

Key figures from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2022	2022	2022	2021	2021	2021	2021	2020	2020
Profitability									
Return on equity per quarter ¹⁾	10.9%	12.9%	12.5%	12.7%	12.4%	14.3%	14.8%	8.9%	10.5%
Cost-income ratio ¹⁾	46 %	48 %	47 %	47 %	44 %	43 %	46 %	51 %	45 %
Balance sheet figures									
Gross loans to customers	150,247	148,681	147,023	147,301	143,972	141,935	137,471	134,648	133,640
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	208,900	205,504	199,965	195,353	191,976	189,015	185,342	182,801	179,423
Deposit from customers	120,558	123,812	114,053	111,286	109,691	110,133	102,390	97,529	95,391
Total assets	218,918	217,458	207,027	198,845	200,124	200,426	193,822	187,912	186,900
Quarterly average total assets	218,188	212,243	202,936	199,492	200,275	197,124	190,867	187,406	188,692
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	1.7 %	2.8 %	2.4 %	1.8 %	1.6 %	2.0 %	1.4 %	1.9 %	2.5 %
Growth in deposits last 12 months	-2.6 %	8.6 %	2.5 %	1.5 %	-0.4 %	7.6 %	5.0 %	2.2 %	1.2 %
Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.04 %	-0.09 %	0.00 %	0.07 %	0.07 %	0.08 %	0.13 %	0.54 %	0.52 %
Stage 3 as a percentage of gross loans ¹⁾	1.07 %	1.08 %	1.62 %	1.68 %	1.80 %	1.87 %	1.66 %	1.23 %	1.30 %
Solidity									
Common equity Tier 1 capital ratio	19.2 %	18.8 %	18.3 %	18.0 %	18.1 %	18.3 %	18.0 %	18.3 %	17.6 %
Tier 1 capital ratio	20.8 %	20.4 %	19.8 %	19.6 %	19.7 %	20.0 %	19.7 %	20.0 %	19.2 %
Capital ratio	23.0 %	22.7 %	21.9 %	21.6 %	21.8 %	22.2 %	21.9 %	22.3 %	21.4 %
Tier 1 capital	21,252	20,547	19,797	19,322	19,265	19,011	18,636	18,636	18,290
Total eligible capital	23,546	22,910	21,839	21,333	21,338	21,105	20,741	20,759	20,373
Liquidity Coverage Ratio (LCR)	180 %	204 %	155 %	138 %	163 %	184 %	190 %	171 %	140 %
Leverage Ratio	7.3 %	6.9 %	7.0 %	6.9 %	6.9 %	7.0 %	7.0 %	7.1 %	7.1 %
Key figures ECC									
ECC share price at end of period (NOK)	111,40	115,80	141,20	149,00	129,80	119,20	107,40	97.60	84.30
Number of certificates issued, millions ¹⁾	129,29	129,31	129,39	129,39	129,39	129,36	129,22	129.39	129.44
Booked equity capital per ECC (NOK) ¹⁾	107.19	102.91	99.55	103.48	103.57	100.18	96.70	94.71	92.73
Profit per ECC, majority (NOK) ¹⁾	2.89	3.20	3.20	3.20	3.22	3.51	3.40	1.99	2.35
Price-Earnings Ratio (annualised) ¹⁾	9.62	9.06	11.05	11.65	10.09	8.50	7.91	12.28	8.96
Price-Book Value Ratio ¹⁾	1.04	1.13	1.42	1.44	1.25	1.19	1.11	1.03	0.91

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