



Sparebanken Sør

A-

Dato: 21. oktober, 2011

Fondsfinans score	2,63	33	av	114
Størrelse (NOKm)	39 357	7	av	114
Gruppering	Frende			

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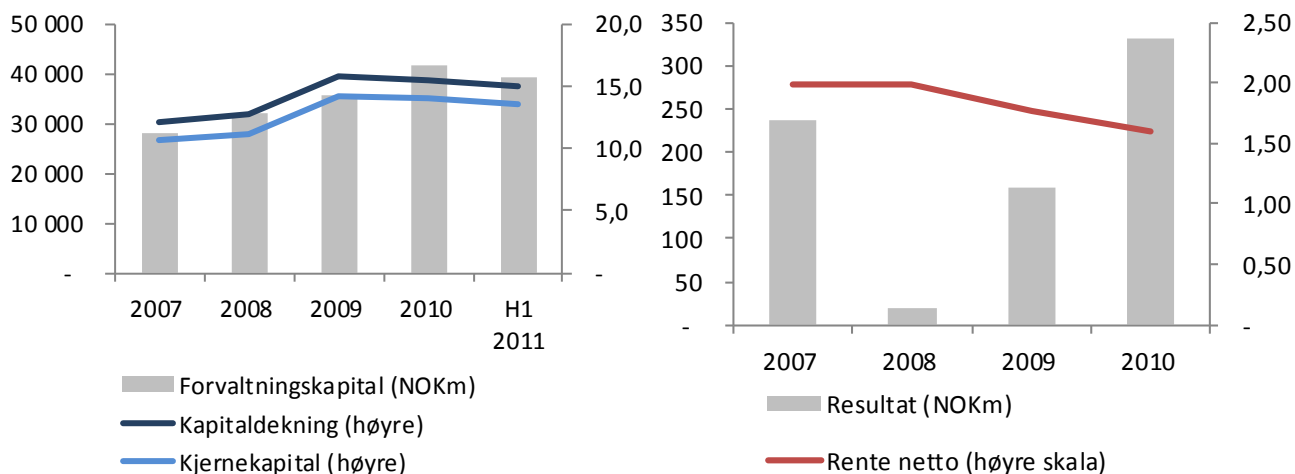
Om banken

Sparebanken Sør (1825) opererer i Agderfylkene og deler av Telemark. Hovedkontoret ligger i Arendal. Banken er eier av Sørlandets største eiendomsmeglerselskap ABCenter AS. I tillegg har de datterselskapet Sør Boligkreditt AS. Per Q1 2011-08-09 var den største næringen personkunder som utgjorde 68 % av utlån. Nest størst var eiendom som utgjorde 15 %. Likviditetsindikatoren for langsiktig finansiering er på 111,2, mens kravet i likviditetsstrategien er på minimum 102.

Rating	-	-	A-	A-	A-
Rating score	2007	2008	2009	2010	H1 2011
Størrelse (NOKm)	-	-	3,00	3,00	3,00
Kapitaldekning (%)	-	-	-	-	-
Innskuddsdekning (%)	-	-	-	-	-0,25
Tap på utlån (%)	-	-	-	-0,06	-0,13
Rentenetto (%)	-	-	-	-	-
Kostnadsprosent (%)	-	-	-0,13	-	-
Sum	-	-	2,88	2,94	2,63

Rangering (# av total)					
Størrelse			7	7	7
Rating score			14	13	33
Av totalt antall banker			118	114	114

Nøkkeltall	2007	2008	2009	2010	H1 2011
Forvaltningskapital (NOKm)	28 135	31 953	35 500	41 752	39 357
Kjernekapital (%)	10,6	11,1	14,1	14,0	13,60
Kapitaldekning (%)	12,1	12,7	15,8	15,5	15,0
Innskuddsdekning (%)	60,4	56,0	70,0	67,8	66,1
Tap på utlån (%)	0,05	0,40	0,31	0,33	0,14
Rentenetto (%)	1,98	1,99	1,76	1,60	1,66
Kostnadsprosent (%)	51,6	63,0	60,3	43,5	54,8





Resultat og Balanse

Resultat	2007	2008	2009	2010
Rente netto	558	637	598	625
Andre inntekter (eks. finans instru.)	155	-24	140	199
Sum inntekter	714	613	739	824
Lønn og adm. kostnader	297	308	319	280
Andre driftskostnader	71	78	78	85
Sum driftskostnader	368	386	397	365
Resultat før tap	345	227	341	460
Tap på utlån	12	114	105	122
Nedskrivninger, tap/gev verdipapir	-2	43	20	-90
Resultat etter tap og nedskrivninger	336	69	217	428
Skatt	98	51	59	96
Resultat	238	18	158	332

Eiendeler	2007	2008	2009	2010
Fordring på sentralbank	543	975	479	429
Utlån til kredittinstitusjon	214	30	1 428	1 590
Br. utlån til kunder	26 005	28 765	24 280	25 580
Ind. nedskrivninger	52	88	113	155
Gr. Nedskrivninger	66	91	110	120
Netto utlån til kunder	25 887	28 586	24 056	25 305
Sert. og obligasjoner	2 807	2 797	8 583	9 340
Aksjer	222	221	336	350
Eierinteresser	130	282	264	248
Var. driftsmidler	114	110	105	96
Andre eiendeler	219	766	285	316
Sum eiendeler	30 138	33 767	35 536	37 674

Gjeld og Egenkapital	2007	2008	2009	2010
Gjeld til kredittinstitusjoner	1 591	2 217	6 251	5 628
Innskudd	15 709	16 111	16 992	17 338
Ansvarlig lån	292	299	700	500
Øvrig verdipapirgjeld	9 711	11 882	8 664	11 034
Øvrig gjeld	561	965	454	422
EK	2 274	2 294	2 474	2 752
Sum gjeld og EK	30 138	33 767	35 536	37 674

Vs. Ola Banken	Nøkkeltall			Rating score		
	H1 2011	Ola Banken	Diff.	H1 2011	Ola Banken	Diff.
Forvaltningskapital (NOKm)	39 357	9 305	30 052	3,00	2,34	0,66
Kapitaldekning (%)	15,0	14,2	0,8	-	-	-
Innskuddsdekning (%)	66,1	74,5	-8,4	-0,25	-	-0,25
Tap på utlån (%)	0,14	0,04	0,1	-0,13	-	-0,13
Rentenetto (%)	1,7	1,6	0,1	-	-	-
Kostnadsprosent (%)	54,8	56,6	-1,8	-	-	-
			SUM	2,63	2,34	0,29

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