

# Income statement

Parent bank						Group					
2014	3Q 14	3Q 15	30 Sept 2014	30 Sept 2015	(NOKm)	Note	30 Sept 2015	30 Sept 2014	3Q 15	3Q 14	2014
4,223	1,070	962	3,132	2,949	Interest income		3,069	3,162	1,058	1,080	4,265
2,578	644	538	1,931	1,671	Interest expenses		1,670	1,857	593	617	2,475
<b>1,644</b>	<b>426</b>	<b>423</b>	<b>1,200</b>	<b>1,277</b>	<b>Net interest</b>	1	<b>1,399</b>	<b>1,305</b>	<b>466</b>	<b>463</b>	<b>1,790</b>
1,031	250	256	768	749	Commission income		936	958	317	314	1,281
104	24	28	71	75	Commission expenses		97	81	38	28	113
47	10	8	35	210	Other operating income		329	263	99	74	344
<b>973</b>	<b>235</b>	<b>237</b>	<b>732</b>	<b>884</b>	<b>Commission income and other income</b>		<b>1,168</b>	<b>1,140</b>	<b>378</b>	<b>361</b>	<b>1,512</b>
311	0	4	311	470	Dividends		23	60	0	0	65
-	-	-	-	-	Income from investment in related companies		327	383	78	170	527
197	7	-85	188	-92	Net return on financial investments	1,2	1	185	-91	1	128
<b>508</b>	<b>7</b>	<b>-81</b>	<b>499</b>	<b>378</b>	<b>Net return on financial investments</b>		<b>350</b>	<b>629</b>	<b>-13</b>	<b>170</b>	<b>720</b>
<b>3,125</b>	<b>668</b>	<b>579</b>	<b>2,432</b>	<b>2,540</b>	<b>Total income</b>		<b>2,917</b>	<b>3,074</b>	<b>831</b>	<b>993</b>	<b>4,021</b>
645	148	139	461	440	Staff costs		814	735	264	235	1,002
410	103	98	306	308	Administration costs		411	371	137	122	500
209	53	46	149	142	Other operating expenses		192	204	65	68	287
<b>1,265</b>	<b>305</b>	<b>284</b>	<b>916</b>	<b>890</b>	<b>Total operating expenses</b>	4	<b>1,416</b>	<b>1,310</b>	<b>466</b>	<b>425</b>	<b>1,789</b>
<b>1,860</b>	<b>363</b>	<b>295</b>	<b>1,516</b>	<b>1,650</b>	<b>Result before losses</b>		<b>1,501</b>	<b>1,765</b>	<b>364</b>	<b>568</b>	<b>2,232</b>
83	22	54	51	106	Loss on loans, guarantees etc.	2,6,7	112	55	56	24	89
<b>1,777</b>	<b>340</b>	<b>242</b>	<b>1,464</b>	<b>1,544</b>	<b>Result before tax</b>	3	<b>1,389</b>	<b>1,709</b>	<b>309</b>	<b>545</b>	<b>2,143</b>
330	89	65	270	250	Tax charge		270	302	61	101	362
-	-	-	-	-	Result investment held for sale, after tax	3	-1	-0	0	-1	0
<b>1,447</b>	<b>252</b>	<b>177</b>	<b>1,194</b>	<b>1,294</b>	<b>Net profit</b>		<b>1,119</b>	<b>1,407</b>	<b>248</b>	<b>443</b>	<b>1,782</b>
					Majority share		1,119	1,399	253	441	1,772
					Minority interest		0	8	-5	3	10
					Profit per ECC		5.57	7.00	1.23	2.21	8.87
					Diluted profit per ECC		5.57	6.97	1.26	2.19	8.82

## Other comprehensive income

Parent bank					Group					
2014	3Q 14	3Q 15	30 Sept 2014	30 Sept 2015	(NOKm)	30 Sept 2015	30 Sept 2014	3Q 15	3Q 14	2014
1,447	252	177	1,194	1,294	Net profit	1,119	1,407	248	443	1,782
<b>Items that will not be reclassified to profit/loss</b>										
-111	-	-	-89	-	- Actuarial gains and losses pensions	-	-94	-	-	-117
29	-	-	24	-	- Tax	-	25	-	-	31
-	-	-	-	-	- Share of other comprehensive income of associates and joint venture	35	3	6	4	-9
<b>-82</b>	<b>-</b>	<b>-</b>	<b>-65</b>	<b>-</b>	<b>Total</b>	<b>35</b>	<b>-66</b>	<b>6</b>	<b>4</b>	<b>-94</b>
<b>Items that will be reclassified to profit/loss</b>										
-	-	-	-	-	- Available-for-sale financial assets	-	-	-	-	-2
-	-	-	-	-	- Share of other comprehensive income of associates and joint venture	0	-	-1	-	0
-	-	-	-	-	- Tax	-	-	-	-	-
-	-	-	-	-	<b>Total</b>	<b>0</b>	<b>-</b>	<b>-1</b>	<b>-</b>	<b>-2</b>
<b>1,365</b>	<b>252</b>	<b>177</b>	<b>1,129</b>	<b>1,294</b>	<b>Total other comprehensive income</b>	<b>1,154</b>	<b>1,341</b>	<b>253</b>	<b>448</b>	<b>1,685</b>
Majority share of comprehensive income						1,154	1,333	258	445	1,676
Minority interest of comprehensive income						0	8	-5	3	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					
2014	3Q 14	3Q 15	30 Sept 2014	30 Sept 2015	Result as per cent of average total assets:	30 Sept 2015	30 Sept 2014	3Q 15	3Q 14	2014
1.41	1.46	1.32	1.40	1.35	Net interest	1.46	1.50	1.43	1.57	1.52
0.84	0.81	0.74	0.85	0.94	Commission income and other income	1.22	1.31	1.16	1.22	1.28
0.44	0.02	-0.25	0.58	0.40	Net return on financial investments	0.37	0.72	-0.04	0.58	0.61
1.09	1.05	0.89	1.07	0.94	Total operating expenses	1.48	1.51	1.43	1.44	1.52
1.60	1.24	0.92	1.77	1.75	Result before losses	1.57	2.03	1.12	1.93	1.89
0.07	0.08	0.17	0.06	0.11	Loss on loans, guarantees etc.	0.12	0.06	0.17	0.08	0.08
1.53	1.17	0.75	1.71	1.64	Result before tax	1.45	1.97	0.95	1.85	1.82
0.40	0.46	0.49	0.38	0.35	Cost -income ratio	0.49	0.43	0.56	0.43	0.44
70 %			70 %	71 %	Loan-to-deposit ratio	67 %	67 %			67 %
14.1 %	9.6 %	6.1 %	15.7 %	15.4 %	Return on equity	11.5 %	16.1 %	7.4 %	14.8 %	15.1 %