

## Main figures, last ten years

<b>From the income statement (mNOK)</b>	<b>2014</b>	<b>2013</b>	<b>2012</b>	<b>2011</b>	<b>2010</b>	<b>2009</b>	<b>2008</b>	<b>2007</b>	<b>2006</b>	<b>2005</b>
Net interest and credit commission income	1,790	1,616	1,477	1,392	1,317	1,325	1,350	1,139	1,024	974
Commission and fee income	1,512	1,463	1,139	919	855	756	610	671	580	537
Operating expenses	-1,789	-1,722	-1,654	-1,482	-1,140	-1,253	-1,194	-1,103	-990	-906
<b>Operating profit before losses and return on financial investments</b>	<b>1,513</b>	<b>1,357</b>	<b>962</b>	<b>829</b>	<b>1,032</b>	<b>828</b>	<b>766</b>	<b>707</b>	<b>613</b>	<b>605</b>
Income from investment in related companies	527	355	244	248	276	349	393	233	190	119
Return on financial investments	193	147	207	186	133	247	-186	99	229	157
Loan losses and gains / write-downs on disposals of fixed assets	89	101	58	27	132	277	202	-6	-84	-38
<b>Pre-tax operating profit</b>	<b>2,143</b>	<b>1,758</b>	<b>1,355</b>	<b>1,236</b>	<b>1,309</b>	<b>1,147</b>	<b>771</b>	<b>1,045</b>	<b>1,116</b>	<b>919</b>
<b>From the balance sheet (mNOK)</b>										
Total assets	126,047	115,360	107,919	101,455	97,992	84,541	84,679	71,503	63,178	54,327
Outstanding loans (gross)	90,339	80,303	74,943	73,105	69,847	61,782	64,016	59,178	52,819	45,280
Outstanding loans including transf. SpareBank 1 Boligkreditt (gross)	120,196	112,038	95,232	95,232	87,665	77,429	71,317	61,910		
Gross loans in retail market	74,004	68,515	55,034	55,034	49,619	45,157	42,679	38,872	33,898	29,032
Gross loans in corporate market	46,192	43,523	40,198	40,198	38,046	32,272	28,638	23,038	18,921	16,248
Deposits	60,655	55,879	52,252	47,871	42,786	37,227	35,280	32,434	30,136	27,048
Deposits from retail market	26,479	23,865	20,860	20,860	19,052	17,898	17,566	16,070	14,707	14,080
Deposits from corporate market	34,176	32,015	27,011	27,011	23,734	19,330	17,715	16,364	15,429	12,968
Growth in lending, %	7.3 %	6.8 %	10.2 %	8.6 %	13.2 %	8.6 %	15.2 %	17.2 %	16.6 %	32.3 %
Growth in deposits, %	8.5 %	7.3 %	9.2 %	11.9 %	14.9 %	5.5 %	8.8 %	7.6 %	11.4 %	30.5 %
<b>Key figures and ratios</b>										
Return on equity	15.1 %	13.3 %	11.7 %	12.8 %	14.6 %	16.2 %	11.9 %	18.9 %	23.7 %	23.3 %
Cost-income ratio	44.5 %	48.1 %	54.0 %	53.2 %	44.2 %	46.8 %	55.1 %	51.5 %	49.0 %	50.7 %
CET 1 Capital	11.2 %	11.1 %	10.0 %	8.9 %	9.3 %	7.7 %	7.1 %	7.4 %	7.5 %	7.5 %
Core capital ratio	13.0 %	13.0 %	11.4 %	10.4 %	10.9 %	10.5 %	8.1 %	8.4 %	8.6 %	8.8 %
Capital adequacy ratio	15.7 %	14.7 %	13.3 %	12.0 %	13.0 %	13.6 %	11.9 %	12.1 %	11.9 %	10.9 %
No. of staff	1,273	1,238	1,216	1,153	1,117	1,108	1,062	1,017	950	898
No. of person-years worked	1,192	1,135	1,135	1,109	1,035	1,017	973	940	841	806
No. of branches	48	50	51	54	54	55	56	56	58	62
<b>Key figures EC <sup>1)</sup></b>										
EC ratio	64.6 %	64.6 %	64.6 %	60.6 %	61.3 %	54.8 %	56.3 %	54.2 %	53.7 %	56.1 %
Number of Ecs issued (m)	129.83	129.83	129.83	102.76	102.74	82.78	82.41	76.65	71.70	71.70
EC price (NOK)	58.50	55.00	34.80	36.31	49.89	45.06	21.00	50.28	56.72	54.46
Market value (mNOK)	7,595	7,141	4,518	3,731	5,124	3,749	1,750	3,900	4,140	3,951
Profit per EC (NOK)	8.82	6.92	50.09	48.91	46.17	42.11	38.07	36.43	33.31	30.26
Dividend per EC (NOK)	2.25	1.75	5.21	6.06	5.94	6.37	4.16	5.86	6.24	5.35
Booked equity capital per EC (including dividend)	62.04	55.69	1.50	1.85	2.77	2.10	2.77	3.90	3.04	3.34
P/E	6.63	7.95	6.68	5.99	8.40	7.07	5.05	8.59	9.08	10.19
Price/Booked equity capital	0.94	0.99	0.69	0.74	1.08	1.07	0.55	1.38	1.70	1.80

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