

Financial summary (Group)

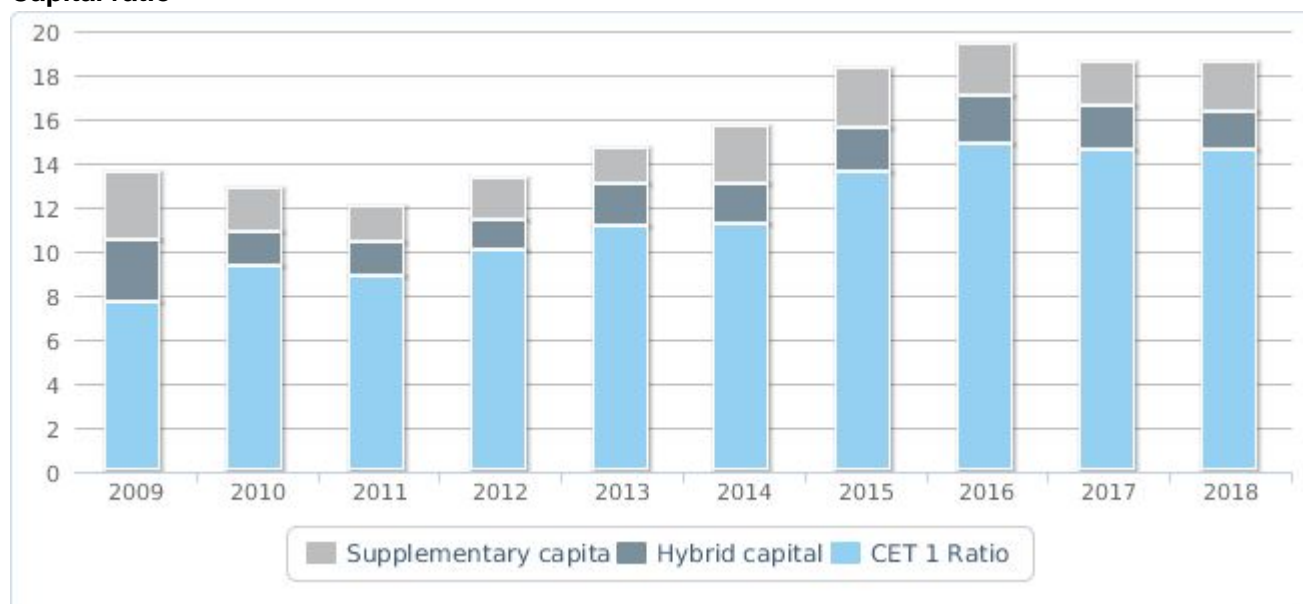
Income statement											
NOKm	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008
Interest income	4,057	3,825	3,597	4,031	4,265	4,118	3,928	3,891	3,422	3,462	4,827
Interest expenses	1,655	1,600	1,668	2,111	2,424	2,483	2,451	2,499	2,105	2,137	3,477
Net interest and credit comissionincome	2,403	2,225	1,929	1,920	1,841	1,635	1,477	1,392	1,317	1,325	1,350
Comission and fee income	2,177	2,005	1,674	1,545	1,512	1,463	1,139	919	855	756	610
Income from investment in relatedcompanies	423	437	423	448	527	355	244	248	276	349	393
Return on financial investements	334	322	521	11	193	147	207	186	133	247	- 186
Total income	5,337	4,989	4,547	3,924	4,073	3,599	3,067	2,746	2,582	2,677	2,167
Salaries, fees and otherpersonnel costs	1,584	1,426	1,159	1,093	1,002	914	924	810	583	725	623
Other operating expenses	1,040	943	844	838	787	807	730	672	557	528	571
Total costs	2,624	2,369	2,003	1,931	1,789	1,722	1,654	1,482	1,140	1,253	1,194
Operating profit before losses	2,713	2,621	2,544	1,993	2,284	1,877	1,413	1,264	1,441	1,424	975
Losses on loans and guarantees	263	341	516	169	89	101	58	27	132	277	202
Operating profit	2,450	2,279	2,029	1,824	2,195	1,776	1,355	1,236	1,309	1,147	773
Taxes	509	450	352	383	376	393	295	255	260	210	156
Held for sale	149	- 1	4	- 1	-	30	16	43	- 27		
Profit of the year	2,090	1,828	1,681	1,441	1,819	1,413	1,077	1,024	1,022	937	617
Dividend	661	571	389	292	292	227	195	190	285	201	116
Balance sheet NOKm											
Cash and loans to and claims on credit institutions	5,957	7,527	4,207	5,677	5,965	5,984	4,091	4,075	2,532	1,260	4,548
CDs, bonds and other interest-bearing securities	32,438	31,672	29,489	30,282	27,891	26,358	25,614	21,485	22,948	19,302	2,035
Loans before loss provisions	120,473	112,071	102,325	93,974	90,578	80,548	74,943	73,105	69,847	61,782	64,016
- Loan loss impairments/ Specified Loan loss provisions	744	765	632	183	172	173	144	172	222	219	215
- Unspecified loan loss provisions	-	347	339	376	295	295	295	290	290	289	245
Other assets	2,581	3,096	3,030	2,540	2,080	2,938	3,766	3,251	3,182	2,704	4,540
Total assets	160,704	153,254	138,080	131,914	126,047	115,360	107,975	101,455	97,997	84,541	84,649
Debt to credit institutions	9,214	9,607	10,509	8,155	9,123	6,581	7,410	9,118	13,062	11,310	9,000
Deposits from and debt to customers	80,615	76,476	67,168	64,090	60,680	55,927	52,252	47,871	42,786	37,227	35,280
Debt created by issuance of securities	47,251	45,537	40,390	40,569	39,254	36,806	33,121	31,306	29,625	24,070	29,680
Other debt and accrued expences etc.	2,671	1,924	1,532	1,734	1,095	1,485	2,070	2,122	1,922	1,876	2,045
Subordinated debt	2,268	2,201	2,228	2,509	2,417	2,365	3,040	2,690	2,756	3,875	3,156
Total equity	18,686	17,510	16,253	14,258	13,478	12,197	10,082	8,348	7,846	6,183	5,518
Total liabilities and equity	160,704	153,254	138,080	131,914	126,047	115,360	107,975	101,455	97,997	84,541	84,679
Key figures											
Total assets	160,704	153,254	138,080	131,914	126,047	115,360	107,919	101,455	97,997	84,541	84,679

Average total assets	156,992	145,948	137,060	128,355	117,794	111,843	105,500	98,465	91,317	86,679	75,820
Gross loans to customers	120,473	112,071	102,325	93,974	90,578	80,548	74,943	73,105	69,847	61,782	64,016
Gross loans to customers incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt	160,317	148,748	137,535	127,378	120,435	112,283	104,925	95,232	87,665	77,429	71,317
Gross loans in retail market	108,131	98,697	89,402	80,725	74,087	68,591	62,587	55,034	49,619	45,157	42,679
Gross loans in corporate market	52,186	50,087	48,133	46,653	46,348	43,692	42,322	40,198	38,046	32,272	28,638
Deposits from and debt to customers	80,615	76,476	67,168	64,090	60,680	55,927	52,252	47,871	42,786	37,227	35,280
Deposits from retail market	33,055	31,797	29,769	28,336	26,496	23,891	22,279	20,860	19,052	17,898	17,566
Deposits from corporate market	47,561	44,678	37,398	35,754	34,184	32,036	29,973	27,011	23,734	19,330	17,715
Ordinary lending financed by ordinary deposits	67 %	68 %	66 %	68 %	67 %	69 %	70 %	65 %	61 %	60 %	55 %
Ordinary lending incl. SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt financed by ordinary deposits	50 %	51 %	49 %	50 %	50 %	50 %	50 %	50 %	49 %	48 %	49 %
Capital adequacy											
CET1 Capital	14 727	13 820	13 229	12 192	10 679	9 374	8 254	6 687	6 177	4 938	4 356
Core capital	16 472	15 707	15 069	13 988	12 382	10 989	9 357	7 856	7 286	6 730	4 967
Primary capital	18 743	17 629	17 185	16 378	14 937	12 417	10 943	9 055	8 646	8 730	7 312
Risk weighted volume	101 168	94 807	88 788	89 465	95 317	84 591	82 446	75 337	66 688	64 400	61 538
CET 1 Ratio	14.6 %	14.6 %	14.9 %	13.6 %	11.2 %	11.1 %	10.0 %	8.9 %	9.3 %	7.7 %	7.1 %
Core capital ratio	16.3 %	16.6 %	16.9 %	15.6 %	12.9 %	12.9 %	11.3 %	10.4 %	10.9 %	10.4 %	8.1 %
Capital ratio	18.5 %	18.6 %	19.4 %	18.3 %	15.6 %	14.7 %	13.3 %	12.0 %	12.9 %	13.5 %	11.9 %
Leverage ratio	7.4 %	7.2 %	7.4 %	6.7 %	6.0 %						
Cost/income ratio	49 %	47 %	44 %	50 %	44 %	48 %	54 %	53 %	44 %	47 %	55 %
Losses on loans	0.17 %	0.23 %	0.39 %	0.14 %	0.08 %	0.09 %	0.06 %	0.03 %	0.16 %	0.31 %	0.21 %
ROE	12.2 %	11.5 %	11.3 %	10.7 %	15.1 %	13.3 %	11.7 %	12.8 %	14.6 %	16.2 %	11.9 %
Growth in lending (gross)	7.8 %	8.2 %	8.0 %	5.8 %	7.3 %	7.0 %	10.2 %	8.6 %	13.2 %	8.6 %	15.2 %
Growth in deposits	5.4 %	13.9 %	4.8 %	5.6 %	8.5 %	7.0 %	9.2 %	11.9 %	14.9 %	5.5 %	8.8 %
Number of staff	1 588	1 482	1 328	1 298	1 273	1 238	1 216	1 153	1 117	1 108	1 062
Number of FTEs	1 493	1 403	1 254	1 208	1 192	1 159	1 135	1 109	1 035	1 017	973
Number of branches	48	48	48	49	49	50	51	54	54	55	56

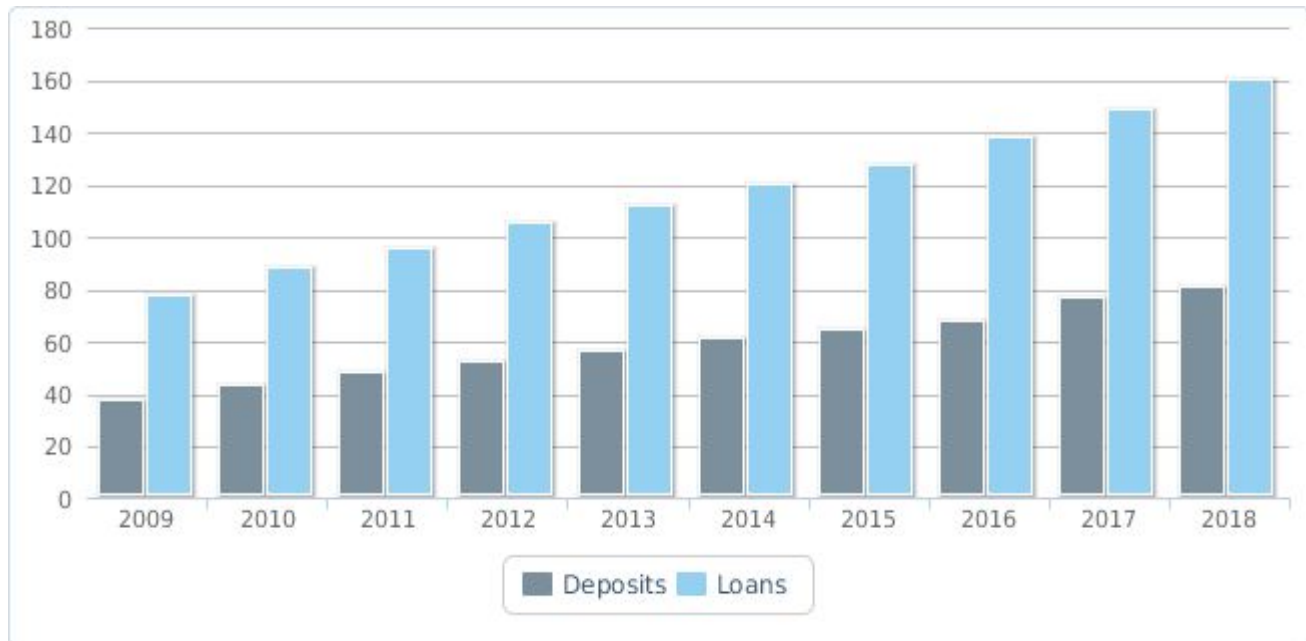
Net profit and return on equity



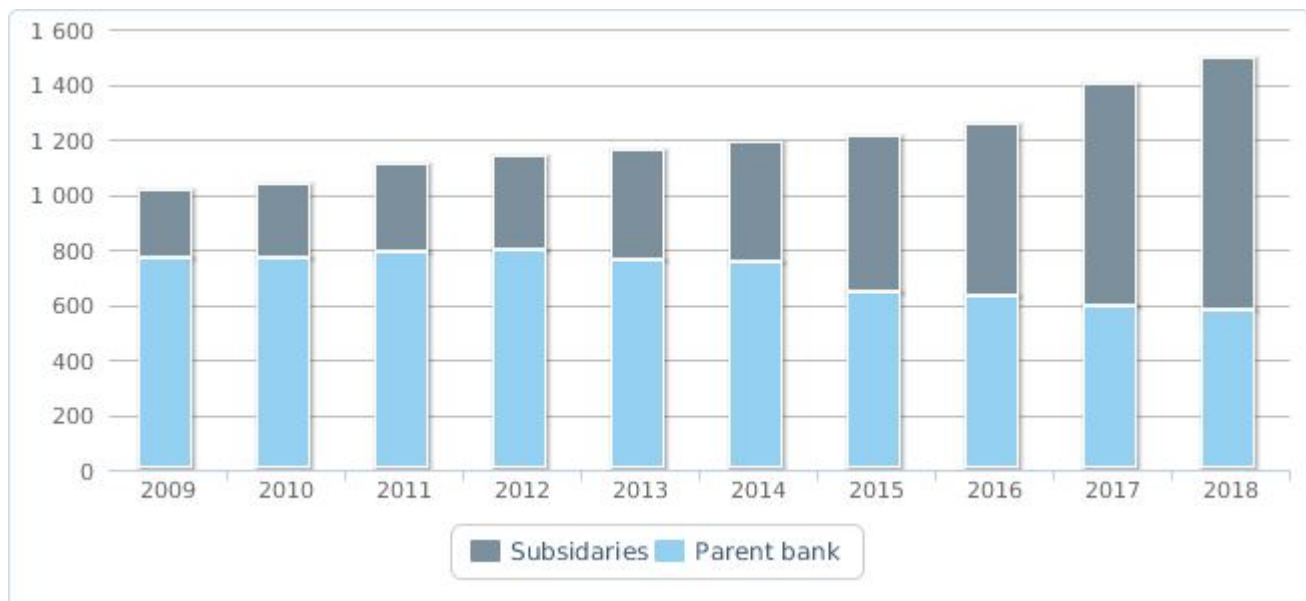
Capital ratio



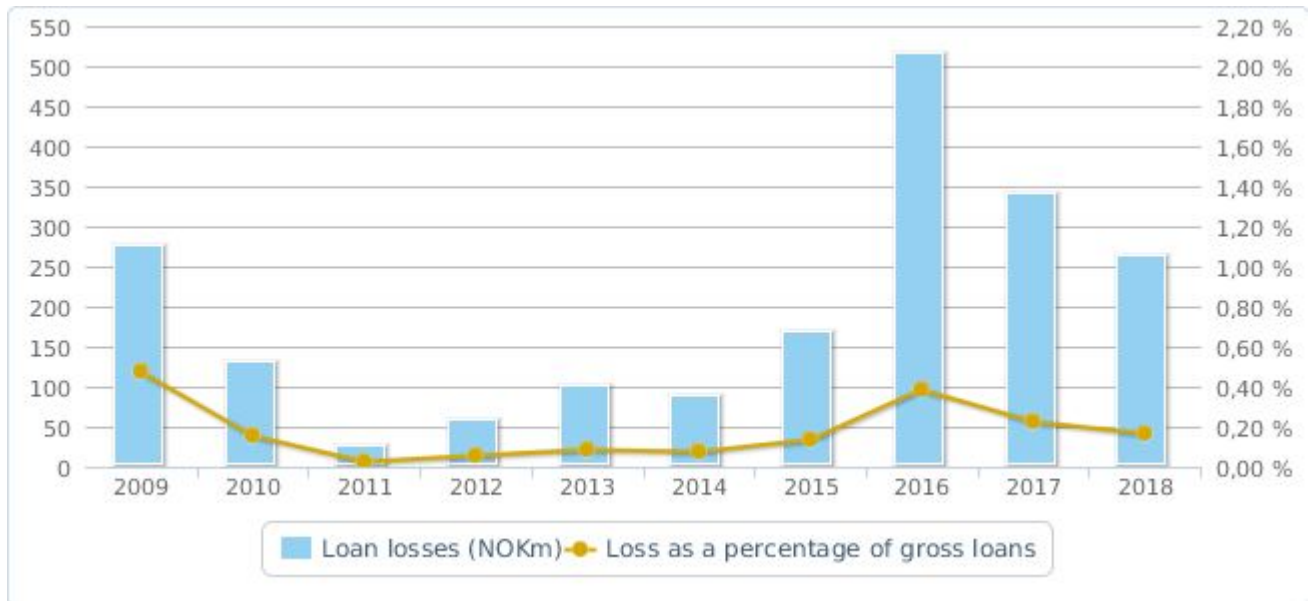
Loans and deposits (NOKbn)



FTEs



Loan losses



Dividend and profit per ECC (NOK)

