

## Main figures

From the income statement (NOKm)	Third quarter		First nine months		
	2024	2023	2024	2023	2023
Net interest	1,355	1,226	4,001	3,386	4,732
Net commission income and other income	553	484	1,812	1,586	2,085
Net return on financial investments	670	62	1,074	161	699
<b>Total income</b>	<b>2,578</b>	<b>1,772</b>	<b>6,887</b>	<b>5,133</b>	<b>7,516</b>
Total operating expenses	810	741	2,399	2,152	3,018
<b>Results before losses</b>	<b>1,769</b>	<b>1,032</b>	<b>4,488</b>	<b>2,981</b>	<b>4,498</b>
Loss on loans, guarantees etc	75	35	146	-6	14
<b>Results before tax</b>	<b>1,693</b>	<b>996</b>	<b>4,342</b>	<b>2,988</b>	<b>4,484</b>
Tax charge	252	278	801	642	904
Result investment held for sale, after tax	0	22	-2	96	108
<b>Net profit</b>	<b>1,441</b>	<b>740</b>	<b>3,540</b>	<b>2,441</b>	<b>3,688</b>
Interest Tier 1 Capital	32	27	103	86	125
Net profit excl. Interest Tier 1 Capital	1,409	714	3,437	2,355	3,563
<b>Balance sheet figures</b>			<b>30 Sep 2024</b>	<b>30 Sep 2023</b>	<b>31 Dec 2023</b>
Gross loans to customers			179,590	168,940	169,862
Gross loans to customers incl. SB1 Boligkreditt and SB1 Næringskreditt			247,148	234,316	236,329
Deposits from customers			138,042	138,231	132,889
Average total assets			239,438	235,949	235,303
Total assets			245,951	243,472	232,717
<b>Key figures</b>			<b>2024</b>	<b>2023</b>	<b>2023</b>
<b>Profitability <sup>1)</sup></b>					
Return on equity	21.0 %	11.1 %	17.4 %	13.0 %	14.4 %
Cost-income ratio	42 %	43 %	41 %	43 %	45 %
Deposit-to-loan ratio excl. SB1 Boligkreditt and SB1 Næringskreditt	77 %	82 %	77 %	82 %	78 %
Deposit-to-loan ratio incl. SB1 Boligkreditt and SB1 Næringskreditt	56 %	59 %	56 %	59 %	56 %
Growth in loans (gross) last 12 months (incl. SB1 Boligkreditt and SB1 Næringskreditt)	2.2 %	1.0 %	5.5 %	12.2 %	11.9 %
Growth in deposits last 12 months	-1.2 %	-1.4 %	-0.1 %	14.7 %	8.9 %
<b>Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt <sup>1)</sup></b>					
Impairment losses ratio	0.12 %	0.06 %	0.08 %	0.00 %	0.01 %
Stage 3 as a percentage of gross loans	0.91 %	0.98 %	0.91 %	0.98 %	0.88 %
<b>Solidity</b>			<b>30 Sep 2024</b>	<b>30 Sep 2023</b>	<b>31 Dec 2023</b>
Capital ratio			23.1 %	23.7 %	23.0 %
Tier 1 capital ratio			20.2 %	21.3 %	20.8 %
Common equity Tier 1 capital ratio			18.2 %	19.7 %	18.8 %
Tier 1 capital			24,097	24,283	23,793
Total eligible capital			27,557	26,950	26,399
Liquidity Coverage Ratio (LCR)			172 %	173 %	175 %
Leverage Ratio			6.9 %	7.3 %	7.2 %
MREL			60.1 %	69.6 %	67.8 %
MREL, substituted			36.6 %	36.2 %	35.9 %
NSFR			127.0 %	127.4 %	127.0 %
<b>Branches and staff</b>					
Number of branches			47	46	46
No. Of full-time positions			1,671	1,582	1,545

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

<b>Key figures ECC</b>	<b>30 Sep 2024</b>	<b>30 Sep 2023</b>	<b>31 Dec 2023</b>	<b>31 Dec 2022</b>	<b>31 Dec 2021</b>	<b>31 Dec 2020</b>
ECC ratio	67 %	67 %	67 %	64 %	64 %	64 %
Number of certificates issued, millions <sup>1)</sup>	144.21	143.82	144.20	129.29	129.39	129.39
ECC share price at end of period (NOK)	153.46	137.20	141.80	127.40	149.00	97.60
Stock value (NOKm)	22,130	19,732	20,448	16,471	19,279	12,629
Booked equity capital per ECC (including dividend) <sup>1)</sup>	124.05	116.39	120.48	109.86	103.48	94.71
Profit per ECC, majority <sup>1)</sup>	15.57	11.14	16.88	12.82	13.31	8.87
Dividend per ECC			12.00	6.50	7.50	4.40
Price-Earnings Ratio <sup>1)</sup>	7.28	9.24	8.40	9.94	11.19	11.01
Price-Book Value Ratio <sup>1)</sup>	1.24	1.18	1.18	1.16	1.44	1.03

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