

Results from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2019	2019	2018	2018	2018	2018	2017	2017	2017
Interest income effective interest method	1,127	1,075	1,082	1,025	989	962	989	959	945
Interest expenses	463	426	438	414	408	394	400	389	413
Net interest	664	649	644	610	581	568	589	570	532
Commission income	363	329	343	344	361	339	372	360	349
Commission expenses	51	40	42	45	45	36	49	46	38
Other operating income	294	262	242	186	291	239	206	168	227
Commission income and other income	606	551	543	486	607	542	529	482	538
Dividends	11	2	2	0	4	2	0	1	3
Income from investment in related companies	231	555	130	105	102	79	147	126	94
Net return on financial investments	95	169	-37	77	195	99	108	108	35
Net return on financial investments	336	727	95	182	300	180	256	235	131
Total income	1,607	1,926	1,282	1,277	1,488	1,290	1,374	1,287	1,202
Staff costs	438	447	391	376	413	403	362	357	362
Other operating expenses	263	257	311	240	248	241	255	225	236
Total operating expenses	701	704	701	616	661	645	618	582	598
Result before losses	907	1,223	580	661	827	645	756	705	604
Loss on loans, guarantees etc.	59	67	67	69	78	48	78	88	86
Result before tax	848	1,155	513	592	748	596	678	617	518
Tax charge	165	109	104	119	156	131	122	118	111
Result investment held for sale, after tax	0	0	-8	6	150	1	-4	-0	3
Net profit	683	1,046	401	480	743	466	553	500	409