

## Income statement

Parent bank					Group						
Second Quarter		First half			First half		Second Quarter				
2022	2022	2023	2022	2023	(NOKm)	Note	2023	2022	2023	2022	2022
5,128	1,089	2,117	2,081	4,006	Interest income effective interest method		4,263	2,306	2,249	1,202	5,596
724	145	390	269	744	Other interest income		742	267	389	144	720
2,972	542	1,542	1,010	2,873	Interest expenses		2,876	1,011	1,544	543	2,977
<b>2,880</b>	<b>692</b>	<b>966</b>	<b>1,340</b>	<b>1,877</b>	<b>Net interest</b>	11	<b>2,129</b>	<b>1,563</b>	<b>1,094</b>	<b>803</b>	<b>3,339</b>
1,192	303	292	603	573	Commission income		709	736	367	378	1,446
90	21	28	41	54	Commission expenses		101	88	51	46	186
55	2	19	19	35	Other operating income		494	429	245	223	781
<b>1,156</b>	<b>285</b>	<b>283</b>	<b>581</b>	<b>554</b>	<b>Commission income and other income</b>	12	<b>1,102</b>	<b>1,077</b>	<b>561</b>	<b>555</b>	<b>2,042</b>
677	518	585	581	589	Dividends		20	5	18	4	33
-	-	-	-	-	Income from investment in related companies	4	209	139	85	77	442
-123	-102	20	-121	-46	Net return on financial investments	14	-98	-12	1	-123	-94
<b>554</b>	<b>416</b>	<b>605</b>	<b>459</b>	<b>543</b>	<b>Net return on financial investments</b>		<b>131</b>	<b>132</b>	<b>103</b>	<b>-43</b>	<b>380</b>
<b>4,590</b>	<b>1,393</b>	<b>1,853</b>	<b>2,381</b>	<b>2,973</b>	<b>Total income</b>		<b>3,361</b>	<b>2,772</b>	<b>1,757</b>	<b>1,316</b>	<b>5,760</b>
661	145	181	326	370	Staff costs		781	725	383	350	1,406
841	183	250	391	529	Other operating expenses	13	630	489	300	235	1,038
<b>1,502</b>	<b>328</b>	<b>430</b>	<b>717</b>	<b>899</b>	<b>Total operating expenses</b>		<b>1,411</b>	<b>1,214</b>	<b>683</b>	<b>585</b>	<b>2,443</b>
<b>3,088</b>	<b>1,065</b>	<b>1,423</b>	<b>1,664</b>	<b>2,074</b>	<b>Result before losses</b>		<b>1,950</b>	<b>1,558</b>	<b>1,074</b>	<b>731</b>	<b>3,317</b>
-37	-53	4	-57	-73	Loss on loans, guarantees etc.	7,8	-42	-48	29	-48	-7
<b>3,125</b>	<b>1,118</b>	<b>1,419</b>	<b>1,721</b>	<b>2,147</b>	<b>Result before tax</b>	4	<b>1,991</b>	<b>1,606</b>	<b>1,045</b>	<b>779</b>	<b>3,324</b>
631	134	129	278	305	Tax charge		365	329	159	164	718
-	-	-	-	-	Result investment held for sale, after tax	2, 4	74	123	37	87	179
<b>2,494</b>	<b>984</b>	<b>1,290</b>	<b>1,443</b>	<b>1,843</b>	<b>Net profit</b>		<b>1,701</b>	<b>1,400</b>	<b>923</b>	<b>702</b>	<b>2,785</b>
60	12	25	32	58	Attributable to additional Tier 1 Capital holders		60	33	26	12	63
1,557	622	845	902	1,192	Attributable to Equity capital certificate holders		1,050	827	575	413	1,658
877	351	420	508	592	Attributable to the saving bank reserve		522	466	286	233	934
					Attributable to non-controlling interests		70	74	36	44	130
<b>2,494</b>	<b>984</b>	<b>1,290</b>	<b>1,443</b>	<b>1,843</b>	<b>Net profit</b>		<b>1,701</b>	<b>1,400</b>	<b>923</b>	<b>702</b>	<b>2,785</b>
					Profit/diluted profit per ECC	20	7.82	6.39	4.21	3.20	12.82

## Total comprehensive income

Parent bank					Group					
Second Quarter		First half			(NOKm)	First half		Second Quarter		
2022	2023	2022	2023	2023		2022	2023	2022	2023	
2,494	984	1,290	1,443	1,843	Net profit	1,701	1,400	923	702	2,785
<b>Items that will not be reclassified to profit/loss</b>										
177	-	-	-	-	Actuarial gains and losses pensions	-	-	-	-	177
-44	-	-	-	-	Tax	-	-	-	-	-44
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	1	7	1	6	4
<b>133</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Total</b>	<b>1</b>	<b>7</b>	<b>1</b>	<b>6</b>	<b>137</b>
<b>Items that will be reclassified to profit/loss</b>										
9	-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-	9
-	1	-	-0	-1	Value changes on loans measured at fair value	-1	-0	-7	1	-
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-11	91	5	17	113
-	-	-	-	-	Tax	-	-	-	-	-
<b>9</b>	<b>1</b>	<b>-</b>	<b>-0</b>	<b>-1</b>	<b>Total</b>	<b>-12</b>	<b>91</b>	<b>-1</b>	<b>18</b>	<b>122</b>
<b>142</b>	<b>1</b>	<b>-</b>	<b>-0</b>	<b>-1</b>	<b>Net other comprehensive income</b>	<b>-11</b>	<b>98</b>	<b>-1</b>	<b>24</b>	<b>259</b>
<b>2,636</b>	<b>985</b>	<b>1,290</b>	<b>1,443</b>	<b>1,841</b>	<b>Total comprehensive income</b>	<b>1,690</b>	<b>1,498</b>	<b>922</b>	<b>726</b>	<b>3,044</b>
60	12	25	32	58	Attributable to additional Tier 1 Capital holders	60	33	26	12	63
1,647	623	845	902	1,191	Attributable to Equity capital certificate holders	1,042	889	574	429	1,823
929	351	420	508	592	Attributable to the saving bank reserve	518	501	286	242	1,028
-	-	-	-	-	Attributable to non-controlling interests	70	74	36	44	130
<b>2,636</b>	<b>985</b>	<b>1,290</b>	<b>1,443</b>	<b>1,841</b>	<b>Total comprehensive Income</b>	<b>1,690</b>	<b>1,498</b>	<b>922</b>	<b>726</b>	<b>3,044</b>