

# 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
<b>2,325</b>	<b>574</b>	<b>561</b>	<b>1,136</b>	<b>1,179</b>	<b>Net interest</b>	<b>10</b>	<b>1,376</b>	<b>1,313</b>	<b>666</b>	<b>664</b>	<b>2,687</b>
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
<b>1,061</b>	<b>256</b>	<b>249</b>	<b>507</b>	<b>519</b>	<b>Commission income and other income</b>		<b>1,177</b>	<b>1,157</b>	<b>607</b>	<b>606</b>	<b>2,290</b>
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
<b>937</b>	<b>485</b>	<b>507</b>	<b>908</b>	<b>445</b>	<b>Net return on financial investments</b>		<b>549</b>	<b>1,063</b>	<b>448</b>	<b>336</b>	<b>1,201</b>
<b>4,324</b>	<b>1,315</b>	<b>1,316</b>	<b>2,550</b>	<b>2,142</b>	<b>Total income</b>		<b>3,102</b>	<b>3,533</b>	<b>1,721</b>	<b>1,607</b>	<b>6,178</b>
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
<b>1,364</b>	<b>333</b>	<b>339</b>	<b>666</b>	<b>706</b>	<b>Total operating expenses</b>	<b>11</b>	<b>1,422</b>	<b>1,404</b>	<b>706</b>	<b>701</b>	<b>2,797</b>
<b>2,960</b>	<b>982</b>	<b>977</b>	<b>1,884</b>	<b>1,436</b>	<b>Result before losses</b>		<b>1,680</b>	<b>2,129</b>	<b>1,015</b>	<b>907</b>	<b>3,380</b>
245	45	151	104	453	Loss on loans, guarantees etc.	6,7	478	126	170	59	299
<b>2,715</b>	<b>937</b>	<b>826</b>	<b>1,779</b>	<b>984</b>	<b>Result before tax</b>	<b>3</b>	<b>1,202</b>	<b>2,003</b>	<b>845</b>	<b>848</b>	<b>3,081</b>
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
<b>2,263</b>	<b>797</b>	<b>729</b>	<b>1,544</b>	<b>835</b>	<b>Net profit</b>		<b>1,008</b>	<b>1,729</b>	<b>719</b>	<b>683</b>	<b>2,563</b>
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
<b>2,263</b>	<b>797</b>	<b>729</b>	<b>1,544</b>	<b>835</b>	<b>Net profit</b>		<b>1,008</b>	<b>1,729</b>	<b>719</b>	<b>683</b>	<b>2,563</b>
					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	
<b>Items that will not be reclassified to profit/loss</b>											
-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	
<b>-25</b>	<b>-</b>	<b>-17</b>	<b>-</b>	<b>-47</b>	<b>Total</b>	<b>-40</b>	<b>2</b>	<b>-14</b>	<b>1</b>	<b>-4</b>	
<b>Items that will be reclassified to profit/loss</b>											
-	-	-	-	-	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	-	-	-	-	-	
<b>6</b>	<b>-1</b>	<b>3</b>	<b>-0</b>	<b>6</b>	<b>Total</b>	<b>21</b>	<b>-9</b>	<b>11</b>	<b>14</b>	<b>-5</b>	
<b>-18</b>	<b>-1</b>	<b>-14</b>	<b>-0</b>	<b>-41</b>	<b>Net other comprehensive income</b>	<b>-19</b>	<b>-8</b>	<b>-3</b>	<b>14</b>	<b>-9</b>	
<b>2,245</b>	<b>796</b>	<b>715</b>	<b>1,543</b>	<b>794</b>	<b>Total other comprehensive income</b>	<b>990</b>	<b>1,721</b>	<b>716</b>	<b>697</b>	<b>2,554</b>	
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	
<b>2,245</b>	<b>796</b>	<b>715</b>	<b>1,543</b>	<b>794</b>	<b>Total other comprehensive Income</b>	<b>990</b>	<b>1,721</b>	<b>716</b>	<b>697</b>	<b>2,554</b>	