

## Results from quarterly accounts

Group (NOKm)	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q
	2015	2015	2014	2014	2014	2014	2013	2013	2013
Interest income	992	1,019	1,103	1,080	1,055	1,027	1,059	1,068	1,036
Interest expenses	525	552	618	617	625	615	624	634	633
<b>Net interest</b>	<b>467</b>	<b>467</b>	<b>485</b>	<b>463</b>	<b>430</b>	<b>412</b>	<b>436</b>	<b>434</b>	<b>403</b>
Commission income	313	306	323	314	326	318	323	323	323
Commission expenses	32	27	33	28	28	25	25	28	21
Other operating income	132	97	81	74	96	93	84	72	95
<b>Commission income and other income</b>	<b>413</b>	<b>377</b>	<b>371</b>	<b>361</b>	<b>394</b>	<b>385</b>	<b>382</b>	<b>367</b>	<b>396</b>
Dividends	22	0	5	0	14	46	0	11	30
Income from investment in related companies	120	129	144	170	131	82	98	120	36
Net return on financial investments	23	69	-58	1	56	129	58	5	-17
<b>Net return on financial investments</b>	<b>165</b>	<b>198</b>	<b>91</b>	<b>170</b>	<b>201</b>	<b>257</b>	<b>156</b>	<b>135</b>	<b>49</b>
<b>Total income</b>	<b>1,044</b>	<b>1,042</b>	<b>947</b>	<b>993</b>	<b>1,026</b>	<b>1,055</b>	<b>974</b>	<b>937</b>	<b>849</b>
Staff costs	283	267	267	235	245	254	222	224	237
Administration costs	147	126	129	122	126	123	134	100	117
Other operating expenses	66	61	83	68	72	64	110	83	81
<b>Total operating expenses</b>	<b>496</b>	<b>454</b>	<b>479</b>	<b>425</b>	<b>443</b>	<b>441</b>	<b>465</b>	<b>406</b>	<b>435</b>
<b>Result before losses</b>	<b>548</b>	<b>588</b>	<b>467</b>	<b>568</b>	<b>583</b>	<b>614</b>	<b>508</b>	<b>530</b>	<b>413</b>
Loss on loans, guarantees etc.	35	22	34	24	15	17	32	30	22
<b>Result before tax</b>	<b>513</b>	<b>567</b>	<b>434</b>	<b>545</b>	<b>568</b>	<b>597</b>	<b>476</b>	<b>501</b>	<b>391</b>
Tax charge	83	126	60	101	103	99	110	98	102
Result investment held for sale, after tax	-0	-0	0	-1	-1	1	-4	31	-4
<b>Net profit</b>	<b>430</b>	<b>441</b>	<b>375</b>	<b>443</b>	<b>464</b>	<b>500</b>	<b>361</b>	<b>433</b>	<b>285</b>