

Results from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2024	2024	2023	2023	2023	2023	2022	2022	2022
Interest income effective interest method	3,326	3,283	3,297	3,029	2,654	2,382	2,141	1,602	1,342
Interest expenses	2,016	1,947	1,951	1,803	1,544	1,332	1,175	791	543
Net interest	1,310	1,336	1,345	1,226	1,110	1,050	966	811	799
Commission income	426	367	325	336	367	341	340	370	378
Commission expenses	51	51	40	58	51	50	45	52	46
Other operating income	323	257	213	206	245	249	178	173	223
Commission income and other income	698	572	498	484	561	541	473	491	555
Dividends	6	3	-10	16	18	2	19	8	4
Income from investment in related companies	148	194	90	-2	85	125	195	108	77
Net return on financial investments	-1	54	458	48	-16	-114	-57	-27	-119
Net return on financial investments	153	251	538	62	86	13	158	89	-39
Total income	2,161	2,159	2,382	1,772	1,757	1,604	1,597	1,391	1,316
Staff costs	484	482	476	435	383	398	333	348	350
Other operating expenses	334	299	390	306	300	330	314	235	235
Total operating expenses	818	782	866	741	683	728	646	583	585
Result before losses	1,343	1,377	1,517	1,032	1,074	875	951	808	731
Loss on loans, guarantees etc.	47	24	20	35	29	-71	19	22	-48
Result before tax	1,296	1,353	1,496	996	1,045	946	932	785	779
Tax charge	276	273	262	278	159	206	210	179	164
Result investment held for sale, after tax	-5	3	12	22	37	38	46	10	87
Net profit	1,015	1,084	1,247	740	923	778	768	617	702