

Note 12 - Net commission income and other income

| Parent bank | | | | | Group | | | | | |
|-------------------------------|------------|------------|---------------------|------------|---|---------------------|--------------|---------------|------------|--------------|
| Third quarter | | | January - September | | (NOKm) | January - September | | Third quarter | | |
| 2022 | 2022 | 2023 | 2022 | 2023 | | 2023 | 2022 | 2023 | 2022 | 2022 |
| Commission income | | | | | | | | | | |
| 77 | 19 | 17 | 50 | 50 | Guarantee commission | 50 | 50 | 17 | 19 | 77 |
| - | - | - | - | - | Broker commission | 207 | 205 | 66 | 66 | 267 |
| 44 | 11 | 11 | 32 | 35 | Portfolio commission, savings products | 35 | 32 | 11 | 11 | 44 |
| 256 | 63 | 25 | 224 | 136 | Commission from SpareBank 1 Boligkreditt | 136 | 224 | 25 | 63 | 256 |
| 16 | 4 | 4 | 12 | 11 | Commission from SpareBank 1 Næringskreditt | 11 | 12 | 4 | 4 | 16 |
| 475 | 129 | 127 | 346 | 358 | Payment transmission services | 355 | 343 | 126 | 128 | 471 |
| 236 | 60 | 67 | 176 | 192 | Commission from insurance services | 192 | 176 | 67 | 60 | 236 |
| 88 | 22 | 21 | 70 | 64 | Other commission income | 58 | 64 | 19 | 20 | 80 |
| 1,192 | 307 | 273 | 909 | 845 | Total commission income | 1,044 | 1,106 | 336 | 370 | 1,446 |
| Commission expenses | | | | | | | | | | |
| 80 | 22 | 31 | 58 | 80 | Payment transmission services | 80 | 59 | 31 | 22 | 80 |
| 11 | 3 | 3 | 8 | 9 | Other commission expenses | 79 | 82 | 26 | 30 | 105 |
| 90 | 25 | 34 | 66 | 88 | Total commission expenses | 159 | 140 | 58 | 52 | 186 |
| Other operating income | | | | | | | | | | |
| 30 | 8 | 9 | 22 | 27 | Operating income real property | 29 | 22 | 10 | 9 | 32 |
| - | - | - | - | - | Property administration and sale of property | 126 | 119 | 44 | 39 | 151 |
| - | - | - | - | - | Accountant's fees | 509 | 437 | 138 | 115 | 564 |
| 25 | 9 | 11 | 15 | 28 | Other operating income | 37 | 25 | 14 | 11 | 34 |
| 55 | 17 | 21 | 36 | 55 | Total other operating income | 700 | 603 | 206 | 173 | 781 |
| 1,156 | 298 | 259 | 880 | 813 | Total net commission income and other operating income | 1,586 | 1,568 | 484 | 491 | 2,042 |