

Key figures from quarterly accounts

	1Q 2011	4Q 2010	3Q 2010	2Q 2010	1Q 2010	4Q 2009	3Q 2009	2Q 2009	1Q 2009
Profitability									
Return on equity per quarter	13.2%	16.6%	13.9%	15.5%	12.1%	16.5%	29.4%	14.9%	5.8%
Cost-income ratio	52 %	44 %	49 %	46 %	39 %	48 %	37 %	50 %	58 %
Balance sheet									
Gross loans to customers	68,553	69,847	67,069	64,390	61,886	61,782	63,792	64,945	64,502
Gross loans incl. SB1 Boligkreditt AS	88,606	87,665	86,046	83,767	79,560	77,429	76,549	74,419	72,358
Deposits from customers	42,900	42,786	38,643	41,273	37,606	37,227	37,586	38,279	35,894
Total assets	94,455	97,992	95,271	93,823	84,957	84,541	89,602	89,716	84,866
Average total assets	96,224	96,632	94,547	89,390	84,749	87,072	89,659	87,291	84,768
Growth in loans incl. SB1 Boligkreditt last 12 months	11.4 %	13.2 %	12.4 %	12.6 %	10.0 %	8.6 %	10.0 %	10.5 %	12.6 %
Growth in deposits last 12 months	14.1 %	14.9 %	2.8 %	7.8 %	4.8 %	5.5 %	5.4 %	6.8 %	7.6 %
Losses and defaults in % of gross loans incl. Boligkreditt									
Impairment losses ratio	0.05 %	0.05 %	0.05 %	0.15 %	0.33 %	0.20 %	0.29 %	0.25 %	0.52 %
Non-performing commitm. as a percentage of gross loans	0.54 %	0.57 %	0.38 %	0.41 %	0.42 %	0.49 %	0.94 %	0.77 %	0.46 %
Other doubtful commitm. as a percentage of gross loans	0.23 %	0.24 %	0.84 %	0.81 %	0.87 %	0.57 %	0.73 %	0.74 %	0.95 %
Solidity									
Capital adequacy ratio	12.48 %	12.97 %	12.83 %	13.20 %	13.47 %	13.56 %	13.86 %	12.08 %	11.80 %
Core capital ratio	10.59 %	10.93 %	10.62 %	10.76 %	11.01 %	10.45 %	10.59 %	8.65 %	8.36 %
Core capital	7,330	7,286	7,033	6,960	6,880	6,730	6,546	5,091	4,755
Net equity and related capital	8,638	8,646	8,493	8,537	8,418	8,730	8,563	7,112	6,708
Key figures ECC *)									
ECC price	50.00	54.00	49.00	42.30	48.00	49.02	44.02	38.58	22.06
Number of certificates issued, millions	94.90	94.90	94.89	94.89	94.91	69.43	69.43	69.43	69.43
Booked equity capital per ECC (including dividend)	49.34	50.60	48.13	46.65	45.21	44.89	43.58	40.62	39.13
Profit per ECC	1.65	2.05	1.65	1.68	1.09	1.85	2.99	1.51	0.55
Price-Earnings Ratio	7.59	6.57	7.41	6.28	11.04	6.63	3.68	6.36	10.09
Price-Book Value Ratio	1.01	1.07	1.02	0.91	1.06	1.09	1.01	0.95	0.56

*) The key figures are corrected for issues. No change in the number of ECCs