

Income statement

Parent bank					Group	
2021	2022	(NOKm)	Note	2022	2021	
3,067	4,740	Interest income effective interest method	17	5,207	3,521	
395	724	Other interest income	17	720	392	
1,109	2,583	Interest expenses	17	2,588	1,107	
2,353	2,880	Net interest	4	3,339	2,805	
1,306	1,192	Commission income	18	1,446	1,586	
97	90	Commission expenses	18	186	177	
47	55	Other operating income	18	781	731	
1,256	1,156	Commission income and other income	4	2,042	2,141	
733	677	Dividends	19,44	33	22	
-	-	Income from investment in related companies	19,39	442	705	
-53	-123	Net return on financial investments	19	-94	112	
680	554	Net return on financial investments	4	380	840	
4,289	4,590	Total income		5,760	5,786	
650	661	Staff costs	20,22	1,406	1,378	
745	841	Other operating expenses	21,31,32,33	1,038	981	
1,395	1,502	Total operating expenses	4	2,443	2,360	
2,895	3,088	Result before losses		3,317	3,426	
134	-37	Loss on loans, guarantees etc.	4,10	-7	161	
2,760	3,125	Result before tax		3,324	3,266	
518	631	Tax charge	23	718	563	
-	-	Result investment held for sale, after tax	39	179	200	
2,242	2,494	Net profit		2,785	2,902	
48	60	Attributable to additional Tier 1 Capital holders		63	50	
1,403	1,557	Attributable to Equity capital certificate holders		1,658	1,722	
791	877	Attributable to the saving bank reserve		934	971	
		Attributable to non-controlling interests		130	160	
2,242	2,494	Net profit		2,785	2,902	
		Profit/diluted profit per ECC		12.82	13.31	

Other comprehensive income

Parent bank					Group	
2021	2022	(NOKm)	Note	2022	2021	
2,242	2,494	Net profit		2,785	2,902	
Items that will not be reclassified to profit/loss						
-49	177	Actuarial gains and losses pensions	22	177	-49	
12	-44	Tax		-44	-12	
-	-	Share of other comprehensive income of associates and joint venture		4	4	
-37	133	Total		137	-33	
Items that will be reclassified to profit/loss						
-	-	Fair value change on financial assets through other comprehensive income		-	-	
-1	9	Value changes on loans measured at fair value		9	-1	
-	-	Share of other comprehensive income of associates and joint venture		113	21	
-1	9	Total		122	20	
-38	142	Net other comprehensive income		259	-13	
2,204	2,636	Total comprehensive income		3,044	2,889	
48	60	Attributable to additional Tier 1 Capital holders		63	50	
1,379	1,647	Attributable to Equity capital certificate holders		1,823	1,714	
777	929	Attributable to the saving bank reserve		1,028	966	
		Attributable to non-controlling interests		130	160	
2,204	2,636	Total comprehensive Income		3,044	2,889	

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