

## Key figures from quarterly accounts

Group (NOKm)	4Q 2023	3Q 2023	2Q 2023	1Q 2023	4Q 2022	3Q 2022	2Q 2022	1Q 2022	4Q 2021
<b>Profitability</b>									
Return on equity per quarter <sup>1)</sup>	18.3%	11.1%	15.1%	13.0%	13.1%	10.9%	12.9%	12.6%	12.7%
Cost-income ratio <sup>1)</sup>	48 %	44 %	41 %	46 %	45 %	45 %	43 %	49 %	49 %
<b>Balance sheet figures</b>									
Gross loans to customers	169,862	168,940	166,819	153,181	152,629	150,247	148,681	147,023	147,301
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	236,329	234,316	232,100	213,967	211,244	208,900	205,504	199,965	195,353
Deposit from customers	132,888	138,230	140,164	123,529	122,010	120,558	123,812	114,053	111,286
Total assets	232,717	243,472	248,806	228,207	223,312	218,918	217,458	207,027	198,845
Quarterly average total assets	238,095	246,139	238,507	225,759	221,115	218,188	212,243	202,936	199,492
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months <sup>1)</sup>	0.9 %	1.0 %	8.5 %	1.3 %	1.1 %	1.7 %	2.8 %	2.4 %	1.8 %
Growth in deposits last 12 months	-3.9 %	-1.4 %	13.5 %	1.2 %	1.2 %	-2.6 %	8.6 %	2.5 %	1.5 %
<b>Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt</b>									
Impairment losses ratio <sup>1)</sup>	0.03 %	0.06 %	0.05 %	-0.13 %	0.04 %	0.04 %	-0.09 %	0.00 %	0.07 %
Stage 3 as a percentage of gross loans <sup>1)</sup>	0.88 %	0.98 %	0.99 %	0.96 %	0.97 %	1.02 %	1.08 %	1.62 %	1.68 %
<b>Solidity</b>									
Common equity Tier 1 capital ratio	18.8 %	19.7 %	19.1 %	18.2 %	18.9 %	19.2 %	18.8 %	18.3 %	18.0 %
Tier 1 capital ratio	20.8 %	21.3 %	21.0 %	20.1 %	20.9 %	20.8 %	20.4 %	19.8 %	19.6 %
Capital ratio	23.0 %	23.7 %	23.5 %	22.2 %	23.1 %	23.0 %	22.7 %	21.9 %	21.6 %
Tier 1 capital	23,793	24,283	24,192	21,985	21,835	21,252	20,547	19,797	19,322
Total eligible capital	26,399	26,950	27,106	24,298	24,147	23,546	22,910	21,839	21,333
Liquidity Coverage Ratio (LCR)	175 %	173 %	188 %	194 %	239 %	180 %	204 %	155 %	138 %
Leverage Ratio	7.2 %	7.3 %	7.2 %	6.9 %	7.1 %	7.3 %	6.9 %	7.0 %	6.9 %
<b>Key figures ECC</b>									
ECC share price at end of period (NOK)	141.80	137.20	141.00	123.60	127.40	111.40	115.80	141.20	149.00
Number of certificates issued, millions <sup>1)</sup>	144.20	143.82	143.80	129.43	129.29	129.29	129.31	129.39	129.39
Booked equity capital per ECC (NOK) <sup>1)</sup>	121.05	116.39	112.81	105.63	109.86	107.19	102.91	99.55	103.48
Profit per ECC, majority (NOK) <sup>1)</sup>	5.62	3.28	4.21	3.51	3.53	2.89	3.20	3.20	3.20
Price-Earnings Ratio (annualised) <sup>1)</sup>	6.31	10.47	8.38	8.79	9.02	9.62	9.06	11.05	11.65
Price-Book Value Ratio <sup>1)</sup>	1.17	1.18	1.25	1.17	1.16	1.04	1.13	1.42	1.44

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

<sup>2)</sup> Historical numbers have been revised after the subsidiary SpareBank 1 Markets has been reclassified to held for sale from Q4 2022. See more information in Note 2.