

Key figures from quarterly accounts

Group (NOKm)	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018	2Q 2018	1Q 2018
Profitability									
Return on equity per quarter ¹⁾	5,7%	7,1%	10,2%	14,9%	23,3%	9,0%	11,1%	17,9%	11,2%
Cost-income ratio ¹⁾	52 %	56 %	50 %	44 %	37 %	55 %	48 %	44 %	50 %
Balance sheet figures									
Gross loans to customers	127.272	126.277	123.967	121.895	120.100	120.473	118.044	115.787	113.174
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	170.771	167.777	165.380	163.627	161.091	160.317	157.825	154.790	151.065
Deposits from customers	88.152	85.917	83.641	86.553	81.111	80.615	77.529	80.343	75.937
Total assets	185.182	166.662	166.475	167.289	164.641	160.704	159.337	159.584	152.083
Quarterly average total assets	175.922	166.569	166.882	165.965	162.673	160.021	159.460	155.833	152.668
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	6,0 %	6,3 %	6,8 %	5,7 %	6,6 %	7,8 %	7,3 %	7,6 %	7,9 %
Growth in deposits last 12 months	8,7 %	10,8 %	4,1 %	7,7 %	6,8 %	5,4 %	6,1 %	6,3 %	8,2 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0,73 %	0,25 %	0,17 %	0,14 %	0,17 %	0,17 %	0,18 %	0,20 %	0,13 %
Non-performing commitm. as a percentage of gross loans ¹⁾	0,38 %	0,26 %	0,26 %	0,22 %	0,18 %	0,19 %	0,18 %	0,18 %	0,19 %
Other doubtful commitm. as a percentage of gross loans ¹⁾	1,23 %	1,00 %	1,03 %	1,00 %	0,99 %	0,86 %	0,86 %	0,95 %	0,90 %
Solidity ²⁾									
Common equity Tier 1 capital ratio	16,3 %	17,2 %	15,1 %	15,0 %	14,8 %	14,6 %	14,9 %	15,0 %	14,6 %
Tier 1 capital ratio	18,0 %	19,3 %	16,7 %	16,6 %	16,4 %	16,3 %	16,7 %	17,0 %	16,3 %
Capital ratio	20,1 %	21,6 %	18,9 %	18,8 %	18,6 %	18,5 %	19,2 %	19,0 %	18,2 %
Tier 1 capital	17.792	17.742	17.417	17.284	16.775	16.472	16.542	16.488	15.697
Total eligible capital	19.879	19.854	19.765	19.634	19.115	18.743	18.969	18.418	17.518
Liquidity Coverage Ratio (LCR)	185 %	148 %	181 %	165 %	180 %	183 %	150 %	150 %	162 %
Leverage Ratio	6,9 %	7,5 %	7,4 %	7,5 %	7,4 %	7,4 %	7,5 %	7,4 %	7,3 %
Key figures ECC									
ECC share price at end of period (NOK)	67,60	100,20	98,50	97,70	87,40	84,20	90,90	84,50	80,90
Number of certificates issued, millions ¹⁾	129,22	129,30	129,48	129,66	129,41	129,62	129,44	129,31	129,38
Booked equity capital per ECC (including dividend) ¹⁾	86,85	90,75	89,36	87,04	83,86	83,87	82,57	80,21	76,53
Profit per ECC, majority ¹⁾	1,26	1,60	2,30	3,21	5,02	1,90	2,32	3,54	2,21
Price-Earnings Ratio ¹⁾	13,46	15,67	10,69	7,61	4,35	11,05	9,77	5,97	9,16
Price-Book Value Ratio ¹⁾	0,78	1,10	1,10	1,12	1,04	1,00	1,10	1,05	1,06

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

2) Comparables have not been restated since revised distribution of profit for 2019.