

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
Net interest	649	644	610	581	568	589	570	532	533
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
Commission income and other income	551	543	486	607	542	529	482	538	455
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
Net return on financial investments	727	95	182	300	180	256	235	131	138
Total income	1,926	1,282	1,277	1,488	1,290	1,374	1,287	1,202	1,126
Staff costs	447	391	376	413	403	362	357	362	345
Other operating expenses	257	311	240	248	241	255	225	236	227
Total operating expenses	704	701	616	661	645	618	582	598	571
Result before losses	1,223	580	661	827	645	756	705	604	555
Loss on loans, guarantees etc.	67	67	69	78	48	78	88	86	89
Result before tax	1,155	513	592	748	596	678	617	518	466
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
Net profit	1,046	401	480	743	466	553	500	409	367