

Key figures from quarterly accounts

Group (NOKm)	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020	3Q 2020	2Q 2020	1Q 2020	4Q 2019
Profitability									
Return on equity per quarter ¹⁾	12.7%	12.4%	14.3%	14.8%	8.9%	10.5%	15.1%	5.7%	7.1%
Cost-income ratio ¹⁾	47 %	44 %	43 %	46 %	51 %	45 %	41 %	52 %	56 %
Balance sheet figures									
Gross loans to customers	147,301	143,972	141,935	137,471	134,648	133,640	130,627	127,272	126,277
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	195,353	191,976	189,015	185,342	182,801	179,423	175,100	170,771	167,777
Deposit from customers	111,286	109,691	110,133	102,390	97,529	95,391	94,289	88,152	85,917
Total assets	198,845	200,124	200,426	193,822	187,912	186,900	190,484	185,182	166,662
Quarterly average total assets	199,492	200,275	197,124	190,867	187,406	188,692	187,833	175,922	166,569
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	1.8 %	1.6 %	2.0 %	1.4 %	1.9 %	2.5 %	2.5 %	1.8 %	1.4 %
Growth in deposits last 12 months	1.5 %	-0.4 %	7.6 %	5.0 %	2.2 %	1.2 %	7.0 %	2.6 %	2.7 %
Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.07 %	0.07 %	0.08 %	0.13 %	0.54 %	0.52 %	0.39 %	0.73 %	0.25 %
Stage 3 as a percentage of gross loans ¹⁾	1.68 %	1.80 %	1.87 %	1.66 %	1.23 %	1.30 %	1.35 %	1.39 %	1.26 %
Solidity ²⁾									
Common equity Tier 1 capital ratio	18.0 %	18.1 %	18.3 %	18.0 %	18.3 %	17.6 %	17.2 %	16.3 %	17.2 %
Tier 1 capital ratio	19.6 %	19.7 %	20.0 %	19.7 %	20.0 %	19.2 %	18.9 %	18.0 %	19.3 %
Capital ratio	21.6 %	21.8 %	22.2 %	21.9 %	22.3 %	21.4 %	21.1 %	20.1 %	21.6 %
Tier 1 capital	19,322	19,265	19,011	18,636	18,636	18,290	18,182	17,792	17,742
Total eligible capital	21,333	21,338	21,105	20,741	20,759	20,373	20,266	19,879	19,854
Liquidity Coverage Ratio (LCR)	138 %	163 %	184 %	190 %	171 %	140 %	163 %	185 %	148 %
Leverage Ratio	6.9 %	6.9 %	7.0 %	7.0 %	7.1 %	7.1 %	6.9 %	6.9 %	7.5 %
Key figures ECC									
ECC share price at end of period (NOK)	149.00	129.80	119.20	107.40	97.60	84.30	78.30	67.60	100.20
Number of certificates issued, millions ¹⁾	129.39	129.39	129.36	129.22	129.39	129.44	129.39	129.22	129.30
Booked equity capital per ECC (including dividend) ¹⁾	103.48	103.57	100.18	96.70	94.71	92.73	90.37	86.85	90.75
Profit per ECC, majority ¹⁾	3.20	3.22	3.51	3.40	1.99	2.35	3.27	1.26	1.60
Price-Earnings Ratio ¹⁾	11.65	10.09	8.50	7.91	12.28	8.96	5.98	13.46	15.67
Price-Book Value Ratio ¹⁾	1.44	1.25	1.19	1.11	1.03	0.91	0.87	0.78	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