

Results from quarterly accounts

Group (NOKm)	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2022	2021	2021	2021	2021	2020	2020	2020	2020
Interest income effective interest method	1,158	1,047	973	958	939	945	972	1,031	1,250
Interest expenses	400	324	266	260	271	258	277	365	540
Net interest	758	723	707	698	668	688	695	666	710
Commission income	357	404	405	400	374	393	399	316	335
Commission expenses	50	55	54	48	51	54	50	44	47
Other operating income	331	322	272	395	468	399	277	323	271
Commission income and other income	637	671	623	748	790	738	625	595	558
Dividends	2	1	1	17	4	27	2	2	8
Income from investment in related companies	62	186	179	212	128	117	170	177	217
Net return on financial investments	172	32	68	42	158	53	32	269	-124
Net return on financial investments	235	219	248	270	289	197	205	448	101
Total income	1,630	1,613	1,578	1,716	1,748	1,622	1,525	1,709	1,369
Staff costs	476	463	423	465	531	553	415	445	438
Other operating expenses	286	302	275	269	265	271	261	254	268
Total operating expenses	762	765	698	735	796	824	675	699	706
Result before losses	868	848	880	981	952	798	850	1,010	663
Loss on loans, guarantees etc.	-0	32	31	39	59	242	231	170	308
Result before tax	868	816	849	942	893	556	619	840	355
Tax charge	169	112	175	191	131	105	102	124	69
Result investment held for sale, after tax	-1	-0	1	4	6	-0	2	3	4
Net profit	698	703	675	755	768	450	519	719	290