

Consensus estimates – from before the publication of the annual report for FY 2022

Data compiled from four external analysts as of 27 January 2023	Consensus average Q4 2022	Consensus average 2022	Consensus average 2023
(DKK million)			
Interest income	492	1,658	2,272
Fee and commission income	204	798	850
Sector shares etc.	47	170	181
Foreign exchange income	16	64	64
Other operating income	0	1	2
Total core income excluding securities	759	2,691	3,368
Securities trading	51	181	188
Total core income	810	2,873	3,557
Staff and administration expenses	233	881	947
Depreciation and write-downs on tangible assets	3	7	9
Other operating expenses	1	4	4
Total expenses etc.	237	892	960
Core earnings before impairment charges for loans	573	1,981	2,597
Impairment charges for loans etc.	-2	-4	-152
Core earnings	571	1,977	2,445
Result for the portfolio etc.	22	-58	25
Amortisation and write-downs on intangible assets	5	20	19
Profit before tax	589	1,899	2,451
Tax	119	394	577
Net profit	470	1,505	1,874