

Key figures from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2024	2024	2023	2023	2023	2023	2022	2022	2022
Profitability									
Return on equity per quarter ¹⁾	15.4%	16.0%	18.3%	11.1%	15.1%	13.0%	13.1%	10.9%	12.9%
Cost-income ratio ¹⁾	41 %	41 %	47 %	43 %	41 %	46 %	45 %	45 %	43 %
Balance sheet figures									
Gross loans to customers	173,440	169,326	169,862	168,940	166,819	153,181	152,629	150,247	148,681
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	241,832	238,270	236,329	234,316	232,100	213,967	211,244	208,900	205,504
Deposit from customers	139,661	134,395	132,888	138,230	140,164	123,529	122,010	120,558	123,812
Total assets	243,363	235,721	232,717	243,472	248,806	228,207	223,312	218,918	217,458
Quarterly average total assets	239,542	234,219	238,095	246,139	238,507	225,759	221,115	218,188	212,243
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	1.5 %	0.8 %	0.9 %	1.0 %	8.5 %	1.3 %	1.1 %	1.7 %	2.8 %
Growth in deposits last 12 months	3.9 %	1.1 %	-3.9 %	-1.4 %	13.5 %	1.2 %	1.2 %	-2.6 %	8.6 %
Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.08 %	0.04 %	0.03 %	0.06 %	0.05 %	-0.13 %	0.04 %	0.04 %	-0.09 %
Stage 3 as a percentage of gross loans ¹⁾	0.78 %	0.82 %	0.88 %	0.98 %	0.99 %	0.96 %	0.97 %	1.02 %	1.08 %
Solidity									
Common equity Tier 1 capital ratio	18.5 %	18.5 %	18.8 %	19.7 %	19.1 %	18.2 %	18.9 %	19.2 %	18.8 %
Tier 1 capital ratio	20.4 %	20.4 %	20.8 %	21.3 %	21.0 %	20.1 %	20.9 %	20.8 %	20.4 %
Capital ratio	23.1 %	23.1 %	23.0 %	23.7 %	23.5 %	22.2 %	23.1 %	23.0 %	22.7 %
Tier 1 capital	24,216	24,073	23,793	24,283	24,192	21,985	21,835	21,252	20,547
Total eligible capital	27,474	27,250	26,399	26,950	27,106	24,298	24,147	23,546	22,910
Liquidity Coverage Ratio (LCR)	188 %	160 %	175 %	173 %	188 %	194 %	239 %	180 %	204 %
Leverage Ratio	7.1 %	7.1 %	7.2 %	7.3 %	7.2 %	6.9 %	7.1 %	7.3 %	6.9 %
Key figures ECC									
ECC share price at end of period (NOK)	151.12	137.80	141.80	137.20	141.00	123.60	127.40	111.40	115.80
Number of certificates issued, millions ¹⁾	144.19	144.13	144.20	143.82	143.80	129.43	129.29	129.29	129.31
Booked equity capital per ECC (NOK) ¹⁾	117.31	113.24	120.48	116.39	112.81	105.63	109.86	107.19	102.91
Profit per ECC, majority (NOK) ¹⁾	4.43	4.68	5.62	3.28	4.21	3.51	3.53	2.89	3.20
Price-Earnings Ratio (annualised) ¹⁾	8.53	7.36	6.31	10.47	8.38	8.79	9.02	9.62	9.06
Price-Book Value Ratio ¹⁾	1.29	1.22	1.18	1.18	1.25	1.17	1.16	1.04	1.13

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