

## 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 September 2018

Profit and loss account (NOKm)	RM	CM	SB1		SB1	SB1	SB1	BN	Uncollated	Total
			Markets	EM 1	Finans	Regnskaps-				
Net interest	768	730	-11	2	200	-0	-	-	70	1,759
Interest from allocated capital	132	98	-	-	-	-	-	-	-229	-
<b>Total interest income</b>	<b>900</b>	<b>827</b>	<b>-11</b>	<b>2</b>	<b>200</b>	<b>-0</b>	<b>-</b>	<b>-</b>	<b>-160</b>	<b>1,759</b>
Commission income and other income	590	150	337	389	46	337	-	-	-215	1,634
Net return on financial investments **)	0	15	75	-	-	-	189	70	470	820
<b>Total income</b>	<b>1,490</b>	<b>993</b>	<b>401</b>	<b>391</b>	<b>247</b>	<b>336</b>	<b>189</b>	<b>70</b>	<b>96</b>	<b>4,212</b>
<b>Total operating expenses</b>	<b>597</b>	<b>278</b>	<b>380</b>	<b>385</b>	<b>115</b>	<b>280</b>	<b>-</b>	<b>-</b>	<b>-113</b>	<b>1,922</b>
<b>Ordinary operating profit</b>	<b>893</b>	<b>714</b>	<b>21</b>	<b>6</b>	<b>131</b>	<b>57</b>	<b>189</b>	<b>70</b>	<b>209</b>	<b>2,290</b>
Loss on loans, guarantees etc.	18	153	-	-	24	-	-	-	0	196
<b>Result before tax including held for sale</b>	<b>874</b>	<b>561</b>	<b>21</b>	<b>6</b>	<b>107</b>	<b>57</b>	<b>189</b>	<b>70</b>	<b>209</b>	<b>2,094</b>
<b>Post-tax return on equity*)</b>	<b>13.1 %</b>	<b>10.8 %</b>								<b>13.3 %</b>
<b>Balance</b>										
Loans and advances to customers	111,207	39,716	-	-	7,546	-	-	-	-644	157,825
Adv. of this sold to SB1										
Boligkreditt and SB1										
Næringskreditt	-37,796	-1,986	-	-	-	-	-	-	-	-39,782
Allowance for credit losses	-96	-749	-	-	-44	-	-	-	-	-890
Other assets	123	2,434	3,212	1,534	16	384	1,469	1,216	32,043	42,184
<b>Total assets</b>	<b>73,438</b>	<b>39,167</b>	<b>3,212</b>	<b>1,534</b>	<b>7,519</b>	<b>384</b>	<b>1,469</b>	<b>1,216</b>	<b>31,398</b>	<b>159,337</b>
Deposits to customers	39,879	37,201	-	-	-	-	-	-	450	77,529
Other liabilities and equity	33,559	1,967	3,212	1,534	7,519	384	1,469	1,216	30,948	81,808
<b>Total liabilities and equity</b>	<b>73,438</b>	<b>39,167</b>	<b>3,212</b>	<b>1,534</b>	<b>7,519</b>	<b>384</b>	<b>1,469</b>	<b>1,216</b>	<b>31,398</b>	<b>159,337</b>

## Group 30 September 2017

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	728	730	-11	1	165	-1	-	-	23	1,636
Interest from allocated capital	92	84	-	-	-	-	-	-	-175	-
<b>Total interest income</b>	<b>819</b>	<b>814</b>	<b>-11</b>	<b>1</b>	<b>165</b>	<b>-1</b>	<b>-</b>	<b>-</b>	<b>-152</b>	<b>1,636</b>
Commission income and other income	576	151	239	371	41	285	-	-	-189	1,475
Net return on financial investments (**)	-	9	50	-	-	-	214	70	162	507
<b>Total income</b>	<b>1,396</b>	<b>974</b>	<b>279</b>	<b>373</b>	<b>206</b>	<b>284</b>	<b>214</b>	<b>70</b>	<b>-179</b>	<b>3,618</b>
<b>Total operating expenses</b>	<b>598</b>	<b>276</b>	<b>289</b>	<b>360</b>	<b>101</b>	<b>239</b>	<b>-</b>	<b>-</b>	<b>-111</b>	<b>1,751</b>
<b>Ordinary operating profit</b>	<b>798</b>	<b>699</b>	<b>-10</b>	<b>12</b>	<b>105</b>	<b>45</b>	<b>214</b>	<b>70</b>	<b>-68</b>	<b>1,867</b>
Loss on loans, guarantees etc.	3	249	-	-	12	-	-	-	-	263
<b>Result before tax including held for sale</b>	<b>796</b>	<b>450</b>	<b>-10</b>	<b>12</b>	<b>94</b>	<b>45</b>	<b>214</b>	<b>70</b>	<b>-68</b>	<b>1,604</b>
<b>Post-tax return on equity*)</b>	<b>16.3 %</b>	<b>10.1 %</b>								<b>10.8 %</b>
<b>Balance</b>										
Loans and advances to customers	100,745	40,419	-	-	6,502	-	-	-	-520	147,146
Adv. of this sold to SpareBank 1 Boligkreditt	-34,361	-2,090	-	-	-	-	-	-	-	-36,451
Individual allowance for impairment on loan	-20	-665	-	-	-12	-	-	-	-2	-700
Group allowance for impairment on loan	-90	-218	-	-	-23	-	-	-	-15	-346
Other assets	157	928	2,076	899	15	307	1,460	1,126	30,297	37,265
<b>Total assets</b>	<b>66,430</b>	<b>38,374</b>	<b>2,076</b>	<b>899</b>	<b>6,482</b>	<b>307</b>	<b>1,460</b>	<b>1,126</b>	<b>29,759</b>	<b>146,913</b>
Deposits to customers	36,974	36,275	-	-	-	-	-	-	-164	73,086
Other liabilities and equity	29,456	2,099	2,076	899	6,482	307	1,460	1,126	29,923	73,828
<b>Total liabilities and equity</b>	<b>66,430</b>	<b>38,374</b>	<b>2,076</b>	<b>899</b>	<b>6,482</b>	<b>307</b>	<b>1,460</b>	<b>1,126</b>	<b>29,759</b>	<b>146,913</b>

\*) 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 per 31 December 2018

	30 Sept 2018	30 Sept 2017
**) Specification of net return on financial investments incl. Investment held for sale (NOKm)		
<b>Dividends</b>	<b>6</b>	<b>5</b>
Capital gains shares (incl dividends)	144	46
Gain/(loss) on derivatives	192	32
Gain/(loss) on other financial instruments at fair value (FVO)	23	11
Foreign exchange gain/(loss)	47	26
Gain/(loss) on certificates and bonds	-81	81
Gains/(Loss) on shares and share derivatives at SpareBank 1 Markets	52	33
Gain/(loss) on financial instruments related to hedging	-5	-20
<b>Net return on financial instruments</b>	<b>370</b>	<b>209</b>
SpareBank 1 Gruppen	189	214
SpareBank 1 Boligkreditt	2	-26
SpareBank 1 Næringskreditt	10	18
BN Bank	73	70
SpareBank 1 Kredittkort	17	11
SpareBank 1 Betaling	-9	-14
Other companies	162	19
<b>Income from investment in associates and joint ventures</b>	<b>443</b>	<b>293</b>
<b>Total net return on financial investments</b>	<b>820</b>	<b>507</b>
<b>Fair value hedging</b>		
Changes in fair value on hedging instrument	-209	-147
Changes in fair value on hedging item	204	127
<b>Net Gain or Loss from hedge accounting</b>	<b>-5</b>	<b>-20</b>