

Income statement

Parent bank					Group						
		First half					First half				
2019	2Q 19	2Q 20	2019	2020	(NOKm)	Note	2020	2019	2Q 20	2Q 19	2019
3,732	916	775	1,777	1,788	Interest income effective interest method		1,996	1,968	883	1,013	4,121
509	115	149	236	286	Other interest income		284	234	148	114	505
1,916	457	363	878	895	Interest expenses		905	889	365	463	1,939
2,325	574	561	1,136	1,179	Net interest	10	1,376	1,313	666	664	2,687
1,127	276	253	537	539	Commission income		680	692	331	363	1,437
95	26	17	44	42	Commission expenses		97	91	47	51	193
30	6	13	13	22	Other operating income		593	556	323	294	1,046
1,061	256	249	507	519	Commission income and other income		1,177	1,157	607	606	2,290
884	477	340	812	416	Dividends		10	13	2	11	15
-	-	-	-	-	Income from investment in related companies	3	394	786	177	231	879
54	8	167	96	29	Net return on financial investments	3	145	264	269	95	307
937	485	507	908	445	Net return on financial investments		549	1,063	448	336	1,201
4,324	1,315	1,316	2,550	2,142	Total income		3,102	3,533	1,721	1,607	6,178
614	152	154	314	330	Staff costs		892	885	449	438	1,699
750	181	185	352	375	Other operating expenses		530	520	258	263	1,098
1,364	333	339	666	706	Total operating expenses	11	1,422	1,404	706	701	2,797
2,960	982	977	1,884	1,436	Result before losses		1,680	2,129	1,015	907	3,380
245	45	151	104	453	Loss on loans, guarantees etc.	6,7	478	126	170	59	299
2,715	937	826	1,779	984	Result before tax	3	1,202	2,003	845	848	3,081
452	140	98	236	149	Tax charge		193	274	126	165	518
-	-	-	-	-	Result investment held for sale, after tax	2, 3	-0	0	-0	0	0
2,263	797	729	1,544	835	Net profit		1,008	1,729	719	683	2,563
47	9	13	28	37	Attributable to additional Tier 1 Capital holders		38	29	14	10	49
1,417	504	457	969	510	Attributable to Equity capital certificate holders		585	1,066	423	416	1,572
799	284	258	546	288	Attributable to the saving bank reserve		330	601	238	234	886
					Attributable to non-controlling interests		55	33	43	22	56
2,263	797	729	1,544	835	Net profit		1,008	1,729	719	683	2,563
					Profit/diluted profit per ECC	17	4.53	8.23	3.27	3.21	12.14

Total comprehensive income

Parent bank						Group				
		First half					First half			
2019	2Q 19	2Q 20	2019	2020	(NOKm)	2020	2019	2Q 20	2Q 19	2019
2,263	797	729	1,544	835	Net profit	1,008	1,729	719	683	2,563
Items that will not be reclassified to profit/loss										
-33	-	-23	-	-62	Actuarial gains and losses pensions	-62	-	-23	-	-33
8	-	6	-	16	Tax	16	-	6	-	8
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	7	2	4	1	21
-25	-	-17	-	-47	Total	-40	2	-14	1	-4
Items that will be reclassified to profit/loss										
-	-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-	-
6	-1	3	-0	6	Value changes on loans measured at fair value	6	-0	3	-1	6
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	16	-9	8	14	-12
-	-	-	-	-	Tax	-	-	-	-	-
6	-1	3	-0	6	Total	21	-9	11	14	-5
-18	-1	-14	-0	-41	Net other comprehensive income	-19	-8	-3	14	-9
2,245	796	715	1,543	794	Total other comprehensive income	990	1,721	716	697	2,554
47	9	13	28	37	Attributable to additional Tier 1 Capital holders	38	29	14	10	49
1,405	504	448	969	484	Attributable to Equity capital certificate holders	573	1,061	421	425	1,566
792	284	253	546	273	Attributable to the saving bank reserve	323	598	237	240	883
					Attributable to non-controlling interests	55	33	43	22	56
2,245	796	715	1,543	794	Total other comprehensive Income	990	1,721	716	697	2,554