

Results from quarterly accounts

Group in NOKm	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2012	2012	2011	2011	2011	2011	2010	2010	2010
Interest income	941	989	989	1,009	1,029	1,011	936	915	924
Interest expenses	543	630	619	659	691	657	592	559	601
Net interest	399	358	369	351	338	354	344	356	323
Commission income	280	252	240	196	188	200	199	192	199
Commission expenses	28	25	22	21	25	21	19	18	23
Other operating income	69	68	71	60	69	56	52	47	47
Commission income and other income	321	294	288	235	232	234	232	221	222
Dividends	2	0	9	0	2	0	31	3	0
Income from investment in related companies	3	91	59	92	71	53	69	56	98
Net return on financial investments	32	86	17	60	81	39	-3	33	83
Net return on financial investments including held for sale	37	177	85	153	153	92	98	92	181
Total income	756	829	742	739	723	680	675	669	726
Staff costs	234	235	223	232	196	209	208	198	137
Administration costs	113	112	98	97	114	86	96	86	98
Other operating expenses	90	75	76	69	103	66	57	65	76
Total operating expenses	437	421	398	398	412	361	361	348	311
Result before losses	319	408	345	342	311	318	314	321	415
Loss on loans, guarantees etc.	17	16	17	8	26	8	-1	-6	25
Result before tax	302	392	328	333	285	310	314	327	390
Tax charge	69	77	81	68	54	66	65	70	60
Result investment held for sale, after tax	27	-9	-9	7	49	-4	1	-3	-13
Net profit	260	306	238	272	279	240	250	255	318