

Income statement

Parent bank					Group						
January - September					January - September						
2018	3Q 18	3Q 19	2018	2019	(NOKm)	Note	2019	2018	3Q 19	3Q 18	2018
3,335	841	964	2,452	2,742	Interest income effective interest method		3,031	2,688	1,063	922	3,660
401	103	127	290	363	Other interest income		361	287	126	102	398
1,640	410	506	1,205	1,384	Interest expenses		1,401	1,217	512	414	1,655
2,097	534	586	1,536	1,721	Net interest	10	1,991	1,759	678	610	2,403
1,102	272	296	823	834	Commission income		1,066	1,044	374	344	1,387
92	24	29	70	73	Commission expenses		146	126	55	45	168
32	6	7	23	20	Other operating income		791	716	235	186	958
1,042	253	274	776	781	Commission income and other income		1,711	1,634	554	486	2,177
516	18	1	514	813	Dividends		14	6	1	0	8
-	-	-	-	-	Income from investment in related companies	3	871	286	85	105	416
152	35	3	204	98	Net return on financial investments	3	300	370	35	77	334
668	53	4	718	912	Net return on financial investments		1,185	662	121	182	757
3,807	841	864	3,030	3,414	Total income		4,886	4,055	1,353	1,277	5,337
577	143	149	448	463	Staff costs		1,288	1,193	404	376	1,584
685	160	191	487	543	Other operating expenses		789	729	269	240	1,040
1,262	303	340	935	1,006	Total operating expenses	11	2,077	1,922	673	616	2,624
2,546	538	524	2,095	2,408	Result before losses		2,809	2,133	680	661	2,713
229	60	59	172	163	Loss on loans, guarantees etc.	6.7	198	196	71	69	263
2,316	478	465	1,923	2,245	Result before tax	3	2,612	1,937	609	592	2,450
456	113	117	354	352	Tax charge		395	405	121	119	509
62	-	-	80	-	Result investment held for sale, after tax	2, 3	0	157	-0	6	149
1,922	365	349	1,649	1,893	Net profit		2,217	1,689	488	480	2,090
36	7	9	27	37	Attributable to additional Tier 1 Capital holders		39	28	10	7	37
1,207	229	217	1,038	1,187	Attributable to Equity capital certificate holders		1,365	1,044	299	301	1,291
680	129	122	585	669	Attributable to the saving bank reserve		769	588	168	170	727
					Attributable to non-controlling interests		44	29	11	2	34
1,922	365	349	1,649	1,893	Net profit		2,217	1,689	488	480	2,090
					Profit/diluted profit per ECC	17	10.54	8.07	2.30	2.32	9.97

Other comprehensive income

Parent bank					Group					
January - September					January - September					
2018	3Q 18	3Q 19	2018	2019	(NOKm)	2019	2018	3Q 19	3Q 18	2018
1,922	365	349	1,649	1,893	Net profit	2,217	1,689	488	480	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	3	1	1	0	1
12	-	-	-	-	Total	3	-1	1	0	13
Items that will be reclassified to profit/loss										
-	-7	-	-	-	- Fair value change on financial assets through other comprehensive income	-	-	-	-7	-
-2	-0	-2	-2	-2	- Value changes on loans measured at fair value	-2	-2	-2	-0	-2
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	-14	-13	-5	-3	-38
-	-	-	-	-	- Tax	-	-	-	0	-
-2	-7	-2	-2	-2	Total	-16	-15	-6	-9	-40
11	-7	-2	-2	-2	Net other comprehensive income	-13	-16	-6	-9	-27
1,933	358	347	1,648	1,891	Total other comprehensive income	2,204	1,673	482	471	2,063
36	7	9	27	37	Attributable to additional Tier 1 Capital holders	39	28	10	7	37
1,213	225	216	1,037	1,185	Attributable to Equity capital certificate holders	1,356	1,034	295	295	1,274
684	127	122	584	668	Attributable to the saving bank reserve	764	583	166	166	718
					Attributable to non-controlling interests	44	28	11	2	34
1,933	358	347	1,648	1,891	Total other comprehensive Income	2,204	1,673	482	471	2,063