

Income statement

Parent bank					Group						
2012	2Q 12	2Q 13	30 Jun 2012	30 Jun 2013	(NOK million)	Note	30 Jun 2013	30 Jun 2012	2Q 13	2Q 12	2012
3,904	967	1,031	1,950	1,979	Interest income		1,990	1,998	1,036	989	3,928
2,532	619	658	1,276	1,294	Interest expenses		1,244	1,278	633	619	2,451
1,373	348	372	675	685	Net interest	1	746	720	403	369	1,477
707	169	244	310	450	Commission income		585	436	323	240	968
86	20	18	39	36	Commission expenses		41	43	21	22	96
51	13	16	21	30	Other operating income		170	131	95	71	267
672	162	243	292	444	Commission income and other income		713	524	396	288	1,139
290	280	311	306	358	Dividends		31	10	30	9	12
-	-	-	-	-	Income from investment in related companies		137	151	36	59	244
205	26	84	79	129	Net return on financial investments	1	43	77	-17	17	195
495	306	396	385	487	Net return on financial investments		211	238	49	85	451
2,540	817	1,011	1,352	1,616	Total income		1,670	1,482	849	742	3,067
618	148	152	312	306	Staff costs	2	470	455	234	223	924
342	78	93	155	172	Administration costs		219	195	120	98	419
245	62	62	116	123	Other operating expenses		161	146	82	76	311
1,206	288	306	583	601	Total operating expenses	4	850	795	436	398	1,654
1,334	529	705	769	1,015	Result before losses		820	686	413	345	1,414
51	18	18	24	33	Loss on loans, guarantees etc.	2,6,7	38	25	21	17	58
1,283	511	687	745	982	Result before tax	3	782	661	391	328	1,355
262	70	88	130	158	Tax charge		179	149	102	81	295
4	-	-	-	6	Result investment held for sale, after tax		3	-2	-4	-9	16
1,025	441	599	614	830	Net profit		606	510	285	238	1,077
					Majority share		600	506	287	235	1,068
					Minority interest		6	4	-2	3	9
					Profit per ECC		3.02	2.65	1.42	1.23	5.25
					Diluted profit per ECC		2.99	2.63	1.43	1.22	5.21

Other comprehensive income

Parent bank					(NOK million)	Group				
2012	2Q 12	2Q 13	30 Jun 2012	30 Jun 2013		30 Jun 2013	30 Jun 2012	2Q 13	2Q 12	2012
1,025	441	599	614	830	Net profit	606	510	285	238	1,077
Items that will not be reclassified to profit/loss										
115	-	-	-	-	Actuarial gains and losses pensions	-	-	-	-	121
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	7	3	-4	3	-
-	-	-	-	-	Tax	-	-	-	-	-
115	-	-	-	-	Total	7	3	-4	3	121
Items that will be reclassified to profit/loss										
-	-	-	-	-	Available-for-sale financial assets	-	5	-	-2	12
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-4	-	-0	-	10
-	-	-	-	-	Tax	-	-	-	-	-
-	-	-	-	-	Total	-4	5	-0	-2	22
1,140	441	599	614	830	Total other comprehensive income	609	518	281	239	1,221
Majority share of comprehensive income						603	514	283	236	1,213
Minority interest of comprehensive income						6	4	-2	3	8

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

Key figures

Parent bank					Result as per cent of average total assets:	Group				
2012	2Q 12	2Q 13	30 Jun 2012	30 Jun 2013		30 Jun 2013	30 Jun 2012	2Q 13	2Q 12	2012
1.32	1.37	1.34	1.33	1.25	Net interest	1.35	1.40	1.44	1.43	1.40
0.65	0.64	0.87	0.58	0.81	Commission income and other income	1.29	1.02	1.42	1.12	1.08
0.48	1.20	1.42	0.76	0.89	Net return on financial investments	0.38	0.46	0.17	0.33	0.43
1.16	1.13	1.10	1.15	1.10	Total operating expenses	1.54	1.55	1.56	1.54	1.57
1.28	2.07	2.54	1.52	1.85	Result before losses	1.48	1.34	1.47	1.33	1.34
0.05	0.07	0.06	0.05	0.06	Loss on loans, guarantees etc.	0.07	0.05	0.08	0.06	0.06
1.23	2.00	2.47	1.47	1.79	Result before tax	1.41	1.29	1.40	1.27	1.29
0.47	0.35	0.30	0.43	0.37	Cost -income ratio	0.51	0.54	0.51	0.54	0.54
0.73			73 %	74 %	Loan-to-deposit ratio	70 %	70 %			70 %
13.2 %	23.7 %	26.6 %	16.9 %	18.7 %	Return on equity	11.9 %	11.7 %	11.1 %	10.7 %	11.7 %