

Consolidated financial statements, IFRS

Financial statements

Consolidated income statement

EUR million	Note	2014	2013 Restated*
Continuing operations			
Net interest income	4	257	230
Impairment of receivables	5	25	37
Net interest income after impairments		231	193
Net income from Non-life Insurance	6	597	528
Net commissions and fees	7	114	111
Net trading income	8	77	93
Net investment income	9	64	46
Other operating income	10	32	36
Total income		1,116	1,008
Personnel costs	11	163	170
ICT costs		94	87
Depreciation/amortisation	12	52	52
Other expenses	13	258	241
Total expenses		567	550
Share of associates' profits/losses accounted for using the equity method		0	0
Earnings before tax		548	458
Income tax expense	14	107	43
Results of continuing operations		441	415
Discontinued operations			
Results of discontinued operations	15	29	15
Profit for the period		470	430
Attributable to:			
Attributable to owners of the Parent		461	426
Attributable to non-controlling interest		9	4
Profit for the period		470	430

*Comparative figures have been restated as a result of the adoption of IFRS 10 Consolidated Financial Statements

Consolidated statement of comprehensive income

EUR million	Note	2014	2013
			Restated*
Profit for the period		470	430
Items that will not be reclassified to profit or loss			
Gains/(losses) arising from remeasurement of defined benefit plans		-50	0
Items that may be reclassified to profit or loss			
Change in fair value reserve			
Measurement at fair value		73	1
Cash flow hedge		7	-16
Translation differences		0	0
Income tax on other comprehensive income			
Items that will not be reclassified to profit or loss			
Gains/(losses) arising from remeasurement of defined benefit plans		10	-2
Items that may be reclassified to profit or loss			
Measurement at fair value		-14	9
Cash flow hedge		-1	5
Total comprehensive income for the period		493	426
Attributable to:			
Total comprehensive income attributable to owners of the Parent		484	421
Total comprehensive income attributable to non-controlling interest		9	6
Total comprehensive income for the period		493	426
Comprehensive income attributable to owners of the parent is divided as follows:			
Continuing operations		455	405
Discontinued operations		28	15
Total		484	421

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