

Key figures from quarterly accounts

Group (NOKm)	Q4 2015	Q3 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014	1Q 2014	4Q 2013
Profitability									
Return on equity per quarter	8.4 %	7.4 %	13.4 %	14.1 %	12.1%	14.8 %	16.0 %	17.7 %	13.1 %
Cost-income ratio	54 %	56 %	47 %	44 %	51 %	43 %	43 %	42 %	48 %
Balance sheet									
Gross loans to customers	93,974	94,917	94,179	92,311	90,578	86,724	85,465	79,606	80,548
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	127,378	126,180	124,519	122,933	120,435	116,464	114,819	111,800	112,283
Deposits from customers	64,090	63,620	66,186	60,589	60,680	58,091	59,402	54,643	55,927
Total assets	131,914	129,237	130,888	123,687	126,047	117,194	118,758	111,609	115,360
Average total assets	130,575	130,063	127,288	124,867	121,620	117,976	115,184	113,485	113,668
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	5.8 %	8.3 %	8.4 %	10.0 %	7.3 %	5.4 %	5.1 %	4.4 %	6.8 %
Growth in deposits last 12 months	5.6 %	9.5 %	11.4 %	10.9 %	8.5 %	8.5 %	8.5 %	5.4 %	7.3 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.18 %	0.18 %	0.11 %	0.07 %	0.11 %	0.08 %	0.05 %	0.06 %	0.12 %
Non-performing commitm. as a percentage of gross loans	0.13 %	0.17 %	0.23 %	0.19 %	0.22 %	0.29 %	0.29 %	0.24 %	0.34 %
Other doubtful commitm. as a percentage of gross loans	0.30 %	0.36 %	0.30 %	0.18 %	0.18 %	0.18 %	0.18 %	0.21 %	0.14 %
Solidity									
Common equity tier 1	13.6 %	13.2 %	12.7 %	12.3 %	11.2 %	11.5 %	11.4 %	11.1 %	11.1 %
Core capital ratio	15.6 %	15.2 %	14.6 %	14.3 %	13.0 %	13.4 %	13.3 %	12.9 %	13.0 %
Capital adequacy ratio	18.3 %	17.9 %	17.3 %	17.0 %	15.7 %	16.1 %	15.0 %	14.8 %	14.7 %
Core capital	13,988	13,451	13,142	12,713	12,382	12,302	11,635	11,303	10,989
Net equity and related capital	16,378	15,886	15,577	15,147	14,937	14,826	13,164	12,893	12,417
Key figures ECC *)									
ECC price	50.50	54,00	65,50	59,50	58,50	59,25	54,25	53,75	55,00
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)	67.65	65,52	64,18	61,95	62,04	60,53	58,32	56,39	55,69
Profit per ECC, majority	1.45	1,26	2,13	2,18	1,85	2,19	2,29	2,48	1,79
Price-Earnings Ratio	8.71	10,72	7,70	6,81	7,89	6,75	5,91	5,42	7,68
Price-Book Value Ratio	0.74	0,82	1,02	0,96	0,94	0,98	0,93	0,95	0,99

*) The key figures are corrected for issues