

## Key figures from quarterly accounts

Group (NOKm)	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021	3Q 2021	2Q 2021	1Q 2021	4Q 2020
<b>Profitability</b>									
Return on equity per quarter <sup>1)</sup>	13.1%	10.9%	12.9%	12.5%	12.7%	12.4%	14.3%	14.8%	8.9%
Cost-income ratio <sup>1)</sup>	40 %	42 %	44 %	43 %	43 %	41 %	39 %	41 %	51 %
<b>Balance sheet figures</b>									
Gross loans to customers	152,629	150,247	148,681	147,023	147,301	143,972	141,935	137,471	134,648
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	211,244	208,900	205,504	199,965	195,353	191,976	189,015	185,342	182,801
Deposit from customers	122,010	120,558	123,812	114,053	111,286	109,691	110,133	102,390	97,529
Total assets	223,312	218,918	217,458	207,027	198,845	200,124	200,426	193,822	187,912
Quarterly average total assets	221,115	218,188	212,243	202,936	199,492	200,275	197,124	190,867	187,406
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months <sup>1)</sup>	1.1 %	1.7 %	2.8 %	2.4 %	1.8 %	1.6 %	2.0 %	1.4 %	1.9 %
Growth in deposits last 12 months	1.2 %	-2.6 %	8.6 %	2.5 %	1.5 %	-0.4 %	7.6 %	5.0 %	2.2 %
<b>Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt</b>									
Impairment losses ratio <sup>1)</sup>	0.04 %	0.04 %	-0.09 %	0.00 %	0.07 %	0.07 %	0.08 %	0.13 %	0.54 %
Stage 3 as a percentage of gross loans <sup>1)</sup>	0.97 %	1.02 %	1.08 %	1.62 %	1.68 %	1.80 %	1.87 %	1.66 %	1.23 %
<b>Solidity</b>									
Common equity Tier 1 capital ratio	18.9 %	19.2 %	18.8 %	18.3 %	18.0 %	18.1 %	18.3 %	18.0 %	18.3 %
Tier 1 capital ratio	20.9 %	20.8 %	20.4 %	19.8 %	19.6 %	19.7 %	20.0 %	19.7 %	20.0 %
Capital ratio	23.1 %	23.0 %	22.7 %	21.9 %	21.6 %	21.8 %	22.2 %	21.9 %	22.3 %
Tier 1 capital	21,835	21,252	20,547	19,797	19,322	19,265	19,011	18,636	18,636
Total eligible capital	24,147	23,546	22,910	21,839	21,333	21,338	21,105	20,741	20,759
Liquidity Coverage Ratio (LCR)	239 %	180 %	204 %	155 %	138 %	163 %	184 %	190 %	171 %
Leverage Ratio	7.1 %	7.3 %	6.9 %	7.0 %	6.9 %	6.9 %	7.0 %	7.0 %	7.1 %
<b>Key figures ECC</b>									
ECC share price at end of period (NOK)	127.40	111.40	115.80	141.20	149.00	129.80	119.20	107.40	97.60
Number of certificates issued, millions <sup>1)</sup>	129.29	129.29	129.31	129.39	129.39	129.39	129.36	129.22	129.39
Booked equity capital per ECC (NOK) <sup>1)</sup>	109.86	107.19	102.91	99.55	103.48	103.57	100.18	96.70	94.71
Profit per ECC, majority (NOK) <sup>1)</sup>	3.53	2.89	3.20	3.20	3.20	3.22	3.51	3.40	1.99
Price-Earnings Ratio (annualised) <sup>1)</sup>	9.02	9.62	9.06	11.05	11.65	10.09	8.50	7.91	12.28
Price-Book Value Ratio <sup>1)</sup>	1.16	1.04	1.13	1.42	1.44	1.25	1.19	1.11	1.03