

## Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2020	2020	2020	2019	2019	2019	2019	2018	2018
Interest income effective interest method	971	1,031	1,250	1,235	1,190	1,127	1,075	1,082	1,025
Interest expenses	276	365	540	538	512	463	426	438	414
<b>Net interest</b>	<b>695</b>	<b>666</b>	<b>710</b>	<b>697</b>	<b>678</b>	<b>664</b>	<b>649</b>	<b>644</b>	<b>610</b>
Commission income	414	331	349	371	374	363	329	343	344
Commission expenses	52	47	50	47	55	51	40	42	45
Other operating income	277	323	271	255	235	294	262	242	186
<b>Commission income and other income</b>	<b>638</b>	<b>607</b>	<b>570</b>	<b>579</b>	<b>554</b>	<b>606</b>	<b>551</b>	<b>543</b>	<b>486</b>
Dividends	2	2	8	1	1	11	2	2	0
Income from investment in related companies	170	177	217	8	85	231	555	130	105
Net return on financial investments	32	269	-124	8	35	95	169	-37	77
<b>Net return on financial investments</b>	<b>205</b>	<b>448</b>	<b>101</b>	<b>17</b>	<b>121</b>	<b>336</b>	<b>727</b>	<b>95</b>	<b>182</b>
<b>Total income</b>	<b>1,538</b>	<b>1,721</b>	<b>1,381</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>
Staff costs	422	449	443	411	404	438	447	391	376
Other operating expenses	263	258	273	309	269	263	257	311	240
<b>Total operating expenses</b>	<b>685</b>	<b>706</b>	<b>716</b>	<b>720</b>	<b>673</b>	<b>701</b>	<b>704</b>	<b>701</b>	<b>616</b>
<b>Result before losses</b>	<b>853</b>	<b>1,015</b>	<b>665</b>	<b>572</b>	<b>680</b>	<b>907</b>	<b>1,223</b>	<b>580</b>	<b>661</b>
Loss on loans, guarantees etc.	231	170	308	103	71	59	67	67	69
<b>Result before tax</b>	<b>621</b>	<b>845</b>	<b>357</b>	<b>469</b>	<b>609</b>	<b>848</b>	<b>1,155</b>	<b>513</b>	<b>592</b>
Tax charge	102	126	67	123	121	165	109	104	119
Result investment held for sale, after tax	0	-0	0	0	-0	0	0	-8	6
<b>Net profit</b>	<b>519</b>	<b>719</b>	<b>290</b>	<b>346</b>	<b>488</b>	<b>683</b>	<b>1,046</b>	<b>401</b>	<b>480</b>