Presentation of accounting figures, Q4 2020

Bergen, 10 February 2021

JAN ERIK KJERPESETH
An eventful year with high momentum in strategic initiatives

The coronavirus crisis made 2020 a very different year, but the bank held its steady course

The Bulder Bank concept exceeded expectations in the year of its launch

Customer dividend was distributed for the first time, receiving very good feedback

Leading position in sustainability

Strengthened our community position through the “corona fund” and donations in a challenging time
Low complexity → Digital leadership → Conservative loan book → High rate of return
Low losses over time

- Conservative choices and good banking over time limit risk of losses in challenging times
- High proportion of retail customers
- Diversified corporate market portfolio
- Moderate losses even in challenging times – loss of NOK 104 mill. in the quarter, of which only NOK 9 mill. are individual losses
58% of losses in 2020 are model-based provisions

Individual and model-based provisions

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Individual</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 19</td>
<td>2.2</td>
<td>33.8</td>
</tr>
<tr>
<td>Q1 20</td>
<td>48.1</td>
<td>60.3</td>
</tr>
<tr>
<td>Q2 20</td>
<td>82.5</td>
<td>95.3</td>
</tr>
<tr>
<td>Q3 20</td>
<td>48.5</td>
<td>9.0</td>
</tr>
<tr>
<td>Q4 20</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Losses in 2020 are primarily model-based

- Individual based provisions: 42%
- Model-based provisions: 58%
Top 10 ranking in Norwegian Innovation Index 2020
Norwegian enterprises ranked on perceived innovation capacity
A bank with low complexity

**Corporate market**
- 25% of total lending
- NOK 44.9 bill. in loans
- 13,100 customers
- Diversified portfolio

**Retail market**
- 75% of total lending
- NOK 137.8 bill. in loans
- 283,100 customers
- Includes Bulder Bank

**Frente Forsikring**
- 41.4% holding
- 32.2% ROE in 2020
- Mainly general insurance

**EiendomsmeglerVest**
- 100% ownership
- Estate agency
- 125 FTEs
- Important for loans

**BRAGE FINANCE**
- 49.99% holding
- Leasing and financing
- Gross portfolio of NOK 14.2 billion
Best return on equity over time

Peer 1: 4.7%
Peer 2: 8.7%
Peer 3: 9.2%
Peer 4: 11.4%
Peer 5: 11.6%
Peer 6: 11.7%
Peer 7: 12.1%
Peer 8: 12.2%
Peer 9: 12.3%
SVEG: 12.4%

The selection consists of SVEG, DNB, NONG, MING, SR, MØRE, SPOG, SOR, HELG, SADG 2012 – H1 2020
Norway's third biggest savings bank

- Established in 1823 and listed on Oslo stock exchange since 1995
- Head office in Bergen. 33 branch offices and 747 full-time equivalents
- Diversified product portfolio. Biggest shareholder in Frende Forsikring (insurance) and Brage Finans (leasing)
- Several digital initiatives, like the first Norwegian mobile-only banking concept, Bulder Bank
- NOK 225 bill. in assets under management, approx. 283,000 retail customers and 13,000 corporate customers
- 75 % of lending in the retail market
- Long-term ROE target of 12 %

Home market

- Approx. 1.1 million inhabitants, corresponding to 21 % of the Norwegian population
- Bergen and Stavanger are among the three biggest regions in Norway
- Important industries: Aquaculture and fisheries, public services, Oil and gas, and other industry
- The Bulder Bank concept signals the launch of Norway’s first mobile-only banking concept

Market areas

Market shares

Vestland
28.3%

Rogaland
6.7%

1) Market share (capital) in the retail market. Source: Statistics Norway
Sound banking operations

Moderate credit risk

Strong market position
Very good ROE and high level of capital adequacy

Return on equity

- Q4 19: 12.1%
- Q1 20: 7.7%
- Q2 20: 12.2%
- Q3 20: 10.5%
- Q4 20: 18.2%

Profit per equity certificate (NOK)

- Q4 19: 1.76
- Q1 20: 1.12
- Q2 20: 1.79
- Q3 20: 1.59
- Q4 20: 2.85

CET1

- Q4 19: 17.5%
- Q1 20: 17.3%
- Q2 20: 18.1%
- Q3 20: 17.8%
- Q4 20: 18.0%

Book value per equity certificate (NOK)

- Q4 19: 58.6
- Q1 20: 58.5
- Q2 20: 59.3
- Q3 20: 60.7
- Q4 20: 63.5

The book value of equity certificates in Q4 2020 is before payment of dividend for 2020.

ROE excluding non-recurring effects was 11.5% for Q4 and 10.5% for 2020.
Good cost discipline and significant contributions from associated companies and finance

* Ex. one-offs from sale of real estate
Increased net interest income despite pressure on margins

Nominal net interest income

Q4 2019: 833
Q1 2020: 838
Q2 2020: 737
Q3 2020: 750
Q4 2020: 779

Net interest income as % of assets under management

Q4 2019: 1.63%
Q1 2020: 1.60%
Q2 2020: 1.34%
Q3 2020: 1.30%
Q4 2020: 1.35%
Margin pressure and low interest rates
Slightly higher 3-month Nibor rate contributes to change in lending and deposit margins

Lending

Deposits

Measures to improve margins announced after Q3 will largely have effect from Q1 and Q2 2021
Good growth in lending to both retail and corporate markets

Retail market

Corporate market

Gross loans
Year-on-year growth

Utlån Personmarkedet
12 mnd rullende vekst

Utlån Bedriftsmarkedet
12 mnd rullende vekst
Good growth in deposits in the retail market

Development in corporate market due to a large, temporary deposit at the end of 2019

Deposit growth BM adjusted for loss of a larger short-term deposit is 5.9%
Reduced costs and considerable shift in cost structure

Cost development past eight years*

Costs excl. IT

18 %

IT*

1.305 MNOK
2012

1.268 MNOK
2020

-6 %

Cost development Q4 2020**

407 MNOK
Q4 2019

369 MNOK
Q4 2020

* Parent bank + SPV Boligkreditt, adjusted for non-recurring effects and bonus. IT costs are the total costs of IT in the parent bank, including payroll expenses, external fees, ICT costs and other operating costs.

** Cost development for the Group, including the Bulder Bank concept: NOK 18.6 mill. in Q4 2020 and NOK 10.9 mill. in Q4 2019
Regulatory capital requirements met by considerable margin

**CETI ratio**

<table>
<thead>
<tr>
<th>Quarter</th>
<th>CETI Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 19</td>
<td>17.5%</td>
</tr>
<tr>
<td>Q1 20</td>
<td>17.3%</td>
</tr>
<tr>
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<td>18.1%</td>
</tr>
<tr>
<td>Q3 20</td>
<td>17.8%</td>
</tr>
<tr>
<td>Q4 20</td>
<td>18.0%</td>
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</table>

**Leverage Ratio**

<table>
<thead>
<tr>
<th>Quarter</th>
<th>Leverage Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>Q4 19</td>
<td>7.4%</td>
</tr>
<tr>
<td>Q1 20</td>
<td>7.0%</td>
</tr>
<tr>
<td>Q2 20</td>
<td>7.0%</td>
</tr>
<tr>
<td>Q3 20</td>
<td>6.9%</td>
</tr>
<tr>
<td>Q4 20</td>
<td>7.0%</td>
</tr>
</tbody>
</table>

*Current requirement: 14.2%, the requirement was 12.7% in Q1, Q2 and Q3.*
Considerable profit contributions from Frende Forsikring and Brage Finans

Frende Forsikring
• Strong profit growth in both Frende damage insurance and Frende life insurance
• Good development in claims frequency, loss ratio 70.3 (77.4) %
• Return on equity 32.2 (23.2) % for 2020
• Sale of pension portfolio to Nordea Liv positively affected results

Brage Finans
• Portfolio growth of NOK 2.2 bill., 18 % growth in past 12 months
• Strong profit growth in 2020
• Low cost ratio of 26 %, down 5 percentage points since 2019
• Return on equity of 9.0 (8.7) % for 2020
2020: Good cost discipline and strong contributions from associated companies

Net interest income and commission income affected by low interest rates and COVID-19

*Ex. one-offs from purchase and sales of real estate
Very good return on equity in a challenging year

Return on equity

<table>
<thead>
<tr>
<th>Year</th>
<th>ROE (%)</th>
</tr>
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<tbody>
<tr>
<td>2017</td>
<td>11.0</td>
</tr>
<tr>
<td>2018</td>
<td>11.9</td>
</tr>
<tr>
<td>2019</td>
<td>13.5</td>
</tr>
<tr>
<td>2020</td>
<td>12.3</td>
</tr>
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</table>

Profit per equity certificate

<table>
<thead>
<tr>
<th>Year</th>
<th>Profit per certificate</th>
</tr>
</thead>
<tbody>
<tr>
<td>2017</td>
<td>5.42</td>
</tr>
<tr>
<td>2018</td>
<td>6.04</td>
</tr>
<tr>
<td>2019</td>
<td>7.46</td>
</tr>
<tr>
<td>2020</td>
<td>7.35</td>
</tr>
</tbody>
</table>

ROE 2019 excl. non-recurring effects was 12.6%, while ROE 2020 excl. non-recurring effects was 10.5%
2020: 12.3% return on equity and sound capital adequacy

- **Income**: Net interest income NOK 3,104 (3,118) mill. driven by low deposit margins and interest rate pressure from customers

- **Costs**: Strong cost development of NOK 1,448 (1,523) mill. driven by strong discipline and continued focus on costs

- **Write-downs**: Total recognised write-downs of NOK 448 (52) mill. for the year. 58% are model-based provisions

- **Profit**: NOK 2,392 (2,594) mill. before tax, ROE 12.3 (13.5) %. Excl. non-recurring effects: 10.5 %

- **CET1 ratio**: Sound CET1 ratio of 18.0 (17.5) % meets regulatory capital requirement of 14.2 % by a good margin
Sound banking operations

Moderate credit risk

Strong market position
Conservative loan book dominated by housing loans

99% of lending to the retail market is housing loans

Low risk, loans with good security

- Corporate 25%
- Retail 75%
- Real Estate 8%
- Shipping and Offshore 4%
- Building and Construction 3%
- Agriculture and Forestry 3%
- Services 2%
- Other Corporate 4%

Geographical distribution in a region we know well

- Vestland 73.4%
- Rogaland 17.8%
- Rest of Norway 8.5%
- Abroad 0.3%
Low risk in the retail market portfolio
94.6% of lending portfolio with LTV under 70%

Lending broken down by LTV ratio

<table>
<thead>
<tr>
<th>LTV</th>
<th>Q4 2019</th>
<th>Q4 2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;= 70 %</td>
<td>93.5%</td>
<td>94.6%</td>
</tr>
<tr>
<td>70 - 85 %</td>
<td>5.3%</td>
<td>4.5%</td>
</tr>
<tr>
<td>&gt; 85 %</td>
<td>1.2%</td>
<td>0.9%</td>
</tr>
</tbody>
</table>

Moderate development in house prices in the bank’s home market

- Oslo +52%
- Bergen +20%
- Vestland (excl. Bergen) +17%
- Rogaland (excl. Stavanger) +6%
- Stavanger -2%

1) Only the part of a loan that exceeds the LTV threshold is shown in a higher LTV interval
2) Statistics Norway (Q4 2014–Q4 2020)
Volume of instalment-free housing loans reduced since Q1

- The bank has kept close contact with customers who have applied for loan relief due to being laid off
- Good servicing ability, also on loans for which loan relief has been granted
- The LTV on instalment-free loans is largely on par with the rest of the portfolio
- About 85% of granted loan-relief periods are for less than three months, about two-thirds of loan reliefs are for less than one month
- Volume of loan relief periods that exceed 6 months has increased by approx. NOK 1.3 bill. since April (approx. 1% of portfolio)
- Moderate increase in Q4 due to increased infection control measures
Quicker recovery from impact of COVID-19 than previously anticipated

Moderately affected by COVID-19: Decrease of NOK 0.3 bill.
- Primarily companies engaged in the hotel industry or shipping and certain real estate companies
- They have greater leeway due to liquidity buffers or lower LTV ratio
- Typically good owners willing and able to raise new capital

Severely affected by COVID-19: Increase NOK 0.1 billion
- Primarily companies in tourism, restaurants and certain real estate companies
- These are commitments that may have difficulties meeting loan terms due to COVID-19
- The main challenge is liquidity. Most of the customers have been helped by support schemes/loan relief

Severely affected by the fall in oil prices. Decrease of NOK 0.1 bill. due to redemption.
- This is mainly the offshore portfolio
- The situation is stable in relation to the previous quarter

Approx. NOK 2.3 bill., corresponding to approx. 4% of the CM portfolio¹, affected by the crisis

1) CM portfolio: NOK 53 bill. in commitments
Decrease in relief applications in the corporate market portfolio

- The instalment-free periods are typically short (up to 3 months)
- Gives the bank increased flexibility and greater leeway compared with longer instalment-free periods
- Only approx. NOK 0.35 bill. in loans have been granted a loan-free instalment\(^1\) period longer than six months

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\(^1\) Applies to loan relief granted in 2020.

\(^2\) Excl. loans originally furnished without relief component
Manageable offshore portfolio with a loan loss reserve of 25.3%

- Reduced exposure during the quarter of NOK 115 million, mainly due to the sale of one vessel
- Relatively concentrated around Subsea, a segment that has historically been less affected than other segments, but is now suffering under the lack of contracts
- No ships in cold lay-up, but increase in the number of unchartered ships
- The bank has not cancelled or converted debt into equity
- Provision increased by approx. 3 percentage points since the previous quarter
Decrease in potential bad debt and commitments in default

Retail market
- Overall, the quality of the housing loan portfolio is considered good, with a decrease in defaults and other potential bad debt
- Positive development in defaults in recent quarters
- Percentage provided for accounts for 29.6%

Corporate market
- Moderate decrease in defaults and other potential bad debt
- A material increase in overdue payments and defaults has still not been observed. Developments monitored closely, focusing on affected industries.
- Percentage provided for accounts for 73.0%

1) Percentage provided for = Total provision / defaults and other potential bad debt
Increase in provisions primarily model-based
Increase due to COVID-19 and fall in oil prices

Capitalised provision (NOK mill.)

Q4 20: 264 (415) Model-based provisions, 358 (677) Individual provisions
Q1 20: 312 (495)
Q2 20: 369 (555)
Q3 20: 378 (582)
Q4 20:
Low losses over time

However, COVID-19 and oil price developments led to higher provisions in 2020
Sound banking operations

Moderate credit risk

Strong market position
A strong market position

• Our value proposal also stands strong in uncertain times
• The Bulder Bank concept exceeded NOK 7 billion in lending
• The autumn’s MWBs yielded results
• An attractive and profitable product platform
• Attractive customer dividend
• Unique social commitment
Our value proposal stands firm in uncertain times

A personal 'signature'

Simple digital services

Social commitment to Western Norway

Customer dividend
VIS AT DU BRYR DEG
GJØR DET ENKELT FOR MEG
GI MEG TYDELIGE RÅD
SI HVA JEG KAN FORVENTE
OPPDATER MEG UNDERVEIS
HOLD DET DU LOVER
Sparebanken Vest has never had more satisfied retail customers

KTI = Customer satisfaction index
Increased customer satisfaction in the corporate market third year running

<table>
<thead>
<tr>
<th>KUNDETILFREDSHET</th>
<th>Bedriftsmarkedet 2020</th>
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</thead>
<tbody>
<tr>
<td>Eika Alliansen</td>
<td>73,5</td>
</tr>
<tr>
<td>Sparebanken Vest</td>
<td>71,4</td>
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<tr>
<td>Sparebanken Sør</td>
<td>71,3</td>
</tr>
<tr>
<td>Sparebank 1 Gruppen</td>
<td>69,8</td>
</tr>
<tr>
<td>Handelsbanken</td>
<td>68,8</td>
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<tr>
<td>Bransjen</td>
<td>67,6</td>
</tr>
<tr>
<td>Øvrige banker</td>
<td>67,5</td>
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<tr>
<td>Danske Bank</td>
<td>65,8</td>
</tr>
<tr>
<td>Nordea</td>
<td>65,7</td>
</tr>
<tr>
<td>DNB</td>
<td>64,1</td>
</tr>
</tbody>
</table>

‘Worth noting that [...] Sparebanken Vest [...], well helped by its capable customer advisers, can report increased customer satisfaction for the third year running.’

EPSI 2020
Norway’s best mobile banking solution since 2016

Record score of 4.7

<table>
<thead>
<tr>
<th>Bank</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sparebanken Vest</td>
<td>4.7</td>
</tr>
<tr>
<td>SPBK Sogn og Fjordane</td>
<td>4.6</td>
</tr>
<tr>
<td>SpareBank 1</td>
<td>4.6</td>
</tr>
<tr>
<td>DNB</td>
<td>4.5</td>
</tr>
<tr>
<td>Sbanken</td>
<td>4.5</td>
</tr>
<tr>
<td>Danske Bank</td>
<td>4.4</td>
</tr>
<tr>
<td>Handelsbanken</td>
<td>4.2</td>
</tr>
<tr>
<td>Nordea</td>
<td>3.6</td>
</tr>
</tbody>
</table>

Average customer rating in App Store (iPhone) and Google Play (Android). Figures from 19 January 2021
Technology specialists have ranked Bulder and Sparebanken Vest as the most attractive employer in Bergen

‘Sparebanken Vest ranks high on the list, probably because you have one of the biggest in-house environments in Bergen and you have always been good at telling the labour market over time that you believe in building a large in-house environment.’

‘Bulder Bank was launched with great ceremony at the end of 2019. The concept has been very visible in the media and has widely marketed the bank in general. Technologists generally enjoy building a bank from scratch, without a legacy, and that’s something you can do in Bulder Bank.’
IT developers close to the customers ensure continuous improvements in user experiences

- Increased customer self-service
- Boosted customer relation in digital channels
- Increased conversion rate
- Digital advisory meetings
Renten din er satt ned!

1 300 000
Tarlebøveien 68
1234 56 78901

Å betale månedlig
Neste forfall
7 330
Neste rentetrinn
15.12.19

Ekstra inntak
192 365 igjen (04.05.20)

Fra Sparebanken Vest
Status as of 1 February 2021

- NOK 7.0 bill. Volume of housing loans
- 40% Average LTV
- NOK 2.2 mill. Average housing loan
- 11,074 Total number of customers
- 3,348 Loan customers
Many satisfied customers

Ranked number 1 at bytt.no, Norway’s biggest price comparison service for banking services and housing loans.
Complete banking services provides basis for growth in full range customers

Status
Unique overview of what’s happening going forward
- Automatically recognises repeat payments
- Includes pay in the overview
- ‘Fast forward’
- Enough money until next pay day?

Transactions log
Full overview of what has happened
- Automatically recognises repeat payments
- Includes pay in the overview
- Enough money until next pay day?
- ‘Fast forward’

Payments
Complete functionality
- Overview of subscriptions
- Take photos of receipts
- Take photos of invoices
- Ordinary payments
- Regular payments
- eInvoices and direct debits

Saving
Smart and rewarding saving
- Personalised savings targets
- Establish rules for saving
In 2021, the main focus will be mortgage growth and activation of app customers

The mortgage is well priced and smartly designed. What does it take for more people to take the step over to Bulder?

A bank app is quite empty after installation - what does it take for customers to discover the value?

In 2021 we will gather the entire team around Growth hacking, marketing and PR
Autumn’s “Must Win Battle” sprints yielded considerable results

#1 Best on losses
Boost expertise
Systematic learning will ensure that we continue to be best on losses

#2 Flat cost development
NOK 62 mill. in reduced costs
Well positioned for flat cost development in 2021

#3 Simplify internal housing loan processes
Reduced case processing time by 45 minutes per loan application

#4 Growth/margin RM
Strengthened customer relation
Systematic sharing of learning
Increased prospecting
Frende continues the very positive development

• Among the companies in Norway that have seen most growth since its foundation in 2007
• 32,2 % return of equity in 2020
• Test winner in product quality, claims settlement and customer satisfaction numerous times
• Most satisfied and loyal customers in the industry over many years
Attractive product platform attracts new partners

Lokalbank and three Varig mutual fire insurers went to Frende
Clear ambition to be at the forefront of sustainability
We distributed NOK 300 million in dividend in 2020

Very good feedback from the bank’s customers

• 165,000 of the bank’s customers received customer dividend for 2019
• An average of NOK 3,200 paid in customer dividend per housing loan
• Has differentiated us among our competitors and strengthened our unique position in Western Norway
• Sparebanken Vest’s online and mobile banking solutions had more than 300,000 log-ins a day after the customer dividend was announced to customers
• 80% of customers gave the bank the top score after navigating the bank’s new customer dividend pages
In 2021 we will pay a full customer dividend of NOK 354 mill.*

- Up to NOK 4,000 based on loans
- Up to NOK 4,000 based on deposits
- A family can receive a total of up to NOK 16,000 in customer dividend

* The Board proposes a dividend allocation of NOK 354 mill.
Significant footprint in a demanding time

A total of NOK 579 million for teams, associations, volunteering organisations and green restructuring in 2020 and 2021 *

Greenspot Mongstad får 3 millionar i støtte til grøn omstilling

Updated: 2 days ago

- Dette er fantastiske nyheter, sier leiar av interiørbyrået Vidar Saltvik og prosjektleiar Beste Tveito i Greenspot Mongstad etter at Agenda Vestland informerte del om støtte deli har fått til å utvikle nye grøne arbeidsplasser på Mongstad.

Stort beløp til Randaberg volleyball: - Denne støtten betyr kolossalt mye for oss

Gave sikret neste års festival

Fredagens trening ble spesiell - mottok pengegave som bidrar til å redde klubben

Skolekorpset fikk overraskende pengegave

Fikk koronapengar fra Sparebanken Vest: – No kan vi endeleg senka skuldrrene

* 2020: 100 million in corona funds from the SparebankstiftelsenSparebanken Vest and 89 million in distribution for gifts and non-profit purposes.
2021: 100 million in fund allocation from SparebankstiftelsenSparebanken Vest and 290 million in proposed distribution for gifts and non-profit purposes.
men vi vet at vi skal stå i det sammen
• Sound banking operations
• Moderate credit risk
• Strong market position
The Board of Directors’ proposal for the allocation of profit

Proposal of board power of attorney for distribution – 1.80 per certificate and 290 million in gifts

Basis for dividend
NOK 1,731 mill.

40%

Equity certificate holders
NOK 692 mill.

Dividend (4.00)
NOK 236 mill. (2.20)
NOK 193 mill. (1.80)

Equalisation reserve
NOK 263 mill.

60%

Other equity
NOK 1,039

Customer dividend
NOK 354 mill.
NOK 0 mill.

Gifts
NOK 0 mill.
NOK 290 mill.

Primary capital
NOK 394 mill.

• Cumulative 30% payout ratio for the financial years 2019 and 2020

• The general meeting of the Sparebankstiftelsen Sparebanken Vest has also granted NOK 100 million in non-profit gifts. The gift award is in addition to last year’s gift award to the Korona Fund of MNOK 100
Stable high return on equity over time

<table>
<thead>
<tr>
<th>Year</th>
<th>Equity (ex. Hybrid capital)</th>
<th>Return on Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>7.4</td>
<td>14.0%</td>
</tr>
<tr>
<td>2013</td>
<td>8.1</td>
<td>14.2%</td>
</tr>
<tr>
<td>2014</td>
<td>9.1</td>
<td>12.2%</td>
</tr>
<tr>
<td>2015</td>
<td>10.7</td>
<td>13.7%</td>
</tr>
<tr>
<td>2016</td>
<td>12.1</td>
<td>13.1%</td>
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<tr>
<td>2017</td>
<td>11.0</td>
<td>11.0%</td>
</tr>
<tr>
<td>2018</td>
<td>11.9</td>
<td>14.4%</td>
</tr>
<tr>
<td>2019</td>
<td>13.5</td>
<td>15.7%</td>
</tr>
<tr>
<td>2020</td>
<td>12.3</td>
<td>17.0%</td>
</tr>
</tbody>
</table>
Why invest in Sparebanken Vest?

- Low risk and complexity
- At the forefront of digital developments
- Customer dividend attractive for investors
- Strong ESG focus
- Strong performance culture
- Leading in terms of ROE – target 12 %
Investor contacts

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Sammen gjør vi det bedre
Disclaimer

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