

Income statement

Parent bank		(NOK million)	Notes	Group	
2014	2015			2015	2014
4,223	3,865	Interest income	4,19	4,031	4,265
2,578	2,161	Interest expenses	4,19	2,159	2,475
1,644	1,703	Net interest income		1,872	1,790
1,031	1,005	Commission income	4,20	1,245	1,281
104	103	Commission expenses	4,20	135	113
47	220	Other operating income	4,20	435	344
973	1,123	Commission income and other operating income		1,545	1,512
311	471	Dividends	21,43	25	65
-	-	Income from investment in related companies	21,39	448	527
197	-125	Net return on financial instruments	21	-14	128
508	346	Net return on financial assets and liabilities		459	720
3,125	3,172	Total income		3,876	4,021
645	588	Staff costs	22,23,24	1,093	1,002
620	629	Other operating expenses	23,33	838	787
1,265	1,217	Operating expenses		1,931	1,789
1,860	1,955	Result before losses		1,945	2,232
83	159	Loss on loans, guarantees etc.	11	169	89
1,777	1,796	Profit before tax		1,776	2,143
330	325	Tax charge	25	370	362
-	-	Result investment held for sale, after tax		-1	0
1,447	1,471	Profit for the year		1,406	1,782
Attributable to:					
Equity holders of parent company				1,410	1,772
Equity holders of non-controlling interests				-4	10
Profit per ECC				7.00	8.87
Diluted profit per ECC				7.02	8.82

Other comprehensive income

Parent bank		(NOK million)	Notes	Group	
2014	2015			2015	2014
1,447	1,471	Profit for the year		1,406	1,782
Items that will not be reclassified to profit/loss					
-111	109	Actuarial gains and losses pensions	24	115	-117
29	-27	Tax		-28	31
-	-	Share of other comprehensive income of associates and joint venture		36	-9
-82	82	Total		123	-94
Items that will be reclassified to profit/loss					
-	75	Available-for-sale financial assets	3,31	78	-2
-	-	Share of other comprehensive income of associates and joint venture		1	0
-	-1	Tax		-1	-
-	74	Total		78	-2
1,365	1,627	Total Comprehensive income		1,607	1,685
Attributable to:					
		Equity holders of parent company		1,611	1,676
		Equity holders of non-controlling interests		-3	10

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