

Results from quarterly accounts

Group in NOKm	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2012	2012	2012	2011	2011	2011	2011	2010	2010
Interest income	989	989	1.009	1.029	1.011	936	915	924	894
Interest expenses	630	619	659	691	657	592	559	601	549
Net interest	358	369	351	338	354	344	356	323	345
Commission income	252	240	196	188	200	199	192	199	196
Commission expenses	25	22	21	25	21	19	18	23	21
Other operating income	68	71	60	69	56	52	47	47	35
Commission income and other income	294	288	235	232	234	232	221	222	210
Dividends	0	9	0	2	0	31	3	0	0
Income from investment in related companies	85	50	99	119	49	69	54	83	69
Net return on financial investments	83	17	60	81	39	-1	33	85	30
Net return on financial investments	168	76	160	202	88	99	89	168	100
Total income	820	733	746	772	676	675	666	713	655
Staff costs	235	223	232	196	209	208	198	137	191
Administration costs	112	98	97	114	86	96	86	98	76
Other operating expenses	75	76	69	103	66	57	65	76	52
Total operating expenses	421	398	398	412	361	361	348	311	320
Result before losses	399	336	349	360	315	314	318	402	335
Loss on loans, guarantees etc.	16	17	8	26	8	-1	-6	25	12
Result before tax	383	319	340	333	306	315	325	377	323
Tax charge	77	81	68	54	66	65	70	60	67
Net profit	306	238	272	279	240	250	255	318	256