

# Income statement

Parent Bank		(NOK million)	Notes	Group	
2015	2016			2016	2015
3,865	3,401	Interest income	4,19	3,597	4,031
2,161	1,717	Interest expenses	4,19	1,714	2,159
<b>1,703</b>	<b>1,684</b>	<b>Net interest income</b>		<b>1,883</b>	<b>1,872</b>
1,005	971	Fee and commission income	4,20	1,251	1,245
103	85	Fee and commission expenses	4,20	133	135
220	36	Other operating income	4,20	556	435
<b>1,123</b>	<b>922</b>	<b>Net fee and commission income and other operating income</b>		<b>1,674</b>	<b>1,545</b>
471	817	Dividends	21,43	88	25
-	-	Income from associates and joint ventures	21,39	423	448
-125	188	Net return on financial investments	21	434	-14
<b>346</b>	<b>1,006</b>	<b>Net return on financial investments</b>		<b>944</b>	<b>459</b>
<b>3,172</b>	<b>3,612</b>	<b>Total income</b>		<b>4,502</b>	<b>3,876</b>
589	536	Staff costs	22,24	1,159	1,093
628	615	Other operating expenses	23,33	844	838
<b>1,217</b>	<b>1,151</b>	<b>Operating expenses</b>		<b>2,003</b>	<b>1,931</b>
<b>1,955</b>	<b>2,461</b>	<b>Result before losses</b>		<b>2,499</b>	<b>1,945</b>
159	502	Loss on loans, guarantees etc.	11	516	169
<b>1,796</b>	<b>1,959</b>	<b>Profit before income tax</b>		<b>1,983</b>	<b>1,776</b>
325	290	Tax charge	25	341	370
-	-13	Result investment held for sale, after tax		4	-1
<b>1,471</b>	<b>1,655</b>	<b>Profit for the year</b>		<b>1,647</b>	<b>1,406</b>
		Attributable to:			
		Equity holders of parent company		1,606	1,410
		Equity holders of non-controlling interests		41	-4
		Profit per ECC		8.11	7.00
		Diluted profit per ECC		7.91	7.02

## Other comprehensive income

Parent Bank			Group	
2015	2016	(NOK million)	2016	2015
1,471	1,655	Net profit	1,647	1,406
		<b>Items that will not be reclassified to profit/loss</b>		
109	-75	Actuarial gains and losses pensions	-77	115
-27	19	Tax	19	-28
-	-	Share of other comprehensive income of associates and joint venture	-1	36
82	-56	Total	-58	123
		<b>Items that will be reclassified to profit/loss</b>		
75	-52	Available-for-sale financial assets	-50	78
-	-	Share of other comprehensive income of associates and joint venture	-7	1
-1	-	Tax	-	-1
74	-52	Total	-58	78
<b>1,627</b>	<b>1,547</b>	<b>Total other comprehensive income</b>	<b>1,531</b>	<b>1,607</b>
		Attributable to:		
		Equity holders of parent company	1,490	1,611
		Equity holders of non-controlling interests	41	-4

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