

## Income statement

Parent Bank		(NOK million)	Notes	Group	
2013	2014			2014	2013
4,092	4,223	Interest income	4,20	4,265	4,118
2,604	2,578	Interest expenses	4,20	2,475	2,502
<b>1,487</b>	<b>1,644</b>	<b>Net interest income</b>		<b>1,790</b>	<b>1,616</b>
970	1,031	Fee and commission income	4,21	1,281	1,230
81	104	Fee and commission expenses	4,21	113	94
57	47	Other operating income	4,21	344	327
<b>946</b>	<b>973</b>	<b>Net fee and commission income and other operating income</b>		<b>1,512</b>	<b>1,463</b>
371	311	Dividends	22,43	65	41
-	-	Income from associates and joint ventures	22,39	527	355
176	197	Net return on financial investments	22	128	106
<b>547</b>	<b>508</b>	<b>Net return on financial investments</b>		<b>720</b>	<b>502</b>
<b>2,981</b>	<b>3,125</b>	<b>Total income</b>		<b>4,021</b>	<b>3,580</b>
592	645	Staff costs	23,24,25	1,002	923
605	620	Other operating expenses	24,33	787	798
<b>1,197</b>	<b>1,265</b>	<b>Operating expenses</b>		<b>1,789</b>	<b>1,721</b>
<b>1,783</b>	<b>1,860</b>	<b>Result before losses</b>		<b>2,232</b>	<b>1,859</b>
82	83	Loss on loans, guarantees etc.	11	89	101
<b>1,701</b>	<b>1,777</b>	<b>Profit before income tax</b>		<b>2,143</b>	<b>1,758</b>
358	330	Tax charge	26	362	388
6	-	Result investment held for sale, after tax		0	30
<b>1,348</b>	<b>1,447</b>	<b>Profit for the year</b>		<b>1,782</b>	<b>1,400</b>
		Majority share		1,772	1,390
		Minority interests		10	10
		Profit per ECC, in NOK		8.87	6.97
		Diluted profit per ECC, in NOK		8.82	6.92

## Other comprehensive income

Parent Bank			Group	
2013	2014	(NOK million)	2014	2013
1,348	1,447	Net profit	1,782	1,400
<b>Items that will not be reclassified to profit/loss</b>				
-9	-111	Actuarial gains and losses pensions	-117	-11
3	29	Tax	31	3
-	-	Share of other comprehensive income of associates and joint venture	-9	11
-7	-82	Total	-94	3
<b>Items that will be reclassified to profit/loss</b>				
-	-	Available-for-sale financial assets	-2	-6
-	-	Share of other comprehensive income of associates and joint venture	0	14
-	-	Tax	-	-
-	-	Total	-2	8
<b>1,342</b>	<b>1,365</b>	<b>Total other comprehensive income</b>	<b>1,685</b>	<b>1,411</b>
		Majority share of comprehensive income	1,676	1,401
		Minority interest of comprehensive income	10	10

Other comprehensive income comprise items reflected directly in equity capital that are not transactions with owners, cf. IAS 1.