

## Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2023	2023	2023	2023	2022	2022	2022	2022	2021
Interest income effective interest method	3,264	2,994	2,638	2,367	2,136	1,605	1,346	1,227	1,107
Interest expenses	1,951	1,803	1,544	1,332	1,175	791	543	468	382
<b>Net interest</b>	<b>1,312</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>
Commission income	325	336	367	341	340	370	378	358	405
Commission expenses	40	58	51	50	45	52	46	42	47
Other operating income	213	206	245	249	178	173	223	206	163
<b>Commission income and other income</b>	<b>498</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>
Dividends	-10	16	18	2	19	8	4	2	1
Income from investment in related companies	90	-2	85	125	195	108	77	62	186
Net return on financial investments	491	83	1	-99	-52	-30	-123	111	-19
<b>Net return on financial investments</b>	<b>571</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>Total income</b>	<b>2,382</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>
Staff costs	476	435	383	398	333	348	350	375	342
Other operating expenses	390	306	300	330	314	235	235	255	267
<b>Total operating expenses</b>	<b>866</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>Result before losses</b>	<b>1,517</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>
Loss on loans, guarantees etc.	20	35	29	-71	19	22	-48	-0	32
<b>Result before tax</b>	<b>1,496</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>
Tax charge	262	278	159	206	210	179	164	166	103
Result investment held for sale, after tax	12	22	37	38	46	10	87	37	33
<b>Net profit</b>	<b>1,247</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>