

Income statement

Parent bank						Group					
		January - September				January - September					
2017	3Q 17	3Q 18	2017	2018*	(NOKm)	Note	2018*	2017	3Q 18	3Q 17	2017
3,571	893	944	2,652	2,741	Interest income		2,975	2,836	1,025	959	3,825
		478		1,401	<i>Of which interest income at amortised cost</i>		1,638		599		
1,599	388	410	1,196	1,205	Interest expenses		1,217	1,200	414	389	1,600
1,972	505	534	1,456	1,536	Net interest	10	1,759	1,636	610	570	2,225
1,098	294	272	807	823	Commission income		1,044	1,018	344	360	1,390
98	25	24	70	70	Commission expenses		126	120	45	46	168
38	9	6	26	23	Other operating income		716	577	186	168	783
1,038	278	253	763	776	Commission income and other income		1,634	1,475	486	482	2,005
629	0	18	608	514	Dividends		6	5	0	1	6
-	-	-	-	-	Income from investment in related companies	3	286	290	105	126	437
146	64	35	97	204	Net return on financial investments	3	370	209	77	108	317
776	64	53	705	718	Net return on financial investments		662	504	182	235	760
3,786	847	841	2,924	3,030	Total income		4,055	3,615	1,277	1,287	4,989
575	146	143	449	448	Staff costs		1,193	1,063	376	357	1,426
634	155	160	465	487	Other operating expenses		729	688	240	225	943
1,209	301	303	914	935	Total operating expenses	11	1,922	1,751	616	582	2,369
2,577	546	538	2,010	2,095	Result before losses		2,133	1,864	661	705	2,621
323	85	60	252	172	Loss on loans, guarantees etc.	6, 7	196	263	69	88	341
2,253	462	478	1,758	1,923	Result before tax	3	1,937	1,601	592	617	2,279
403	114	113	288	354	Tax charge		405	328	119	118	450
-	-	-	-	80	Result investment held for sale, after tax	2, 3	157	2	6	-0	-1
1,850	348	365	1,471	1,649	Net profit		1,689	1,275	480	500	1,828
33	8	7	25	27	Attributable to additional Tier 1 Capital holders		28	25	7	8	33
1,162	217	229	925	1,038	Attributable to Equity capital certificate holders		1,044	787	301	313	1,128
655	123	129	521	585	Attributable to the saving bank reserve		588	444	170	176	636
					Attributable to non-controlling interests		29	19	2	2	32
1,850	348	365	1,471	1,649	Net profit		1,689	1,275	480	500	1,828
					Profit/diluted profit per ECC	17	8.07	6.08	2.32	2.42	8.71

*The income statement for the first nine months of 2018 reflect IFRS 9 implementation from 1 January 2018. For further information about the transition, see note 2 and 45 in the annual report for 2017. Comparative figures have not been restated.

Other comprehensive income

Parent bank					Group					
		January - September					January - September			
2017	3Q 17	3Q 18	2017	2018	(NOKm)	2018	2017	3Q 18	3Q 17	2017
1,850	348	365	1,471	1,649	Net profit	1,689	1,275	480	500	1,828
Items that will not be reclassified to profit/loss										
					Actuarial gains and losses pensions	-3	-	-	-	-20
-24	-	-	-	-	Tax	1	-	-	-	5
6	-	-	-	-	Share of other comprehensive income of associates and joint venture					
-	-	-	-	-		1	-1	0	-1	4
-18	-	-	-	-	Total	-1	-1	0	-1	-11
Items that will be reclassified to profit/loss										
					Fair value change on financial assets through other comprehensive income		6	-7	-3	15
15	-3	-7	6	-	Value changes on loans measured at fair value	-2	-	-0	-	-
-	-	-0	-	-2	Share of other comprehensive income of associates and joint venture					
-	-	-	-	-		-13	1	-3	0	4
-	-	-	-	-	Tax	-	-	0	-	-
15	-3	-7	6	-2	Total	-15	7	-9	-3	19
1,847	345	358	1,477	1,648	Total other comprehensive income	1,673	1,282	471	495	1,836
33	8	7	25	27	Attributable to additional Tier 1 Capital holders	28	25	7	8	33
1,160	215	225	928	1,037	Attributable to Equity capital certificate holders	1,034	791	295	310	1,132
654	121	127	523	584	Attributable to the saving bank reserve	583	446	166	175	638
					Attributable to non-controlling interests	28	19	2	2	32
1,847	345	358	1,477	1,648	Total other comprehensive Income	1,673	1,282	471	495	1,836