

## Income statement

Parent bank					Group						
2011	3.Q 11	3.Q 12	30 Sept 2011	30 Sept 2012	(NOK million)	Note	30 Sept 2012	30 Sept 2011	3.Q 12	3.Q 11	2011
3,824	996	966	2,811	2,916	Interest income		2,987	2,862	989	1,011	3,891
2,502	658	635	1,811	1,910	Interest expenses		1,908	1,808	630	657	2,499
<b>1,322</b>	<b>337</b>	<b>331</b>	<b>1,000</b>	<b>1,006</b>	<b>Net interest</b>	1	<b>1,079</b>	<b>1,053</b>	<b>358</b>	<b>354</b>	<b>1,392</b>
544	140	185	423	495	Commission income		688	590	252	200	778
75	19	23	52	62	Commission expenses		68	58	25	21	83
39	6	10	22	30	Other operating income		198	155	68	56	224
<b>508</b>	<b>128</b>	<b>171</b>	<b>393</b>	<b>463</b>	<b>Commission income and other income</b>		<b>818</b>	<b>687</b>	<b>294</b>	<b>234</b>	<b>919</b>
260	-1	0	260	306	Dividends		10	34	0	0	36
-	-	-	-	-	Income from investment in related companies		234	171	85	48	290
66	18	67	24	146	Net return on financial investments	1	160	71	83	39	152
<b>326</b>	<b>17</b>	<b>67</b>	<b>284</b>	<b>452</b>	<b>Net return on financial investments</b>		<b>403</b>	<b>276</b>	<b>168</b>	<b>88</b>	<b>478</b>
<b>2,156</b>	<b>482</b>	<b>570</b>	<b>1,677</b>	<b>1,921</b>	<b>Total income</b>		<b>2,300</b>	<b>2,017</b>	<b>820</b>	<b>675</b>	<b>2,789</b>
528	137	150	414	462	Staff costs	2	690	614	235	209	810
315	70	93	218	248	Administration costs		306	268	112	86	381
245	57	57	163	172	Other operating expenses		220	188	75	66	291
<b>1,089</b>	<b>264</b>	<b>300</b>	<b>794</b>	<b>883</b>	<b>Total operating expenses</b>	4	<b>1,217</b>	<b>1,070</b>	<b>421</b>	<b>361</b>	<b>1,482</b>
<b>1,068</b>	<b>218</b>	<b>270</b>	<b>883</b>	<b>1,038</b>	<b>Result before losses</b>		<b>1,084</b>	<b>947</b>	<b>399</b>	<b>314</b>	<b>1,306</b>
12	5	13	-10	38	Loss on loans, guarantees etc.	2,6,7	42	1	16	8	27
<b>1,055</b>	<b>213</b>	<b>256</b>	<b>893</b>	<b>1,001</b>	<b>Result before tax</b>	3	<b>1,042</b>	<b>946</b>	<b>383</b>	<b>306</b>	<b>1,279</b>
235	60	70	184	200	Tax charge		225	201	77	66	255
<b>820</b>	<b>153</b>	<b>186</b>	<b>709</b>	<b>801</b>	<b>Net profit</b>		<b>816</b>	<b>745</b>	<b>306</b>	<b>240</b>	<b>1,024</b>
					Majority share		811	740	305	238	1,016
					Minority interest		5	5	1	2	8
					Profit per ECC		4.01	4.44	1.53	1.43	6.11
					Diluted profit per ECC		3.99	4.41	1.52	1.42	6.06

## Other comprehensive income

Parent bank					Group					
2011	3.Q 11	3.Q 12	30 Sept 2011	30 Sept 2012	(NOK million)	30 Sept 2012	30 Sept 2011	3.Q 12	3.Q 11	2011
820	153	186	709	801	Net profit	816	745	306	240	1,024
-	-	-	-	-	Available-for-sale financial assets	8	-6	3	-11	-6
-	-	-	-	-	Share of other comprehensive income of associates and joint venture	7	-11	5	-11	-19
-	-	-	-	-	Other comprehensive income	16	-17	8	-22	-25
<b>820</b>	<b>153</b>	<b>186</b>	<b>709</b>	<b>801</b>	<b>Total other comprehensive income</b>	<b>832</b>	<b>728</b>	<b>314</b>	<b>218</b>	<b>999</b>
					Majority share of comprehensive income	827	723	313	216	991
					Minority interest of comprehensive income	5	5	1	2	8

Other comprehensive income comprise items reflected directly in equity capital that are not transactions with owners, cf. IAS 1

## Key figures

Parent bank					Group					
2011	3.Q 11	3.Q 12	30 Sept 2011	30 Sept 2012	Result as per cent of average total assets:	30 Sept 2012	30 Sept 2011	3.Q 12	3.Q 11	2011
1.37	1.38	1.22	1.39	1.30	Net interest	1.37	1.44	1.31	1.43	1.41
0.52	0.52	0.63	0.54	0.60	Commission income and other income	1.04	0.94	1.08	0.94	0.93
0.34	0.07	0.25	0.39	0.58	Net return on financial investments	0.51	0.38	0.61	0.35	0.48
1.12	1.08	1.11	1.10	1.14	Total operating expenses	1.55	1.46	1.54	1.46	1.51
1.10	0.89	1.00	1.22	1.34	Result before losses	1.38	1.29	1.46	1.27	1.33
0.01	0.02	0.05	-0.01	0.05	Loss on loans, guarantees etc.	0.05	0.00	0.06	0.03	0.03
1.09	0.87	0.95	1.24	1.29	Result before tax	1.33	1.29	1.40	1.23	1.30
0.50	0.55	0.53	0.47	0.46	Cost -income ratio	0.53	0.53	0.51	0.54	0.53
68 %			67 %	71 %	Loan-to-deposit ratio	67 %	64 %			65 %
12.3 %	9.1 %	9.0 %	14.4 %	14.1 %	Return on equity	12.1 %	12.6 %	12.8 %	12.0 %	12.8 %