

Note 21 - Net commission income and other income

Parent Bank		(NOK million)	Group	
2012	2013		2013	2012
		Commission income		
37	67	Guarantee commission	67	37
-	-	Broker commission	224	239
36	38	Portfolio commission, savings products	55	29
4	2	Sales commission, savings products	2	21
201	414	Commission from SpareBank 1 Boligkreditt	414	201
4	8	Commission from SpareBank 1 Næringskreditt	8	4
273	283	Payment transmission services	300	282
121	124	Commission from insurance services	124	121
32	35	Other commission income	37	33
707	970	Total commission income	1,230	968
		Commission expenses		
79	70	Payment transmission services	70	79
7	11	Other commission expenses	25	16
86	81	Total commission expenses	94	96
		Other operating income		
28	28	Operating income real property	31	26
-	-	Property administration and sale of property	17	91
13	14	Income from financial advice (Corporate)	14	12
7	13	Securities trading	13	7
-	-	Accountant's fees	122	99
4	2	Other operating income	131	41
51	57	Total other operating income	327	276
672	946	Total net commission income and other operating income	1,463	1,139