

## Results from quarterly accounts

Group in NOKm	Q2	Q1	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2013	2013	2012	2012	2012	2012	2011	2011	2011
Interest income	1,036	954	941	989	989	1,009	1,029	1,011	936
Interest expenses	633	611	543	630	619	659	691	657	592
<b>Net interest</b>	<b>403</b>	<b>343</b>	<b>399</b>	<b>358</b>	<b>369</b>	<b>351</b>	<b>338</b>	<b>354</b>	<b>344</b>
Commission income	323	262	280	252	240	196	188	200	199
Commission expenses	21	20	28	25	22	21	25	21	19
Other operating income	95	75	69	68	71	60	69	56	52
<b>Commission income and other income</b>	<b>396</b>	<b>317</b>	<b>321</b>	<b>294</b>	<b>288</b>	<b>235</b>	<b>232</b>	<b>234</b>	<b>232</b>
Dividends	30	1	2	0	9	0	2	0	31
Income from investment in related companies	36	101	3	91	59	92	71	53	69
Net return on financial investments	-17	61	32	86	17	60	81	39	-3
<b>Net return on financial investments including held for sale</b>	<b>49</b>	<b>162</b>	<b>37</b>	<b>177</b>	<b>85</b>	<b>153</b>	<b>153</b>	<b>92</b>	<b>98</b>
<b>Total income</b>	<b>849</b>	<b>822</b>	<b>756</b>	<b>829</b>	<b>742</b>	<b>739</b>	<b>723</b>	<b>680</b>	<b>675</b>
Staff costs	234	236	234	235	223	232	196	209	208
Administration costs	120	99	113	112	98	97	114	86	96
Other operating expenses	82	79	90	75	76	69	103	66	57
<b>Total operating expenses</b>	<b>436</b>	<b>414</b>	<b>437</b>	<b>421</b>	<b>398</b>	<b>398</b>	<b>412</b>	<b>361</b>	<b>361</b>
<b>Result before losses</b>	<b>413</b>	<b>407</b>	<b>319</b>	<b>408</b>	<b>345</b>	<b>342</b>	<b>311</b>	<b>318</b>	<b>314</b>
Loss on loans, guarantees etc.	21	17	17	16	17	8	26	8	-1
<b>Result before tax</b>	<b>391</b>	<b>390</b>	<b>302</b>	<b>392</b>	<b>328</b>	<b>333</b>	<b>285</b>	<b>310</b>	<b>314</b>
Tax charge	102	77	69	77	81	68	54	66	65
Result investment held for sale, after tax	-4	7	27	-9	-9	7	49	-4	1
<b>Net profit</b>	<b>285</b>	<b>321</b>	<b>260</b>	<b>306</b>	<b>238</b>	<b>272</b>	<b>279</b>	<b>240</b>	<b>250</b>