

Results from quarterly accounts

Group (NOKm)	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2015	2014	2014	2014	2014	2013	2013	2013	2013
Interest income	1,019	1,103	1,080	1,055	1,027	1,059	1,068	1,036	954
Interest expenses	552	618	617	625	615	624	634	633	611
Net interest	467	485	463	430	412	436	434	403	343
Commission income	306	323	314	326	318	323	323	323	262
Commission expenses	27	33	28	28	25	25	28	21	20
Other operating income	97	81	74	96	93	84	72	95	75
Commission income and other income	377	371	361	394	385	382	367	396	317
Dividends	0	5	0	14	46	0	11	30	0
Income from investment in related companies	129	144	170	131	82	98	120	36	101
Net return on financial investments	69	-58	1	56	129	58	5	-17	61
Net return on financial investments	198	91	170	201	257	156	135	49	162
Total income	1,042	947	993	1,026	1,055	974	937	849	822
Staff costs	267	267	235	245	254	222	224	237	240
Administration costs	126	129	122	126	123	134	100	117	97
Other operating expenses	61	83	68	72	64	110	83	81	78
Total operating expenses	454	479	425	443	441	465	406	435	414
Result before losses	588	467	568	583	614	508	530	413	407
Loss on loans, guarantees etc.	22	34	24	15	17	32	30	22	17
Result before tax	567	434	545	568	597	476	501	391	390
Tax charge	126	60	101	103	99	110	98	102	77
Result investment held for sale, after tax	0	0	-1	-1	1	-4	31	-4	7
Net profit	441	375	443	464	500	361	433	285	321