



ÅRSREGNSKAPET FOR REGNSKAPSÅRET 2023 - GENERELL INFORMASJON

Enheten

Organisasjonsnummer: 989 098 527
Organisasjonsform: Aksjeselskap
Foretaksnavn: GALLAGHER RE NORDIC AS
Forretningsadresse: Bryggegata 7
0250 OSLO

Regnskapsår

Årsregnskapets periode: 01.01.2023 - 31.12.2023

Konsern

Morselskap i konsern: Nei

Regnskapsregler

Regler for små foretak benyttet: Ja
Benyttet ved utarbeidelsen av årsregnskapet til selskapet: Regnskapslovens alminnelige regler

Årsregnskapet fastsatt av kompetent organ

Bekreftet av representant for selskapet: Randi Paulsrud
Dato for fastsettelse av årsregnskapet: 26.06.2024

Grunnlag for avgivelse

År 2023: Årsregnskapet er elektronisk innlevert
År 2022: Tall er hentet fra elektronisk innlevert årsregnskap fra 2023

Det er ikke krav til at årsregnskapet m.v. som sendes til Regnskapsregisteret er undertegnet. Kontrollen på at dette er utført ligger hos revisor/enhetens øverste organ. Sikkerheten ivaretas ved at innsender har rolle/rettighet for innsending av årsregnskapet via Altinn, og ved at det bekreftes at årsregnskapet er fastsatt av kompetent organ.

Brønnøysundregistrene, 13.07.2025



Resultatregnskap

Beløp i: NOK	Note	2023	2022
RESULTATREGNSKAP			
Inntekter			
Salgsinntekt		36 605 729	33 614 566
Sum inntekter		36 605 729	33 614 566
Kostnader			
Lønnskostnad	1	11 230 174	11 214 055
Avskrivning på varige driftsmidler og immaterielle eiendeler	2	76 192	0
Annen driftskostnad	1	24 970 241	12 187 146
Sum kostnader		36 276 607	23 401 201
Driftsresultat		329 122	10 213 365
Finansinntekter og finanskostnader			
Renteinntekt fra foretak i samme konsern	3	0	1 260 583
Annen renteinntekt	3	5 132 220	0
Annen finansinntekt	3	5 414 786	59 543
Sum finansinntekter		10 547 006	1 320 126
Annen finanskostnad	3	1 239 590	1 576 871
Sum finanskostnader		1 239 590	1 576 871
Netto finans		9 307 416	-256 745
Ordinært resultat før skattekostnad		9 636 538	9 956 620
Skattekostnad på ordinært resultat	4	2 505 554	2 618 845
Ordinært resultat etter skattekostnad	5	7 130 984	7 337 775
Årsresultat		7 130 984	7 337 775



Balanse

Beløp i: NOK	Note	2023	2022
BALANSE - EIENDELER			
Anleggsmidler			
Immaterielle eiendeler			
Utsatt skattefordel	4	23 471	36 425
Sum immaterielle eiendeler		23 471	36 425
Varige driftsmidler			
Driftsløsøre, inventar, verktøy, kontormaskiner og lignende	2	396 253	0
Sum varige driftsmidler		396 253	0
Sum anleggsmidler		419 724	36 425
Omløpsmidler			
Varer			
Fordringer			
Kundefordringer	7	6 274 669	6 945 226
Andre fordringer		1 917 995	1 088 460
Konsernfordringer	6	5 521 297	3 778 496
Sum fordringer		13 713 961	11 812 182
Bankinnskudd, kontanter og lignende			
Bankinnskudd, kontanter og lignende		52 324 521	27 502 029
Sum bankinnskudd, kontanter og lignende		52 324 521	27 502 029
Sum omløpsmidler		66 038 482	39 314 211
SUM EIENDELER		66 458 206	39 350 636
BALANSE - EGENKAPITAL OG GJELD			
Egenkapital			
Innskutt egenkapital			
Selskapskapital	5	100 000	100 000
Overkurs	5	20 000	20 000



Balanse

Beløp i: NOK	Note	2023	2022
Sum innskutt egenkapital		120 000	120 000
Opptjent egenkapital			
Annen egenkapital	5	27 317 589	20 186 605
Sum opptjent egenkapital		27 317 589	20 186 605
Sum egenkapital		27 437 589	20 306 605
Sum langsiktig gjeld		0	0
Kortsiktig gjeld			
Leverandørgjeld		215 243	599 085
Betalbar skatt	4	2 492 600	2 609 739
Skyldige offentlige avgifter		1 682 782	1 195 246
Kortsiktig konserngjeld	6	10 726 652	2 416 676
Annen kortsiktig gjeld		23 903 340	12 223 286
Sum kortsiktig gjeld		39 020 617	19 044 032
Sum gjeld		39 020 617	19 044 032
SUM EGENKAPITAL OG GJELD		66 458 206	39 350 637



Brønnøysundregistrene

ÅRSREGNSKAP FOR REGNSKAPSÅRET 2023 - GENERELL INFORMASJON

Journalnummer: 2024 738936

Enheten

Organisasjonsnummer: 989 098 527
Organisasjonsform: Aksjeselskap
Foretaksnavn: GALLAGHER RE NORDIC AS
Forretningsadresse: Bryggegata 7
0250 OSLO

Regnskapsår

Årsregnskapets periode: 01.01.2023 - 31.12.2023

Konsern

Morselskap i konsern: Nei

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Benyttet ved utarbeidelsen av
årsregnskapet til selskapet: Regnskapslovens alminnelige regler

Årsregnskapet fastsatt av kompetent organ

Bekreftet av representant for selskapet: Randi Paulsrud
Dato for fastsettelse av årsregnskapet: 26.06.2024

Revisjon

Årsregnskapet er utarbeidet av ekstern
autorisert regnskapsfører: Ja
Ekstern autorisert regnskapsfører har i
løpet av regnskapsåret bistått ved den
løpende regnskapsføringen eller utført
andre tjenester for selskapet enn å
utarbeide årsregnskapet: Ja

Grunnlag for avgivelse

År 2023: Årsregnskap er elektronisk innlevert.
År 2022: Tall er hentet fra elektronisk innlevert årsregnskap fra 2023.

Det er ikke krav til at årsregnskapet m.v. som sendes til Regnskapsregisteret er undertegnet. Kontrollen på at dette er utført ligger hos revisor/enhetens øverste organ. Sikkerheten ivaretas ved at innsender har rolle/rettighet for innsending av årsregnskapet via Altinn, og ved at det bekreftes at årsregnskapet er fastsatt av kompetent organ.

Brønnøysundregistrene, 02.09.2024



Organisasjonsnr: 989 098 527
GALLAGHER RE NORDIC AS

RESULTATREGNSKAP

Beløp i: NOK	Note	2023	2022
RESULTATREGNSKAP			
Inntekter			
Salgsinntekt		36 605 729	33 614 566
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Finansinntekter og finanskostnader			
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Annen renteinntekt	3	5 132 220	0
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Organisasjonsnr: 989 098 527
GALLAGHER RE NORDIC AS

BALANSE

Beløp i: NOK	Note	2023	2022
BALANSE - EIENDELER			
Anleggsmidler			
Immaterielle eiendeler			
Utsatt skattefordel	4	23 471	36 425
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Sum anleggsmidler		419 724	36 425
Omløpsmidler			
Varer			
Fordringer			
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BALANSE - EGENKAPITAL OG GJELD			
Egenkapital			
Innskutt egenkapital			
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Sum opptjent egenkapital		27 317 589	20 186 605
Sum egenkapital		27 437 589	20 306 605



Sum langsiktig gjeld		0	0
Kortsiktig gjeld			
Leverandørgjeld		215 243	599 085
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Organisasjonsnr: 989 098 527
GALLAGHER RE NORDIC AS

NOTEOPPLYSNINGER - SELSKAP - alle poster oppgitt i hele tall

Note

Regnskapsprinsipper

Regnskapet er satt opp i samsvar med regnskapsloven og NRS 8 - God regnskapsskikk for små foretak.

Note

1

Antall årsverk i regnskapsåret

6.00

Note

1

Spesifisering av resultatregnskapet

Lønnskostnader

<u>Lønn</u>	<u>Årets</u>	<u>Fjorårets</u>
	8023174.00	8061606.00
<u>Folketrygdavgift</u>	<u>Årets</u>	<u>Fjorårets</u>
	1815752.00	1680331.00
<u>Pensjonskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	1167702.00	1136331.00
<u>Andre ytelser</u>	<u>Årets</u>	<u>Fjorårets</u>
	223546.00	335786.00
<u>Sum lønnskostnader</u>	<u>Årets</u>	<u>Fjorårets</u>
	11230174.00	11214055.00

Note

Ekstraordinære inntekter og kostnader

Sum Beløp

Note

2

Varige driftsmidler og immaterielle eiendeler



<u>Anskaffelseskost 01.01.</u>	<u>Varige driftsmidler</u>	<u>Immaterielle eiend.</u>
	357712.00	
<u>Tilgang i året</u>	<u>Varige driftsmidler</u>	<u>Immaterielle eiend.</u>
	472445.00	
<u>Avgang i året</u>	<u>Varige driftsmidler</u>	<u>Immaterielle eiend.</u>
	0.00	
<u>Samlede av-/nedskrivn.</u>	<u>Varige driftsmidler</u>	<u>Immaterielle eiend.</u>
	433904.00	
<u>Balanseført verdi 31.12.</u>	<u>Varige driftsmidler</u>	<u>Immaterielle eiend.</u>
	396253.00	
<u>Årets av-/nedskrivn.</u>	<u>Varige driftsmidler</u>	<u>Immaterielle eiend.</u>
	76192.00	

Anskaffelseskost - balanseførte lånekostnader, egentilvirkede anleggsmidler

Goodwill spesifisert for hvert enkelt virksomhetskjøp

Avskrivningsplan for goodwill som er lenger enn fem år - begrunnelse

Mer om varige driftsmidler/immaterielle eiendeler

Konsernregnskap

Virksomheten inngår i konsolideringen til morselskapets konsernregnsk.: Ja

Morselskapet sitt navn

Arthur J Gallagher (Norway) Holdings AS

Forretningskontor for morselskapet

Bryggegate 7, 0250 Oslo

Begrunnelse for at datterselskap er utelatt fra konsolideringen

<u>Samlet beløp - tilknyttet selskap</u>	<u>Årets</u>	<u>Fjorårets</u>
<u>Samlet beløp - foretak i samme konsern</u>	<u>Årets</u>	<u>Fjorårets</u>
<u>Samlet beløp - foretak i samme konsern</u>	<u>Årets</u>	<u>Fjorårets</u>
<u>Samlet beløp - felles kontrollert virksomhet</u>	<u>Årets</u>	<u>Fjorårets</u>
<u>Pantstillelse</u>		<u>Beløp</u>

Note



Fordringer

Fordringer som forfaller senere enn ett år etter regnskapsårets slutt

Mer om fordringer

<u>Beholdning av egne aksjer</u>	<u>Antall</u>	<u>Pålydende</u>	<u>Andel av aksjek.</u>
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Statsautoriserte revisorer
Ernst & Young AS

Åshaugveien 68, 3170 Sem
Postboks 2427, 3104 Tønsberg

Foretaksregisteret: NO 976 389 387 MVA
Tlf: +47 24 00 24 00

www.ey.no
Medlemmer av Den norske Revisorforening

INDEPENDENT AUDITOR'S REPORT

To the Annual Shareholders' Meeting of Gallagher Re Nordic AS

Opinion

We have audited the financial statements of Gallagher Re Nordic AS (the Company), which comprise the balance sheet as at 31 December 2023, the income statement for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion the financial statements comply with applicable legal requirements and give a true and fair view of the financial position of the Company as at 31 December 2023 and its financial performance for the year then ended in accordance with the Norwegian Accounting Act and accounting standards and practices generally accepted in Norway.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (ISAs). Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the Company in accordance with the requirements of the relevant laws and regulations in Norway and the International Ethics Standards Board for Accountants' *International Code of Ethics for Professional Accountants (including International Independence Standards)* (IESBA Code), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other matters

The financial statements for the year ended 31 December 2022, were audited by another auditor who expressed an unmodified opinion on those statements on 9 May 2023.

Responsibilities of management for the financial statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the Norwegian Accounting Act and accounting standards and practices generally accepted in Norway, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.



Building a better
working world

As part of an audit in accordance with ISAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with the board of directors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Tønsberg, 27. August 2024
ERNST & YOUNG AS

The auditor's report is signed electronically

Petter Løvendahl Christoffersen
State Authorised Public Accountant (Norway)

Pemneo Dokumentnøkkel: 4FMDV-TXC21-OHXJ7-ZZKV2-0DJGA-KU8D2



PENNEO

Signaturene i dette dokumentet er juridisk bindende. Dokument signert med "Penneo™ - sikker digital signatur". De signerende parter sin identitet er registrert, og er listet nedenfor.

"Med min signatur bekrefter jeg alle datoer og innholdet i dette dokument."

Christoffersen, Petter L

Statsautorisert revisor

På vegne av: Ernst & Young AS

Serienummer: no_bankid:9578-5999-4-1801969

IP: 147.161.xxx.xxx

2024-08-27 08:27:42 UTC



Penneo Dokumentnøkkel: 4FMDV-TXC21-OHXJ7-ZZKV2-0DJGA-KU8D2

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Det er lett å kontrollere de kryptografiske beviser som er lokalisert inne i dokumentet, med Penneo validator - <https://penneo.com/validator>



PROTOKOLL, GENERALFORSAMLING 2024 GALLAGHER RE NORDIC AS

Ordinær generalforsamling ble avholdt via Teams den 26.06.2024.

Følgende saker lå til behandling:

1. Fastsettelse av resultatregnskap og balanse for 2023
2. Disposisjon av årets overskudd
3. Eventuelt

Eier var representert ved:

Anders Mjaaland, Dag Magne Torjussen, styremedlemmer Arthur J Gallagher (Norway)
Holdings AS

James Vickers - styreleder, Mikkel Nyquist – adm.dir og styremedlem Gallagher Re Nordic
AS

Randi Paulsrud ble valgt som referatfører.

Saklisten

1. Resultatregnskap, balanse og noter ble gjennomgått.
Regnskapet ble deretter enstemmig vedtatt fastsatt av generalforsamlingen, og styret ble gitt ansvarsfrihet.
2. Årets overskudd etter skatt på kr 7.130.984 ble vedtatt overført i sin helhet til annen egenkapital.
3. Ingen saker ble tatt opp under dette punkt.

Ordinær generalforsamling ble deretter hevet.

Oslo, den 26.06.2024

Randi Paulsrud
Oslo, Norway
2024.06.28 13:22:33 +02'00'

Randi Paulsrud



MINUTES FROM ANNUAL GENERAL MEETING 2024, GALLAGHER RE NORDIC AS

(Informal translation)

The annual general meeting was held via Teams conference 26th June 2024.

The agenda comprised of the following items:

1. Approval of the Annual Account and Balance Sheet for 2023
2. Allocation of profit for the year
3. Any other business

The owner was represented by:

Anders Mjaaland, Dag Magne Torjussen, Directors of Arthur J Gallagher (Norway)
Holdings AS

James Vickers - chairman, Mikkel Nyquist – MD and Director of Gallagher Re Nordic
AS

Randi Paulsrud was elected to record the minutes.

Proceedings:

1. The Financial statements with Notes were reviewed.
The statements were then unanimously adopted by the Annual General Meeting, and the directors were granted a discharge of liability.
2. The meeting resolved that the post-tax profit of NOK 7,130,984 was transferred to other reserves in its entirety.
3. No other business was taken up.

The Annual General Meeting was then adjourned.

Oslo, 26th June 2024

(Signed)
Randi Paulsrud



Årsregnskap

Gallagher Re Nordic AS

2023



PROFIT AND LOSS ACCOUNT

GALLAGHER RE NORDIC AS

OPERATING INCOME AND OPERATING EXPENSES	Note	2023	2022
Sales income		36 605 729	33 614 566
Total income		36 605 729	33 614 566
Salaries and related expenses	1	11 230 174	11 214 055
Depreciation and amortisation expenses	2	76 192	0
Other expenses	1	24 970 241	12 187 146
Total expenses		36 276 606	23 401 201
Operating profit		329 123	10 213 365
FINANCIAL INCOME AND EXPENSES			
Interest income from group companies	3	0	1 260 583
Other interest income	3	5 132 219	0
Other financial income	3	5 414 786	59 543
Other financial expenses	3	1 239 590	1 576 871
Net financial items		9 307 416	-256 745
Net profit before tax		9 636 538	9 956 620
Tax	4	2 505 554	2 618 845
Net profit	5	7 130 984	7 337 775
ATTRIBUTABLE TO			
Other equity	5	7 130 984	7 337 775
Total		7 130 984	7 337 775



BALANCE SHEET AS AT 31.12.2023

GALLAGHER RE NORDIC AS

ASSETS	Note	2023	2022
NON-CURRENT ASSETS			
INTANGIBLE ASSETS			
Deferred tax assets	4	23 471	36 425
Total intangible assets		23 471	36 425
PROPERTY, PLANT AND EQUIPMENT			
Equipment and other movables	2	396 253	0
Total property, plant and equipment		396 253	0
NON-CURRENT FINANCIAL ASSETS			
Total non-current assets		419 725	36 425
CURRENT ASSETS			
DEBTORS			
Accounts receivables		1 335	11 133
Other receivables group companies	6	5 521 297	3 778 496
Other short-term receivables		1 916 660	1 077 328
Brokers receivables	7	6 274 669	6 945 226
Total receivables		13 713 961	11 812 182
CASH AND CASH EQUIVALENTS			
Cash and cash equivalents		52 324 521	27 502 029
Total current assets		66 038 482	39 314 212
Total assets		66 458 206	39 350 637



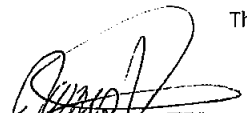
BALANCE SHEET AS AT 31.12.2023

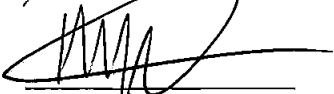
GALLAGHER RE NORDIC AS

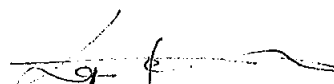
EQUITY AND LIABILITIES	Note	2023	2022
EQUITY			
PAID-IN CAPITAL			
Share capital	5	100 000	100 000
Share premium reserve	5	20 000	20 000
Total paid-in equity		120 000	120 000
RETAINED EARNINGS			
Other equity	5	27 317 589	20 186 605
Total retained earnings		27 317 589	20 186 605
Total equity		27 437 589	20 306 605
LIABILITIES			
OTHER NON-CURRENT LIABILITIES			
CURRENT LIABILITIES			
Trade payables		215 243	599 085
Tax payable	4	2 492 600	2 609 739
Taxes, rates and dues		1 682 782	1 195 246
Liabilities to group companies	6	10 726 652	2 416 677
Other current liabilities		23 903 340	12 223 286
Total current liabilities		39 020 618	19 044 032
Total liabilities		39 020 618	19 044 032
Total equity and liabilities		66 458 206	39 350 637

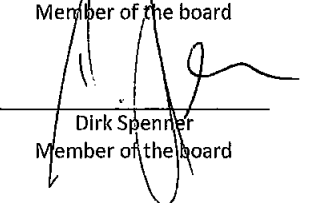
Oslo, 26.06.2024

The board of Gallagher Re Nordic AS


James Edward Douglas Vickers
Chairman of the board


Mikkel Nyquist
Member of the board


Ditte Helena Deschars
Member of the board


Dirk Spenner
Member of the board



Accounting principles

The financial statements have been prepared in accordance with the Accounting Act and NRS 8 - Good accounting practice for small companies.

FOREIGN CURRENCY

Monetary foreign currency items are valued at the exchange rate on the balance sheet date.

REVENUE

Brokerage and commission from insurance contracts are recognised as revenue at the policy inception date. Where contractual obligations exist for the performance of post-placement activities, an estimated proportion of revenue received on placement is deferred.

TAX

The company operates within the financial services sector and is taxed at 25% of operating profit. The tax charge in the profit and loss account consists of tax payable for the period and the change in deferred tax. Deferred tax is calculated at the tax rate of 25 % on the basis of tax-reducing and tax-increasing temporary differences that exist between accounting and tax values, and the tax loss carried forward at the end of the accounting year. Deferred tax is posted on the balance. Tax-increasing and tax-reducing temporary differences that reverse or may reverse in the same period are off-set and entered net.

CLASSIFICATION AND VALUATION OF FIXED ASSETS

Fixed assets include assets included for long-term ownership and use. Fixed assets are valued at acquisition cost. Property, plant and equipment are entered in the balance sheet and depreciated over the asset's economic lifetime. Property, plant and equipment are written down to a recoverable amount in the case of fall in value which is expected not to be temporary. The recoverable amount is the higher of the net sale value and value in use. Value in use is the present value of future cash flows related to the asset. Write-downs are reversed when the basis for the write-down is no longer present.

CLASSIFICATION AND VALUATION OF CURRENT ASSETS

Current assets and short-term liabilities normally include items that fall due for payment within one year of the balance sheet date, as well as items that relate to the stock cycle. Current assets are valued at the lower of acquisition cost and fair value.

GROUP

The parent company of Gallagher Re Nordic AS is Arthur J Gallagher Norway Holding AS, Bryggegata 7, 0250 OSLO, Norge. Consolidated financial statement is available at this address.

RECEIVABLES

Receivables from customers and other receivables are entered at par value after deducting a provision for expected losses. The provision for losses is made on the basis of an individual assessment of the respective receivables.

PENSION LIABILITIES

The entity has a defined-contribution plan in accordance with local laws. The defined-contribution plan covers all employees.



Note 1 Salary costs and benefits, remuneration to the chief executive, board and auditor

SALARY COSTS

	2023	2022
Salaries	8 023 174	8 061 606
Employment tax	1 815 752	1 680 331
Pension costs	1 167 702	1 136 331
Other benefits	223 546	335 786
Total	11 230 174	11 214 055

In 2023 the company employed 6 man-years.

AUDITOR

Audit fees expensed for 2023 amount to NOK 500 492 incl. vat.

Note 2 Tangible assets

	Equipment and other movables	Total
Acquisition cost 01.01.2023	357 712	357 712
Inflow of purchased tangible assets	472 445	472 445
Acquisition cost 31.12.2023	830 157	830 157
Accumulated depreciations 31.12	433 904	433 904
Book value 31.12.2023	396 253	396 253
Acc. depreciations and write-downs 01.01.2023	357 712	357 712
This year's depreciation	76 192	76 192
Acc. depreciations and write-downs 31.12.2023	433 904	433 904
Economic lifetime	3-7 years	
Depreciation plan	Linear	

Note 3 Specification of financial income and financial expenses

Financial income	2023	2022
Interest income from group entities	0	1 260 583
Interest	5 132 219	0
Other financial income	0	59 543
Agio	5 414 786	0
Total financial income	10 547 006	1 320 126

Financial expenses	2023	2022
Other financial expenses	0	1 576 871
Disagio	1 239 590	0
Total financial expenses	1 239 590	1 576 871



Note 4 Tax

This year's tax expense	2023	2022
Entered tax on ordinary profit/loss:		
Payable tax	2 492 600	2 609 739
Changes in deferred tax	12 954	9 106
Tax expense on ordinary profit/loss	2 505 554	2 618 845
Taxable profit:		
Result before tax	9 636 538	9 956 620
Permanent differences	385 678	518 760
Changes in temporary differences	-51 818	-36 425
Taxable profit	9 970 398	10 438 955
Payable tax in the balance:		
Payable tax on this year's result	2 492 600	2 609 739
Total payable tax in the balance sheet	2 492 600	2 609 739

The tax effect of temporary differences that has formed the basis for deferred tax and deferred tax advantages, specified on type of temporary differences

	2023	2022	Difference
Tangible assets	-93 882	-145 700	-51 818
Total	-93 882	-145 700	-51 818
Basis for deferred tax assets	-93 882	-145 700	-51 818
Deferred tax assets (25 %)	-23 471	-36 425	-12 954

Note 5 Equity capital

	Share capital	Share premium	Other equity capital	Total equity capital
Pr. 31.12.2022	100 000	20 000	20 186 605	20 306 605
Result of the year			7 130 984	7 130 984
Pr 31.12.2023	100 000	20 000	27 317 589	27 437 589

Note 6 Inter-company items between companies in the same group etc.

	Other receivables		Other short term payables	
	2023	2022	2023	2022
Companies in the same group	5 521 297	3 778 496	-10 726 652	-2 416 677
Sum	5 521 297	3 778 496	-10 726 652	-2 416 677



Note 7 Brokers receivables

	2023
Client receivables	44 361 818
Client payables	38 087 148
Total	6 274 670