

Key figures from quarterly accounts

Group (NOKm)	3Q 2014	2Q 2014	1Q 2014	Q4 2013	Q3 2013	Q2 2013	Q1 2013	4Q 2012	3Q 2012
Profitability									
Return on equity per quarter	14.8%	16.0%	17.7%	13.1%	16.3%	11.1%	12.7%	10.5%	12.8%
Cost-income ratio	43 %	43%	42%	48%	43%	51%	50%	58%	51%
Balance sheet									
Gross loans to customers	86,485	85,206	79,366	80,303	79,842	78,976	76,425	74,943	75,357
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	116,225	114,561	111,560	112,038	110,237	108,968	106,830	104,909	103,274
Deposits from customers	58,000	59,408	54,736	56,074	53,474	55,294	52,603	52,252	50,836
Total assets	117,194	118,758	111,609	115,360	111,977	113,190	110,790	107,919	110,605
Average total assets	117,976	115,184	113,485	113,668	112,583	111,979	109,344	109,279	109,227
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	5.4 %	5.1 %	4.4 %	6.8 %	6.7 %	8.4 %	9.7 %	10.2 %	11.4 %
Growth in deposits last 12 months	8.5 %	7.4 %	4.1 %	7.3 %	5.1 %	7.3 %	7.4 %	9.2 %	10.5 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.08 %	0.05 %	0.06 %	0.12 %	0.11 %	0.08 %	0.06 %	0.06 %	0.06 %
Non-performing commitm. as a percentage of gross loans	0.29 %	0.29 %	0.24 %	0.34 %	0.35 %	0.38 %	0.36 %	0.36 %	0.39 %
Other doubtful commitm. as a percentage of gross loans	0.18 %	0.18 %	0.21 %	0.14 %	0.19 %	0.13 %	0.15 %	0.14 %	0.16 %
Solidity									
Common equity tier 1	11.5 %	11.4 %	11.1 %	11.1 %	10.7 %	10.3 %	10.4 %	10.0 %	9.3 %
Core capital ratio	13.4 %	13.3 %	12.9 %	13.0 %	12.6 %	12.2 %	11.7 %	11.3 %	10.6 %
Capital adequacy ratio	16.1 %	15.0 %	14.8 %	14.7 %	14.2 %	13.8 %	13.3 %	13.3 %	11.9 %
Core capital	12,302	11,635	11,303	10,989	10,707	10,508	9,686	9,357	8,826
Net equity and related capital	14,826	13,164	12,893	12,417	12,053	11,894	10,971	10,943	9,891
Key figures ECC *)									
ECC price	59.25	54.25	53.75	55.00	45.70	46.50	46.90	34.80	37.00
Number of certificates issued, millions	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83
Booked equity capital per ECC (including dividend)	60.53	58.32	56.39	55.69	53.76	51.66	50.32	50.09	49.00
Profit per ECC, majority	2.19	2.29	2.48	1.79	2.14	1.43	1.55	1.29	1.54
Price-Earnings Ratio	6.75	5.91	5.42	7.68	5.23	8.13	7.55	6.74	6.09
Price-Book Value Ratio	0.98	0.93	0.95	0.99	0.85	0.90	0.93	0.69	0.76