

Møre Boligkreditt AS

Alternative Performance Measures

Møre Boligkreditt AS has prepared Alternative Performance Measures (APMs) in accordance with ESMA's guidelines for APMs. We use APMs in our reports to provide additional information to the accounts and also as important financial performance figures for the management. The APM's are not intended to substitute accounting figures prepared in accordance with IFRS nor should they be given more emphasize. The key figures are not defined under IFRS or any other legislation and are not necessarily directly comparable with similar key figures in other banks or companies.

APMs are shown with comparable figures for earlier periods. All figures are stated in NOK million unless stated otherwise.

Møre Boligkreditt AS' APMs and definitions

Return on equity (ROE)

This measure gives relevant information on Møre Boligkreditt AS' profitability by measuring the ability to generate profits from the shareholders' investments.

Calculated as: Shareholders' share of profits for the period divided by average equity.

Cost income ratio

This key figure provides information about the relation between income and costs and is a useful performance indicator for evaluating the cost-efficiency of the company.

Calculated as: Total operating expenses in per cent of total income.

Mortgage lending growth

This ratio is included to show Møre Boligkreditt AS' 12 months development of mortgage volume.

Calculated as: "Loans to and receivables from customers" in relation to "Loans to and receivables from customers" at the beginning of the period.

Møre Boligkreditt AS

	Quarter		Ytd 30/9		YoY 30/9		Full year
NOK million	Q3-24	Q3-23	2024	2023	2024	2023	2023
Return on equity (ROE)							
Profit after tax for the period	42,0	15,9	129,8	106,1			127,8
Average paid-in equity	1.650	1.550	1.588	1.550			1.550
Return on equity, annualised, per cent	10,1	4,1	10,9	9,2			8,2
Cost income ratio							
Total operating expenses in the period	13,4	13,8	43,1	43,6			58,2
Total income in the period	66,9	36,7	203,6	180,2			223,5
Cost income ratio	20,1	37,7	21,2	24,2			26,1
Mortgage lending growth							
Loans and receivables from customers at the start of the period	31.975	33.656	32.357	30.464	33.717	28.200	30.464
Loans and receivables from customers at the end of the period	35.943	33.717	35.943	33.717	35.943	33.717	32.357
Mortgage lending growth	12,4	0,2	11,1	10,7	6,6	19,6	6,2
Days in the period	92	92	274	273	366	365	365
Days in the year	366	365	366	365	366	365	365