

Results from quarterly accounts

Group in NOKm	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2011	2011	2011	2010	2010	2010	2010	2009	2009
Interest income	978	910	886	894	869	804	748	764	781
Interest expenses	657	592	559	601	549	506	449	448	450
Net interest	320	318	327	293	320	297	300	316	331
Commission income	159	199	192	199	197	193	178	209	175
Commission expenses	21	19	18	23	21	19	18	30	17
Other operating income	96	52	47	47	34	54	35	30	32
Commission income and other income	234	232	221	222	210	229	194	209	190
Dividends	0	31	3	0	0	42	1	0	1
Income from investment in related companies	49	69	54	83	69	57	41	78	203
Net return on financial investments	73	25	62	115	55	32	-6	75	103
Net return on financial investments	122	125	118	198	125	131	36	153	307
Total income	676	675	666	713	655	657	529	678	828
Staff costs	209	208	198	137	191	177	78	179	180
Administration costs	86	96	86	98	76	81	83	79	77
Other operating expenses	66	57	65	76	52	45	44	64	45
Total operating expenses	361	361	348	311	320	303	206	323	303
Result before losses	315	314	318	402	335	354	323	355	526
Loss on loans, guarantees etc.	8	-1	-6	25	12	28	68	39	55
Result before tax	306	315	325	377	323	327	255	316	471
Tax charge	66	65	70	60	67	66	67	65	65
Net profit	240	250	255	318	256	260	188	251	406