

Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2016	2016	2016	2015	2015	2015	2015	2014	2014
Interest income	874	896	910	962	1,058	992	1,019	1,103	1,080
Interest expenses	425	424	441	489	593	525	552	618	617
Net interest	449	472	469	473	466	467	467	485	463
Commission income	326	331	295	309	317	313	306	323	314
Commission expenses	34	36	28	38	38	32	27	33	28
Other operating income	120	154	134	107	99	132	97	81	74
Commission income and other income	412	448	401	378	378	413	377	371	361
Dividends	13	73	0	3	0	22	0	5	0
Income from investment in related companies	103	127	119	121	78	120	129	144	170
Net return on financial investments	157	71	53	-15	-91	23	69	-58	1
Net return on financial investments	274	271	172	109	-13	165	198	91	170
Total income	1,134	1,191	1,042	959	831	1,044	1,042	947	993
Staff costs	294	318	295	280	264	283	267	267	235
Other operating expenses	210	209	194	235	203	213	186	212	190
Total operating expenses	504	528	489	515	466	496	454	479	425
Result before losses	630	664	553	444	364	548	588	467	568
Loss on loans, guarantees etc.	130	118	170	56	56	35	22	34	24
Result before tax	500	546	383	388	309	513	567	434	545
Tax charge	85	85	72	100	61	83	126	60	101
Result investment held for sale, after tax	-1	-1	-0	-0	0	-0	-0	0	-1
Net profit	414	460	311	287	248	430	441	375	443