

## 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
<b>Net interest</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>	<b>581</b>
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
<b>Commission income and other income</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>	<b>607</b>
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
<b>Net return on financial investments</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>300</b>
<b>Total income</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>	<b>1,488</b>
Staff costs	449	443	411	404	438	447	391	376	413
Other operating expenses	258	273	309	269	263	257	311	240	248
<b>Total operating expenses</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>661</b>
<b>Result before losses</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>	<b>827</b>
Loss on loans, guarantees etc.	170	308	103	71	59	67	67	69	78
<b>Result before tax</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>	<b>748</b>
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
<b>Net profit</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>	<b>743</b>