

## KEY FIGURES AND RATIOS

KEY FIGURES, DKK MILLION	2016	2015	2014	2013	2012
Net interest income from lending	589	623	565	541	439
Net interest income from finance activities	228	242	255	350	447
Total net interest income	817	865	820	891	886
Net interest and fee income	849	906	934	937	940
Market value adjustments	124	(177)	123	(25)	105
Staff costs and administrative expenses	(120)	(113)	(98)	(97)	(94)
Loan impairment charges	(610)	(46)	1,103	(166)	(523)
Profit before tax	241	569	2,061	647	427
Net profit for the year	188	413	1,568	477	314
Loans	39,811	43,171	43,347	42,383	46,364
Bonds	19,730	19,100	18,680	21,066	30,091
Equity	9,164	10,378	11,146	9,983	9,773
Total assets	62,621	64,873	69,374	67,222	83,002

RATIOS	2016	2015	2014	2013	2012
Net interest and fee income from lending (DKKm)	621	664	679	586	488
Return on equity after tax (%)	1.9	3.8	14.8	4.8	3.2
Return on finance activities (%) *)	3.0	0.3	2.8	2.9	4.7
Tier 1 capital after deductions (DKKm)	8,781	9,896	9,682	9,312	8,963
Common equity tier 1 capital ratio	17.2	17.3	16.4	17.0	15.2
Solvency need capital ratio incl. capital buffer	10.7	8.9	8.5	8.5	5.9
Cost/income ratio (%) **)	11.9	15.0	9.0	10.1	8.7
Equity as a % of lending	23.0	24.0	25.7	23.6	21.1
Write-offs on loans as a % of lending	0.2	0.2	0.1	0.1	0.0
Allowance account as a % of loans	5.9	4.3	4.3	6.7	5.8
Weighted Loan-to-Value ratio after loan impairment charges	66	64	59	62	67
Proportion of loans covered within 60% of market value (%)	88	91	95	92	89

\*) Return on finance activities is calculated exclusive of return from shares and currency.

\*\*\*) The calculation of the cost/income ratio does not include loan impairment charges.

Unless otherwise indicated, the ratios are calculated in accordance with Appendix 5 of the Danish FSA's instructions for financial reporting in credit institutions and investment companies, etc.