

CALCULATIONS, Annual report 2025

Cost/Income ratio	
Expenses	Amount
General administrative expenses, Note 12	-657 999
Note 13	
<i>Depreciations</i>	
Inventory	-907
Intangible assets	-22 867
Lease assets, impairments	-28 518
Other operating expenses, Note 14	-34 194
TOTAL:	-744 485
Income	Amount
Note 5, Interest income and interest expense	-205 383
Note 6, Leasing net	1 365 708
Note 7, Dividends received	77
Note 8, Commission income	474 511
Note 9, Commission expenses	-268 605
Note 10, Net result of financial transactions	-13 589
Note 11, Other operating income	438 558
TOTAL:	1 791 277
Cost/income ratio	0,42
Cost/income ratio excl residual provision	0,40

Credit losses/lending %	
Credit losses	Amount
Note 15, net credit losses	-12 659
TOTAL:	-12 659
Lending 2025	Amount
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	3 634 523
Note 20, Lending to the public	19 691 640
Note 25, property plans and equipment, inventory and lease assets	
	33 425 939
TOTAL:	56 752 102
Lending 2024	Amount
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	2 660 161
Note 20, Lending to the public	17 795 682
Note 25, property plans and equipment, inventory and lease assets	
	31 244 548
TOTAL:	51 700 391
Ø lending 2025 & 2024	54 226 247
Credit losses/ Ø lending %	0,02%

Net interest income/ Ø lending %	
Net interest income	Amount
Note 5, Net interest income	-205 383
Note 6, Leasing net	1 365 708
Combined net interest income	1 160 325
Lending 2025	Amount
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	3 634 523
Note 20, Lending to the public	19 691 640
Note 25, property plans and equipment, inventory and lease assets	
	33 425 939
TOTAL:	56 752 102
Lending 2024	Amount
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	2 660 161
Note 20, Lending to the public	17 795 682
Note 25, property plans and equipment, inventory and lease assets	
	31 244 548
TOTAL:	51 700 391
Ø lending 2025 & 2024	54 226 247
Net interest income / Ø lending	2,14%

Deposits/Lending %	
Deposits 2025	Amount
<i>Balance sheet</i>	
Note 30, Deposits and lending from the public	25 717 333
TOTAL:	25 717 333
Lending 2025	Amount
<i>Balance sheet</i>	
Note 20, Lending to the public	19 691 640
Note 25, property plans and equipment, inventory and lease assets	
	33 425 939
TOTAL:	53 117 579
Deposits/Lending	48,42%

Average number of employees	
Report of the board of directors	Number
Employees	320

Return on equity %	
Income statement	Amount
Operating profit	1 034 147
Standard tax 20,6 %	-213 034
Sum	821 113
<i>Balance sheet</i>	
Adjusted average equity	6 815 209
Totalt	6 815 209
Return on equity %	12,05%

Return on total assets %	
Income statement	Amount
Operating profit	1 034 147
Standard tax 20,6 %	-213 034
Sum	821 113
<i>Balance sheet</i>	Amount
Sum of total assets 2025	62 953 171
Sum of total assets 2024	58 059 881
Average	60 506 526
Return on total assets %	1,36%