

Key figures from quarterly accounts

Group in NOKm	1Q 2012	4Q 2011	3Q 2011	2Q 2011	1Q 2011	4Q 2010	3Q 2010	2Q 2010	1Q 2010
Profitability									
Return on equity per quarter	13.0%	13.6%	12.0%	12.9%	13.2%	16.6%	13.9%	15.5%	12.1%
Cost-income ratio	53 %	53 %	53 %	53 %	52 %	44 %	49 %	46 %	39 %
Balance sheet									
Gross loans to customers	71,681	73,105	71,570	68,559	68,553	69,847	67,069	64,390	61,886
Gross loans incl. SB1 Boligkreditt AS and SpareBank 1 Næringskreditt AS	97,387	95,232	92,671	90,939	88,606	87,665	86,046	83,767	79,560
Deposits from customers	48,974	47,871	46,024	45,990	42,900	42,786	38,643	41,273	37,606
Total assets	99,030	101,455	100,009	98,503	94,486	97,997	95,327	93,883	84,957
Average total assets	100,242	100,732	99,212	96,435	96,224	96,632	94,547	89,390	84,749
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	9.9 %	8.6 %	7.7 %	8.6 %	11.4 %	13.2 %	12.4 %	12.6 %	10.0 %
Growth in deposits last 12 months	14.2 %	11.9 %	19.1 %	11.4 %	14.1 %	14.9 %	2.8 %	7.8 %	4.8 %
Losses and defaults in % of gross loans incl. Boligkreditt and Næringskreditt									
Impairment losses ratio	0.04 %	0.11 %	0.03 %	-0.01 %	-0.03 %	0.11 %	0.05 %	0.15 %	0.33 %
Non-performing commitm. as a percentage of gross loans	0.33 %	0.36 %	0.36 %	0.40 %	0.54 %	0.57 %	0.38 %	0.41 %	0.42 %
Other doubtful commitm. as a percentage of gross loans	0.19 %	0.21 %	0.24 %	0.20 %	0.23 %	0.24 %	0.84 %	0.81 %	0.87 %
Solidity									
Capital adequacy ratio	11.76 %	12.02 %	12.07 %	12.31 %	12.48 %	12.97 %	12.83 %	13.20 %	13.47 %
Core capital ratio	10.32 %	10.43 %	10.45 %	10.71 %	10.59 %	10.93 %	10.62 %	10.76 %	11.01 %
Core capital	7,902	7,856	7,504	7,394	7,330	7,286	7,033	6,960	6,880
Net equity and related capital	9,008	9,055	8,675	8,496	8,638	8,646	8,493	8,537	8,418
Key figures ECC *)									
ECC price	36.60	36.31	36.31	45.18	46.19	49.89	45.27	39.45	44.35
Number of certificates issued, millions	124.21	102.77	102.77	102.74	102.74	102.74	102.74	102.74	102.74
Booked equity capital per ECC (including dividend)	46.93	48.91	47.79	46.48	44.92	46.07	44.83	43.45	42.11
Profit per ECC	1.42	1.73	1.41	1.47	1.52	1.87	1.50	1.57	1.01
Price-Earnings Ratio	6.46	5.25	6.42	7.66	7.60	6.67	7.55	6.29	10.95
Price-Book Value Ratio	0.78	0.74	0.75	0.96	1.03	1.07	1.02	0.91	1.06

*) The key figures are corrected for issues