

Key figures from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2024	2024	2024	2023	2023	2023	2023	2022	2022
Profitability									
Return on equity per quarter ¹⁾	21.0%	15.4%	16.0%	18.3%	11.1%	15.1%	13.0%	13.1%	10.9%
Cost-income ratio ¹⁾	42 %	41 %	41 %	47 %	43 %	41 %	46 %	45 %	45 %
Balance sheet figures									
Gross loans to customers	179,590	173,440	169,326	169,862	168,940	166,819	153,181	152,629	150,247
Gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt	247,148	241,832	238,270	236,329	234,316	232,100	213,967	211,244	208,900
Deposit from customers	138,042	139,661	134,395	132,888	138,230	140,164	123,529	122,010	120,558
Total assets	245,951	243,363	235,721	232,717	243,472	248,806	228,207	223,312	218,918
Quarterly average total assets	244,657	239,542	234,219	238,095	246,139	238,507	225,759	221,115	218,188
Growth in loans incl. SB1 Boligkreditt and SB1 Næringskreditt last 12 months ¹⁾	2.2 %	1.5 %	0.8 %	0.9 %	1.0 %	8.5 %	1.3 %	1.1 %	1.7 %
Growth in deposits last 12 months	-1.2 %	3.9 %	1.1 %	-3.9 %	-1.4 %	13.5 %	1.2 %	1.2 %	-2.6 %
Losses in % of gross loans incl. SB1 Boligkreditt and SB1 Næringskreditt									
Impairment losses ratio ¹⁾	0.12 %	0.08 %	0.04 %	0.03 %	0.06 %	0.05 %	-0.13 %	0.04 %	0.04 %
Stage 3 as a percentage of gross loans ¹⁾	0.91 %	0.78 %	0.82 %	0.88 %	0.98 %	0.99 %	0.96 %	0.97 %	1.02 %
Solidity									
Common equity Tier 1 capital ratio	18.2 %	18.5 %	18.5 %	18.8 %	19.7 %	19.1 %	18.2 %	18.9 %	19.2 %
Tier 1 capital ratio	20.2 %	20.4 %	20.4 %	20.8 %	21.3 %	21.0 %	20.1 %	20.9 %	20.8 %
Capital ratio	23.1 %	23.1 %	23.1 %	23.0 %	23.7 %	23.5 %	22.2 %	23.1 %	23.0 %
Tier 1 capital	24,097	24,216	24,073	23,793	24,283	24,192	21,985	21,835	21,252
Total eligible capital	27,557	27,474	27,250	26,399	26,950	27,106	24,298	24,147	23,546
Liquidity Coverage Ratio (LCR)	172 %	188 %	160 %	175 %	173 %	188 %	194 %	239 %	180 %
Leverage Ratio	6.9 %	7.1 %	7.1 %	7.2 %	7.3 %	7.2 %	6.9 %	7.1 %	7.3 %
Key figures ECC									
ECC share price at end of period (NOK)	153.46	151.12	137.80	141.80	137.20	141.00	123.60	127.40	111.40
Number of certificates issued, millions ¹⁾	144.21	144.19	144.13	144.20	143.82	143.80	129.43	129.29	129.29
Booked equity capital per ECC (NOK) ¹⁾	124.05	117.31	113.24	120.48	116.39	112.81	105.63	109.86	107.19
Profit per ECC, majority (NOK) ¹⁾	6.42	4.43	4.68	5.62	3.28	4.21	3.51	3.53	2.89
Price-Earnings Ratio (annualised) ¹⁾	5.97	8.53	7.36	6.31	10.47	8.38	8.79	9.02	9.62
Price-Book Value Ratio ¹⁾	1.24	1.29	1.22	1.18	1.18	1.25	1.17	1.16	1.04