

Results from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2020	2020	2019	2019	2019	2019	2018	2018	2018
Interest income effective interest method	1,031	1,250	1,235	1,190	1,127	1,075	1,082	1,025	989
Interest expenses	365	540	538	512	463	426	438	414	408
Net interest	666	710	697	678	664	649	644	610	581
Commission income	331	349	371	374	363	329	343	344	361
Commission expenses	47	50	47	55	51	40	42	45	45
Other operating income	323	271	255	235	294	262	242	186	291
Commission income and other income	607	570	579	554	606	551	543	486	607
Dividends	2	8	1	1	11	2	2	0	4
Income from investment in related companies	177	217	8	85	231	555	130	105	102
Net return on financial investments	269	-124	8	35	95	169	-37	77	195
Net return on financial investments	448	101	17	121	336	727	95	182	300
Total income	1,721	1,381	1,292	1,353	1,607	1,926	1,282	1,277	1,488
Staff costs	449	443	411	404	438	447	391	376	413
Other operating expenses	258	273	309	269	263	257	311	240	248
Total operating expenses	706	716	720	673	701	704	701	616	661
Result before losses	1,015	665	572	680	907	1,223	580	661	827
Loss on loans, guarantees etc.	170	308	103	71	59	67	67	69	78
Result before tax	845	357	469	609	848	1,155	513	592	748
Tax charge	126	67	123	121	165	109	104	119	156
Result investment held for sale, after tax	-0	0	0	-0	0	0	-8	6	150
Net profit	719	290	346	488	683	1,046	401	480	743