

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 First half 2022

Profit and loss account (NOKm)	RM	SB1			SB 1		SB 1		Uncollated	Total
		CM	Markets	EM 1	Finans MN	Regnskaps- huset SMN	Other*			
Net interest	597	644	1	2	222	0	-	92	1,559	
Interest from allocated capital	51	42	-	-	-	-	-	-93	-	
Total interest income	648	686	1	2	222	0	-	-1	1,559	
Comission income and other income	411	134	380	219	-49	343	-	-57	1,382	
Net return on financial investments *)	-3	4	53	8	-13	-	152	79	279	
Total income	1,056	824	434	229	160	343	152	20	3,220	
Total operating expenses	464	234	316	177	54	289	-	-14	1,520	
Ordinary operating profit	593	590	118	52	106	54	152	35	1,700	
Loss on loans, guarantees etc.	-10	-48	-	-	9	-	-	-0	-48	
Result before tax	602	638	118	52	97	54	152	35	1,748	

Group First half 2021

Profit and loss account (NOKm)	RM	SB1			SB 1		SB 1		Uncollated	Total
		CM	Markets	EM 1	Finans MN	Regnskaps- huset SMN	Other*			
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	-	-	340	143	560	
Total income	1,003	682	550	245	182	317	340	144	3,464	
Total operating expenses	443	216	371	183	57	257	-	3	1,531	
Ordinary operating profit	560	466	179	62	125	60	340	141	1,933	
Loss on loans, guarantees etc.	-9	100	-	-	6	-	-	1	98	
Result before tax	569	366	179	62	118	60	340	140	1,836	

Group 2021

Profit and loss account (NOKm)	RM	SB1			SB 1		SB 1		Uncollated	Total
		CM	Markets	EM 1	Finans MN	Regnskaps- huset SMN	Other*			
Net interest	1,128	1,106	-7	2	450	0	-	117	2,796	
Interest from allocated capital	37	14	-	-	-	-	-	-52	-	
Total interest income	1,165	1,120	-7	2	450	0	-	66	2,796	
Comission income and other income	906	251	782	441	-90	562	-	-20	2,832	
Net return on financial investments *)	2	15	126	10	4	-	705	164	1,026	
Total income	2,074	1,386	901	453	364	562	705	210	6,655	
Total operating expenses	916	446	647	382	141	477	-	-16	2,993	
Ordinary operating profit	1,157	940	254	71	224	85	705	226	3,662	
Loss on loans, guarantees etc.	-10	145	-	-	25	-	-	1	161	
Result before tax	1,167	795	254	71	198	85	705	225	3,501	

*) Specification of other (NOKm)	First half 2022	First half 2021	2021
SpareBank 1 Gruppen	29	215	471
SpareBank 1 Boligkreditt	-8	7	16
SpareBank 1 Næringskreditt	2	7	7
BN Bank	96	82	164
SpareBank 1 Kreditt	6	1	13
SpareBank 1 Betaling	-6	-4	-15
SpareBank 1 Forvaltning	18	8	32
Other companies	14	24	13
Income from Other businesses	152	340	701
SpareBank 1 Mobilitet Holding (incl in SB 1 Finans MN)	-13	-	4
Net income from investmen in associates and joint ventures	139	340	705