

Key figures from quarterly accounts

Group (NOKm)	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017	3Q 2017	2Q 2017	1Q 2017	4Q 2016
Profitability									
Return on equity per quarter ¹⁾	9.0%	11.1%	17.9%	11.2%	13.4%	12.5%	10.5%	9.4%	12.2%
Cost-income ratio ¹⁾	55 %	48 %	44 %	50 %	45 %	45 %	50 %	51 %	42 %
Balance sheet figures									
Gross loans to customers	120,473	118,044	115,787	113,174	112,071	110,695	107,358	104,117	102,325
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	160,317	157,825	154,790	151,065	148,784	147,146	143,800	140,038	137,535
Deposits from customers	80,615	77,529	80,343	75,937	76,476	73,086	75,559	70,176	67,168
Total assets	160,704	159,337	159,584	152,083	153,254	146,913	149,449	142,042	138,080
Quarterly average total assets	160,021	159,460	155,833	152,668	150,083	148,181	145,746	140,061	138,948
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	7.8 %	7.3 %	7.6 %	7.9 %	8.2 %	9.4 %	8.5 %	8.1 %	8.0 %
Growth in deposits last 12 months	5.4 %	6.1 %	6.3 %	8.2 %	13.9 %	10.3 %	12.7 %	9.9 %	4.8 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.17 %	0.18 %	0.20 %	0.13 %	0.22 %	0.24 %	0.24 %	0.26 %	0.28 %
Non-performing commitm. as a percentage of gross loans ¹⁾	0.19 %	0.18 %	0.18 %	0.19 %	0.19 %	0.18 %	0.18 %	0.15 %	0.16 %
Other doubtful commitm. as a percentage of gross loans ¹⁾	0.86 %	0.86 %	0.95 %	0.90 %	0.80 %	0.83 %	0.80 %	0.77 %	1.07 %
Solidity									
Common equity tier 1	14.6 %	14.9 %	15.0 %	14.6 %	14.6 %	14.6 %	14.9 %	14.7 %	14.8 %
Core capital ratio	16.3 %	16.7 %	17.0 %	16.3 %	16.6 %	16.6 %	16.8 %	16.7 %	16.8 %
Capital adequacy ratio	18.5 %	19.2 %	19.0 %	18.2 %	18.6 %	19.0 %	19.0 %	18.9 %	19.2 %
Core capital	16,472	16,542	16,488	15,697	15,707	15,718	15,526	15,149	14,956
Net equity and related capital	18,743	18,969	18,418	17,518	17,629	18,004	17,552	17,183	17,072
Liquidity Coverage Ratio (LCR)	183 %	150 %	150 %	162 %	164 %	124 %	160 %	136 %	129 %
Leverage Ratio	7.4 %	7.5 %	7.4 %	7.3 %	7.2 %	7.4 %	7.2 %	7.3 %	7.4 %
Key figures ECC									
ECC share price at end of period (NOK)	84.20	90.90	84.50	80.90	82.25	81.25	71.75	66.50	64.75
Number of certificates issued, millions ¹⁾	129.62	129.44	129.31	129.38	129.38	129.40	129.54	129.48	129.64
Booked equity capital per ECC (including dividend) ¹⁾	83.87	82.57	80.21	76.53	78.81	79.18	75.40	72.31	73.35
Profit per ECC, majority ¹⁾	1.90	2.32	3.54	2.21	2.63	2.42	1.92	1.74	2.21
Price-Earnings Ratio ¹⁾	11.05	9.77	5.97	9.16	7.81	8.40	9.32	9.58	7.32
Price-Book Value Ratio ¹⁾	1.00	1.10	1.05	1.06	1.04	1.03	0.95	0.92	0.88

¹⁾ Defined as alternative performance measures, see attachment to the quarterly report