

Income statement

Parent bank					Group						
Second quarter		First half			(NOKm)	Note	First half		Second quarter		
2021	2022	2021	2022	2022			2021	2022	2021	2022	
3,067	743	1,022	1,472	1,943	Interest income effective interest method		2,172	1,702	1,137	859	3,524
395	100	145	196	269	Other interest income		267	195	144	99	392
1,109	258	475	525	872	Interest expenses		880	531	480	260	1,120
2,353	586	692	1,144	1,340	Net interest	10	1,559	1,366	801	698	2,796
1,306	319	303	629	603	Commission income		734	774	377	400	1,583
97	21	21	42	41	Commission expenses		104	98	54	48	207
47	13	2	22	19	Other operating income		752	863	421	395	1,456
1,256	312	285	609	581	Commission income and other income	11	1,382	1,538	745	748	2,832
733	598	518	711	581	Dividends		5	21	4	17	22
-	-	-	-	-	Income from investment in related companies	3	139	340	77	212	705
-53	-9	-102	-28	-121	Net return on financial investments	13	136	199	-36	42	299
680	588	416	684	459	Net return on financial investments		279	560	44	270	1,026
4,289	1,486	1,393	2,436	2,381	Total income		3,220	3,464	1,590	1,716	6,655
650	152	145	318	326	Staff costs		966	996	490	465	1,882
745	186	183	364	391	Other operating expenses	12	553	534	268	269	1,111
1,395	338	328	682	717	Total operating expenses		1,520	1,531	758	735	2,993
2,895	1,147	1,065	1,754	1,664	Result before losses		1,700	1,933	832	981	3,662
134	40	-53	90	-57	Loss on loans, guarantees etc.	6,7	-48	98	-48	39	161
2,760	1,108	1,118	1,664	1,721	Result before tax	3	1,748	1,836	880	942	3,501
518	126	134	231	278	Tax charge		348	322	178	191	609
-	-	-	-	-	Result investment held for sale, after tax	2,3	-1	10	0	4	10
2,242	982	984	1,433	1,443	Net profit		1,400	1,523	702	755	2,902
48	10	12	29	32	Attributable to additional Tier 1 Capital holders		33	30	12	10	50
1,403	622	622	898	902	Attributable to Equity capital certificate holders		827	892	413	453	1,722
791	351	351	506	508	Attributable to the saving bank reserve		466	503	233	255	971
					Attributable to non-controlling interests		74	98	44	36	160
2,242	982	984	1,433	1,443	Net profit		1,400	1,523	702	755	2,902
					Profit/diluted profit per ECC	19	6.39	6.90	3.20	3.51	13.31

Total comprehensive income

Parent bank					Group					
Second quarter		First half			First half		Second quarter			
2021	2021	2022	2021	2022	(NOKm)	2022	2021	2022	2021	2021
2,242	982	984	1,433	1,443	Net profit	1,400	1,523	702	755	2,902
Items that will not be reclassified to profit/loss										
-49	-	-	-	-	- Actuarial gains and losses pensions	-	-	-	-	-49
12	-	-	-	-	- Tax	-	-	-	-	12
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	7	2	6	-	4
-37	-	-	-	-	Total	7	2	6	-	-33
Items that will be reclassified to profit/loss										
-	-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-	-
-1	0	1	-0	-0	Value changes on loans measured at fair value	-0	-0	1	0	-1
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	91	-41	17	-13	21
-	-	-	-	-	- Tax	-	-	-	-	-
-1	0	1	-0	-0	Total	91	-42	18	-13	20
-38	0	1	-0	-0	Net other comprehensive income	98	-40	24	-13	-13
2,204	983	985	1,432	1,443	Total comprehensive income	1,498	1,484	726	743	2,889
48	10	12	29	32	Attributable to additional Tier 1 Capital holders	33	30	12	10	50
1,379	622	623	897	902	Attributable to Equity capital certificate holders	889	867	429	445	1,714
777	351	351	506	508	Attributable to the saving bank reserve	501	489	242	251	966
-	-	-	-	-	Attributable to non-controlling interests	74	98	44	36	160
2,204	983	985	1,432	1,443	Total comprehensive Income	1,498	1,484	726	743	2,889