

Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2022	2022	2022	2021	2021	2021	2021	2020	2020
Interest income effective interest method	1,521	1,281	1,158	1,047	973	958	939	945	972
Interest expenses	710	480	400	324	266	260	271	258	277
Net interest	811	801	758	723	707	698	668	688	695
Commission income	369	377	357	404	405	400	374	393	399
Commission expenses	60	54	50	55	54	48	51	54	50
Other operating income	230	421	331	322	272	395	468	399	277
Commission income and other income	540	745	637	671	623	748	790	738	625
Dividends	8	4	2	1	1	17	4	27	2
Income from investment in related companies	109	77	62	186	179	212	128	117	170
Net return on financial investments	31	-36	172	32	68	42	158	53	32
Net return on financial investments	148	44	235	219	248	270	289	197	205
Total income	1,499	1,590	1,630	1,613	1,578	1,716	1,748	1,622	1,525
Staff costs	417	490	476	463	423	465	531	553	415
Other operating expenses	271	268	286	302	275	269	265	271	261
Total operating expenses	688	758	762	765	698	735	796	824	675
Result before losses	810	832	868	848	880	981	952	798	850
Loss on loans, guarantees etc.	22	-48	-0	32	31	39	59	242	231
Result before tax	788	880	868	816	849	942	893	556	619
Tax charge	172	178	169	112	175	191	131	105	102
Result investment held for sale, after tax	1	0	-1	-0	1	4	6	-0	2
Net profit	617	702	698	703	675	755	768	450	519