

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
2,880	692	966	1,340	1,877	Net interest	11	2,129	1,563	1,094	803	3,339
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
1,156	285	283	581	554	Commission income and other income	12	1,102	1,077	561	555	2,042
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
554	416	605	459	543	Net return on financial investments		131	132	103	-43	380
4,590	1,393	1,853	2,381	2,973	Total income		3,361	2,772	1,757	1,316	5,760
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
1,502	328	430	717	899	Total operating expenses		1,411	1,214	683	585	2,443
3,088	1,065	1,423	1,664	2,074	Result before losses		1,950	1,558	1,074	731	3,317
-37	-53	4	-57	-73	Loss on loans, guarantees etc.	7,8	-42	-48	29	-48	-7
3,125	1,118	1,419	1,721	2,147	Result before tax	4	1,991	1,606	1,045	779	3,324
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
2,494	984	1,290	1,443	1,843	Net profit		1,701	1,400	923	702	2,785
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
2,494	984	1,290	1,443	1,843	Net profit		1,701	1,400	923	702	2,785
					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			First half		Second Quarter			
2022	2023	2022	2023	(NOKm)	2023	2022	2023	2022	2022	
2,494	984	1,290	1,443	1,843	Net profit	1,701	1,400	923	702	2,785
Items that will not be reclassified to profit/loss										
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
133	-	-	-	-	Total	1	7	1	6	137
Items that will be reclassified to profit/loss										
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	-	-	-	-	-
9	1	-	-0	-1	Total	-12	91	-1	18	122
142	1	-	-0	-1	Net other comprehensive income	-11	98	-1	24	259
2,636	985	1,290	1,443	1,841	Total comprehensive income	1,690	1,498	922	726	3,044
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
2,636	985	1,290	1,443	1,841	Total comprehensive Income	1,690	1,498	922	726	3,044