

Income statement

Parent bank					Group						
2013	3Q 13	3Q 14	30 Sep 2013	30 Sep 2014	(NOKm)	Note	30 Sep 2014	30 Sep 2013	3Q 14	3Q 13	2013
4,092	1,060	1,070	3,039	3,132	Interest income		3,162	3,058	1,080	1,068	4,118
2,604	660	644	1,954	1,931	Interest expenses		1,857	1,878	617	634	2,502
1,487	401	426	1,085	1,200	Net interest	1	1,305	1,180	463	434	1,616
970	260	250	709	768	Commission income		958	907	314	323	1,230
81	24	24	60	71	Commission expenses		81	69	28	28	94
57	15	10	46	35	Other operating income		263	243	74	72	327
946	251	235	695	732	Commission income and other income		1,140	1,081	361	367	1,463
371	12	0	370	311	Dividends		60	41	0	11	41
-	-	-	-	-	Income from investment in related companies		383	256	170	120	355
176	-3	7	126	188	Net return on financial investments	1,2	185	48	1	5	106
547	9	7	497	499	Net return on financial investments		629	346	170	135	502
2,981	661	668	2,276	2,432	Total income		3,074	2,607	993	937	3,580
592	138	148	449	461	Staff costs	2	735	701	235	224	923
357	81	103	250	306	Administration costs		371	314	122	100	447
248	66	53	187	149	Other operating expenses		204	242	68	83	352
1,197	285	305	886	916	Total operating expenses	4	1,310	1,256	425	406	1,722
1,783	375	363	1,390	1,516	Result before losses		1,765	1,350	568	530	1,859
82	25	22	58	51	Loss on loans, guarantees etc.	2,6,7	55	68	24	30	101
1,701	350	340	1,333	1,464	Result before tax	3	1,709	1,282	545	501	1,758
358	92	89	250	270	Tax charge		302	278	101	98	388
6	-	-	6	-	Result investment held for sale, after tax	3	-0	34	-1	31	30
1,348	259	252	1,089	1,194	Net profit		1,407	1,038	443	433	1,400
					Majority share		1,399	1,030	441	431	1,390
					Minority interest		8	8	3	2	10
					Profit per ECC		7.00	5.17	2.21	2.19	6.97
					Diluted profit per ECC		6.97	5.13	2.19	2.14	6.92

Other comprehensive income

Parent bank					Group					
2013	3Q 13	3Q 14	30 Sep 2013	30 Sep 2014	(NOKm)	30 Sep 2014	30 Sep 2013	3Q 14	3Q 13	2013
1,348	259	252	1,089	1,194	Net profit	1,407	1,038	443	433	1,400
					Items that will not be reclassified to profit/loss					
-9	-	-	-	-89	Actuarial gains and losses pensions	-94	-	-	-	-11
3	-	-	-	24	Tax	25	-	-	-	3
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	3	7	4	4	11
-7	-	-	-	-65	Total	-66	7	4	4	3
					Items that will be reclassified to profit/loss					
-	-	-	-	-	Available-for-sale financial assets	-	-	-	-	-6
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-	-0	-	-	14
-	-	-	-	-	Tax	-	-	-	-	-
-	-	-	-	-	Total	-	-	-	-	8
1,342	259	252	1,089	1,129	Total other comprehensive income	1,340	1,046	448	437	1,411
					Majority share of comprehensive income	1,332	1,038	445	435	1,401
					Minority interest of comprehensive income	8	8	3	2	10

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

Key figures

Parent bank					Group					
2013	3Q 13	3Q 14	30 Sep 2013	30 Sep 2014	Result as per cent of average total assets:	30 Sep 2014	30 Sep 2013	3Q 14	3Q 13	2013
1.34	1.44	1.46	1.32	1.40	Net interest	1.50	1.42	1.57	1.54	1.44
0.85	0.90	0.81	0.84	0.85	Commission income and other income	1.31	1.30	1.22	1.31	1.31
0.49	0.03	0.02	0.60	0.58	Net return on financial investments	0.72	0.42	0.58	0.48	0.45
1.08	1.02	1.05	1.07	1.07	Total operating expenses	1.51	1.51	1.44	1.44	1.54
1.61	1.34	1.24	1.69	1.77	Result before losses	2.03	1.62	1.93	1.88	1.66
0.07	0.09	0.08	0.07	0.06	Loss on loans, guarantees etc.	0.06	0.08	0.08	0.11	0.09
1.54	1.26	1.17	1.62	1.71	Result before tax	1.97	1.54	1.85	1.78	1.57
0.40	0.43	0.46	0.39	0.38	Cost-income ratio	0.43	0.48	0.43	0.43	0.48
73 %			70 %	70 %	Loan-to-deposit ratio	67 %	67 %			70 %
14.7 %	11.0 %	9.6 %	16.0 %	15.7 %	Return on equity	16.1 %	13.3 %	14.8 %	16.3 %	13.3 %