

Note 12 - Net commission income and other income

Parent bank					Group					
Second Quarter			First half		(NOKm)	First half		Second Quarter		
2022	2022	2023	2022	2023		2023	2022	2023	2022	2022
					Commission income					
77	12	15	32	33	Guarantee commission	33	32	15	12	77
-	-	-	-	-	Broker commission	141	140	78	78	267
44	11	13	21	24	Portfolio commission, savings products	24	21	13	11	44
256	77	53	161	110	Commission from SpareBank 1 Boligkreditt	110	161	53	77	256
16	4	4	8	7	Commission from SpareBank 1 Næringskreditt	7	8	4	4	16
475	114	118	217	231	Payment transmission services	229	214	117	112	471
236	59	65	116	125	Commission from insurance services	125	116	65	59	236
88	27	25	48	43	Other commission income	39	44	23	25	80
1,192	303	292	602	573	Total commission income	709	736	367	378	1,446
					Commission expenses					
80	18	25	36	48	Payment transmission services	49	36	25	18	80
11	3	3	4	6	Other commission expenses	53	52	26	28	105
90	21	28	41	54	Total commission expenses	101	88	51	46	186
					Other operating income					
30	0	9	13	18	Operating income real property	19	13	9	1	32
-	-	-	-	-	Property administration and sale of property	83	79	41	46	151
-	-	-	-	-	Accountant's fees	370	323	182	167	564
25	2	10	6	17	Other operating income	22	14	13	9	34
55	2	19	19	35	Total other operating income	494	429	245	223	781
1,156	284	283	581	554	Total net commission income and other operating income	1,102	1,077	561	555	2,042