

Income statement

| Parent bank | | | | | Group | | | | | | |
|---|--------------|--------------|--------------|--------------|---|-----------|--------------|--------------|--------------|--------------|--------------|
| | | First half | | | | | First half | | | | |
| 2016 | 2Q 16 | 2Q 17 | 2016 | 2017 | (NOKm) | Note | 2017 | 2016 | 2Q 17 | 2Q 16 | 2016 |
| 3,401 | 849 | 883 | 1,714 | 1,759 | Interest income | | 1,877 | 1,806 | 945 | 896 | 3,597 |
| 1,717 | 424 | 422 | 866 | 831 | Interest expenses | | 833 | 864 | 424 | 424 | 1,714 |
| 1,684 | 424 | 461 | 848 | 929 | Net interest | 10 | 1,043 | 942 | 521 | 472 | 1,883 |
| 971 | 247 | 268 | 482 | 513 | Commission income | | 658 | 626 | 349 | 331 | 1,251 |
| 85 | 23 | 24 | 41 | 45 | Commission expenses | | 74 | 64 | 38 | 36 | 133 |
| 36 | 9 | 9 | 17 | 17 | Other operating income | | 409 | 287 | 227 | 154 | 556 |
| 922 | 233 | 253 | 458 | 485 | Commission income and other income | | 993 | 849 | 538 | 448 | 1,674 |
| 817 | 551 | 561 | 580 | 608 | Dividends | | 4 | 74 | 3 | 73 | 88 |
| - | - | - | - | - | Income from investment in related companies | 3 | 165 | 246 | 94 | 127 | 423 |
| 188 | 26 | 25 | 63 | 33 | Net return on financial investments | 3 | 100 | 124 | 35 | 71 | 434 |
| 1,006 | 577 | 586 | 643 | 641 | Net return on financial investments | | 269 | 443 | 131 | 271 | 944 |
| 3,612 | 1,234 | 1,300 | 1,948 | 2,054 | Total income | | 2,306 | 2,234 | 1,191 | 1,191 | 4,502 |
| 536 | 152 | 150 | 300 | 302 | Staff costs | | 706 | 613 | 362 | 318 | 1,159 |
| 615 | 161 | 158 | 304 | 311 | Other operating expenses | | 463 | 403 | 236 | 209 | 844 |
| 1,151 | 314 | 307 | 603 | 613 | Total operating expenses | 11 | 1,169 | 1,016 | 598 | 528 | 2,003 |
| 2,461 | 921 | 993 | 1,345 | 1,441 | Result before losses | | 1,137 | 1,217 | 593 | 664 | 2,499 |
| 502 | 113 | 80 | 281 | 167 | Loss on loans, guarantees etc. | 6,7 | 175 | 287 | 86 | 118 | 516 |
| 1,959 | 807 | 913 | 1,064 | 1,274 | Result before tax | 3 | 961 | 930 | 507 | 546 | 1,983 |
| 290 | 63 | 86 | 126 | 168 | Tax charge | | 205 | 157 | 109 | 85 | 341 |
| -13 | - | - | - | - | Result investment held for sale, after tax | 3 | 2 | -2 | 3 | -1 | 4 |
| 1,655 | 745 | 826 | 938 | 1,106 | Net profit | | 759 | 771 | 401 | 460 | 1,647 |
| Attributable to: | | | | | | | | | | | |
| Equity holders of parent company | | | | | | | 742 | 752 | 390 | 449 | 1,606 |
| Equity holders of non-controlling interests | | | | | | | 17 | 19 | 11 | 11 | 41 |
| Profit per ECC | | | | | | | 3.65 | 3.71 | 1.92 | 2.21 | 7.91 |
| Diluted profit per ECC | | | | | | | 3.65 | 3.71 | 1.92 | 2.21 | 7.91 |

Other comprehensive income

| Parent bank | | | | | Group | | | | | |
|--------------|------------|------------|------------|--------------|---|------------|------------|------------|------------|--------------|
| | | First half | | | First half | | | | | |
| 2016 | 2Q 16 | 2Q 17 | 2016 | 2017 | (NOKm) | 2017 | 2016 | 2Q 17 | 2Q 16 | 2016 |
| 1,655 | 745 | 826 | 938 | 1,106 | Net profit | 759 | 771 | 401 | 460 | 1,647 |
| | | | | | Items that will not be reclassified to profit/loss | | | | | |
| -75 | - | - | - | - | Actuarial gains and losses pensions | - | - | - | - | -77 |
| 19 | - | - | - | - | - Tax | - | - | - | - | 19 |
| - | - | - | - | - | Share of other comprehensive income of associates and joint venture | 1 | -23 | -2 | -23 | -1 |
| -56 | - | - | - | - | Total | 1 | -23 | -2 | -23 | -58 |
| | | | | | Items that will be reclassified to profit/loss | | | | | |
| -52 | -52 | 9 | -52 | 9 | Available-for-sale financial assets | 9 | -52 | 9 | -52 | -50 |
| - | - | - | - | - | Share of other comprehensive income of associates and joint venture | 1 | -17 | 1 | -2 | -7 |
| - | - | - | - | - | - Tax | - | - | - | - | - |
| -52 | -52 | 9 | -52 | 9 | Total | 10 | -69 | 10 | -55 | -58 |
| 1,547 | 692 | 835 | 886 | 1,115 | Total other comprehensive income | 770 | 679 | 409 | 382 | 1,531 |
| | | | | | Attributable to: | | | | | |
| | | | | | Equity holders of parent company | 753 | 661 | 398 | 372 | 1,490 |
| | | | | | Equity holders of non-controlling interests | 17 | 19 | 11 | 11 | 41 |