

## Results from quarterly accounts

Group (NOKm)	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2019	2018	2018	2018	2018	2017	2017	2017	2017
Interest income effective interest method	1,075	1,082	1,025	989	962	989	959	945	931
Interest expenses	426	438	414	408	394	400	389	413	398
<b>Net interest</b>	<b>649</b>	<b>644</b>	<b>610</b>	<b>581</b>	<b>568</b>	<b>589</b>	<b>570</b>	<b>532</b>	<b>533</b>
Commission income	329	343	344	361	339	372	360	349	308
Commission expenses	40	42	45	45	36	49	46	38	35
Other operating income	262	242	186	291	239	206	168	227	182
<b>Commission income and other income</b>	<b>551</b>	<b>543</b>	<b>486</b>	<b>607</b>	<b>542</b>	<b>529</b>	<b>482</b>	<b>538</b>	<b>455</b>
Dividends	2	2	0	4	2	0	1	3	1
Income from investment in related companies	555	130	105	102	79	147	126	94	71
Net return on financial investments	169	-37	77	195	99	108	108	35	66
<b>Net return on financial investments</b>	<b>727</b>	<b>95</b>	<b>182</b>	<b>300</b>	<b>180</b>	<b>256</b>	<b>235</b>	<b>131</b>	<b>138</b>
<b>Total income</b>	<b>1,926</b>	<b>1,282</b>	<b>1,277</b>	<b>1,488</b>	<b>1,290</b>	<b>1,374</b>	<b>1,287</b>	<b>1,202</b>	<b>1,126</b>
Staff costs	447	391	376	413	403	362	357	362	345
Other operating expenses	257	311	240	248	241	255	225	236	227
<b>Total operating expenses</b>	<b>704</b>	<b>701</b>	<b>616</b>	<b>661</b>	<b>645</b>	<b>618</b>	<b>582</b>	<b>598</b>	<b>571</b>
<b>Result before losses</b>	<b>1,223</b>	<b>580</b>	<b>661</b>	<b>827</b>	<b>645</b>	<b>756</b>	<b>705</b>	<b>604</b>	<b>555</b>
Loss on loans, guarantees etc.	67	67	69	78	48	78	88	86	89
<b>Result before tax</b>	<b>1,155</b>	<b>513</b>	<b>592</b>	<b>748</b>	<b>596</b>	<b>678</b>	<b>617</b>	<b>518</b>	<b>466</b>
Tax charge	109	104	119	156	131	122	118	111	99
Result investment held for sale, after tax	0	-8	6	150	1	-4	-0	3	-0
<b>Net profit</b>	<b>1,046</b>	<b>401</b>	<b>480</b>	<b>743</b>	<b>466</b>	<b>553</b>	<b>500</b>	<b>409</b>	<b>367</b>