

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 31 March 22

Profit and loss account (NOKm)	RM	CM	SB1		SB 1	SB 1	Other*	Uncollated	Total
			Markets	EM 1	Finans MN	Regnskaps- huset SMN			
Net interest	287	309	1	1	111	0	-	50	758
Interest from allocated capital	25	22	-	-	-	-	-	-47	-
Total interest income	313	330	1	1	111	0	-	3	758
Comission income and other income	203	72	153	94	-25	166	-	-26	637
Net return on financial investments **)	-0	2	23	-	-	-	62	149	235
Total income	515	404	177	95	86	166	62	125	1,630
Total operating expenses	248	124	138	81	28	143	-	-1	762
Ordinary operating profit	266	280	39	14	57	23	62	126	868
Loss on loans, guarantees etc.	-7	3	-	-	4	-	-	-0	-0
Result before tax including held for sale	274	277	39	14	53	23	62	126	868

Group 31 March 21

Profit and loss account (NOKm)	RM	CM	SB1		SB 1	SB 1	Other*	Uncollated	Total
			Markets	EM 1	Finans MN	Regnskaps- huset SMN			
Net interest	268	270	-5	0	113	0	-	23	668
Interest from allocated capital	9	3	-	-	-	-	-	-12	-
Total interest income	276	273	-5	0	113	0	-	11	668
Comission income and other income	219	59	302	103	-22	155	-	-27	790
Net return on financial investments **)	0	5	37	10	-	-	128	110	289
Total income	496	337	335	114	91	155	128	93	1,748
Total operating expenses	228	107	217	93	29	128	-	-6	796
Ordinary operating profit	268	230	118	21	62	27	128	-58	796
Loss on loans, guarantees etc.	-12	62	-	-	7	-	-	1	59
Result before tax including held for sale	280	167	118	21	55	27	128	98	893

Group 31 December 21

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

*) Specification of other (NOKm)	31 March 22	31 March 21	31 Dec 21
SpareBank 1 Gruppen	13	67	471
SpareBank 1 Boligkreditt	-5	4	16
SpareBank 1 Næringskreditt	-0	3	7
BN Bank	49	40	164
SpareBank 1 Kredittkort	3	0	13
SpareBank 1 Betaling	-5	-1	-15
SpareBank 1 Forvaltning	8	-	32
Other companies	-1	14	17
Income from investment in associates and joint ventures	62	128	705