

Results from quarterly accounts

Group in NOKm	4Q 2011	3Q 2011	2Q 2011	1Q 2011	4Q 2010	3Q 2010	2Q 2010	1Q 2010	4Q 2009
Interest income	1,007	978	910	886	894	869	804	748	764
Interest expenses	691	657	592	559	601	549	506	449	448
Net interest	316	320	318	327	293	320	297	300	316
Commission income	188	200	199	191	199	196	193	178	209
Commission expenses	25	21	19	18	23	21	19	18	30
Other operating income	69	56	52	48	47	35	54	35	30
Commission income and other income	232	234	232	221	222	210	229	194	209
Dividends	2	0	31	3	0	0	42	1	0
Income from investment in related companies	119	49	69	54	83	69	57	41	78
Net return on financial investments	103	73	25	62	115	55	32	-6	75
Net return on financial investments	224	122	125	118	198	125	131	36	153
Total income	772	676	675	666	713	655	657	529	678
Staff costs	196	209	208	198	137	191	177	78	179
Administration costs	114	86	96	86	98	76	81	83	79
Other operating expenses	103	66	57	65	76	52	45	44	64
Total operating expenses	412	361	361	348	311	320	303	206	323
Result before losses	360	315	314	318	402	335	354	323	355
Loss on loans, guarantees etc.	26	8	-1	-6	25	12	28	68	39
Result before tax	333	306	315	325	377	323	327	255	316
Tax charge	54	66	65	70	60	67	66	67	65
Net profit	279	240	250	255	318	256	260	188	251