

Income statement

	Parent ban				Group January - March		
0040	January		(NOK)	No.			0040
2018	2018		(NOKm)	Note	2019	2018	2018
3,737	799		Interest income effective interest method		961	875	4,057
1,902	88		Other interest income		114	87	2,226
1,640	391		Interest expenses		426	394	1,655
2,097	496		Net interest	10	649	568	2,403
1,102	277		Commission income		329	339	1,387
92	19		Commission expenses		40	36	168
32	10		Other operating income		262	239	958
1,042	267		Commission income and other income		551	542	2,177
516	2		Dividends		2	2	8
-	-	-	Income from investment in related companies	3	555	79	416
152	39	88	Net return on financial investments	3	169	99	334
668	42	423	Net return on financial investments		727	180	757
3,807	805	1,235	Total income		1,926	1,290	5,337
577	155	162	Staff costs		447	403	1,584
685	152	171	Other operating expenses		257	241	1,040
1,262	306	333	Total operating expenses	11	704	645	2,624
2,546	498	902	Result before losses		1,223	645	2,713
229	45	60	Loss on loans, guarantees etc.	6.7	67	48	263
2,316	454	842	Result before tax	3	1,155	596	2,450
456	114	96	Tax charge		109	131	509
62	1	-	Result investment held for sale, after tax	2,3	0	1	149
1,922	341	747	Net profit		1,046	466	2,090
36	10	19	Attributable to additional Tier 1 Capital holders		19	11	37
1,207	211	465	Attributable to Equity capital certificate holders		650	286	1,291
680	119	262	Attributable to the saving bank reserve		367	161	727
			Attributable to non-controlling interests		10	8	34
1,922	341	747	Net profit		1,046	466	2,090
			Profit/diluted profit per ECC	17	5.02	2.21	9.97



Other comprehensive income

Pai	rent ban	k			Group	
January - March				January - March		
2018	2018	2019	(NOKm)	2019	2018	2018
1,922	341	747	Net profit	1,046	466	2,090
			Items that will not be reclassified to profit/loss			
18	-	-	Actuarial gains and losses pensions	-	-3	18
-6	-	-	Tax	-	1	-6
	-	-	Share of other comprehensive income of associates and joint venture	1	-2	1
12	-	-	Total	1	-4	13
			Items that will be reclassified to profit/loss			
-	-0	-	Fair value change on financial assets through other comprehensive income	-	-0	-
-2	2	0	Value changes on loans measured at fair value	0	2	-2
-	-	-	Share of other comprehensive income of associates and joint venture	-23	7	-38
-	-	-	Tax	-	-0	-
-2	2	0	Total	-23	9	-40
11	2	0	Net other comprehensive income	-22	5	-27
1,933	343	747	Total other comprehensive income	1,024	471	2,063
36	10	19	Attributable to additional Tier 1 Capital holders	19	11	37
1,213	212	466	Attributable to Equity capital certificate holders	636	289	1,274
684	120	262	Attributable to the saving bank reserve	359	163	718
			Attributable to non-controlling interests	10	8	34
1,933	343	747	Total other comprehensive Income	1,024	471	2,063