

Income statement

Parent bank					Group				
		Jan-Dec					Jan-Dec		
4Q 17	4Q 18	2017	2018*	(NOKm)	Note	2018*	2017	4Q 18	4Q 17
920	995	3,571	3,737	Interest income		4,057	3,825	1,082	989
	501		1,902	Of which interest income at amortised cost		2,226		589	
403	434	1,599	1,640	Interest expenses		1,655	1,600	438	400
517	561	1,972	2,097	Net interest	10	2,403	2,225	644	589
291	280	1,098	1,102	Commission income		1,387	1,390	343	372
28	23	98	92	Commission expenses		168	168	42	49
12	9	38	32	Other operating income		958	783	242	206
275	266	1,038	1,042	Commission income and other income		2,177	2,005	543	529
22	2	629	516	Dividends		8	6	2	0
-	-	-	-	Income from investment in related companies	3	416	437	130	147
49	-52	146	152	Net return on financial investments	3	334	317	-37	108
71	-50	776	668	Net return on financial investments		757	760	95	256
862	777	3,786	3,807	Total income		5,337	4,989	1,282	1,374
126	129	575	577	Staff costs		1,584	1,426	391	362
169	198	634	685	Other operating expenses		1,040	943	311	255
295	327	1,209	1,262	Total operating expenses	11	2,624	2,369	701	618
567	451	2,577	2,546	Result before losses		2,713	2,621	580	756
72	58	323	229	Loss on loans, guarantees etc.	6.7	263	341	67	78
495	393	2,253	2,316	Result before tax	3	2,450	2,279	513	678
116	102	403	456	Tax charge		509	450	104	122
-	-18	-	62	Result investment held for sale, after tax	2, 3	149	-1	-8	-4
379	273	1,850	1,922	Net profit		2,090	1,828	401	553
8	9	33	36	Attributable to additional Tier 1 Capital holders		37	33	9	8
237	169	1,162	1,207	Attributable to Equity capital certificate holders		1,291	1,128	247	341
134	95	655	680	Attributable to the saving bank reserve		727	636	139	192
-	-	-	-	Attributable to non-controlling interests		34	32	6	12
379	273	1,850	1,922	Net profit		2,090	1,828	401	553
				Profit/diluted profit per ECC	17	9.97	8.71	1.90	2.63

*The income statement for the period January to December 2018 reflect IFRS 9 implementation from 1 January 2018. For further information about the transition, see note 2 and 45 in the annual report for 2017. Comparative figures have not been restated.

Other comprehensive income

Parent bank					Group			
		Jan-Dec			Jan-Dec			
4Q 17	4Q 18	2017	2018	(NOKm)	2018	2017	4Q 18	4Q 17
379	273	1,850	1,922	Net profit	2,090	1,828	401	553
Items that will not be reclassified to profit/loss								
-24	18	-24	18	Actuarial gains and losses pensions	18	-20	-	-20
6	-6	6	-6	Tax	-6	5	-	5
-	-	-	-	Share of other comprehensive income of associates and joint venture	1	4	0	5
-18	12	-18	12	Total	13	-11	0	-10
Items that will be reclassified to profit/loss								
9	-7	15	-	Fair value change on financial assets through other comprehensive income	-	15	-7	9
-	-0	-	-2	Value changes on loans measured at fair value	-2	-	-0	2
-	-	-	-	Share of other comprehensive income of associates and joint venture	-38	4	-3	-
-	-	-	-	Tax	-	-	0	-
9	-7	15	-2	Total	-40	19	-9	12
-8	6	-3	11	Net other comprehensive income	-27	8	-9	1
371	278	1,847	1,933	Total other comprehensive income	2,063	1,836	392	554
8	9	33	36	Attributable to additional Tier 1 Capital holders	37	33	9	8
232	172	1,160	1,213	Attributable to Equity capital certificate holders	1,274	1,132	241	341
131	97	654	684	Attributable to the saving bank reserve	718	638	136	192
-	-	-	-	Attributable to non-controlling interests	34	32	6	13
371	278	1,847	1,933	Total other comprehensive Income	2,063	1,836	392	554

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