

Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2020	2020	2020	2020	2019	2019	2019	2019	2018
Interest income effective interest method	945	971	1,031	1,250	1,235	1,190	1,127	1,075	1,082
Interest expenses	258	276	365	540	538	512	463	426	438
Net interest	688	695	666	710	697	678	664	649	644
Commission income	416	414	331	349	371	374	363	329	343
Commission expenses	58	52	47	50	47	55	51	40	42
Other operating income	399	277	323	271	255	235	294	262	242
Commission income and other income	757	638	607	570	579	554	606	551	543
Dividends	27	2	2	8	1	1	11	2	2
Income from investment in related companies	117	170	177	217	8	85	231	555	130
Net return on financial investments	53	32	269	-124	8	35	95	169	-37
Net return on financial investments	197	205	448	101	17	121	336	727	95
Total income	1,642	1,538	1,721	1,381	1,292	1,353	1,607	1,926	1,282
Staff costs	570	422	449	443	411	404	438	447	391
Other operating expenses	275	263	258	273	309	269	263	257	311
Total operating expenses	845	685	706	716	720	673	701	704	701
Result before losses	797	853	1,015	665	572	680	907	1,223	580
Loss on loans, guarantees etc.	242	231	170	308	103	71	59	67	67
Result before tax	554	621	845	357	469	609	848	1,155	513
Tax charge	104	102	126	67	123	121	165	109	104
Result investment held for sale, after tax	0	0	-0	0	0	-0	0	0	-8
Net profit	450	519	719	290	346	488	683	1,046	401