

Key figures from quarterly accounts

Group in NOKm	Q1 2013	4Q 2012	3Q 2012	2Q 2012	1Q 2012	4Q 2011	3Q 2011	2Q 2011	1Q 2011
Profitability									
Return on equity per quarter	12.7 %	10.5 %	12.8 %	10.7 %	13.0 %	13.6 %	12.0 %	12.9 %	13.2 %
Cost-income ratio	50 %	58 %	58 %	51 %	54 %	54 %	57 %	53 %	53 %
Balance sheet									
Gross loans to customers	76,425	74,943	75,357	73,595	71,681	73,105	71,570	68,559	68,553
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	106,830	104,909	103,274	100,552	97,387	95,232	92,671	90,939	88,606
Deposits from customers	52,603	52,252	50,836	51,504	48,974	47,871	46,023	45,990	42,900
Total assets	110,769	107,975	110,640	107,815	98,996	101,455	100,007	98,503	94,486
Average total assets	109,344	109,279	109,227	103,422	100,242	100,732	99,212	96,435	96,224
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	9.7 %	10.2 %	11.4 %	10.6 %	9.9 %	8.6 %	7.7 %	8.6 %	11.4 %
Growth in deposits last 12 months	7.4 %	9.2 %	10.5 %	12.0 %	14.2 %	11.9 %	19.1 %	11.4 %	14.1 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.06 %	0.06 %	0.06 %	0.07 %	0.04 %	0.11 %	0.03 %	-0.01 %	-0.03 %
Non-performing commitm. as a percentage of gross loans	0.36 %	0.36 %	0.39 %	0.34 %	0.33 %	0.36 %	0.36 %	0.40 %	0.54 %
Other doubtful commitm. as a percentage of gross loans	0.15 %	0.14 %	0.16 %	0.20 %	0.19 %	0.21 %	0.24 %	0.20 %	0.23 %
Solidity									
Capital adequacy ratio	13.3 %	13.3 %	11.9 %	12.4 %	11.8 %	12.0 %	12.1 %	12.3 %	12.5 %
Core capital ratio	11.7 %	11.3 %	10.6 %	11.0 %	10.3 %	10.4 %	10.4 %	10.7 %	10.6 %
Core capital	9,686	9,357	8,826	8,722	7,902	7,856	7,504	7,394	7,330
Net equity and related capital	10,971	10,943	9,891	9,900	9,008	9,055	8,675	8,496	8,638
Key figures ECC *)									
ECC price	46.90	34.80	37.00	32.10	36.60	36.31	36.31	45.18	46.19
Number of certificates issued, millions	129.83	129.83	129.83	124.21	124.21	102.76	102.76	102.74	102.74
Booked equity capital per ECC (including dividend)	51.90	50.09	49.00	47.97	46.82	48.91	47.65	46.36	44.96
Profit per ECC, majority	1.55	1.29	1.54	1.22	1.41	1.65	1.42	1.51	1.48
Price-Earnings Ratio	7.55	6.74	6.09	6.58	6.49	5.50	6.39	7.48	7.80
Price-Book Value Ratio	0.90	0.69	0.76	0.67	0.78	0.74	0.76	0.97	1.03

*) The key figures are corrected for issues