

Note 21 - Net commission income and other income

Parent Bank		(NOK million)	Group	
2013	2014		2014	2013
		Commission income		
67	73	Guarantee commission	73	67
-	-	Broker commission	223	224
38	37	Portfolio commission, savings products	50	55
2	-	Sales commission, savings products	0	2
414	417	Commission from SpareBank 1 Boligkreditt	417	414
8	10	Commission from SpareBank 1 Næringskreditt	10	8
283	322	Payment transmission services	328	300
124	138	Commission from insurance services	138	124
35	34	Other commission income	41	37
970	1,031	Total commission income	1,281	1,230
		Commission expenses		
70	88	Payment transmission services	82	70
11	16	Other commission expenses	31	25
81	104	Total commission expenses	113	94
		Other operating income		
28	28	Operating income real property	31	31
-	-	Property administration and sale of property	82	17
14	1	Income from financial advice (Corporate)	1	14
13	13	Securities trading	13	13
-	-	Accountant's fees	171	122
2	4	Other operating income	45	131
57	47	Total other operating income	344	327
946	973	Total net commission income and other operating income	1,512	1,463