

Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2022	2022	2022	2022	2021	2021	2021	2021	2020
Interest income effective interest method	1,973	1,518	1,279	1,156	1,046	972	957	938	945
Interest expenses	1,012	704	476	397	321	263	256	267	258
Net interest	961	814	803	759	725	709	701	671	688
Commission income	340	370	378	358	405	407	401	374	393
Commission expenses	45	52	46	42	47	47	41	41	54
Other operating income	178	173	223	206	163	162	213	193	399
Commission income and other income	473	491	555	522	521	521	572	526	738
Dividends	19	8	4	2	1	1	17	4	27
Income from investment in related companies	195	108	77	62	186	179	212	128	117
Net return on financial investments	-52	-30	-123	111	-19	37	1	93	53
Net return on financial investments	163	86	-43	175	168	217	230	224	197
Total income	1,597	1,391	1,316	1,456	1,414	1,447	1,503	1,422	1,622
Staff costs	333	348	350	375	342	341	343	352	553
Other operating expenses	314	235	235	255	267	246	235	234	271
Total operating expenses	646	583	585	629	609	586	579	586	824
Result before losses	951	808	731	827	805	861	924	836	798
Loss on loans, guarantees etc.	19	22	-48	-0	32	31	39	59	242
Result before tax	932	785	779	827	773	830	885	777	556
Tax charge	210	179	164	166	103	174	156	131	105
Result investment held for sale, after tax	46	10	87	37	33	19	26	122	-0
Net profit	768	617	702	698	703	675	755	768	450