

## Note 4 - 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 2023

Profit and loss account (NOKm)	Sunnmøre og Fjordane				SB 1	SB 1	Other	Uncollated	Total
	RM	CM	EM 1	Finans MN	Regnskaps- huset SMN				
Net interest	863	622	246	1	252	2	-	142	2,129
Interest from allocated capital	143	84	44	-	-	-	-	-271	-
<b>Total interest income</b>	<b>1,006</b>	<b>706</b>	<b>290</b>	<b>1</b>	<b>252</b>	<b>2</b>	-	<b>-128</b>	<b>2,129</b>
Comission income and other income	348	120	45	224	-53	398	-	20	1,102
Net return on financial investments **)	3	-3	10	1	-13	-	223	-90	131
<b>Total income</b>	<b>1,356</b>	<b>823</b>	<b>345</b>	<b>226</b>	<b>186</b>	<b>400</b>	<b>223</b>	<b>-198</b>	<b>3,361</b>
<b>Total operating expenses</b>	<b>510</b>	<b>185</b>	<b>106</b>	<b>178</b>	<b>59</b>	<b>312</b>	-	<b>61</b>	<b>1,411</b>
<b>Ordinary operating profit</b>	<b>846</b>	<b>638</b>	<b>239</b>	<b>48</b>	<b>127</b>	<b>89</b>	<b>223</b>	<b>-259</b>	<b>1,950</b>
Loss on loans, guarantees etc.	-5	23	-91	-	32	-	-	-0	-42
<b>Result before tax</b>	<b>851</b>	<b>615</b>	<b>329</b>	<b>48</b>	<b>95</b>	<b>89</b>	<b>223</b>	<b>-259</b>	<b>1,991</b>
<b>Return on equity *)</b>	18.4 %	23.2 %	17.6 %						13.9 %

### Group First half 2022

Profit and loss account (NOKm)				SB 1	SB 1	Other	Uncollated	Total
	RM	CM	EM 1	Finans MN	Regnskaps- huset SMN			
Net interest	597	644	2	222	0	-	97	1,563
Interest from allocated capital	51	42	-	-	-	-	-93	-
<b>Total interest income</b>	<b>648</b>	<b>686</b>	<b>2</b>	<b>222</b>	<b>0</b>	-	<b>4</b>	<b>1,563</b>
Comission income and other income	411	134	219	-49	343	-	19	1,077
Net return on financial investments **)	-3	4	8	-13	-	152	-16	132
<b>Total income</b>	<b>1,056</b>	<b>824</b>	<b>229</b>	<b>160</b>	<b>343</b>	<b>152</b>	<b>7</b>	<b>2,772</b>
<b>Total operating expenses</b>	<b>464</b>	<b>234</b>	<b>177</b>	<b>54</b>	<b>289</b>	-	<b>-4</b>	<b>1,214</b>
<b>Ordinary operating profit</b>	<b>593</b>	<b>590</b>	<b>52</b>	<b>106</b>	<b>54</b>	<b>152</b>	<b>11</b>	<b>1,558</b>
Loss on loans, guarantees etc.	-10	-48	-	9	-	-	-0	-48
<b>Result before tax</b>	<b>602</b>	<b>638</b>	<b>52</b>	<b>97</b>	<b>54</b>	<b>152</b>	<b>11</b>	<b>1,606</b>
<b>Return on equity *)</b>	13.5 %	18.4 %						12.6 %

## Group 2022

Profit and loss account (NOKm)	RM	CM	EM 1	SB 1	SB 1	Other	Uncollated	Total
				Finans	Regnskaps-			
				MN	huset SMN			
Net interest	1,328	1,380	3	459	2	-	167	3,339
Interest from allocated capital	163	125	-	-	-	-	-288	-
<b>Total interest income</b>	<b>1,491</b>	<b>1,505</b>	<b>3</b>	<b>459</b>	<b>2</b>	<b>-</b>	<b>-121</b>	<b>3,339</b>
Comission income and other income	796	290	418	-106	605	-	39	2,042
Net return on financial investments **)	-4	9	8	-23	-	466	-76	380
<b>Total income</b>	<b>2,283</b>	<b>1,804</b>	<b>429</b>	<b>329</b>	<b>607</b>	<b>466</b>	<b>-158</b>	<b>5,760</b>
<b>Total operating expenses</b>	<b>958</b>	<b>467</b>	<b>371</b>	<b>108</b>	<b>511</b>	<b>-</b>	<b>28</b>	<b>2,443</b>
<b>Ordinary operating profit</b>	<b>1,325</b>	<b>1,337</b>	<b>58</b>	<b>221</b>	<b>96</b>	<b>466</b>	<b>-186</b>	<b>3,317</b>
Loss on loans, guarantees etc.	29	-66	-	30	-	-	-0	-7
<b>Result before tax</b>	<b>1,296</b>	<b>1,403</b>	<b>58</b>	<b>191</b>	<b>96</b>	<b>466</b>	<b>-186</b>	<b>3,324</b>
<b>Return on equity *)</b>	13.6 %	20.8 %						12.3 %

\*) Regulatory capital is used as a basis for calculating capital used in the Private market and Business. This capital has been grossed up to 17.2 per cent to be in line with the bank's capital target.

## \*\*) Specification of other (NOKm)

	First half 2023	First half 2022	2022
SpareBank 1 Gruppen	30	29	175
SpareBank 1 Boligkreditt	63	-8	1
SpareBank 1 Næringskreditt	5	2	3
BN Bank	119	96	203
SpareBank 1 Kreditt	-6	6	9
SpareBank 1 Betaling	-20	-6	13
SpareBank 1 Forvaltning	16	18	33
Other companies	16	14	29
<b>Income from investment in associates and joint ventures</b>	<b>223</b>	<b>152</b>	<b>466</b>
SpareBank 1 Mobilitet Holding	-13	-13	-23
<b>Net income from investment in associates and joint ventures</b>	<b>209</b>	<b>139</b>	<b>442</b>