

Key figures from quarterly accounts

Group (NOKm)	3Q 2020	2Q 2020	1Q 2020	4Q 2019	3Q 2019	2Q 2019	1Q 2019	4Q 2018	3Q 2018
Profitability									
Return on equity per quarter ¹⁾	10.5%	15.1%	5.7%	7.1%	10.2%	14.9%	23.3%	9.0%	11.1%
Cost-income ratio ¹⁾	45 %	41 %	52 %	56 %	50 %	44 %	37 %	55 %	48 %
Balance sheet figures									
Gross loans to customers	133,640	130,627	127,272	126,277	123,967	121,895	120,100	120,473	118,044
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	179,423	175,100	170,771	167,777	165,380	163,627	161,091	160,317	157,825
Deposits from customers	95,391	94,289	88,152	85,917	83,641	86,553	81,111	80,615	77,529
Total assets	186,900	190,484	185,182	166,662	166,475	167,289	164,641	160,704	159,337
Quarterly average total assets	188,692	187,833	175,922	166,569	166,882	165,965	162,673	160,021	159,460
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	8.5 %	7.0 %	6.0 %	6.3 %	6.8 %	5.7 %	6.6 %	7.8 %	7.3 %
Growth in deposits last 12 months	14.0 %	8.9 %	8.7 %	10.8 %	4.1 %	7.7 %	6.8 %	5.4 %	6.1 %
Losses and defaults in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.52 %	0.39 %	0.73 %	0.25 %	0.17 %	0.14 %	0.17 %	0.17 %	0.18 %
Non-performing commitm. as a percentage of gross loans ¹⁾	0.27 %	0.39 %	0.38 %	0.26 %	0.26 %	0.22 %	0.18 %	0.19 %	0.18 %
Other doubtful commitm. as a percentage of gross loans ¹⁾	1.03 %	0.97 %	1.23 %	1.00 %	1.03 %	1.00 %	0.99 %	0.86 %	0.86 %
Solidity ²⁾									
Common equity Tier 1 capital ratio	17.6 %	17.2 %	16.3 %	17.2 %	15.1 %	15.0 %	14.8 %	14.6 %	14.9 %
Tier 1 capital ratio	19.2 %	18.9 %	18.0 %	19.3 %	16.7 %	16.6 %	16.4 %	16.3 %	16.7 %
Capital ratio	21.4 %	21.1 %	20.1 %	21.6 %	18.9 %	18.8 %	18.6 %	18.5 %	19.2 %
Tier 1 capital	18,290	18,182	17,792	17,742	17,417	17,284	16,775	16,472	16,542
Total eligible capital	20,373	20,266	19,879	19,854	19,765	19,634	19,115	18,743	18,969
Liquidity Coverage Ratio (LCR)	140 %	163 %	185 %	148 %	181 %	165 %	180 %	183 %	150 %
Leverage Ratio	7.1 %	6.9 %	6.9 %	7.5 %	7.4 %	7.5 %	7.4 %	7.4 %	7.5 %
Key figures ECC									
ECC share price at end of period (NOK)	84.30	78.30	67.60	100.20	98.50	97.70	87.40	84.20	90.90
Number of certificates issued, millions ¹⁾	129.44	129.39	129.22	129.30	129.48	129.66	129.41	129.62	129.44
Booked equity capital per ECC (including dividend) ¹⁾	92.73	90.37	86.85	90.75	89.36	87.04	83.86	83.87	82.57
Profit per ECC, majority ¹⁾	2.35	3.27	1.26	1.60	2.30	3.21	5.02	1.90	2.32
Price-Earnings Ratio ¹⁾	8.96	5.98	13.46	15.67	10.69	7.61	4.35	11.05	9.77
Price-Book Value Ratio ¹⁾	0.91	0.87	0.78	1.10	1.10	1.12	1.04	1.00	1.10

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