

Note 20 - Net commission income and other income

Parent Bank		(NOK million)	Group	
2011	2012		2012	2011
		Commission income		
28	37	Guarantee commission	37	28
-	-	Broker commission	239	221
40	36	Portfolio commission, savings products	29	33
5	4	Sales commission, savings products	21	23
71	201	Commission from SpareBank 1 Boligkreditt	201	71
-	4	Commission from SpareBank 1 Næringskreditt	4	-
275	273	Payment transmission services	282	275
105	121	Commission from insurance services	121	105
19	32	Other commission income	33	20
544	707	Total commission income	968	778
		Commission expenses		
74	79	Payment transmission services	79	75
0	7	Other commission expenses	16	8
75	86	Total commission expenses	96	83
		Other operating income		
22	27	Operating income real property	17	20
-	-	Property administration and sale of property	91	82
14	13	Income from financial advice (Corporate)	12	14
4	5	Securities trading	5	4
-	-	Accountant's fees	99	78
0	6	Other operating income	43	27
39	51	Total other operating income	267	224
508	672	Total net commission income and other operating income	1,139	919