

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
2,325	562	618	Net interest	10	710	649	2,687
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
1,061	250	270	Commission income and other income		570	551	2,290
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
937	423	-62	Net return on financial investments		101	727	1,201
4,324	1,235	826	Total income		1,381	1,926	6,178
614	162	176	Staff costs		443	447	1,699
750	171	191	Other operating expenses		273	257	1,098
1,364	333	367	Total operating expenses	11	716	704	2,797
2,960	902	459	Result before losses		665	1,223	3,380
245	60	302	Loss on loans, guarantees etc.	6,7	308	67	299
2,715	842	157	Result before tax	3	357	1,155	3,081
452	96	51	Tax charge		67	109	518
-	-	-	Result investment held for sale, after tax	2, 3	0	0	0
2,263	747	106	Net profit		290	1,046	2,563
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
2,263	747	106	Net profit		290	1,046	2,563
			Profit/diluted profit per ECC	17	1.26	5.02	12.14

Other comprehensive income

Parent bank				Group		
Jan-March				Jan-March		
2019	2019	2020 (NOKm)		2020	2019	2019
2,263	747	106	Net profit	290	1,046	2,563
			Items that will not be reclassified to profit/loss			
-33	-	-40	Actuarial gains and losses pensions	-40	-	-33
8	-	10	Tax	10	-	8
-	-	-	Share of other comprehensive income of associates and joint venture	3	1	21
-25	-	-30	Total	-26	1	-4
			Items that will be reclassified to profit/loss			
-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-
6	0	3	Value changes on loans measured at fair value	3	0	6
-	-	-	Share of other comprehensive income of associates and joint venture	8	-23	-12
-	-	-	Tax	-	-	-
6	0	3	Total	11	-23	-5
-18	0	-27	Net other comprehensive income	-16	-22	-9
2,245	747	79	Total other comprehensive income	274	1,024	2,554
47	19	23	Attributable to additional Tier 1 Capital holders	24	19	49
1,405	466	36	Attributable to Equity capital certificate holders	152	636	1,566
792	262	20	Attributable to the saving bank reserve	86	359	883
			Attributable to non-controlling interests	12	10	56
2,245	747	79	Total other comprehensive Income	274	1,024	2,554