

Main figures, last ten years

From the income statement (mNOK)	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004
Net interest and credit commission income	1,616	1,477	1,392	1,317	1,325	1,350	1,139	1,024	974	877
Commission and fee income	1,463	1,139	919	855	756	610	671	580	537	443
Operating expenses	-1,722	-1,654	-1,482	-1,140	-1,253	-1,194	-1,103	-990	-906	-729
Operating profit before losses and return on financial investments	1,357	962	829	1,032	828	766	707	613	605	590
Income from investment in related companies	355	244	248	276	349	393	233	190	119	23
Return on financial investments	147	207	186	133	247	-186	99	229	157	42
Loan losses and gains/write-downs on disposals of fixed assets	101	58	27	132	277	202	-6	-84	-38	81
Pre-tax operating profit	1,758	1,355	1,236	1,309	1,147	771	1,045	1,116	919	574
From the balance sheet (mNOK)										
Total assets	115,360	107,919	101,455	97,992	84,541	84,679	71,503	63,178	54,327	38,505
Outstanding loans (gross)	80,303	74,943	73,105	69,847	61,782	64,016	59,178	52,819	45,280	34,226
Outstanding loans including transf. SpareBank 1 Boligkreditt (gross)	112,038	95,232	95,232	87,665	77,429	71,317	61,910			
Gross loans in retail market	68,515	55,034	55,034	49,619	45,157	42,679	38,872	33,898	29,032	21,491
Gross loans in corporate market	43,523	40,198	40,198	38,046	32,272	28,638	23,038	18,921	16,248	12,735
Deposits	56,074	52,252	47,871	42,786	37,227	35,280	32,434	30,136	27,048	20,725
Deposits from retail market	23,865	20,860	20,860	19,052	17,898	17,566	16,070	14,707	14,080	11,256
Deposits from corporate market	32,209	27,011	27,011	23,734	19,330	17,715	16,364	15,429	12,968	9,469
Growth in lending, %	6.8 %	10.2 %	8.6 %	13.2 %	8.6 %	15.2 %	17.2 %	16.6 %	32.3 %	5.1 %
Growth in deposits, %	7.3 %	9.2 %	11.9 %	14.9 %	5.5 %	8.8 %	7.6 %	11.4 %	30.5 %	4.3 %
Key figures and ratios										
Return on equity	13.3 %	11.7 %	12.8 %	14.6 %	16.2 %	11.9 %	18.9 %	23.7 %	23.3 %	20.0 %
Cost-income ratio	48.1 %	54.0 %	53.2 %	44.2 %	46.8 %	55.1 %	51.5 %	49.0 %	50.7 %	52.7 %
CET 1 Capital	11.1 %	10.0 %	8.9 %	9.3 %	7.7 %	7.1 %	7.4 %	7.5 %	7.5 %	8.8 %
Core capital ratio	13.0 %	11.4 %	10.4 %	10.9 %	10.5 %	8.1 %	8.4 %	8.6 %	8.8 %	10.8 %
Capital adequacy ratio	14.7 %	13.3 %	12.0 %	13.0 %	13.6 %	11.9 %	12.1 %	11.9 %	10.9 %	12.7 %
No. of staff	1,238	1,216	1,153	1,117	1,108	1,062	1,017	950	898	772
No. of person-years worked	1,135	1,135	1,109	1,035	1,017	973	940	841	806	637
No. of branches	50	51	54	54	55	56	56	58	62	56
Key figures EC 1)										
EC ratio	64.6 %	64.6 %	60.6 %	61.3 %	54.8 %	56.3 %	54.2 %	53.7 %	56.1 %	49.8 %
Number of Ecs issued (m)	129.83	129.83	102.76	102.74	82.78	82.41	76.65	71.70	71.70	54.57
EC price (NOK)	55.00	34.80	36.31	49.89	45.06	21.00	50.28	56.72	54.46	38.27
Market value (mNOK)	7,141	4,518	3,731	5,124	3,749	1,750	3,900	4,140	3,951	2,113
Profit per EC (NOK)	6.92	50.09	48.91	46.17	42.11	38.07	36.43	33.31	30.26	24.99
Dividend per EC (NOK)	1.75	5.21	6.06	5.94	6.37	4.16	5.86	6.24	5.35	2.77
Booked equity capital per EC (including dividend)	55.69	1.50	1.85	2.77	2.10	2.77	3.90	3.04	3.34	1.85
P/E	7.95	6.68	5.99	8.40	7.07	5.05	8.59	9.08	10.19	13.83
Price / Booked equity capital	0.99	0.69	0.74	1.08	1.07	0.55	1.38	1.70	1.80	1.53

1) For definition of key figures for primary capital certificates, se Equity capital certificates.