

## Income statement

Parent bank		(NOK million)	Notes	Group	
2011	2012			2012	2011
3,824	3,904	Interest income	4,19	3,928	3,891
2,502	2,532	Interest expenses	4,19	2,451	2,499
<b>1,322</b>	<b>1,373</b>	<b>Net interest income</b>		<b>1,477</b>	<b>1,392</b>
544	707	Fee and commission income	4,2	968	778
75	86	Fee and commission expenses	4,2	96	83
39	51	Other operating income	4,2	267	224
<b>508</b>	<b>672</b>	<b>Net fee and commission income and other operating income</b>		<b>1,139</b>	<b>919</b>
260	290	Dividends	21,42	12	36
-	-	Income from associates and joint ventures	21,38	244	248
64	205	Net return on financial investments	21	195	150
<b>324</b>	<b>495</b>	<b>Net return on financial investments</b>		<b>451</b>	<b>434</b>
<b>2,154</b>	<b>2,540</b>	<b>Total income</b>		<b>3,067</b>	<b>2,745</b>
528	618	Staff costs	22,23,24	924	810
560	587	Other operating expenses	23,32	730	672
<b>1,089</b>	<b>1,206</b>	<b>Operating expenses</b>		<b>1,654</b>	<b>1,482</b>
<b>1,066</b>	<b>1,334</b>	<b>Result before losses</b>		<b>1,414</b>	<b>1,263</b>
12	51	Loss on loans, guarantees etc.	11	58	27
<b>1,053</b>	<b>1,283</b>	<b>Profit before income tax</b>		<b>1,355</b>	<b>1,236</b>
235	262	Tax charge	25	295	255
2	4	Result investment held for sale, after tax		16	43
<b>820</b>	<b>1,025</b>	<b>Profit for the year</b>		<b>1,077</b>	<b>1,024</b>
		Majority share		1,068	1,016
		Minority interests		9	8
		Profit per ECC, in NOK		5.25	6.11
		Diluted profit per ECC, in NOK		5.21	6.06

## Other comprehensive income

2011	2012	(NOK million)	2012	2011
820	1,025	Net profit	1,077	1,024
-	-	Available-for-sale financial assets	12	-6
-	-	Share of other comprehensive income of associates and joint venture	10	-19
-	-	Other comprehensive income	22	-25
<b>820</b>	<b>1,025</b>	<b>Total comprehensive income</b>	<b>1,099</b>	<b>999</b>
		Majority share of comprehensive income	1,090	991
		Minority interest of comprehensive income	9	8