

Income statement

Parent bank					Group				
January-December					January-December				
4Q 15	4Q 16	2015	2016	(NOKm)	Note	2016	2015	4Q 16	4Q 15
916	862	3,865	3,401	Interest income		3,597	4,031	917	962
490	425	2,161	1,717	Interest expenses		1,714	2,159	424	489
426	437	1,703	1,684	Net interest	10	1,883	1,872	493	473
257	238	1,005	971	Commission income		1,251	1,245	300	309
28	22	103	85	Commission expenses		133	135	35	38
10	10	220	36	Other operating income		556	435	149	107
238	225	1,123	922	Commission income and other income		1,674	1,545	414	378
1	224	471	817	Dividends		88	25	1	3
-	-	-	-	Income from investment in related companies	3	423	448	74	121
-33	45	-125	188	Net return on financial investments	3	434	-14	153	-15
-32	270	346	1,006	Net return on financial investments		944	459	228	109
633	932	3,172	3,612	Total income		4,502	3,876	1,134	959
148	98	589	536	Staff costs		1,159	1,093	251	280
179	156	628	615	Other operating expenses		844	838	231	235
327	254	1,217	1,151	Total operating expenses	11	2,003	1,931	482	515
306	678	1,955	2,461	Result before losses		2,499	1,945	652	444
53	94	159	502	Loss on loans, guarantees etc.	6,7	516	169	99	56
252	584	1,796	1,959	Result before tax	3	1,983	1,776	553	388
75	95	325	290	Tax charge		341	370	99	100
-	-13	-	-13	Result investment held for sale, after tax	3	4	-1	7	-0
177	476	1,471	1,655	Net profit		1,647	1,406	462	287
				Equity holders of parent company		1,606	1,410	448	291
				Equity holders of non-controlling interests		41	-4	14	-4
				Profit per ECC		8.11	7.00	2.28	1.43
				Diluted profit per ECC		7.91	7.02	2.21	1.45

Other comprehensive income

Parent bank					Group				
January-December					January-December				
4Q 15	4Q 16	2015	2016	(NOKm)	2016	2015	4Q 16	4Q 15	
177	476	1,471	1,655	Net profit	1,647	1,406	462	287	
Items that will not be reclassified to profit/loss									
109	-75	109	-75	Actuarial gains and losses pensions	-77	115	-77	115	
-27	19	-27	19	Tax	19	-28	19	-28	
-	-	-	-	Share of other comprehensive income of associates and joint venture	-1	36	18	0	
82	-56	82	-56	Total	-58	123	-40	88	
Items that will be reclassified to profit/loss									
75	-	75	-52	Available-for-sale financial assets	-50	78	2	78	
-	-	-	-	Share of other comprehensive income of associates and joint venture	-7	1	8	1	
-1	-	-1	-	Tax	-	-1	-	-1	
74	-	74	-52	Total	-58	78	10	77	
333	420	1,627	1,547	Total other comprehensive income	1,531	1,607	432	452	
				Equity holders of parent company	1,490	1,611	418	456	
				Equity holders of non-controlling interests	41	-4	14	-4	