

Note 11 - Net commission income and other income

Parent bank					Group					
Third quarter			January - September		(NOKm)	January - September		Third quarter		
2023	2023	2024	2023	2024		2024	2023	2024	2023	
Commission income										
68	17	19	50	54	Guarantee commission	54	50	19	17	68
-	-	-	-	-	Broker commission	237	207	73	66	265
47	11	16	35	46	Portfolio commission, savings products	46	35	16	11	47
155	25	71	136	207	Commission from SpareBank 1 Boligkreditt	207	136	71	25	155
15	4	3	11	11	Commission from SpareBank 1 Næringskreditt	11	11	3	4	15
496	127	139	358	395	Payment transmission services	392	355	138	126	493
253	67	67	192	195	Commission from insurance services	195	192	67	67	253
87	24	21	68	63	Other commission income	60	62	21	21	78
1,121	275	335	849	970	Total commission income	1,200	1,048	407	338	1,374
Commission expenses										
102	31	40	80	92	Payment transmission services	92	80	40	31	102
12	3	4	9	11	Other commission expenses	78	79	28	26	96
114	34	44	88	103	Total commission expenses	171	159	68	58	199
Other operating income										
-	9	11	9	11	Operating income real property	8	10	8	10	-
-	-	-	-	-	Property administration and sale of property	184	155	62	54	166
-	-	-	-	-	Accountant's fees	573	509	145	138	661
69	9	4	43	40	Other operating income	17	23	-1	2	83
69	18	16	52	51	Total other operating income	783	697	214	204	910
1,076	259	306	813	917	Total net commission income and other operating income	1,812	1,586	553	484	2,085