

**CALCULATIONS, Annual report 2024**

<b>Cost/Income ratio</b>	
<b>Expenses</b>	<b>Amount</b>
General administrative expenses, Note 12	-713 034
Note 13	
<i>Depreciations</i>	
Inventory	-1 028
Intangible assets	-25 114
Lease assets, impairments	-80 273
Other operating expenses, Note 14	-62 780
<b>TOTAL:</b>	<b>-882 229</b>
<b>Income</b>	<b>Amount</b>
Note 5, Interest income and interest expense	-318 814
Note 6, Leasing net	1 455 972
Note 7, Dividends received	86
Note 8, Commission income	452 474
Note 9, Commission expenses	-227 360
Note 10, Net result of financial transactions	-7 548
Note 11, Other operating income	516 083
<b>TOTAL:</b>	<b>1 870 893</b>
<b>Cost/income ratio %</b>	<b>0,47</b>
<b>Cost/income ratio excl residual provision %</b>	<b>0,43</b>

<b>Average number of employees</b>	
<b>Report of the board of directors</b>	<b>Number</b>
Employees	302

<b>Credit losses/lending %</b>	
<b>Credit losses</b>	<b>Amount</b>
Note 15, net credit losses	-27 893
<b>TOTAL:</b>	<b>-27 893</b>
<b>Lending 2024</b>	<b>Amount</b>
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	2 660 161
Note 20, Lending to the public	17 795 682
<i>Note 25, property plans and equipment, inventory and lease assets</i>	31 244 548
<b>TOTAL:</b>	<b>51 700 391</b>
<b>Lending 2023</b>	<b>Amount</b>
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	1 854 022
Note 20, Lending to the public	16 375 052
<i>Note 25, property plans and equipment, inventory and lease assets</i>	26 086 832
<b>TOTAL:</b>	<b>44 315 906</b>
<b>Ø lending 2024 &amp; 2023</b>	<b>48 008 149</b>
<b>Credit losses/ Ø lending %</b>	<b>0,06%</b>

<b>Return on equity %</b>		<b>Amount</b>
<i>Income statement</i>		
Operating profit		964 676
Standard tax 20,6 %		-198 723
<b>Sum</b>		<b>765 953</b>
<i>Balance sheet</i>		
Adjusted average equity		6 501 610
<b>Totalt</b>		<b>6 501 610</b>
<b>Return on equity %</b>		<b>11,78%</b>

<b>Net interest income/ Ø lending %</b>	
<b>Net interest income</b>	<b>Amount</b>
Note 5, Net interest income	-318 814
Note 6, Leasing net	1 455 972
<b>Combined net interest income</b>	<b>1 137 158</b>
<b>Lending 2024</b>	<b>Amount</b>
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	2 660 161
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<b>TOTAL:</b>	<b>51 700 391</b>
<b>Lending 2023</b>	<b>Amount</b>
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	1 854 022
Note 20, Lending to the public	16 375 052
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<b>TOTAL:</b>	<b>44 315 906</b>
<b>Ø lending 2024 &amp; 2023</b>	<b>48 008 149</b>
<b>Net interest income / Ø lending</b>	<b>2,37%</b>

<b>Return on total assets %</b>	
<i>Income statement</i>	<b>Amount</b>
Operating profit	964 676
Standard tax 20,6 %	-198 723
<b>Sum</b>	<b>765 953</b>
<i>Balance sheet</i>	<b>Amount</b>
Sum of total assets 2021	58 059 881
Sum of total assets 2020	49 791 778
<b>Average</b>	<b>53 925 830</b>
<b>Return on total assets %</b>	<b>1,42%</b>

<b>Deposits/Lending %</b>	
<b>Deposits 2024</b>	<b>Amount</b>
<i>Balance sheet</i>	
Note 30, Deposits and lending from the public	24 779 095
<b>TOTAL:</b>	<b>24 779 095</b>
<b>Lending 2024</b>	<b>Amount</b>
<i>Balance sheet</i>	
Note 20, Lending to the public	17 795 682
<i>Note 25, property plans and equipment, inventory and lease assets</i>	31 244 548
<b>TOTAL:</b>	<b>49 040 230</b>
<b>Deposits/Lending</b>	<b>50,53%</b>