

## Key figures from quarterly accounts

Group (NOKm)	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018	4Q 2017
<b>Profitability</b>									
Return on equity per quarter <sup>1)</sup>	7.1%	10.2%	14.9%	23.3%	9.0%	11.1%	17.9%	11.2%	13.4%
Cost-income ratio <sup>1)</sup>	56 %	50 %	44 %	37 %	55 %	48 %	44 %	50 %	45 %
<b>Balance sheet figures</b>									
Gross loans to customers	126,277	123,967	121,895	120,100	120,473	118,044	115,787	113,174	112,071
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	167,777	165,380	163,627	161,091	160,317	157,825	154,790	151,065	148,784
Deposits from customers	85,917	83,641	86,553	81,111	80,615	77,529	80,343	75,937	76,476
Total assets	166,662	166,475	167,289	164,641	160,704	159,337	159,584	152,083	153,254
Quarterly average total assets	166,569	166,882	165,965	162,673	160,021	159,460	155,833	152,668	150,083
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months <sup>1)</sup>	6.3 %	6.8 %	5.7 %	6.6 %	7.8 %	7.3 %	7.6 %	7.9 %	8.2 %
Growth in deposits last 12 months	10.8 %	4.1 %	7.7 %	6.8 %	5.4 %	6.1 %	6.3 %	8.2 %	13.9 %
<b>Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt</b>									
Impairment losses ratio <sup>1)</sup>	0.18 %	0.17 %	0.14 %	0.17 %	0.17 %	0.18 %	0.20 %	0.13 %	0.22 %
Non-performing commitm. as a percentage of gross loans <sup>1)</sup>	0.26 %	0.26 %	0.22 %	0.18 %	0.19 %	0.18 %	0.18 %	0.19 %	0.19 %
Other doubtful commitm. as a percentage of gross loans <sup>1)</sup>	1.00 %	1.03 %	1.00 %	0.99 %	0.86 %	0.86 %	0.95 %	0.90 %	0.80 %
<b>Solidity</b>									
Common equity Tier 1 capital ratio	17.2 %	15.1 %	15.0 %	14.8 %	14.6 %	14.9 %	15.0 %	14.6 %	14.6 %
Tier 1 capital ratio	19.3 %	16.7 %	16.6 %	16.4 %	16.3 %	16.7 %	17.0 %	16.3 %	16.6 %
Capital ratio	21.6 %	18.9 %	18.8 %	18.6 %	18.5 %	19.2 %	19.0 %	18.2 %	18.6 %
Tier 1 capital	17,742	17,417	17,284	16,775	16,472	16,542	16,488	15,697	15,707
Total eligible capital	19,854	19,765	19,634	19,115	18,743	18,969	18,418	17,518	17,629
Liquidity Coverage Ratio (LCR)	148 %	181 %	165 %	180 %	183 %	150 %	150 %	162 %	164 %
Leverage Ratio	7.5 %	7.4 %	7.5 %	7.4 %	7.4 %	7.5 %	7.4 %	7.3 %	7.2 %
<b>Key figures ECC</b>									
ECC share price at end of period (NOK)	100.20	98.50	97.70	87.40	84.20	90.90	84.50	80.90	82.25
Number of certificates issued, millions <sup>1)</sup>	129.30	129.48	129.66	129.41	129.62	129.44	129.31	129.38	129.38
Booked equity capital per ECC (including dividend) <sup>1)</sup>	90.75	89.36	87.04	83.86	83.87	82.57	80.21	76.53	78.81
Profit per ECC, majority <sup>1)</sup>	1.60	2.30	3.21	5.02	1.90	2.32	3.54	2.21	2.63
Price-Earnings Ratio <sup>1)</sup>	15.67	10.69	7.61	4.35	11.05	9.77	5.97	9.16	7.81
Price-Book Value Ratio <sup>1)</sup>	1.10	1.10	1.12	1.04	1.00	1.10	1.05	1.06	1.04

<sup>1)</sup> Defined as alternative performance measures, see attachment to the quarterly report