

Results from quarterly accounts

| Group (NOKm) | 4Q | 3Q | 2Q | 1Q | Q4 | Q3 | Q2 | Q1 | 4Q |
|---|------------|------------|--------------|--------------|------------|------------|------------|------------|------------|
| | 2014 | 2014 | 2014 | 2014 | 2013 | 2013 | 2013 | 2013 | 2012 |
| Interest income | 1,103 | 1,080 | 1,055 | 1,027 | 1,059 | 1,068 | 1,036 | 954 | 941 |
| Interest expenses | 618 | 617 | 625 | 615 | 624 | 634 | 633 | 611 | 543 |
| Net interest | 485 | 463 | 430 | 412 | 436 | 434 | 403 | 343 | 399 |
| Commission income | 323 | 314 | 326 | 318 | 323 | 323 | 323 | 262 | 280 |
| Commission expenses | 33 | 28 | 28 | 25 | 25 | 28 | 21 | 20 | 28 |
| Other operating income | 81 | 74 | 96 | 93 | 84 | 72 | 95 | 75 | 69 |
| Commission income and other income | 371 | 361 | 394 | 385 | 382 | 367 | 396 | 317 | 321 |
| Dividends | 5 | 0 | 14 | 46 | 0 | 11 | 30 | 0 | 2 |
| Income from investment in related companies | 144 | 170 | 131 | 82 | 98 | 120 | 36 | 101 | 3 |
| Net return on financial investments | -58 | 1 | 56 | 129 | 58 | 5 | -17 | 61 | 32 |
| Net return on financial investments | 91 | 170 | 201 | 257 | 156 | 135 | 49 | 162 | 37 |
| Total income | 947 | 993 | 1,026 | 1,055 | 974 | 937 | 849 | 822 | 756 |
| Staff costs | 267 | 235 | 245 | 254 | 222 | 224 | 237 | 240 | 234 |
| Administration costs | 129 | 122 | 126 | 123 | 134 | 100 | 117 | 97 | 113 |
| Other operating expenses | 83 | 68 | 72 | 64 | 110 | 83 | 81 | 78 | 90 |
| Total operating expenses | 479 | 425 | 443 | 441 | 465 | 406 | 435 | 414 | 437 |
| Result before losses | 467 | 568 | 583 | 614 | 508 | 530 | 413 | 407 | 319 |
| Loss on loans, guarantees etc. | 34 | 24 | 15 | 17 | 32 | 30 | 22 | 17 | 17 |
| Result before tax | 434 | 545 | 568 | 597 | 476 | 501 | 391 | 390 | 302 |
| Tax charge | 60 | 101 | 103 | 99 | 110 | 98 | 102 | 77 | 69 |
| Result investment held for sale, after tax | 0 | -1 | -1 | 1 | -4 | 31 | -4 | 7 | 27 |
| Net profit | 375 | 443 | 464 | 500 | 361 | 433 | 285 | 321 | 260 |