

Results from quarterly accounts

Group in NOKm	1Q 2012	4Q 2011	3Q 2011	2Q 2011	1Q 2011	4Q 2010	3Q 2010	2Q 2010	1Q 2010
Interest income	1,009	1,029	1,011	936	915	924	894	827	776
Interest expenses	659	691	657	592	559	601	549	506	449
Net interest	351	338	354	344	356	323	345	321	328
Commission income	196	188	200	199	192	199	196	193	178
Commission expenses	21	25	21	19	18	23	21	19	18
Other operating income	60	69	56	52	47	47	35	54	35
Commission income and other income	235	232	234	232	221	222	210	229	194
Dividends	0	2	0	31	3	0	0	42	1
Income from investment in related companies	99	119	49	69	54	83	69	57	41
Net return on financial investments	60	81	39	-1	33	85	30	9	-34
Net return on financial investments	160	202	88	99	89	168	100	108	8
Total income	746	772	676	675	666	713	655	657	529
Staff costs	232	196	209	208	198	137	191	177	78
Administration costs	97	114	86	96	86	98	76	81	83
Other operating expenses	69	103	66	57	65	76	52	45	44
Total operating expenses	398	412	361	361	348	311	320	303	206
Result before losses	349	360	315	314	318	402	335	354	323
Loss on loans, guarantees etc.	8	26	8	-1	-6	25	12	28	68
Result before tax	340	333	306	315	325	377	323	327	255
Tax charge	68	54	66	65	70	60	67	66	67
Net profit	272	279	240	250	255	318	256	260	188