

Key figures from quarterly accounts

Group (NOKm)	2Q 2014	1Q 2014	Q4 2013	Q3 2013	Q2 2013	Q1 2013	4Q 2012	3Q 2012	2Q 2012
Profitability									
Return on equity per quarter	16.0%	17.7%	13.1%	16.3%	11.1%	12.7%	10.5%	12.8%	10.7%
Cost-income ratio	43 %	42%	48%	43%	51%	50%	58%	51%	54%
Balance sheet									
Gross loans to customers	85,206	79,366	80,303	79,842	78,976	76,425	74,943	75,357	73,595
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	114,561	111,560	112,038	110,237	108,968	106,830	104,909	103,274	100,552
Deposits from customers	59,408	54,736	56,074	53,423	55,294	52,603	52,252	50,836	51,504
Total assets	118,758	111,609	115,360	111,977	113,190	110,790	107,919	110,605	107,780
Average total assets	115,184	113,485	113,668	112,583	111,979	109,344	109,279	109,227	103,422
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	5.1 %	4.4 %	6.8 %	6.7 %	8.4 %	9.7 %	10.2 %	11.4 %	10.6 %
Growth in deposits last 12 months	7.4 %	4.1 %	7.3 %	5.1 %	7.3 %	7.4 %	9.2 %	10.5 %	12.0 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.05 %	0.06 %	0.12 %	0.11 %	0.08 %	0.06 %	0.06 %	0.06 %	0.07 %
Non-performing commitm. as a percentage of gross loans	0.29 %	0.24 %	0.34 %	0.35 %	0.38 %	0.36 %	0.36 %	0.39 %	0.34 %
Other doubtful commitm. as a percentage of gross loans	0.18 %	0.21 %	0.14 %	0.19 %	0.13 %	0.15 %	0.14 %	0.16 %	0.20 %
Solidity									
Common equity tier 1	11.4 %	11.1 %	11.1 %	10.7 %	10.3 %	10.4 %	10.0 %	9.3 %	9.5 %
Core capital ratio	13.3 %	12.9 %	13.0 %	12.6 %	12.2 %	11.7 %	11.3 %	10.6 %	11.0 %
Capital adequacy ratio	15.0 %	14.8 %	14.7 %	14.2 %	13.8 %	13.3 %	13.3 %	11.9 %	12.4 %
Core capital	11,635	11,303	10,989	10,707	10,508	9,686	9,357	8,826	8,722
Net equity and related capital	13,164	12,893	12,417	12,053	11,894	10,971	10,943	9,891	9,900
Key figures ECC *)									
ECC price	54.25	53.75	55.00	45.70	46.50	46.90	34.80	37.00	32.10
Number of certificates issued, millions	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83	124.21
Booked equity capital per ECC (including dividend)	58.32	56.39	55.69	53.76	51.66	50.32	50.09	49.00	47.97
Profit per ECC, majority	2.29	2.48	1.79	2.18	1.43	1.55	1.29	1.54	1.22
Price-Earnings Ratio	5.91	5.42	7.68	5.23	8.13	7.55	6.74	6.09	6.58
Price-Book Value Ratio	0.93	0.95	0.99	0.85	0.90	0.93	0.69	0.76	0.67

*) The key figures are corrected for issues