

Income statement

Parent bank					Group	
2022	2023	(NOKm)		Note	2023	2022
4,740	9,219	Interest income effective interest method		17	9,721	5,207
724	1,548	Other interest income		17	1,542	720
2,583	6,622	Interest expenses		17	6,631	2,588
2,880	4,144	Net interest		4	4,632	3,339
1,192	1,117	Commission income		18	1,370	1,446
90	114	Commission expenses		18	199	186
55	73	Other operating income		18	913	781
1,156	1,076	Commission income and other income		4	2,084	2,042
677	711	Dividends		19,44	26	33
-	-	Income from investment in related companies		19,39	297	442
-123	464	Net return on financial investments		19	476	-94
554	1,176	Net return on financial investments		4	799	380
4,590	6,396	Total income			7,515	5,760
661	849	Staff costs		20,22	1,691	1,406
841	1,121	Other operating expenses		21,31,32, 33	1,326	1,038
1,502	1,969	Total operating expenses		4	3,017	2,443
3,088	4,426	Result before losses			4,498	3,317
-37	-72	Loss on loans, guarantees etc.		4,1	14	-7
3,125	4,498	Result before tax			4,484	3,324
631	820	Tax charge		23	904	718
-	-	Result investment held for sale, after tax		39	108	179
2,494	3,678	Net profit			3,688	2,785
60	122	Attributable to additional Tier 1 Capital holders			125	63
1,557	2,376	Attributable to Equity capital certificate holders			2,331	1,658
877	1,181	Attributable to the saving bank reserve			1,159	934
-	-	Attributable to non-controlling interests			74	130
2,494	3,678	Net profit			3,688	2,785
		Profit/diluted profit per ECC			16.88	12.82

Other comprehensive income

Parent bank				Group	
2022	2023	(NOKm)	Note	2023	2022
2,494	3,678	Net profit		3,688	2,785
		Items that will not be reclassified to profit/loss			
177	-27	Actuarial gains and losses pensions	22	-27	177
-44	7	Tax		7	-44
-	-	Share of other comprehensive income of associates and joint venture		6	4
133	-20	Total		-14	137
		Items that will be reclassified to profit/loss			
9	-5	Value changes on loans measured at fair value		-5	9
-	-	Share of other comprehensive income of associates and joint venture		-140	113
9	-5	Total		-145	122
142	-25	Net other comprehensive income		-158	259
2,636	3,653	Total comprehensive income		3,530	3,044
60	122	Attributable to additional Tier 1 Capital holders		125	63
1,647	2,359	Attributable to Equity capital certificate holders		2,225	1,823
929	1,173	Attributable to the saving bank reserve		1,106	1,028
-	-	Attributable to non-controlling interests		74	130
2,636	3,653	Total comprehensive Income		3,530	3,044

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