

Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2015	2015	2015	2014	2014	2014	2014	2013	2013
Interest income	1,058	992	1,019	1,103	1,080	1,055	1,027	1,059	1,068
Interest expenses	593	525	552	618	617	625	615	624	634
Net interest	466	467	467	485	463	430	412	436	434
Commission income	317	313	306	323	314	326	318	323	323
Commission expenses	38	32	27	33	28	28	25	25	28
Other operating income	99	132	97	81	74	96	93	84	72
Commission income and other income	378	413	377	371	361	394	385	382	367
Dividends	0	22	0	5	0	14	46	0	11
Income from investment in related companies	78	120	129	144	170	131	82	98	120
Net return on financial investments	-91	23	69	-58	1	56	129	58	5
Net return on financial investments	-13	165	198	91	170	201	257	156	135
Total income	831	1,044	1,042	947	993	1,026	1,055	974	937
Staff costs	264	283	267	267	235	245	254	222	224
Administration costs	137	147	126	129	122	126	123	134	100
Other operating expenses	65	66	61	83	68	72	64	110	83
Total operating expenses	466	496	454	479	425	443	441	465	406
Result before losses	364	548	588	467	568	583	614	508	530
Loss on loans, guarantees etc.	56	35	22	34	24	15	17	32	30
Result before tax	309	513	567	434	545	568	597	476	501
Tax charge	61	83	126	60	101	103	99	110	98
Result investment held for sale, after tax	0	-0	-0	0	-1	-1	1	-4	31
Net profit	248	430	441	375	443	464	500	361	433