

Key figures from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2019	2019	2018	2018	2018	2018	2017	2017	2017
Profitability									
Return on equity per quarter ¹⁾	14.9%	23.3%	9.0%	11.1%	17.9%	11.2%	13.4%	12.5%	10.5%
Cost-income ratio ¹⁾	44 %	37 %	55 %	48 %	44 %	50 %	45 %	45 %	50 %
Balance sheet figures									
Gross loans to customers	121,895	120,100	120,473	118,044	115,787	113,174	112,071	110,695	107,358
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	163,627	161,091	160,317	157,825	154,790	151,065	148,784	147,146	143,800
Deposits from customers	86,553	81,111	80,615	77,529	80,343	75,937	76,476	73,086	75,559
Total assets	167,289	164,641	160,704	159,337	159,584	152,083	153,254	146,913	149,449
Quarterly average total assets	165,965	162,673	160,021	159,460	155,833	152,668	150,083	148,181	145,746
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	5.7 %	6.6 %	7.8 %	7.3 %	7.6 %	7.9 %	8.2 %	9.4 %	8.5 %
Growth in deposits last 12 months	7.7 %	6.8 %	5.4 %	6.1 %	6.3 %	8.2 %	13.9 %	10.3 %	12.7 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.14 %	0.17 %	0.17 %	0.18 %	0.20 %	0.13 %	0.22 %	0.24 %	0.24 %
Non-performing commitm. as a percentage of gross loans ¹⁾	0.22 %	0.18 %	0.19 %	0.18 %	0.18 %	0.19 %	0.19 %	0.18 %	0.18 %
Other doubtful commitm. as a percentage of gross loans ¹⁾	1.00 %	0.99 %	0.86 %	0.86 %	0.95 %	0.90 %	0.80 %	0.83 %	0.80 %
Solidity									
Common equity tier 1	15.0 %	14.8 %	14.6 %	14.9 %	15.0 %	14.6 %	14.6 %	14.6 %	14.9 %
Core capital ratio	16.6 %	16.4 %	16.3 %	16.7 %	17.0 %	16.3 %	16.6 %	16.6 %	16.8 %
Capital adequacy ratio	18.8 %	18.6 %	18.5 %	19.2 %	19.0 %	18.2 %	18.6 %	19.0 %	19.0 %
Core capital	17,284	16,775	16,472	16,542	16,488	15,697	15,707	15,718	15,526
Net equity and related capital	19,634	19,115	18,743	18,969	18,418	17,518	17,629	18,004	17,552
Liquidity Coverage Ratio (LCR)	165 %	180 %	183 %	150 %	150 %	162 %	164 %	124 %	160 %
Leverage Ratio	7.5 %	7.4 %	7.4 %	7.5 %	7.4 %	7.3 %	7.2 %	7.4 %	7.2 %
Key figures ECC									
ECC share price at end of period (NOK)	97.70	87.40	84.20	90.90	84.50	80.90	82.25	81.25	71.75
Number of certificates issued, millions ¹⁾	129.66	129.41	129.62	129.44	129.31	129.38	129.38	129.40	129.54
Booked equity capital per ECC (including dividend) ¹⁾	87.04	83.86	83.87	82.57	80.21	76.53	78.81	79.18	75.40
Profit per ECC, majority ¹⁾	3.21	5.02	1.90	2.32	3.54	2.21	2.63	2.42	1.92
Price-Earnings Ratio ¹⁾	7.61	4.35	11.05	9.77	5.97	9.16	7.81	8.40	9.32
Price-Book Value Ratio ¹⁾	1.12	1.04	1.00	1.10	1.05	1.06	1.04	1.03	0.95

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