300,000	255,633,710
Sparebanken Vest Boligkreditt	XS0969571065	Covered Bond	EUR	5,000,000	43,623,500
Stadshypotek	XS0625427215	Covered Bond	EUR	15,000,000	130,870,500
Stadshypotek	XS0760243328	Covered Bond	EUR	10,000,000	87,247,000
Stadshypotek	XS0906516256	Covered Bond	EUR	16,000,000	139,595,200
Svenska Handelsbanken Stockholm	XS0987101242	Covered Bond	EUR	15,000,000	130,870,500
Svenska Handelsbanken Stockholm	XS1050552006	Covered Bond	EUR	3,000,000	26,174,100
The Swedish Covered Bond Corp.	XS0619631624	Covered Bond	EUR	6,250,000	54,529,375
The Swedish Covered Bond Corp.	XS1190992930	Covered Bond	NOK	50,000,000	50,000,000
Sparebank 1 SR-Bank		Deposit	NOK	1,522,503,033	1,522,503,033
Sparebank 1 SR-Bank		Deposit	EUR	3,551,901	30,989,269
Sparebank 1 SR-Bank		Deposit	USD	923,653	7,513,919
Sparebank 1 Nord-Norge		Deposit	NOK	3,266,550	3,266,550
Skandinaviska Enskilda Bank Oslo		Deposit	NOK	4,798,216	4,798,216
Sparebank 1 SMN		Deposit	NOK	250,000,000	250,000,000

**Total Balance**

**8,766,356,592**

NOK/EUR 8.7247  
NOK/USD 8.1350

\* Rating is Fitch / Moody's / S&P and is sourced from Bloomberg

\*\* Any differences in this table and the financial statements is due to the quarter end FX rates used for non-NOK amounts in this table, as well as nominal amounts rather than book (market) values