

Income statement

Parent bank					Group							
Second quarter		First half			(NOKm)	Note	First half		Second quarter			
2020	2020	2021	2020	2021			2021	2020	2021	2020		
3,274	786	743	1,788	1,472	Interest income effective interest method		1,702	1,996	859	894	3,722	
478	137	100	286	196	Other interest income		195	284	99	136	475	
1,423	363	258	895	525	Interest expenses		531	905	260	365	1,439	
2,329	561	586	1,179	1,144	Net interest	10	1,366	1,376	698	666	2,759	
1,205	253	319	539	629	Commission income		774	651	400	316	1,443	
97	17	21	42	42	Commission expenses		98	91	48	44	196	
41	13	13	22	22	Other operating income		863	594	395	323	1,269	
1,149	249	312	519	609	Commission income and other income	11	1,538	1,153	748	595	2,516	
528	340	598	416	711	Dividends		21	10	17	2	39	
-	-	-	-	-	Income from investment in related companies	3	340	394	212	177	681	
14	167	-9	29	-28	Net return on financial investments	3	199	145	42	269	230	
542	507	588	445	684	Net return on financial investments	13	560	549	270	448	951	
4,019	1,316	1,486	2,142	2,436	Total income		3,464	3,078	1,716	1,709	6,225	
732	154	152	330	318	Staff costs		996	883	465	445	1,850	
744	185	186	375	364	Other operating expenses		534	522	269	254	1,054	
1,477	339	338	706	682	Total operating expenses	12	1,531	1,405	735	699	2,904	
2,543	977	1,147	1,436	1,754	Result before losses		1,933	1,673	981	1,010	3,321	
902	151	40	453	90	Loss on loans, guarantees etc.	6,7	98	478	39	170	951	
1,641	826	1,108	984	1,664	Result before tax	3	1,836	1,195	942	840	2,370	
284	98	126	149	231	Tax charge		322	193	191	124	400	
-	-	-	-	-	Result investment held for sale, after tax	2	10	7	4	3	9	
1,356	729	982	835	1,433	Net profit		1,523	1,008	755	719	1,978	
56	13	10	37	29	Attributable to additional Tier 1 Capital holders		30	38	10	14	59	
831	457	622	510	898	Attributable to Equity capital certificate holders		892	585	453	423	1,147	
469	258	351	288	506	Attributable to the saving bank reserve		503	330	255	238	646	
					Attributable to non-controlling interests		98	55	36	43	126	
1,356	729	982	835	1,433	Net profit		1,523	1,008	755	719	1,978	
					Profit/diluted profit per ECC	19	6.90	4.53	3.51	3.27	8.87	

Total comprehensive income

Parent bank					(NOKm)	Group				
Second quarter		First half				First half		Second quarter		
2020	2021	2020	2021	2021	2021	2020	2021	2020	2021	
1,356	729	982	835	1,433	Net profit	1,523	1,008	755	719	1,978
Items that will not be reclassified to profit/loss										
-34	-23	-	-62	-	Actuarial gains and losses pensions	-	-62	-	-23	-34
8	6	-	16	-	Tax	-	16	-	6	8
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	2	7	-	4	15
-25	-17	-	-47	-	Total	2	-40	-	-14	-11
Items that will be reclassified to profit/loss										
-	-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-	-
9	3	0	6	-0	Value changes on loans measured at fair value	-0	6	0	3	9
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-41	16	-13	8	16
-	-	-	-	-	Tax	-	-	-	-	-
9	3	0	6	-1	Total	-42	21	-13	11	25
-16	-14	0	-41	-1	Net other comprehensive income	-40	-19	-13	-3	15
1,340	715	983	794	1,432	Total other comprehensive income	1,484	990	743	716	1,993
56	13	10	37	29	Attributable to additional Tier 1 Capital holders	30	38	10	14	59
821	448	622	484	897	Attributable to Equity capital certificate holders	867	573	445	421	1,156
463	253	351	273	506	Attributable to the saving bank reserve	489	323	251	237	652
-	-	-	-	-	Attributable to non-controlling interests	98	55	36	43	126
1,340	715	983	794	1,432	Total other comprehensive Income	1,484	990	743	716	1,993