

# Income statement

Parent bank						Group					
		January - September					January - September				
2019	3Q 19	3Q 20	2019	2020	(NOKm)	Note	2020	2019	3Q 20	3Q 19	2019
3,732	964	753	2,742	2,541	Interest income effective interest method		2,868	3,031	871	1,063	4,121
509	127	101	363	387	Other interest income		384	361	100	126	505
1,916	506	274	1,384	1,170	Interest expenses		1,181	1,401	276	512	1,939
<b>2,325</b>	<b>586</b>	<b>579</b>	<b>1,721</b>	<b>1,758</b>	<b>Net interest</b>	<b>10</b>	<b>2,071</b>	<b>1,991</b>	<b>695</b>	<b>678</b>	<b>2,687</b>
1,127	296	330	834	869	Commission income		1,094	1,066	414	374	1,437
95	29	26	73	68	Commission expenses		149	146	52	55	193
30	7	8	20	30	Other operating income		870	791	277	235	1,046
<b>1,061</b>	<b>274</b>	<b>312</b>	<b>781</b>	<b>831</b>	<b>Commission income and other income</b>		<b>1,815</b>	<b>1,711</b>	<b>638</b>	<b>554</b>	<b>2,290</b>
884	1	73	813	489	Dividends		12	14	2	1	15
-	-	-	-	-	Income from investment in related companies	3	564	871	170	85	879
54	3	-1	98	27	Net return on financial investments	3	177	300	32	35	307
<b>937</b>	<b>4</b>	<b>72</b>	<b>912</b>	<b>516</b>	<b>Net return on financial investments</b>		<b>754</b>	<b>1,185</b>	<b>205</b>	<b>121</b>	<b>1,201</b>
<b>4,324</b>	<b>864</b>	<b>964</b>	<b>3,414</b>	<b>3,106</b>	<b>Total income</b>		<b>4,640</b>	<b>4,886</b>	<b>1,538</b>	<b>1,353</b>	<b>6,178</b>
614	149	161	463	492	Staff costs		1,314	1,288	422	404	1,699
750	191	185	543	560	Other operating expenses		793	789	263	269	1,098
<b>1,364</b>	<b>340</b>	<b>346</b>	<b>1,006</b>	<b>1,051</b>	<b>Total operating expenses</b>	<b>11</b>	<b>2,107</b>	<b>2,077</b>	<b>685</b>	<b>673</b>	<b>2,797</b>
<b>2,960</b>	<b>524</b>	<b>618</b>	<b>2,408</b>	<b>2,054</b>	<b>Result before losses</b>		<b>2,532</b>	<b>2,809</b>	<b>853</b>	<b>680</b>	<b>3,380</b>
245	59	219	163	672	Loss on loans, guarantees etc.	6.7	709	198	231	71	299
<b>2,715</b>	<b>465</b>	<b>399</b>	<b>2,245</b>	<b>1,382</b>	<b>Result before tax</b>	<b>3</b>	<b>1,823</b>	<b>2,612</b>	<b>621</b>	<b>609</b>	<b>3,081</b>
452	117	79	352	228	Tax charge		296	395	102	121	518
-	-	-	-	-	Result investment held for sale, after tax	2, 3	0	0	0	-0	0
<b>2,263</b>	<b>349</b>	<b>320</b>	<b>1,893</b>	<b>1,155</b>	<b>Net profit</b>		<b>1,528</b>	<b>2,217</b>	<b>519</b>	<b>488</b>	<b>2,563</b>
47	9	10	37	47	Attributable to additional Tier 1 Capital holders		49	39	11	10	49
1,417	217	198	1,187	708	Attributable to Equity capital certificate holders		890	1,365	304	299	1,572
799	122	112	669	399	Attributable to the saving bank reserve		501	769	172	168	886
					Attributable to non-controlling interests		88	44	33	11	56
<b>2,263</b>	<b>349</b>	<b>320</b>	<b>1,893</b>	<b>1,155</b>	<b>Net profit</b>		<b>1,528</b>	<b>2,217</b>	<b>519</b>	<b>488</b>	<b>2,563</b>
					Profit/diluted profit per ECC	17	6.88	10.54	2.35	2.30	12.14

## Other comprehensive income

Parent bank					Group					
January - September					January - September					
2019	2Q 19	3Q 20	2019	2020	(NOKm)	2020	2019	3Q 20	2Q 19	2019
2,263	349	320	1,893	1,155	Net profit	1,528	2,217	519	488	2,563
<b>Items that will not be reclassified to profit/loss</b>										
-33	-	-	-	-62	Actuarial gains and losses pensions	-62	-	-	-	-33
8	-	-	-	16	Tax	16	-	-	-	8
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	9	3	3	1	21
<b>-25</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-47</b>	<b>Total</b>	<b>-37</b>	<b>3</b>	<b>3</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	-2	2	-2	7	Value changes on loans measured at fair value	7	-2	2	-2	6
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	6	-14	-10	-5	-12
-	-	-	-	-	Tax	-	-	-	-	-
<b>6</b>	<b>-2</b>	<b>2</b>	<b>-2</b>	<b>7</b>	<b>Total</b>	<b>13</b>	<b>-16</b>	<b>-8</b>	<b>-6</b>	<b>-5</b>
<b>-18</b>	<b>-2</b>	<b>2</b>	<b>-2</b>	<b>-40</b>	<b>Net other comprehensive income</b>	<b>-24</b>	<b>-13</b>	<b>-6</b>	<b>-6</b>	<b>-9</b>
<b>2,245</b>	<b>347</b>	<b>321</b>	<b>1,891</b>	<b>1,115</b>	<b>Total other comprehensive income</b>	<b>1,503</b>	<b>2,204</b>	<b>513</b>	<b>482</b>	<b>2,554</b>
47	9	10	37	47	Attributable to additional Tier 1 Capital holders	49	39	11	10	49
1,405	216	199	1,185	683	Attributable to Equity capital certificate holders	874	1,356	301	295	1,566
792	122	112	668	385	Attributable to the saving bank reserve	493	764	169	166	883
-	-	-	-	-	Attributable to non-controlling interests	88	44	33	11	56
<b>2,245</b>	<b>347</b>	<b>321</b>	<b>1,891</b>	<b>1,115</b>	<b>Total other comprehensive income</b>	<b>1,503</b>	<b>2,204</b>	<b>513</b>	<b>482</b>	<b>2,554</b>