

Results from quarterly accounts

Group in NOKm	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2012	2012	2011	2011	2011	2011	2010	2010	2010
Interest income	989	1,009	1,029	1,011	936	915	924	894	827
Interest expenses	619	659	691	657	592	559	601	549	506
Net interest	369	351	338	354	344	356	323	345	321
Commission income	240	196	188	200	199	192	199	196	193
Commission expenses	22	21	25	21	19	18	23	21	19
Other operating income	71	60	69	56	52	47	47	35	54
Commission income and other income	288	235	232	234	232	221	222	210	229
Dividends	9	0	2	0	31	3	0	0	42
Income from investment in related companies	50	99	119	49	69	54	83	69	57
Net return on financial investments	20	60	81	39	-1	33	85	30	9
Net return on financial investments	79	160	202	88	99	89	168	100	108
Total income	737	746	772	676	675	666	713	655	657
Staff costs	223	232	196	209	208	198	137	191	177
Administration costs	98	97	114	86	96	86	98	76	81
Other operating expenses	80	69	103	66	57	65	76	52	45
Total operating expenses	401	398	412	361	361	348	311	320	303
Result before losses	336	349	360	315	314	318	402	335	354
Loss on loans, guarantees etc.	17	8	26	8	-1	-6	25	12	28
Result before tax	319	340	333	306	315	325	377	323	327
Tax charge	81	68	54	66	65	70	60	67	66
Net profit	238	272	279	240	250	255	318	256	260