

Results from quarterly accounts

Group in NOKm	Q3	Q2	Q1	4Q	3Q	2Q	1Q	4Q	3Q
	2013	2013	2013	2012	2012	2012	2012	2011	2011
Interest income	1,068	1,036	954	941	989	989	1,009	1,029	1,011
Interest expenses	634	633	611	543	630	619	659	691	657
Net interest	434	403	343	399	358	369	351	338	354
Commission income	323	323	262	280	252	240	196	188	200
Commission expenses	28	21	20	28	25	22	21	25	21
Other operating income	72	95	75	69	68	71	60	69	56
Commission income and other income	367	396	317	321	294	288	235	232	234
Dividends	11	30	1	2	0	9	0	2	0
Income from investment in related companies	120	36	101	3	91	59	92	71	53
Net return on financial investments	5	-17	61	32	86	17	60	81	39
Net return on financial investments	135	49	162	37	177	85	153	153	92
Total income	937	849	822	756	829	742	739	723	680
Staff costs	220	234	236	234	235	223	232	196	209
Administration costs	103	120	99	113	112	98	97	114	86
Other operating expenses	84	82	79	90	75	76	69	103	66
Total operating expenses	406	436	414	437	421	398	398	412	361
Result before losses	530	413	407	319	408	345	342	311	318
Loss on loans, guarantees etc.	30	21	17	17	16	17	8	26	8
Result before tax	501	391	390	302	392	328	333	285	310
Tax charge	98	102	77	69	77	81	68	54	66
Result investment held for sale, after tax	31	-4	7	27	-9	-9	7	49	-4
Net profit	433	285	321	260	306	238	272	279	240