

## Note 4 - Account by business line

For the subsidiaries the figures refer to the respective company accounts, while for associates and 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 December 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	1,824	1,335	598	2	490	4	-	379	4,632
Interest from allocated capital	328	195	112	-	-	-	-	-634	-
<b>Total interest income</b>	<b>2,151</b>	<b>1,530</b>	<b>709</b>	<b>2</b>	<b>490</b>	<b>4</b>	-	<b>-255</b>	<b>4,632</b>
Comission income and other income	652	234	110	432	-97	716	-	37	2,084
Net return on financial investments **)	1	6	7	1	-82	-	379	488	799
<b>Total income</b>	<b>2,804</b>	<b>1,770</b>	<b>826</b>	<b>435</b>	<b>311</b>	<b>720</b>	<b>379</b>	<b>270</b>	<b>7,515</b>
<b>Total operating expenses</b>	<b>1,078</b>	<b>407</b>	<b>315</b>	<b>395</b>	<b>115</b>	<b>612</b>	-	<b>97</b>	<b>3,017</b>
<b>Ordinary operating profit</b>	<b>1,726</b>	<b>1,363</b>	<b>512</b>	<b>40</b>	<b>196</b>	<b>108</b>	<b>379</b>	<b>173</b>	<b>4,498</b>
Loss on loans, guarantees etc.	1	45	-118	-	86	-	-	-0	14
<b>Result before tax</b>	<b>1,725</b>	<b>1,318</b>	<b>629</b>	<b>40</b>	<b>111</b>	<b>108</b>	<b>379</b>	<b>173</b>	<b>4,484</b>
<b>Return on equity *)</b>	<b>18.1 %</b>	<b>24.2 %</b>	<b>18.0 %</b>						<b>13.0 %</b>

### Group 31 December 2022

Profit and loss account (NOKm)					SB 1	SB 1	Other	Uncollated	Total
	RM	CM	EM 1	Finans MN	Regnskaps-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>-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>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>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>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>466</b>	<b>-186</b>	<b>3,324</b>
Return on equity *)	13.6%	20.8%							12.3%

\*) Regulatory capital in line with the bank's capital target have been used as basis for calculating capital used in the Retail and Corporate market.

**) Specification of other (NOKm)	31 Dec 23	31 Dec 22
SpareBank 1 Gruppen	-34	175
SpareBank 1 Boligkreditt	98	1
SpareBank 1 Næringskreditt	10	3
BN Bank	257	203
SpareBank 1 Markets	19	-
SpareBank 1 Kreditt	-13	9
SpareBank 1 Betaling	-37	13
SpareBank 1 Forvaltning	35	33
Other companies	46	29
<b>Income from investment in associates and joint ventures</b>	<b>379</b>	<b>466</b>
SpareBank 1 Mobilitet Holding	-82	-23
<b>Net income from investment in associates and joint ventures</b>	<b>297</b>	<b>442</b>