

Note 11 - Net commission income and other income

Parent bank				(NOKm)	Group			
Fourth quarter		Jan - Dec			Jan - Dec		Fourth quarter	
2021	2022	2021	2022		2022	2021	2022	2021
Commission income								
25	27	76	77	Guarantee commission	77	76	27	24
-	1	-	2	Broker commission	267	291	62	70
14	12	63	42	Portfolio commission, savings products	44	63	12	14
102	32	450	256	Commission from SpareBank 1 Boligkreditt	256	450	32	102
3	4	14	16	Commission from SpareBank 1 Næringskreditt	16	14	4	3
119	129	413	475	Payment transmission services	471	409	128	118
55	60	214	236	Commission from insurance services	236	214	60	55
19	18	77	88	Other commission income	80	69	15	17
338	282	1,306	1,192	Total commission income	1,446	1,586	340	404
Commission expenses								
25	22	84	80	Payment transmission services	80	85	22	32
3	3	13	11	Other commission expenses	105	91	23	22
28	25	97	90	Total commission expenses	186	177	45	55
Other operating income								
5	8	27	30	Operating income real property	32	26	10	6
-	-	-	-	Property administration and sale of property	151	150	32	30
-	-	-	-	Accountant's fees	564	529	127	114
11	10	21	25	Other operating income	34	26	9	14
17	19	47	55	Total other operating income	781	731	178	163
326	276	1,256	1,156	Total net commission income and other operating income	2,042	2,141	473	521