

## Income statement

Parent Bank		(NOK million)	Notes	Group	
2017	2018			2018	2017
3,173	3,335	Interest income effective interest method	5,19	3,660	3,434
399	401	Other interest income		398	395
1,599	1,640	Interest expenses	5,19	1,655	1,600
<b>1,972</b>	<b>2,097</b>	<b>Net interest income</b>		<b>2,403</b>	<b>2,225</b>
1,098	1,102	Commission income	5,20	1,387	1,390
98	92	Commission expenses	5,20	168	168
38	32	Other operating income	5,20	958	783
<b>1,038</b>	<b>1,042</b>	<b>Commission income and other income</b>		<b>2,177</b>	<b>2,005</b>
629	516	Dividends	21,44	8	6
-	-	Income from investment in related companies	5,21,39	416	437
146	152	Net return on financial instruments	5,21	334	317
<b>776</b>	<b>668</b>	<b>Total net return on financial investments</b>		<b>757</b>	<b>760</b>
<b>3,786</b>	<b>3,807</b>	<b>Net operating income</b>		<b>5,337</b>	<b>4,989</b>
575	577	Staff costs	22,24	1,584	1,426
634	685	Other operating expenses	23,32,33	1,040	943
<b>1,209</b>	<b>1,262</b>	<b>Total operating expenses</b>		<b>2,624</b>	<b>2,369</b>
<b>2,577</b>	<b>2,546</b>	<b>Result before losses</b>		<b>2,713</b>	<b>2,621</b>
323	229	Loss on loans, guarantees etc.	5,11	263	341
<b>2,253</b>	<b>2,316</b>	<b>Result before tax</b>		<b>2,450</b>	<b>2,279</b>
403	456	Tax charge	25	509	450
-	62	Result investment held for sale, after tax	39	149	-1
<b>1,850</b>	<b>1,922</b>	<b>Profit for the year</b>		<b>2,090</b>	<b>1,828</b>
33	36	Attributable to additional Tier 1 Capital holders		37	33
1,162	1,207	Attributable to Equity capital certificate holders		1,291	1,128
655	680	Attributable to the saving bank reserve		727	636
		Attributable to non-controlling interests		34	32
<b>1,850</b>	<b>1,922</b>	<b>Profit for the year</b>		<b>2,090</b>	<b>1,828</b>
		Profit/Diluted profit per ECC		9.97	8.71

## Other comprehensive income

Parent Bank		(NOK million)	Notes	Group	
2017	2018			2018	2017
1,850	1,922	Net profit		2,090	1,828
<b>Items that will not be reclassified to profit/loss</b>					
-24	18	Actuarial gains and losses pensions	24	18	-20
6	-6	Tax		-6	5
-	-	Share of other comprehensive income of associates and joint venture		1	4
-18	12	Total		13	-11
<b>Items that will be reclassified to profit/loss</b>					
15	-	Fair value change on financial assets through other comprehensive income		-	15
-	-2	Value changes on loans measured at fair value		-2	-
-	-	Share of other comprehensive income of associates and joint venture		-38	4
15	-2	Total		-40	19
<b>-3</b>	<b>11</b>	<b>Net other comprehensive income</b>		<b>-27</b>	<b>8</b>
<b>1,847</b>	<b>1,933</b>	<b>Total other comprehensive income</b>		<b>2,063</b>	<b>1,836</b>
33	36	Attributable to additional Tier 1 Capital holders		37	33
1,160	1,213	Attributable to Equity capital certificate holders		1,274	1,132
654	684	Attributable to the saving bank reserve		718	638
		Attributable to non-controlling interests		34	32
<b>1,847</b>	<b>1,933</b>	<b>Total other comprehensive income</b>		<b>2,063</b>	<b>1,836</b>

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