

Interim report 3rd quarter 2026

Storebrand Bank ASA (unaudited)



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Storebrand Bank Group

- Interim report for the third quarter of 2026

(Profit figures for the corresponding period in 2025 are shown in brackets. Balance sheet figures in brackets are for the end of 2025)

- **Lower lending portfolio growth compared to the previous quarter, reflecting lower activity in the real estate market and competitive landscape.**
- **Some improvement in margins, although lending margins remain under pressure from rising market rates and the possibility of further hikes from the Central Bank.**
- **Increase in non-performing loan volumes, while credit losses remain low.**
- **Strong growth in customer savings on the Kron platform and Private Banking.**

The combined portfolio of loans in Storebrand Bank and Storebrand Livsforsikring increased by NOK 0.4 billion in the quarter. Loans outstanding in Storebrand Bank increased by NOK 0.5 billion during the quarter, while the home mortgage portfolio managed on behalf of Storebrand Livsforsikring decreased by NOK 0.1 billion.

Financial performance

The bank group achieved a pre-tax profit of NOK 147 million (NOK 204 million) in the quarter and NOK 484 million (NOK 575 million) year to date.

Net interest income was NOK 303 million (NOK 329 million) in the quarter and NOK 876 million (NOK 954 million) year to date. Net interest income as a percentage of average total assets was 1.26 per cent (1.49 per cent) in the quarter and 1.24 per cent (1.49 per cent) year to date. Margins have improved somewhat compared to the previous quarter, although lending margins remain under pressure. Stable deposit-to-loan ratio compared to last year.

Net commission revenues represented NOK 44 million (NOK 39 million) in the quarter and NOK 95 million (NOK 90 million) year to date. Net gain on financial instruments amounted to a loss of NOK 1 million (NOK 22 million) in the third quarter and NOK 16 million (NOK 26 million) year to date.

Other revenue amounted to NOK 24 million (NOK 22 million) in the quarter and NOK 80 million (NOK 58 million) year to date. Other income is mainly income from the Kron platform and fees from sales of individual pension accounts.

Operating expenses increased in the quarter and amounted to NOK 219 million (NOK 195 million) and NOK 614 million (NOK 545 million) year to date. The increase is mostly driven by investments in sales, digital solutions and compliance to support the increased customer portfolio.

Total losses amounted to a loss of NOK 2 million in the quarter (loss of NOK 12 million) and a loss of NOK 12 million (loss of NOK 8 million) year to date. Loan losses represent the largest source of losses for the bank, and there have been low losses due to fraud in the quarter. Out of the total losses, loan losses were NOK 1 million (NOK 12 million) in the quarter and a loss of NOK 10 million (NOK 8 million) year to date.

Balance sheet development

The bank group's lending to customers totalled NOK 83.3 billion (NOK 80.1 billion) at the end of the third quarter. The portfolio of loans managed on behalf of Storebrand Livsforsikring amounted to NOK 16.3 billion (NOK 17.0 billion). The combined portfolio of loans in Storebrand Bank Group and

Storebrand Livsforsikring amounted to NOK 99.6 billion (NOK 96.9 billion) at the end of the third quarter. The bank group's lending portfolio mainly consists of low-risk home mortgages. The weighted average loan-to-value ratio in the bank group is 63.4 per cent for home mortgages, compared to 63.5 per cent at the end of 2025.

The total volume of non-performing loans has increased from year-end 2025 and accounts for 1.3 per cent (1.1 per cent) of gross lending. The volume of non-performing loans is NOK 1 070 million (NOK 889 million) at the end of the third quarter, where non-performing loans without impairment amounted to NOK 468 million (NOK 295 million), and loss-exposed loans with evidence of impairment amounted to NOK 602 million (NOK 594 million). Total loan loss provisions amounted to NOK 173 million (NOK 177 million), of which NOK 4 million (NOK 5 million) are loan loss provisions on unused credit limits.

Liquidity risk and funding

The bank has established solid liquidity buffers and puts great importance on a balanced funding structure with varying time to maturity and issuances in various markets. The volume of deposits from customers was NOK 37.5 billion (NOK 34.6 billion) at the end of the quarter, which represents a deposit-to-loan ratio of 45.0 per cent (43.2 per cent).

Storebrand Bank has issued one senior bond of NOK 300 million this quarter. In addition, Storebrand Bank has refinanced a Tier 2 bond of NOK 300 million. Storebrand Boligkreditt has issued one covered bond of NOK 1 billion in the quarter. The long-term counterparty credit rating is A (stable). The short-term counterparty rating is A-1 (stable).

The liquidity coverage requirement (LCR) measures the size of the company's liquid assets, in relation to the net liquidity outflow 30 days in the future, given a stress situation in the money and capital markets. The bank group must comply with a LCR of 100 per cent. The bank group's LCR was 327 per cent at the end of the third quarter.

Net Stable Funding Ratio (NSFR) was 130 per cent on 30 September 2026.

Capital adequacy

As of the end of the third quarter, the Storebrand Bank Group reported own funds of NOK 6.3 billion. The capital adequacy ratio stood at 20.9 per cent, while the Common Equity Tier 1 (CET1) ratio was 17.4 per cent. This represents a change from 21.8 per cent and 18.1 per cent, respectively, at the end of 2025. The combined capital and CET1 requirements at the end of third quarter were 20.20 per cent and 15.96 per cent including Pillar 2 Guidance, respectively.

The bank group has satisfactory financial strength and liquidity based on its operations. The bank group, parent bank and Storebrand Boligkreditt AS, satisfied the combined capital and capital buffer requirements of 30 September 2026.

Credit risk

The PD estimates are decreased slightly at the end of third quarter 2026 compared to year end 2025. There are no significant changes to EAD and LGD estimates from 31 December 2025 to 30 September 2026. The LTV's are unchanged year to date, and the average LTV is 63.2 per cent. Defaulted loans increase by NOK 181 million from the year end 2025 to 30 September 2026, from NOK 889 million to NOK 1070 million. In Storebrand Bank ASA the average LTV is approximately 69.7 per cent. Total credit losses increased NOK 11.8 million from year end 2025.

Performance of Storebrand Bank ASA

Storebrand Bank ASA achieved a pre-tax profit of NOK 92 million (NOK 114 million) in the quarter and NOK 313 million (NOK 300 million) year to date. The increase is mainly driven by the sale of the pension portfolio from Storebrand Bank to Storebrand Livsforsikring.

Net interest income for Storebrand Bank ASA amounted to NOK 185 million (NOK 183 million) in the third quarter and NOK 512 million (NOK 519 million) year to date.

Net gain on financial instruments amounted to a loss of NOK 0.5 million (NOK 23 million) in the quarter and NOK 26 million (NOK 34 million) year to date. Other revenue, related to Kron, was NOK 24 million (NOK 22 million) in the quarter and NOK 80 million (NOK 58 million) year to date.

Total losses for the third quarter were a net reversal of NOK 2 million (loss of NOK 9 million) and a loss of NOK 5 million (loss

of NOK 7 million) year to date. Loan losses represent the largest source of losses, and there have been low losses due to fraud in the quarter. Out of the total losses, loan losses were a reversal of NOK 3 million (loss of NOK 9 million) in the quarter and a loss of NOK 3 million (loss of NOK 7 million) year to date.

Strategy and future prospects

Storebrand Bank is a key part of the Group's broad financial services offering and growth strategy in the retail market. Through developing attractive products and digital services related to savings, investments, and mortgages, the bank offers attractive customer value propositions to both attract and retain customers. Improving competitiveness through efficiency and automation is a key priority.

Continuing the trend from the second quarter, the third quarter also saw lower activity in the real estate markets, especially in the bank's core markets of Oslo and surrounding areas. With one Central Bank interest rate hike completed and expectations of another one to come, the expectation is that this will continue to affect the markets in the months ahead. At the same time, we see consistently high competitive pressures in the mortgage market, putting increasing pressure on margins.

The bank's gross lending was robust, but with a continued focus to ensure a capital efficient growth under CRR3 and upholding profitability levels, we expect lower net growth compared to previous years for the remainder of the year.

The mutual savings market saw another quarter of healthy net flows with customers adding to their savings, both digitally through the Kron platform and through the Private Banking advisory.

The Board of Directors are not aware of any events of material importance to the preparation of the interim financial statements that have occurred since the balance sheet date.

Lysaker, 20 October 2026

The Board of Directors of Storebrand Bank ASA

Income statement

NOK million	Notes	Q3		01.01 - 30.09		Full year
		2026	2025	2026	2025	2025
<i>Interest income and similar income</i>						
Interest income calculated by using the effective interest method		1,264.4	1,191.3	3,627.3	3,502.0	4,697.9
Other interest income		36.7	24.9	98.3	88.4	117.1
Total interest income and similar income		1,301.2	1,216.3	3,725.7	3,590.5	4,815.0
<i>Interest expenses and similar expenses</i>						
Interest expenses calculated by using the effective interest method		-968.1	-863.3	-2,765.3	-2,580.2	-3,460.5
Other interest expenses		-30.3	-24.2	-84.2	-55.8	-78.7
Total interest expenses and similar expenses		-998.5	-887.5	-2,849.5	-2,636.0	-3,539.2
Net interest income	10	302.7	328.8	876.1	954.5	1,275.8
<i>Other operating income</i>						
Fee and commission income from banking services		45.0	44.3	108.3	107.9	140.1
Fee and commission expense for banking services		-1.4	-5.2	-12.8	-17.5	-28.1
Income from shares, units and other equity instruments		0.3		0.3		2.8
Net change in fair value, gain/loss on foreign exchange and financial instruments	11	-1.5	21.8	15.5	25.5	14.3
Other operating income		23.6	21.6	79.9	57.8	84.8
Total other operating income		66.0	82.5	191.2	173.7	213.9
<i>Operating expenses</i>						
Staff expenses		-82.5	-74.4	-230.6	-200.7	-270.6
Other operating expenses		-126.6	-111.9	-355.2	-318.2	-437.4
Depreciation of non-financial assets		-10.0	-9.1	-28.4	-26.3	-35.4
Total operating expenses excl. credit loss on loans, etc.		-219.1	-195.5	-614.2	-545.2	-743.4
Profit before credit loss on loans, etc.		149.6	215.8	453.1	582.9	746.3
Net gains on non-financial assets				43.0		
Credit loss on loans, guarantees and interest-bearing securities		-2.5	-11.9	-11.8	-8.3	-57.8
Profit before tax for continued operations		147.1	203.9	484.3	574.6	688.6
Tax on profit from continued operations		-36.9	-50.0	-111.1	-140.5	-163.6
Profit incl. tax from continued operations		110.2	153.9	373.2	434.1	525.0
Profit incl. tax from discontinued operations						
Profit before other comprehensive income		110.2	153.9	373.2	434.1	525.0
<i>Other comprehensive income</i>						
<i>Other income and expenses not to be reclassified to profit/loss</i>						
Changes in estimates related to defined benefit pension plans						0.2
Total other income and expenses not to be reclassified to profit/loss						0.1
<i>Other income and expenses that may be reclassified to profit/loss</i>						
Change in unrealised gain/loss on loans valued at fair value through other comprehensive income (OCI)		0.3	0.9	1.6	1.8	2.8
Tax						-0.7
Total other income and expenses that may be reclassified to		0.3	0.9	1.6	1.8	2.1
Total other comprehensive income		0.3	0.9	1.6	1.8	2.2
Total comprehensive income		110.5	154.8	374.7	435.9	527.2
<i>Total comprehensive income attributable to:</i>						
Portion attributable to shareholders		103.3	147.7	353.9	414.5	499.0
Portion attributable to additional Tier 1 capital holders		7.2	7.1	20.9	21.4	28.3
Total		110.5	154.8	374.7	435.9	527.2

Statement of financial position

NOK million	Notes	30.09.2026	31.12.2025
Cash and deposits with central banks		33.1	22.7
Loans to and deposits with credit institutions	4	1,412.2	2,751.7
Loans to customers	3, 4, 7, 8	83,142.1	79,980.6
Interest-bearing securities	4, 9	9,960.8	9,287.2
Derivatives	4	58.9	159.8
Equity instruments	4	23.4	4.1
Intangible assets		230.3	308.7
Other current assets		103.9	143.2
Total assets		94,964.8	92,657.9
Loans and deposits from credit institutions	4	1,858.9	2,051.6
Deposits from and due to customers	4	37,512.0	34,585.0
Debt securities issued	4, 5	47,889.7	48,381.4
Derivatives	4	319.5	66.2
Other current liabilities		251.6	317.3
Pensions		1.1	1.1
Deferred tax		125.0	215.0
Provisions for guarantees and unused credit facilities		4.3	4.5
Subordinated loans	4, 5	704.5	702.7
Total liabilities		88,666.6	86,324.8
Share capital		990.0	990.0
Share premium		1,948.6	1,948.6
Additional Tier 1 capital		352.8	352.7
Other paid in equity		1,865.1	1,665.1
Total paid in equity		5,156.4	4,956.3
Other equity		1,141.7	1,376.8
Total retained earnings		1,141.7	1,376.8
Total equity	6	6,298.2	6,333.1
Total liabilities and equity		94,964.8	92,657.9

Lysaker, 20 October 2026

The Board of Directors of Storebrand Bank ASA

Statement of changes in equity

NOK million	Share capital	Share premium	Hybrid capital	Other paid in capital	Total paid in equity	Other equity	Total retained earnings	Total equity
Equity at 31.12.2024	990.0	1,948.6	352.9	1,512.1	4,803.6	1,023.1	1,023.1	5,826.7
Profit for the period			28.3		28.3	496.7	496.7	525.0
Total other income and expenses not to be classified to profit/loss						0.1	0.1	0.1
Total other income and expenses that may be classified to profit/loss						2.1	2.1	2.1
Total other comprehensive income						2.2	2.2	2.2
Total comprehensive income for the period			28.3		28.3	499.0	499.0	527.2
Equity transactions with owners:								
Additional Tier 1 capital classified as equity						7.1	7.1	7.1
Payment to additional Tier 1 holders			-28.5		-28.5			-28.5
Group contribution received				153.0	153.0			153.0
Group contribution paid						-152.3	-152.3	-152.3
Equity at 31.12.2025	990.0	1,948.6	352.7	1,665.1	4,956.3	1,376.8	1,376.8	6,333.1
Profit for the period			20.9		20.9	352.3	352.3	373.2
Total other income and expenses not to be classified to profit/loss								
Total other income and expenses that may be classified to profit/loss						1.6	1.6	1.6
Total other comprehensive income						1.6	1.6	1.6
Total comprehensive income for the period			20.9		20.9	353.9	353.9	374.7
Equity transactions with owners:								
Additional Tier 1 capital classified as equity						5.2	5.2	5.2
Payment to additional Tier 1 holders			-20.8		-20.8			-20.8
Group contribution received				200.0	200.0			200.0
Group contribution paid						-594.2	-594.2	-594.2
Equity at 30.09.2026	990.0	1,948.6	352.8	1,865.1	5,156.4	1,141.7	1,141.7	6,298.2

Income statement

NOK million	Notes	Q3		01.01 - 30.09		Full year
		2026	2025	2026	2025	2025
Interest income and similar income						
Interest income calculated by using the effective interest method		534.7	525.1	1,497.3	1,516.3	2,001.2
Other interest income		63.6	67.2	188.3	248.4	306.4
Total interest income and similar income		598.3	592.3	1,685.6	1,764.7	2,307.7
Interest expenses and similar expenses						
Interest expenses calculated by using the effective interest method		-404.7	-403.4	-1,146.4	-1,228.8	-1,596.2
Other interest expenses		-9.0	-5.8	-27.5	-16.8	-22.7
Total interest expenses and similar expenses		-413.7	-409.2	-1,173.9	-1,245.6	-1,618.8
Net interest income	10	184.6	183.1	511.7	519.1	688.8
Other operating income						
Fee and commission income from banking services		102.1	94.9	281.3	257.0	344.7
Fee and commission expense for banking services		-1.2	-4.9	-12.1	-16.9	-27.3
Income from shares, units and other equity instruments		0.3		0.3		2.8
Income from ownership interests in group companies						525.0
Net change in fair value, gain/loss on foreign exchange and financial instruments	11	-0.5	23.4	26.3	34.4	30.7
Other operating income		23.6	21.6	79.9	57.8	84.8
Total other operating income		124.4	134.9	375.7	332.2	960.7
Operating expenses						
Staff expenses		-82.5	-74.4	-230.4	-200.6	-270.2
Other operating expenses		-126.3	-111.5	-353.7	-316.9	-436.0
Depreciation of non-financial assets		-10.0	-9.1	-28.4	-26.3	-35.4
Total operating expenses excl. credit loss on loans, etc.		-218.8	-195.0	-612.4	-543.7	-741.6
Profit before credit loss on loans, etc.		90.2	123.0	275.0	307.6	907.9
Net gains on non-financial assets				43.0		
Credit loss on loans, guarantees and interest-bearing securities		1.5	-9.4	-4.8	-7.3	-30.2
Profit before tax for continued operations		91.7	113.6	313.2	300.3	877.7
Tax on profit from continued operations		-24.7	-30.2	-73.6	-80.4	-205.5
Profit before other comprehensive income		67.1	83.4	239.6	219.9	672.2
Other comprehensive income						
Other income and expenses not to be reclassified to profit/loss						
Changes in estimates related to defined benefit pension plans						0.2
Total other income and expenses not to be reclassified to profit/loss						0.1
Other income and expenses that may be reclassified to profit/loss						
Change in unrealised gain/loss on loans valued at fair value through other comprehensive income (OCI)			0.8	1.2	1.4	2.3
Tax						-0.6
Total other income and expenses that may be reclassified to			0.8	1.2	1.4	1.8
Total other comprehensive income			0.8	1.2	1.4	1.9
Total comprehensive income		67.1	84.2	240.8	221.3	674.1
Total comprehensive income attributable to:						
Portion attributable to shareholders		59.9	77.0	220.0	200.0	645.8
Portion attributable to additional Tier 1 capital holders		7.2	7.1	20.9	21.4	28.3
Total		67.1	84.2	240.8	221.3	674.1

Statement of financial position

NOK million	Notes	30.09.2026	31.12.2025
Cash and deposits with central banks		33.1	22.7
Loans to and deposits with credit institutions	4	7,879.8	10,687.0
Loans to customers	3, 4, 7, 8	23,811.9	20,494.0
Interest-bearing securities	4, 9	12,740.4	10,658.3
Derivatives	4	31.5	42.6
Equity instruments	4	23.4	4.1
Ownership interests in group companies		3,986.5	3,986.5
Intangible assets		230.3	308.7
Deferred tax assets		9.6	9.6
Other current assets		92.0	857.4
Total assets		48,838.4	47,070.8
Loans and deposits from credit institutions	4	1,885.0	2,159.5
Deposits from and due to customers	4	37,512.0	34,585.0
Debt securities issued	4, 5	2,250.0	2,394.8
Derivatives	4	28.2	1.3
Other current liabilities		361.4	1,423.5
Pensions		1.1	1.1
Deferred tax		76.7	8.2
Provisions for guarantees and unused credit facilities		4.1	4.4
Subordinated loans	4, 5	704.5	702.7
Total liabilities		42,822.8	41,280.5
Share capital		990.0	990.0
Share premium		1,948.6	1,948.6
Additional Tier 1 capital		352.8	352.7
Other paid in equity		2,036.6	2,036.6
Total paid in equity		5,328.0	5,327.9
Other equity		687.6	462.4
Total retained earnings		687.6	462.4
Total equity	6	6,015.6	5,790.3
Total liabilities and equity		48,838.4	47,070.8

Lysaker, 20 October 2026

The Board of Directors of Storebrand Bank ASA

Statement of changes in equity

NOK million	Share capital	Share premium	Hybrid capital	Other paid in capital	Total paid in equity	Other equity	Total retained earnings	Total equity
Equity at 31.12.2024	990.0	1,948.6	352.9	1,836.6	5,128.1	403.7	403.7	5,531.8
Profit for the period			28.3		28.3	643.9	643.9	672.2
Total other income and expenses not to be classified to profit/loss						0.1	0.1	0.1
Total other income and expenses that may be classified to profit/loss						1.8	1.8	1.8
Total other comprehensive income						1.9	1.9	1.9
Total comprehensive income for the period			28.3		28.3	645.8	645.8	674.1
Equity transactions with owners:								
Additional Tier 1 capital classified as equity						7.1	7.1	7.1
Payment to additional Tier 1 holders			-28.5		-28.5			-28.5
Group contribution received				200.0	200.0			200.0
Provision for group contribution						-594.2	-594.2	-594.2
Equity at 31.12.2025	990.0	1,948.6	352.7	2,036.6	5,327.9	462.4	462.4	5,790.3
Profit for the period			20.9		20.9	218.7	218.7	239.6
Total other income and expenses not to be classified to profit/loss								
Total other income and expenses that may be classified to profit/loss						1.2	1.2	1.2
Total other comprehensive income						1.2	1.2	1.2
Total comprehensive income for the period			20.9		20.9	220.0	220.0	240.8
Equity transactions with owners:								
Additional Tier 1 capital classified as equity						5.2	5.2	5.2
Payment to additional Tier 1 holders			-20.8		-20.8			-20.8
Equity at 30.09.2026	990.0	1,948.6	352.8	2,036.6	5,328.0	687.6	687.6	6,015.6

Statement of cash flow

Storebrand Bank ASA		NOK million	Storebrand Bank Group	
01.01 - 30.09			01.01 - 30.09	
2025	2026		2026	2025
		Cash flow from operating activities		
1,592.2	1,558.6	Receipts of interest, commissions and fees from customers	3,501.7	3,402.8
-235.9	-204.9	Payments of interest, commissions and fees to customers	-204.9	-235.9
-1,714.0	-3,196.6	Net disbursements/payments on customer loans	-3,162.2	-9,230.4
2,642.8	2,162.6	Net receipts/payments of deposits from banking customers	2,162.6	2,642.8
-3,899.2	-1,616.3	Net receipts/payments - securities	-29.9	-2,152.9
-204.1	-450.2	Payments of operating costs	-537.1	-225.5
-1,818.3	-1,746.8	Net cash flow from operating activities	1,730.3	-5,799.1
		Cash flow from investing activities		
-31.4	86.0	Net payments on purchase/sale of fixed assets etc.	86.0	-31.4
237.7	525.0	Receipts - group contribution from subsidiaries		
206.3	611.1	Net cash flow from investing activities	86.0	-31.4
		Cash flow from financing activities		
-1,449.5	-850.0	Payments - repayments of loans and issuing of bond debt	-7,450.0	-7,470.2
500.0	750.0	Receipts - new loans and issuing of bond debt	7,192.6	15,434.7
-236.1	-236.9	Payments - interest on loans	-2,055.2	-2,008.8
	300.0	Receipts - subordinated loans	300.0	
-125.0	-300.0	Payments - repayments of subordinated loans	-300.0	-125.0
-32.9	-29.4	Payments - interest on subordinated loans	-29.4	-32.9
-21.6	-20.8	Payments - interest on additional Tier 1 capital	-20.8	-21.6
4,394.8	10,163.1	Receipts - new loans from credit institutions	10,163.1	4,405.0
-5,153.2	-10,437.7	Payments - repayment of loans to credit institutions	-10,355.8	-5,153.2
-232.4	-999.5	Payments - group contribution / dividends	-590.0	-47.0
-2,355.9	-1,661.1	Net cash flow from financing activities	-3,145.5	4,981.0
-3,967.8	-2,796.8	Net cash flow in the period	-1,329.1	-849.5
9,070.0	10,709.7	Cash and bank deposits at the start of the period	2,774.4	2,787.6
5,102.2	7,912.9	Cash and bank deposits at the end of the period	1,445.3	1,938.1
		Cash and bank deposits consist of:		
5.8	33.1	Cash and deposits with central banks	33.1	5.8
5,096.4	7,879.8	Loans to and deposits with credit institutions	1,412.2	1,932.3
5,102.2	7,912.9	Total cash and bank deposits in the balance sheet	1,445.3	1,938.1

Notes to the interim accounts

Note 1 | Basis for preparation

The Group's financial statements include Storebrand Bank ASA together with subsidiaries. The financial statements are prepared in accordance with IAS 34 Interim Financial Reporting. The interim financial statements do not contain all the information that is required in full annual financial statements.

The interim accounts of Storebrand Bank ASA are prepared in accordance with the annual accounts regulations of banks, mortgage companies and finance companies and with IAS 34 Interim Financial Reporting.

A description of the accounting policies applied in the preparation of the financial statements is provided in the 2025 Annual report, and the interim financial statements are prepared with respect to these accounting policies.

In preparing the Group's and the company's financial statements the management is required to make judgements, estimates and assumptions of uncertain amounts. The estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and expectations of future events and represent the management's best judgement at the time the financial statements were prepared. Critical accounting estimates and judgements are described in the 2025 Annual report in note 2 and valuation of financial instruments at fair value is described in note 9 for the Group, and in note 2 and note 9 for Storebrand Bank ASA.

There are no new or changed accounting standards that entered into effect in 2026 that have a significant effect on Storebrand Bank Group's and Storebrand Bank ASA's financial statements.

Changes in IFRS Accounting Standard not yet applied

IFRS 18 – Presentation and disclosure in the financial statements

In April 2024, the IASB issued IFRS 18 Presentation and Disclosure in Financial Statements, which replaces IAS 1 Presentation of Financial Statements. The standard is to be applied retrospectively from 1 January 2027 and requires restatement of comparative figures for 2026. Storebrand does not plan early adoption of the standard.

Storebrand is working on the implementation of IFRS 18 and is assessing the classification of income and expenses in the income statement in line with the new categories. It is currently expected that a significant proportion of the items will be classified within the operating category, while certain items remain under assessment.

Storebrand is also assessing the implications of the new requirements for aggregation and disaggregation of information in the statement of profit or loss, the statement of financial position and the notes. No material changes in the financial reporting are expected. Furthermore, Storebrand has initiated the work to identify which performance measures qualify as management-defined performance measures (MPMs) under IFRS 18 and is establishing the necessary processes and disclosures to comply with the requirements of the standard.

The assessments are ongoing. As IFRS 18 does not introduce changes to recognition and measurement, the standard is not expected to have a material impact on the Group's financial position.

Note 2

Related parties

Covered bonds issued by Storebrand Boligkreditt

NOK million	Q3	30.09.2026
Storebrand Bank ASA's investments in covered bonds issued by Storebrand Boligkreditt AS	1,257.0	3,695.6

The investments are included in the liquidity portfolio in the bank and are classified at fair value through profit or loss. All investments have been eliminated in the consolidated accounts against bonds issued by Storebrand Boligkreditt AS.

Loans sold to Storebrand Boligkreditt AS

NOK million	Q3	30.09.2026
Sold home mortgages to Storebrand Boligkreditt AS	10,185.5	15,332.0
Bought home mortgages from Storebrand Boligkreditt AS	43.9	295.9

Loans sold to Storebrand Livsforsikring AS

NOK million	Q3	30.09.2026
Sold home mortgages to Storebrand Livsforsikring AS	1,210.9	3,920.7
Bought home mortgages from Storebrand Livsforsikring AS	8.2	81.5
The home mortgage portfolio managed on behalf of Storebrand Livsforsikring AS	-140.7	16,303.2
Recognised fees on management of the home mortgage portfolio on behalf of Storebrand Livsforsikring AS	16.3	50.0

Credit facilities with Storebrand Boligkreditt AS

The bank has issued two credit facilities to Storebrand Boligkreditt AS. One of these facilities is a normal overdraft facility, with a commitment of NOK 12 billion. This has no expiry date, but can be terminated by the bank on 15 months' notice. The amount of the other facility is the payment obligations of Storebrand Boligkreditt the following 31 days on interest and principal amounts regarding covered Bonds, including any connected derivatives. This facility may not be terminated by Storebrand Bank ASA until at least 3 months after the maturity date of the covered bond and the associated derivatives with the longest period to maturity.

Purchase and sale of bonds between companies in the Storebrand Group

Storebrand Livsforsikring AS has invested NOK 32 million in covered bonds issued by Storebrand Boligkreditt AS.

For more details about related parties, please see note 40 in the 2025 Annual report for Storebrand Bank ASA.

Note 3

Financial risk

Notes 3 to 8 in the 2025 annual report provide a detailed overview of the bank group's financial risk and notes 3 to 8 in the 2025 annual report provide a detailed overview of Storebrand Bank ASA's financial risk. The descriptions are applicable at 30 September 2026, however, with the following amendments and further comments.

Credit risk - exposure

The PD estimates are slightly decreased at the end of third quarter 2026 compared to year end 2025. There are no significant changes to EAD and LGD estimates from 31 December 2025 to 30 September 2026. The LTV's are unchanged year to date, and the average LTV is 63.2 per cent. Defaulted loans increase by NOK 181 million from the year end 2025 to

30 September 2026, from NOK 889 million to NOK 1070 million. In Storebrand Bank ASA the average LTV is approximately 69.7 per cent. Total credit losses increased NOK 11.8 million from year end 2025.

Storebrand Bank has sold exposures secured by mortgages on residential properties to its wholly owned subsidiary Storebrand Boligkreditt. In the banking group approximately 70 per cent of the mortgage exposures are on the balance sheet of Storebrand Boligkreditt. The value of the cover pool, including substitute assets of NOK 0 billion, is 119.2 per cent of the value of outstanding covered bonds, including derivatives, i.e. an over-collateralisation of 19.2 per cent. The legal requirement is 5 per cent. The eligible part of the cover pool consists of non-defaulted exposures and exposures within 80 per cent of the value of the pledged properties. The eligible part of the cover pool is 99 per cent of the total cover pool. The over-collateralisation is calculated on the eligible part of the cover pool.

Storebrand Boligkreditt AS has a credit facility with Storebrand Bank ASA. On 30 September 2026 NOK 6.5 billion of NOK 12 billion has been drawn, i.e. an undrawn amount of NOK 5.5 billion.

Loan-to-value ratio, secured loans

Storebrand Bank Group

NOK million	30.09.2026			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
0% - 40%	19.9%	11,202.4	6,896.2	18,098.6
40% - 60%	27.7%	24,178.5	1,072.9	25,251.4
60% - 80%	30.5%	27,619.4	108.1	27,727.5
80% - 90%	17.6%	16,041.9	9.1	16,051.0
90% - 100%	4.2%	3,788.9	0.7	3,789.6
> 100%	0.1%	123.2		123.2
Total secured loans	100.0%	82,954.3	8,087.0	91,041.3
Loan commitments and financing certificates, secured			3,517.6	3,517.6
Total secured loans incl. loan commitments and financing certificates		82,954.3	11,604.6	94,558.9

NOK million	31.12.2025			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
0% - 40%	18.9%	10,619.1	5,770.8	16,389.8
40% - 60%	27.8%	23,098.7	1,009.9	24,108.6
60% - 80%	31.1%	26,854.2	118.7	26,973.0
80% - 90%	17.8%	15,372.5	18.5	15,391.1
90% - 100%	4.2%	3,674.5	0.1	3,674.6
> 100%	0.2%	145.1		145.1
Total secured loans	100.0%	79,764.1	6,918.0	86,682.1
Loan commitments and financing certificates, secured			2,817.4	2,817.4
Total secured loans incl. loan commitments and financing certificates		79,764.1	9,735.4	89,499.5

Storebrand Bank ASA

NOK million	30.09.2026			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
0% - 40%	19.2%	2,248.1	2,907.3	5,155.4
40% - 60%	20.8%	5,303.9	263.1	5,567.0
60% - 80%	20.4%	5,416.2	41.7	5,457.8
80% - 90%	30.8%	8,248.1	5.3	8,253.4
90% - 100%	8.5%	2,265.5	0.7	2,266.2
> 100%	0.3%	91.8		91.8
Total secured loans	100.0%	23,573.5	3,218.0	26,791.5
Loan commitments and financing certificates, secured			3,517.6	3,517.6
Total secured loans incl. loan commitments and financing certificates		23,573.5	6,735.6	30,309.1

NOK million	31.12.2025			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
0% - 40%	13.8%	1,139.3	1,961.2	3,100.5
40% - 60%	15.7%	3,328.8	188.6	3,517.4
60% - 80%	23.4%	5,208.9	47.2	5,256.1
80% - 90%	36.7%	8,227.6	10.6	8,238.2
90% - 100%	10.0%	2,243.8		2,243.8
> 100%	0.3%	76.7		76.7
Total secured loans	100.0%	20,225.2	2,207.7	22,432.8
Loan commitments and financing certificates, secured			2,817.4	2,817.4
Total secured loans incl. loan commitments and financing certificates		20,225.2	5,025.0	25,250.2

Risk related to secured loans
Storebrand Bank Group

NOK million	30.09.2026			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
Low risk	85.7%	69,992.1	8,005.1	77,997.2
Medium risk	12.3%	11,082.4	74.9	11,157.3
High risk	1.0%	882.7	1.2	883.9
Non-performing and loss-exposed loans incl. loans with evidence of impairment	1.1%	997.0	5.9	1,002.9
Total secured loans	100.0%	82,954.3	8,087.0	91,041.3
Loan commitments and financing certificates, secured			3,517.6	3,517.6
Total secured loans incl. loan commitments and financing certificates		82,954.3	11,604.6	94,558.9

NOK million	31.12.2025			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
Low risk	85.1%	66,932.9	6,844.6	73,777.5
Medium risk	12.8%	11,056.9	71.2	11,128.1
High risk	1.1%	957.1	1.8	958.9
Non-performing and loss-exposed loans incl. loans with evidence of impairment	0.9%	817.2	0.4	817.6
Total secured loans	100.0%	79,764.1	6,918.0	86,682.1
Loan commitments and financing certificates, secured			2,817.4	2,817.4
Total secured loans incl. loan commitments and financing certificates		79,764.1	9,735.4	89,499.5

Storebrand Bank ASA

NOK million	30.09.2026			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
Low risk	83.7%	19,249.5	3,180.9	22,430.4
Medium risk	14.0%	3,715.1	31.0	3,746.1
High risk	0.8%	219.8	0.4	220.2
Non-performing and loss-exposed loans incl. loans with evidence of impairment	1.5%	389.1	5.8	394.9
Total secured loans	100.0%	23,573.5	3,218.0	26,791.5
Loan commitments and financing certificates, secured			3,517.6	3,517.6
Total secured loans incl. loan commitments and financing certificates		23,573.5	6,735.6	30,309.1

NOK million	31.12.2025			
	Distribution in per cent	Book value (gross)	Unused credit limits	Total commit- ments
Low risk	80.6%	15,908.9	2,177.1	18,086.1
Medium risk	16.6%	3,701.5	30.5	3,731.9
High risk	1.3%	283.8		283.8
Non-performing and loss-exposed loans incl. loans with evidence of impairment	1.5%	330.9	0.1	331.0
Total secured loans	100.0%	20,225.2	2,207.7	22,432.8
Loan commitments and financing certificates, secured			2,817.4	2,817.4
Total secured loans incl. loan commitments and financing certificates		20,225.2	5,025.0	25,250.2

Liquidity risk

Storebrand Bank ASA has had solid liquidity buffers in previous quarters, and the bank still has a substantial liquidity buffer at 30 September 2026. The LCR for the bank group is at 327 per cent, well above the requirement of 100 per cent. The funding structure is balanced with regard to maturity.

The long-term issuer credit rating of Storebrand Bank ASA is "A", and the short-term issuer credit rating is "A-1". Both ratings are with a stable outlook from S&P Global. The covered bond programme is rated "AAA" from S&P Global.

Market risk

The interest rate risk and credit spread risk have not significantly changed in the quarter.

Note 4 | Valuation of financial instruments

The Storebrand Group classifies financial instruments valued at fair value in three different levels. The criteria for the classification and processes associated with valuing are described in more detail in note 9 in the Annual report 2025 for Storebrand Bank Group and Storebrand Bank ASA.

The company has established valuation models and gathers information from a wide range of well-informed sources with a view to minimise any uncertainty in the valuations.

Storebrand Bank Group

Valuation of financial instruments at fair value through profit and loss

NOK million	Level 1 Quoted prices	Level 2 Observable assumptions	Level 3 Non-observable assumptions	30.09.2026	31.12.2025
Equities and fund units					
Equities			22.0	22.0	3.3
Fund units			1.4	1.4	0.8
Total equities and fund units 30.09.2026			23.4	23.4	
Total equities and fund units 31.12.2025		1.7	2.4		4.1
Loans to customers					
Loans to customers - retail market			649.7	649.7	784.9
Total loans to customers 30.09.2026			649.7	649.7	
Total loans to customers 31.12.2025			784.9		784.9
Interest-bearing securities					
Government and government guaranteed bonds		825.1		825.1	1,046.2
Collateralised securities		1,524.0		1,524.0	730.2
Total interest-bearing securities 30.09.2026		2,349.1		2,349.1	
Total interest-bearing securities 31.12.2025		1,776.4			1,776.4
Derivatives					
Interest derivatives		-260.5		-260.5	93.6
Total derivatives 30.09.2026		-260.5		-260.5	
Derivatives with a positive fair value		58.9		58.9	159.8
Derivatives with a negative fair value		-319.5		-319.5	-66.2
Total derivatives 31.12.2025					93.6

There have not been any changes between quoted prices and observable assumptions on the various financial instruments in the quarter and year to date.

Valuation of financial instruments at fair value through other comprehensive income

	Level 1	Level 2	Level 3		
		Observ- able	Non- observ- able		
NOK million	Quoted prices	assump- tions	assump- tions	30.09.2026	31.12.2025
Loans to customers - retail market			82,199.6	82,199.6	78,856.4
Total loans to customers 30.09.2026			82,199.6	82,199.6	
Total loans to customers 31.12.2025			78,856.4		78,856.4

Financial instruments at fair value - Level 3

	30.09.2026		
		Loans to customers at fair value through profit and loss	Loans to customers at fair value through other comprehen- sive income
NOK million	Equities		
Book value 01.01.2026	2.4	784.9	78,856.4
Net gains/losses on financial instruments	21.0	-5.1	-5.6
Additions	18.6	54.7	23,305.6
Sales	-18.5	-184.8	-19,956.8
Book value 30.09.2026	23.4	649.7	82,199.6

	31.12.2025		
		Loans to customers at fair value through profit and loss	Loans to customers at fair value through other comprehen- sive income
NOK million	Equities		
Book value 01.01.2025	7.3	776.5	67,721.3
Net gains/losses on financial instruments	-4.9	5.1	-29.7
Additions		142.8	40,887.4
Sales		-139.6	-29,722.5
Book value 31.12.2025	2.4	784.9	78,856.4

Valuation of financial instruments at amortised cost

NOK million	Fair value 30.09.2026	Book value 30.09.2026	Fair value 31.12.2025	Book value 31.12.2025
<i>Financial assets</i>				
Loans to and deposits with credit institutions	1,412.2	1,412.2	2,751.7	2,751.7
Loans to customers - retail market	292.7	292.7	339.2	339.2
Interest-bearing securities	7,643.5	7,611.7	7,529.6	7,510.8
Total financial assets 30.09.2026	9,348.5	9,316.7		
Total financial assets 31.12.2025			10,620.5	10,601.7
<i>Financial liabilities</i>				
Loans and deposits from credit institutions	1,858.9	1,858.9	2,051.6	2,051.6
Deposits from and due to customers	37,512.0	37,512.0	34,585.0	34,585.0
Debt securities issued	48,087.6	47,889.7	48,385.0	48,381.4
Subordinated loans	704.9	704.5	706.0	702.7
Total financial liabilities 30.09.2026	88,163.4	87,965.1		
Total financial liabilities 31.12.2025			85,727.6	85,720.8

Sensitivity assessments

Loans to customers

The value of home loans with a floating interest rate are valued at nominal value less expected credit loss. Loans without any substantially higher credit risk than at initial recognition are valued at nominal value. Loans where there has been a significant increase in credit risk since initial recognition or loans where there is objective evidence of loss, are valued at nominal value less expected credit loss over the lifetime of the loan.

Equities

This item consists of shares in VN Norge AS. At the end of the quarter, the value of the shares is calculated on the basis of the price of the shares in VISA Inc. and the exchange rate USD / NOK. The value has also been adjusted for a liquidity and general uncertainty discount of 14%.

NOK million	Floating loans to customers		Floating loans to customers		Equities	
	Fair value through other comprehensive income (OCI)		Fair value through other comprehensive income (OCI)		Equities	
	Changes in market spread		Changes in market spread		Change in value	
	+ 10 bp	- 10 bp	+ 25 bp	- 25 bp	+ 25 bp	- 25 bp
Increase/reduction in fair value at 30.09.2026	-9.5	9.5	-23.6	23.6	5.0	-5.0
Increase/reduction in fair value at 31.12.2025	-9.1	9.1	-22.7	22.7	0.4	-0.4

Storebrand Bank ASA

Valuation of financial instruments at fair value through profit and loss

NOK million	Level 1 Quoted prices	Level 2 Observ- able assump- tions	Level 3 Non- observ- able assump- tions	30.09.2026	31.12.2025
Equities and fund units					
Equities			22.0	22.0	3.3
Fund units			1.4	1.4	0.8
Total equities and fund units 30.09.2026			23.4	23.4	
Total equities and fund units 31.12.2025		1.7	2.4		4.1
Loans to customers					
Loans to customers - retail market			649.7	649.7	784.9
Total loans to customers 30.09.2026			649.7	649.7	
Total loans to customers 31.12.2025			784.9		784.9
Interest-bearing securities					
Government and government guaranteed bonds		572.2		572.2	642.0
Collateralised securities		4,911.4		4,911.4	2,863.6
Total interest-bearing securities 30.09.2026		5,483.6		5,483.6	
Total interest-bearing securities 31.12.2025		3,505.6			3,505.6
Derivatives					
Interest derivatives		3.3		3.3	41.2
Currency derivatives					
Total derivatives 30.09.2026		3.3		3.3	
Derivatives with a positive fair value		31.5		31.5	42.6
Derivatives with a negative fair value		-28.2		-28.2	-1.3
Total derivatives 31.12.2025		41.2			41.2

Valuation of financial instruments at fair value through other comprehensive income

NOK million	Level 1 Quoted prices	Level 2 Observ- able assump- tions	Level 3 Non- observ- able assump- tions	30.09.2026	31.12.2025
Loans to customers - retail market			22,869.4	22,869.4	19,369.8
Total loans to customers 30.09.2026			22,869.4	22,869.4	
Total loans to customers 31.12.2025			19,369.8		19,369.8

Financial instruments at fair value - Level 3

NOK million	30.09.2026		
	Equities	Loans to customers at fair value through profit and loss	Loans to customers at fair value through other comprehensive income
Book value 01.01.2026	2.4	784.9	19,369.8
Net gains/losses on financial instruments	21.0	-5.1	-0.6
Supply / disposal	18.6	54.7	13,109.9
Sales / due settlements	-18.5	-184.8	-9,609.7
Book value 30.09.2026	23.4	649.7	22,869.4

NOK million	31.12.2025		
	Equities	Loans to customers at fair value through profit and loss	Loans to customers at fair value through other comprehensive income
Book value 01.01.2025	7.3	776.5	21,481.1
Net gains/losses on financial instruments	-4.9	5.1	-2.3
Supply / disposal		142.8	13,557.0
Sales / due settlements		-139.6	-15,665.9
Book value 31.12.2025	2.4	784.9	19,369.8

Valuation of financial instruments at amortised cost

NOK million	Fair value 30.09.2026	Book value 30.09.2026	Fair value 31.12.2025	Book value 31.12.2025
<i>Financial assets</i>				
Loans to and deposits with credit institutions	7,879.8	7,879.8	10,687.0	10,687.0
Loans to customers - retail market	292.7	292.7	339.2	339.2
Interest-bearing securities	7,288.6	7,256.8	7,171.4	7,152.8
Total financial assets 30.09.2026	15,461.1	15,429.3		
Total financial assets 31.12.2025			18,197.6	18,179.0
<i>Financial liabilities</i>				
Loans and deposits from credit institutions	1,885.0	1,885.0	2,159.5	2,159.5
Deposits from and due to customers	37,512.0	37,512.0	34,585.0	34,585.0
Debt securities issued	2,267.8	2,250.0	2,317.5	2,394.8
Subordinated loans	704.9	704.5	706.0	702.7
Total financial liabilities 30.09.2026	42,369.6	42,351.4		
Total financial liabilities 31.12.2025			39,768.0	39,842.0

Sensitivity assessments

Loans to customers

The value of home loans with a floating interest rate are valued at nominal value less expected credit loss. Loans without any substantially higher credit risk than at initial recognition are valued at nominal value. Loans where there has been a significant increase in credit risk since initial recognition or loans where there is objective evidence of loss, are valued at nominal value less expected credit loss over the lifetime of the loan.

Equities

This item consists of shares in VN Norge AS. At the end of the quarter, the value of the shares is calculated on the basis of the price of the shares in VISA Inc. and the exchange rate USD / NOK. The value has also been adjusted for a liquidity and general uncertainty discount of 14%.

NOK million	Floating loans to customers		Floating loans to customers		Equities	
	Fair value through other comprehensive income (OCI)		Fair value through other comprehensive income (OCI)		Change in value	
	+ 10 bp	- 10 bp	+ 25 bp	- 25 bp	+ 25 bp	- 25 bp
Increase/reduction in fair value at 30.09.2026	-2.6	2.6	-6.6	6.6	5.0	-5.0
Increase/reduction in fair value at 31.12.2025	-2.2	2.2	-5.6	5.6	0.4	-0.4

Note 5

Debt securities issued and subordinated loans

NOK million	Storebrand Bank ASA		Storebrand Bank Group	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Senior bonds	2,250.0	2,394.8	2,250.0	2,394.8
Covered bonds			45,639.7	45,986.7
Subordinated loans	704.5	702.7	704.5	702.7
Total debt securities issued and subordinated loans	2,954.5	3,097.5	48,594.2	49,084.2

Specification of debt securities issued and subordinated loans

NOK million							
ISIN code	Issuer	Net nominal value	Currency	Interest	Maturity ¹⁾	Book value 30.09.2026	Book value 31.12.2025
Senior bonds							
NO0012626953	Storebrand Bank ASA	250	NOK	Fixed	19.02.2026		258.2
NO0012981630	Storebrand Bank ASA	485	NOK	Floating	07.08.2026		604.7
NO0013119206	Storebrand Bank ASA	200	NOK	Floating	12.04.2027	202.3	202.1
NO0013391672	Storebrand Bank ASA	250	NOK	Floating	19.02.2027	251.6	251.5
NO0013431981	Storebrand Bank ASA	250	SEK	Floating	20.12.2027	240.6	273.9
NO0013415240	Storebrand Bank ASA	300	NOK	Floating	02.03.2028	301.2	301.1
NO0013625368	Storebrand Bank ASA	500	NOK	Floating	07.08.2028	503.7	503.4
NO0013711119	Storebrand Bank ASA	250	NOK	Floating	10.04.2029	252.8	
NO0013755819	Storebrand Bank ASA	200	NOK	Floating	16.06.2031	200.3	
NO0013758748	Storebrand Bank ASA	300	NOK	Fixed	13.08.2031	297.4	
Total senior bonds						2,250.0	2,394.8
NO0011073140	Storebrand Boligkreditt		NOK	Floating	03.06.2026		4,806.8
NO0012526211	Storebrand Boligkreditt	5,714	NOK	Floating	20.05.2027	5,738.3	9,053.6
XS2553532255	Storebrand Boligkreditt	50	EUR	Floating	11.11.2027	552.5	603.4
NO0012807413	Storebrand Boligkreditt	10,300	NOK	Floating	19.04.2028	10,406.2	10,397.6
NO0013576348	Storebrand Boligkreditt	1,500	SEK	Floating	02.07.2029	1,450.9	1,651.2
NO0013457218	Storebrand Boligkreditt	9,400	NOK	Floating	15.09.2029	9,433.4	7,420.9
NO0013648287	Storebrand Boligkreditt	10,000	NOK	Floating	02.10.2030	10,121.8	10,110.2
NO0010936917	Storebrand Boligkreditt	5,826	NOK	Floating	21.02.2031	5,866.4	816.2
NO0010951528	Storebrand Boligkreditt	480	NOK	Fixed	15.04.2031	425.9	438.0
NO0013161968	Storebrand Boligkreditt	700	NOK	Fixed	22.02.2038	653.8	688.9
NO0013759845	Storebrand Boligkreditt	1,000	NOK	Fixed	26.08.2031	990.5	
Total covered bonds						45,639.7	45,986.7
Total debt securities						47,889.7	48,381.4

¹⁾ Maturity date in this summary is the first possible maturity date (Call date).

²⁾ For covered bonds, a regulatory requirement for over-collateralisation of 5 per cent applies. All covenants were fulfilled in 2026

NOK million							
ISIN code	Issuer	Net nominal value	Currency	Interest	Call date	Book value 30.09.2026	Book value 31.12.2025
Dated subordinated loans							
NO0011104077	Storebrand Bank ASA	300.0	NOK	Floating	23.09.2026		300.4
NO0012446428	Storebrand Bank ASA	400.0	NOK	Floating	24.02.2027	402.5	402.4
NO0013759001	Storebrand Bank ASA	300.0	NOK	Floating	20.11.2031	302.0	
Total subordinated loans						704.5	702.7

¹⁾ Maturity date in this summary is the first possible maturity date (Call date).

The overview of subordinated loans applies to both Storebrand Bank ASA and the Storebrand Bank Group.

Changes in debt securities issued, subordinated loans and liabilities to credit institutions

Storebrand Bank Group

NOK million	30.09.2026			Specification of debt securities issued		
	Subordinated loans	Liabilities to credit institutions	Debt securities issued	Commercial papers issued	Senior bonds issued	Covered bonds issued
Book value 01.01.2026	702.7	2,051.6	48,381.4		2,394.8	45,986.7
New loans / bond debt issued	300.0	10,163.1	7,192.6		750.0	6,442.6
Repayment of loans/liabilities	-300.0	-10,355.8	-7,450.0		-850.0	-6,600.0
Changes in accrued interest	1.8		20.6		-7.3	27.8
Exchange differences foreign			-279.8		-33.3	-246.6
Other			24.9		-4.3	29.2
Book value 30.09.2026	704.5	1,858.9	47,889.7		2,250.0	45,639.7

NOK million	31.12.2025			Specification of debt securities issued		
	Subordinated loans	Liabilities to credit institutions	Debt securities issued	Commercial papers issued	Senior bonds issued	Covered bonds issued
Book value 01.01.2025	828.7	3,414.8	38,172.9	1,057.5	3,081.6	34,033.8
New loans / bond debt issued		4,056.3	20,544.2		500.0	20,044.2
Repayment of loans/liabilities	-125.0	-5,419.5	-10,422.8	-1,050.0	-1,199.5	-8,173.3
Changes in accrued interest	1.1		123.6	-7.6	26.2	105.0
Exchange differences foreign			117.7		11.4	106.3
Other	-2.1		-154.2	0.1	-24.9	-129.4
Book value 31.12.2025	702.7	2,051.6	48,381.4		2,394.8	45,986.7

Storebrand Bank ASA

NOK million	30.09.2026			Specification of debt securities issued	
	Subordinated loans	Liabilities to credit institutions	Debt securities issued	Commercial papers issued	Senior bonds issued
Book value 01.01.2026	702.7	2,159.5	2,394.8		2,394.8
New loans / bond debt issued	300.0	10,163.1	750.0		750.0
Repayment of loans/liabilities	-300.0	-10,437.6	-850.0		-850.0
Changes in accrued interest	1.8		-7.3		-7.3
Exchange differences foreign			-33.3		-33.3
Other			-4.3		-4.3
Book value 30.09.2026	704.5	1,885.0	2,250.0		2,250.0

NOK million	31.12.2025			Specification of debt securities issued	
	Subordinated loans	Liabilities to credit institutions	Debt securities issued	Commercial papers issued	Senior bonds issued
Book value 01.01.2025	828.7	3,495.8	4,139.1	1,057.5	3,081.6
New loans / bond debt issued		4,083.2	500.0		500.0
Repayment of loans/liabilities	-125.0	-5,419.5	-2,249.5	-1,050.0	-1,199.5
Changes in accrued interest	1.1		14.0	-7.6	21.6
Exchange differences foreign			16.5		16.5
Other	-2.1		-25.2	0.1	-25.3
Book value 31.12.2025	702.7	2,159.5	2,394.8		2,394.8

Note 6 | Capital adequacy

Capital adequacy calculations are subject to special consolidation rules in accordance with the regulation on consolidated application of the capital adequacy rules etc. (the "Consolidation Regulation"). The Storebrand Bank Group is defined pursuant to Section 5 of the Consolidation Regulation as a financial group comprising solely or mainly undertakings other than insurance companies. According to the capital requirement regulations, the valuation rules used in the company's accounts form the basis for consolidation. Consolidation is mainly carried out in accordance with the same principles as those used in the accounts, with all internal transactions eliminated, including shares, loans and deposits as well as other receivables and liabilities.

The standard method is used for credit risk and market risk and the basic method is used for operational risk. As of 30.09.2026, the combined CET1 capital and own funds requirements are 15.96 per cent and 20.2 per cent, respectively. The Pillar 2 requirement for Storebrand Bank is 1.7 per cent, while 0.96 per cent of the Pillar 2 requirement is covered by CET1 capital. In October 2026, the Norwegian FSA informed Storebrand Bank that it had been placed in SREP group 3. The classification primarily reflects the bank's size and complexity.

Eligible capital

Storebrand Bank ASA		NOK million	Storebrand Bank Group	
31.12.2025	30.09.2026		30.09.2026	31.12.2025
990.0	990.0	Share capital	990.0	990.0
4,800.3	5,025.6	Other equity	5,308.2	5,343.1
5,790.3	6,015.6	Total equity	6,298.2	6,333.1
-350.0	-350.0	Additional Tier 1 capital included in total equity	-350.0	-350.0
-2.7	-2.8	Accrued interest on capital instruments included in total equity	-2.8	-2.7
5,437.6	5,662.8	Total equity included in Core Equity Tier 1 (CET1)	5,945.4	5,980.5
		Deductions		
	-239.6	Profit not included in the calculation of eligible capital	-373.2	
-23.8	-29.2	AVA adjustments	-85.8	-81.8
-308.7	-230.3	Intangible assets	-230.3	-308.7
-14.0	-29.3	Minimum Loss Coverage for Non-Performing Loans	-54.5	-17.7
		Provision for group contribution		-594.2
		Addition		
		Group contribution received		200.0
5,091.1	5,134.4	Core Equity Tier 1 (CET1)	5,201.7	5,178.1
		Other Tier 1 capital	5,201.7	5,178.1
350.0	350.0	Capital instruments eligible as Additional Tier 1 capital	350.0	350.0
5,441.1	5,484.4	Tier 1 capital	5,551.7	5,528.1
		Tier 2 capital		
700.0	700.0	Subordinated loans	700.0	700.0
6,141.1	6,184.4	Eligible capital (Tier 1 capital + Tier 2 capital)	6,251.7	6,228.1

Minimum capital requirements

Storebrand Bank ASA		NOK million	Storebrand Bank Group	
31.12.2025	30.09.2026		30.09.2026	31.12.2025
1,535.5	1,609.4	Credit risk	2,230.0	2,126.5
		Of which:		
5.0	7.2	Local and regional authorities	5.3	3.1
448.0	438.2	Institutions	16.1	23.6
246.0	274.8	Loans secured in residential real estate	1,094.7	1,061.4
395.4	491.8	Retail market	982.4	935.0
25.4	34.5	Loans past-due	83.3	60.7
372.1	353.1	Covered bonds	37.5	30.5
43.7	9.2	Other	10.2	12.3
1,535.5	1,609.4	Total minimum requirement for credit risk	2,230.0	2,126.5
		Total minimum requirement for market risk		
122.3	122.3	Operational risk	155.5	155.5
1.6	0.6	CVA risk ¹⁾	2.5	5.4
1,659.4	1,732.4	Minimum requirement for net primary capital	2,388.0	2,287.3

¹⁾Regulation on own funds requirements for credit valuation adjustment risk.

Capital Adequacy

Storebrand Bank ASA			Storebrand Bank Group	
31.12.2025	30.09.2026		30.09.2026	31.12.2025
29.6%	28.6%	Capital ratio	20.9%	21.8%
26.2%	25.3%	Tier 1 capital ratio	18.6%	19.3%
24.5%	23.7%	Core equity Tier 1 (CET1) capital ratio	17.4%	18.1%

Basis of calculation (risk-weighted volume)

Storebrand Bank ASA		NOK million	Storebrand Bank Group	
31.12.2025	30.09.2026		30.09.2026	31.12.2025
19,193.3	20,117.8	Credit risk	27,875.3	26,581.2
		Of which:		
62.2	90.2	Local and regional authorities	66.3	38.3
5,599.5	5,478.0	Institutions	201.4	294.5
3,075.0	3,434.5	Loans secured in residential real estate	13,683.3	13,267.6
4,942.7	6,147.9	Retail market	12,280.3	11,686.9
317.2	431.0	Loans past-due	1,041.3	758.5
4,650.9	4,413.8	Covered bonds	468.5	381.3
545.8	115.3	Other	127.0	154.1
19,193.3	20,117.8	Total basis of calculation credit risk	27,875.3	26,581.2
		Total basis of calculation market risk		
1,529.2	1,529.2	Operational risk	1,943.4	1,943.4
20.0	7.9	CVA risk	31.4	67.3
20,742.4	21,654.9	Total basis of calculation of minimum requirements for capital	29,850.1	28,591.8

Leverage ratio

Storebrand Bank ASA		NOK million	Storebrand Bank Group	
31.12.2025	30.09.2026		30.09.2026	31.12.2025
5,441.1	5,484.4	Tier 1 capital	5,551.7	5,528.1
89,605.9	86,677.2	Total Leverage ratio exposure measure	97,378.3	95,043.9
6.1%	6.3%	Leverage ratio	5.7%	5.8%

Leverage ratio requirement is 3.0 percentage points as per 30.09.2026.

Note
7

Loan portfolio and guarantees

NOK million	Storebrand Bank ASA		Storebrand Bank Group	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Loans to customers at amortised cost	348.7	404.6	348.7	404.6
Loans to customers at fair value through profit and loss	649.7	784.9	649.7	784.9
Loans to customers at fair value through other comprehensive income (OCI)	22,924.0	19,423.8	82,312.2	78,963.5
Total gross loans to customers	23,922.4	20,613.3	83,310.7	80,153.0
Provision for expected loss stage 1	-4.8	-5.1	-5.8	-6.0
Provision for expected loss stage 2	-20.1	-29.5	-25.3	-36.3
Provision for expected loss stage 3	-85.7	-84.8	-137.5	-130.1
Net loans to customers	23,811.9	20,494.0	83,142.1	79,980.6

Change in gross loans to customers valued at amortised cost

Storebrand Bank Group

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2026	255.0	80.2	69.4	404.6
Transfer to stage 1	15.1	-14.7	-0.4	
Transfer to stage 2	-16.1	17.4	-1.2	
Transfer to stage 3	-2.0	-8.0	10.0	
New loans	29.5	6.3	1.2	37.0
Derecognition	-44.3	-16.4	-16.1	-76.7
Other changes	-14.3	-2.0	0.1	-16.2
Gross loans 30.09.2026	222.9	62.8	63.0	348.7

Storebrand Bank Group

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2025	269.4	80.8	69.8	420.0
Transfer to stage 1	11.2	-11.1	-0.1	
Transfer to stage 2	-28.6	29.7	-1.1	
Transfer to stage 3	-3.4	-11.4	14.8	
New loans	41.7	19.9	5.3	66.9
Derecognition	-40.3	-23.9	-20.0	-84.2
Other changes	4.9	-3.7	0.7	1.9
Gross loans 31.12.2025	255.0	80.2	69.4	404.6

Storebrand Bank ASA

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2026	255.0	80.2	69.4	404.6
Transfer to stage 1	15.1	-14.7	-0.4	
Transfer to stage 2	-16.1	17.4	-1.2	
Transfer to stage 3	-2.0	-8.0	10.0	
New loans	29.5	6.3	1.2	37.0
Derecognition	-44.3	-16.4	-16.1	-76.7
Other changes	-14.3	-2.0	0.1	-16.2
Gross loans 30.09.2026	222.9	62.8	63.0	348.7

Storebrand Bank ASA

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2025	269.4	80.8	69.8	420.0
Transfer to stage 1	11.2	-11.1	-0.1	
Transfer to stage 2	-28.6	29.7	-1.1	
Transfer to stage 3	-3.4	-11.4	14.8	
New loans	41.7	19.9	5.3	66.9
Derecognition	-40.3	-23.9	-20.0	-84.2
Other changes	4.9	-3.7	0.7	1.9
Gross loans 31.12.2025	255.0	80.2	69.4	404.6

Change in gross loans to customers valued at fair value through other comprehensive income (OCI)
Storebrand Bank Group

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2026	69,980.4	8,163.9	819.2	78,963.5
Transfer to stage 1	2,115.9	-2,112.3	-3.6	
Transfer to stage 2	-2,462.2	2,546.6	-84.4	
Transfer to stage 3	-134.9	-293.6	428.5	
New loans	21,965.5	1,307.9	32.2	23,305.6
Derecognition	-17,231.5	-1,516.6	-167.6	-18,915.7
Other changes	-919.9	-103.6	-17.6	-1,041.1
Gross loans 30.09.2026	73,313.3	7,992.2	1,006.7	82,312.2

Storebrand Bank Group

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2025	57,660.2	9,679.0	459.4	67,798.6
Transfer to stage 1	2,388.8	-2,388.8		
Transfer to stage 2	-2,657.7	2,740.4	-82.7	
Transfer to stage 3	-167.7	-374.7	542.4	
New loans	31,731.4	1,495.1	38.3	33,264.9
Derecognition	-18,383.5	-2,869.9	-124.7	-21,378.2
Other changes	-591.1	-117.2	-13.5	-721.8
Gross loans 31.12.2025	69,980.4	8,163.9	819.2	78,963.5

Storebrand Bank ASA

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2026	17,125.6	1,965.8	332.3	19,423.8
Transfer to stage 1	335.1	-335.1		
Transfer to stage 2	-561.2	570.9	-9.6	
Transfer to stage 3	-73.2	-98.5	171.7	
New loans	12,414.4	684.5	11.0	13,109.9
Derecognition	-8,723.2	-631.6	-111.6	-9,466.3
Other changes	-95.2	-45.8	-2.4	-143.3
Gross loans 30.09.2026	20,422.2	2,110.3	391.4	22,924.0

Storebrand Bank ASA

NOK million	Stage 1	Stage 2	Stage 3	Total gross loans
Gross loans 01.01.2025	18,221.6	3,154.6	156.5	21,532.7
Transfer to stage 1	329.7	-329.7		
Transfer to stage 2	-544.6	550.5	-5.9	
Transfer to stage 3	-38.0	-213.7	251.8	
New loans	12,866.3	664.2	26.4	13,557.0
Derecognition	-13,669.7	-1,818.0	-89.4	-15,577.1
Other changes	-39.7	-42.2	-7.0	-88.8
Gross loans 31.12.2025	17,125.6	1,965.8	332.3	19,423.8

Change in maximum exposure for guarantees and unused credits
Storebrand Bank Group

NOK million	Stage 1	Stage 2	Stage 3	Total exposure
Maximum exposure 01.01.2026	8,066.3	94.1	0.6	8,161.0
Transfer to stage 1	38.0	-38.0		
Transfer to stage 2	-60.2	60.3	-0.1	
Transfer to stage 3	-0.5	-0.3	0.9	
New loans	2,104.0	25.8	5.8	2,135.6
Derecognition	-994.6	-30.8	-0.1	-1,025.5
Other changes	88.2	-19.4	-0.8	68.0
Maximum exposure 30.09.2026	9,241.2	91.6	6.3	9,339.1

Storebrand Bank Group

NOK million	Stage 1	Stage 2	Stage 3	Total exposure
Maximum exposure 01.01.2025	6,529.5	97.6	0.2	6,627.4
Transfer to stage 1	49.9	-49.9	-0.1	
Transfer to stage 2	-66.8	66.8		
Transfer to stage 3	-1.0	-0.8	1.8	
New loans	2,866.5	39.9	0.1	2,906.4
Derecognition	-1,230.5	-22.6	-0.1	-1,253.2
Other changes	-81.3	-37.0	-1.3	-119.6
Maximum exposure 31.12.2025	8,066.3	94.1	0.6	8,161.0

Storebrand Bank ASA

NOK million	Stage 1	Stage 2	Stage 3	Total exposure
Maximum exposure 01.01.2026	3,407.0	43.3	0.3	3,450.7
Transfer to stage 1	15.3	-15.3		
Transfer to stage 2	-21.0	21.0		
Transfer to stage 3	-0.5	-0.3	0.8	
New loans	1,734.4	21.8	5.8	1,762.0
Derecognition	-686.2	-12.7	-0.1	-699.0
Other changes	-44.2	1.2	-0.6	-43.6
Maximum exposure 30.09.2026	4,404.9	59.0	6.2	4,470.1

Storebrand Bank ASA

NOK million	Stage 1	Stage 2	Stage 3	Total exposure
Maximum exposure 01.01.2025	3,416.9	58.4	0.2	3,475.5
Transfer to stage 1	14.6	-14.5	-0.1	
Transfer to stage 2	-29.5	29.5		
Transfer to stage 3	-0.5	-0.3	0.8	
New loans	1,382.8	13.5	0.1	1,396.4
Derecognition	-1,365.5	-33.1	-0.1	-1,398.7
Other changes	-11.8	-10.0	-0.6	-22.5
Maximum exposure 31.12.2025	3,407.0	43.3	0.3	3,450.7

Note 8 | Distribution of loan loss provisions and exposure on secured and unsecured exposures

Storebrand Bank Group

Distribution of loan loss provisions

NOK million	30.09.2026			
	Stage 1	Stage 2	Stage 3	Total loan loss provisions
Retail exposures secured by mortgages on immovable property	4.8	14.3	84.9	104.0
Unsecured retail exposures including credit cards exposures	2.3	13.3	44.1	59.7
Other exposures including SME exposures		0.1	9.1	9.2
Total loan loss provisions	7.1	27.7	138.1	172.9

NOK million	31.12.2025			
	Stage 1	Stage 2	Stage 3	Total loan loss provisions
Retail exposures secured by mortgages on immovable property	4.7	20.4	80.6	105.7
Unsecured retail exposures including credit cards exposures	2.5	18.9	48.1	69.4
Other exposures including SME exposures			1.8	1.9
Total loan loss provisions	7.2	39.3	130.5	176.9

Distribution of exposures incl. unused credit limits and guarantees

NOK million	30.09.2026			
	Stage 1	Stage 2	Stage 3	Total exposure
Retail exposures secured by mortgages on immovable property	81,897.5	8,140.8	1,002.9	91,041.3
Unsecured retail exposures including credit cards exposures	1,435.4	89.9	63.4	1,588.7
Other exposures including SME exposures	8.2	1.8	9.7	19.7
Total exposure	83,341.2	8,232.5	1,076.0	92,649.8

NOK million	31.12.2025			
	Stage 1	Stage 2	Stage 3	Total exposure
Retail exposures secured by mortgages on immovable property	77,535.4	8,329.1	817.6	86,682.1
Unsecured retail exposures including credit cards exposures	1,450.9	107.0	69.5	1,627.4
Other exposures including SME exposures	0.5	1.8	2.1	4.5
Total exposure	78,986.8	8,437.9	889.2	88,314.0

Storebrand Bank ASA
Distribution of loan loss provisions

NOK million	30.09.2026			
	Stage 1	Stage 2	Stage 3	Total loan loss provisions
Retail exposures secured by mortgages on immovable property	3.8	8.9	40.3	53.0
Unsecured retail exposures including credit cards exposures	2.3	13.3	44.1	59.7
Other exposures including SME exposures		0.1	1.8	1.9
Total loan loss provisions	6.1	22.3	86.2	114.6

NOK million	31.12.2025			
	Stage 1	Stage 2	Stage 3	Total loan loss provisions
Retail exposures secured by mortgages on immovable property	3.8	13.6	35.6	53.0
Unsecured retail exposures including credit cards exposures	2.5	18.9	48.1	69.4
Other exposures including SME exposures			1.3	1.3
Total loan loss provisions	6.3	32.4	85.0	123.7

Distribution of exposures incl. unused credit limits and guarantees

NOK million	30.09.2026			
	Stage 1	Stage 2	Stage 3	Total exposure
Retail exposures secured by mortgages on immovable property	24,170.3	2,226.3	394.9	26,791.5
Unsecured retail exposures including credit cards exposures	1,435.4	89.9	63.4	1,588.7
Other exposures including SME exposures	8.1	1.8	2.3	12.2
Total exposure	25,613.9	2,318.0	460.6	28,392.5

NOK million	31.12.2025			
	Stage 1	Stage 2	Stage 3	Total exposure
Retail exposures secured by mortgages on immovable property	20,021.6	2,080.2	331.0	22,432.8
Unsecured retail exposures including credit cards exposures	1,450.9	107.0	69.5	1,627.4
Other exposures including SME exposures	0.4	1.8	1.5	3.7
Total exposure	21,472.9	2,189.0	402.1	24,064.0

**Note
9**
Credit commitments, guarantees and pledged assets

Storebrand Bank ASA			Storebrand Bank Group	
31.12.2025	30.09.2026	NOK million	30.09.2026	31.12.2025
0.3	0.3	Guarantees	0.3	0.3
7,493.9	9,985.2	Unused credit limits	9,338.8	8,160.7
2,817.4	3,517.6	Loan commitments retail market	3,517.6	2,817.4
10,311.5	13,503.0	Total contingent liabilities	12,856.6	10,978.3
2,669.7	2,055.2	Fair value of bonds pledged to Norges Bank	2,055.2	2,669.7
100.3	100.8	Fair value of bonds pledged to other credit institutions	100.8	100.3
2,770.0	2,156.0	Total fair value of pledged bonds	2,156.0	2,770.0

Guarantees essentially encompass payment guarantees and contract guarantees. Unused credit facilities encompass granted and any unused credit accounts and credit cards, as well as any unused flexible mortgage facilities. Unused credit facilities reported in Storebrand Bank ASA as of 30 September 2026 include NOK 5.5 billion to the subsidiary Storebrand Boligkreditt AS (see note 2).

Note 10 Net interest income

Storebrand Bank Group

NOK million	Q3		01.01 - 30.09		Full Year
	2026	2025	2026	2025	2025
Interest on loans to credit institutions	30.8	27.6	104.3	98.3	129.8
Interest on loans to customers valued at amortised cost	11.2	12.9	34.7	38.8	51.6
Interest on loans to customers valued at fair value through other comprehensive income (OCI)	1,134.9	1,067.7	3,227.8	3,122.3	4,191.1
Interest on interest-bearing securities valued at amortised cost	87.5	83.1	260.5	242.6	325.4
Total interest income calculated by using the effective interest method	1,264.4	1,191.3	3,627.3	3,502.0	4,697.9
Interest on loans to customers valued at fair value through profit and loss	6.8	9.2	22.8	26.6	35.1
Interest on interest-bearing securities valued at fair value with change in value through profit and loss	29.2	15.9	73.8	62.2	82.4
Interest on derivatives	0.7	-0.1	1.7	-0.4	-0.4
Total other interest income	36.7	24.9	98.3	88.4	117.1
Total interest income	1,301.2	1,216.3	3,725.7	3,590.5	4,815.0
Interest on loans from credit institutions	-20.2	-24.3	-72.5	-88.9	-111.8
Interest on deposits from customers	-343.5	-332.5	-957.2	-984.9	-1,288.7
Interest on debt securities issued	-592.5	-496.3	-1,704.5	-1,474.6	-2,018.5
Interest on subordinated loans	-11.9	-10.1	-31.1	-31.9	-41.6
Total interest expenses calculated by using the effective interest method	-968.1	-863.3	-2,765.3	-2,580.2	-3,460.5
Interest on derivatives	-19.4	-16.8	-51.6	-33.6	-49.1
Other interest expenses	-10.9	-7.4	-32.7	-22.2	-29.6
Total other interest expenses	-30.3	-24.2	-84.2	-55.8	-78.7
Total interest expenses	-998.5	-887.5	-2,849.5	-2,636.0	-3,539.2
Net interest income	302.7	328.8	876.1	954.5	1,275.8

Storebrand Bank ASA

NOK million	Q3		01.01 - 30.09		Full Year
	2026	2025	2026	2025	2025
Interest on loans to credit institutions	96.6	86.3	276.2	274.8	369.7
Interest on loans to customers valued at amortised cost	11.2	12.8	34.7	38.7	51.5
Interest on loans to customers valued at fair value through other comprehensive income (OCI)	343.5	351.4	946.8	991.9	1,290.2
Interest on interest-bearing securities valued at amortised cost	83.3	74.6	239.6	211.0	289.9
Total interest income calculated by using the effective interest method	534.7	525.1	1,497.3	1,516.3	2,001.2
Interest on loans to customers valued at fair value through profit and loss	6.8	8.8	22.5	25.9	34.5
Interest on interest-bearing securities valued at fair value with change in value through profit and loss	56.1	58.6	164.1	222.8	272.4
Interest on derivatives	0.7	-0.1	1.7	-0.4	-0.4
Total other interest income	63.6	67.2	188.3	248.4	306.4
Total interest income	598.3	592.3	1,685.6	1,764.7	2,307.7
Interest on loans from credit institutions	-20.0	-24.0	-71.7	-87.5	-110.3
Interest on deposits from customers	-343.5	-332.5	-957.2	-984.9	-1,288.7
Interest on debt securities issued	-29.2	-36.8	-86.3	-124.5	-155.6
Interest on subordinated loans	-11.9	-10.1	-31.1	-31.9	-41.6
Total interest expenses calculated by using the effective interest method	-404.7	-403.4	-1,146.4	-1,228.8	-1,596.2
Interest on derivatives	-0.1	-0.1	-0.8	0.4	0.3
Other interest expenses	-8.9	-5.7	-26.8	-17.2	-22.9
Total other interest expenses	-9.0	-5.8	-27.5	-16.8	-22.7
Total interest expenses	-413.7	-409.2	-1,173.9	-1,245.6	-1,618.8
Net interest income	184.6	183.1	511.7	519.1	688.8

**Note
11**

Net change in fair value and gain/loss on financial instruments

Storebrand Bank Group

NOK million	Q3		01.01 - 30.09		Full Year
	2026	2025	2026	2025	2025
Realised gain/loss on loans and receivables					
Unrealised gain/loss on loans and receivables	-0.5	2.5	-8.4	3.6	3.8
Net change in value and gain/loss on loans and receivables	-0.5	2.5	-8.4	3.6	3.8
Realised gain/loss on interest-bearing securities	0.8	5.7	1.9	10.7	8.0
Unrealised gain/loss on interest-bearing securities	-4.8	-3.9	-6.6	2.8	3.5
Net change in value and gain/loss on interest-bearing securities	-4.0	1.9	-4.7	13.5	11.5
Realised gain/loss on equity instruments		14.1	18.8	14.1	12.5
Unrealised gain/loss on equity instruments	-0.2	-3.7	0.3	-0.2	-3.1
Net change in value and gain/loss on equity instruments	-0.2	10.5	19.2	13.9	9.4
Realised gain/loss on financial liabilities			-2.7	-2.7	-7.0
Unrealised gain/loss on financial liabilities	48.0	21.8	55.8	-7.0	-7.2
Net change in value and gain/loss on financial liabilities (except financial derivatives)	48.0	21.8	53.0	-9.7	-14.2
Realised gain/loss on foreign exchange and financial derivatives	23.9	-11.9	134.4	-14.4	-5.5
Unrealised gain/loss on foreign exchange and financial	-68.8	-2.9	-178.0	18.7	9.3
Net change in value and gain/loss on foreign exchange and financial derivatives	-44.8	-14.8	-43.6	4.2	3.8
Net change in fair value and gain/loss on financial instruments	-1.5	21.8	15.5	25.5	14.3

Storebrand Bank ASA

NOK million	Q3		01.01 - 30.09		Full Year
	2026	2025	2026	2025	2025
Realised gain/loss on loans and receivables					
Unrealised gain/loss on loans and receivables	-0.5	2.5	-8.4	3.5	3.8
Net change in value and gain/loss on loans and receivables	-0.5	2.5	-8.4	3.5	3.8
Realised gain/loss on interest-bearing securities	5.9	4.5	6.5	9.4	12.7
Unrealised gain/loss on interest-bearing securities	-10.8	-2.0	-7.0	7.3	5.0
Net change in value and gain/loss on interest-bearing securities	-4.9	2.5	-0.5	16.7	17.6
Realised gain/loss on equity instruments		14.1	18.8	14.1	12.5
Unrealised gain/loss on equity instruments	-0.2	-3.7	0.3	-0.2	-3.1
Net change in value and gain/loss on equity instruments	-0.2	10.5	19.2	13.9	9.4
Realised gain/loss on financial liabilities			-0.1	-0.8	-0.8
Unrealised gain/loss on financial liabilities	4.6	-0.7	4.2	-2.5	-3.2
Net change in value and gain/loss on financial liabilities (except financial derivatives)	4.6	-0.7	4.1	-3.3	-4.0
Realised gain/loss on foreign exchange and financial derivatives	15.6	-1.5	38.4	-3.4	-11.8
Unrealised gain/loss on foreign exchange and financial	-15.0	10.3	-26.5	6.9	15.7
Net change in value and gain/loss on foreign exchange and financial derivatives	0.6	8.8	11.9	3.5	3.9
Net change in fair value and gain/loss on financial instruments	-0.5	23.4	26.3	34.4	30.7

Financial calendar

10 February 2027	Results Q4 2026
28 April 2027	Results Q1 2027
14 July 2027	Results Q2 2027
27 October 2027	Results Q3 2027

Investor Relations contacts

Camilla Leikvoll

CEO

camilla.leikvoll@storebrand.no

+47 979 89 128

Kjetil R. Krøkje

Group CFO

kjetil.r.krokje@storebrand.no

+47 934 12 155

Johannes Narum

Group Head of Strategy & Finance

johannes.narum@storebrand.no

+47 993 33 569

Storebrand Bank ASA
Professor Kohts vei 9, P.O. Box 474, N-1327 Lysaker, Norway
Phone: +47 22 31 50 50

www.storebrand.com/ir