

Income statement

Parent bank					Group						
2012	3Q 12	3Q 13	30 Sep 2012	30 Sep 2013	(NOK million)	Note	30 Sep 2013	30 Sep 2012	3Q 13	3Q 12	2012
3,904	966	1,060	2,916	3,039	Interest income		3,058	2,987	1,068	989	3,928
2,532	635	660	1,910	1,954	Interest expenses		1,878	1,908	634	630	2,451
1,373	331	401	1,006	1,085	Net interest	1	1,180	1,079	434	358	1,477
707	184	260	494	709	Commission income		907	687	323	252	968
86	23	24	62	60	Commission expenses		69	68	28	25	96
51	10	15	31	46	Other operating income		243	199	72	68	267
672	171	251	463	695	Commission income and other income		1,081	818	367	294	1,139
290	0	12	306	370	Dividends		41	10	11	0	12
-	-	-	-	-	Income from investment in related companies		256	242	120	91	244
205	67	-3	146	126	Net return on financial investments	1	48	163	5	86	195
495	67	9	452	497	Net return on financial investments		346	414	135	177	451
2,540	570	661	1,921	2,276	Total income		2,607	2,311	937	829	3,067
618	150	136	462	442	Staff costs	2	690	690	220	235	924
342	93	82	248	254	Administration costs		321	306	103	112	419
245	57	67	172	190	Other operating expenses		245	220	84	75	311
1,206	300	285	883	886	Total operating expenses	4	1,256	1,217	406	421	1,654
1,334	270	375	1,038	1,390	Result before losses		1,350	1,095	530	408	1,414
51	13	25	38	58	Loss on loans, guarantees etc.	2,6,7	68	42	30	16	58
1,283	256	350	1,001	1,333	Result before tax	3	1,282	1,053	501	392	1,355
262	70	92	200	250	Tax charge		278	225	98	77	295
4	-	-	-	6	Result investment held for sale, after tax		34	-11	31	-9	16
1,025	186	259	801	1,089	Net profit		1,038	816	433	306	1,077
					Majority share		1,030	811	439	305	1,068
					Minority interest		8	5	-6	1	9
					Profit per ECC		5.17	4.01	2.15	1.55	5.25
					Diluted profit per ECC		5.13	3.99	2.18	1.54	5.21

Other comprehensive income

Parent bank					(NOK million)	Group				
2012	3Q 12	3Q 13	30 Sep 2012	30 Sep 2013		30 Sep 2013	30 Sep 2012	3Q 13	3Q 12	2012
1,025	186	259	801	1,089	Net profit	1,038	816	433	306	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	8	4	5	-
-	-	-	-	-	Tax	-	-	-	-	-
115	-	-	-	-	Total	7	8	4	5	121
					Items that will be reclassified to profit/loss					
-	-	-	-	-	Available-for-sale financial assets	-	8	-	3	12
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-0	0	0	0	10
-	-	-	-	-	Tax	-	-	-	-	-
-	-	-	-	-	Total	-0	8	0	3	22
1,140	186	259	801	1,089	Total other comprehensive income	1,046	832	437	314	1,221
					Majority share of comprehensive income	1,038	827	443	313	1,213
					Minority interest of comprehensive income	8	5	-6	1	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	3Q 12	3Q 13	30 Sep 2012	30 Sep 2013		30 Sep 2013	30 Sep 2012	3Q 13	3Q 12	2012
1.32	1.22	1.44	1.30	1.32	Net interest	1.42	1.37	1.54	1.31	1.40
0.65	0.63	0.90	0.60	0.84	Commission income and other income	1.30	1.04	1.31	1.08	1.08
0.48	0.25	0.03	0.58	0.60	Net return on financial investments	0.42	0.53	0.48	0.65	0.43
1.16	1.11	1.02	1.14	1.07	Total operating expenses	1.51	1.55	1.44	1.54	1.57
1.28	1.00	1.34	1.34	1.69	Result before losses	1.62	1.39	1.88	1.50	1.34
0.05	0.05	0.09	0.05	0.07	Loss on loans, guarantees etc.	0.08	0.05	0.11	0.06	0.06
1.23	0.95	1.26	1.29	1.62	Result before tax	1.54	1.34	1.78	1.44	1.29
0.47	0.53	0.43	0.46	0.39	Cost -income ratio	0.48	0.53	0.43	0.51	0.54
0.73			71 %	70 %	Loan-to-deposit ratio	67 %	67 %			70 %
13.2 %	9.0 %	11.0 %	14.1 %	16.0 %	Return on equity	13.3 %	12.1 %	16.3 %	12.8 %	11.7 %