

# Income statement

Parent Bank		(NOK million)	Notes	Group	
2012	2013			2013	2012
3,904	4,092	Interest income	4,20	4,118	3,928
2,532	2,604	Interest expenses	4,20	2,502	2,451
<b>1,373</b>	<b>1,487</b>	<b>Net interest income</b>		<b>1,616</b>	<b>1,477</b>
707	970	Fee and commission income	4,21	1,230	968
86	81	Fee and commission expenses	4,21	94	96
51	57	Other operating income	4,21	327	267
<b>672</b>	<b>946</b>	<b>Net fee and commission income and other operating income</b>		<b>1,463</b>	<b>1,139</b>
290	371	Dividends	22,43	41	12
-	-	Income from associates and joint ventures	23,39	355	244
205	176	Net return on financial investments	22	106	195
<b>495</b>	<b>547</b>	<b>Net return on financial investments</b>		<b>502</b>	<b>451</b>
<b>2,540</b>	<b>2,981</b>	<b>Total income</b>		<b>3,580</b>	<b>3,067</b>
618	587	Staff costs	23,24,25	914	924
587	611	Other operating expenses	24,33	807	730
<b>1,206</b>	<b>1,197</b>	<b>Operating expenses</b>		<b>1,722</b>	<b>1,654</b>
<b>1,334</b>	<b>1,783</b>	<b>Result before losses</b>		<b>1,859</b>	<b>1,414</b>
51	82	Loss on loans, guarantees etc.	11	101	58
<b>1,283</b>	<b>1,701</b>	<b>Profit before income tax</b>		<b>1,758</b>	<b>1,355</b>
262	358	Tax charge	26	388	295
4	6	Result investment held for sale, after tax		30	16
<b>1,025</b>	<b>1,348</b>	<b>Profit for the year</b>		<b>1,400</b>	<b>1,077</b>
		Majority share		1,390	1,068
		Minority interests		10	9
		Profit per ECC, in NOK		6.97	5.25
		Diluted profit per ECC, in NOK		6.92	5.21

## Other comprehensive income

Parent Bank		(NOK million)		Group	
2012	2013			2013	2012
1,025	1,348	Net profit		1,400	1,077
		<b>Items that will not be reclassified to profit/loss</b>			
160	-9	Actuarial gains and losses pensions		-11	169
-45	3	Tax		3	-47
-	-	Share of other comprehensive income of associates and joint venture		11	-
<b>115</b>	<b>-7</b>	<b>Total</b>		<b>3</b>	<b>121</b>
		<b>Items that will be reclassified to profit/loss</b>			
-	-	Available-for-sale financial assets		-6	12
-	-	Share of other comprehensive income of associates and joint venture		14	10
-	-	<b>Total</b>		<b>8</b>	<b>22</b>
<b>1,140</b>	<b>1,342</b>	<b>Total other comprehensive income</b>		<b>1,411</b>	<b>1,220</b>
		Majority share of comprehensive income		1,401	1,090
		Minority interest of comprehensive income		10	9