

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 2021

Profit and loss account (NOKm)	RM	CM	SB1 Markets	EM 1	SB 1 Finans MN	SB 1 Regnskaps- huset SMN	SB1 Gruppen	BN Bank	Un- collated	Total
Net interest	547	554	-7	1	227	-0	-	-	45	1,366
Interest from allocated capital	12	2	-	-	-	-	-	-	-14	-
Total interest income	559	556	-7	1	227	-0	-	-	31	1,366
Comission income and other income	442	119	500	234	-45	317	-	-	-29	1,538
Net return on financial investments (**))	2	7	58	10	-	-	215	82	186	560
Total income	1,003	682	550	245	182	317	215	82	187	3,464
Total operating expenses	443	216	371	183	57	257	-	-	3	1,531
Ordinary operating profit	560	466	179	62	125	60	215	82	184	1,933
Loss on loans, guarantees etc.	-9	100	-	-	6	-	-	-	1	98
Result before tax including held for sale	569	366	179	62	118	60	215	82	183	1,836
Post-tax-return on equity *)	13.0 %	10.4%								14,5 %
Balance										
Loans and advances to customers	132,992	46,956	-	-	9,910	-	-	-	-843	189,015
Adv.of this sold to SB1 Boligkreditt and SB1 Næringskreditt	-45,922	-1,259	-	-	-	-	-	-	100	-47,081
Allowance for credit loss	-128	-1,366	-	-	-58	-	-	-	-3	-1,555
Other assets	123	16,357	3,737	415	99	622	1,921	1,595	35,180	60,047
Total assets	87,064	60,688	3,737	415	9,951	622	1,921	1,595	34,434	200,426
Deposits to customers	51,312	57,691	-	-	-	-	-	-	1,130	110,133
Other liabilities and equity	35,752	2,997	3,737	415	9,951	622	1,921	1,595	33,304	90,293
Total liabilities and equity	87,064	60,688	3,737	415	9,951	622	1,921	1,595	34,434	200,426

Group 30 June 2020

Profit and loss account (NOKm)	RM	CM	SB1 Markets	EM 1	SB 1	SB 1	SB1 Gruppen	BN Bank	Un- collated	Total
					Finans	Regnskaps- huset SMN				
Net interest	537	560	-3	-0	179	-0	-	-	103	1,376
Interest from allocated capital	85	59	-	-	-	-	-	-	-144	-
Total interest income	622	619	-3	-0	179	-0	-	-	-41	1,376
Comission income and other income	371	113	234	188	-9	304	-	-	-48	1,153
Net return on financial investments (**)	-2	14	86	-	-	-	-7	50	407	549
Total income	992	747	317	188	170	304	-7	50	318	3,078
Total operating expenses	471	217	269	158	64	237	-	-	-11	1,405
Ordinary operating profit	521	530	48	30	105	67	-7	50	329	1,673
Loss on loans, guarantees etc.	42	410	-	-	25	-	-	-	-0	478
Result before tax including held for sale	478	119	48	30	81	67	-7	50	329	1,195
Post-tax-return on equity *)	11.4 %	4.1 %								10,3 %
Balance										
Loans and advances to customers	124,165	42,366	-	-	9,384	-	-	-	-742	175,100
Adv. of this sold to SpareBank 1 Boligkreditt	-43,264	-1,308	-	-	-	-	-	-	100	-44,473
Allowance for credit losses	-146	-1,057	-	-	-61	-	-	-	-2	-1,267
Other assets	199	8,518	2,267	327	42	580	1,950	1,441	45,799	61,124
Total assets	80,954	48,518	2,267	327	9,365	580	1,950	1,441	45,081	190,484
Deposits to customers	48,103	44,715	-	-	-	-	-	-	1,470	94,289
Other liabilities and equity	32,850	3,803	2,267	327	9,365	580	1,950	1,441	43,611	96,195
Total liabilities and equity	80,954	48,518	2,267	327	9,365	580	1,950	1,441	45,081	190,484

Group 31 December 2020

Profit and loss account (NOKm)	RM	CM	SB 1		SB 1		SB 1	BN	Un-	Total
			Markets	EM 1	Finans	Regnskaps				
					huset	SMN	Gruppen	Bank	collated	
Net interest	1,112	1,085	-13	2	387	1	-	-	186	2,759
Interest from allocated capital	101	63	-	-	-	-	-	-	-165	-
Total interest income	1,213	1,149	-13	2	387	1	-	-	22	2,759
Commission income and other income	867	211	636	392	-22	533	-	-	-101	2,516
Net return on financial investments (**)	-2	21	137	-	-	-	194	120	481	951
Total income	2,078	1,381	759	394	364	533	194	120	401	6,225
Total operating expenses	929	422	590	342	131	423			68	2,904
Ordinary operating profit	1,149	959	169	52	234	110	194	120	333	3,321
Loss on loans, guarantees etc.	56	846	-	-	49	-	-	-	1	951
Result before tax including held for sale	1,093	113	169	52	184	110	194	120	333	2,370
Post-tax return on equity*)	13.4 %	2.1%								10.0 %
Balance										
Loans and advances to customers	129,149	44,845	-	-	9,549	-	-	-	-742	182,801
Adv. of this sold to SB1 Boligkreditt and SB1 Næringskreditt	-46,899	-1,354	-	-	-	-	-	-	-100	-48,153
Allowance for credit losses	-148	-1,298	-	-	-67	-	-	-	-4	-1,517
Other assets	156	10,471	3,265	357	116	592	2,151	1,514	36,160	54,781
Total assets	82,258	52,663	3,265	357	9,598	592	2,151	1,514	35,514	187,912
Deposits to customers	47,478	49,420	-	-	-	-	-	-	631	97,529
Other liabilities and equity	34,780	3,244	3,265	357	9,598	592	2,151	1,514	34,883	90,383
Total liabilities and equity	82,258	52,663	3,265	357	9,598	592	2,151	1,514	35,514	187,912

**) Specification of net return on financial investments (NOKm)	30.6.21	30.6.20	31.12.20
Dividends	21	10	39
Capital gains/losses shares	125	-6	-4
Gain/(loss) on certificates and bonds	-123	174	103
Gain/(loss) on derivatives	137	-97	32
Gain/(loss) on financial instruments related to hedging	-9	-3	1
Gain/(loss) on other financial instruments at fair value (FVO)	12	-11	-11
Foreign exchange gain/(loss)	31	68	82
Gain/(loss) on shares and share derivatives at SpareBank 1 Markets	28	21	28
Net return on financial instruments	199	145	230
SpareBank 1 Gruppen	215	-7	194
Gain Fremtind Forsikring	-	340	340
SpareBank 1 Boligkreditt	7	10	18
SpareBank 1 Næringskreditt	7	9	18
BN Bank	82	50	120
SpareBank 1 Kredittkort	1	2	2
SpareBank 1 Betaling	-4	-2	-2
Other companies	31	-9	-10
Income from investment in associates and joint ventures	340	217	681
Total net return on financial investments	560	549	950
Fair value hedging			
Changes in fair value on hedging instrument	-354	492	467
Changes in fair value on hedging item	344	-495	-465
Net Gain or Loss from hedge accounting	-9	-3	1