

Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2021	2021	2021	2020	2020	2020	2020	2019	2019
Interest income effective interest method	973	958	939	945	972	1,031	1,250	1,235	1,190
Interest expenses	266	260	271	258	277	365	540	539	512
Net interest	707	698	668	688	695	666	710	697	678
Commission income	405	400	374	393	399	316	335	342	352
Commission expenses	54	48	51	54	50	44	47	38	45
Other operating income	272	395	468	399	277	323	271	255	235
Commission income and other income	623	748	790	738	625	595	558	559	541
Dividends	1	17	4	27	2	2	8	1	1
Income from investment in related companies	179	212	128	117	170	177	217	8	85
Net return on financial investments	68	42	158	53	32	269	-124	8	35
Net return on financial investments	248	270	289	197	205	448	101	17	121
Total income	1,578	1,716	1,748	1,622	1,525	1,709	1,369	1,272	1,341
Staff costs	423	465	531	553	415	445	438	393	398
Other operating expenses	275	269	265	271	261	254	268	305	266
Total operating expenses	698	735	796	824	675	699	706	699	664
Result before losses	880	981	952	798	850	1,010	663	574	677
Loss on loans, guarantees etc.	31	39	59	242	231	170	308	103	71
Result before tax	849	942	893	556	619	840	355	471	605
Tax charge	175	191	131	105	102	124	69	123	120
Result investment held for sale, after tax	1	4	6	-0	2	3	4	-1	3
Net profit	675	755	768	450	519	719	290	346	488