

## Results from quarterly accounts

Group (NOKm)	1Q	4Q	3Q	2Q	1Q	4Q	3Q	2Q	1Q
	2018	2017	2017	2017	2017	2016	2016	2016	2016
Interest income	962	989	959	945	931	917	874	896	910
Interest expenses	394	400	389	413	398	413	414	412	429
<b>Net interest</b>	<b>568</b>	<b>589</b>	<b>570</b>	<b>532</b>	<b>533</b>	<b>504</b>	<b>460</b>	<b>483</b>	<b>481</b>
Commission income	339	372	360	349	308	300	326	331	295
Commission expenses	36	49	46	38	35	35	34	36	28
Other operating income	239	206	168	227	182	149	120	154	134
<b>Commission income and other income</b>	<b>542</b>	<b>529</b>	<b>482</b>	<b>538</b>	<b>455</b>	<b>414</b>	<b>412</b>	<b>448</b>	<b>401</b>
Dividends	2	0	1	3	1	1	13	73	0
Income from investment in related companies	79	147	126	94	71	74	103	127	119
Net return on financial investments	99	108	108	35	66	153	157	71	53
<b>Net return on financial investments</b>	<b>180</b>	<b>256</b>	<b>235</b>	<b>131</b>	<b>138</b>	<b>228</b>	<b>274</b>	<b>271</b>	<b>172</b>
<b>Total income</b>	<b>1,290</b>	<b>1,374</b>	<b>1,287</b>	<b>1,202</b>	<b>1,126</b>	<b>1,146</b>	<b>1,145</b>	<b>1,203</b>	<b>1,054</b>
Staff costs	403	362	357	362	345	251	294	318	295
Other operating expenses	241	255	225	236	227	231	210	209	194
<b>Total operating expenses</b>	<b>645</b>	<b>618</b>	<b>582</b>	<b>598</b>	<b>571</b>	<b>482</b>	<b>504</b>	<b>528</b>	<b>489</b>
<b>Result before losses</b>	<b>645</b>	<b>756</b>	<b>705</b>	<b>604</b>	<b>555</b>	<b>664</b>	<b>641</b>	<b>675</b>	<b>565</b>
Loss on loans, guarantees etc.	48	78	88	86	89	99	130	118	170
<b>Result before tax</b>	<b>596</b>	<b>678</b>	<b>617</b>	<b>518</b>	<b>466</b>	<b>565</b>	<b>512</b>	<b>558</b>	<b>395</b>
Tax charge	131	122	118	111	99	102	87	88	75
Result investment held for sale, after tax	1	-4	-0	3	-0	7	-1	-1	-0
<b>Net profit</b>	<b>466</b>	<b>553</b>	<b>500</b>	<b>409</b>	<b>367</b>	<b>470</b>	<b>423</b>	<b>468</b>	<b>320</b>