

Key figures from quarterly accounts

Group (NOKm)	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016	3Q 2016	2Q 2016	1Q 2016	4Q 2015
Profitability									
Return on equity per quarter *)	13.4%	12.5%	10.5%	9.4%	12.2%	11.3%	12.9%	8.9%	8.4%
Cost-income ratio*)	45 %	45 %	50 %	51 %	42 %	44 %	44 %	46 %	53 %
Balance sheet figures									
Gross loans to customers	112,071	110,695	107,358	104,117	102,325	99,569	97,790	95,331	93,974
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	148,784	147,146	143,800	140,038	137,535	134,462	132,583	129,520	127,378
Deposits from customers	76,476	73,086	75,559	70,176	67,168	66,290	67,031	63,851	64,090
Total assets	153,254	146,913	149,449	142,042	138,080	139,815	141,145	134,345	131,914
Average total assets	150,083	148,181	145,746	140,061	138,948	140,480	137,745	133,129	130,575
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskredtt last 12 months *)	8.2 %	9.4 %	8.5 %	8.1 %	8.0 %	6.6 %	6.5 %	5.4 %	5.8 %
Growth in deposits last 12 months*)	13.9 %	10.3 %	12.7 %	9.9 %	4.8 %	4.2 %	1.3 %	5.4 %	5.6 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio*)	0.22 %	0.24 %	0.24 %	0.26 %	0.28 %	0.39 %	0.36 %	0.53 %	0.18 %
Non-performing commitm. as a percentage of gross loans*)	0.19 %	0.18 %	0.18 %	0.15 %	0.16 %	0.16 %	0.19 %	0.16 %	0.16 %
Other doubtful commitm. as a percentage of gross loans*)	0.80 %	0.83 %	0.80 %	0.77 %	1.07 %	1.01 %	0.90 %	0.32 %	0.31 %
Solidity									
Common equity tier 1	14.9 %	14.7 %	15.0 %	14.8 %	14.9 %	14.3 %	14.1 %	13.6 %	13.6 %
Core capital ratio	16.9 %	16.6 %	16.9 %	16.8 %	17.0 %	16.3 %	16.1 %	15.6 %	15.6 %
Capital adequacy ratio	19.0 %	19.1 %	19.1 %	19.0 %	19.4 %	18.8 %	18.7 %	18.1 %	18.3 %
Core capital	15,824	15,807	15,622	15,254	15,069	14,736	14,604	14,237	13,988
Net equity and related capital	17,746	18,093	17,649	17,288	17,185	17,011	16,882	16,516	16,378
Liquidity Coverage Ratio (LCR)	164 %	124 %	160 %	136 %	129 %	138 %	149 %	110 %	118 %
Leverage Ratio	7.2 %	7.5 %	7.2 %	7.4 %	7.4 %	7.1 %	6.8 %	6.8 %	6.7 %
Key figures ECC *)									
ECC share price at end of period (NOK)	82.25	81.25	71.75	66.50	64.75	55.75	46.70	52.75	50.50
Number of certificates issued, millions*)	129.38	129.40	129.54	129.48	129.64	129.66	129.47	129.47	129.43
Booked equity capital per ECC (including dividend*)	78.81	79.18	75.40	72.31	73.35	74.71	71.53	68.38	67.39
Profit per ECC, majority*)	2.63	2.42	1.92	1.74	2.21	2.00	2.22	1.50	1.43
Price-Earnings Ratio*)	7.81	8.40	9.32	9.58	7.32	6.97	5.26	8.81	8.80
Price-Book Value Ratio*)	1.04	1.03	0.95	0.92	0.88	0.75	0.65	0.77	0.75

*) Defined as alternative performance measures, see attachment to the quarterly report.