

## Income statement

Parent bank			(NOKm)	Note	Group		
Jan-March		2022			Jan-March		2021
2021	2021	2022			2022	2021	2021
3,067	729	920	Interest income effective interest method		1,035	843	3,524
395	97	124	Other interest income		123	96	392
1,109	267	396	Interest expenses		400	271	1,120
<b>2,353</b>	<b>558</b>	<b>648</b>	<b>Net interest</b>	<b>10</b>	<b>758</b>	<b>668</b>	<b>2,796</b>
1,306	310	299	Commission income		357	374	1,583
97	22	20	Commission expenses		50	51	207
47	9	17	Other operating income		331	468	1,456
<b>1,256</b>	<b>297</b>	<b>296</b>	<b>Commission income and other income</b>	<b>11</b>	<b>637</b>	<b>790</b>	<b>2,832</b>
733	114	63	Dividends		2	4	22
-	-	-	Income from investment in related companies	3	62	128	705
-53	-19	-19	Net return on financial investments	3,13	172	158	299
<b>680</b>	<b>95</b>	<b>43</b>	<b>Net return on financial investments</b>		<b>235</b>	<b>289</b>	<b>1,026</b>
<b>4,289</b>	<b>951</b>	<b>988</b>	<b>Total income</b>		<b>1,630</b>	<b>1,748</b>	<b>6,655</b>
650	166	181	Staff costs		476	531	1,882
745	177	208	Other operating expenses		286	265	1,111
<b>1,395</b>	<b>344</b>	<b>389</b>	<b>Total operating expenses</b>	<b>12</b>	<b>762</b>	<b>796</b>	<b>2,993</b>
<b>2,895</b>	<b>607</b>	<b>599</b>	<b>Result before losses</b>		<b>868</b>	<b>952</b>	<b>3,662</b>
134	51	-4	Loss on loans, guarantees etc.	6,7	-0	59	161
<b>2,760</b>	<b>556</b>	<b>603</b>	<b>Result before tax</b>	<b>3</b>	<b>868</b>	<b>893</b>	<b>3,501</b>
518	106	144	Tax charge		169	131	609
-	-	-	Result investment held for sale, after tax	2,3	-1	6	10
<b>2,242</b>	<b>450</b>	<b>459</b>	<b>Net profit</b>		<b>698</b>	<b>768</b>	<b>2,902</b>
48	19	20	Attributable to additional Tier 1 Capital holders		21	20	50
1,403	276	280	Attributable to Equity capital certificate holders		413	439	1,722
791	155	158	Attributable to the saving bank reserve		233	247	971
			Attributable to non-controlling interests		30	61	160
<b>2,242</b>	<b>450</b>	<b>459</b>	<b>Net profit</b>		<b>698</b>	<b>768</b>	<b>2,902</b>
			Profit/diluted profit per ECC	19	3.20	3.40	13.31

## Other comprehensive income

Parent bank				Group		
Jan-March			(NOKm)	Jan-March		
2021	2021	2022		2022	2021	2021
2,242	450	459	Net profit	698	768	2,902
<b>Items that will not be reclassified to profit/loss</b>						
-49	-	-	Actuarial gains and losses pensions	-	-	-49
12	-	-	Tax	-	-	12
-	-	-	Share of other comprehensive income of associates and joint venture	1	0	4
<b>-37</b>	<b>-</b>	<b>-</b>	<b>Total</b>	<b>1</b>	<b>0</b>	<b>-33</b>
<b>Items that will be reclassified to profit/loss</b>						
-1	-1	-1	Value changes on loans measured at fair value	-1	-1	-1
-	-	-	Share of other comprehensive income of associates and joint venture	75	-28	21
<b>-1</b>	<b>-1</b>	<b>-1</b>	<b>Total</b>	<b>73</b>	<b>-29</b>	<b>20</b>
<b>-38</b>	<b>-1</b>	<b>-1</b>	<b>Net other comprehensive income</b>	<b>74</b>	<b>-28</b>	<b>-13</b>
<b>2,204</b>	<b>450</b>	<b>457</b>	<b>Total other comprehensive income</b>	<b>772</b>	<b>739</b>	<b>2,889</b>
48	19	20	Attributable to additional Tier 1 Capital holders	21	20	50
1,379	275	279	Attributable to Equity capital certificate holders	461	421	1,714
777	155	157	Attributable to the saving bank reserve	260	237	966
			Attributable to non-controlling interests	30	61	160
<b>2,204</b>	<b>450</b>	<b>457</b>	<b>Total other comprehensive Income</b>	<b>772</b>	<b>739</b>	<b>2,889</b>