

Income statement

Parent Bank				Group	
2018	2019 (NOK million)		Notes	2019	2018
3,335	3,732	Interest income effective interest method	17	4,121	3,660
401	509	Other interest income	17	505	398
1,640	1,916	Interest expenses	17	1,939	1,655
2,097	2,325	Net interest	4	2,687	2,403
1,102	1,127	Commission income	18	1,437	1,387
92	95	Commission expenses	18	193	168
32	30	Other operating income	18	1,046	958
1,042	1,061	Commission income and other income	4	2,290	2,177
516	884	Dividends	19,44	15	8
-	-	Income from investment in related companies	19,39	879	416
152	54	Net return on financial investments	19	307	334
668	937	Net return on financial investments	4	1,201	757
3,807	4,324	Total income		6,178	5,337
577	614	Staff costs	20,22	1,699	1,584
685	750	Other operating expenses	21,31,32, 33	1,098	1,040
1,262	1,364	Total operating expenses	4	2,797	2,624
2,546	2,960	Result before losses		3,380	2,713
229	245	Loss on loans, guarantees etc.	4,10	299	263
2,316	2,715	Result before tax		3,081	2,450
456	452	Tax charge	23	518	509
62	-	Result investment held for sale, after tax	39	0	149
1,922	2,263	Profit for the year		2,563	2,090
36	47	Attributable to additional Tier 1 Capital holders		49	37
1,207	1,417	Attributable to Equity capital certificate holders		1,572	1,291
680	799	Attributable to the saving bank reserve		886	727
		Attributable to non-controlling interests		56	34
1,922	2,263	Profit for the year		2,563	2,090
		Profit/Diluted profit per ECC (NOK)		12.14	9.97

Other comprehensive income

Parent Bank				Group	
2018	2019	(NOK million)	Notes	2019	2018
1,922	2,263	Net profit		2,563	2,090
Items that will not be reclassified to profit/loss					
18	-33	Actuarial gains and losses pensions	22	-33	18
-6	8	Tax		8	-6
-	-	Share of other comprehensive income of associates and joint venture		21	1
12	-25	Total		-4	13
Items that will be reclassified to profit/loss					
-	-	Fair value change on financial assets through other comprehensive income		-	-
-2	6	Value changes on loans measured at fair value		6	-2
-	-	Share of other comprehensive income of associates and joint venture		-12	-38
-	-	Tax		-	-
-2	6	Total		-5	-40
11	-18	Net other comprehensive income		-9	-27
1,933	2,245	Total other comprehensive income		2,554	2,063
36	47	Attributable to additional Tier 1 Capital holders		49	37
1,213	1,405	Attributable to Equity capital certificate holders		1,566	1,274
684	792	Attributable to the saving bank reserve		883	718
-	-	Attributable to non-controlling interests		56	34
1,933	2,245	Total other comprehensive income		2,554	2,063

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