Income statement

Parent Bank 2018	Parent Bank 2019	(NOK million)	Notes	Group 2019	Group 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 2018	Parent Bank 2019	(NOK million)	Notes	Group 2019	Group 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.