

Key figures from quarterly accounts

Group in NOKm	3Q 2011	2Q 2011	1Q 2011	4Q 2010	3Q 2010	2Q 2010	1Q 2010	4Q 2009	3Q 2009
Profitability									
Return on equity per quarter	12.0%	12.9%	13.2%	16.6%	13.9%	15.5%	12.1%	16.5%	29.4%
Cost-income ratio	53 %	53 %	52 %	44 %	49 %	46 %	39 %	48 %	37 %
Balance sheet									
Gross loans to customers	71,570	68,559	68,553	69,847	67,069	64,390	61,886	61,782	63,792
Gross loans incl. SB1 Boligkreditt AS	92,671	90,939	88,606	87,665	86,046	83,767	79,560	77,429	76,549
Deposits from customers	46,024	45,990	42,900	42,786	38,643	41,273	37,606	37,227	37,586
Total assets	100,009	98,415	94,455	97,992	95,271	93,823	84,957	84,541	89,602
Average total assets	99,212	96,435	96,224	96,632	94,547	89,390	84,749	87,072	89,659
Growth in loans incl. SB1 Boligkreditt last 12 months	7.7 %	8.6 %	11.4 %	13.2 %	12.4 %	12.6 %	10.0 %	8.6 %	10.0 %
Growth in deposits last 12 months	19.1 %	11.4 %	14.1 %	14.9 %	2.8 %	7.8 %	4.8 %	5.5 %	5.4 %
Losses and defaults in % of gross loans incl. Boligkreditt									
Impairment losses ratio	0.03 %	-0.01 %	-0.03 %	0.11 %	0.05 %	0.15 %	0.33 %	0.20 %	0.29 %
Non-performing commitm. as a percentage of gross loans	0.36 %	0.40 %	0.54 %	0.57 %	0.38 %	0.41 %	0.42 %	0.49 %	0.94 %
Other doubtful commitm. as a percentage of gross loans	0.24 %	0.20 %	0.23 %	0.24 %	0.84 %	0.81 %	0.87 %	0.57 %	0.73 %
Solidity									
Capital adequacy ratio	12.07 %	12.31 %	12.48 %	12.97 %	12.83 %	13.20 %	13.47 %	13.56 %	13.86 %
Core capital ratio	10.45 %	10.71 %	10.59 %	10.93 %	10.62 %	10.76 %	11.01 %	10.45 %	10.59 %
Core capital	7,504	7,394	7,330	7,286	7,033	6,960	6,880	6,730	6,546
Net equity and related capital	8,675	8,496	8,638	8,646	8,493	8,537	8,418	8,730	8,563
Key figures ECC *)									
ECC price	39.30	48.90	50.00	54.00	49.00	42.30	48.00	49.02	44.02
Number of certificates issued, millions	94.92	94.90	94.90	94.90	94.89	94.89	94.91	69.43	69.43
Booked equity capital per ECC (including dividend)	52.49	51.05	49.34	50.60	48.13	46.65	45.21	44.89	43.58
Profit per ECC	1.55	1.62	1.65	2.05	1.61	1.68	1.09	1.85	2.99
Price-Earnings Ratio	6.33	7.55	7.59	6.57	7.41	6.28	11.04	6.63	3.68
Price-Book Value Ratio	0.75	0.96	1.01	1.07	1.02	0.91	1.06	1.09	1.01

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