

Note 3 - Account by business line

Group 30 Sept 2012

Profit and loss account (NOK million)	RM	CM	Markets	EM 1	SMN Finans	Allegro	SMN Regnskap	Uncollated	Total
Net interest	399	653	-10	2	88	0	0	-53	1,079
Allocated	9	74	3	-	-	-	-	-86	-
Total interest income	408	726	-8	2	88	0	0	-138	1,079
Commission income and other income	332	97	14	255	-3	8	78	37	818
Net return on financial investments **)	1	25	63	-	-	-	2	313	403
Total income *)	740	848	69	258	85	8	80	212	2,300
Total operating expenses	488	290	68	200	38	10	68	54	1,217
Ordinary operating profit	252	558	2	57	47	-3	13	157	1,084
Loss on loans, guarantees etc.	3	35	-	-	4	-	-	-	42
Result before tax	249	524	2	57	43	-3	13	157	1,042
Post-tax return on equity	19.5 %	13.1 %	0.6 %						12.1 %
Balance (NOK million)									
Loans and advances to customers	56,916	41,080	-	-	3,106	-	-	2,172	103,274
Adv. of this to SpareBank 1 Boligkreditt	-26,984	-934	-	-	-	-	-	-	-27,917
Individual allowance for impairment on loan	-31	-106	-	-	-12	-	-	-	-148
Group allowance for impairment on loan	-	-	-	-	-16	-	-	-278	-295
Other assets	200	578	-	86	-2,946	-1	13	37,796	35,726
Total assets	30,101	40,618	-	86	132	-1	13	39,690	110,640
Deposits to customers	22,335	24,910	-	-	-	28	12	3,551	50,836
Other liabilities and equity	7,767	15,708	-	86	132	-29	2	36,139	59,804
Total liabilities	30,101	40,618	-	86	132	-1	13	39,690	110,640

Group 30 Sept 2011

Profit and loss account (NOK million)	Group 30 Sept 2011								
	RM	CM	Markets	EM 1	SMN Finans	Allegro	SMN Regnskap	Uncollated	Total
Net interest	385	584	9	4	71	1	-0	-2	1,053
Allocated	14	96	4	-	-	-	-	-115	-
Total interest income	400	680	13	4	71	1	-0	-116	1,053
Commission income and other income	264	100	16	226	-1	9	54	20	687
Net return on financial investments (**)	5	26	41	-0	-	-	0	205	276
Total income *)	668	806	70	230	70	10	54	109	2,017
Total operating expenses	457	256	59	174	35	13	49	27	1,070
Ordinary operating profit	211	550	10	55	34	-3	5	84	947
Loss on loans, guarantees etc.	7	-17	-	-	12	-	-	4	1
Result before tax	205	567	10	55	23	-3	5	85	946
Post-tax return on equity	18.6 %	14.6 %	5.6 %						12.5 %
Balance (NOK million)									
Loans and advances to customers	50,730	37,499	-	-	2,942	-	-3	1,503	92,671
Adv. of this to SpareBank 1 Boligkreditt	-20,132	-245	-	-	-	-	-	-724	-21,101
Individual allowance for impairment on loan	-31	-103	-	-	-24	-	-	-1	-159
Group allowance for impairment on loan	-	-	-	-	-16	-	-	-273	-290
Other assets	184	202	-	151	-2,476	17	21	30,789	28,888
Total assets	30,751	37,353	-	151	425	17	18	31,292	100,007
Deposits to customers	20,519	23,932	-	-	-	-	-	1,572	46,023
Other liabilities and equity	10,231	13,422	-	151	425	17	21	29,718	53,985
Total liabilities	30,751	37,353	-	151	425	17	18	31,292	100,007

*) A portion of capital market income (Markets) is distributed on RM and CM

***) Specification of net return on financial investments (NOKm)	30 Sept 2012	30 Sept 2011
Income from investment in related companies	234	171
adv. of this from SpareBank1 Gruppen	104	50
adv. of this from BN Bank ASA	41	73
adv. of this from Bank 1 Oslo Akershus AS	34	14
adv. of this SpareBank 1 Boligkreditt	37	15
adv. of this SpareBank 1 Næringskreditt	8	6
adv. of this Polaris Media	18	21
Net gain and dividends on securities	19	66
adv. of this from SpareBank 1 SMN Invest	14	51
Net gain on bonds	56	-17
Net gain on trading and derivatives SMN Markets	95	56
Net return on financial investments	403	276