# 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 September 2022**

| Profit and loss account (NOKm) | RM | CM | SB1 Markets | EM 1 | SB 1 Finans MN | SB 1 Regnskaps-huset SMN | Other | Uncollated | Total |
|---|---|---|---|---|---|---|---|---|---|
| Net interest | 930 | 977 | 4 | 4 | 339 | 1 | - | 116 | 2,370 |
| Interest from allocated capital | 85 | 69 | - | - | - | - | - | -155 | - |
| **Total interest income** | **1,015** | **1,047** | **4** | **4** | **339** | **1** | **-** | **-39** | **2,370** |
| Comission income and other income | 620 | 206 | 461 | 324 | -78 | 467 | - | -79 | 1,921 |
| Net return on financial investments *) | -3 | 7 | 78 | 8 | -18 | - | 265 | 89 | 427 |
| **Total income** | **1,631** | **1,260** | **543** | **336** | **243** | **468** | **265** | **-28** | **4,718** |
| **Total operating expenses** | **705** | **348** | **426** | **271** | **83** | **392** | **-** | **-17** | **2,208** |
| **Ordinary operating profit** | **926** | **913** | **117** | **64** | **160** | **76** | **265** | **-11** | **2,511** |
| Loss on loans, guarantees etc. | 2 | -47 | - | - | 20 | - | - | -0 | -26 |
| **Result before tax** | **924** | **959** | **117** | **64** | **141** | **76** | **265** | **-11** | **2,536** |

**Group 30 September 2021**

| Profit and loss account (NOKm) | RM | CM | SB1 Markets | EM 1 | SB 1 Finans MN | SB 1 Regnskaps-huset SMN | Other | Uncollated | Total |
|---|---|---|---|---|---|---|---|---|---|
| Net interest | 840 | 826 | -3 | 1 | 340 | -0 | - | 69 | 2,073 |
| Interest from allocated capital | 19 | 2 | - | - | - | - | - | -21 | - |
| **Total interest income** | **859** | **828** | **-3** | **1** | **340** | **-0** | **-** | **47** | **2,073** |
| Comission income and other income | 682 | 178 | 611 | 342 | -67 | 439 | - | -23 | 2,161 |
| Net return on financial investments *) | 2 | 10 | 81 | 10 | -2 | - | 521 | 186 | 808 |
| **Total income** | **1,542** | **1,016** | **689** | **353** | **271** | **439** | **521** | **210** | **5,042** |
| **Total operating expenses** | **673** | **325** | **486** | **282** | **106** | **357** | **-** | **-2** | **2,228** |
| **Ordinary operating profit** | **869** | **691** | **203** | **71** | **165** | **82** | **521** | **212** | **2,814** |
| Loss on loans, guarantees etc. | -11 | 125 | - | - | 13 | - | - | 1 | 129 |
| **Result before tax** | **880** | **566** | **203** | **71** | **151** | **82** | **521** | **212** | **2,685** |

**Group 31 December 21**

| Profit and loss account (NOKm) | RM | CM | SB1 Markets | EM 1 | SB 1 Finans MN | SB 1 Regnskaps-huset SMN | Other | Uncollated | Total |
|---|---|---|---|---|---|---|---|---|---|
| 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 | - | 701 | 168 | 1,026 |
| **Total income** | **2,074** | **1,386** | **901** | **453** | **364** | **562** | **701** | **214** | **6,655** |
| **Total operating expenses** | **916** | **446** | **647** | **382** | **141** | **477** | **-** | **-16** | **2,993** |
| **Ordinary operating profit** | **1,157** | **940** | **254** | **71** | **224** | **85** | **701** | **230** | **3,662** |
| Loss on loans, guarantees etc. | -10 | 145 | - | - | 25 | - | - | 1 | 161 |
| **Result before tax** | **1,167** | **795** | **254** | **71** | **198** | **85** | **701** | **229** | **3,501** |

| *) Specification of other (NOKm) | 30 Sep 22 | 30 Sep 21 | 31 Dec 21 |
|---|---|---|---|
| SpareBank 1 Gruppen | 46 | 298 | 471 |
| SpareBank 1 Boligkreditt | 2 | 18 | 16 |
| SpareBank 1 Næringskreditt | 2 | 6 | 7 |
| BN Bank | 149 | 122 | 164 |
| SpareBank 1 Kreditt | 9 | 11 | 13 |
| SpareBank 1 Betaling | -9 | -4 | -15 |
| SpareBank 1 Forvaltning | 28 | 20 | 32 |
| Other companies | 38 | 49 | 13 |
| **Income from investment in associates and joint ventures** | **265** | **521** | **701** |
| SpareBank 1 Mobilitet Holding | -18 | -2 | 4 |
| **Net income from investment in associates and joint ventures** | **248** | **519** | **705** |