

Key figures from quarterly accounts

Group in NOKm	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2012	2012	2011	2011	2011	2011	2010	2010	2010
Profitability									
Return on equity per quarter	10.7%	13.0%	13.6%	12.0%	12.9%	13.2%	16.6%	13.9%	15.5%
Cost-income ratio	54 %	53 %	53 %	53 %	53 %	52 %	44 %	49 %	46 %
Balance sheet									
Gross loans to customers	73,595	71,681	73,105	71,570	68,559	68,553	69,847	67,069	64,390
Gross loans incl. SB1 Boligkreditt AS and SpareBank 1 Næringskreditt AS	100,552	97,387	95,232	92,671	90,939	88,606	87,665	86,046	83,767
Deposits from customers	51,504	48,974	47,871	46,024	45,990	42,900	42,786	38,643	41,273
Total assets	107,815	99,030	101,455	100,009	98,503	94,486	97,997	95,327	93,883
Average total assets	103,422	100,242	100,732	99,212	96,435	96,224	96,632	94,547	89,390
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	10.6 %	9.9 %	8.6 %	7.7 %	8.6 %	11.4 %	13.2 %	12.4 %	12.6 %
Growth in deposits last 12 months	12.0 %	14.2 %	11.9 %	19.1 %	11.4 %	14.1 %	14.9 %	2.8 %	7.8 %
Losses and defaults in % of gross loans incl. Boligkreditt and Næringskreditt									
Impairment losses ratio	0.07 %	0.04 %	0.11 %	0.03 %	-0.01 %	-0.03 %	0.11 %	0.05 %	0.15 %
Non-performing commitm. as a percentage of gross loans	0.34 %	0.33 %	0.36 %	0.36 %	0.40 %	0.54 %	0.57 %	0.38 %	0.41 %
Other doubtful commitm. as a percentage of gross loans	0.20 %	0.19 %	0.21 %	0.24 %	0.20 %	0.23 %	0.24 %	0.84 %	0.81 %
Solidity									
Capital adequacy ratio	12.4 %	11.8 %	12.0 %	12.1 %	12.3 %	12.5 %	13,0 %	12.8 %	13.2 %
Core capital ratio	11.0 %	10.3 %	10.4 %	10.5 %	10.7 %	10.6 %	10.9 %	10.6 %	10.8 %
Core capital	8,722	7,902	7,856	7,504	7,394	7,330	7,286	7,033	6,960
Net equity and related capital	9,900	9,008	9,055	8,675	8,496	8,638	8,646	8,493	8,537
Key figures ECC *)									
ECC price	32.10	36.60	36.31	36.31	45.18	46.19	49.89	45.27	39.45
Number of certificates issued, millions	124.21	124.21	102.77	102.77	102.74	102.74	102.74	102.74	102.74
Booked equity capital per ECC (including dividend)	48.03	46.93	48.91	47.79	46.36	44.92	46.07	44.83	43.45
Profit per ECC, majority	1.22	1.41	1.79	1.42	1.51	1.48	1.82	1.50	1.50
Price-Earnings Ratio	6.58	6.49	5.07	6.39	7.48	7.80	6.85	7.55	6.58
Price-Book Value Ratio	0.67	0.78	0.74	0.75	0.96	1.03	1.07	1.02	0.91

*) The key figures are corrected for issues