

Key figures from quarterly accounts

Group in NOKm	3Q 2012	2Q 2012	1Q 2012	4Q 2011	3Q 2011	2Q 2011	1Q 2010	4Q 2010	3Q 2010
Profitability									
Return on equity per quarter	12.8%	10.7%	13.0%	13.6%	12.0%	12.9%	13.2%	16.6%	13.9%
Cost-income ratio	51 %	54 %	53 %	53 %	53 %	53 %	52 %	44 %	49 %
Balance sheet									
Gross loans to customers	75,357	73,595	71,681	73,105	71,570	68,559	68,553	69,847	67,069
Gross loans incl. SB1 Boligkreditt AS and SpareBank 1 Næringskreditt AS	103,274	100,552	97,387	95,232	92,671	90,939	88,606	87,665	86,046
Deposits from customers	50,836	51,504	48,974	47,871	46,023	45,990	42,900	42,786	38,643
Total assets	110,640	107,815	99,030	101,455	100,007	98,503	94,486	97,997	95,327
Average total assets	109,227	103,422	100,242	100,732	99,212	96,435	96,224	96,632	94,547
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	11.4 %	10.6 %	9.9 %	8.6 %	7.7 %	8.6 %	11.4 %	13.2 %	12.4 %
Growth in deposits last 12 months	10.5 %	12.0 %	14.2 %	11.9 %	19.1 %	11.4 %	14.1 %	14.9 %	2.8 %
Losses and defaults in % of gross loans incl. Boligkreditt and Næringskreditt									
Impairment losses ratio	0.06 %	0.07 %	0.04 %	0.11 %	0.03 %	-0.01 %	-0.03 %	0.11 %	0.05 %
Non-performing commitm. as a percentage of gross loans	0.39 %	0.34 %	0.33 %	0.36 %	0.36 %	0.40 %	0.54 %	0.57 %	0.38 %
Other doubtful commitm. as a percentage of gross loans	0.16 %	0.20 %	0.19 %	0.21 %	0.24 %	0.20 %	0.23 %	0.24 %	0.84 %
Solidity									
Capital adequacy ratio	11.9 %	12.4 %	11.8 %	12.0 %	12.1 %	12.3 %	12.5 %	13.0 %	12.8 %
Core capital ratio	10.6 %	11.0 %	10.3 %	10.4 %	10.4 %	10.7 %	10.6 %	10.9 %	10.6 %
Core capital	8,826	8,722	7,902	7,856	7,504	7,394	7,330	7,286	7,033
Net equity and related capital	9,891	9,900	9,008	9,055	8,675	8,496	8,638	8,646	8,493
Key figures ECC *)									
ECC price	37.00	32.10	36.60	36.31	36.31	45.18	46.19	49.89	45.27
Number of certificates issued, millions	129.83	124.21	124.21	102.76	102.76	102.74	102.74	102.74	102.74
Booked equity capital per ECC (including dividend)	49.00	47.97	46.82	48.91	47.65	46.36	44.96	46.17	44.20
Profit per ECC, majority	1.52	1.22	1.41	1.65	1.42	1.51	1.48	1.84	1.50
Price-Earnings Ratio	6.09	6.58	6.49	5.50	6.39	7.48	7.80	6.78	7.55
Price-Book Value Ratio	0.76	0.67	0.78	0.74	0.76	0.97	1.03	1.08	1.02

*) The key figures are corrected for issues