



Annual report 2013

The Association of Norwegian Finance Houses



Finansieringsselskapenes Forening

Managing director's statement

In terms of results, 2013 was yet another good year for the member companies. The industrialised countries are experiencing an upturn. This is due to a continued very expansive monetary policy combined with a gradual reduction of imbalances following the boom years in the middle of the last decade. Even though growth is on its way up, high debts, tight budgets, much available capacity and tight credit provides for a modest growth. There is still a hesitant attitude in business towards new investments. The year has been characterised by the member companies focusing on portfolio quality rather than by increased volumes. Loss development is under control.



The Norwegian economy cooled off during the past year, and by the entrance to 2014 we are experiencing a slow down in economy. Unemployment is expected to continue to rise until the end of 2015 and cost growth appears not to be high enough for the inflation to reach its goal. The temperature in the housing market has decreased significantly the last six months, and we estimate a continued lowering of prices until the end of next year.

An oil boom on the wane may contribute to a continued slow down in economy the coming three years. Annual growth is expected to be low, with downturns in investments in oil and housing, and low growth in business' investments. Continued low interest rates and an expansive finance policy will contribute to raise public sector demand and private consumption.

Several of the member companies had expected little development in volumes in 2013 and set their budgets accordingly.

Good new car sales and increased demand for car financing and consumer loans and a continuing high use of debit and credit cards resulted in a good year for the member companies in the private market.

Companies' investments in new assets continued to be cautious in 2013. The market in oil related industry is still good, but the industry will be monitored closely in the time ahead. The transport and construction industries have had a stable development in 2013.

New leasing investments have recovered during 2013. Still, willingness to invest is expected to be somewhat lower in 2014. The member companies experienced an improvement in defaults and losses and as interest margins are still good, the year in total yielded good results for the member companies.

As a whole, 2013 turned out to be a good year in demanding times and the member companies are well prepared to strengthen their position as financing source and to contribute to business' and households' financing needs.

The Association of Norwegian Financing Houses works to facilitate for the member companies' development of their business in a changing market. Among other things this include the continued work to secure good framework conditions for the member companies and to closely monitor developments in the European finance market.

The European financial crisis' further development, extent and longevity, as well as the crisis' effects on the Norwegian economy and our member companies' operations are still highly uncertain. Nevertheless, 2014 will no doubt be an exciting year and member companies will once again be put to the test when it comes to running profitable and good business in a demanding market.

We want to thank the member companies for their good performance in 2013. We are confident that they are well equipped to continue to harvest from the possibilities the new year will bring.

A handwritten signature in black ink, which reads "Anne-Lise Løfsgaard". The signature is fluid and cursive.

Anne-Lise Løfsgaard
Managing Director
FINFO

The Association of Norwegian Finance Houses is meant to be a natural interest group for all finance companies, banks and other companies who run this kind of business in Norway. Through high competence and market knowledge, the association is to appear as a representative for the business sector to the surrounding world, while inwards, the association is to pass on knowledge and contribute to a common business sector culture with healthy competition between the companies.

Main features

2013 – an outline

- In terms of results a good year for the financing companies
- Interest margin still on a high level, defaults and losses under control
- Willingness to invest has partly returned in the business sector
- Sustained demand from the consumer market secured volumes on the same level as in 2012
- Bank total assets are increasing



Figures, per cent of average bank total assets	2009	2010	2011	2012	2013
Gross interest income ¹⁾	4,9%	4,4%	4,1%	4,4%	4,3
Operating results before losses ¹⁾	2,9%	2,7%	2,4%	2,5%	2,6
Losses ¹⁾	1,1%	0,9%	0,5%	0,5%	0,5
Gross income from ordinary operations ¹⁾	1,9%	2,1%	2,1%	2,0%	2,1
Figures, NOK billion	2009	2010	2011	2012	2013
Gross income from ordinary operations ¹⁾	3619	3874	4227	4804	5690
Member companies' collected bank total assets by 31.12 ^{1) 2)}	201,8	212,5	232,8	254,5	281,8
New leasing investments, total	29,5	31,6	36,7	38,8	40,2
New leasing investments, private cars	6,5	9,5	10,6	11,4	12,4
New investments, other loans (car- and remaining loans)	27,9	29,9	36,4	38,3	36,3
Factoring turnover, incl. bloc-factoring	126,8	117,9	126,9	132,9	136,6
Factoring loans	5,6	5,6	5,8	6,5	5,4
Credit cards, total turnover (international and domestic)	57,9	64,7	80,9	86,8	103,2
Card based loans and blank credits, outstanding loan volumes	32,7	34,7	36,6	44,2	48,7

¹⁾Preliminary figures 2013

²⁾Branches' total assets are estimates

Source: The Association of Norwegian Financing Houses

Business areas

Leasing:

- Strong position as source of financing for the business sector
- Industrial equipment, machinery and transport regain their position as dominant leasing objects
- Satisfactory earnings, lower losses
- Reduced order backlog into 2014 compared to a normal year

Car financing:

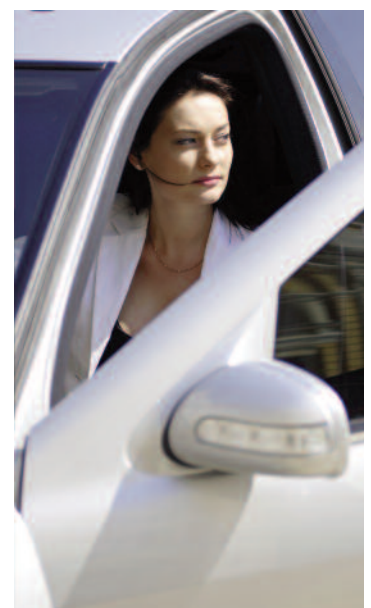
- Continued increase in leasing financing of private cars
- Slight weakening of vehicle leasing
- High new cars sales contributed to growth in new car loans to consumers
- Member companies still preferred source of leasing financing in the car market

Factoring:

- Dampened turnover and loans, still low levels
- Invoice volumes slightly lower than the two previous years
- Online factoring solutions contribute to increase factoring's attractiveness to companies
- Factoring acknowledged as active part of companies' financial strategies

Credit and debit cards:

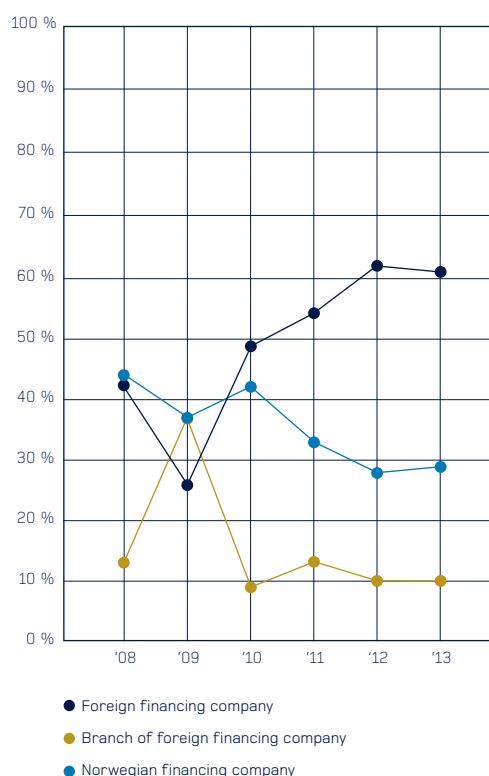
- Strong growth in international credit- and debit cards and continued growth in turnover
- Card based loans continued to grow in 2013
- Loss percentage still low
- International cards used more frequently
- International credit and charge cards attractive means of payment as well as source of financing



The year in brief

- JAN** New regulation involving a duty for all service providers to make public their complete prices. Mandatory for finance businesses to use Finansportalen (online finance guide). The ministry of Finance puts forth demands for changes in the Norwegian Financial Services Complaints Board in order to strengthen consumer rights.
- FEB** ESA remarks that Norwegian legislation on fees on leased vehicles are not in accordance with the EEA agreement. The Court of Appeal accepts contract terms on change of interest margins in NIBOR (Norwegian InterBank Offered Rate) contracts.
- MARCH** The Supreme Court rules with final effect that finance businesses with shared business cannot simply utilise turnover numbers as basis for allocation of ingoing VAT. Finfo sends request to the ministry for transitional rules.
- APRIL** The Ministry of Finance changes the law on penalty interest resulting in a de facto one percentage point increase of penalty interest towards consumers.
- MAY** Sjur Loen, Nordea Finans, is elected chairperson at Finfo's annual meeting in Trondheim. IFRS presents new proposal on international accounting regulations for leasing.
- JUNE** The Financial Supervisory Authority issues new guidelines for invoicing of credit card debts.
- JULY** Change in Norwegian regulations on capital requirements in parallel with CRD IV. Still politically difficult to include CRD IV into the EEA agreement. The EU Commission presents draft for new Payment Services Directive (PSD 2).
- AUG** The Government strengthens consumers' position in the Norwegian Financial Services Complaints Board through deciding that first instance treatment in court shall be covered by the finance business if the latter chooses not to abide by the complaint board's decision.
- SEPT** The Consumer Ombudsman publishes updated version of Guidelines for marketing of credits.
- OCT** Annual meeting in Leaseurope and Eurofinans in Rome.

Member companies' loans volumes (share per group)



- NOV** The Stoltenberg cabinet presents suggestion for a debt register. The new Solberg cabinet withdraws the proposal.
- NOV** The Financial Supervisory Authority presents survey showing that none of the insurance mediator companies (agents) operate completely in line with legislation.
- DEC** Parliamentary decision on VAT exemption for leasing of electric cars. Cabinet introduces requirements on countercyclical capital buffer as part of the adjustment to CRD IV. The Minister of Children, Equality and Social Inclusion informs in a meeting where Finfo participates that there will be a new proposal on debt register.

The association in brief

The Association of Norwegian Finance Houses is a trade association for financing companies operating in Norway. Members are finance companies or other financial institutions with a license in Norway, performing business within the areas of leasing, factoring, loans with security for unpaid purchase, credit cards, redemption services and other consumer financing services.

The association may, moreover, accept as members, branches of foreign financing companies established in Norway or other financial institutions operating within the abovementioned areas. To be accepted as a member, there is the requirement that the company is supervised by

the Financial Supervisory Authority or an equivalent foreign authority and is subject to equity capital and public accounts requirements.

The association covers approximately 90 % of the market and had 36 members at the end of the year –22 Norwegian enterprises and 14 branches of foreign credit institutions. The association represents the members' interests towards the authorities and function as a consultative body for bills affecting member companies' business. Furthermore, the association provides assistance on legal, accounting, and administrative matters to its members. The association is a member of the European organisations Eurofinans and Leaseurope, as well as Finance Norway.

Member companies' operations 2013

The European crisis has continued to put its stamp on 2013, with dampened willingness to invest both in the business sector as well as in private households. The member companies experienced an increase in new sales volumes in both the private as well as the business market. Bank total assets increased by almost 11% in 2013 and have increased by 41% since the financial crisis in 2008. As a whole, 2013 was another good year for the member companies, with good interest margin and continued control of defaults and loss from loans. The international economy shows signs of improvement as we enter 2014, while the Norwegian economy is stagnating. Therefore, the member companies must expect another challenging year.

Main features

Satisfactory profitability

With a net collected operating result at NOK 5.7 billion, 2013 was a good year for the member companies. Turnover constituted 2.12 per cent of average bank total assets, compared to 1.98 per cent the year before.

The market for financing companies is complex, thus there are great variations between companies regarding both turnover and balance. The member companies as a whole had the relatively best earning of all groups of financial institutions in 2013, as previous years.

Increase in breaches and losses

Recorded losses for our member companies is still on a low level in 2013 and constituted 0.52 per cent of average bank total assets, compared to 0.53 per cent in 2012. Gross defaulted loans per 30 days constituted 6.4 per cent of gross loans for Norwegian financing companies towards the end of the year, according to The Financial Supervisory Authority of Norway, compared to 8.5 per cent in 2012. This is considered an acceptable level for the member companies.

Stable bank total assets, reassuring solidity

The member companies' bank total assets grew by almost 11 per cent through 2013, compared to 6 per cent the year before. The estimated bank total assets for all companies were NOK 281.2 billion by the end of 2013. Average capital cover for member limited companies was 20.1 by the end of the year, compared to 15.2 per cent in 2012. The authorities' minimum is 8 per cent.

Leasing

Willingness to invest returns

Leasing financing of new assets increased by 3.9 per cent through the year and ended at NOK 40.3 billion, which is a continued increase compared to the year before. There is an increase in the sectors industrial equipment and machinery and private cars, while land based transport and office, and dataequipment shows a slight decrease. This indicates a more reluctant willingness to invest than before in the business community. Leasing of private cars has continued its positive development and ended at an 8.8% increase.

Broad spectrum of leasing objects

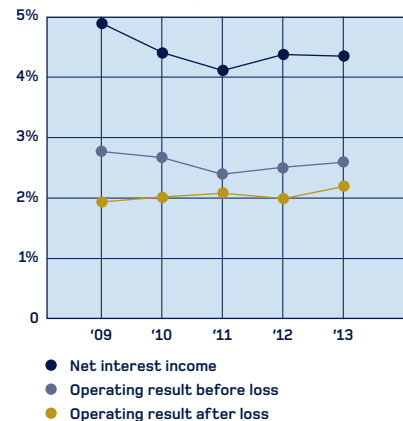
The member companies' leasing portfolio increased by 5 per cent in 2013, after a 2 per cent increase in 2012. Total portfolio was NOK 90 billion at the end of the year. Industrial equipment and machinery make up 33 per cent of the portfolio, followed by private cars and land based transport with 26 per cent and 28 per cent, respectively. Industry and the service sector are the industries that most often use leasing financing of new assets.

Considerable share of leasing

Business investments in transport, machinery and equipment totalled to NOK 128 billion in 2013, according to Statistics Norway (preliminary figures), compared to NOK 119 billion the previous year. The member companies financed 31 per cent of these leasing investments and thus have a solid position as a financing source for Norwegian business. This form of financing has traditionally had a stronger position internationally than in Norway, but developments the past few years show that leasing has strengthened its position as a means of financing for Norwegian companies.

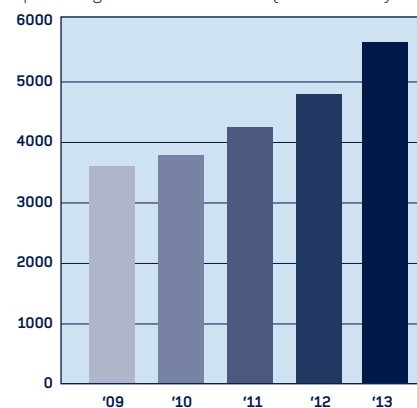
Net interest income and operating result

In percent of average bank total assets for the member companies



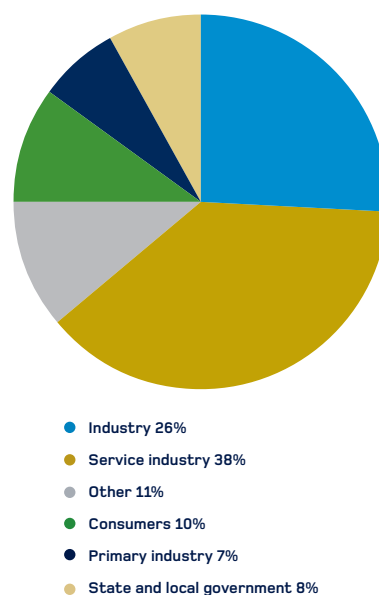
Turnover from ordinary activities

Operating result after loss (million NOK)



New leasing investments

Divided after business



Car financing

New impetus from new car sales

142 151 new private cars were sold in 2013, compared to 137 967 the year before. This is a 3 per cent increase. Not since 1986 has there been sold more private cars in Norway. Willingness to invest in cars is back in both the consumer and the business market.

Used car sales continued to show a positive development in 2013 and ended at 430 008 changes of ownership, compared to 418 248 the previous year. The number of imported used cars fell by 0.8 per cent per cent and ended at 30 312 cars in 2013.

Member companies financed 76 673 new and used imported cars (44 per cent) and 100 363 used cars (23 per cent) in 2013. The member companies' car administrative solutions for businesses included 47 192 cars by the end of 2013, compared to 50 524 cars the year before.

Private leasing increasingly popular

Passenger car leasing totalled to NOK 12.4 billion in 2013, an 8.8 per cent increase from the year before. Private leasing continued to increase in 2013 and constitutes nearly 41% of the volume financed through member companies. Leasing of vehicles below 3.5 tons, mainly vans, decreased by 0.8 per cent through 2013. The transport and construction industries traditionally finance large part of their vehicles through leasing and it will be interesting to see if the downturn in housing construction will have an impact on the sales of vans the coming year.

Large share of private car loans

Both companies as well as private individuals choose to finance car purchases through loans procured by our member companies and the loans are to a large extent secured through lien. Private car loans were on approximately the same level in 2013 as the year before, 84 per cent.

The member companies' sales of new car loans increased by 2.9 per cent in 2013 and amounted to NOK 31.6 billion. The member companies thereby consolidated their dominant position in the car loans market.

Factoring

Slight increase in turnover and loans

The increase in turnover experienced in 2012 continued in 2013, however only slightly, with 2.8 per cent to NOK 136.6 billion, and is now back at the level from before the financial crisis. The invoice volume ended above the past two years' result, but loans were significantly reduced and constituted NOK 5.4 billion by the end of the year. The downturn was mainly due to the loss of a few major clients.

Companies in diverse industries choose factoring, and knowledge about the product increases among financial controllers and managers. Common to companies choosing factoring, is that they sell their goods and services on credit, mainly to other companies. Many are operating in the domestic market but import and export companies, too, use the financing companies' services.

Online factoring

Online services offered by the factoring companies have been welcomed by business and improves efficiency. Active promotion work and increased knowledge about the factoring product combined with further product development will increase demand even more and contribute to continued growth.

Credit and debit cards

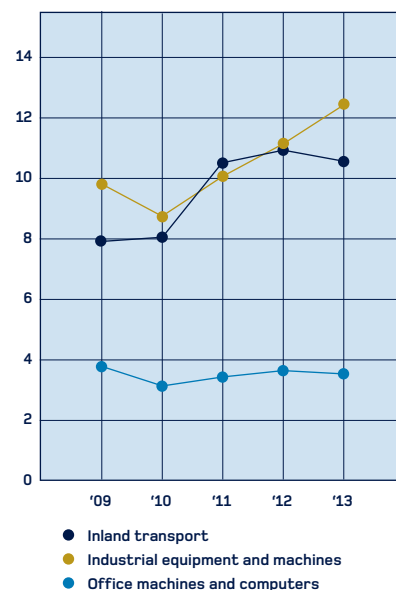
From 2012, we have decided to use the same card terms as Statistics Norway uses in its reports. This means that the previous term "payment card" has been changed to "invoice card" and that "payment cards" now is a common term for invoice cards and credit cards.

Previous years the statistics has included numbers from non-member companies. From 2012, only numbers from member companies are included.

The Financial Supervisory Authority of Norway has performed calculations for consumer financing services by evaluating credit card debts and non-secured loans to consumers. The association accounts for more than 72 per cent of total consumer financing services in Norway.

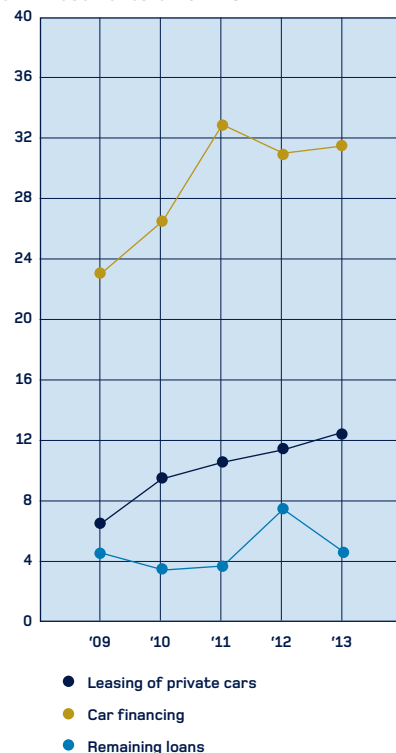
New leasing investments

Billion NOK



Car financing

New investments billion NOK



International cards dominate

By the end of 2013 there were 5.1 million international credit and debit cards in Norway

The international credit cards represented the majority of cards issued by the end of 2013. With a turnover of NOK 102.1 billion, they accounted for 83 per cent of total turnover.

International credit cards experienced an increase in turnover. The growth is due to, among other things, increasing online shopping and inclusion of international credit cards in the banks' customer programmes. Also, some national credit cards have been reversed to international credit cards during the year.

Average turnover per transaction for international credit cards increased by 11% compared to 2012. This means that cards are used more often as means of payment and used for smaller amounts.

Company cards accounted for 12 per cent of total turnover related to international and national invoice and credit cards. However, many private cards are to a significant degree used also for work related payments.

National credit cards

The total turnover related to national credit cards decreased by 36 per cent compared to last year. Still, this is a moderate volume compared to international invoice and credit cards. It appears that an increasing number of companies replace national credit cards with international ones. An average transaction of NOK 2247 implies that national credit cards are mainly used for first buys only. In comparison, international invoice cards have an average of 37 transactions per year.

National credit cards and international invoice cards have traditionally been used for very low withdrawal amounts and most of the turnover has been related to purchases. The international credit cards have the largest amount of cash withdrawals.

Increase in loans volume and defaults under control

Outstanding loan volume for invoice and credit cards increased 7 per cent and ended at NOK 37.4 billion in 2013. The stabilization of loan volumes on a high level confirms cards position as preferred

means of payment and source of financing.

Other loans unsecured increased by 21 per cent compared to the previous year and ended at NOK 11.2 billion in 2013. The member companies have strict credit evaluations for consumer loans and reject a high percentage of applications. The share of defaults and non-performing, short-based loans amounted to 4.2 per cent of the loan volume at the end of the year, which is a slight decrease from 2012. The association has expressed the need for a general debt register to ensure a continued decrease in loss levels in the years to come.

Possibilities through technology

The payment system in Norway, as well as internationally, is moving towards increased use of card-based, electronic transactions. Technological developments also provide possibilities for product development and distribution through new channels. The interface towards actors outside the traditional financial area will, therefore, be an important issue to be addressed and gives expectations of good prospects for the card-business in the future.

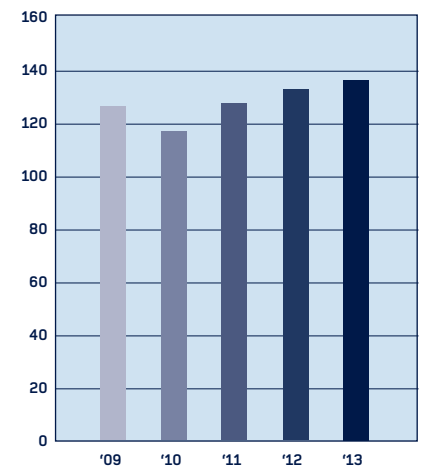
Prospects for the future

2013 was another lean year, with a growth in traditional export. With an upsurge in the global economy, including Europe, it is set for better times ahead. This expectation is supported by a positive view on the market situation among a majority of export businesses at the end of 2013.

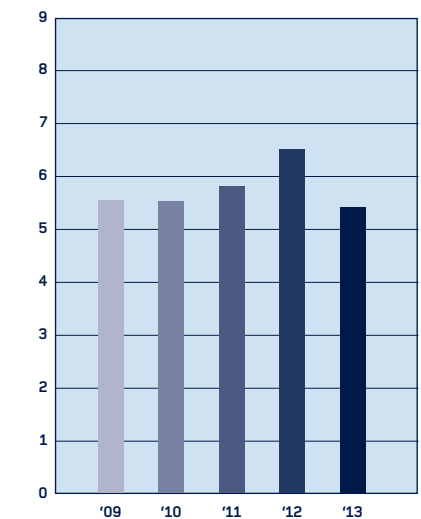
In the absence of an economic expansion, we believe the investment share will stay low the coming years. On the one hand, a higher export growth will contribute to increase the business community's willingness to invest. On the other hand, weakened demand from the domestic oil sector contributes to the opposite. Also, businesses seem to have some free capacity. We expect only a marginal growth in the mainland companies' investment in years when oil investments fall.

The building of new housing has stagnated the past year, in the wake of falling house prices. We expect a decrease in housing investments during the coming years. There is also a lower growth in consumption, as the growth in the households' real disposable income went down last year. Increased pension savings maintains savings levels on an acceptable level. Higher debts might have lead to a stronger wish for financial buffers.

Factoring sales Billion NOK

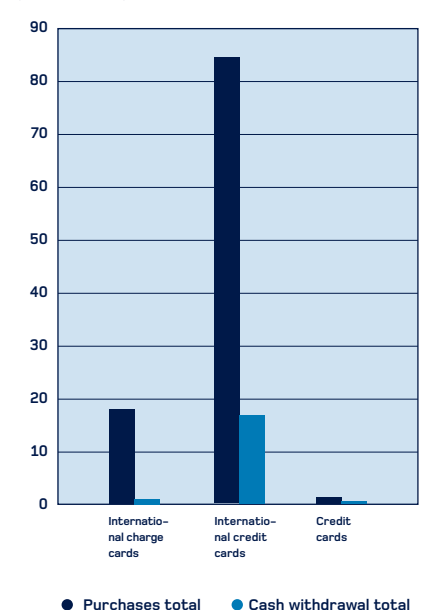


Factoring loan Billion NOK



Cards, distribution turnover

Purchases/cash withdrawal 2010 (Billion NOK)



The consequences for the member companies are, among other things, continued low order backlog into 2013 and continued moderate levels of new sales to business clients. A positive trend is that loss and defaults figures are lower than last year. The value reduction of used leasing equipment implies expectations of decreased sales income for the member companies.

However, there are several reasons to be optimistic for the future. The interest margin is at the same level as last year as we enter 2014 and on an acceptable level. Consumer market demand is satisfactory. It is expected an increase in savings. This will affect demands from private households, which will grow less than before. Loans and leasing engagement terms have also extended to a certain degree and parts of the business market seem to an increasing degree to investments in new assets.

The uncertainty in the world economy affects the Norwegian economy and industries that traditionally finance assets through leasing, however. Signals from business and industry imply that the member companies expect a willingness to invest on the same level as in 2013.

The car industry expects somewhat lower new car sales volumes than in 2013. The member companies expect new sales to end at approximately 130 000 cars. The member companies have reason to believe that the financing business will have its share of these car sales and finance an increased share through loans and leasing. With a used cars turnover above 400 000 units, competition over car customers will continue to be hard also in 2014.

Factoring experienced a decrease in loans in 2013. However, the member companies believe this trend will turn in 2014. For banking conglomerates with own financing companies, factoring provides greater security for engagements and better and more flexible financing solutions for business clients.

The member companies account for 72 per cent of consumer financing services, according to numbers from the Financial Supervisory Authority of Norway. Consumer finance includes card based loans and other unsecured consumer loans of sizes from NOK 10.000 to 400.000. Ever more people use cards as a means of payment at home, abroad, for private purchases and business

travels. The member companies are a significant contributor and source of financing and are expected to keep this position in 2014.

The member companies have good opportunities to reach satisfactory business volumes also in 2014, although focus will to a large extent be on maintaining the quality of existing portfolios. Loss development is under control and losses are expected to stay low.

Unemployment is, by experience, the single most important factor causing defaults in the consumer market. For the time being, unemployment in Norway is on a moderate level and is expected to stay moderate through the year. At the same time, a low interest rate level gives more people the ability to manage their financial obligations.

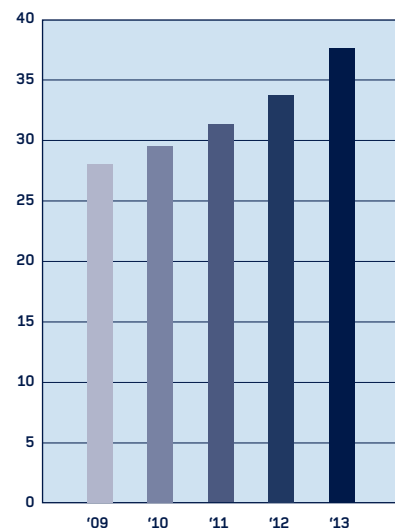
In periods of economic downturns, there is an increase in incidents of fraud, such as identity theft, skimming of cards, lease financing of non-existing equipment and leased equipment being sold to third parties. Within factoring there tends to be increased degrees of complaints and netting. The member companies have a stronger focus than before on this.

Norway's relationship to EU markets will also affect the development for the member companies. Customers' access to and ability to compete in this important market will affect the willingness and ability to invest. More than two thirds of the member companies, measured by loan volumes, now have foreign owners, and it will be important that the authorities have a European perspective when shaping future framework conditions in ways that ensure the possibility to offer competitive solutions. We see a tendency to Norwegian authorities restricting the frame conditions more than other Scandinavian and European authorities. This will cause an unfavourable distortion of competition. The association has an important role in influencing this development.

The member companies have had many good years and have proved to be skilled in financing a substantial share of investments made by business and households alike in a profitable way. Market opportunities in 2014 is characterised by both optimism as well as some uncertainty. The membership companies have a good foundation for delivering good results also in 2014.

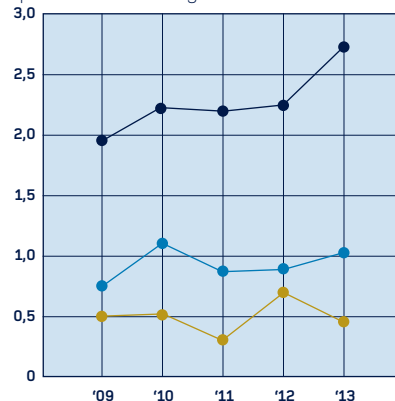
Payment cards

Outstanding loan volume (billion NOK)



Profit development in the financial institutions

Result from ordinary activities before taxes in per cent of average bank total assets



- Finance companies
- Commercial banks and savings banks
- Mortgage companies

The figures for 2013 is preliminary, and include 25 Norwegian finance companies. Some of the companies are not member of the Association of Norwegian Finance Housees.

Source: Financial Supervisory Authority

The organization of the association

Board members

Chairman:	Sjur Loen	Nordea Finans Norge AS
Deputy chairman:	Olav Hasund	Santander Consumer Bank AS
	Morten Guldhaug	DNB, avd. DNB Finans
	Carsten Thorne	SG Finans AS
	Anne-Christine Joys	Sparebank 1 SR - Finans AS
	Rolf Sten-Andersen	SEB Kort Bank AB, Oslofilialen

Deputy board members

Andreas Flognfeldt	Eika Gruppen AS
Stein Ivan Solbakken	Volkswagen Møller Bilfinans AS
Anders Ree Pedersen	Leaseplan Norge AS

Nominating committee

Tore Haugstvedt	Nordea Finans Norge AS
Arne Hodnefjell	SG Finans AS
Tom Kirkeby	DNB, avd. DNB Finans

Deputy member	Hermod Bakkejord	Sparebank 1 Finans Nord-Norge AS
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Administration

Anne-Lise Løfsgaard	Adm. dir.
Jan Fr. Haraldsen	Direktør
Torill Alsaker	Konsulent



Finansieringselskapenes Forening

Members pr januar 2014

Company	Company	Phone (+47)	www
Bank Norwegian AS	Postboks 338 Sentrum, 0101 OSLO	02929	www.banknorwegian.no
BB Finans ASA	Postboks 103 – Minde, 5821 BERGEN	05115	www.bbf.no
BMW Financial Services NUF	Postboks 1, 1330 FORNEBU	67 11 80 40	www.bmw.no/finansiering
Brage Finans AS	Postboks 113, 5804 BERGEN	55 61 00 50	www.brage.no
Danske Bank	Postboks 1170, 0107 Oslo	06030	www.danskebank.no
De Lage Landen Finans Norge NUF	Postboks 184, 1325 LYSAKER	67 18 70 00	www.delagelanden.com
DNB – divisjon DNB Finans	Postboks 1600 Sentrum, 0021 OSLO	03000	www.dnb.no
Diners Club Norge, filial av Diners Club Nordic AB	Postboks 1589 Vika, 0118 OSLO	21 01 50 00	www.dinersclub.no
Eika Kredittdbank AS	Postboks 2349 Solli, 0201 OSLO	22 87 81 00	www.eika.no
EnterCard Norge AS	Postboks 6783 St. Olavs plass, 0130 OSLO	21 31 66 00	www.entercard.no
Eurocard, filial av Eurocard AB	Postboks 1672 Vika, 0120 OSLO	21 01 55 00	www.eurocard.no
Finaref AS	Postboks 555, 1411 KOLBOTN	63 00 18 15	www.finaref.no
Folkia AS	Karenslyst alle 8B, 0278 OSLO	73 10 33 00	www.folkia.no
Forso Norge NUF	Postboks 573, 1411 KOLBOTN	66 99 71 00	www.forso.no
AS Finansiering	Postboks 7203 Majorstuen, 0307 OSLO	02259	www.finansiering.no
GE Money Bank	Postboks 8060, 4068 STAVANGER	51 83 60 00	www.gemoney.no
Handelsbanken Finans NUF	Postboks 1342 Vika, 0113 OSLO	22 39 70 00	www.handelsbanken.no
Ikano Bank AB (publ), Norway branch	Postboks 295, 1372 ASKER	66 85 86 40	www.ikanobank.no
Landkreditt Finans AS	Postboks 7833, 6022 ÅLESUND	70 15 40 00	www.landkredittfinans.no
LeasePlan Norge AS	Postboks 6019 Etterstad, 0601 OSLO	23 06 98 00	www.leaseplan.no
Nordea Finans Norge AS	Postboks 1166 Sentrum, 0107 OSLO	22 48 66 00	www.nordeafinans.no
Santander Consumer Bank AS	Postboks 177, 1325 LYSAKER	21 08 30 00	www.santander.no
Scania Finans AB – Filial Norge	Postboks 250 Leirdal, 1011 OSLO	22 79 34 00	www.scania.no
SEB Kort Bank AB, Oslofilialen	Postboks 1373 Vika, 0114 Oslo	21 01 51 00	www.seb.no
SG Finans AS	Postboks 105, 1325 LYSAKER	21 63 20 00	www.sgfinans.no
Siemens Financial Services AB NUF	Postboks 1 Alnabru, 0613 OSLO	22 63 49 00	www.siemens.no
Sparebanken Møre	Keiser Wilhelmsgt. 29/33, 6001 ÅLESUND	70 11 30 00	www.sbm.no
SpareBank 1 Finans Nord-Norge AS	Postboks 6801 Langnes, 9298 TROMSØ	02244	www.snnfinans.no
SpareBank 1 Finans Østlandet AS	Postboks 223, 2302 HAMAR	07790	www.sb1fo.no
SpareBank 1 Gruppen Finans AS	Postboks 1347 Sentrum, 6001 ÅLESUND	70 11 36 00	www.factoring.no
SpareBank 1 Finans Midt-Norge AS	7467 TRONDHEIM	07301	www.smnfinans.no
SpareBank 1 SR-Finans AS	Postboks 114, 4065 STAVANGER	04002	www.sr-finans.no
Svea Finans	Postboks 6601 Etterstad, 0607 OSLO/ Brøsetveien 168, 7048 TRONDHEIM	21 54 24 00	www.sveafinans.no
Teller AS	Postboks 333 Skøyen, 0213 OSLO	815 00 400	www.teller.no
Toyota Kredittdbank GmbH NUF	Postboks 704, 3003 DRAMMEN	32 20 84 00	www.toyotafinans.no
Volkswagen Møller Bilfinans AS	Postboks 6671 Etterstad, 0609 OSLO	24 03 33 01	www.bilfinans.no