

## Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2021	2021	2021	2021	2020	2020	2020	2020	2019
Interest income effective interest method	1,047	973	958	939	945	972	1,031	1,250	1,235
Interest expenses	324	266	260	271	258	277	365	540	539
<b>Net interest</b>	<b>723</b>	<b>707</b>	<b>698</b>	<b>668</b>	<b>688</b>	<b>695</b>	<b>666</b>	<b>710</b>	<b>697</b>
Commission income	404	405	400	374	393	399	316	335	342
Commission expenses	55	54	48	51	54	50	44	47	38
Other operating income	322	272	395	468	399	277	323	271	255
<b>Commission income and other income</b>	<b>671</b>	<b>623</b>	<b>748</b>	<b>790</b>	<b>738</b>	<b>625</b>	<b>595</b>	<b>558</b>	<b>559</b>
Dividends	1	1	17	4	27	2	2	8	1
Income from investment in related companies	186	179	212	128	117	170	177	217	8
Net return on financial investments	32	68	42	158	53	32	269	-124	8
<b>Net return on financial investments</b>	<b>219</b>	<b>248</b>	<b>270</b>	<b>289</b>	<b>197</b>	<b>205</b>	<b>448</b>	<b>101</b>	<b>17</b>
<b>Total income</b>	<b>1,613</b>	<b>1,578</b>	<b>1,716</b>	<b>1,748</b>	<b>1,622</b>	<b>1,525</b>	<b>1,709</b>	<b>1,369</b>	<b>1,272</b>
Staff costs	463	423	465	531	553	415	445	438	393
Other operating expenses	302	275	269	265	271	261	254	268	305
<b>Total operating expenses</b>	<b>765</b>	<b>698</b>	<b>735</b>	<b>796</b>	<b>824</b>	<b>675</b>	<b>699</b>	<b>706</b>	<b>699</b>
<b>Result before losses</b>	<b>848</b>	<b>880</b>	<b>981</b>	<b>952</b>	<b>798</b>	<b>850</b>	<b>1,010</b>	<b>663</b>	<b>574</b>
Loss on loans, guarantees etc.	32	31	39	59	242	231	170	308	103
<b>Result before tax</b>	<b>816</b>	<b>849</b>	<b>942</b>	<b>893</b>	<b>556</b>	<b>619</b>	<b>840</b>	<b>355</b>	<b>471</b>
Tax charge	112	175	191	131	105	102	124	69	123
Result investment held for sale, after tax	-0	1	4	6	-0	2	3	4	-1
<b>Net profit</b>	<b>703</b>	<b>675</b>	<b>755</b>	<b>768</b>	<b>450</b>	<b>519</b>	<b>719</b>	<b>290</b>	<b>346</b>