

## Key figures from quarterly accounts

Group in NOKm	4Q 2012	3Q 2012	2Q 2011	1Q 2011	4Q 2011	3Q 2011	2Q 2010	1Q 2010	4Q 2010
<b>Profitability</b>									
Return on equity per quarter	10,5%	12,8%	10,7%	13,0%	13,6%	12,0%	12,9%	13,2%	16,6%
Cost-income ratio	58 %	51%	54%	54%	57%	53%	53%	52%	43%
<b>Balance sheet</b>									
Gross loans to customers	74.943	75.357	73.595	71.681	73.105	71.570	68.559	68.553	69.847
Gross loans incl. SB1 Boligkreditt AS and SpareBank 1 Næringskreditt AS	104.909	103.274	100.552	97.387	95.232	92.671	45.990	42.900	87.665
Deposits from customers	52.252	50.836	51.504	48.974	47.871	46.023	90.939	88.606	42.786
Total assets	107.919	110.640	107.815	99.030	101.455	100.007	98.503	94.486	97.997
Average total assets	109.279	109.227	103.422	100.242	100.732	99.212	96.435	96.224	96.632
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	10,2 %	11,4 %	10,6 %	9,9 %	8,6 %	7,7 %	8,6 %	11,4 %	13,2 %
Growth in deposits last 12 months	9,2 %	10,5 %	12,0 %	14,2 %	11,9 %	19,1 %	11,4 %	14,1 %	14,9 %
<b>Losses and defaults in % of gross loans incl. Boligkreditt and Næringskreditt</b>									
Impairment losses ratio	0,06 %	0,06 %	0,07 %	0,04 %	0,11 %	0,03 %	-0,01 %	-0,03 %	0,11 %
Non-performing commitm. as a percentage of gross loans	0,36 %	0,39 %	0,34 %	0,33 %	0,36 %	0,36 %	0,40 %	0,54 %	0,57 %
Other doubtful commitm. as a percentage of gross loans	0,14 %	0,16 %	0,20 %	0,19 %	0,21 %	0,24 %	0,20 %	0,23 %	0,24 %
<b>Solidity</b>									
Capital adequacy ratio	13,3 %	11,9 %	12,4 %	11,8 %	12,0 %	12,1 %	12,3 %	12,5 %	13,0 %
Core capital ratio	11,3 %	10,6 %	11,0 %	10,3 %	10,4 %	10,4 %	10,7 %	10,6 %	10,9 %
Core capital	9.357	8.826	8.722	7.902	7.856	7.504	7.394	7.330	7.286
Net equity and related capital	10.943	9.891	9.900	9.008	9.055	8.675	8.496	8.638	8.646
<b>Key figures ECC *)</b>									
ECC price	34,80	37,00	32,10	36,60	36,31	36,31	45,18	46,19	49,89
Number of certificates issued, millions	129,83	129,83	124,21	124,21	102,76	102,76	102,74	102,74	102,74
Booked equity capital per ECC (including dividend)	50,09	49,00	47,97	46,82	48,91	47,65	46,36	44,96	46,17
Profit per ECC, majority	1,29	1,54	1,22	1,41	1,65	1,42	1,51	1,48	1,84
Price-Earnings Ratio	6,74	6,09	6,58	6,49	5,50	6,39	7,48	7,80	6,78
Price-Book Value Ratio	0,69	0,76	0,67	0,78	0,74	0,76	0,97	1,03	1,08

\*) The key figures are corrected for issues