

Key figures from quarterly accounts

Group (NOKm)	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014	3Q 2014	2Q 2014
Profitability									
Return on equity per quarter	12.9 %	8.9 %	8.4 %	7.4 %	13.4 %	14.1 %	12.1 %	14.8 %	16.0 %
Cost-income ratio	44 %	47 %	54 %	56 %	47 %	44 %	51 %	43 %	43 %
Balance sheet figures									
Gross loans to customers	97,790	95,331	93,974	94,917	94,179	92,311	90,578	86,724	85,465
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	132,583	129,520	127,378	126,180	124,519	122,933	120,435	116,464	114,819
Deposits from customers	67,031	63,851	64,090	63,620	66,186	60,589	60,680	58,091	59,402
Total assets	141,145	134,345	131,914	129,237	130,888	123,687	126,047	117,194	118,758
Average total assets	137,745	133,129	130,575	130,063	127,288	124,867	121,620	117,976	115,184
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	6.5 %	5.4 %	5.8 %	8.3 %	8.4 %	10.0 %	7.3 %	5.4 %	5.1 %
Growth in deposits last 12 months	1.3 %	5.4 %	5.6 %	9.5 %	11.4 %	10.9 %	8.5 %	8.5 %	8.5 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.36 %	0.53 %	0.18 %	0.18 %	0.11 %	0.07 %	0.11 %	0.08 %	0.05 %
Non-performing commitm. as a percentage of gross loans	0.19 %	0.16 %	0.16 %	0.17 %	0.23 %	0.19 %	0.22 %	0.29 %	0.29 %
Other doubtful commitm. as a percentage of gross loans	0.90 %	0.32 %	0.31 %	0.36 %	0.30 %	0.18 %	0.18 %	0.18 %	0.18 %
Solidity									
Common equity tier 1	14.1 %	13.6 %	13.6 %	13.2 %	12.7 %	12.3 %	11.2 %	11.5 %	11.4 %
Core capital ratio	16.1 %	15.6 %	15.6 %	15.2 %	14.6 %	14.3 %	13.0 %	13.4 %	13.3 %
Capital adequacy ratio	18.7 %	18.1 %	18.3 %	17.9 %	17.3 %	17.0 %	15.7 %	16.1 %	15.0 %
Core capital	14,604	14,237	13,988	13,451	13,142	12,713	12,382	12,302	11,635
Net equity and related capital	16,882	16,516	16,378	15,886	15,577	15,147	14,937	14,826	13,164
Liquidity Coverage Ratio (LCR)	123 %	107 %	107 %	81 %	79 %	66 %	85 %	83 %	91 %
Key figures ECC *)									
ECC share price at end of period (NOK)	46.70	52.75	50.50	54.00	65.50	59.50	58.50	59.25	54.25
Number of certificates issued, millions	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83	129.83
Booked equity capital per ECC (including dividend)	69.18	67.37	67.65	65.52	64.18	61.95	62.04	60.53	58.32
Profit per ECC, majority	2.21	1.49	1.45	1.26	2.13	2.18	1.85	2.19	2.29
Price-Earnings Ratio	5.27	8.83	8.71	10.72	7.70	6.81	7.89	6.75	5.91
Price-Book Value Ratio	0.68	0.78	0.75	0.82	1.02	0.96	0.94	0.98	0.93

*) The key figures are corrected for issues