

Income statement

Parent Bank			(NOK million)	Notes	Group		
2009	2010	2011			2011	2010	2009
3,314	3,226	3,713	Interest income	5,6	3,780	3,315	3,416
2,142	2,110	2,502	Interest expenses	5,6	2,499	2,105	2,137
1,172	1,116	1,211	Net interest income		1,281	1,210	1,279
524	573	544	Fee and commission income	5,7	778	766	706
78	74	75	Fee and commission expenses	5,7	83	81	84
17	24	39	Other operating income	5,7	224	170	134
463	524	508	Net fee and commission income and other operating income		919	855	756
163	191	260	Dividends	8,37	36	43	6
-	-	-	Income from associates and joint ventures	8,24	290	249	349
294	221	177	Net return on financial investments	8	262	197	287
457	411	437	Net return on financial investments		588	490	642
2,092	2,051	2,156	Total income		2,789	2,555	2,677
536	376	528	Staff costs	9,10,33	810	583	725
453	449	560	Other operating expenses	10,27	672	557	528
988	825	1,089	Operating expenses		1,482	1,140	1,253
1,104	1,226	1,068	Result before losses		1,306	1,414	1,424
254	108	12	Loss on loans, guarantees etc.	15	27	132	277
850	1,118	1,055	Profit before income tax		1,279	1,282	1,147
180	235	235	Tax charge	11	255	260	210
669	882	820	Profit for the year		1,024	1,022	937
			Majority interests		1,016	1,017	931
			Minority interests		8	5	6
			Profit per ECC, in NOK		6.61	6.43	6.73
			Diluted profit per ECC, in NOK		6.56	6.40	6.69

Other comprehensive income

2009	2010	2011	(NOK million)	2011	2010	2009
669	882	820	Net profit	1,024	1,022	937
-	-	-	Available-for-sale financial assets	-6	7	-
-	-	-	Share of other comprehensive income of associates and joint venture	-19	-29	16
-	-	-	Other comprehensive income	-25	-22	16
669	882	820	Total comprehensive income	999	1,000	953
			Majority share of comprehensive income	991	994	947
			Minority interest of comprehensive income	8	5	6