

Profit and loss accounts

For the year ended 31 December 2010

	Note	Group 2010 ¥million
Gross earnings		56,745
Interest and similar income	3	34,359
Interest and similar expense	4	(7,989)
Net interest income		26,370
Fee and commission income	5	19,345
Fee and commission expense		(362)
Net fee and commission income		18,983
Foreign exchange income		2,658
Income from investments	6	132
Other income		251
Operating income		48,394
Operating expenses	7	(34,246)
Provision for losses	14	(620)
Profit before tax		13,528
Taxation	8	(4,073)
Profit after tax		9,455
Non-controlling interest	26	(653)
Profit attributable to the group/bank		8,802
Appropriated as follows:		
Transfer to statutory reserve	28	1,450
Transfer to retained earnings	28	7,352
		8,802
Earnings per share (basic/diluted)	32	50 k
Dividend per share (proposed/paid)	31	39 k

The accounting policies on pages 79 to 84 and notes on pages 88 to 118 form an integral part of these financial s

Group 2009 Nmillion	Bank 2010 Nmillion	Bank 2009 Nmillion
59,781	48,934	52,850
40,920	33,808	39,952
(15,813)	(8,012)	(15,870)
25,107	25,796	24,082
13,852	10,531	7,532
(145)	(295)	(145)
13,707	10,236	7,387
4,169	2,658	4,149
274	1,917	1,034
566	20	183
43,823	40,627	36,835
(28,623)	(29,820)	(24,836)
(4,858)	(620)	(4,858)
10,342	10,187	7,141
(2,204)	(2,376)	(883)
8,138	7,811	6,258
(490)	-	-
7,648	7,811	6,258
1,147	1,172	939
6,501	6,639	5,319
7,648	7,811	6,258
43 k	42 k	33 k
30 k	39 k	30 k

statements.