

Results from quarterly accounts

| Group (NOKm) | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2024 | 2023 | 2023 | 2023 | 2023 | 2022 | 2022 | 2022 | 2022 |
| Interest income effective interest method | 3,253 | 3,264 | 2,994 | 2,638 | 2,367 | 2,136 | 1,605 | 1,346 | 1,227 |
| Interest expenses | 1,947 | 1,951 | 1,803 | 1,544 | 1,332 | 1,175 | 791 | 543 | 468 |
| Net interest | 1,306 | 1,312 | 1,191 | 1,094 | 1,035 | 961 | 814 | 803 | 759 |
| Commission income | 367 | 325 | 336 | 367 | 341 | 340 | 370 | 378 | 358 |
| Commission expenses | 51 | 40 | 58 | 51 | 50 | 45 | 52 | 46 | 42 |
| Other operating income | 257 | 213 | 206 | 245 | 249 | 178 | 173 | 223 | 206 |
| Commission income and other income | 572 | 498 | 484 | 561 | 541 | 473 | 491 | 555 | 522 |
| Dividends | 3 | -10 | 16 | 18 | 2 | 19 | 8 | 4 | 2 |
| Income from investment in related companies | 194 | 90 | -2 | 85 | 125 | 195 | 108 | 77 | 62 |
| Net return on financial investments | 84 | 491 | 83 | 1 | -99 | -52 | -30 | -123 | 111 |
| Net return on financial investments | 281 | 571 | 97 | 103 | 28 | 163 | 86 | -43 | 175 |
| Total income | 2,159 | 2,382 | 1,772 | 1,757 | 1,604 | 1,597 | 1,391 | 1,316 | 1,456 |
| Staff costs | 482 | 476 | 435 | 383 | 398 | 333 | 348 | 350 | 375 |
| Other operating expenses | 299 | 390 | 306 | 300 | 330 | 314 | 235 | 235 | 255 |
| Total operating expenses | 782 | 866 | 741 | 683 | 728 | 646 | 583 | 585 | 629 |
| Result before losses | 1,377 | 1,517 | 1,032 | 1,074 | 875 | 951 | 808 | 731 | 827 |
| Loss on loans, guarantees etc. | 24 | 20 | 35 | 29 | -71 | 19 | 22 | -48 | -0 |
| Result before tax | 1,353 | 1,496 | 996 | 1,045 | 946 | 932 | 785 | 779 | 827 |
| Tax charge | 273 | 262 | 278 | 159 | 206 | 210 | 179 | 164 | 166 |
| Result investment held for sale, after tax | 3 | 12 | 22 | 37 | 38 | 46 | 10 | 87 | 37 |
| Net profit | 1,084 | 1,247 | 740 | 923 | 778 | 768 | 617 | 702 | 698 |