

Results from quarterly accounts

Group in NOKm	Q1	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2013	2012	2012	2012	2012	2011	2011	2011	2011
Interest income	954	941	989	989	1,009	1,029	1,011	936	915
Interest expenses	611	543	630	619	659	691	657	592	559
Net interest	343	399	358	369	351	338	354	344	356
Commission income	262	280	252	240	196	188	200	199	192
Commission expenses	20	28	25	22	21	25	21	19	18
Other operating income	75	69	68	71	60	69	56	52	47
Commission income and other income	317	321	294	288	235	232	234	232	221
Dividends	1	2	0	9	0	2	0	31	3
Income from investment in related companies	101	3	91	59	92	71	53	69	56
Net return on financial investments	61	32	86	17	60	81	39	-3	33
Net return on financial investments	162	37	177	85	153	153	92	98	92
Total income	822	756	829	742	739	723	680	675	669
Staff costs	236	234	235	223	232	196	209	208	198
Administration costs	99	113	112	98	97	114	86	96	86
Other operating expenses	79	90	75	76	69	103	66	57	65
Total operating expenses	414	437	421	398	398	412	361	361	348
Result before losses	407	319	408	345	342	311	318	314	321
Loss on loans, guarantees etc.	17	17	16	17	8	26	8	-1	-6
Result before tax	390	302	392	328	333	285	310	314	327
Tax charge	77	69	77	81	68	54	66	65	70
Result investment held for sale, after tax	7	27	-9	-9	7	49	-4	1	-3
Net profit	321	260	306	238	272	279	240	250	255