

## 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 31 March 2017

Profit and loss account (NOKm)	RM	CM	SB1-		SB1-	SB1	SB1-	BN	Uncollated	Total
			Markets	EM 1	Finans MN	Regnskaps- huset SMN				
Net interest	228	246	-2	1	51	-1	-	-	-1	522
Interest from allocated capital	31	30	-	-	-	-	-	-	-60	-
<b>Total interest income</b>	<b>259</b>	<b>276</b>	<b>-2</b>	<b>1</b>	<b>51</b>	<b>-1</b>	<b>-</b>	<b>-</b>	<b>-61</b>	<b>522</b>
Commission income and other income	173	47	59	113	12	105	-	-	-55	455
Net return on financial investments **)	0	2	18	-	-	-	66	29	22	138
<b>Total income</b>	<b>432</b>	<b>325</b>	<b>75</b>	<b>114</b>	<b>63</b>	<b>104</b>	<b>66</b>	<b>29</b>	<b>-94</b>	<b>1,115</b>
<b>Total operating expenses</b>	<b>201</b>	<b>89</b>	<b>72</b>	<b>110</b>	<b>33</b>	<b>89</b>	<b>-</b>	<b>-</b>	<b>-23</b>	<b>571</b>
<b>Ordinary operating profit</b>	<b>230</b>	<b>237</b>	<b>2</b>	<b>4</b>	<b>30</b>	<b>15</b>	<b>66</b>	<b>29</b>	<b>-71</b>	<b>544</b>
Loss on loans, guarantees etc.	0	87	-	-	2	-	-	-	-0	89
<b>Result before tax including held for sale</b>	<b>230</b>	<b>150</b>	<b>2</b>	<b>4</b>	<b>28</b>	<b>15</b>	<b>66</b>	<b>29</b>	<b>-71</b>	<b>454</b>
<b>Post-tax return on equity*)</b>	<b>14.9 %</b>	<b>9.6 %</b>								<b>9.4 %</b>
<b>Balance (NOKm)</b>										
Loans and advances to customers	95,482	39,421	-	-	5,746	-	-	-	-611	140,038
Adv. of this to SB1 Boligkreditt and SB1 Næringskreditt	-33,919	-2,003	-	-	-	-	-	-	0	-35,921
Individual allowance for impairment on loan	-23	-528	-	-	-11	-	-	-	-2	-564
Group allowance for impairment on loan	-90	-218	-	-	-21	-	-	-	-20	-349
Other assets	167	192	1,867	1,002	10	288	1,543	1,217	32,552	38,838
<b>Total assets</b>	<b>61,618</b>	<b>36,863</b>	<b>1,867</b>	<b>1,002</b>	<b>5,725</b>	<b>288</b>	<b>1,543</b>	<b>1,217</b>	<b>31,919</b>	<b>142,042</b>
Deposits to customers	34,943	35,778	-	-	-	-	-	-	-545	70,176
Other liabilities and equity	26,675	1,086	1,867	1,002	5,725	288	1,543	1,217	32,464	71,866
<b>Total liabilities</b>	<b>61,618</b>	<b>36,863</b>	<b>1,867</b>	<b>1,002</b>	<b>5,725</b>	<b>288</b>	<b>1,543</b>	<b>1,217</b>	<b>31,919</b>	<b>142,042</b>

## Group 31 March 2016

Profit and loss account (NOKm)	RM	CM	Markets	SB1-		SB1- Regnskaps- huset SMN	SB1- Gruppen	BN- Bank	Uncollated	Total
				EM 1	MN					
Net interest	222	232	-2	1	43	-0	-	-	-26	469
Interest from allocated capital	14	12	-	-	-	-	-	-	-26	-
<b>Total interest income</b>	<b>236</b>	<b>243</b>	<b>-2</b>	<b>1</b>	<b>43</b>	<b>-0</b>	<b>-</b>	<b>-</b>	<b>-52</b>	<b>469</b>
Commission income and other income	166	49	59	86	-2	54	-	-	-11	401
Net return on financial investments (**)	0	2	10	-	-	-	61	20	79	172
<b>Total income</b>	<b>402</b>	<b>294</b>	<b>67</b>	<b>87</b>	<b>41</b>	<b>54</b>	<b>61</b>	<b>20</b>	<b>15</b>	<b>1,042</b>
<b>Total operating expenses</b>	<b>198</b>	<b>93</b>	<b>63</b>	<b>77</b>	<b>15</b>	<b>50</b>	<b>-</b>	<b>-</b>	<b>-6</b>	<b>489</b>
<b>Ordinary operating profit</b>	<b>204</b>	<b>202</b>	<b>5</b>	<b>10</b>	<b>26</b>	<b>4</b>	<b>61</b>	<b>20</b>	<b>22</b>	<b>553</b>
Loss on loans, guarantees etc.	9	158	2	-	3	-	-	-	-2	170
<b>Result before tax including held for sale</b>	<b>195</b>	<b>44</b>	<b>3</b>	<b>10</b>	<b>23</b>	<b>4</b>	<b>61</b>	<b>20</b>	<b>23</b>	<b>383</b>
<b>Post-tax return on equity*)</b>	<b>12.9 %</b>	<b>3.1 %</b>								<b>8.9 %</b>

## Balance (NOKm)

Loans and advances to customers	86,451	37,479	-	-	4,603	-	-	-	987	129,520
Adv. of this to SpareBank 1 Boligkreditt	-32,769	-1,421	-	-	-	-	-	-	0	-34,190
Individual allowance for impairment on loan	-34	-155	-	-	-8	-	-	-	-2	-198
Group allowance for impairment on loan	-95	-414	-	-	-18	-	-	-	1	-527
Other assets	213	8	1,669	283	8	145	1,705	1,180	34,528	39,739
<b>Total assets</b>	<b>53,767</b>	<b>35,497</b>	<b>1,669</b>	<b>283</b>	<b>4,585</b>	<b>145</b>	<b>1,705</b>	<b>1,180</b>	<b>35,515</b>	<b>134,345</b>
Deposits to customers	33,671	29,655	-	-	-	-	-	-	525	63,851
Other liabilities and equity	20,096	5,842	1,669	283	4,585	145	1,705	1,180	34,989	70,494
<b>Total liabilities</b>	<b>53,767</b>	<b>35,497</b>	<b>1,669</b>	<b>283</b>	<b>4,585</b>	<b>145</b>	<b>1,705</b>	<b>1,180</b>	<b>35,515</b>	<b>134,345</b>

\*) 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.

	31 Mar 2017	31 Mar 2016
**) Specification of net return on financial investments incl. Investment held for sale (NOKm)		
Capital gains/dividends, shares	2	3
Bonds and derivatives	34	25
Forex and fixed income business, Markets	31	26
<b>Net return on financial investments</b>	<b>67</b>	<b>53</b>
SpareBank 1 Gruppen	66	61
SpareBank 1 Boligkreditt	-24	24
SpareBank 1 Næringskreditt	8	8
BN Bank	29	20
SpareBank 1 Kredittkort	2	6
SpareBank 1 Mobilbetaling	-13	-
Other companies	3	-0
<b>Income from investment in associates and joint ventures</b>	<b>71</b>	<b>119</b>
<b>Total net return on financial investments</b>	<b>138</b>	<b>172</b>