

Income statement

Parent bank					Group				
Fourth quarter		Jan - Dec		(NOKm)	Note	Jan - Dec		Fourth quarter	
2021	2022	2021	2022			2022	2021	2022	2021
827	1,577	3,067	4,740	Interest income effective interest method		5,207	3,521	1,701	939
108	273	395	724	Other interest income		720	392	272	107
321	1,007	1,109	2,583	Interest expenses		2,588	1,107	1,012	321
614	843	2,353	2,880	Net interest	10	3,339	2,805	961	725
338	282	1,306	1,192	Commission income		1,446	1,586	340	405
28	25	97	90	Commission expenses		186	177	45	47
17	19	47	55	Other operating income		781	731	178	163
326	276	1,256	1,156	Commission income and other income	11	2,042	2,141	473	521
20	93	733	677	Dividends		33	22	19	1
-	-	-	-	Income from investment in related companies	3	442	705	195	186
-40	-31	-53	-123	Net return on financial investments	13	-94	112	-52	-19
-20	63	680	554	Net return on financial investments		380	840	163	168
920	1,182	4,289	4,590	Total income		5,760	5,786	1,597	1,414
162	155	650	661	Staff costs		1,406	1,378	333	342
206	261	745	841	Other operating expenses	12	1,038	981	314	267
368	416	1,395	1,502	Total operating expenses		2,443	2,360	646	609
552	766	2,895	3,088	Result before losses		3,317	3,426	951	805
20	8	134	-37	Loss on loans, guarantees etc.	6,7	-7	161	19	32
533	758	2,760	3,125	Result before tax	3	3,324	3,266	932	773
132	194	518	631	Tax charge		718	563	210	103
-	-	-	-	Result investment held for sale, after tax	2,3	179	200	46	33
401	565	2,242	2,494	Net profit		2,785	2,902	768	703
9	16	48	60	Attributable to additional Tier 1 Capital holders		63	50	17	10
250	351	1,403	1,557	Attributable to Equity capital certificate holders		1,658	1,722	456	413
141	198	791	877	Attributable to the saving bank reserve		934	971	257	233
				Attributable to non-controlling interests		130	160	37	47
401	565	2,242	2,494	Net profit		2,785	2,902	768	703
				Profit/diluted profit per ECC	19	12.82	13.31	3.53	3.20

Other comprehensive income

Parent bank					Group			
Fourth quarter		Jan - Dec			Jan - Dec		Fourth quarter	
2021	2022	2021	2022	(NOKm)	2022	2021	2022	2021
401	565	2,242	2,494	Net profit	2,785	2,902	768	703
Items that will not be reclassified to profit/loss								
-	7	-	177	Actuarial gains and losses pensions	177	-	7	-
-	-2	-	-44	Tax	-44	-	-2	-
-	-	-	-	Share of other comprehensive income of associates and joint venture	4	2	-3	-
-	5	-	133	Total	137	2	2	-
Items that will be reclassified to profit/loss								
-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-
-1	6	-1	9	Value changes on loans measured at fair value	9	-1	6	-1
-	-	-	-	Share of other comprehensive income of associates and joint venture	113	-17	-121	25
-	-	-	-	Tax	-	-	-	-
-1	6	-1	9	Total	122	-18	-115	24
-1	11	-1	142	Net other comprehensive income	259	-16	-113	24
400	576	2,241	2,636	Total comprehensive income	3,044	2,886	655	727
9	16	48	60	Attributable to additional Tier 1 Capital holders	63	50	17	10
250	358	1,402	1,647	Attributable to Equity capital certificate holders	1,823	1,712	384	429
141	202	790	929	Attributable to the saving bank reserve	1,028	965	217	242
				Attributable to non-controlling interests	130	160	37	47
400	576	2,241	2,636	Total comprehensive Income	3,044	2,886	655	727