

Income statement

Parent bank					Group						
Third quarter			January - September		(NOKm)	Note	January - September		Third quarter		
2022	2022	2023	2022	2023			2023	2022	2023	2022	2022
5,128	1,308	2,484	3,388	6,490	Interest income effective interest method		6,873	3,732	2,610	1,425	5,596
724	181	385	450	1,129	Other interest income		1,126	448	384	180	720
2,972	792	1,801	1,802	4,674	Interest expenses		4,679	1,802	1,803	791	2,977
2,880	697	1,069	2,037	2,945	Net interest	11	3,319	2,377	1,191	814	3,339
1,192	307	273	909	845	Commission income		1,044	1,106	336	370	1,446
90	25	34	66	88	Commission expenses		159	140	58	52	186
55	17	21	36	55	Other operating income		700	603	206	173	781
1,156	298	259	880	813	Commission income and other income	12	1,586	1,568	484	491	2,042
677	3	41	584	630	Dividends		35	13	16	8	33
-	-	-	-	-	Income from investment in related companies	4	207	246	-2	108	442
-123	29	63	-92	17	Net return on financial investments	14	-15	-42	83	-30	-94
554	32	104	491	647	Net return on financial investments		228	217	97	86	380
4,590	1,027	1,432	3,408	4,405	Total income		5,133	4,163	1,772	1,391	5,760
661	179	220	505	590	Staff costs		1,215	1,073	435	348	1,406
841	190	255	580	784	Other operating expenses	13	936	724	306	235	1,038
1,502	369	475	1,086	1,375	Total operating expenses		2,152	1,797	741	583	2,443
3,088	658	957	2,322	3,030	Result before losses		2,981	2,366	1,032	808	3,317
-37	12	29	-45	-45	Loss on loans, guarantees etc.	7, 8	-6	-26	35	22	-7
3,125	646	928	2,367	3,075	Result before tax	4	2,988	2,391	996	785	3,324
631	159	287	438	592	Tax charge		642	508	278	179	718
-	-	-	-	-	Result investment held for sale, after tax	2	96	133	22	10	179
2,494	487	641	1,930	2,483	Net profit		2,441	2,017	740	617	2,785
60	12	26	44	84	Attributable to additional Tier 1 Capital holders		86	45	27	12	63
1,557	304	411	1,206	1,603	Attributable to Equity capital certificate holders		1,521	1,201	471	374	1,658
877	171	204	680	797	Attributable to the saving bank reserve		756	677	234	211	934
					Attributable to non-controlling interests		78	93	8	19	130
2,494	487	641	1,930	2,483	Net profit		2,441	2,017	740	617	2,785
					Profit/diluted profit per ECC	20	11.14	9.29	3.28	2.89	12.82

Other comprehensive income

Parent bank					(NOKm)	Group				
Third quarter		January - September				January - September		Third quarter		
2022	2022	2023	2022	2023	2023	2022	2023	2022	2022	2022
2,494	487	641	1,930	2,483	Net profit	2,441	2,017	740	617	2,785
Items that will not be reclassified to profit/loss										
177	-	-	-	-	Actuarial gains and losses pensions	-	171	-	171	177
-44	-	-	-	-	Tax	-	-43	-	-43	-44
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	2	7	1	1	4
133	-	-	-	-	Total	2	136	1	129	137
Items that will be reclassified to profit/loss										
9	1	9	-0	7	Value changes on loans measured at fair value	7	3	9	3	9
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-48	234	-37	142	113
9	1	9	-0	7	Total	-41	237	-28	145	122
142	1	9	-0	7	Net other comprehensive income	-39	372	-28	274	259
2,636	488	650	1,929	2,491	Total comprehensive income	2,402	2,389	713	891	3,044
60	12	26	44	84	Attributable to additional Tier 1 Capital holders	86	45	27	12	63
1,647	623	417	902	1,608	Attributable to Equity capital certificate holders	1,495	1,439	453	550	1,823
929	351	207	508	799	Attributable to the saving bank reserve	743	811	225	310	1,028
					Attributable to non-controlling interests	78	93	8	19	130
2,636	985	650	1,454	2,491	Total comprehensive Income	2,402	2,389	713	891	3,044