SpareBank 1 SMN

Key figures from quarterly accounts

Group (NOKm)	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015
Profitability									
Return on equity per quarter	10.5 %	9.4 %	12.2 %	11.3 %	12.9 %	8.9 %	8.4 %	7.4 %	13.4 %
Cost-income ratio	50 %	51 %	43 %	44 %	44 %	47 %	54 %	56 %	47 %
Balance sheet figures									
Gross loans to customers	107,358	104,117	102,325	99,569	97,790	95,331	93,974	94,917	94,179
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	143,800	140,038	137,535	134,462	132,583	129,520	127,378	126,180	124,519
Deposits from customers	75,559	70,176	67,168	66,290	67,031	63,851	64,090	63,620	66,186
Total assets	149,449	142,042	138,080	139,815	141,145	134,345	131,914	129,237	130,888
Average total assets	145,746	140,061	138,948	140,480	137,745	133,129	130,575	130,063	127,288
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskredtt last 12 months	8.5 %	8.1 %	8.0 %	6.6 %	6.5 %	5.4 %	5.8 %	8.3 %	8.4 %
Growth in deposits last 12 months	12.7 %	9.9 %	4.8 %	4.2 %	1.3 %	5.4 %	5.6 %	9.5 %	11.4 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.24 %	0.26 %	0.29 %	0.39 %	0.36 %	0.53 %	0.18 %	0.18 %	0.11 %
Non-performing commitm. as a percentage of gross loans	0.18 %	0.15 %	0.16 %	0.16 %	0.19 %	0.16 %	0.16 %	0.17 %	0.23 %
Other doubtful commitm. as a percentage of gross loans	0.80 %	0.77 %	1.07 %	1.01 %	0.90 %	0.32 %	0.31 %	0.36 %	0.30 %
Solidity									
Common equity tier 1	15.0 %	14.8 %	14.9 %	14.3 %	14.1 %	13.6 %	13.6 %	13.2 %	12.7 %
Core capital ratio	16.9 %	16.8 %	17.0 %	16.3 %	16.1 %	15.6 %	15.6 %	15.2 %	14.6 %
Capital adequacy ratio	19.1 %	19.0 %	19.4 %	18.8 %	18.7 %	18.1 %	18.3 %	17.9 %	17.3 %
Core capital	15,622	15,254	15,069	14,736	14,604	14,237	13,988	13,451	13,142
Net equity and related capital	17,649	17,288	17,185	17,011	16,882	16,516	16,378	15,886	15,577
Liquidity Coverage Ratio (LCR)	160 %	136 %	129 %	138 %	149 %	110 %	118 %	76 %	102 %
Leverage Ratio	7.2 %	7.4 %	7.4 %	7.1 %	6.8 %	6.8 %	6.7 %	6.7 %	6.5 %
Key figures ECC									
ECC share price at end of period (NOK)	71.75	66.50	64.75	55.75	46.70	52.75	50.50	54.00	65.50
Number of certificates issued, millions	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83
Booked equity capital per ECC (including dividend)	73.85	72.03	73.26	71.17	69.18	67.37	67.65	65.52	64.18
Profit per ECC, majority	1.92	1.73	2.21	2.00	2.21	1.49	1.45	1.26	2.13
Price-Earnings Ratio	9.34	9.59	7.34	6.98	5.27	8.83	8.71	10.72	7.70
Price-Book Value Ratio	0.97	0.92	0.88	0.78	0.68	0.78	0.75	0.82	1.02