

Results from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2022	2022	2021	2021	2021	2021	2020	2020	2020
Interest income effective interest method	1,281	1,158	1,047	973	958	939	945	972	1,031
Interest expenses	480	400	324	266	260	271	258	277	365
Net interest	801	758	723	707	698	668	688	695	666
Commission income	377	357	404	405	400	374	393	399	316
Commission expenses	54	50	55	54	48	51	54	50	44
Other operating income	421	331	322	272	395	468	399	277	323
Commission income and other income	745	637	671	623	748	790	738	625	595
Dividends	4	2	1	1	17	4	27	2	2
Income from investment in related companies	77	62	186	179	212	128	117	170	177
Net return on financial investments	-36	172	32	68	42	158	53	32	269
Net return on financial investments	44	235	219	248	270	289	197	205	448
Total income	1,590	1,630	1,613	1,578	1,716	1,748	1,622	1,525	1,709
Staff costs	490	476	463	423	465	531	553	415	445
Other operating expenses	268	286	302	275	269	265	271	261	254
Total operating expenses	758	762	765	698	735	796	824	675	699
Result before losses	832	868	848	880	981	952	798	850	1,010
Loss on loans, guarantees etc.	-48	-0	32	31	39	59	242	231	170
Result before tax	880	868	816	849	942	893	556	619	840
Tax charge	178	169	112	175	191	131	105	102	124
Result investment held for sale, after tax	0	-1	-0	1	4	6	-0	2	3
Net profit	702	698	703	675	755	768	450	519	719