

Results from quarterly accounts

Group (NOKm)	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q
	2016	2016	2016	2016	2015	2015	2015	2015	2014
Interest income	917	874	896	910	962	1,058	992	1,019	1,103
Interest expenses	424	425	424	441	489	593	525	552	618
Net interest	493	449	472	469	473	466	467	467	485
Commission income	300	326	331	295	309	317	313	306	323
Commission expenses	35	34	36	28	38	38	32	27	33
Other operating income	149	120	154	134	107	99	132	97	81
Commission income and other income	414	412	448	401	378	378	413	377	371
Dividends	1	13	73	0	3	0	22	0	5
Income from investment in related companies	74	103	127	119	121	78	120	129	144
Net return on financial investments	153	157	71	53	-15	-91	23	69	-58
Net return on financial investments	228	274	271	172	109	-13	165	198	91
Total income	1,134	1,134	1,191	1,042	959	831	1,044	1,042	947
Staff costs	251	294	318	295	280	264	283	267	267
Other operating expenses	231	210	209	194	235	203	213	186	212
Total operating expenses	482	504	528	489	515	466	496	454	479
Result before losses	652	630	664	553	444	364	548	588	467
Loss on loans, guarantees etc.	99	130	118	170	56	56	35	22	34
Result before tax	553	500	546	383	388	309	513	567	434
Tax charge	99	85	85	72	100	61	83	126	60
Result investment held for sale, after tax	7	-1	-1	-0	-0	0	-0	-0	0
Net profit	462	414	460	311	287	248	430	441	375