

## Key figures from quarterly accounts

Group (NOKm)	1Q 2015	4Q 2014	3Q 2014	2Q 2014	1Q 2014	4Q 2013	3Q 2013	2Q 2013	1Q 2013
<b>Profitability</b>									
Return on equity per quarter	14.1%	12.1%	14.8%	16.0%	17.7%	13.1%	16.3%	11.1%	12.7%
Cost-income ratio	44 %	51%	43%	43%	42%	48%	43%	51%	50%
<b>Balance sheet</b>									
Gross loans to customers	92,311	90,578	86,739	85,465	79,606	80,548	80,081	79,258	76,697
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	122,933	120,435	116,479	114,819	111,800	112,283	110,476	109,251	107,102
Deposits from customers	60,589	60,680	58,092	59,402	54,643	55,927	53,547	54,745	51,853
Total assets	123,687	126,047	117,194	118,758	111,609	115,360	111,977	113,190	110,790
Average total assets	124,867	121,620	117,976	115,184	113,485	113,668	112,583	111,979	109,344
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	10.0 %	7.3 %	5.4 %	5.1 %	4.4 %	6.8 %	6.7 %	8.4 %	9.7 %
Growth in deposits last 12 months	10.9 %	8.5 %	8.5 %	8.5 %	5.4 %	7.3 %	5.1 %	7.3 %	7.4 %
<b>Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt</b>									
Impairment losses ratio	0.07 %	0.11 %	0.08 %	0.05 %	0.06 %	0.12 %	0.11 %	0.08 %	0.06 %
Non-performing commitm. as a percentage of gross loans	0.19 %	0.22 %	0.29 %	0.29 %	0.24 %	0.34 %	0.35 %	0.38 %	0.36 %
Other doubtful commitm. as a percentage of gross loans	0.18 %	0.18 %	0.18 %	0.18 %	0.21 %	0.14 %	0.19 %	0.13 %	0.15 %
<b>Solidity</b>									
Common equity tier 1	12.3 %	11.2 %	11.5 %	11.4 %	11.1 %	11.1 %	10.7 %	10.3 %	10.4 %
Core capital ratio	14.3 %	13.0 %	13.4 %	13.3 %	12.9 %	13.0 %	12.6 %	12.2 %	11.7 %
Capital adequacy ratio	17.0 %	15.7 %	16.1 %	15.0 %	14.8 %	14.7 %	14.2 %	13.8 %	13.3 %
Core capital	12,713	12,382	12,302	11,635	11,303	10,989	10,707	10,508	9,686
Net equity and related capital	15,147	14,937	14,826	13,164	12,893	12,417	12,053	11,894	10,971
<b>Key figures ECC *)</b>									
ECC price	59.50	58.50	59.25	54.25	53.75	55.00	45.70	46.50	46.90
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)	61.95	62.04	60.53	58.32	56.39	55.69	53.76	51.66	50.32
Profit per ECC, majority	2.18	1.85	2.19	2.29	2.48	1.79	2.14	1.43	1.55
Price-Earnings Ratio	6.81	7.89	6.75	5.91	5.42	7.68	5.23	8.13	7.55
Price-Book Value Ratio	0.96	0.94	0.98	0.93	0.95	0.99	0.85	0.90	0.93

\*) The key figures are corrected for issues