Reconciliation of alternative performance measures

SEK thousand	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Interest income	739.215	744,652	774,619	799,601	835,380	849,294	845,642	838,673
Interest expense	-88,330	-93,423	-93,237	-97,556	-104,507	-104,299	-105,000	-105,678
Net interest income/expenses Insurance	2,711	3,188	3,396	3,373	3,930	4,245	4,384	3,887
Net interest income/expenses excl. Insurance	648,174	648,041	677,986	698,672	726,943	740,750	736,258	729,108
Total expenses before credit losses	-348,813	-353,564	-413,328	-332,466	-361,089	-364,909	-370,380	-352,723
whereof total expenses Insurance	-26,519	-26,217	-22,597	-23,212	-27,367	-25,997	-27,367	-24,090
Total operating income	840,244	850,434	876,401	907,747	931,587	897,176	944,746	925,311
whereof total income Insurance C/I before credit losses, %	63,034 41.5 %	78,000 41.6 %	65,510 47.2 %	67,222 36.6 %	69,261 38.8 %	17,266 40.7 %	60,312 39.2 %	52,129 38.1%
C/I before credit losses, %	41.570	41.0%	47.276	30.0%	30.070	40.7%	37.270	30.170
Total expenses before credit losses, excl. Insurance	-322,294	-327,347	-390,731	-309,254	-333,722	-338,912	-343,013	-328,633
Total operating Income excl. Insurance	777,210	772,434	810,891	840,525	862,326	879,910	884,434	873,182
Total operating Income excl. Insurance, excl. Nonrecurring costs	777,210	772,434	820,891	840,525	862,326	879,910	884,434	873,182
C/I before credit losses (excl. Insurance), %	41.5%	42.4%	48.2%	36.8%	38.7%	38.5%	39.5%	37.6%
C/I before credit losses, excl. Insurance, excl. nonrecurring costs $\%$	41.5%	42.4%	40.3%	36.8%	38.7%	38.5%	38.8%	37.6%
Credit losses, net, excl. Insurance	-178,743	-195,399	-195,116	-194,980	-201,293	-262,983	-209,955	-157,038
Credit losses, net, excl. Insurance, excl. Nonrecurring costs	-178,743	-195,399	-195.116	-194,980	-201,293	-188,061	-174,955	-157,038
Credit losses yearly, net, excl Insurance	-714,972	-781,596	-780,464	-779,920	-805,172	-1,051,932	-839,820	-628,152
Credit losses yearly, net, excl Insurance, excl. Nonrecurring costs	-714,972	-781,596	-780,464	-779,920	-805,172	-752,244	-699.820	-628,152
Credit loss ratio, excl. Insurance %	2.3%	2.5%	2.5%	2.5%	2.6%	3.4%	2.7%	2.0%
Credit losses yearly, net, excl Insurance, excl. Nonrecurring costs %	2.3%	2.5%	2.5%	2.5%	2.6%	2.4%	2.2%	2.0%
Nonrecurring costs								
Net income/expense from financial transactions			-10,000					
General administrative expenses 1)			-21,815					
Depreciation, amortisation and impairment of intangible and tangible			-37,906					
fixed assets 1)			-37,700					
fixed assets 1) Credit losses, net			-37,700			-74,922	-35,000	
	0	0	-69,721	0	0	-74,922 -74,922	-35,000 -35,000	0
Credit losses, net	0	0		0	0			0
Total nonrecurring costs 1) Income tax expense on nonrecurring costs	0	0	-69,721 12,780	0	0	-74,922 16,033	-35,000 7,490	0
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss	0 312,688	0 301,471	-69,721 12,780 267,957	0 380,301	0 369,205	-74,922 16,033 269,284	-35,000 7,490 364,411	0 415,550
Total nonrecurring costs 1) Income tax expense on nonrecurring costs	0	0	-69,721 12,780	0	0	-74,922 16,033	-35,000 7,490	0
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss	0 312,688	0 301,471	-69,721 12,780 267,957	0 380,301	0 369,205	-74,922 16,033 269,284	-35,000 7,490 364,411	0 415,550
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs	0 312,688 312,688	0 301,471 301,471	-69,721 12,780 267,957 337,678	0 380,301 380,301	0 369,205 369,205	-74,922 16,033 269,284 344,206	-35,000 7,490 364,411 399,411	0 415,550 415,550
Credit losses, net Total nonrecurring costs ¹⁾ Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period	0 312,688 312,688 248,273	0 301,471 301,471 231,925	-69,721 12,780 267,957 337,678	0 380,301 380,301 255,904	0 369,205 369,205 289,171 289,171	-74,922 16,033 269,284 344,206 208,268	-35,000 7,490 364,411 399,411 289,390 316,900	0 415,550 415,550 320,200 320,200
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public	0 312,688 312,688 248,273 248,273	0 301,471 301,471 231,925 231,925 30,858,341	-69,721 12,780 267,957 337,678 200,317 257,258	380,301 380,301 255,904 255,904	369,205 369,205 289,171 289,171 31,147,648	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787	-35,000 7,490 364,411 399,411 289,390 316,900	0 415,550 415,550 320,200 320,200
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608	0 301,471 301,471 231,925 231,925 30,858,341 34,777,057	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801	380,301 380,301 255,904 255,904 30,853,301 34,380,846	369,205 369,205 289,171 289,171 31,147,648 33,924,536	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426	415,550 415,550 320,200 320,200 30,322,736 33,995,878
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross Provision for expected credit losses	312,688 312,688 248,273 248,273 31.591.729 34,063,608 -2,915,636	0 301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881	369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959	369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs Lending to the public	312,688 312,688 248,273 248,273 31.591.729 34,063,608 -2,915,636 -2,805,714 31,147,972	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965	369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787	320,200 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs Lending to the public Average lending to the public	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633	369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs Lending to the public	312,688 312,688 248,273 248,273 31.591.729 34,063,608 -2,915,636 -2,805,714 31,147,972	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965	369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787	320,200 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs Lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035 31,334,957	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs Lending to the public Average lending to the public	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633	369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses excl. Nonrecurring costs Lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773	301,471 301,471 231,925 231,925 30.858,341 34,777,057 -3.185,328 -3.075,406 31,591,729 31,225,035 31,334,957	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565	0 415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039 30,724,039
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross Provision for expected credit losses Provision for expected credit losses Provision for be public Average lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs NBI margin, % NBI margin, excl. Nonrecurring costs, %	0 312,688 312,688 248,273 248,273 31.591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035 31,334,957	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565 11,3%	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039 30,724,039
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public. gross Provision for expected credit losses Provision for expected credit losses Provision for be public Average lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs NBI margin, % NBI margin, excl. Nonrecurring costs, % Risk adjusted NBI margin, %	0 312,688 312,688 248,273 248,273 31.591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773 9,9% 9,9% 7,6%	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035 31,334,957	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397 11.1% 8.5%	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679 11,3% 11,2% 7,9%	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565 11,3% 8,6%	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039 30,724,039
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross Provision for expected credit losses Provision for expected credit losses Lending to the public Average lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs NBI margin, % NBI margin, excl. Nonrecurring costs, % Risk adjusted NBI margin, excl. Nonrecurring costs, % Risk adjusted NBI margin, excl. Nonrecurring costs, %	0 312,688 312,688 248,273 248,273 31.591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773 9,9% 9,9% 7,6%	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035 31,334,957 9,9% 7,4%	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075 10.5% 7,9% 8,0%	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555 10,8% 8,3% 8,3%	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397 11.1% 8.5% 8.5%	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679 11,3% 11,2% 7,9% 8,84%	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565 11,3% 8,6% 9,1%	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039 30,724,039 11,4% 9,3% 9,3%
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross Provision for expected credit losses Provision for expected credit losses Provision for texpected credit losses Lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs NBI margin, % NBI margin, excl. Nonrecurring costs, % Risk adjusted NBI margin, % Risk adjusted NBI margin, excl. Nonrecurring costs, % NIM, % Increase lending to the public, since the beginning of the year	0 312,688 312,688 248,273 248,273 31.591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773 9,9% 9,9% 7,6%	301,471 301,471 231,925 231,925 30,858,341 34,777,057 -3,185,328 -3,075,406 31,591,729 31,225,035 31,334,957 9,9% 7,4%	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075 10.5% 7,9% 8,0%	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555 10,8% 8,3% 8,3%	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397 11.1% 8.5% 8.5%	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679 11,3% 11,2% 7,9% 8,84%	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565 11,3% 8,6% 9,1%	415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039 30,724,039 11,4% 9,3% 9,3%
Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross Provision for expected credit losses Provision for expected credit losses Provision for texpected credit losses Lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs NBI margin, % NBI margin, excl. Nonrecurring costs, % Risk adjusted NBI margin, % Risk adjusted NBI margin, excl. Nonrecurring costs, % NIM, % Increase lending to the public, since the beginning of the year (adjusted for IFRS 9 as of 1 of January 2018)	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773 9,9% 7,6% 7,6% 8,3%	301,471 301,471 231,925 231,925 30.858,341 34,777,057 -3.185,328 -3.075,406 31,591,729 31,225,035 31,334,957 9,9% 7,4% 7,4% 8,3%	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075 10.5% 10.5% 7.9% 8.0% 8.7%	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555 10.8% 8.3% 9.0%	0 369,205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397 11.1% 8.5% 8.5% 9.4%	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679 11.2% 7.9% 8.84% 9.5%	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565 11,3% 8,6% 9,1% 9,4%	0 415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2,870,536 -2,870,536 31,125,342 30,724,039 11,4% 9,3% 9,3% 9,5%
Credit losses, net Total nonrecurring costs 1) Income tax expense on nonrecurring costs Operating profit/loss Operating profit/loss excl. Nonrecurring costs Net profit for the period Net profit for the period excl. Nonrecurring costs Opening balance lending to the public Lending to the public, gross Provision for expected credit losses Provision for expected credit losses Provision for texpected credit losses Lending to the public Average lending to the public Average lending to the public excl. Nonrecurring costs NBI margin, % NBI margin, excl. Nonrecurring costs, % Risk adjusted NBI margin, % Risk adjusted NBI margin, excl. Nonrecurring costs, % NIM, % Increase lending to the public, since the beginning of the year	0 312,688 312,688 248,273 248,273 31,591,729 34,063,608 -2,915,636 -2,805,714 31,147,972 31,369,851 31,479,773 9,9% 7,6% 7,6% 8,3%	0 301,471 301,471 231,925 231,925 30.858,341 34,777,057 -3.185,328 -3.075,406 31,591,729 31,225,035 31,334,957 9,9% 7,4% 8,3%	-69,721 12,780 267,957 337,678 200,317 257,258 31,187,965 33,839,801 -2,981,460 -2,871,538 30,858,341 31,023,153 31,133,075 10,5% 7,9% 8,0% 8,7%	380,301 380,301 255,904 255,904 30,853,301 34,380,846 -3,192,881 -3,082,959 31,187,965 31,020,633 31,130,555 10.8% 8.3% 9.0%	0 369.205 369,205 289,171 289,171 31,147,648 33,924,536 -3,071,235 -2,961,313 30,853,301 31,000,475 31,110,397 11.1% 8.5% 8.5% 9.4%	-74,922 16,033 269,284 344,206 208,268 267,157 31,344,787 34,207,703 -3,060,055 -2,950,133 31,147,648 31,246,218 31,318,679 11.2% 7.9% 8.84% 9.5%	-35,000 7,490 364,411 399,411 289,390 316,900 31,125,342 34,223,426 -2,878,639 -2,843,639 31,344,787 31,235,065 31,252,565 11,3% 8,6% 9,1% 9,4%	0 415,550 415,550 320,200 320,200 30,322,736 33,995,878 -2.870,536 -2.870,536 31,125,342 30,724,039 30,724,039 11.4% 9,3% 9,3% 9,5%

SEK thousand	Q2 2021	Q1 2021	Q4 2020	Q3 2020	Q2 2020	Q1 2020	Q4 2019	Q3 2019
Equity	7,957,839	8,278,638	7,978,332	7,777,797	7,530,017	7,243,663	7,141,246	6,937,960
Equity excl. Nonrecurring costs	8,101,178	8,421,977	8,121,671	7,864,196	7,616,416	7,330,062	7,168,756	6,937,960
Intangible fixed assets	1,947,434	1,970,949	1,895,394	1,932,242	1,956,081	1,958,993	2,063,405	2,079,577
Intangible fixed assets excl. Nonrecurring costs	1,985,340	2,008,855	1,933,300	1,932,242	1,956,081	1,958,993	2,063,405	2,079,577
Equity excl. intangible fixed assets	6,010,405	6,307,689	6,082,938	5,845,555	5,573,936	5,284,670	5,077,841	4,858,383
Equity excl. intangible fixed assets and nonrecurring costs	6,115,838	6,413,122	6,188,371	5,931,954	5,660,335	5,371,069	5,105,351	4,858,383
Dividend	600,098	1,012,000	896,000	796,672	668,720	615,000	420,000	547,500
Equity excl. intangible fixed assets given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %*	4,252,761	4,163,160	4,091,023	4,073,246	4,018,538	4,002,945	3,838,016	3,676,583
Equity excl. intangible fixed assets excl. nonrecurring costs, given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %*	4,358,194	4,268,593	4,186,939	4,159,645	4,104,937	4,059,899	3,851,771	3,676,583
Average equity	8.118.239	8.128.485	7.878.065	7.653,907	7.386,840	7.192,455	7.039,603	6.782,639
Average intangible fixed assets	1,959,192	1,933,172	1,913,818	1,944,162	1,957,537	2,011,199	2,071,491	2,084,759
Average equity excl. intangible fixed assets	6,159,047	6,195,314	5,964,247	5,709,746	5,429,303	5,181,256	4,968,112	4,697,880
Average equity excl. intangible fixed assets and nonrecurring costs and shareholder contribution	6,264,480	6,300,747	6,060,163	5,796,144	5,515,702	5,238,210	4,981,867	4,697,880
Return on equity excl. intangible fixed assets, (RoTE), %	16.1%	15.0%	13.4%	17.9%	21.3%	16.1%	23.3%	27.3%
Return on equity excl. intangible fixed assets, (RoTE), excl. nonrecurring costs, $\%$	15.9%	14.7%	17.0%	17.7%	21.0%	20.4%	25.4%	27.3%
Return on equity excl. intangible fixed assets given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %*	23.4%	22.3%	19.6%	25.1%	28.8%	20.8%	30.2%	34.8%
Return on equity excl. intangible fixed assets excl. nonrecurring costs, given the Common Equity Tier 1 ratio according to the board's target and deducted dividend from the capital base, %*	22.8%	21.7%	24.6%	24.6%	28.2%	26.3%	32.9%	34.8%
Total Tier 1 capital	4,736,246	4,653,297	4,656,772	4,503,182	4,398,053	4,201,637	4,222,959	4,159,680
Tier 2 capital	5,432,743	5,361,895	5,366,686	5,227,660	5,137,558	4,966,601	5,070,962	4,731,746
Total riskweighted exposure and total capital requirement	31,148,745	31,364,891	30,841,730	30,951,131	30,732,590	30,675,065	31,089,935	30,561,786
Common Equity Tier 1 ratio, %	15.2%	14.8%	15.1%	14.6%	14.3%	13.7%	13.6%	13.6%
Adjustment for the Common Equity Tier 1 ratio given the Board's target*	1,154,140	1,046,335	1,109,973	943,802	863,805	674,005	647,616	645,075
SEK thousand	30 jun 2020- 30 jun 2021	31 mar 2020- 31 mar 2021	31 dec 2019- 31 dec 2020	30 sep 2019- 30 sep 2020	30 jun 2019- 30 jun 2020	31 mar 2019- 31 mar 2020	31 dec 2018- 31 dec 2019	30 sep 2018- 30 sep 2019
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Increase lending to the public, year on year	294,671 -47,118	444,081 -197,787	-486,446 -1,156,305	62,623 -1,240,557	-491,486 -767,423	1,965,448 -594,030	3,388,211 384,545	3,655,437 200,822
Exchange rate differences Increase lending to the public, year on year, excl. exchange rate								
differences	341,789	641,868	669,859	1,303,180	275,937	2,559,478	3,003,666	3,454,615

differences 341,789 64
*During Q4 2018, the financial target for the Common Equity Tier reduced from above 12.5% to above 11.5%.