

Main figures, last ten years

From the income statement (mNOK)	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006
Net interest and credit commission income	1,872	1,790	1,616	1,477	1,392	1,317	1,325	1,350	1,139	1,024
Commission and fee income	1,545	1,512	1,463	1,139	919	855	756	610	671	580
Operating expenses	-1,931	-1,789	-1,722	-1,654	-1,482	-1,140	-1,253	-1,194	-1,103	-990
Operating profit before losses and return on financial investments	1,486	1,513	1,357	962	829	1,032	828	766	707	613
Income from investment in related companies	448	527	355	244	248	276	349	393	233	190
Return on financial investments	11	193	147	207	186	133	247	-186	99	229
Loan losses and gains / write-downs on disposals of fixed assets	169	89	101	58	27	132	277	202	-6	-84
Pre-tax operating profit	1,776	2,143	1,758	1,355	1,236	1,309	1,147	771	1,045	1,116
From the balance sheet (mNOK)										
Total assets	131,914	126,047	115,360	107,919	101,455	97,992	84,541	84,679	71,503	63,178
Outstanding loans (gross)	93,974	90,339	80,317	74,943	73,105	69,847	61,782	64,016	59,178	52,819
Outstanding loans including transf. SpareBank 1 Boligkreditt (gross)	127,378	120,196	112,038	104,909	95,232	87,665	77,429	71,317	61,910	
Gross loans in retail market	80,725	74,004	68,515	62,587	55,034	49,619	45,157	42,679	38,872	33,898
Gross loans in corporate market	46,653	46,192	43,523	42,322	40,198	38,046	32,272	28,638	23,038	18,921
Deposits	64,090	60,655	56,074	52,252	47,871	42,786	37,227	35,280	32,434	30,136
Deposits from retail market	28,336	26,479	23,865	22,279	20,860	19,052	17,898	17,566	16,070	14,707
Deposits from corporate market	35,754	34,176	32,209	29,973	27,011	23,734	19,330	17,715	16,364	15,429
Growth in lending, %	5.8 %	7.3 %	6.8 %	10.2 %	8.6 %	13.2 %	8.6 %	15.2 %	17.2 %	16.6 %
Growth in deposits, %	5.60 %	8.20 %	7.30 %	9.20 %	11.9 %	14.9 %	5.5 %	8.8 %	7.6 %	11.4 %
Key figures and ratios										
Return on equity	10.7 %	15.1 %	13.3 %	11.7 %	12.8 %	14.6 %	16.2 %	11.9 %	18.9 %	23.7 %
Cost-income ratio	49.8 %	44.5 %	48.1 %	54.0 %	53.2 %	44.2 %	46.8 %	55.1 %	51.5 %	49.0 %
CET 1 Capital	13.6 %	11.2 %	11.1 %	10.0 %	8.9 %	9.3 %	7.7 %	7.1 %	7.4 %	7.5 %
Core capital ratio	15.6 %	13.0 %	13.0 %	11.4 %	10.4 %	10.9 %	10.5 %	8.1 %	8.4 %	8.6 %
Capital adequacy ratio	18.3 %	15.7 %	14.7 %	13.3 %	12.0 %	13.0 %	13.6 %	11.9 %	12.1 %	11.9 %
No. of staff	1,273	1,273	1,238	1,216	1,153	1,117	1,108	1,062	1,017	950
No. of person-years worked	1,208	1,192	1,192	1,135	1,109	1,035	1,017	973	940	841
No. of branches	49	49	50	51	54	54	55	56	56	58
Key figures EC										
EC ratio	64.0 %	64.6 %	64.6 %	64.6 %	60.6 %	61.3 %	54.8 %	56.3 %	54.2 %	53.7 %
Number of Ecs issued (m)	129.83	129.83	129.83	129.83	102.76	102.74	82.78	82.41	76.65	71.7
EC price (NOK)	50.5	58.5	55	34.8	36.31	49.89	45.06	21	50.28	56.72
Market value (mNOK)	6,556	7,595	7,141	4,518	3,731	5,124	3,749	1,750	3,900	4,140
Profit per EC (NOK)	7.02	8.82	6.92	5.21	6.06	5.94	6.37	4.16	5.86	6.24
Dividend per EC (NOK)	2.25	2.25	1.75	1.5	1.85	2.77	2.1	2.77	3.9	3.04
Booked equity capital per EC (including dividend)	67.65	62.04	55.69	50.09	48.91	46.17	42.11	38.07	36.43	33.31
P/E	7.19	6.63	7.95	6.68	5.99	8.4	7.29	5.09	8.87	9.38
Price/Booked equity capital	0.75	0.94	0.99	0.69	0.74	1.07	1.09	0.57	1.43	1.76