

# Income statement

Parent bank					Group							
		January - September			January - September							
2016	3Q 16	3Q 17	2016	2017	(NOKm)	Note	2017	2016	3Q 17	3Q 16	2016	
3,401	826	893	2,539	2.652	Interest income		2,836	2,680	959	874	3,597	
1,717	426	399	1,292	1.229	Interest expenses		1,233	1,289	400	425	1,714	
<b>1,684</b>	<b>400</b>	<b>494</b>	<b>1,248</b>	<b>1.422</b>	<b>Net interest</b>	10	<b>1,603</b>	<b>1,391</b>	<b>559</b>	<b>449</b>	<b>1,883</b>	
971	252	294	734	807	Commission income		1,018	952	360	326	1,251	
85	22	25	63	70	Commission expenses		120	99	46	34	133	
36	9	9	26	26	Other operating income		577	407	168	120	556	
<b>922</b>	<b>239</b>	<b>278</b>	<b>697</b>	<b>763</b>	<b>Commission income and other income</b>		<b>1,475</b>	<b>1,260</b>	<b>482</b>	<b>412</b>	<b>1,674</b>	
817	13	0	593	608	Dividends		5	87	1	13	88	
-	-	-	-	-	Income from investment in related companies	3	290	349	126	103	423	
188	80	64	143	97	Net return on financial investments	3	209	281	108	157	434	
<b>1,006</b>	<b>93</b>	<b>64</b>	<b>736</b>	<b>705</b>	<b>Net return on financial investments</b>		<b>504</b>	<b>717</b>	<b>235</b>	<b>274</b>	<b>944</b>	
<b>3,612</b>	<b>732</b>	<b>837</b>	<b>2,680</b>	<b>2.891</b>	<b>Total income</b>		<b>3,582</b>	<b>3,368</b>	<b>1,276</b>	<b>1,134</b>	<b>4,502</b>	
536	139	146	439	449	Staff costs		1,063	908	357	294	1,159	
615	156	155	459	465	Other operating expenses		688	613	225	210	844	
<b>1,151</b>	<b>294</b>	<b>301</b>	<b>898</b>	<b>914</b>	<b>Total operating expenses</b>	11	<b>1,751</b>	<b>1,521</b>	<b>582</b>	<b>504</b>	<b>2,003</b>	
<b>2,461</b>	<b>438</b>	<b>535</b>	<b>1,783</b>	<b>1.977</b>	<b>Result before losses</b>		<b>1,831</b>	<b>1,847</b>	<b>694</b>	<b>630</b>	<b>2,499</b>	
502	127	85	408	252	Loss on loans, guarantees etc.	2,6,7	263	417	88	130	516	
<b>1,959</b>	<b>311</b>	<b>451</b>	<b>1,375</b>	<b>1.725</b>	<b>Result before tax</b>	3	<b>1,568</b>	<b>1,430</b>	<b>607</b>	<b>500</b>	<b>1,983</b>	
290	70	111	196	279	Tax charge		320	242	115	85	341	
-13	-	-	-	-	Result investment held for sale, after tax	2, 3	2	-3	-0	-1	4	
<b>1,655</b>	<b>241</b>	<b>340</b>	<b>1,179</b>	<b>1.446</b>	<b>Net profit</b>		<b>1,250</b>	<b>1,185</b>	<b>491</b>	<b>414</b>	<b>1,647</b>	
Attributable to:												
Equity holders of parent company								1,231	1,158	490	405	1,606
Equity holders of non-controlling interests								19	27	2	9	41
Profit per ECC*								6.06	5.70	2.41	2.00	7.91
Diluted profit per ECC								6.06	5.70	2.41	2.00	7.91

\* Net profit multiplied by ECC holders' share of profit divided by number of equity certificates issued

## Other comprehensive income

Parent bank					Group					
		January-September					January-September			
2016	3Q 16	3Q 17	2016	2017	(NOKm)	2017	2016	3Q 17	3Q 16	2016
1,655	241	340	1,179	1,446	Net profit	1,250	1,185	491	414	1,647
					Items that will not be reclassified to profit/loss					
-75	-	-	-	-	- Actuarial gains and losses pensions	-	-	-	-	-77
19	-	-	-	-	- Tax	-	-	-	-	19
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-1	-19	-1	4	-1
<b>-56</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>Total</b>	<b>-1</b>	<b>-19</b>	<b>-1</b>	<b>4</b>	<b>-58</b>
					Items that will be reclassified to profit/loss					
-52	-	-3	-52	6	Available-for-sale financial assets	6	-52	-3	-	-50
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	1	-15	0	1	-7
<b>-52</b>	<b>-</b>	<b>-3</b>	<b>-52</b>	<b>6</b>	<b>Total</b>	<b>7</b>	<b>-67</b>	<b>-3</b>	<b>1</b>	<b>-58</b>
<b>1,547</b>	<b>241</b>	<b>337</b>	<b>1,127</b>	<b>1,452</b>	<b>Total other comprehensive income</b>	<b>1,257</b>	<b>1,099</b>	<b>487</b>	<b>420</b>	<b>1,531</b>
					Attributable to:					
					Equity holders of parent company	1,238	1,072	485	411	1,490
					Equity holders of non-controlling interests	19	27	2	9	41