

Income statement

Parent bank						Group					
		First half						First half			
2018	2Q 18	2Q 19	2018	2019	(NOKm)	Note	2019	2018	2Q 19	2Q 18	2018
3,335	812	910	1,611	1,777	Interest income effective interest method		1,968	1,766	1,007	891	3,660
401	99	121	187	236	Other interest income		234	185	120	98	398
1,640	404	457	795	878	Interest expenses		889	802	463	408	1,655
2,097	506	574	1,002	1,136	Net interest	10	1,313	1,149	664	581	2,403
1,102	274	276	551	537	Commission income		692	700	363	361	1,387
92	26	26	45	44	Commission expenses		91	82	51	45	168
32	8	6	18	13	Other operating income		556	530	294	291	958
1,042	256	256	523	507	Commission income and other income		1,157	1,149	606	607	2,177
516	493	477	495	812	Dividends		13	6	11	4	8
-	-	-	-	-	Income from investment in related companies	3	786	181	231	102	416
152	130	8	169	96	Net return on financial investments	3	264	293	95	195	334
668	623	485	664	908	Net return on financial investments		1,063	480	336	300	757
3,807	1,385	1,315	2,190	2,550	Total income		3,533	2,778	1,607	1,488	5,337
577	150	152	305	314	Staff costs		885	817	438	413	1,584
685	176	181	327	352	Other operating expenses		520	490	263	248	1,040
1,262	326	333	632	666	Total operating expenses	11	1,404	1,306	701	661	2,624
2,546	1,059	982	1,557	1,884	Result before losses		2,129	1,471	907	827	2,713
229	67	45	112	104	Loss on loans, guarantees etc.	6,7	126	127	59	78	263
2,316	992	937	1,445	1,779	Result before tax	3	2,003	1,345	848	748	2,450
456	127	140	241	236	Tax charge		274	287	165	156	509
62	80	-	80	-	Result investment held for sale, after tax	2,3	0	151	0	150	149
1,922	944	797	1,285	1,544	Net profit		1,729	1,209	683	743	2,090
36	9	9	19	28	Attributable to additional Tier 1 Capital holders		29	20	10	9	37
1,207	598	504	809	969	Attributable to Equity capital certificate holders		1,066	744	416	458	1,291
680	337	284	456	546	Attributable to the saving bank reserve		601	419	234	258	727
					Attributable to non-controlling interests		33	27	22	19	34
1,922	944	797	1,285	1,544	Net profit		1,729	1,209	683	743	2,090
					Profit/diluted profit per ECC	17	8.23	5.75	3.21	3.54	9.97

Total comprehensive income

Parent bank					Group					
		First half					First half			
2018	2Q 18	2Q 19	2018	2019	(NOKm)	2019	2018	2Q 19	2Q 18	2018
1,922	944	797	1,285	1,544	Net profit	1,729	1,209	683	743	2,090
Items that will not be reclassified to profit/loss										
18	-	-	-	-	- Actuarial gains and losses pensions	-	-3	-	-	18
-6	-	-	-	-	- Tax	-	1	-	-	-6
-	-	-	-	-	- Share of other comprehensive income of associates and joint venture	2	1	1	3	1
12	-	-	-	-	Total	2	-1	1	3	13
Items that will be reclassified to profit/loss										
-	7	-	7	-	- Fair value change on financial assets through other comprehensive income	-	7	-	7	-
-2	-4	-1	-2	-0	- Value changes on loans measured at fair value	-0	-2	-1	-4	-2
-	-	-	-	-	- Share of other comprehensive income of associates and joint venture	-9	-11	14	-18	-38
-	-	-	-	-	- Tax	-	-0	-	0	-
-2	3	-1	5	-0	Total	-9	-6	14	-15	-40
11	3	-1	5	-0	Net other comprehensive income	-8	-7	14	-12	-27
1,933	947	796	1,290	1,543	Total other comprehensive income	1,721	1,202	697	731	2,063
36	9	9	19	28	Attributable to additional Tier 1 Capital holders	29	20	10	9	37
1,213	600	504	813	969	Attributable to Equity capital certificate holders	1,061	739	425	451	1,274
684	338	284	458	546	Attributable to the saving bank reserve	598	417	240	254	718
					Attributable to non-controlling interests	33	26	22	18	34
1,933	947	796	1,290	1,543	Total other comprehensive Income	1,721	1,202	697	731	2,063