

CALCULATIONS, Annual report 2023

Cost/Income ratio	
Expenses	Amount
General administrative expenses, Note 12	-607 740
Note 13	
<i>Depreciations</i>	
Inventory	-2 542
Intangible assets	-11 528
Lease assets, impairments	-106 615
Other operating expenses, Note 14	-77 783
TOTAL:	-806 208
Income	
Note 5, Interest income and interest expense	-96 660
Note 6, Leasing net	1 297 013
Note 7, Dividends received	35
Note 8, Commission income	421 042
Note 9, Commission expenses	-190 127
Note 10, Net result of financial transactions	-27 715
Note 11, Other operating income	435 555
TOTAL:	1 839 143
Cost/income ratio %	0,44
Cost/income ratio excl residual provision %	0,38

Credit losses/lending %	
Credit losses	Amount
Note 15, net credit losses	-13 499
TOTAL:	-13 499
Lending 2023	
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	1 854 022
Note 20, Lending to the public	16 375 052
Note 25, property plans and equipment, inventory and lease assets	26 086 832
TOTAL:	44 315 906
Lending 2022	
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	1 987 473
Note 20, Lending to the public	16 437 193
Note 25, property plans and equipment, inventory and lease assets	23 426 952
TOTAL:	41 851 618
Ø lending 2023 & 2022	43 083 762
Credit losses/ Ø lending %	0,03%

Net interest income/ Ø lending %	
Net interest income	Amount
Note 5, Net interest income	-96 660
Note 6, Leasing net	1 297 013
Combined net interest income	1 200 353
Lending 2023	
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	1 854 022
Note 20, Lending to the public	16 375 052
Note 25, property plans and equipment, inventory and lease assets	26 086 832
TOTAL:	44 315 906
Lending 2022	
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	1 987 473
Note 20, Lending to the public	16 437 193
Note 25, property plans and equipment, inventory and lease assets	23 426 952
TOTAL:	41 851 618
Ø lending 2023 & 2022	43 083 762
Net interest income / Ø lending	2,79%

Deposits/Lending %	
Deposits 2023	Amount
<i>Balance sheet</i>	
Note 30, Deposits and lending from the public	24 368 947
TOTAL:	24 368 947
Lending 2023	
<i>Balance sheet</i>	
Note 20, Lending to the public	16 375 052
Note 25, property plans and equipment, inventory and lease assets	26 086 832
TOTAL:	42 461 884
Deposits/Lending	57,39%

Average number of employees	
Report of the board of directors	Number
Employees	281

Return on equity %	Amount
<i>Income statement</i>	
Operating profit	1 020 099
Standard tax 20,6 %	-210 140
Sum	809 959
<i>Balance sheet</i>	
Adjusted average equity	5 956 732
Total	5 956 732
Return on equity %	13,60%

CALCULATIONS, Annual report 2022

Return on total assets %	
Income statement	Amount
Operating profit	775 183
Standard tax 20,6 %	-159 688
Summa	615 495
<i>Balance sheet</i>	
Sum of total assets 2021	46 920 073
Sum of total assets 2020	45 112 105
Average	46 016 089
Return on total assets %	1,34%