



Investor Relations Policy

Determined by:	The Board of Directors		
Version:	2.0	Date:	21 November 2019

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1 PURPOSE

The purpose of this policy is to ensure that the financial market and shareholders have sufficient information about the Bank to assess its proper valuation. The Bank will do what it can to ensure a non-discriminatory distribution of information in the Bank's contact with shareholders and analysts. Communication with shareholders, investors and analysts is something the Bank prioritises.

2 COMMUNICATION

2.1 Ongoing communication

The Bank may communicate continuously with its shareholders regarding matters that affect the Bank and that are of special interest for shareholders. The Bank shall, with such communication, ensure that it complies with the applicable regulations and the principle of equal treatment of shareholders.

2.2 Relevant communication

Relevant information about the Bank shall be provided in the form of annual reports, quarterly reports, investor presentations, financial calendar, protocols from general meetings and contact information, depending on what is considered appropriate at any time. All such information shall be published on the Bank's website, www.komplettbank.no. Other information, such as press releases and stock exchange releases shall be published primarily through the distribution channel of the Oslo Stock Exchange.

The Bank will hold open investor presentations in connection with the Bank's quarterly releases. Presentations prepared for investors in connection with the quarterly releases will be made publicly available together with the quarterly report. Important events that affect the Bank will be reported immediately.

2.3 Publication

The Bank will publish a yearly financial calendar with an overview of the dates for financial reporting and other important events, including the date of the Bank's Annual General Meeting in the subsequent year.

The Bank will publish interim reports for the first and third quarters, in addition to the statutory semi-annual and annual reports. The semi-annual and first and third quarterly reports will be published at the latest by the 15th of the second month following the end of the accounting period. The annual report shall be published no later than three months after the end of the accounting period, unless the company has published a report for the fourth quarter before this date.

3 INSIDE INFORMATION

Inside information shall be treated pursuant to whichever the Norwegian Securities Trading Act rules are applicable at any given time, as well as the Bank's guidelines for managing inside information.

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4 CONTACT PERSON

The Bank's CFO will be responsible for communication with shareholders outside the general meeting.