

Results from quarterly accounts

Group (NOKm)	3Q 2014	2Q 2014	1Q 2014	Q4 2013	Q3 2013	Q2 2013	Q1 2013	4Q 2012	3Q 2012
Interest income	1,080	1,055	1,027	1,059	1,068	1,036	954	941	989
Interest expenses	617	625	615	624	634	633	611	543	630
Net interest	463	430	412	436	434	403	343	399	358
Commission income	314	326	318	323	323	323	262	280	252
Commission expenses	28	28	25	25	28	21	20	28	25
Other operating income	74	96	93	84	72	95	75	69	68
Commission income and other income	361	394	385	382	367	396	317	321	294
Dividends	0	14	46	0	11	30	0	2	0
Income from investment in related companies	170	131	82	98	120	36	101	3	91
Net return on financial investments	1	56	129	58	5	-17	61	32	86
Net return on financial investments	170	201	257	156	135	49	162	37	177
Total income	993	1,026	1,055	974	937	849	822	756	829
Staff costs	235	245	254	222	224	237	240	234	235
Administration costs	122	126	123	134	100	117	97	113	112
Other operating expenses	68	72	64	110	83	81	78	90	75
Total operating expenses	425	443	441	465	406	436	414	437	421
Result before losses	568	583	614	508	530	413	407	319	408
Loss on loans, guarantees etc.	24	15	17	32	30	21	17	17	16
Result before tax	545	568	597	476	501	391	390	302	392
Tax charge	101	103	99	110	98	102	77	69	77
Result investment held for sale, after tax	-1	-1	1	-4	31	-4	7	27	-9
Net profit	443	464	500	361	433	285	321	260	306