

ANNUAL REPORT 2017



Finansieringselskapenes Forening

From the Managing Director

2017 brought strong earnings at member companies. Growth in the Norwegian economy accelerated, and oil prices improved. Non-oil GDP growth climbed to 1.8%.

Stronger growth abroad, a weaker krone, expansionary fiscal policy, low interest rates and high household borrowing have helped boost activity.



Rapidly rising housing prices over many years, higher household debt and strong growth in unsecured credit prompted the authorities to take steps to reduce vulnerability in the household sector in the first half of 2017. The Ministry of Finance tightened up its mortgage regulation and introduced a new regulation on credit card billing. The Financial Supervisory Authority published guidelines on lending practices for consumer loans, and the Ministry of Justice and Public Security issued a regulation on the marketing of consumer credit.

Housing prices began to fall in spring 2017 and ended the year down 2.1%. The biggest decrease was in Oslo. Prices appear to have stabilised so far in 2018.

The Norwegian economy looks set to continue to expand, and capacity utilisation is rising. Stronger growth is also expected globally, improving the outlook for mainland exports. Norges Bank anticipates stronger mainland GDP growth in 2018, with employment rising as the economy strengthens.

2017 was a very good year for sales of both new and used cars. Member companies saw growing demand for car finance and increased their market share in the financing of both new and used cars. 63% of all new cars are now financed by our members. Rapid technological advances and uncertainty about fuel types prompted a substantial increase in private leasing. Stronger demand for consumer loans and continued widespread use of charge and credit cards also brought good earnings in the consumer market.

Lease financing for business assets grew healthily in 2017 and is expected to increase slightly further in 2018. Member companies provided lease financing for 30% of the business sector's investments in vehicles and equipment in 2017. Members are also seeing stronger demand for factoring, with both turnover and outstanding credit rising in 2017.

All in all, it was a good year. Member companies continued to strengthen their position as a source of finance and to help meet the financing needs of both firms and households.

We are in a time of rapid change. Both the market and customers' expectations are constantly evolving. Digitalisation, automation and new skills requirements are transforming everyday life. New players will move in to claim parts of the value chain. Digitalisation, the new sharing economy and the shift towards electric and hybrid cars will increasingly affect both leasing and car finance.

The Association gained seven new members in 2017, and a further three have joined so far in 2018. The Association will continue to look after the interests of its member companies. By providing information and engaging with the authorities, we will promote good market and regulatory conditions and pave the way for further growth in a challenging market. Despite increased economic uncertainty, member companies are in a good position to continue to operate healthily and profitably.

With another successful year behind us, we look forward to an exciting year ahead.

Christina Åhlander
Managing Director
FINFO

The Association of Norwegian Finance Houses (FINFO) aims to be the trade body of choice for all financing companies, banks and others providing financing services in Norway. The Association leverages its expertise and market insight to represent the industry externally and to facilitate the exchange of information and promote a shared culture in the industry with healthy competition between companies.

Highlights

2017 in brief

- Another good year for earnings
- Increased pressure on margins on lease financing in business sector
- Defaults and losses under control
- Rise in business investment
- Greater demand for car finance and consumer loans
- Increase in total assets



Percentage of average total assets	2011	2012	2013	2014	2015	2016	2017
Net interest income	4,10 %	4,40 %	4,30 %	4,60 %	4,80 %	4,81 %	4,54 %
Operating profit before loan losses ¹	2,40 %	2,50 %	2,60 %	3,60 %	3,30 %	3,59 %	3,14 %
Loan losses ¹	0,50 %	0,50 %	0,50 %	0,60 %	0,20 %	0,59 %	0,36 %
Profit on ordinary activities before tax ¹	2,10 %	2,00 %	2,10 %	3,00 %	3,10 %	3,00 %	2,77 %

NOK billion	2011	2012	2013	2014	2015	2016	2017
Profit on ordinary activities before tax ¹	4227	4804	5401	8685	9685	10 851	11 230
Total assets at 31 December ^{1,2}	232,8	254,5	281,8	289,2	336,6	385,6	423,9
New leasing business, total	36,7	38,8	40,2	46,6	45,5	54,1	61,7
New leasing business, cars	10,6	11,4	12,4	15,3	13	16,5	21,4
New business, other loans (car loans etc)	36,4	38,3	36,3	38	43,7	49,7	59,1
Factoringomsætning inkl. bloc-factoring	126,9	132,9	136,6	156,5	177,6	198,8	223,3
Factoring turnover, including bulk factoring	5,8	6,5	5,4	7,4	10,8	12,8	15,9
Credit cards, total turnover (international and domestic)	80,9	111,7	122,5	125,3	137,2	145,7	160,4
Card-based credit and unsecured loans, outstanding credit volume ³	36,6	45,4	46,0	54,1	62,0	70,9	91,1

1) Figures for 2017 are provisional and have been adjusted for a major write-down of goodwill at one company.

2) Total assets of branches that are part of a bank have been estimated.

3) The Association admitted a number of new members in 2017. Their data are included from the date of admission.

Source: Association of Norwegian Finance Houses

Business areas

Leasing:

- Strong position as financing solution for business sector
- Dominated by industrial equipment, machinery and commercial vehicles
- Satisfactory earnings and low loan losses

Car finance:

- Big increase in lease financing of cars by consumers
- Increase in new loan financing for cars
- Healthy growth in commercial vehicle leasing
- Strong new car sales fuel growth in consumer finance
- Member companies still dominant source of car finance
- Member companies increase market share in car finance

Factoring:

- Growth in turnover and outstanding credit volume
- Further increase in invoices factored
- Online solutions make product more attractive for firms
- Factoring increasingly an active part of firms' financial strategy

Credit and charge cards:

- Further growth in card-based lending
- Slight reduction in number of international charge and credit cards, but still good growth in turnover
- Loan loss rate still low
- International credit and charge cards attractive as means of payment and source of financing

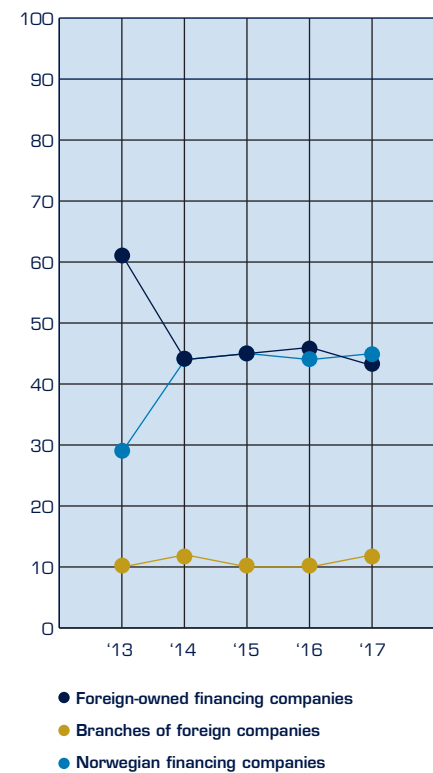
Consumer loans:

- Increase in sales of unsecured loans
- Loan losses still low

Key developments

- JAN** New Money Laundering Act sent out for consultation
Debank ASA, Instabank ASA and Nordax Bank AB admitted as new members of the Association
- FEB** Finance Norway and FINFO agree on industry standard for the marketing of credit cards and consumer loans
- MARCH** Regulation on electronic registration of collateral and leasing of motor vehicles
- APRIL** Ministry of Finance issues new regulation on credit card billing
New regulation on marketing consumer credit
- MAY** Implementation of PSD 2 sent out for consultation
FINFO holds AGM in Oslo
- JUNE** New Consumer Debt Information Act passed by Parliament
Financial Supervisory Authority issues guidelines on fair lending practices for consumer loans
Parliament asks Government to investigate interest rate caps for consumer loans
EBA publishes guidelines on money laundering and terrorist financing risk
Supreme court ruling on jurisdiction and applicable law in case of bankruptcy in the context of factoring
MyBank ASA admitted as new member of the Association
- JULY** New Personal Data Act (GDPR) sent out for consultation
Komplett Bank ASA admitted as new member of the Association
- SEP** Proposed new Financial Contracts Act sent out for consultation
BB Bank ASA and Ekspress Bank NUF admitted as new members of the Association

Member companies' credit volume Share of total credit volume



- OCT** Government budget includes new penalty for uninsured vehicles
Eurofinas and Leaseurope hold their annual conventions in Malta
- NOV** EU adopts IFRS 16 "Leases" for use in Europe from 2019
Consumer Debt Information Act enters into force
- DEC** IFRS 9 "Financial instruments" and its new model for loan-provisions incorporated into Norwegian law
EFTA Surveillance Authority gives green light for continuation of subsidies for electric cars in Norway

About FINFO

The Norwegian Association of Finance Houses (FINFO) is a trade body for financing companies operating in Norway. Members are financing companies and other financial institutions with a licence to carry on business in Norway in the areas of leasing, factoring, secured loans, credit cards, card acquisition services and other consumer finance.

The Association also admits the Norwegian branches of foreign financing companies and other foreign financial institutions operating in these areas. One condition for membership is that the company is supervised by the Norwegian Financial Supervisory Authority or an equivalent foreign body and is subject to capital and disclosure requirements. The Association may also admit associated members.

The Association covers around 90% of the market and had 43 members at the end of the year: 19 Norwegian-based companies, eight foreign companies, 15 branches of foreign financial institutions and one company carrying on cross-border activities from Sweden. The Association engages with the authorities to protect member companies' interests, responds to legislative proposals affecting their business, and assists them on legal, accounting and administrative matters. The Association is a member of Eurofinas and Leaseurope, and has a co-operation agreement with Finance Norway.

Operations in 2017

Member companies saw increased volumes of new business in both the consumer market and the business market in 2017. Total assets grew almost 10%. All in all, it was another good year for member companies, with a healthy interest margin and further low levels of defaults and loan losses.

Highlights

Satisfactory profitability
2017 was another good year for member companies, with a combined pre-tax profit of NOK 11.2 billion or 2.77% of average total assets (ATA), compared with 3% in 2016.

The market for finance houses is complex, resulting in major variations between companies in terms of both earnings and assets. Several members have been reintegrated into their parent banks in recent years and are therefore no longer independent companies. As a whole, member companies reported the strongest profitability of all the classes of financial institution once again in 2017.

Further low loan losses
Loan losses at member companies remained low at 0.36% of ATA in 2017, down from 0.59% in 2016.

Data from the Financial Supervisory Authority show that the ratio of non-performing loans (30 days) to total gross loans at Norwegian financing companies was 5.9% at the end of the year, up from 5.2% a year earlier. Member companies' loan losses are considered to be at an acceptable level.

Increase in assets
Member companies' assets grew 10% in 2017, compared with 15% in 2016, to an estimated NOK 424 billion.

Leasing

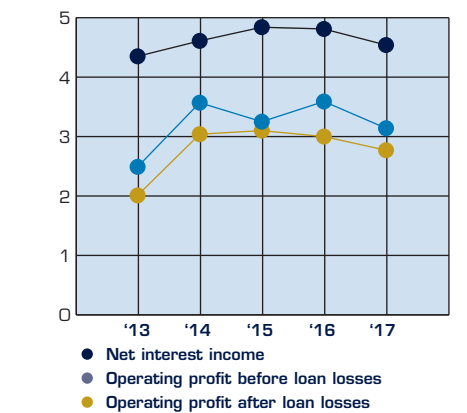
Growth in leasing
Lease financing of new equipment and cars climbed 14% to NOK 61.7 billion in 2017. Consumer leasing of cars jumped 52.5%. Business leasing of cars and commercial vehicles rose 6.6%, and leasing of other assets 7.1%. Leasing of industrial equipment and machinery in particular is on the increase.

Wide variety of leased assets
Member companies' leasing portfolio grew 11.8% in 2017 after an increase of 7.2% in 2016, and amounted to NOK 133 billion at the end of the year. Industrial equipment and machinery made up around 30% of the portfolio, with similar shares for both heavy goods vehicles and cars. Manufacturing and services are the sectors that make the greatest use of leasing to finance assets.

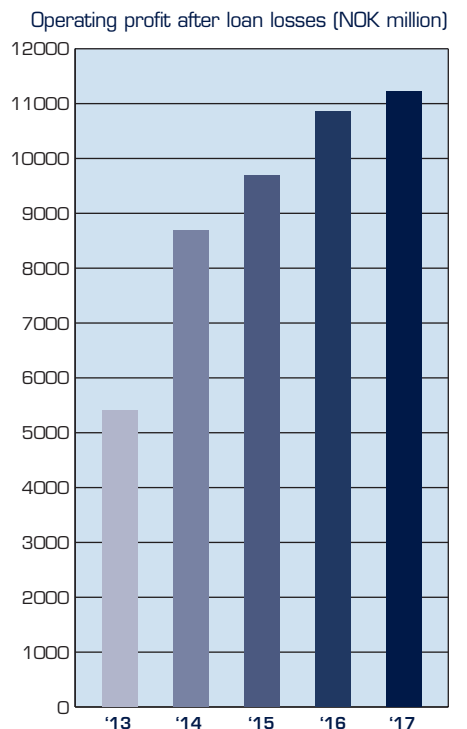
High levels of leasing
Provisional figures from Statistics Norway show that business investment in commercial vehicles, machinery and equipment in Norway totalled NOK 134 billion in 2017, up from NOK 118 billion in 2016.

Member companies lease-financed around 30% of these investments and so command a strong position as a source of finance for the business sector. This form of financing has traditionally been more common abroad than in Norway, but recent years have seen leasing gain traction as a financing option for Norwegian firms.

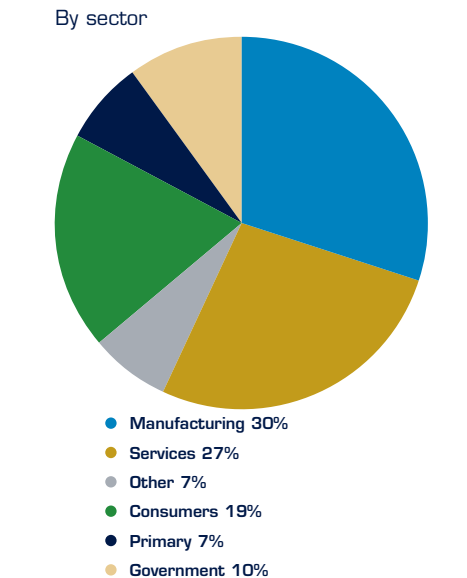
Net interest income and operating profit
Percentage of member companies' average total assets



Profit on ordinary activities
Operating profit after loan losses (NOK million)



New leasing business
By sector



Car finance

Higher sales of new cars

Sales of new cars continued to grow in 2017, especially in the consumer market. According to the Norwegian Road Federation, 158 650 new cars were registered in Norway in 2017, up 2.6% on 2016. We have to go right back to 1985 and 1986 to find two years with more new cars registered. Including imports of used cars, a total of 179 594 cars were registered during the year. The number of cars changing hands was 468 611, up 7 054 on 2016.

Member companies' fleet solutions covered 77,839 cars at the end of the year, compared with 70,026 at the end of 2016.

A changing market

The Norwegian car market is changing. Hybrids increased from 12.4% of new registrations in Norway in 2015 to 24.5% in 2016 and 31.3% in 2017. Zero-emission cars had a market share of 20.8%, compared with 15.7% in 2016. Meanwhile, diesel cars' share of new registrations has plummeted, from 75.7% in 2011 to 30.8% in 2016 and 23.1% in 2017.

Member companies loan- or lease-financed 99 965 new cars (63% of the total, up from 59.3% in 2016) and 137 902 used and imported used cars (29.4%, up from 26.2%).

Increase in car leasing

Car leasing increased by 29.7% to NOK 21.4 billion in 2017, due mainly to a big increase in consumer leasing, which accounted for 61.5% of the total volume at member companies in 2017. Leasing of commercial vehicles under 3.5 tonnes, mainly vans, was 13.7% up on 2016. The transport and construction sectors have traditionally made extensive use of vehicle leasing, and the substantial increase in housing starts in recent years has pushed up sales of vans.

High share of consumer car loans

Both firms and consumers finance car purchases with loans from member companies, generally secured against the vehicle. Member companies' share of consumer car loans was largely unchanged at 87% in 2017.

Member companies' sales of new car loans increased by 19.8% to NOK 54.7 billion (including commercial vehicles under 3.5 tonnes).

Factoring

Increase in turnover and credit volume

Factoring turnover climbed 12.3% to NOK 223.3 billion in 2017, the same rate of growth as in 2016. The number of invoices factored rose 3% to 7 million, while outstanding credit increased 24.4% to NOK 15.9 billion at the end of the year.

Diverse client base

Firms in many different industries use factoring services, and awareness of the product is growing among CFOs and CEOs. Firms that opt for factoring are those that sell their goods and services on credit, mainly to other businesses. Many operate domestically, but importers and exporters also use factoring services.

Online solutions

The online solutions now offered by factoring companies have been welcomed by firms and improve efficiency. Active sales work and growing awareness of factoring as a product, combined with continued product development, are expected to boost demand further and bring continued growth.

Credit – and charge cards

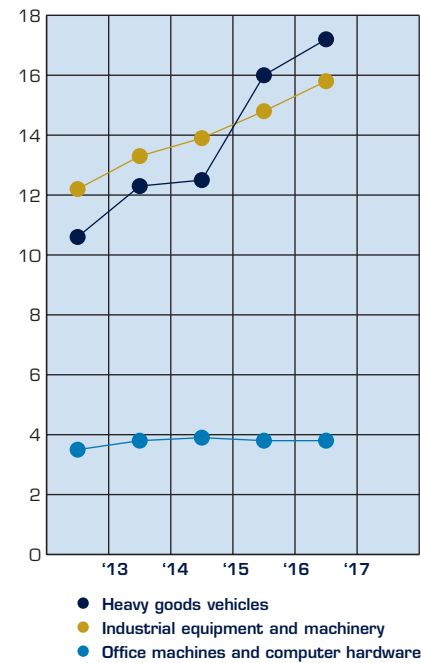
Outstanding credit on charge and credit cards totalled NOK 39.6 billion at the end of 2017, up 4.0% on a year earlier. The stabilisation of outstanding credit at a high level confirms continued regular use of cards as means of payment and source of finance.

The Association's members account for more than 80% of total consumer finance in Norway.

International cards dominate

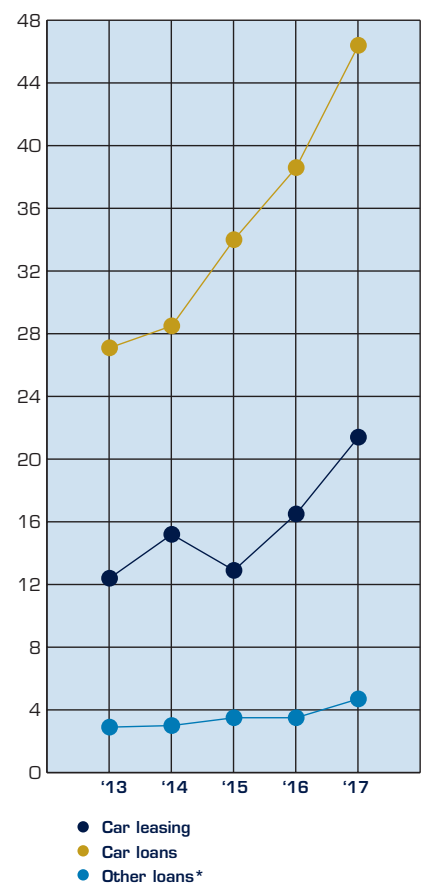
Member companies reported a total of 5.5 million international and domestic credit- and charge cards in issue in Norway at the end of 2017, down slightly on a year earlier.

New leasing business NOK billion



Car finance

New business, NOK billion



* Caravans, motorhomes, trailers under 3.5 tonnes, motorbikes, snow scooters, boats under 10 metres

Turnover on these cards totalled NOK 160 billion, up 10% on 2016. International credit cards accounted for the bulk of the cards in issue and 91% of payment card transactions.

Turnover on international credit cards grew 15%, due partly to continued growth in online shopping.

The average transaction value for international credit cards was largely unchanged from 2016 at NOK 719.

Company cards accounted for 8% of the total transaction volume for international and domestic charge and credit cards. However, many international payment cards in the consumer market are also used widely for business purchases.

Domestic credit cards

Total transactions using domestic credit cards climbed 8% in 2017 but were modest in relation to international charge and credit cards. An average transaction value of NOK 2 600 and an average of just 1.2 transactions per year suggest that domestic credit cards are largely used only for one-off purchases. By way of comparison, international charge and credit cards are used for an average of 45 and 41 transactions a year respectively.

National credit cards and international charge cards have traditionally been used very little for cash withdrawals, and mostly for purchases of goods. International credit cards have the largest share of cash withdrawals. Cash withdrawals accounted for less than 14% of total transactions on all cards in 2017, and 23% of these were made abroad.

Consumer loans

Unsecured loans totalled NOK 51.4 billion at the end of 2017. The Association has gained a number of new members that have been operating in the consumer loans market for a few years. This figure cannot therefore be compared with the volume reported last year. Data from the Financial Supervisory Authority, however, show total

growth in the market for unsecured credit of 13.2% in 2017.

Growing credit volume

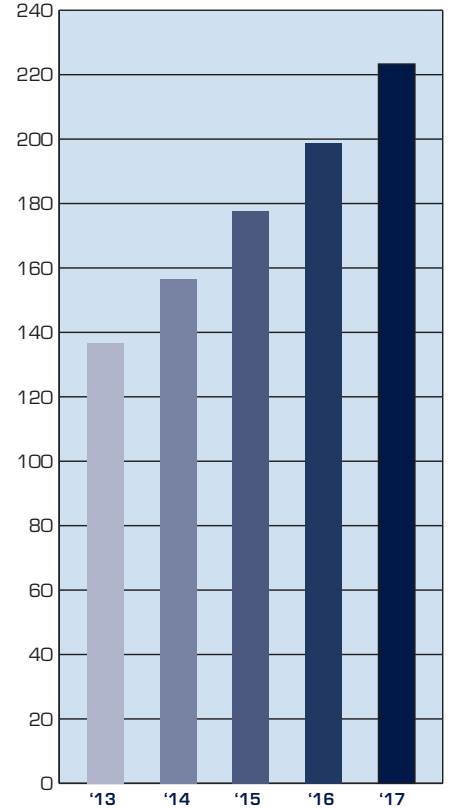
A number of new members from the card and consumer finance sector have joined the Association in recent years. This means that it now represents a very high proportion of companies in the consumer market, which is very positive.

Member companies carry out strict credit checks for consumer loans and reject a high percentage of applications. Non-performing loans amounted to 5.9% of total credit at the end of the year, up from 5.2% on a year earlier but still at an acceptable level. The Association has stressed the need for a national consumer debt registry covering all types of debt to ensure further low loan losses in the years ahead, but looks positively on the initial move to set up a database of unsecured loans.

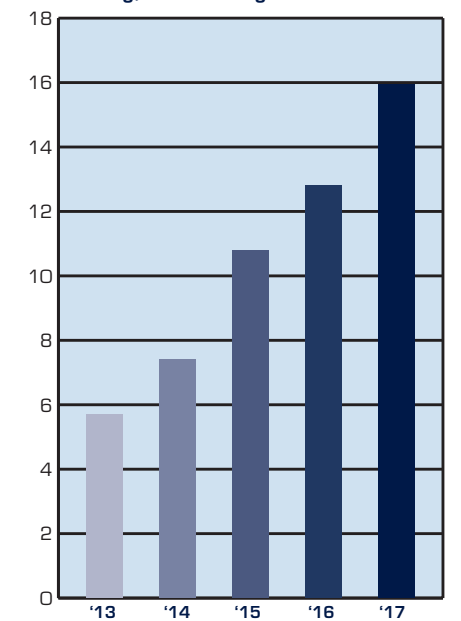
Technological advances

Payments in Norway and abroad are increasingly card-based and/or electronic. Technological advances are also opening up new opportunities for product development and new distribution channels for card-based services. The interface with players outside the traditional financial sector is therefore an important issue for the future and suggests a bright outlook for card companies in the coming years.

Factoring turnover NOK billion



Factoring, outstanding credit NOK billion



Outlook

The economic upswing is expected to continue in 2018, fuelled by increased oil investment and higher global growth, but moderated by dwindling housing investment, higher interest rates and a stronger krone. Business investment in the mainland economy is set to rise, with Statistics Norway projecting growth of around 6% in 2018.

Growth in household consumption is also expected to accelerate, boosted by further low interest rates and rising real income growth. Although the weak housing market will put a damper on consumption, Statistics Norway still expects an annual increase of 2.5% or slightly more going forward. This will help prop up growth in the mainland economy.

Member companies are cautiously optimistic about the future. The interest margin has been unchanged from 2017 levels so far in 2018 and is therefore acceptable but member companies have seen ever fiercer competition and pressure on margins. It will be important for member companies to accurately price the risks they take on. Member companies anticipate low volume growth in 2018 given signals from the business sector. Demand in the consumer market is satisfactory, but a number of measures taken by the authorities will put a damper on growth. Sales of new cars fell slightly in the first quarter of 2018. Member companies predict sales of 150 000 units in 2018, down from more than 158 000 in 2017, which was a very strong year. Member companies have good reason to expect the sector to claim an ever greater share of new car sales. With sales of used cars expected to top 450 000 units, competition for car customers will remain stiff in 2018.

Factoring grew further in 2017, and member companies expect this trend to continue in 2018. For banking groups with separate financing subsidiaries, factoring means reduced risk exposure and a better and more flexible financing solution for business customers.

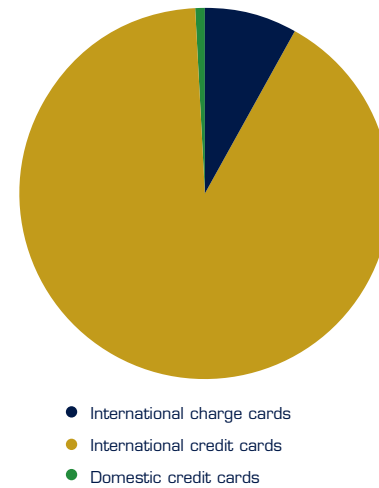
Member companies account for more than 80% of consumer finance in Norway, based on figures from the Financial Supervisory Authority. Consumer finance includes both card-based loans and other unsecured consumer loans between NOK 10 000 and NOK 400 000. Ever more people are paying with cards both at home and abroad, both as consumers and for business purposes. Member companies have been a significant contributor and source of credit and are expected to retain this position in 2018.

Member companies have a good chance of generating satisfactory volumes of business again in 2018, but will probably still have much of their focus on the quality of their portfolios. Loan losses are under control and are expected to remain low.

More than half of member companies in terms of credit volume now have foreign owners, and it will be important for the authorities to bear Europe in mind when designing future regulatory solutions so that there continue to be opportunities to offer customers competitive solutions. We are seeing a tendency for the Norwegian authorities to introduce tougher rules than elsewhere in Scandinavia and Europe, leading to unfavourable distortion of competition. The Association has an important role to play in shaping developments in this area.

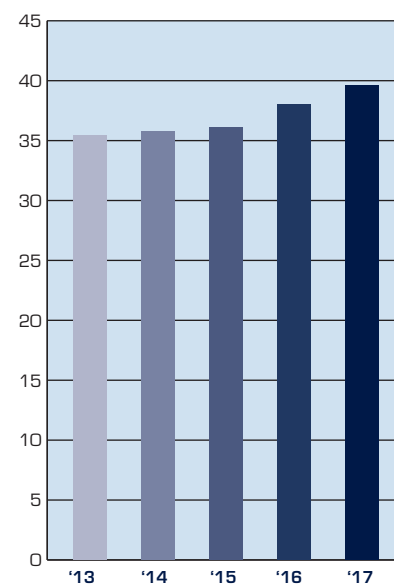
Member companies have many good years behind them and have proved adept at financing profitably a substantial share of investments by both firms and consumers. The market outlook for 2018 is bright but with a degree of uncertainty. Member companies have a sound foundation from which to deliver further good results overall in 2018.

Cards, breakdown of turnover
NOK million



Credit and charge cards

Outstanding credit, NOK billion



Board and administration

Board

Chairman:	Morten Guldhaug	DNB ASA, finance division
	Sjur Loen	Nordea Finans Norge AS
	Carsten Thorne	SG Finans AS
	Knut Øvernes	Santander Consumer Bank AS
	Anne-Christine Joys	SpareBank 1 SR-Bank ASA
	Rolf Sten-Andersen	SEB Kort Bank AB, Oslo branch

Deputy members

Per Magne Hansen	Toyota Kreditbank GmbH NUF
Hans Olov Harén	Gjensidige Bank ASA
Freddy Syversen	EnterCard Group

Nominating committee

Eskil Myrmo	DNB ASA, finance division
Tore Haugstvedt	Nordea Finans Norge AS
Bjarne Chr. Finstad	SpareBank 1 Finans Østlandet AS

Deputy member:
Nina Bratlie

SG Finans AS

Administration

Christina Åhlander	Managing Director
Jan Fr. Haraldsen	Director
Tom Slungaard	Legal Director (from 1 September 2017)
Torill Alsaker	Administrative Officer



Finansieringsselskapenes Forening

Member companies as at April 2018

Name	Address	Phone (+47)	Website
AS Finansiering	Postboks 2023 Vika, 0125 OSLO	400 02 259	www.finansiering.no
Bank Norwegian AS	Postboks 338 Sentrum, 0101 OSLO	02929	www.banknorwegian.no
BB Bank ASA	Postboks 956 Sentrum, 5808 BERGEN	56 99 92 00	www.bbf.no/
BMW Financial Services Norge NUF	Postboks 1, 1330 FORNEBU	67 11 80 40	www.bmw.no/finans
Brage Finans AS	Postboks 7780, 5020 BERGEN	55 61 00 50	www.brage.no
Danske Bank, Oslo branch	Postboks 1170, 0107 OSLO	06030	www.danskebank.no
Debank ASA	Dronningens gt. 7, 7011 TRONDHEIM	48 50 90 00	www.debank.no
De Lage Landen Finans Norge NUF	Postboks 184, 1325 LYSAKER	67 18 70 00	www.delagelanden.com
Diners Club Norge, branch of Diners Club Nordic AB	Postboks 1589 Vika, 0118 OSLO	21 01 50 00	www.dinersclub.no
DNB ASA, finance division	Postboks 1600 Sentrum, 0021 OSLO	915 048 00	www.dnb.no
Easybank ASA	Holbergsgate 21, 0166 OSLO	22 99 14 99	www.easybank.no
Eika Kredittbank AS	Postboks 2349 Solli, 0201 OSLO	22 87 81 00	www.eika.no
Ekspress Bank NUF	Postboks 1189 Sentrum, 0107 OSLO	815 45 300	www.ekspressbank.no
EnterCard Norge, branch of EnterCard Group AB	Postboks 6783 St. Olavs plass, 0130 OSLO	21 31 66 00	www.entercard.no
Eurocard, branch of Eurocard AB	Postboks 1672 Vika, 0120 OSLO	21 01 55 00	www.eurocard.no
Factoring Finans AS	Søndre gate 16, 7011 TRONDHEIM	480 77 600	www.factoringfinans.no
Folkefinans AS	Kronprinsens gate 1, 0251 OSLO	73 10 33 00	www.folkefinans.com
Forso Norge NUF	Postboks 573, 1411 KOLBOTN	66 99 71 00	www.forso.no
Gjensidige Bank ASA	Postboks 33, 0101 OSLO	915 03100	www.gjensidige.no
Handelsbanken 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
Instabank ASA	Drammensveien 177, 0277 OSLO	974 85 610	www.instabank.no
Komplett Bank ASA	Vollsveien 2 b, 1366 LYSAKER	21 00 74 50	www.komplettbank.no
Landkreditt Finans AS	Postboks 4014 Moa, 6048 ÅLESUND	70 15 40 00	www.landkredittfinans.no
LeasePlan Norge AS	Postboks 6019 Etterstad, 0601 OSLO	23 06 98 00	www.leaseplan.no
MyBank ASA	Enebakkveien 133, 0680 OSLO	22 71 97 17	www.mybank.no
Nordax Bank AB	Boks 23124, 104 35 STOCKHOLM, SWEDEN	21 54 44 00	www.nordax.no
Nordea Finans Norge AS	Postboks 1166 Sentrum, 0107 OSLO	22 48 66 00	www.nordeafinans.no
Optin Bank ASA	Munkedamsveien 53 B, 0250 OSLO		www.optinbank.no/privat
Resurs Bank AB NUF	Postboks 979 Sentrum, 0104 OSLO/ Langkaia 1, 0150 OSLO	63 00 18 15	www.resursbank.no
Santander Consumer Bank AS	Postboks 177, 1325 LYSAKER	21 08 30 00	www.santander.no
Scania Finans AB, Norway branch	Postboks 250 Leirdal, 1011 OSLO	22 79 34 00	www.scania.no
SEB Kort Bank AB, Oslo branch	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 Alnabu, 0613 OSLO	22 63 30 80	www.siemens.no/finance
SpareBank 1 Factoring AS	Postboks 1347 Sentrum, 6001 ÅLESUND	70 11 36 00	www.factoring.no
SpareBank 1 Finans Midt-Norge AS	Postboks 4797 Sluppen, 7467 TRONDHEIM	915 07301	www.sb1finans.no
SpareBank 1 Finans Nord-Norge AS	Postboks 6801 Langnes, 9298 TROMSØ	915 02248	www.snnfinans.no
SpareBank 1 Finans Østlandet AS	Postboks 223, 2302 HAMAR	915 07790	www.sb1fo.no
SpareBank 1 Kredittkort AS	Postboks 4794, 7467 TRONDHEIM	73 88 44 25	www.sparebank1.no
SpareBank 1 SR-Bank ASA	Postboks 114, 4065 STAVANGER	04002	www.sparebank1.no/sr-bank
Svea Finans NUF	Postboks 2220 Sentrum, 7412 TRONDHEIM	73 93 06 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	23 20 46 00	www.ya.no