

Income statement

Parent Bank				Group	
2020	2021	(NOK million)	Notes	2021	2020
3,274	3,067	Interest income effective interest method	17	3,524	3,722
478	395	Other interest income	17	392	475
1,423	1,109	Interest expenses	17	1,120	1,439
2,329	2,353	Net interest	4	2,796	2,759
1,205	1,306	Commission income	18	1,583	1,443
97	97	Commission expenses	18	207	196
41	47	Other operating income	18	1,456	1,269
1,149	1,256	Commission income and other income		2,832	2,516
528	733	Dividends	19,44	22	39
-	-	Income from investment in related companies	19,39	705	681
14	-53	Net return on financial investments	19	299	230
542	680	Net return on financial investments	4	1,026	951
4,019	4,289	Total income		6,655	6,225
732	650	Staff costs	20,22	1,882	1,850
744	745	Other operating expenses	21,31,32,33	1,111	1,054
1,477	1,395	Total operating expenses	4	2,993	2,904
2,543	2,895	Result before losses		3,662	3,321
902	134	Loss on loans, guarantees etc.	4,10	161	951
1,641	2,760	Result before tax		3,501	2,370
284	518	Tax charge	23	609	400
-	-	Result investment held for sale, after tax	39	10	9
1,356	2,242	Profit for the year		2,902	1,978
56	48	Attributable to additional Tier 1 Capital holders		50	59
831	1,403	Attributable to Equity capital certificate holders		1,722	1,147
469	791	Attributable to the saving bank reserve		971	646
		Attributable to non-controlling interests		160	126
1,356	2,242	Profit for the year		2,902	1,978
		Profit/Diluted profit per ECC		13.31	8.87

Other comprehensive income

Parent Bank			Group	
2020	2021	(NOK million)	2021	2020
1,356	2,242	Net profit	2,902	1,978
		Items that will not be reclassified to profit/loss		
-34	-49	Actuarial gains and losses pensions	22	-49
8	12	Tax		12
-	-	Share of other comprehensive income of associates and joint venture		4
-25	-37	Total	-33	-11
		Items that will be reclassified to profit/loss		
9	-1	Value changes on loans measured at fair value		-1
-	-	Share of other comprehensive income of associates and joint venture		21
9	-1	Total	20	25
-16	-38	Net other comprehensive income	-13	15
1,340	2,204	Total other comprehensive income	2,889	1,993
56	48	Attributable to additional Tier 1 Capital holders	50	59
821	1,379	Attributable to Equity capital certificate holders	1,714	1,156
463	777	Attributable to the saving bank reserve	966	652
		Attributable to non-controlling interests	160	126
1,340	2,204	Total other comprehensive income	2,889	1,993

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