

Results from quarterly accounts

Group in NOKm	Q4 2013	Q3 2013	Q2 2013	Q1 2013	4Q 2012	3Q 2012	2Q 2012	1Q 2012	4Q 2011
Interest income	1,059	1,068	1,036	954	941	989	989	1,009	1,029
Interest expenses	624	634	633	611	543	630	619	659	691
Net interest	436	434	403	343	399	358	369	351	338
Commission income	323	323	323	262	280	252	240	196	188
Commission expenses	25	28	21	20	28	25	22	21	25
Other operating income	84	72	95	75	69	68	71	60	69
Commission income and other income	382	367	396	317	321	294	288	235	232
Dividends	0	11	30	1	2	0	9	0	2
Income from investment in related companies	98	120	36	101	3	91	59	92	71
Net return on financial investments	58	5	-17	61	32	86	17	60	81
Net return on financial investments	156	135	49	162	37	177	85	153	153
Total income	974	937	849	822	756	829	742	739	723
Staff costs	224	220	234	236	234	235	223	232	196
Administration costs	134	103	120	99	113	112	98	97	114
Other operating expenses	107	84	82	79	90	75	76	69	103
Total operating expenses	465	406	436	414	437	421	398	398	412
Result before losses	508	530	413	407	319	408	345	342	311
Loss on loans, guarantees etc.	32	30	21	17	17	16	17	8	26
Result before tax	476	501	391	390	302	392	328	333	285
Tax charge	110	98	102	77	69	77	81	68	54
Result investment held for sale, after tax	-4	31	-4	7	27	-9	-9	7	49
Net profit	361	433	285	321	260	306	238	272	279