

Key figures from quarterly accounts

Group (NOKm)	4Q 2014	3Q 2014	2Q 2014	1Q 2014	Q4 2013	Q3 2013	Q2 2013	Q1 2013	4Q 2012
Profitability									
Return on equity per quarter	12.1%	14.5%	16.0%	17.7%	13.1%	16.3%	11.1%	12.7%	10.5%
Cost-income ratio	51 %	43%	43%	42%	48%	43%	51%	50%	58%
Balance sheet									
Gross loans to customers	90,339	86,500	85,221	79,380	80,317	79,856	78,992	76,441	74,959
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	120,196	116,240	114,574	111,574	112,052	110,250	108,984	106,846	104,925
Deposits from customers	62,201	58,000	59,408	54,736	56,074	53,474	55,294	52,603	52,252
Total assets	126,047	117,194	118,758	111,609	115,360	111,977	113,190	110,790	107,919
Average total assets	121,620	117,976	115,184	113,485	113,668	112,583	111,979	109,344	109,279
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	7.3 %	5.4 %	5.1 %	4.4 %	6.8 %	6.7 %	8.4 %	9.7 %	10.2 %
Growth in deposits last 12 months	10.9 %	8.5 %	7.4 %	4.1 %	7.3 %	5.1 %	7.3 %	7.4 %	9.2 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.11 %	0.08 %	0.05 %	0.06 %	0.12 %	0.11 %	0.08 %	0.06 %	0.06 %
Non-performing commitm. as a percentage of gross loans	0.22 %	0.29 %	0.29 %	0.24 %	0.34 %	0.35 %	0.38 %	0.36 %	0.36 %
Other doubtful commitm. as a percentage of gross loans	0.18 %	0.18 %	0.18 %	0.21 %	0.14 %	0.19 %	0.13 %	0.15 %	0.14 %
Solidity									
Common equity tier 1	11.2 %	11.5 %	11.4 %	11.1 %	11.1 %	10.7 %	10.3 %	10.4 %	10.0 %
Core capital ratio	13.0 %	13.4 %	13.3 %	12.9 %	13.0 %	12.6 %	12.2 %	11.7 %	11.3 %
Capital adequacy ratio	15.7 %	16.1 %	15.0 %	14.8 %	14.7 %	14.2 %	13.8 %	13.3 %	13.3 %
Core capital	12,382	12,302	11,635	11,303	10,989	10,707	10,508	9,686	9,357
Net equity and related capital	14,937	14,826	13,164	12,893	12,417	12,053	11,894	10,971	10,943
Key figures ECC *)									
ECC price	58.50	59.25	54.25	53.75	55.00	45.70	46.50	46.90	34.80
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)	62.04	60.53	58.32	56.39	55.69	53.76	51.66	50.32	50.09
Profit per ECC, majority	1.85	2.19	2.29	2.48	1.79	2.14	1.43	1.55	1.29
Price-Earnings Ratio	7.89	6.75	5.91	5.42	7.68	5.23	8.13	7.55	6.74
Price-Book Value Ratio	0.94	0.98	0.93	0.95	0.99	0.85	0.90	0.93	0.69

*) The key figures are corrected for issues