

## Income statement

Parent bank				Note	Group		
Jan-March					Jan-March		
2019	2019	2020	(NOKm)		2020	2019	2019
3,732	867	1,002	Interest income effective interest method		1,102	961	4,121
509	115	149	Other interest income		148	114	505
1,916	421	533	Interest expenses		540	426	1,939
<b>2,325</b>	<b>562</b>	<b>618</b>	<b>Net interest</b>	<b>10</b>	<b>710</b>	<b>649</b>	<b>2,687</b>
1,127	262	286	Commission income		349	329	1,437
95	18	25	Commission expenses		50	40	193
30	7	9	Other operating income		271	262	1,046
<b>1,061</b>	<b>250</b>	<b>270</b>	<b>Commission income and other income</b>		<b>570</b>	<b>551</b>	<b>2,290</b>
884	335	76	Dividends		8	2	15
-	-	-	Income from investment in related companies	3	217	555	879
54	88	-139	Net return on financial investments	3	-124	169	307
<b>937</b>	<b>423</b>	<b>-62</b>	<b>Net return on financial investments</b>		<b>101</b>	<b>727</b>	<b>1,201</b>
<b>4,324</b>	<b>1,235</b>	<b>826</b>	<b>Total income</b>		<b>1,381</b>	<b>1,926</b>	<b>6,178</b>
614	162	176	Staff costs		443	447	1,699
750	171	191	Other operating expenses		273	257	1,098
<b>1,364</b>	<b>333</b>	<b>367</b>	<b>Total operating expenses</b>	<b>11</b>	<b>716</b>	<b>704</b>	<b>2,797</b>
<b>2,960</b>	<b>902</b>	<b>459</b>	<b>Result before losses</b>		<b>665</b>	<b>1,223</b>	<b>3,380</b>
245	60	302	Loss on loans, guarantees etc.	6,7	308	67	299
<b>2,715</b>	<b>842</b>	<b>157</b>	<b>Result before tax</b>	<b>3</b>	<b>357</b>	<b>1,155</b>	<b>3,081</b>
452	96	51	Tax charge		67	109	518
-	-	-	Result investment held for sale, after tax	2, 3	0	0	0
<b>2,263</b>	<b>747</b>	<b>106</b>	<b>Net profit</b>		<b>290</b>	<b>1,046</b>	<b>2,563</b>
47	19	23	Attributable to additional Tier 1 Capital holders		24	19	49
1,417	465	53	Attributable to Equity capital certificate holders		162	650	1,572
799	262	30	Attributable to the saving bank reserve		91	367	886
			Attributable to non-controlling interests		12	10	56
<b>2,263</b>	<b>747</b>	<b>106</b>	<b>Net profit</b>		<b>290</b>	<b>1,046</b>	<b>2,563</b>
			Profit/diluted profit per ECC	17	1.26	5.02	12.14

