

Results from quarterly accounts

Group (NOKm)	3Q	2Q	1Q	4Q	3Q	2Q	1Q	4Q	3Q
	2018	2018	2018	2017	2017	2017	2017	2016	2016
Interest income	1,025	989	962	989	959	945	931	917	874
Interest expenses	414	408	394	400	389	413	398	413	414
Net interest	610	581	568	589	570	532	533	504	460
Commission income	344	361	339	372	360	349	308	300	326
Commission expenses	45	45	36	49	46	38	35	35	34
Other operating income	186	291	239	206	168	227	182	149	120
Commission income and other income	486	607	542	529	482	538	455	414	412
Dividends	0	4	2	0	1	3	1	1	13
Income from investment in related companies	105	102	79	147	126	94	71	74	103
Net return on financial investments	77	195	99	108	108	35	66	153	157
Net return on financial investments	182	300	180	256	235	131	138	228	274
Total income	1,277	1,488	1,290	1,374	1,287	1,202	1,126	1,146	1,145
Staff costs	376	413	403	362	357	362	345	251	294
Other operating expenses	240	248	241	255	225	236	227	231	210
Total operating expenses	616	661	645	618	582	598	571	482	504
Result before losses	661	827	645	756	705	604	555	664	641
Loss on loans, guarantees etc.	69	78	48	78	88	86	89	99	130
Result before tax	592	748	596	678	617	518	466	565	512
Tax charge	119	156	131	122	118	111	99	102	87
Result investment held for sale, after tax	6	150	1	-4	-0	3	-0	7	-1
Net profit	480	743	466	553	500	409	367	470	423