

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 2017

Profit and loss account (NOKm)	RM	CM	SB1		SB1	SB1	SB1	BN	BN	Total
			Markets	EM 1	Finans	Regnskaps-				
					MN	huset SMN		Bank		
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 SB1 Boligkreditt and SB1 Næringskreditt	-34,345	-2,097	-	-	-	-	-	-	-0	-36,442
Individual allowance for impairment on loan	-20	-584	-	-	-13	-	-	-	-2	-619
Group allowance for impairment on loan	-90	-218	-	-	-23	-	-	-	-20	-351
Other assets	177	2,486	1,915	1,509	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	63,984	39,483	1,915	1,509	6,202	323	1,379	1,103	33,550	149,449

Group 30 June 2016

Profit and loss account (NOKm)	RM	CM	Markets	EM 1	SB1	SB1	SB1	BN	Uncollated	Total
					Finans	Regnskaps-				
					MN	huset SMN	Gruppen	Bank		
Net interest	449	471	-4	2	88	-0	-	-	-64	942
Interest from allocated capital	25	20	-	-	-	-	-	-	-46	-
Total interest income	474	492	-4	2	88	-0	-	-	-110	942
Commission income and other income	338	97	108	216	-5	126	-	-	-30	849
Net return on financial investments (**)	0	6	33	-	-	-	141	51	211	441
Total income	812	594	136	217	83	126	141	51	71	2,232
Total operating expenses	401	182	129	174	29	100	-	-	2	1,016
Ordinary operating profit	412	412	7	43	54	26	141	51	71	1,217
Loss on loans, guarantees etc.	7	274	2	-	6	-	-	-	-1	287
Result before tax including held for sale	405	138	5	43	48	26	141	51	71	928
Post-tax return on equity*)	13.3 %	2.4 %								10.9 %
Balance (NOKm)										
Loans and advances to customers	89,299	37,454	-	-	4,933	-	-	-	896	132,583
Adv. of this to SpareBank 1 Boligkreditt	-33,044	-1,749	-	-	-	-	-	-	0	-34,793
Individual allowance for impairment on loan	-23	-379	-	-	-8	-	-	-	-2	-412
Group allowance for impairment on loan	-95	-304	-	-	-19	-	-	-	1	-418
Other assets	213	7	1,604	296	13	220	1,508	1,153	39,172	44,185
Total assets	56,349	35,029	1,604	296	4,919	220	1,508	1,153	40,066	141,145
Deposits to customers	35,457	31,511	-	-	-	-	-	-	63	67,031
Other liabilities and equity	20,892	3,519	1,604	296	4,919	220	1,508	1,153	40,003	74,114
Total liabilities	56,349	35,029	1,604	296	4,919	220	1,508	1,153	40,066	141,145

*) Calculation of capital employed in Retail Banking and Corporate Banking is based on regulatory capital. This capital is grossed up to 15.0(14.5) percent to be in line with the capital plan.

	30 June 2017	30 June 2016
**) Specification of net return on financial investments incl. Investment held for sale (NOKm)		
Dividends	4	74
Capital gains shares	34	69
Gain/(loss) on derivatives	-3	21
Gain/(loss) on other financial instruments at fair value (FVO)	15	20
Foreign exchange gain / (loss)	19	28
Gain/(Loss) on certificates and bonds	187	3
Gain/(loss) on financial instruments related to hedging	-152	-17
Net return on financial instruments	100	124
SpareBank 1 Gruppen	134	141
SpareBank 1 Boligkreditt	-37	22
SpareBank 1 Næringskreditt	13	15
BN Bank	50	51
SpareBank 1 Kredittkort	7	14
SpareBank 1 Mobilbetaling	-14	-9
Other companies	14	11
Income from investment in associates and joint ventures	167	244
Total net return on financial investments	272	441