

CALCULATIONS, Annual report 2022

Cost/Income ratio	
Expenses	Amount
General administrative expenses, Note 12	-495 761
Note 13	
<i>Depreciations</i>	
Inventory	-3 658
Intangible assets	-18 672
Lease assets, impairments	-70 614
Other operating expenses, Note 14	-54 859
TOTAL:	-643 564
Income	Amount
Note 5, Interest income and interest expense	253 902
Note 6, Leasing net	610 835
Note 7, Dividends received	75
Note 8, Commission income	389 271
Note 9, Commission expenses	-156 594
Note 10, Net result of financial transactions	32 384
Note 11, Other operating income	312 009
TOTAL:	1 441 882
Cost/income ratio %	0,45
Cost/income ratio excl residual provision %	0,40

Credit losses/lending %	
Credit losses	Amount
Note 15, net credit losses	-24 182
TOTAL:	-24 182
Lending 2022	Amount
<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	0
Lease assets	23 426 952
TOTAL:	41 851 618
Lending 2021	Amount
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	2 233 864
Note 20, Lending to the public	16 872 156
Note 25, property plans and equipment, inventory and lease assets	0
Lease assets	21 797 175
TOTAL:	40 903 195
Ø lending 2022 & 2021	41 377 407
Credit losses/ Ø lending %	0,06%

Net interest income/ Ø lending %	
Net interest income	Amount
Note 5, Net interest income	253 902
Note 6, Leasing net	610 835
Combined net interest income	864 737
Lending 2022	Amount
<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	0
Lease assets	23 426 952
TOTAL:	41 851 618
Lending 2021	Amount
<i>Balance sheet</i>	
Note 19, Lending to credit institutions	2 233 864
Note 20, Lending to the public	16 872 156
Note 25, property plans and equipment, inventory and lease assets	0
Lease assets	21 797 175
TOTAL:	40 903 195
Ø lending 2022 & 2021	41 377 407
Net interest income / Ø lending	2,09%

Deposits/Lending %	
Deposits 2021	Amount
<i>Balance sheet</i>	
Note 30, Deposits and lending from the public	23 044 465
TOTAL:	23 044 465
Lending 2022	Amount
<i>Balance sheet</i>	
Note 20, Lending to the public	16 437 193
Note 25, property plans and equipment, inventory and lease assets	
Lease assets	23 426 952
TOTAL:	39 864 145
Deposits/Lending	57,81%

Average number of employees	
<i>Report of the board of directors</i>	Number
Employees	257

Return on equity %	
<i>Income statement</i>	Amount
Operating profit	775 183
Standard tax 20,6 %	-159 688
Sum	615 495
<i>Balance sheet</i>	
Untaxed reserves 2020	5 533 095
Standard tax 20,6 %	-1 139 818
Amount of equity	455 060
Total	4 848 338
Return on equity %	12,69%

Return on total assets %	
<i>Income statement</i>	Amount
Operating profit	775 183
Standard tax 20,6 %	-159 688
Summa	615 495
<i>Balance sheet</i>	Amount
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%