

Income statement

Parent bank					Group				
Fourth quarter		Jan - Dec				Jan - Dec		Fourth quarter	
2022	2023	2022	2023	(NOKm)	Note	2023	2022	2023	2022
1,740	2,729	5,128	9,219	Interest income effective interest method		9,721	5,596	2,847	1,864
273	418	724	1,548	Other interest income		1,542	720	416	272
1,170	1,948	2,972	6,622	Interest expenses		6,631	2,977	1,951	1,175
843	1,199	2,880	4,144	Net interest	11	4,632	3,339	1,312	961
282	272	1,192	1,117	Commission income		1,370	1,446	325	340
25	25	90	114	Commission expenses		199	186	40	45
19	17	55	73	Other operating income		913	781	213	178
276	263	1,156	1,076	Commission income and other income	12	2,084	2,042	498	473
93	82	677	711	Dividends		26	33	-10	19
-	-	-	-	Income from investment in related companies	4	297	442	90	195
-31	447	-123	464	Net return on financial investments	14	476	-94	491	-52
63	529	554	1,176	Net return on financial investments		799	380	571	163
1,182	1,991	4,590	6,396	Total income		7,515	5,760	2,382	1,597
155	258	661	849	Staff costs		1,691	1,406	476	333
261	336	841	1,121	Other operating expenses	13	1,326	1,038	390	314
416	595	1,502	1,969	Total operating expenses		3,017	2,443	866	646
766	1,396	3,088	4,426	Result before losses		4,498	3,317	1,517	951
8	-27	-37	-72	Loss on loans, guarantees etc.	7, 8	14	-7	20	19
758	1,423	3,125	4,498	Result before tax	4	4,484	3,324	1,496	932
194	228	631	820	Tax charge		904	718	262	210
-	-	-	-	Result investment held for sale, after tax	2, 4	108	179	12	46
565	1,195	2,494	3,678	Net profit		3,688	2,785	1,247	768
16	38	60	122	Attributable to additional Tier 1 Capital holders		125	63	40	17
351	773	1,557	2,376	Attributable to Equity capital certificate holders		2,331	1,658	809	456
198	384	877	1,181	Attributable to the saving bank reserve		1,159	934	402	257
				Attributable to non-controlling interests		74	130	-4	37
565	1,195	2,494	3,678	Net profit		3,688	2,785	1,247	768
				Profit/diluted profit per ECC	20	16.88	12.82	5.62	3.53

Other comprehensive income

Parent bank					Group			
Fourth quarter	Jan - Dec	2022	2023	(NOKm)	2023	2022	2023	2022
565	1,195	2,494	3,678	Net profit	3,688	2,785	1,247	768
Items that will not be reclassified to profit/loss								
7	-27	177	-27	Actuarial gains and losses pensions	-27	177	-27	7
-2	7	-44	7	Tax	7	-44	7	-2
-	-	-	-	Share of other comprehensive income of associates and joint venture	6	4	4	-3
5	-20	133	-20	Total	-14	137	-16	2
Items that will be reclassified to profit/loss								
-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-
6	-12	9	-5	Value changes on loans measured at fair value	-5	9	-12	6
-	-	-	-	Share of other comprehensive income of associates and joint venture	-140	113	-92	-121
-	-	-	-	Tax	-	-	-	-
6	-12	9	-5	Total	-145	122	-104	-115
11	-32	142	-25	Net other comprehensive income	-158	259	-120	-113
576	1,163	2,636	3,653	Total comprehensive income	3,530	3,044	1,127	655
16	38	60	122	Attributable to additional Tier 1 Capital holders	125	63	40	17
358	751	1,647	2,359	Attributable to Equity capital certificate holders	2,225	1,823	729	384
202	374	929	1,173	Attributable to the saving bank reserve	1,106	1,028	362	217
				Attributable to non-controlling interests	74	130	-4	37
576	1,163	2,636	3,653	Total comprehensive Income	3,530	3,044	1,127	655