

Results from quarterly accounts

| Group (NOKm) | 3Q | 2Q | 1Q | 4Q | 3Q | 2Q | 1Q | 4Q | 3Q |
|---------------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | 2024 | 2024 | 2024 | 2023 | 2023 | 2023 | 2023 | 2022 | 2022 |
| Interest income effective interest method | 3,469 | 3,326 | 3,283 | 3,297 | 3,029 | 2,654 | 2,382 | 2,141 | 1,602 |
| Interest expenses | 2,114 | 2,016 | 1,947 | 1,951 | 1,803 | 1,544 | 1,332 | 1,175 | 791 |
| Net interest | 1,355 | 1,310 | 1,336 | 1,345 | 1,226 | 1,110 | 1,050 | 966 | 811 |
| Commission income | 407 | 426 | 367 | 325 | 336 | 367 | 341 | 340 | 370 |
| Commission expenses | 68 | 51 | 51 | 40 | 58 | 51 | 50 | 45 | 52 |
| Other operating income | 214 | 305 | 264 | 213 | 206 | 245 | 249 | 178 | 173 |
| Commission income and other income | 553 | 680 | 579 | 498 | 484 | 561 | 541 | 473 | 491 |
| Dividends | 8 | 6 | 3 | -10 | 16 | 18 | 2 | 19 | 8 |
| Income from investment in related companies | 685 | 148 | 194 | 90 | -2 | 85 | 125 | 195 | 108 |
| Net return on financial investments | -22 | -1 | 54 | 458 | 48 | -16 | -114 | -57 | -27 |
| Net return on financial investments | 670 | 153 | 251 | 538 | 62 | 86 | 13 | 158 | 89 |
| Total income | 2,578 | 2,143 | 2,166 | 2,382 | 1,772 | 1,757 | 1,604 | 1,597 | 1,391 |
| Staff costs | 498 | 484 | 482 | 476 | 435 | 383 | 398 | 333 | 348 |
| Other operating expenses | 312 | 316 | 306 | 390 | 306 | 300 | 330 | 314 | 235 |
| Total operating expenses | 810 | 801 | 789 | 866 | 741 | 683 | 728 | 646 | 583 |
| Result before losses | 1,769 | 1,343 | 1,377 | 1,517 | 1,032 | 1,074 | 875 | 951 | 808 |
| Loss on loans, guarantees etc. | 75 | 47 | 24 | 20 | 35 | 29 | -71 | 19 | 22 |
| Result before tax | 1,693 | 1,296 | 1,353 | 1,496 | 996 | 1,045 | 946 | 932 | 785 |
| Tax charge | 252 | 276 | 273 | 262 | 278 | 159 | 206 | 210 | 179 |
| Result investment held for sale, after tax | 0 | -5 | 3 | 12 | 22 | 37 | 38 | 46 | 10 |
| Net profit | 1,441 | 1,015 | 1,084 | 1,247 | 740 | 923 | 778 | 768 | 617 |