

Note 3 - 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 30 September 2024

Profit and loss account (NOKm)	Sunnmøre og Fjordane			SB 1 Finans		SB 1 Regnskaps- huset SMN		Other	Uncollated	Total
	RM	CM	Fjordane	EM 1	MN	Regnskaps- huset SMN	Other			
Net interest	1,431	1,069	533	4	403	2	-	558	4,001	
Interest from allocated capital	310	179	120	-	-	-	-	-609	-	
Total interest income	1,742	1,248	653	4	403	2	-	-52	4,001	
Comission income and other income	546	173	118	393	-73	626	-	29	1,812	
Net return on financial investments **)	-3	1	6	1	-	-	1,027	41	1,074	
Total income	2,285	1,422	777	399	330	628	1,027	18	6,887	
Total operating expenses	491	172	157	327	98	547	-	606	2,399	
Ordinary operating profit	1,794	1,251	620	71	232	81	1,027	-588	4,488	
Loss on loans, guarantees etc.	31	55	39	-	22	-	-	-0	146	
Result before tax	1,763	1,196	581	71	211	81	1,027	-588	4,342	
Return on equity *)	19.1 %	23.9 %	16.0 %		12.1 %				17.4 %	

Group 30 September 2023

Profit and loss account (NOKm)	Sunnmøre og Fjordane			SB 1 Finans		SB 1 Regnskaps- huset SMN		Other	Uncollated	Total
	RM	CM	Fjordane	EM 1	MN	Regnskaps- huset SMN	Other			
Net interest	1,326	971	412	1	376	3	-	297	3,386	
Interest from allocated capital	231	137	77	-	-	-	-	-445	-	
Total interest income	1,557	1,108	490	1	376	3	-	-148	3,386	
Comission income and other income	500	179	78	334	-79	550	-	24	1,586	
Net return on financial investments **)	0	-4	13	1	-71	-	278	-57	161	
Total income	2,057	1,283	580	336	226	553	278	-181	5,133	
Total operating expenses	769	282	202	289	89	453	-	68	2,152	
Ordinary operating profit	1,288	1,001	378	47	137	100	278	-249	2,981	
Loss on loans, guarantees etc.	3	34	-81	-	38	-	-	-0	-6	
Result before tax	1,286	968	459	47	99	100	278	-249	2,988	
Return on equity *)	18.1 %	24.2 %	18.0 %		5.6 %				13.0 %	

Group 2023

Profit and loss account (NOKm)	Sunnmøre og Fjordane			SB 1 Finans		SB 1 Regnskaps- huset SMN		Other	Uncollated	Total
	RM	CM	EM 1	MN	SMN					
Net interest	1,824	1,335	598	2	490	4	-	-	379	4,632
Interest from allocated capital	328	195	112	-	-	-	-	-	-634	-
Total interest income	2,151	1,530	709	2	490	4	-	-	-255	4,632
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
Total income	2,804	1,770	826	435	311	720	379	-	270	7,515
Total operating expenses	1,078	407	315	395	115	612	-	-	97	3,017
Ordinary operating profit	1,726	1,363	512	40	196	108	379	-	173	4,498
Loss on loans, guarantees etc.	1	45	-118	-	86	-	-	-	-0	14
Result before tax	1,725	1,318	629	40	111	108	379	-	173	4,484
Return on equity *)	18.2 %	24.3 %	19.6 %		1.5 %					14.4 %

*) 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)	Januar - September		
	2024	2023	2023
SpareBank 1 Gruppen	127	17	-34
SpareBank 1 Boligkreditt	105	68	98
SpareBank 1 Næringskreditt	10	9	10
BN Bank	234	183	257
SpareBank 1 Markets	71	-	19
SpareBank 1 Kreditt	-5	-9	-13
SpareBank 1 Betaling	-15	-30	-37
SpareBank 1 Forvaltning	37	22	35
Other companies	11	18	46
Income from investment in associates and joint ventures	1,027	278	379
SpareBank 1 Mobilitet Holding	-	-71	-82
Net income from investment in associates and joint ventures	1,027	207	297