

## Key figures from quarterly accounts

### Profitability

Return on equity per quarter	13.6%	12.0%	12.9%	13.2%	16.6%	13.9%	15.5%	12.1%	16.5%
Cost-income ratio	53 %	53 %	53 %	52 %	44 %	49 %	46 %	39 %	48 %

### Balance sheet

Gross loans to customers	73,105	71,570	68,559	68,553	69,847	67,069	64,390	61,886	61,782
Gross loans incl. SB1 Boligkreditt AS	95,232	92,671	90,939	88,606	87,665	86,046	83,767	79,560	77,429
Deposits from customers	47,871	46,024	45,990	42,900	42,786	38,643	41,273	37,606	37,227
Total assets	101,455	100,009	98,415	94,455	97,997	95,271	93,823	84,957	84,509
Average total assets	100,732	99,212	96,435	96,224	96,632	94,547	89,390	84,749	87,072
Growth in loans incl. SB1 Boligkreditt last 12 months	8.6 %	7.7 %	8.6 %	11.4 %	13.2 %	12.4 %	12.6 %	10.0 %	8.6 %
Growth in deposits last 12 months	11.9 %	19.1 %	11.4 %	14.1 %	14.9 %	2.8 %	7.8 %	4.8 %	5.5 %

### Losses and defaults in % of gross loans incl. Boligkreditt

Impairment losses ratio	0.11 %	0.03 %	-0.01 %	-0.03 %	0.11 %	0.05 %	0.15 %	0.33 %	0.20 %
Non-performing commitm. as a percentage of gross loans	0.36 %	0.36 %	0.40 %	0.54 %	0.57 %	0.38 %	0.41 %	0.42 %	0.49 %
Other doubtful commitm. as a percentage of gross loans	0.21 %	0.24 %	0.20 %	0.23 %	0.24 %	0.84 %	0.81 %	0.87 %	0.57 %

### Solidity

Capital adequacy ratio	12.02 %	12.07 %	12.31 %	12.48 %	12.97 %	12.83 %	13.20 %	13.47 %	13.56 %
Core capital ratio	10.43 %	10.45 %	10.71 %	10.59 %	10.93 %	10.62 %	10.76 %	11.01 %	10.45 %
Core capital	7,856	7,504	7,394	7,330	7,286	7,033	6,960	6,880	6,730
Net equity and related capital	9,055	8,675	8,496	8,638	8,646	8,493	8,537	8,418	8,730

### Key figures ECC \*)

ECC price	39.30	39.30	48.90	50.00	54.00	49.00	42.30	48.00	49.02
Number of certificates issued, millions	94.92	94.92	94.90	94.90	94.90	94.89	94.89	94.91	69.43
Booked equity capital per ECC (including dividend)	54.44	52.49	51.05	49.34	50.60	48.13	46.65	45.21	44.89
Profit per ECC	1.80	1.55	1.62	1.65	2.05	1.61	1.68	1.09	1.85
Price-Earnings Ratio	5.44	6.33	7.55	7.59	6.57	7.41	6.28	11.04	6.63
Price-Book Value Ratio	0.72	0.75	0.96	1.01	1.07	1.02	0.91	1.06	1.09