

Note 20 - Net commission income and other income

| Parent Bank | | (NOK million) | Group | |
|-------------|--------------|---|--------------|--------------|
| 2016 | 2017 | | 2017 | 2016 |
| | | Commission income | | |
| 78 | 82 | Guarantee commission | 80 | 76 |
| - | - | Broker commission | 223 | 247 |
| 48 | 56 | Portfolio commission, savings products | 115 | 74 |
| 271 | 353 | Commission from SpareBank 1 Boligkreditt | 353 | 271 |
| 12 | 17 | Commission from SpareBank 1 Næringskreditt | 17 | 12 |
| 362 | 369 | Payment transmission services | 362 | 355 |
| 159 | 172 | Commission from insurance services | 172 | 159 |
| 42 | 49 | Other commission income | 67 | 57 |
| 971 | 1,098 | Total commission income | 1,390 | 1,251 |
| | | Commission expenses | | |
| 82 | 83 | Payment transmission services | 103 | 96 |
| 3 | 16 | Other commission expenses | 65 | 37 |
| 85 | 98 | Total commission expenses | 168 | 133 |
| | | Other operating income | | |
| 31 | 31 | Operating income real property | 47 | 29 |
| - | - | Property administration and sale of property | 118 | 121 |
| 0 | 0 | Income from financial advice (Corporate) | 0 | -6 |
| 0 | -0 | Securities trading | 227 | 149 |
| - | - | Accountant's fees | 342 | 202 |
| 4 | 6 | Other operating income | 49 | 62 |
| 36 | 38 | Total other operating income | 783 | 556 |
| 922 | 1,038 | Total net commission income and other operating income | 2,005 | 1,674 |