

## Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2023	2023	2023	2022	2022	2022	2022	2021	2021
Interest income effective interest method	2,994	2,638	2,367	2,136	1,605	1,346	1,227	1,107	1,026
Interest expenses	1,803	1,544	1,332	1,175	791	543	468	382	318
<b>Net interest</b>	<b>1,191</b>	<b>1,094</b>	<b>1,035</b>	<b>961</b>	<b>814</b>	<b>803</b>	<b>759</b>	<b>725</b>	<b>709</b>
Commission income	336	367	341	340	370	378	358	405	407
Commission expenses	58	51	50	45	52	46	42	47	47
Other operating income	206	245	249	178	173	223	206	163	162
<b>Commission income and other income</b>	<b>484</b>	<b>561</b>	<b>541</b>	<b>473</b>	<b>491</b>	<b>555</b>	<b>522</b>	<b>521</b>	<b>521</b>
Dividends	16	18	2	19	8	4	2	1	1
Income from investment in related companies	-2	85	125	195	108	77	62	186	179
Net return on financial investments	83	1	-99	-52	-30	-123	111	-19	37
<b>Net return on financial investments</b>	<b>97</b>	<b>103</b>	<b>28</b>	<b>163</b>	<b>86</b>	<b>-43</b>	<b>175</b>	<b>168</b>	<b>217</b>
<b>Total income</b>	<b>1,772</b>	<b>1,757</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>
Staff costs	435	383	398	333	348	350	375	342	341
Other operating expenses	306	300	330	314	235	235	255	267	246
<b>Total operating expenses</b>	<b>741</b>	<b>683</b>	<b>728</b>	<b>646</b>	<b>583</b>	<b>585</b>	<b>629</b>	<b>609</b>	<b>586</b>
<b>Result before losses</b>	<b>1,032</b>	<b>1,074</b>	<b>875</b>	<b>951</b>	<b>808</b>	<b>731</b>	<b>827</b>	<b>805</b>	<b>861</b>
Loss on loans, guarantees etc.	35	29	-71	19	22	-48	-0	32	31
<b>Result before tax</b>	<b>996</b>	<b>1,045</b>	<b>946</b>	<b>932</b>	<b>785</b>	<b>779</b>	<b>827</b>	<b>773</b>	<b>830</b>
Tax charge	278	159	206	210	179	164	166	103	174
Result investment held for sale, after tax	22	37	38	46	10	87	37	33	19
<b>Net profit</b>	<b>740</b>	<b>923</b>	<b>778</b>	<b>768</b>	<b>617</b>	<b>702</b>	<b>698</b>	<b>703</b>	<b>675</b>