

Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2015	2015	2015	2015	2014	2014	2014	2014	2013
Interest income	962	1,058	992	1,019	1,103	1,080	1,055	1,027	1,059
Interest expenses	489	593	525	552	618	617	625	615	624
Net interest	473	466	467	467	485	463	430	412	436
Commission income	309	317	313	306	323	314	326	318	323
Commission expenses	38	38	32	27	33	28	28	25	25
Other operating income	107	99	132	97	81	74	96	93	84
Commission income and other income	378	378	413	377	371	361	394	385	382
Dividends	3	0	22	0	5	0	14	46	0
Income from investment in related companies	121	78	120	129	144	170	131	82	98
Net return on financial investments	-15	-91	23	69	-58	1	56	129	58
Net return on financial investments	109	-13	165	198	91	170	201	257	156
Total income	959	831	1,044	1,042	947	993	1,026	1,055	974
Staff costs	280	264	283	267	267	235	245	254	222
Administration costs	157	137	147	126	129	122	126	123	134
Other operating expenses	78	65	66	61	83	68	72	64	110
Total operating expenses	515	466	496	454	479	425	443	441	465
Result before losses	444	364	548	588	467	568	583	614	508
Loss on loans, guarantees etc.	56	56	35	22	34	24	15	17	32
Result before tax	388	309	513	567	434	545	568	597	476
Tax charge	100	61	83	126	60	101	103	99	110
Result investment held for sale, after tax	-0	0	-0	-0	0	-1	-1	1	-4
Net profit	287	248	430	441	375	443	464	500	361