

## Note 20 - Net commission income and other income

Parent Bank		(NOK million)	Group	
2015	2016		2016	2015
		<b>Commission income</b>		
80	78	Guarantee commission	76	80
-	-	Broker commission	247	212
46	48	Portfolio commission, savings products	74	68
326	271	Commission from SpareBank 1 Boligkreditt	271	326
8	12	Commission from SpareBank 1 Næringskreditt	12	8
351	362	Payment transmission services	355	344
156	159	Commission from insurance services	159	156
38	42	Other commission income	57	50
<b>1,005</b>	<b>971</b>	<b>Total commission income</b>	<b>1,251</b>	<b>1,245</b>
		<b>Commission expenses</b>		
92	82	Payment transmission services	96	102
11	3	Other commission expenses	37	33
<b>103</b>	<b>85</b>	<b>Total commission expenses</b>	<b>133</b>	<b>135</b>
		<b>Other operating income</b>		
30	31	Operating income real property	29	28
-	-	Property administration and sale of property	121	108
-	-	Income from financial advice (Corporate)	-6	27
4	0	Securities trading	149	58
-	-	Accountant's fees	202	182
187	4	Other operating income	62	32
<b>220</b>	<b>36</b>	<b>Total other operating income</b>	<b>556</b>	<b>435</b>
<b>1,123</b>	<b>922</b>	<b>Total net commission income and other operating income</b>	<b>1,674</b>	<b>1,545</b>