

Note 11 - Net commission income and other income

Parent bank					Group					
		First half					First half			
2020	2Q 20	2Q 21	2020	2021	(NOKm)	2021	2020	2Q 21	2Q 20	2020
Commission income										
59	16	16	32	34	Guarantee commission	33	32	16	16	58
-	-	-	-	-	Broker commission	152	118	85	66	251
56	16	16	27	31	Portfolio commission, savings products	31	27	16	16	57
Commission from SpareBank 1										
408	57	113	144	225	Boligkreditt	225	144	113	57	408
Commission from SpareBank 1										
13	2	4	6	8	Næringskreditt	8	6	4	2	13
393	91	96	194	187	Payment transmission services	185	193	94	91	390
195	48	53	95	105	Commission from insurance services	105	95	53	48	195
80	22	22	41	39	Other commission income	36	36	20	19	71
1,205	253	319	539	629	Total commission income	774	651	400	316	1,443
Commission expenses										
83	16	18	37	36	Payment transmission services	53	51	25	25	112
14	2	2	5	6	Other commission expenses	46	40	23	19	84
97	17	21	42	42	Total commission expenses	98	91	48	44	196
Other operating income										
22	5	12	11	18	Operating income real property	18	11	12	5	21
Property administration and sale of										
-	-	-	-	-	property	82	70	46	39	142
-	-	-	-	-	Securities trading	452	210	177	129	583
-	-	-	-	-	Accountant's fees	301	290	154	141	506
19	8	2	11	4	Other operating income	10	13	7	9	18
41	13	13	22	22	Total other operating income	863	593	395	323	1,269
1,149	249	312	519	609	Total net commission income and other operating income	1,538	1,153	748	595	2,516