

Financial highlights for the Group

	First half-year 2020 DKK mill.	First half-year 2019 DKK mill.	2019 DKK mill.	
Income statement				
Net interest income	513.8	538.8	1,074.5	
Net fee and commission income	345.5	327.5	688.1	
Value adjustments and dividend	-81.6	129.6	341.8	
Other operating income	33.6	36.0	69.2	
Profit from equity investments in associated companies and group companies	42.7	0.0	24.3	
Total income	853.9	1,031.9	2,197.9	
Costs and depreciation/amortisation	-828.5	-816.5	-1,663.4	
Impairments on loans and receivables etc.	-115.8	37.2	53.9	
Total costs	-944.3	-779.3	-1,609.5	
Profit/loss before tax	-90.3	252.5	588.4	
Tax	26.2	-16.2	-43.6	
Profit/loss for the period	-64.2	236.4	544.8	
Selected balance sheet items				
Loans and other receivables at amortised cost	22,693.9	22,255.6	22,906.4	
Bonds at fair value	22,497.2	21,244.8	20,859.8	
Total assets	61,667.9	58,057.6	59,024.0	
Deposits incl. pooled schemes	50,950.3	47,299.3	47,989.8	
Equity	6,723.4	6,616.4	6,855.2	
Selected financial ratios				
Capital ratio	%	19.5	18.7	19.8
Common Equity Tier 1 capital ratio	%	15.9	15.1	16.2
Return on equity before tax	%	-1.3	3.7	8.6
Return on equity after tax	%	-0.9	3.5	7.9
Ratio of operating income to operating expenses per DKK	DKK	0.90	1.32	1.37
Liquidity coverage ratio (LCR)	%	321.3	272.0	269.9
Impairment ratio for the period	%	0.3	-0.1	-0.2
Lending growth for the period	%	-0.3	0.8	3.7