

# Income statement

Parent bank					Group						
Third quarter		Jan-Sept			(NOKm)	Note	Jan-Sept		Third quarter		
2020	2020	2021	2020	2021			2021	2020	2021	2020	
3,274	753	767	2,541	2,240	Interest income effective interest method		2,584	2,868	883	872	3,722
478	101	91	387	287	Other interest income		285	384	90	100	475
1,423	274	263	1,170	788	Interest expenses		796	1,181	266	277	1,439
<b>2,329</b>	<b>579</b>	<b>595</b>	<b>1,758</b>	<b>1,739</b>	<b>Net interest</b>	10	<b>2,073</b>	<b>2,071</b>	<b>707</b>	<b>695</b>	<b>2,759</b>
1,205	330	340	869	969	Commission income		1,179	1,050	405	399	1,443
97	26	27	68	69	Commission expenses		152	141	54	50	196
41	8	9	30	31	Other operating income		1,134	870	272	277	1,269
<b>1,149</b>	<b>312</b>	<b>321</b>	<b>831</b>	<b>930</b>	<b>Commission income and other income</b>	11	<b>2,161</b>	<b>1,779</b>	<b>623</b>	<b>625</b>	<b>2,516</b>
528	73	2	489	713	Dividends		21	12	1	2	39
-	-	-	-	-	Income from investment in related companies	3	519	564	179	170	681
14	-1	15	27	-13	Net return on financial investments	3,13	267	177	68	32	230
<b>542</b>	<b>72</b>	<b>17</b>	<b>516</b>	<b>700</b>	<b>Net return on financial investments</b>		<b>808</b>	<b>753</b>	<b>248</b>	<b>205</b>	<b>951</b>
<b>4,019</b>	<b>964</b>	<b>933</b>	<b>3,106</b>	<b>3,369</b>	<b>Total income</b>		<b>5,042</b>	<b>4,603</b>	<b>1,578</b>	<b>1,525</b>	<b>6,225</b>
732	161	169	492	487	Staff costs		1,419	1,297	423	415	1,850
744	185	176	560	540	Other operating expenses		809	783	275	261	1,054
<b>1,477</b>	<b>346</b>	<b>345</b>	<b>1,051</b>	<b>1,027</b>	<b>Total operating expenses</b>	12	<b>2,228</b>	<b>2,080</b>	<b>698</b>	<b>675</b>	<b>2,904</b>
<b>2,543</b>	<b>618</b>	<b>588</b>	<b>2,054</b>	<b>2,342</b>	<b>Result before losses</b>		<b>2,814</b>	<b>2,523</b>	<b>880</b>	<b>850</b>	<b>3,321</b>
902	219	24	672	115	Loss on loans, guarantees etc.	6,7	129	709	31	231	951
<b>1,641</b>	<b>399</b>	<b>564</b>	<b>1,382</b>	<b>2,228</b>	<b>Result before tax</b>	3	<b>2,685</b>	<b>1,814</b>	<b>849</b>	<b>619</b>	<b>2,370</b>
284	79	155	228	387	Tax charge		497	295	175	102	400
-	-	-	-	-	Result investment held for sale, after tax	2, 3	11	9	1	2	9
<b>1,356</b>	<b>320</b>	<b>408</b>	<b>1,155</b>	<b>1,841</b>	<b>Net profit</b>		<b>2,199</b>	<b>1,528</b>	<b>675</b>	<b>519</b>	<b>1,978</b>
56	10	9	47	39	Attributable to additional Tier 1 Capital holders		40	49	10	11	59
831	198	255	708	1,153	Attributable to Equity capital certificate holders		1,308	890	416	304	1,147
469	112	144	399	650	Attributable to the saving bank reserve		737	501	234	172	646
					Attributable to non-controlling interests		113	88	15	33	126
<b>1,356</b>	<b>320</b>	<b>408</b>	<b>1,155</b>	<b>1,841</b>	<b>Net profit</b>		<b>2,199</b>	<b>1,528</b>	<b>675</b>	<b>519</b>	<b>1,978</b>
					Profit/diluted profit per ECC	19	10.11	6.88	3.22	2.35	8.87

## Other comprehensive income

Parent bank					(NOKm)	Group				
Third quarter		Jan-Sept				Jan-Sept		Third quarter		
2020	2020	2021	2020	2021		2021	2020	2021	2020	2020
1,356	320	408	1,155	1,841	Net profit	2,199	1,528	675	519	1,978
<b>Items that will not be reclassified to profit/loss</b>										
-34	-	-	-62	-	Actuarial gains and losses pensions	-	-62	-	-	-34
8	-	-	16	-	Tax	-	16	-	-	8
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	2	9	-	3	15
<b>-25</b>	<b>-</b>	<b>-</b>	<b>-47</b>	<b>-</b>	<b>Total</b>	<b>2</b>	<b>-37</b>	<b>-</b>	<b>3</b>	<b>-11</b>
<b>Items that will be reclassified to profit/loss</b>										
-	-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-	-
9	2	-1	7	-1	Value changes on loans measured at fair value	-1	7	-1	2	9
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-17	6	25	-10	16
-	-	-	-	-	Tax	-	-	-	-	-
<b>9</b>	<b>2</b>	<b>-1</b>	<b>7</b>	<b>-1</b>	<b>Total</b>	<b>-18</b>	<b>13</b>	<b>24</b>	<b>-8</b>	<b>25</b>
<b>-16</b>	<b>2</b>	<b>-1</b>	<b>-40</b>	<b>-1</b>	<b>Net other comprehensive income</b>	<b>-16</b>	<b>-24</b>	<b>24</b>	<b>-6</b>	<b>15</b>
<b>1,340</b>	<b>321</b>	<b>407</b>	<b>1,115</b>	<b>1,840</b>	<b>Total other comprehensive income</b>	<b>2,183</b>	<b>1,503</b>	<b>699</b>	<b>513</b>	<b>1,993</b>
56	10	9	47	39	Attributable to additional Tier 1 Capital holders	40	49	10	11	59
821	199	255	683	1,152	Attributable to Equity capital certificate holders	1,298	874	431	301	1,156
463	112	143	385	649	Attributable to the saving bank reserve	723	493	243	169	652
-	-	-	-	-	Attributable to non-controlling interests	113	88	15	33	126
<b>1,340</b>	<b>321</b>	<b>407</b>	<b>1,115</b>	<b>1,840</b>	<b>Total other comprehensive Income</b>	<b>2,183</b>	<b>1,503</b>	<b>699</b>	<b>513</b>	<b>1,993</b>