

## Key figures from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2023	2023	2023	2022	2022	2022	2022	2021	2021
<b>Profitability</b>									
Return on equity per quarter <sup>1)</sup>	11.1%	15.1%	13.0%	13.1%	10.9%	12.9%	12.6%	12.7%	12.4%
Cost-income ratio <sup>1)</sup>	44 %	41 %	46 %	45 %	45 %	43 %	49 %	49 %	48 %
<b>Balance sheet figures</b>									
Gross loans to customers	168,940	166,819	153,181	152,629	150,247	148,681	147,023	147,301	143,972
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	234,316	232,100	213,967	211,244	208,900	205,504	199,965	195,353	191,976
Deposit from customers	138,230	140,164	123,529	122,010	120,558	123,812	114,053	111,286	109,691
Total assets	243,472	248,806	228,207	223,110	218,918	217,458	207,027	198,845	200,124
Quarterly average total assets	246,139	238,507	225,759	221,115	218,188	212,243	202,936	199,492	200,275
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months <sup>1)</sup>	1.0 %	8.5 %	1.3 %	1.1 %	1.7 %	2.8 %	2.4 %	1.8 %	1.6 %
Growth in deposits last 12 months	-1.4 %	13.5 %	1.2 %	1.2 %	-2.6 %	8.6 %	2.5 %	1.5 %	-0.4 %
<b>Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt</b>									
Impairment losses ratio <sup>1)</sup>	0.06 %	0.05 %	-0.13 %	0.04 %	0.04 %	-0.09 %	0.00 %	0.07 %	0.07 %
Stage 3 as a percentage of gross loans <sup>1)</sup>	0.98 %	0.99 %	0.96 %	0.97 %	1.02 %	1.08 %	1.62 %	1.68 %	1.80 %
<b>Solidity</b>									
Common equity Tier 1 capital ratio	19.7 %	19.1 %	18.2 %	18.9 %	19.2 %	18.8 %	18.3 %	18.0 %	18.1 %
Tier 1 capital ratio	21.3 %	21.0 %	20.1 %	20.9 %	20.8 %	20.4 %	19.8 %	19.6 %	19.7 %
Capital ratio	23.7 %	23.5 %	22.2 %	23.1 %	23.0 %	22.7 %	21.9 %	21.6 %	21.8 %
Tier 1 capital	24,283	24,192	21,985	21,835	21,252	20,547	19,797	19,322	19,265
Total eligible capital	26,950	27,106	24,298	24,147	23,546	22,910	21,839	21,333	21,338
Liquidity Coverage Ratio (LCR)	173 %	188 %	194 %	239 %	180 %	204 %	155 %	138 %	163 %
Leverage Ratio	7.3 %	7.2 %	6.9 %	7.1 %	7.3 %	6.9 %	7.0 %	6.9 %	6.9 %
<b>Key figures ECC</b>									
ECC share price at end of period (NOK)	137.20	141.00	123.60	127.40	111.40	115.80	141.20	149.00	129.80
Number of certificates issued, millions <sup>1)</sup>	143.82	143.80	129.43	129.29	129.29	129.31	129.39	129.39	129.39
Booked equity capital per ECC (NOK) <sup>1)</sup>	116.39	112.81	105.63	109.86	107.19	102.91	99.55	103.48	103.57
Profit per ECC, majority (NOK) <sup>1)</sup>	3.28	4.21	3.51	3.53	2.89	3.20	3.20	3.20	3.22
Price-Earnings Ratio (annualised) <sup>1)</sup>	10.47	8.38	8.79	9.02	9.62	9.06	11.05	11.65	10.09
Price-Book Value Ratio <sup>1)</sup>	1.18	1.25	1.17	1.16	1.04	1.13	1.42	1.44	1.25

<sup>1)</sup> Defined as alternative performance measures, see attachment to the quarterly report.