

Income statement

Parent bank					Group						
Third quarter			January - September		(NOKm)	Note	January - September		Third quarter		
2023	2023	2024	2023	2024			2024	2023	2024	2023	2023
9,219	2,484	2,859	6,490	8,295	Interest income effective interest method		8,712	6,873	3,000	2,610	9,721
1,647	420	471	1,196	1,372	Other interest income		1,366	1,192	469	419	1,642
6,622	1,801	2,111	4,674	6,068	Interest expenses		6,077	4,679	2,114	1,803	6,631
4,244	1,104	1,219	3,012	3,599	Net interest	10	4,001	3,386	1,355	1,226	4,732
1,121	275	335	849	970	Commission income		1,200	1,048	407	338	1,374
114	34	44	88	103	Commission expenses		171	159	68	58	199
69	18	16	52	51	Other operating income		783	697	214	204	910
1,076	259	306	813	917	Commission income and other income	11	1,812	1,586	553	484	2,085
711	41	89	630	345	Dividends		17	35	8	16	26
-	-	-	-	-	Income from investment in related companies	3	1,027	207	685	-2	297
364	28	-8	-49	17	Net return on financial investments	13	30	-82	-22	48	376
1,076	69	81	580	362	Net return on financial investments		1,074	161	670	62	699
6,396	1,432	1,607	4,405	4,878	Total income		6,887	5,133	2,578	1,772	7,516
849	220	260	590	745	Staff costs		1,465	1,215	498	435	1,691
1,121	255	254	784	760	Other operating expenses	12	934	936	312	306	1,327
1,970	475	513	1,375	1,505	Total operating expenses		2,399	2,152	810	741	3,018
4,426	957	1,093	3,030	3,373	Result before losses		4,488	2,981	1,769	1,032	4,498
-72	29	63	-45	124	Loss on loans, guarantees etc.	6, 7	146	-6	75	35	14
4,498	928	1,030	3,075	3,249	Result before tax	3	4,342	2,988	1,693	996	4,484
820	287	234	592	710	Tax charge		801	642	252	278	904
-	-	-	-	-	Result investment held for sale, after tax	2, 3	-2	96	0	22	108
3,678	641	796	2,483	2,538	Net profit		3,540	2,441	1,441	740	3,688
122	26	30	84	96	Attributable to additional Tier 1 Capital holders		103	86	32	27	125
2,376	411	512	1,603	1,631	Attributable to Equity capital certificate holders		2,245	1,521	926	471	2,331
1,181	204	254	797	811	Attributable to the saving bank reserve		1,116	756	460	234	1,159
					Attributable to non-controlling interests		76	78	22	8	74
3,678	641	796	2,483	2,538	Net profit		3,540	2,441	1,441	740	3,688
					Profit/diluted profit per ECC	19	15.57	11.14	6.42	3.28	16.88

Other comprehensive income

Parent bank					Group					
Third quarter		January - September			January - September		Third quarter			
2023	2023	2024	2023	2024	(NOKm)	2024	2023	2024	2023	2023
3,678	641	796	2,483	2,538	Net profit	3,540	2,441	1,441	740	3,688
Items that will not be reclassified to profit/loss										
-27	-	-	-	-	Actuarial gains and losses pensions	-	-	-	-	-27
7	-	-	-	-	Tax	-	-	-	-	7
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	3	1	1	1	6
-20	-	-	-	-	Total	3	1	1	1	-14
Items that will be reclassified to profit/loss										
-	-	-	-	-	Fair value change on financial assets through other comprehensive income	-	-	-	-	-
-5	9	-1	7	-4	Value changes on loans measured at fair value	-4	-1	-1	9	-5
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-103	-48	-40	-37	-140
-	-	-	-	-	Tax	-	-	-	-	-
-5	9	-1	7	-4	Total	-107	-41	-42	-28	-145
-25	9	-1	7	-4	Net other comprehensive income	-103	-40	-41	-28	-158
3,653	650	795	2,491	2,534	Total comprehensive income	3,437	2,402	1,400	713	3,530
122	26	30	84	96	Attributable to additional Tier 1 Capital holders	103	86	32	27	125
2,359	417	511	1,608	1,629	Attributable to Equity capital certificate holders	2,176	1,495	899	453	2,225
1,173	207	254	799	810	Attributable to the saving bank reserve	1,081	743	447	225	1,106
-	-	-	-	-	Attributable to non-controlling interests	76	78	22	8	74
3,653	650	795	2,491	2,534	Total comprehensive income	3,437	2,402	1,400	713	3,530