

## Income statement

Parent bank				Group			
January - March				January - March			
2018	2018	2019	(NOKm)	Note	2019	2018	2018
3,737	799	867	Interest income effective interest method		961	875	4,057
1,902	88	115	Other interest income		114	87	2,226
1,640	391	421	Interest expenses		426	394	1,655
<b>2,097</b>	<b>496</b>	<b>562</b>	<b>Net interest</b>	<b>10</b>	<b>649</b>	<b>568</b>	<b>2,403</b>
1,102	277	262	Commission income		329	339	1,387
92	19	18	Commission expenses		40	36	168
32	10	7	Other operating income		262	239	958
<b>1,042</b>	<b>267</b>	<b>250</b>	<b>Commission income and other income</b>		<b>551</b>	<b>542</b>	<b>2,177</b>
516	2	335	Dividends		2	2	8
-	-	-	Income from investment in related companies	3	555	79	416
152	39	88	Net return on financial investments	3	169	99	334
<b>668</b>	<b>42</b>	<b>423</b>	<b>Net return on financial investments</b>		<b>727</b>	<b>180</b>	<b>757</b>
<b>3,807</b>	<b>805</b>	<b>1,235</b>	<b>Total income</b>		<b>1,926</b>	<b>1,290</b>	<b>5,337</b>
577	155	162	Staff costs		447	403	1,584
685	152	171	Other operating expenses		257	241	1,040
<b>1,262</b>	<b>306</b>	<b>333</b>	<b>Total operating expenses</b>	<b>11</b>	<b>704</b>	<b>645</b>	<b>2,624</b>
<b>2,546</b>	<b>498</b>	<b>902</b>	<b>Result before losses</b>		<b>1,223</b>	<b>645</b>	<b>2,713</b>
229	45	60	Loss on loans, guarantees etc.	6.7	67	48	263
<b>2,316</b>	<b>454</b>	<b>842</b>	<b>Result before tax</b>	<b>3</b>	<b>1,155</b>	<b>596</b>	<b>2,450</b>
456	114	96	Tax charge		109	131	509
62	1	-	Result investment held for sale, after tax	2,3	0	1	149
<b>1,922</b>	<b>341</b>	<b>747</b>	<b>Net profit</b>		<b>1,046</b>	<b>466</b>	<b>2,090</b>
36	10	19	Attributable to additional Tier 1 Capital holders		19	11	37
1,207	211	465	Attributable to Equity capital certificate holders		650	286	1,291
680	119	262	Attributable to the saving bank reserve		367	161	727
			Attributable to non-controlling interests		10	8	34
<b>1,922</b>	<b>341</b>	<b>747</b>	<b>Net profit</b>		<b>1,046</b>	<b>466</b>	<b>2,090</b>
			Profit/diluted profit per ECC	17	5.02	2.21	9.97

## Other comprehensive income

Parent bank				Group		
January - March				January - March		
2018	2018	2019 (NOKm)		2019	2018	2018
1,922	341	747	<b>Net profit</b>	1,046	466	2,090
<b>Items that will not be reclassified to profit/loss</b>						
18	-	-	- Actuarial gains and losses pensions	-	-3	18
-6	-	-	- Tax	-	1	-6
-	-	-	- Share of other comprehensive income of associates and joint venture	1	-2	1
12	-	-	<b>Total</b>	1	-4	13
<b>Items that will be reclassified to profit/loss</b>						
-	-0	-	- Fair value change on financial assets through other comprehensive income	-	-0	-
-2	2	0	- Value changes on loans measured at fair value	0	2	-2
-	-	-	- Share of other comprehensive income of associates and joint venture	-23	7	-38
-	-	-	- Tax	-	-0	-
-2	2	0	<b>Total</b>	-23	9	-40
11	2	0	<b>Net other comprehensive income</b>	-22	5	-27
<b>1,933</b>	<b>343</b>	<b>747</b>	<b>Total other comprehensive income</b>	<b>1,024</b>	<b>471</b>	<b>2,063</b>
36	10	19	Attributable to additional Tier 1 Capital holders	19	11	37
1,213	212	466	Attributable to Equity capital certificate holders	636	289	1,274
684	120	262	Attributable to the saving bank reserve	359	163	718
			Attributable to non-controlling interests	10	8	34
<b>1,933</b>	<b>343</b>	<b>747</b>	<b>Total other comprehensive Income</b>	<b>1,024</b>	<b>471</b>	<b>2,063</b>