

A dynamic photograph of water splashing against a blue background. Several coins are suspended in the water, creating a sense of motion and value. The water droplets are sharp and detailed, reflecting light.

Annual report 2014

The Association of Norwegian Finance Houses



Finansieringsselskapenes Forening

Managing director's statement

In terms of results, 2014 was yet another good year for the member companies. From a Norwegian point of view, we must go six years back in time to find a more dramatic end of one year and transition into a new one. Since last summer, the petroleum price is halved, the exchange rate for the Norwegian krone is significantly reduced, and the prospects for our oil dependent Norwegian economy are substantially darkened. The attitude towards new investments is still hesitant. 2014 was marked by increased competition between the member companies and it is important that the risk the companies undertake, is reflected in customer prices. Otherwise, profitability will soon be poor. Loss development is under control.



Approximately every ten workplace is directly or indirectly related to the petroleum industry. For a longer period of time, Norwegian employees have had nearly twice the wage growth as employees in the most important competitor countries. Thanks to the petroleum industry and a wealthy state, Norway also has to a large extent gone clear of the financial crisis. The "oil break" is now hitting the Norwegian economy. Half of the oil and gas to be extracted is already extracted.

Still, 2015 will not be a year of crisis for Norway. The petroleum sector will continue to have a high activity level. The interest rate has been reduced and is expected to be further reduced this June. Fortunately, Norway still has its own currency, which has plummeted. Together with a more moderate growth in wages, this has improved Norwegian competitiveness. This will help the industry to turn towards the export markets, which also will grow to a certain extent as a result of lower priced energy. In addition, the government's fiscal rule involves a continued influx of money from the petroleum industry into the Norwegian economy.

Cost cuts and a tighter job market will hold the wage growth down, meaning that the real wage growth will be the lowest in 25 years. The households' attitudes towards lower wage growth will have an impact on consumption growth and if the income still will be set aside for savings, the growth in consumption will be lower than previous years. This will affect the housing market and we will see falling prices as a result. This will dampen the building of new housing. In addition, weak prospects will give a moderate downturn in business' investments.

Several member companies had expected a flat volume development for 2014 and had budgeted accordingly.

Another good year for new cars sales and an increased demand for car financing and consumer loans, together with a continued high use of payment and credit cards, resulted in a good year on the private side.

Companies' investments in new assets continued to be cautious in 2014. Petroleum related industry has been hard hit by reduced

price levels, resulting in companies reducing their investments. There will still be a need for investments related to maintenance, but the industry will be closely monitored in the time coming. Transport and construction industries saw a stable development in 2014.

New leasing investments recovered during 2014. Still, a somewhat lower willingness to invest is expected for 2015. 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, 2014 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, 2015 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 the year gone by. 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 appears to read "Anne-Lise Løfsgaard". The signature is fluid and cursive.

Anne-Lise Løfsgaard
Managing director
FINFO

Main features

2014 – an outline

- In terms of results another good year for the finance companies
- Interest margin still on a high level, defaults and losses under control
- Cautious approach to new investments in business
- Sustained demand from the consumer market secured volumes on the same level as last year
- Increasing bank total assets



<i>Figures, per cent of average bank total assets</i>	2010	2011	2012	2013	2014
Gross interest income ¹⁾	4,4%	4,1%	4,4%	4,3	4,1 %
Operating results before losses ¹⁾	2,7%	2,4%	2,5%	2,6%	2,9%
Losses ¹⁾	0,9%	0,5%	0,5%	0,5	0,6 %
Gross income from ordinary operations ¹⁾	2,1%	2,1%	2,0%	2,1	2,3 %
<i>Figures, NOK billion</i>	2010	2011	2012	2013	2014
Gross income from ordinary operations ¹⁾	3874	4227	4804	5401	6814
Member companies' collected bank total assets by 31.12 ¹⁾²⁾	212,5	232,8	254,5	281,8	307,7
New leasing investments, total	31,6	36,7	38,8	40,2	46,6
New leasing investments, private cars	9,5	10,6	11,4	12,4	15,3
New investments, other loans (car- and other loans)	29,9	36,4	38,3	36,3	38,0
Factoring turnover, incl. bloc-factoring	117,9	126,9	132,9	136,6	156,5
Factoring outstanding credit	5,6	5,8	6,5	5,4	7,4
Credit cards, total turnover (international and domestic)	64,7	80,9	86,8	103,2	124,8
Card based loans and blank credits, outstanding loan volumes	34,7	36,6	44,2	48,7	56,6
1) Preliminary figures for 2014					
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, machines and transport regain their position as dominant leasing objects
- Satisfactory earnings, lower losses
- Reduced order backlog into 2015 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 dominant source of leasing financing in the car market

Factoring:

- Positive developments in turnover and outstanding credit
- Invoice volumes have increased
- Online factoring solutions raises the product's attractiveness to companies
- Factoring acknowledged as active part of companies' financial strategies

Credit and Charge cards

- Continued growth in number of international cards and turnover
- Card based loans continued to grow in 2014
- 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** A specific agreement on service and maintenance included in car leasing contracts.
Re-registration fee removed for heavy vehicles
- FEB** Execution of CRD IV sent out for consultation from the Ministry of Finance
- MARCH** EU directive on mortgage credit – Norwegian authorities have not yet clarified whether this will affect other loans in Norway
- APRIL** Finfo discusses with the Ministry of Finance whether the leasing companies can be exempted from adding VAT to annual car tax invoices.
- MAY** Sjur Loen, Nordea Finans re-elected as board chairman by the annual meeting.
VAT exemption for electric cars leasing put on hold.
- JUNE** Finfo agrees with the Consumer ombudsman on guidelines for marketing of private car leasing.
New law on duty on disclosure and right of cancellation.
- JULY** The Ministry of Justice and Public Security facilitates for introduction of electronic official registration.
- AUG** The Ministry of Finance makes changes in the capital requirements as a consequence of the CRD IV.
- SEPT** The Financial Supervisory Authority of Norway publishes results from a survey on invoicing of credit cards and confirms that most companies now do this in accordance with the Authority's circular no. 6/2013.
- OCT** Suggestion on extended contract from 36 to 48 months for purchase of private cars for rental.

Member companies' loans volumes (share per group)



- NOV** Finfo request the member companies to add links to Finansportalen from their respective homepages.
- DEC** New interchange fees for international cards de facto adopted by the EU.
The Scheel committee publishes its recommendation on taxation on capital in an international economy.

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 in 2014

The member companies experienced increased new sales volumes in both the consumer market and the business market. Bank total assets grew by almost 9% in 2014. As a whole, 2014 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 2015, while the Norwegian economy is stagnating. This, in addition to new regulatory issues, involves that the member companies must expect another challenging year.

Main features

Satisfactory profitability

With a net collected operating result at NOK 6.8 billion, 2014 was a good year for the member companies. Turnover constituted 2.31 per cent of average bank total assets, compared to 2.01 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 2014.

Increase in defaults and losses

Recorded losses for our member companies is still on a low level in 2014 and constituted 0.55 per cent of average bank total assets, compared to 0.48 per cent in 2013. Gross defaulted loans per 30 days constituted 7.2 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 7.4 per cent in 2013. This is considered an acceptable level for the member companies.

Stable bank total assets, reassuring solidity

The member companies' bank total assets grew by 9 per cent through 2014, compared to 11 per cent the year before. The estimated bank total assets for all companies were NOK 307.7 billion by the end of 2014. Average capital cover for member limited companies was 17.7 by the end of the year, compared to 14.0 per cent in 2013. The authorities' minimum is 8 per cent.

Leasing

Willingness to invest returns

Leasing financing of new assets increased by 15.6 per cent through the year and ended at NOK 46.6 billion, which is a continued increase compared to the year before. There is an increase in all the sectors industrial equipment and machines and private cars, vehicles and office and data. This indicates a positive attitude to investments in 2014. Leasing of private cars has experienced a remarkable development and ended at a 45.8 per cent increase.

Broad spectrum of leasing objects

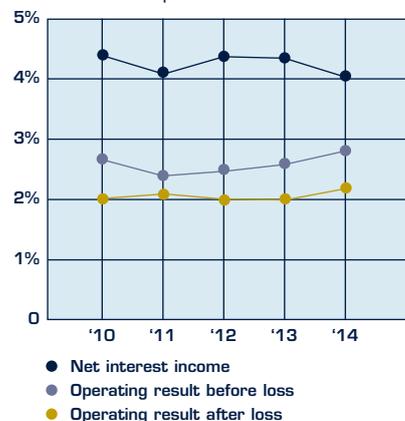
The member companies' leasing portfolio increased by 11 per cent in 2014, following a 5 per cent increase in 2013. Total portfolio was NOK 104 billion at the end of the year. Industrial equipment and machinery make up 29 per cent of the portfolio, while private cars and land based transport make up 33 per cent and 27 per cent, respectively. Industry and the service sector are the industries that most often use leasing financing of new assets.

Considerable share of leasing

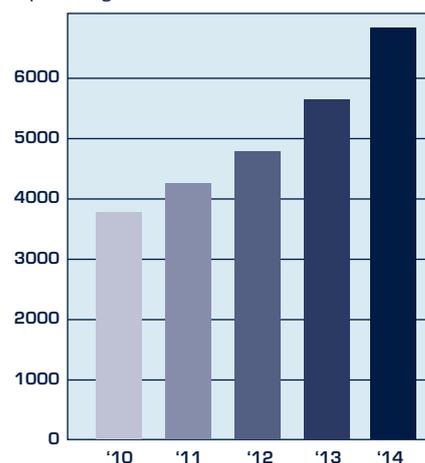
Business investments in transport, machines and equipment totalled to NOK 124 billion in 2014, according to Statistics Norway (preliminary figures), compared to NOK 118 billion the previous year.

The member companies financed 38 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 years show that leasing has strengthened its position as a means of financing for Norwegian companies.

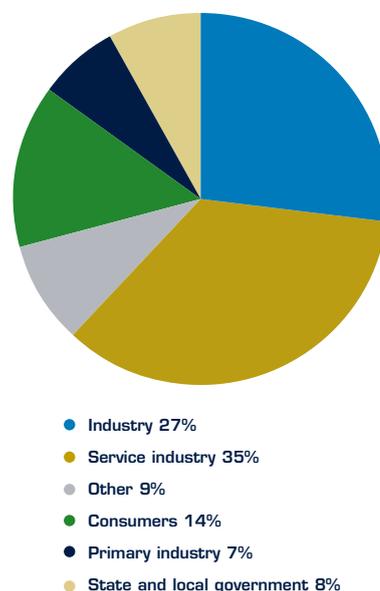
Net interest income and operating result
In percent of average bank total assets for the member companies



Turnover from ordinary activities
Operating result after loss (million NOK)



New leasing investments
Divided after business



Car financing

New impetus from new car sales

The growth in private car sales continued in 2014. 144 202 new private cars were sold in 2014, compared to 142 151 the year before. The willingness to invest in cars has been especially high in the consumer market.

Used car sales continued to show a positive development in 2014 and ended at 437 456 changes of ownership, compared to 430 008 the previous year. The number of imported used cars continued to fall in 2014, with a decrease of 18.3 per cent per cent and ended at 24 757 cars.

Member companies financed 86 752 new and used imported cars (60 per cent) and 100 737 used cars (22 per cent) in 2014. The member companies' car administrative solutions for businesses included 60 268 cars by the end of 2014, compared to 50 047 cars the year before.

Private car leasing still popular

Private car leasing totalled to NOK 15.3 billion in 2014, a 23.5 per cent increase from the year before. Private leasing increased, too and constitutes nearly half of the volume financed through member companies. Leasing of vehicles below 3.5 tons, mainly vans, stayed at the same level as in 2013. The transport and construction industries traditionally finance large part of their vehicles through leasing. The downturn in housing construction affects the sales of vans and it remains to be seen how this will develop in 2015.

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 2014 as the year before, 83 per cent.

The member companies' sales of new car loans increased by 4.7 per cent in 2014 and amounted to NOK 33.1 billion. The member companies thereby consolidated their dominant position in the car loans market.

Factoring

Slight increase in turnover and loans

The increased turnover seen in 2013 continued in 2014 and grew by 14.6 per cent to NOK 156.5 billion. Hopefully, this indicates a development towards a permanent higher level. The invoice volume ended 8.2 per cent above the previous year. Loans grew significantly and constituted NOK 7.3 billion by the end of the year. New customers and increased sales to existing customers explain the increase.

Diverse industries

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. It is expected that active sales activities in combination with continued product development would further increase the demand and contribute to continued growth.

Payment cards

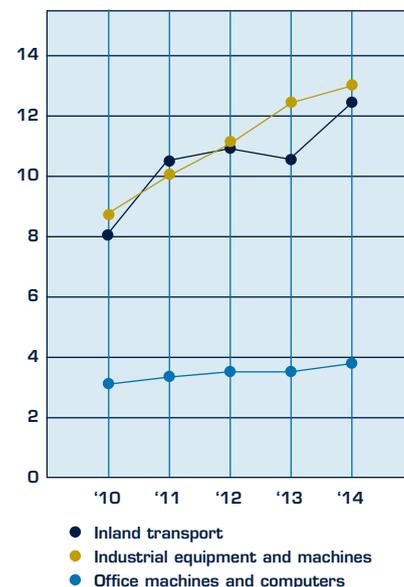
From 2012, we have decided to use the same card terms as Statistics Norway uses in its reports. This means that the previous term "payment card" has been changed to "invoice card" and that "payment cards" now is a common term for invoice cards and credit cards.

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 75 per cent of total consumer financing services in Norway.

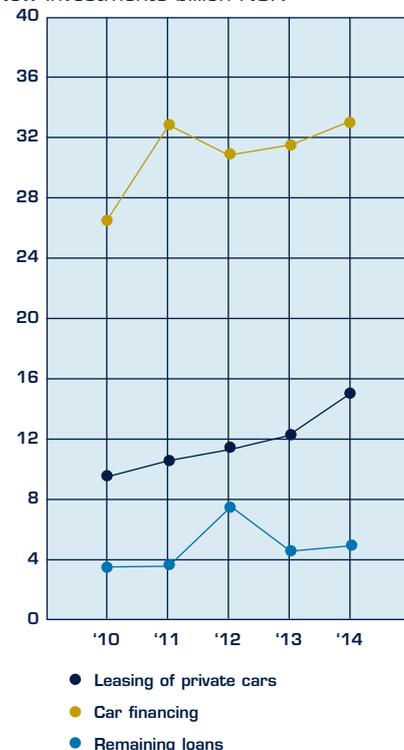
New leasing investments

Billion NOK



Car financing

New investments billion NOK



International cards dominate

By the end of 2014 there were 4.9 million international and domestic payment cards in Norway.

The international credit cards represented the majority of cards issued by the end of 2014. With a turnover of NOK 105.3 billion, they accounted for 84 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 domestic credit cards have been reversed to international credit cards during the year.

Average turnover per transaction for international credit cards stayed at approximately the same level as in 2013. 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 of the international private cards are to a significant degree used also for work related payments.

Domestic credit cards

The total turnover related to national credit cards decreased by 11 per cent compared to last year. Still, this is a moderate volume compared to international charge and credit cards. It appears that an increasing number of companies replace domestic credit cards with international ones. An average transaction of NOK 2370 implies that national credit cards are mainly used for first buys only. In comparison, international charge cards have an average of 37 transactions per year.

Domestic credit cards and international charge 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.

Increasing loans volumes, stable level of defaults

The association has gained several new members from the card and consumer finance sector. This means that we are now representing a very large share of companies in the private market, which

is a positive thing. At the same time, this means that the 2014 figures are not comparable with the previous year's figures. We have, therefore, chosen to publish volume figures instead of changes from last year.

Outstanding loan volume for charge and credit cards constituted NOK 38.3 billion in 2014. The stabilisation of loan volumes on a high level confirms cards position as preferred means of payment and source of financing.

Personal loans ended at NOK 18.4 billion in 2014. The member companies have strict credit evaluations for consumer loans and reject a high percentage of applications.

The share of defaults and non-performing, card based loans constituted 4.4 per cent of the loans volume by the end of the year and is still at an acceptable level. 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

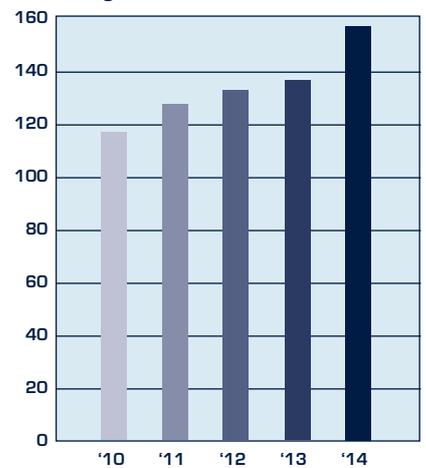
The payment system in Norway, as well as internationally, is moving towards increased use of card-based, electronic transactions. Technological developments also provide possibilities for product development and distribution through new channels. The interface towards actors outside the traditional financial 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

Continued uncertainty regarding the developments of the Norwegian economy will, most likely, contribute to low growth in companies' investments the coming year. Looking further ahead, low interests and increased demand will probably result in an increased growth in company investments.

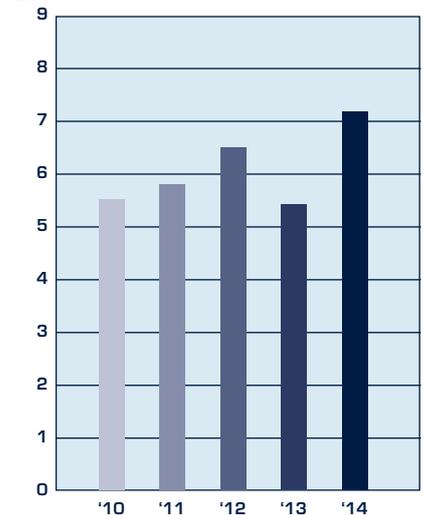
The growth in housing investments is also assumed to go back up the coming years, among other things as a result of a relatively high housing price growth and continued population growth. Low interests on loans are assumed to stimulate housing costs, while prospects of a more moderate growth in wages along with a somewhat higher unemployment rate will dampen this trend. Considering

Factoring turnover Billion NOK



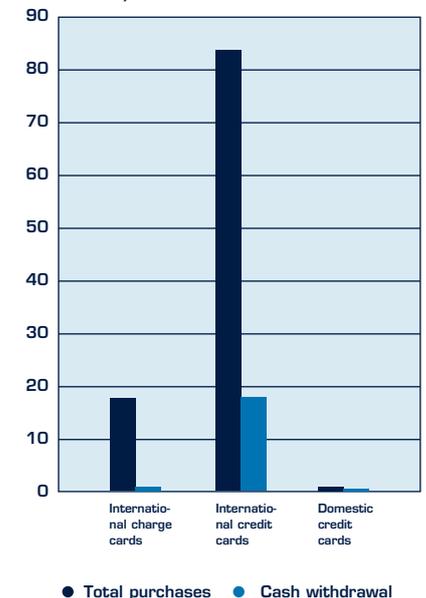
Factoring outstanding credit

Billion NOK



Payment cards, turnover

Purchases/cash withdrawal Billion NOK



the development of housing price levels, it is estimated that the households' debt levels will increase to a certain degree the coming years.

Export growth from mainland Norway is expected to increase in 2015, along with the growth in the most important export markets. Improved competitive power the past two years due to a weakened Norwegian currency makes the export companies better equipped to keep their market shares. The Norwegian cost level is still high.

The consequences for the member companies are, among other things, continued low order backlog into 2015 and continued moderate levels of new sales to business clients. Loss development is expected to be on a continued low level. The value reduction of used leasing equipment implies expectations of decreased sales income for the member companies.

The member companies view the time coming with moderate optimism. The interest margin is at the same level as last year as we enter 2015 and on an acceptable level. Business' lowered willingness to invest implies increased competition among member companies and a pressure on the margins. Therefore, it is important to put a right price on the risk the member companies undertake.

Demand from the consumer market is satisfactory. Increased savings is expected and this will affect the households' demand, which will grow less than before. Duration of loans and leasing has also increased to a certain degree.

The uncertainty in the world economy affects the Norwegian economy and industries that traditionally finance assets through leasing. Signals from business and industry imply that the member companies do not expect an increased in the financed volume in 2015.

The development in the new cars sales so far this year demonstrates a clear downturn from last year. The slow start to the year may, however, be connected to changes in fees implemented from the start of the year. Mainly it was plug-in hybrid cars that got fee reductions, while

several other, more expensive cars, got heightened fees.

The member companies expect a new cars sales of 130 000 cars in 2015. This is a significant cool-off after four strong years with annual sales around 140 000 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 2015.

Factoring experienced a positive development in 2014. The member companies believe this trend will continue in 2015. For banking conglomerates with own financing companies, factoring provides greater security for engagements and better and more flexible financing solutions for business clients.

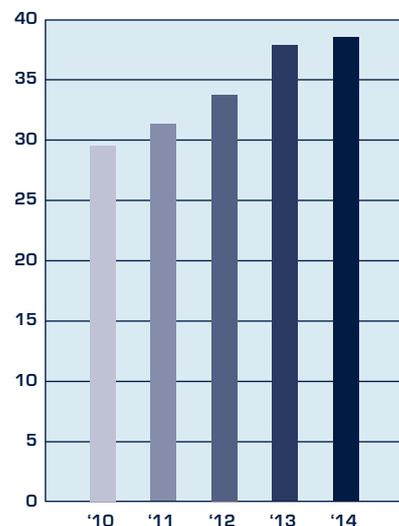
The member companies account for 75 per cent of consumer financing services, according to numbers from the Financial Supervisory Authority of Norway. Consumer finance includes card based loans and other unsecured consumer loans of sizes from NOK 10.000 to 400.000. Ever more people use cards as a means of payment at home, abroad, for private purchases and for business travels. The member companies are a significant contributor and source of financing and are expected to keep this position in 2015.

The member companies have good opportunities to reach satisfactory business volumes also in 2015, although focus will probably be kept on maintaining the quality of existing portfolios. Loss development is under control and is expected to stay at a low level.

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.

Credit and charge cards

Outstanding volume (Billion NOK)



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 the developments in this field.

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 2015 is characterised by both optimism as well as some uncertainty. The membership companies have a good foundation for delivering good results also in 2015.



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.

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 - divisjon DNB Finans
	Carsten Thorne	SG Finans AS
	Anne-Christine Joys	Sparebank 1 SR-Finans AS
	Rolf Sten-Andersen	SEB Kort

Deputy board members

Anders Ree-Pedersen	Leaseplan Norge AS
Morten Grusd	Ikano Bank SE, Norge

Nominating committee

Nina Bratlie	SG Finans AS
Tore Haugstvedt	Nordea Finans Norge AS
Hermod Bakkejord	Sparebank 1 Finans Nord-Norge AS

Deputy member	Eskil Myrmo	DNB - divisjon DNB-Finans
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Administration

Anne-Lise Løfsgaard	Managing Director
Jan Fr. Haraldsen	Director
Torill Alsaker	Administrative consultant



Finansieringsselskapenes Forening

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Produksjon: www.idetrykk.no Foto: www.scanstockphoto.com

Members - May 2015

Company	Address	Phone	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 - filial	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 Kredittbank 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
Folkia AS	Kronprinsens gate 1, 0251 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
Gjensidige Bank ASA	Postboks 33, 0101 OSLO	03100	www.gjensidige.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
Resurs Bank NUF (tidl. Finaref)	Postboks 650, 1411 KOLBOTN	63 00 18 15	www.resursbank.no
Santander Consumer Bank AS	Postboks 177, 1325 LYSAKER	21 08 30 00	www.santander.no
Santander Consumer Bank, filial av Santander Consumer Bank, Sverige	Postboks 8060, 4068 STAVANGER	51 83 60 00	https://bank.santanderconsumer.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 30 80	www.siemens.no/finance
Sparebanken Møre	Postboks 121, 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	Postboks 4797 Sluppen, 7467 TRONDHEIM	07301	www.sb1finans.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
Toyota Kreditbank 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
Volvo Finans Norge AS	Postboks 27, 0614 OSLO	23 17 66 00	www.vfsc.com
yA Bank AS	Postboks 7104 Majorstuen, 0306 OSLO	09292	https://ya.no/