

## Results from quarterly accounts

Group (NOKm)	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2023	2022	2022	2022	2022	2021	2021	2021	2021
Interest income effective interest method	2,367	2,136	1,605	1,346	1,227	1,107	1,026	1,025	1,012
Interest expenses	1,332	1,175	791	543	468	382	318	325	341
<b>Net interest</b>	<b>1,035</b>	<b>961</b>	<b>814</b>	<b>803</b>	<b>759</b>	<b>725</b>	<b>709</b>	<b>701</b>	<b>671</b>
Commission income	341	340	370	378	358	405	407	401	374
Commission expenses	50	45	52	46	42	47	47	41	41
Other operating income	249	178	173	223	206	163	162	213	193
<b>Commission income and other income</b>	<b>541</b>	<b>473</b>	<b>491</b>	<b>555</b>	<b>522</b>	<b>521</b>	<b>521</b>	<b>572</b>	<b>526</b>
Dividends	2	19	8	4	2	1	1	17	4
Income from investment in related companies	125	195	108	77	62	186	179	212	128
Net return on financial investments	-99	-52	-30	-123	111	-19	37	1	93
<b>Net return on financial investments</b>	<b>28</b>	<b>163</b>	<b>86</b>	<b>-43</b>	<b>175</b>	<b>168</b>	<b>217</b>	<b>230</b>	<b>224</b>
<b>Total income</b>	<b>1,604</b>	<b>1,597</b>	<b>1,391</b>	<b>1,316</b>	<b>1,456</b>	<b>1,414</b>	<b>1,447</b>	<b>1,503</b>	<b>1,422</b>
Staff costs	398	333	348	350	375	342	341	343	352
Other operating expenses	330	314	235	235	255	267	246	235	234
<b>Total operating expenses</b>	<b>728</b>	<b>646</b>	<b>583</b>	<b>585</b>	<b>629</b>	<b>609</b>	<b>586</b>	<b>579</b>	<b>586</b>
<b>Result before losses</b>	<b>875</b>	<b>951</b>	<b>808</b>	<b>731</b>	<b>827</b>	<b>805</b>	<b>861</b>	<b>924</b>	<b>836</b>
Loss on loans, guarantees etc.	-71	19	22	-48	-0	32	31	39	59
<b>Result before tax</b>	<b>946</b>	<b>932</b>	<b>785</b>	<b>779</b>	<b>827</b>	<b>773</b>	<b>830</b>	<b>885</b>	<b>777</b>
Tax charge	206	210	179	164	166	103	174	156	131
Result investment held for sale, after tax	38	46	10	87	37	33	19	26	122
<b>Net profit</b>	<b>778</b>	<b>768</b>	<b>617</b>	<b>702</b>	<b>698</b>	<b>703</b>	<b>675</b>	<b>755</b>	<b>768</b>