

Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2019	2019	2019	2018	2018	2018	2018	2017	2017
Interest income effective interest method	1,190	1,127	1,075	1,082	1,025	989	962	989	959
Interest expenses	512	463	426	438	414	408	394	400	389
Net interest	678	664	649	644	610	581	568	589	570
Commission income	374	363	329	343	344	361	339	372	360
Commission expenses	55	51	40	42	45	45	36	49	46
Other operating income	235	294	262	242	186	291	239	206	168
Commission income and other income	554	606	551	543	486	607	542	529	482
Dividends	1	11	2	2	0	4	2	0	1
Income from investment in related companies	85	231	555	130	105	102	79	147	126
Net return on financial investments	35	95	169	-37	77	195	99	108	108
Net return on financial investments	121	336	727	95	182	300	180	256	235
Total income	1,353	1,607	1,926	1,282	1,277	1,488	1,290	1,374	1,287
Staff costs	404	438	447	391	376	413	403	362	357
Other operating expenses	269	263	257	311	240	248	241	255	225
Total operating expenses	673	701	704	701	616	661	645	618	582
Result before losses	680	907	1,223	580	661	827	645	756	705
Loss on loans, guarantees etc.	71	59	67	67	69	78	48	78	88
Result before tax	609	848	1,155	513	592	748	596	678	617
Tax charge	121	165	109	104	119	156	131	122	118
Result investment held for sale, after tax	-0	0	0	-8	6	150	1	-4	-0
Net profit	488	683	1,046	401	480	743	466	553	500