

## Income statement

Parent bank					Group						
Second quarter		First half			First half		Second quarter				
2023	2023	2024	2023	2024	(NOKm)	Note	2024	2023	2024	2023	2023
9,219	2,117	2,742	4,006	5,435	Interest income effective interest method		5,712	4,263	2,881	2,249	9,721
1,647	407	447	776	901	Other interest income		897	773	444	406	1,642
6,622	1,542	2,014	2,873	3,957	Interest expenses		3,963	2,876	2,016	1,544	6,631
<b>4,244</b>	<b>982</b>	<b>1,175</b>	<b>1,908</b>	<b>2,380</b>	<b>Net interest</b>	10	<b>2,646</b>	<b>2,160</b>	<b>1,310</b>	<b>1,110</b>	<b>4,732</b>
1,117	292	336	573	634	Commission income		793	709	426	367	1,370
114	28	27	54	59	Commission expenses		103	101	51	51	199
73	19	17	35	29	Other operating income		580	494	323	245	913
<b>1,076</b>	<b>283</b>	<b>325</b>	<b>554</b>	<b>604</b>	<b>Commission income and other income</b>	11	<b>1,270</b>	<b>1,102</b>	<b>698</b>	<b>561</b>	<b>2,084</b>
711	585	141	589	256	Dividends		9	20	6	18	26
-	-	-	-	-	Income from investment in related companies	3	342	209	148	85	297
364	3	1	-78	24	Net return on financial investments	13	52	-130	-1	-16	376
<b>1,076</b>	<b>588</b>	<b>142</b>	<b>511</b>	<b>280</b>	<b>Net return on financial investments</b>		<b>404</b>	<b>99</b>	<b>153</b>	<b>86</b>	<b>699</b>
<b>6,396</b>	<b>1,853</b>	<b>1,643</b>	<b>2,973</b>	<b>3,264</b>	<b>Total income</b>		<b>4,320</b>	<b>3,361</b>	<b>2,161</b>	<b>1,757</b>	<b>7,515</b>
849	181	233	370	485	Staff costs		967	781	484	383	1,691
1,121	250	262	529	500	Other operating expenses	12	634	630	334	300	1,326
<b>1,969</b>	<b>430</b>	<b>495</b>	<b>899</b>	<b>985</b>	<b>Total operating expenses</b>		<b>1,600</b>	<b>1,411</b>	<b>818</b>	<b>683</b>	<b>3,017</b>
<b>4,426</b>	<b>1,423</b>	<b>1,148</b>	<b>2,074</b>	<b>2,280</b>	<b>Result before losses</b>		<b>2,720</b>	<b>1,950</b>	<b>1,343</b>	<b>1,074</b>	<b>4,498</b>
-72	4	40	-73	61	Loss on loans, guarantees etc.	6, 7	70	-42	47	29	14
<b>4,498</b>	<b>1,419</b>	<b>1,108</b>	<b>2,147</b>	<b>2,219</b>	<b>Result before tax</b>	3	<b>2,649</b>	<b>1,991</b>	<b>1,296</b>	<b>1,045</b>	<b>4,484</b>
820	129	235	305	477	Tax charge		549	365	276	159	904
-	-	-	-	-	Result investment held for sale, after tax	2, 3	-2	74	-5	37	108
<b>3,678</b>	<b>1,290</b>	<b>873</b>	<b>1,843</b>	<b>1,742</b>	<b>Net profit</b>		<b>2,098</b>	<b>1,701</b>	<b>1,015</b>	<b>923</b>	<b>3,688</b>
122	25	26	58	66	Attributable to additional Tier 1 Capital holders		70	60	29	26	125
2,376	809	566	1,141	1,120	Attributable to Equity capital certificate holders		1,318	1,049	639	575	2,331
1,181	456	281	643	557	Attributable to the saving bank reserve		655	522	317	286	1,159
-	-	-	-	-	Attributable to non-controlling interests		54	70	30	36	74
<b>3,678</b>	<b>1,290</b>	<b>873</b>	<b>1,843</b>	<b>1,742</b>	<b>Net profit</b>		<b>2,098</b>	<b>1,701</b>	<b>1,015</b>	<b>923</b>	<b>3,688</b>
					Profit/diluted profit per ECC	19	9.14	7.82	4.43	4.21	16.88

## Total comprehensive income

Parent bank					Group					
Second quarter		First half			(NOKm)	First half		Second quarter		
2023	2024	2023	2024	2024		2023	2024	2023	2024	
3,678	1,290	873	1,843	1,742	Net profit	2,098	1,701	1,015	923	3,688
<b>Items that will not be reclassified to profit/loss</b>										
-27	-	-	-	-	- Actuarial gains and losses pensions	-	-	-	-	-27
7	-	-	-	-	- Tax	-	-	-	-	7
-	-	-	-	-	- Share of other comprehensive income of associates and joint venture	3	1	2	1	6
<b>-20</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Total</b>	<b>3</b>	<b>1</b>	<b>2</b>	<b>1</b>	<b>-14</b>
<b>Items that will be reclassified to profit/loss</b>										
-	-	-	-	-	- Fair value change on financial assets through other comprehensive income	-	-	-	-	-
-5	-	-3	-1	-2	- Value changes on loans measured at fair value	-2	-1	-3	-7	-5
-	-	-	-	-	- Share of other comprehensive income of associates and joint venture	-62	-11	-29	5	-140
-	-	-	-	-	- Tax	-	-	-	-	-
<b>-5</b>	<b>-</b>	<b>-3</b>	<b>-1</b>	<b>-2</b>	<b>Total</b>	<b>-65</b>	<b>-12</b>	<b>-32</b>	<b>-1</b>	<b>-145</b>
<b>-25</b>	<b>-</b>	<b>-3</b>	<b>-1</b>	<b>-2</b>	<b>Net other comprehensive income</b>	<b>-62</b>	<b>-11</b>	<b>-30</b>	<b>-1</b>	<b>-158</b>
<b>3,653</b>	<b>1,290</b>	<b>871</b>	<b>1,841</b>	<b>1,740</b>	<b>Total comprehensive income</b>	<b>2,036</b>	<b>1,690</b>	<b>985</b>	<b>922</b>	<b>3,530</b>
122	25	26	58	66	Attributable to additional Tier 1 Capital holders	70	60	29	26	125
2,359	845	564	1,191	1,118	Attributable to Equity capital certificate holders	1,277	1,042	619	574	2,225
1,173	420	280	592	556	Attributable to the saving bank reserve	635	518	308	286	1,106
-	-	-	-	-	Attributable to non-controlling interests	54	70	30	36	74
<b>3,653</b>	<b>1,290</b>	<b>871</b>	<b>1,841</b>	<b>1,740</b>	<b>Total comprehensive Income</b>	<b>2,036</b>	<b>1,690</b>	<b>985</b>	<b>922</b>	<b>3,530</b>