

## Key figures from quarterly accounts

Group in NOKm	Q3 2013	Q2 2013	Q1 2013	4Q 2012	3Q 2012	2Q 2012	1Q 2012	4Q 2011	3Q 2011
<b>Profitability</b>									
Return on equity per quarter	16.3%	11.1%	12.7%	10.5%	12.8%	10.7%	13.0%	13.6%	12.0%
Cost-income ratio	43 %	51%	50%	58%	51%	54%	53%	53%	53%
<b>Balance sheet</b>									
Gross loans to customers	79,842	78,976	76,425	74,943	75,357	73,595	71,681	73,105	71,570
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	110,237	108,968	106,830	104,909	103,274	100,552	97,387	95,232	92,671
Deposits from customers	53,423	55,268	52,603	52,252	50,836	51,504	48,974	47,871	46,023
Total assets	111,977	113,190	110,769	107,975	110,605	107,780	99,031	102,479	100,007
Average total assets	112,583	111,979	109,344	109,279	109,227	103,422	100,242	100,732	99,212
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	6.7 %	8.4 %	9.7 %	10.2 %	11.4 %	10.6 %	9.9 %	8.6 %	7.7 %
Growth in deposits last 12 months	5.1 %	7.3 %	7.4 %	9.2 %	10.5 %	12.0 %	14.2 %	11.9 %	19.1 %
<b>Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt</b>									
Impairment losses ratio	0.04 %	0.07 %	0.06 %	0.06 %	0.06 %	0.07 %	0.04 %	0.11 %	0.03 %
Non-performing commitm. as a percentage of gross loans	0.35 %	0.38 %	0.36 %	0.36 %	0.39 %	0.34 %	0.33 %	0.36 %	0.36 %
Other doubtful commitm. as a percentage of gross loans	0.19 %	0.13 %	0.15 %	0.14 %	0.16 %	0.20 %	0.19 %	0.21 %	0.24 %
<b>Solidity</b>									
Common equity tier 1	10.7 %	10.3 %	10.4 %	10.0 %	9.3 %	9.5 %	8.8 %	8.9 %	8.8 %
Core capital ratio	12.6 %	12.2 %	11.7 %	11.3 %	10.6 %	11.0 %	10.3 %	10.4 %	10.4 %
Capital adequacy ratio	14.2 %	13.8 %	13.3 %	13.3 %	11.9 %	12.4 %	11.8 %	12.0 %	12.1 %
Core capital	10,707	10,508	9,686	9,357	8,826	8,722	7,902	7,856	7,504
Net equity and related capital	12,053	11,894	10,971	10,943	9,891	9,900	9,008	9,055	8,675
<b>Key figures ECC *)</b>									
ECC price	45.70	46.50	46.90	34.80	37.00	32.10	36.60	36.31	36.31
Number of certificates issued, millions	129.83	129.83	129.83	129.83	129.83	124.21	124.21	102.76	102.76
Booked equity capital per ECC (including dividend)	53.76	51.66	50.32	50.09	49.00	47.97	46.82	48.91	47.65
Profit per ECC, majority	2.18	1.43	1.55	1.29	1.54	1.22	1.41	1.65	1.42
Price-Earnings Ratio	5.23	8.13	7.55	6.74	6.09	6.58	6.49	5.50	6.39
Price-Book Value Ratio	0.85	0.90	0.93	0.69	0.76	0.67	0.78	0.74	0.76

\*) The key figures are corrected for issues