

## Income statement

Parent Bank				Group	
2019	2020	(NOK million)	Notes	2020	2019
3,732	3,274	Interest income effective interest method	17	3,722	4,121
509	478	Other interest income	17	475	505
1,916	1,423	Interest expenses	17	1,439	1,939
<b>2,325</b>	<b>2,329</b>	<b>Net interest</b>	<b>4</b>	<b>2,759</b>	<b>2,687</b>
1,127	1,205	Commission income	18	1,510	1,437
95	97	Commission expenses	18	207	193
30	41	Other operating income	18	1,269	1,046
<b>1,061</b>	<b>1,149</b>	<b>Commission income and other income</b>	<b>4</b>	<b>2,572</b>	<b>2,290</b>
884	528	Dividends	19,44	39	15
-	-	Income from investment in related companies	19,39	681	879
54	14	Net return on financial investments	19	230	307
<b>937</b>	<b>542</b>	<b>Net return on financial investments</b>	<b>4</b>	<b>951</b>	<b>1,201</b>
<b>4,324</b>	<b>4,019</b>	<b>Total income</b>		<b>6,281</b>	<b>6,178</b>
614	732	Staff costs	20,22	1,883	1,699
750	744	Other operating expenses	21,31,32,33	1,069	1,098
<b>1,364</b>	<b>1,477</b>	<b>Total operating expenses</b>	<b>4</b>	<b>2,952</b>	<b>2,797</b>
<b>2,960</b>	<b>2,543</b>	<b>Result before losses</b>		<b>3,329</b>	<b>3,380</b>
245	902	Loss on loans, guarantees etc.	4,10	951	299
<b>2,715</b>	<b>1,641</b>	<b>Result before tax</b>		<b>2,378</b>	<b>3,081</b>
452	284	Tax charge	23	400	518
-	-	Result investment held for sale, after tax	39	1	0
<b>2,263</b>	<b>1,356</b>	<b>Profit for the year</b>		<b>1,978</b>	<b>2,563</b>
47	56	Attributable to additional Tier 1 Capital holders		59	49
1,417	831	Attributable to Equity capital certificate holders		1,147	1,572
799	469	Attributable to the saving bank reserve		646	886
		Attributable to non-controlling interests		126	56
<b>2,263</b>	<b>1,356</b>	<b>Profit for the year</b>		<b>1,978</b>	<b>2,090</b>
		Profit/Diluted profit per ECC		8.87	12.14

## Other comprehensive income

Parent Bank				Group	
2019	2020	(NOK million)		2020	2019
2,263	1,356	Net profit		1,978	2,563
<b>Items that will not be reclassified to profit/loss</b>					
-33	-34	Actuarial gains and losses pensions	22	-34	-33
8	8	Tax		8	8
-	-	Share of other comprehensive income of associates and joint venture		15	21
<b>-25</b>	<b>-25</b>	<b>Total</b>		<b>-11</b>	<b>-4</b>
<b>Items that will be reclassified to profit/loss</b>					
6	9	Value changes on loans measured at fair value		9	6
-	-	Share of other comprehensive income of associates and joint venture		16	-12
-	-	Tax		-	-
<b>6</b>	<b>9</b>	<b>Total</b>		<b>25</b>	<b>-5</b>
<b>-18</b>	<b>-16</b>	<b>Net other comprehensive income</b>		<b>15</b>	<b>-9</b>
<b>2,245</b>	<b>1,340</b>	<b>Total other comprehensive income</b>		<b>1,993</b>	<b>2,554</b>
47	56	Attributable to additional Tier 1 Capital holders		59	49
1,405	821	Attributable to Equity capital certificate holders		1,156	1,566
792	463	Attributable to the saving bank reserve		652	883
		Attributable to non-controlling interests		126	56
<b>2,245</b>	<b>1,340</b>	<b>Total other comprehensive income</b>		<b>1,993</b>	<b>2,554</b>

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