

Key figures from quarterly accounts

Group (NOKm)	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015	3Q 2015	2Q 2015	1Q 2015	4Q 2014
Profitability									
Return on equity per quarter	12.2%	11.3%	12.9%	8.9%	8.4%	7.4%	13.4%	14.1%	12.1%
Cost-income ratio	43 %	44 %	44 %	47 %	54 %	56 %	47 %	44 %	51 %
Balance sheet figures									
Gross loans to customers	102,325	99,569	97,790	95,331	93,974	94,917	94,179	92,311	90,578
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	137,535	134,462	132,583	129,520	127,378	126,180	124,519	122,933	120,435
Deposits from customers	67,168	66,290	67,031	63,851	64,090	63,620	66,186	60,589	60,680
Total assets	138,080	139,815	141,145	134,345	131,914	129,237	130,888	123,687	126,047
Average total assets	138,948	140,480	137,745	133,129	130,575	130,063	127,288	124,867	121,620
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months	8.0 %	6.6 %	6.5 %	5.4 %	5.8 %	8.3 %	8.4 %	10.0 %	7.3 %
Growth in deposits last 12 months	4.8 %	4.2 %	1.3 %	5.4 %	5.6 %	9.5 %	11.4 %	10.9 %	8.5 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio	0.29 %	0.39 %	0.36 %	0.53 %	0.18 %	0.18 %	0.11 %	0.07 %	0.11 %
Non-performing commitm. as a percentage of gross loans	0.16 %	0.16 %	0.19 %	0.16 %	0.16 %	0.17 %	0.23 %	0.19 %	0.22 %
Other doubtful commitm. as a percentage of gross loans 4)	1.07 %	1.01 %	0.90 %	0.32 %	0.31 %	0.36 %	0.30 %	0.18 %	0.18 %
Solidity									
Common equity tier 1	14.9 %	14.3 %	14.1 %	13.6 %	13.6 %	13.2 %	12.7 %	12.3 %	11.2 %
Core capital ratio	17.0 %	16.3 %	16.1 %	15.6 %	15.6 %	15.2 %	14.6 %	14.3 %	13.0 %
Capital adequacy ratio	19.4 %	18.8 %	18.7 %	18.1 %	18.3 %	17.9 %	17.3 %	17.0 %	15.7 %
Core capital	15,069	14,736	14,604	14,237	13,988	13,451	13,142	12,713	12,382
Net equity and related capital	17,185	17,011	16,882	16,516	16,378	15,886	15,577	15,147	14,937
Liquidity Coverage Ratio (LCR)	115 %	122 %	123 %	107 %	107 %	81 %	79 %	66 %	85 %
Key figures ECC *)									
ECC share price at end of period (NOK)	64.75	55.75	46.70	52.75	50.50	54.00	65.50	59.50	58.50
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)	73.26	71.17	69.18	67.37	67.65	65.52	64.18	61.95	62.04
Profit per ECC, majority	2.21	2.00	2.21	1.49	1.45	1.26	2.13	2.18	1.85
Price-Earnings Ratio	7.34	6.98	5.27	8.83	8.71	10.72	7.70	6.81	7.89
Price-Book Value Ratio	0.88	0.78	0.68	0.78	0.75	0.82	1.02	0.96	0.94

*) The key figures are corrected for issues