

Results from quarterly accounts

Group (NOKm)	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2021	2020	2020	2020	2020	2019	2019	2019	2019
Interest income effective interest method	939	945	971	1,031	1,250	1,235	1,190	1,127	1,075
Interest expenses	271	258	276	365	540	538	512	463	426
Net interest	668	688	695	666	710	697	678	664	649
Commission income	392	416	414	331	349	371	374	363	329
Commission expenses	51	58	52	47	50	47	55	51	40
Other operating income	468	399	277	323	271	255	235	294	262
Commission income and other income	808	757	638	607	570	579	554	606	551
Dividends	4	27	2	2	8	1	1	11	2
Income from investment in related companies	128	117	170	177	217	8	85	231	555
Net return on financial investments	158	53	32	269	-124	8	35	95	169
Net return on financial investments	289	197	205	448	101	17	121	336	727
Total income	1,766	1,642	1,538	1,721	1,381	1,292	1,353	1,607	1,926
Staff costs	538	570	422	449	443	411	404	438	447
Other operating expenses	269	275	263	258	273	309	269	263	257
Total operating expenses	806	845	685	706	716	720	673	701	704
Result before losses	960	797	853	1,015	665	572	680	907	1,223
Loss on loans, guarantees etc.	59	242	231	170	308	103	71	59	67
Result before tax	901	554	621	845	357	469	609	848	1,155
Tax charge	133	104	102	126	67	123	121	165	109
Result investment held for sale, after tax	0	0	0	-0	0	0	-0	0	0
Net profit	768	450	519	719	290	346	488	683	1,046