

Results from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2023	2023	2022	2022	2022	2022	2021	2021	2021
Interest income effective interest method	2,638	2,367	2,136	1,605	1,346	1,227	1,107	1,026	1,025
Interest expenses	1,544	1,332	1,175	791	543	468	382	318	325
Net interest	1,094	1,035	961	814	803	759	725	709	701
Commission income	367	341	340	370	378	358	405	407	401
Commission expenses	51	50	45	52	46	42	47	47	41
Other operating income	245	249	178	173	223	206	163	162	213
Commission income and other income	561	541	473	491	555	522	521	521	572
Dividends	18	2	19	8	4	2	1	1	17
Income from investment in related companies	85	125	195	108	77	62	186	179	212
Net return on financial investments	1	-99	-52	-30	-123	111	-19	37	1
Net return on financial investments	103	28	163	86	-43	175	168	217	230
Total income	1,757	1,604	1,597	1,391	1,316	1,456	1,414	1,447	1,503
Staff costs	383	398	333	348	350	375	342	341	343
Other operating expenses	300	330	314	235	235	255	267	246	235
Total operating expenses	683	728	646	583	585	629	609	586	579
Result before losses	1,074	875	951	808	731	827	805	861	924
Loss on loans, guarantees etc.	29	-71	19	22	-48	-0	32	31	39
Result before tax	1,045	946	932	785	779	827	773	830	885
Tax charge	159	206	210	179	164	166	103	174	156
Result investment held for sale, after tax	37	38	46	10	87	37	33	19	26
Net profit	923	778	768	617	702	698	703	675	755