

Note 20 - Net commission income and other income

Parent Bank		(NOK million)	Group	
2014	2015		2015	2014
		Commission income		
73	80	Guarantee commission	80	73
-	-	Broker commission	212	223
37	46	Portfolio commission, savings products	68	50
-	-	Sales commission, savings products	-	0
417	326	Commission from SpareBank 1 Boligkreditt	326	417
10	8	Commission from SpareBank 1 Næringskreditt	8	10
322	351	Payment transmission services	344	328
138	156	Commission from insurance services	156	138
34	38	Other commission income	50	41
1,031	1,005	Total commission income	1,245	1,281
		Commission expenses		
88	92	Payment transmission services	102	82
16	11	Other commission expenses	33	31
104	103	Total commission expenses	135	113
		Other operating income		
28	30	Operating income real property	28	31
-	-	Property administration and sale of property	108	82
1	0	Income from financial advice (Corporate)	27	1
13	4	Securities trading	58	13
-	-	Accountant's fees	182	171
4	187	Other operating income	32	45
47	220	Total other operating income	435	344
973	1,123	Total net commission income and other operating income	1,545	1,512