

## Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2019	2019	2019	2019	2018	2018	2018	2018	2017
Interest income effective interest method	1,235	1,190	1,127	1,075	1,082	1,025	989	962	989
Interest expenses	538	512	463	426	438	414	408	394	400
<b>Net interest</b>	<b>697</b>	<b>678</b>	<b>664</b>	<b>649</b>	<b>644</b>	<b>610</b>	<b>581</b>	<b>568</b>	<b>589</b>
Commission income	371	374	363	329	343	344	361	339	372
Commission expenses	47	55	51	40	42	45	45	36	49
Other operating income	255	235	294	262	242	186	291	239	206
<b>Commission income and other income</b>	<b>579</b>	<b>554</b>	<b>606</b>	<b>551</b>	<b>543</b>	<b>486</b>	<b>607</b>	<b>542</b>	<b>529</b>
Dividends	1	1	11	2	2	0	4	2	0
Income from investment in related companies	8	85	231	555	130	105	102	79	147
Net return on financial investments	8	35	95	169	-37	77	195	99	108
<b>Net return on financial investments</b>	<b>17</b>	<b>121</b>	<b>336</b>	<b>727</b>	<b>95</b>	<b>182</b>	<b>300</b>	<b>180</b>	<b>256</b>
<b>Total income</b>	<b>1,292</b>	<b>1,353</b>	<b>1,607</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>
Staff costs	411	404	438	447	391	376	413	403	362
Other operating expenses	309	269	263	257	311	240	248	241	255
<b>Total operating expenses</b>	<b>720</b>	<b>673</b>	<b>701</b>	<b>704</b>	<b>701</b>	<b>616</b>	<b>661</b>	<b>645</b>	<b>618</b>
<b>Result before losses</b>	<b>572</b>	<b>680</b>	<b>907</b>	<b>1,223</b>	<b>580</b>	<b>661</b>	<b>827</b>	<b>645</b>	<b>756</b>
Loss on loans, guarantees etc.	103	71	59	67	67	69	78	48	78
<b>Result before tax</b>	<b>469</b>	<b>609</b>	<b>848</b>	<b>1,155</b>	<b>513</b>	<b>592</b>	<b>748</b>	<b>596</b>	<b>678</b>
Tax charge	123	121	165	109	104	119	156	131	122
Result investment held for sale, after tax	0	-0	0	0	-8	6	150	1	-4
<b>Net profit</b>	<b>346</b>	<b>488</b>	<b>683</b>	<b>1,046</b>	<b>401</b>	<b>480</b>	<b>743</b>	<b>466</b>	<b>553</b>