

A/S Arbejdernes Landsbank

	2018 DKK mill.	2017 DKK mill.	2016 DKK mill.	2015 DKK mill.	2014 DKK mill.
Financial and operating data for the Group					
Income statement					
Net interest income	1,104.4	1,193.6	1,248.3	1,253.0	1,168.8
Net fee and commission income	580.3	555.5	536.0	517.3	462.7
Value adjustments and dividend	45.5	945.1	-25.5	-188.4	60.8
Other operating income	68.8	90.5	81.8	107.6	111.3
Profit from equity investments in associated companies and group companies	0.0	0.0	65.2	102.4	115.4
Total income	1,799.0	2,784.7	1,905.8	1,791.9	1,919.1
Costs and depreciation/amortisation	-1,529.5	-1,465.6	-1,336.1	-1,359.2	-1,355.8
Impairments on loans and receivables etc.	69.5	-14.3	-55.7	-102.9	-230.4
Total costs	-1,460.0	-1,479.9	-1,391.8	-1,462.1	-1,586.1
Profit before tax	339.0	1,304.7	514.0	329.8	332.9
Tax	-40.1	-149.3	-94.6	-45.5	-38.0
Profit for the year	298.9	1,155.5	419.4	284.4	295.0
Selected balance sheet items					
Loans and other receivables at amortised cost	22,085.8	21,958.1	21,058.3	19,768.3	18,330.4
Bonds at fair value	18,834.3	11,812.4	15,207.8	15,402.0	14,566.6
Total assets	55,106.5	47,368.9	44,425.8	42,070.4	40,123.2
Deposits incl. pooled schemes	44,872.7	37,483.7	34,205.8	32,314.0	29,640.7
Equity	6,873.2	6,761.5	5,681.7	5,279.6	5,049.1
Other financial and operating data					
Net interest and fee income	1,745.0	1,792.9	1,829.8	1,822.5	1,667.3
Value adjustments	-14.8	901.3	-70.9	-240.5	25.1
Staff and administrative expenses	-1,405.9	-1,353.8	-1,214.0	-1,195.1	-1,177.6
Own funds	6,580.6	5,677.6	5,413.4	4,142.6	4,513.0
Tier 1 capital	6,580.6	5,677.6	5,413.4	4,142.6	4,513.0
Common Equity Tier 1 capital	5,764.3	5,035.2	4,660.2	3,969.3	4,041.2
Exposures with credit risk	23,895.0	23,180.2	22,908.8	20,790.7	19,155.0
Exposures with market risk	5,267.4	4,185.4	5,353.8	6,819.6	6,302.0
Exposures with operational risk	3,660.0	3,665.9	3,314.2	3,352.8	3,488.9
Total risk exposure	32,822.4	31,031.5	31,576.8	30,963.1	28,946.0

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		2018	2017	2016	2015	2014
Ratios and key figures for the Group						
Solvency						
Capital ratio	%	20.0	18.3	17.1	13.4	15.6
Tier 1 capital ratio	%	20.0	18.3	17.1	13.4	15.6
Common Equity Tier 1 capital ratio	%	17.6	16.2	14.8	12.8	14.0
Earnings						
Return on equity before tax	%	5.0	21.0	9.4	6.4	7.4
Return on equity after tax	%	4.4	18.6	7.7	5.5	6.6
Ratio of operating income to operating expenses per DKK	DKK	1.23	1.88	1.37	1.23	1.21
Earnings per share	DKK	834	3,680	1,225	777	888
Diluted earnings per share	DKK	834	3,680	1,225	777	888
Return on capital employed	%	0.6	2.5	1.0	0.7	0.8
Market risk						
Interest-rate risk	%	0.5	-0.7	-1.2	-1.0	-1.0
Currency position	%	2.2	1.4	2.4	1.6	3.0
Currency risk	%	0.0	0.0	0.0	0.0	0.1
Liquidity						
Loans plus impairments in relation to deposits	%	52.1	62.0	65.6	65.5	66.5
Liquidity coverage ratio (LCR)	%	268.1	185.7	153.5	152.3	-
Credit						
Sum of large exposures *)	%	59.1	92.1	0.0	10.6	20.8
Impairment ratio for the year	%	-0.2	0.1	0.2	0.3	1.0
Lending growth for the year	%	0.8	4.3	6.5	8.1	1.0
Loans in relation to equity		3.2	3.2	3.7	3.7	3.6
Equity						
Net asset value per share	DKK	20,081	19,709	16,109	14,769	14,000
Proposed dividend per share	DKK	200	500	100	100	150
Employees						
Average number of employees during the financial year converted to full-time equivalents		1,088	1,054	1,063	1,075	1,082

*) The definition of the large exposures financial ratio changed in 2017. As a result, the ratio has been recalculated for 2017, but has not been restated for previous years.