

## Note 3 - Account by business line

For the subsidiaries the figures refer to the respective company accounts, while for joint ventures incorporated by the equity method the Group's profit share is stated, after tax, as well as book value of the investment at group level.

Group 30 June 2018

				SB1-	SB1				
		SB1-		Finans	Regnskaps-	SB1	BN		
RM	CM	Markets	EM 1	MN	huset SMN	Gruppen	Bank	Uncollated	Total
498	477	-7	2	131	-0	-	-	48	1,149
86	64	-	-	-	-	-	-	-151	-
584	541	-7	2	131	-0	-	-	-102	1,149
397	98	245	261	30	253	-	-	-135	1,149
0	4	58	-	-	-	117	51	401	632
981	643	296	263	162	252	117	51	163	2,929
398	187	260	245	75	208	-	-	-67	1,306
583	456	36	18	87	44	117	51	230	1,622
10	102	-	-	15	-	-	-	-1	127
573	354	36	18	72	44	117	51	231	1,496
13.2 %	10.8 %								14.4 %
108,702	39,452	-	-	7,304	-	-	-	-668	154,790
-37,304	-1,699	-	-	-	-	-	-	-	-39,003
-67	-997	-	-	-39	-	-	-	0	-1,103
138	3,291	2,970	1,656	17	395	1,396	1,197	33,842	44,901
71,471	40,094	2,970	1,656	7,282	395	1,396	1,197	33,123	159,584
40.372	38.390	-	-	_	_	_	_	1.581	80,343
-	-	2.970	1.656	7.282	395	1.396	1.197	•	79,241
71,471		2,970	,	7,282	395		1,197		159,584
	498 86 584 397 0 981 398 583 10 573 13.2 % 108,702 -37,304 -67 138 71,471 40,372 31,099	498 477 86 64 584 541 397 98 0 4 981 643 398 187 583 456 10 102 573 354 13.2 % 10.8 %  108,702 39,452 -37,304 -1,699 -67 -997 138 3,291 71,471 40,094  40,372 38,390 31,099 1,704	RM         CM Markets           498         477         -7           86         64         -           584         541         -7           397         98         245           0         4         58           981         643         296           398         187         260           583         456         36           10         102         -           573         354         36           13.2 %         10.8 %         -           -37,304         -1,699         -           -67         -997         -           138         3,291         2,970           71,471         40,094         2,970           40,372         38,390         -           31,099         1,704         2,970	RM         CM Markets         EM 1           498         477         -7         2           86         64         -         -           584         541         -7         2           397         98         245         261           0         4         58         -           981         643         296         263           398         187         260         245           583         456         36         18           10         102         -         -           573         354         36         18           13.2 %         10.8 %         -         -           108,702         39,452         -         -           -37,304         -1,699         -         -           -67         -997         -         -           138         3,291         2,970         1,656           71,471         40,094         2,970         1,656           40,372         38,390         -         -           31,099         1,704         2,970         1,656	RM         CM         Markets         EM 1         MN           498         477         -7         2         131           86         64         -         -         -           584         541         -7         2         131           397         98         245         261         30           0         4         58         -         -           981         643         296         263         162           398         187         260         245         75           583         456         36         18         87           10         102         -         -         15           573         354         36         18         72           13.2%         10.8%         7         -         7,304           -37,304         -1,699         -         -         -39           138         3,291         2,970         1,656         17           71,471         40,094         2,970         1,656         7,282           40,372         38,390         -         -         -         -         -           31,099	RM         CM         Markets         EM 1         MN         huset SMN           498         477         -7         2         131         -0           86         64         -         -         -         -           584         541         -7         2         131         -0           397         98         245         261         30         253           0         4         58         -         -         -           981         643         296         263         162         252           398         187         260         245         75         208           583         456         36         18         87         44           10         102         -         -         15         -           573         354         36         18         72         44           13.2 %         10.8 %         7         5         2           108,702         39,452         -         -         7,304         -           -37,304         -1,699         -         -         -         -      -67         -997         -         - </td <td>RM         CM Markets         EM1 Monitarial Monitaria Monitari</td> <td>RM         CM         Markets         EM 1         MN         huset SMN huset</td> <td>RM         CM         Markets         EM1         MN         huset SMN         Gruppen         Bank         Uncollated           498         477         -7         2         131         -0         -         -         48           86         64          -         -         -         -         -         -151           584         541         -7         2         131         -0         -         -         -151           584         541         -7         2         131         -0         -         -         -102           397         98         245         261         30         253         -         -         -135           0         4         58         -         -         -         -         117         51         401           981         643         296         263         162         252         117         51         163           398         187         260         245         75         208         -         -         -         -         -         -         -         -         -         -         -         -         -         -&lt;</td>	RM         CM Markets         EM1 Monitarial Monitaria Monitari	RM         CM         Markets         EM 1         MN         huset SMN huset	RM         CM         Markets         EM1         MN         huset SMN         Gruppen         Bank         Uncollated           498         477         -7         2         131         -0         -         -         48           86         64          -         -         -         -         -         -151           584         541         -7         2         131         -0         -         -         -151           584         541         -7         2         131         -0         -         -         -102           397         98         245         261         30         253         -         -         -135           0         4         58         -         -         -         -         117         51         401           981         643         296         263         162         252         117         51         163           398         187         260         245         75         208         -         -         -         -         -         -         -         -         -         -         -         -         -         -<



Group 30 June 2017

					SB1	SB1				
Profit and loss account					<b>Finans</b>	Regnskaps-	SB1	BN		
(NOKm)	RM	CM	Markets	EM 1	MN	huset SMN	Gruppen	Bank	Uncollated	Total
Net interest	470	488	-4	1	106	-1	-	-	-16	1,043
Interest from allocated capital	59	56	-	-	-	-	-	-	-115	-
Total interest income	529	544	-4	1	106	-1	-	-	-131	1,043
Commission income and										
other income	364	96	156	254	27	210	-	-	-115	993
Net return on financial										
investments **)	0	5	35	-	-	-	134	48	50	272
Total income	894	645	186	255	133	210	134	48	-196	2,308
Total operating expenses	391	194	170	235	67	174	-	-	-61	1,169
Ordinary operating profit	503	451	16	20	66	36	134	48	-135	1,139
Loss on loans, guarantees										
etc.	1	166	-	-	8	-	-	-	-0	175
Result before tax including										
held for sale	501	286	16	20	58	36	134	48	-135	964
Post-tax return on equity*)	16.2 %	9.5 %								9.9 %
Balance (NOKm)										
Loans and advances to										
customers	98,262	39,895	-	-	6,207	-	-	-	-564	143,800
Adv. of this to SpareBank 1										
Boligkreditt	-34,345	-2,097	-	-	-	-	-	-	-0	-36,442
Individual allowance for									_	
impairment on loan	-20	-584	-	-	-13	-	-	-	-2	-619
Group allowance for	00	040			00				00	054
impairment on loan	-90	-218	4 045	4 500	-23	-	4.070	4 400	-20	-351
Other assets	177	2,486	1,915		31	323	1,379	1,103	34,137	43,061
Total assets	63,984	39,483	1,915	1,509	6,202	323	1,379	1,103	33,550	149,449
Deposits to customers	37,437	37,669	_	_	_	_	_	_	453	75,559
Other liabilities and equity	26,547	1,814	1,915	1,509	6,202	323	1,379	1,103	33,097	73,891
Total liabilities and equity	63,984	39,483		1,509	6,202	323	1,379	1,103		149,449
Total habilites and equity	03,304	J3,40J	1,913	1,508	0,202	523	1,3/9	1,103	JJ,JJU	143,443

<sup>\*)</sup> Calculation of capital employed in Retail Banking and Corporate Banking is based on regulatory capital. This capital is grossed up to 15.0 percent to be in line with the capital plan.



**) Specification of net return on financial investments incl. Investment held for sale (NOKm)	30 June 2018	30 June 2017
Dividends	6	4
Capital gains shares	268	9
Gain/(loss) on derivatives	142	22
Gain/(loss) on other financial instruments at fair value (FVO)	12	15
Foreign exchange gain/(loss)	26	19
Gain/(loss) on sertificates and bonds	-36	58
Gains/(Loss) on shares and share derivatives at SpareBank 1 Markets	37	25
Gain/(loss) on financial instruments related to hedging	-6	-48
Net return on financial instruments	444	100
SpareBank 1 Gruppen	117	134
SpareBank 1 Boligkreditt	-5	-37
SpareBank 1 Næringskreditt	8	13
BN Bank	53	50
SpareBank 1 Kredittkort	11	7
SpareBank 1 Betaling	-6	-
Other companies	4	<u>-</u>
Income from investment in associates and joint ventures	182	167
Total net return on financial investments	631	272
Fair value hedging		
Changes in fair value on hedging instrument	-115	-177
Changes in fair value on hedging item	109	129
Net Gain or Loss from hedge accounting	-6	-48