

## Note 4 - Segment information

For the subsidiaries the figures refer to the respective company accounts, while for associates and joint ventures incorporated by the equity method the Group's profit share is stated, after tax, as well as book value of the investment at group level.

### Group 31. December 2021

Profit and loss account (NOKm)	SB1		SB 1		SB 1		SB1		BN		Total
	RM	CM	Markets	EM 1	Finans MN	Regnskaps- huset SMN	Gruppen	Bank	Uncollated		
Net interest	1,128	1,106	-7	2	450	0	-	-	117	2,796	
Interest from allocated capital	37	14	-	-	-	-	-	-	-52	-	
<b>Total interest income</b>	<b>1,165</b>	<b>1,120</b>	<b>-7</b>	<b>2</b>	<b>450</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>66</b>	<b>2,796</b>	
Comission income and other income	906	251	782	441	-90	562	-	-	-20	2,832	
Net return on financial investments **)	2	15	126	10	4	-	471	164	234	1,026	
<b>Total income</b>	<b>2,074</b>	<b>1,386</b>	<b>901</b>	<b>453</b>	<b>364</b>	<b>562</b>	<b>471</b>	<b>164</b>	<b>280</b>	<b>6,655</b>	
<b>Total operating expenses</b>	<b>916</b>	<b>446</b>	<b>647</b>	<b>382</b>	<b>141</b>	<b>477</b>	<b>-</b>	<b>-</b>	<b>-15</b>	<b>2,993</b>	
<b>Ordinary operating profit</b>	<b>1,157</b>	<b>940</b>	<b>254</b>	<b>71</b>	<b>224</b>	<b>85</b>	<b>471</b>	<b>164</b>	<b>294</b>	<b>3,662</b>	
Loss on loans, guarantees etc.	-10	145	-	-	25	-	-	-	1	161	
<b>Result before tax including held for sale</b>	<b>1,167</b>	<b>795</b>	<b>254</b>	<b>71</b>	<b>198</b>	<b>85</b>	<b>471</b>	<b>164</b>	<b>293</b>	<b>3,501</b>	
<b>Post-tax-return on equity *)</b>	<b>13.4 %</b>	<b>11.5 %</b>								<b>13.5 %</b>	
<b>Balance</b>											
Loans and advances to customers	137,672	47,585	-	-	10,321	-	-	-	-225	195,353	
Adv.of this sold to SB1											
Boligkreditt and SB1	-46,821	-1,231	-	-	-	-	-	-	0	-48,052	
Næringskreditt											
Allowance for credit loss	-125	-1,223	-	-	-60	-	-	-	-3	-1,410	
Other assets	123	18,526	2,820	436	111	625	2,177	1,488	26,649	52,954	
<b>Total assets</b>	<b>90,850</b>	<b>63,656</b>	<b>2,820</b>	<b>436</b>	<b>10,372</b>	<b>625</b>	<b>2,177</b>	<b>1,488</b>	<b>26,422</b>	<b>198,845</b>	
Deposits to customers	50,691	59,619	-	-	-	-	-	-	977	111,286	
Other liabilities and equity	40,159	4,037	2,820	436	10,372	625	2,177	1,488	25,445	87,559	
<b>Total liabilities and equity</b>	<b>90,850</b>	<b>63,656</b>	<b>2,820</b>	<b>436</b>	<b>10,372</b>	<b>625</b>	<b>2,177</b>	<b>1,488</b>	<b>26,422</b>	<b>198,845</b>	

\*) Calculation of capital employed in Retail Banking and Corporate Banking is based on regulatory capital. This capital is grossed up to 16.9 percent to be in line with the capital plan

## Group 31. December 2020

Profit and loss account (NOKm)	RM	CM	SB1		SB 1	SB 1	SB1	BN	Uncollated	Total
			Markets	EM 1	Finans	Regnskaps-				
Net interest	1,112	1,085	-13	2	387	1	-	-	186	2,759
Interest from allocated capital	101	63	-	-	-	-	-	-	-165	-
<b>Total interest income</b>	<b>1,213</b>	<b>1,149</b>	<b>-13</b>	<b>2</b>	<b>387</b>	<b>1</b>	<b>-</b>	<b>-</b>	<b>21</b>	<b>2,759</b>
Comission income and other income	867	211	636	392	-22	533	-	-	-101	2,516
Net return on financial investments **)	-2	21	137	-	-	-	194	120	481	951
<b>Total income</b>	<b>2,078</b>	<b>1,381</b>	<b>759</b>	<b>394</b>	<b>364</b>	<b>533</b>	<b>194</b>	<b>120</b>	<b>401</b>	<b>6,225</b>
<b>Total operating expenses</b>	<b>929</b>	<b>422</b>	<b>590</b>	<b>342</b>	<b>131</b>	<b>423</b>	<b>-</b>	<b>-</b>	<b>68</b>	<b>2,904</b>
<b>Ordinary operating profit</b>	<b>1,149</b>	<b>959</b>	<b>169</b>	<b>52</b>	<b>234</b>	<b>110</b>	<b>194</b>	<b>120</b>	<b>333</b>	<b>3,321</b>
Loss on loans, guarantees etc.	56	846	-	-	49	-	-	-	1	951
<b>Result before tax including held for sale</b>	<b>1,093</b>	<b>113</b>	<b>169</b>	<b>52</b>	<b>184</b>	<b>110</b>	<b>194</b>	<b>120</b>	<b>333</b>	<b>2,370</b>
<b>Post-tax-return on equity *)</b>	<b>13.4 %</b>	<b>2.1 %</b>								<b>10.0 %</b>
<b>Balance</b>										
Loans and advances to customers	129,149	44,845	-	-	9,622	-	-	-	-815	182,801
Adv. of this sold to SpareBank 1 Boligkreditt	-46,899	-1,354	-	-	-	-	-	-	100	-48,153
Allowance for credit losses	-148	-1,298	-	-	-66	-	-	-	-5	-1,517
Other assets	156	10,471	3,265	357	66	592	2,151	1,514	36,210	54,781
<b>Total assets</b>	<b>82,258</b>	<b>52,663</b>	<b>3,265</b>	<b>357</b>	<b>9,623</b>	<b>592</b>	<b>2,151</b>	<b>1,514</b>	<b>35,490</b>	<b>187,912</b>
Deposits to customers	47,478	49,420	-	-	-	-	-	-	631	97,529
Other liabilities and equity	34,780	3,244	3,265	357	9,623	592	2,151	1,514	34,859	90,383
<b>Total liabilities and equity</b>	<b>82,258</b>	<b>52,663</b>	<b>3,265</b>	<b>357</b>	<b>9,623</b>	<b>592</b>	<b>2,151</b>	<b>1,514</b>	<b>35,490</b>	<b>187,912</b>

\*) Calculation of capital employed in Retail Banking and Corporate Banking is based on regulatory capital. This capital is grossed up to 15.4 percent to be in line with the capital plan

**) Specification of net return on financial investments (NOKm)	31 Dec 21	31 Dec 20
<b>Dividends</b>	<b>22</b>	<b>39</b>
Capital gains/losses shares	176	-4
Gain/(loss) on certificates and bonds	-285	103
Gain/(loss) on derivatives	301	32
Gain/(loss) on financial instruments related to hedging	-6	1
Gain/(loss) on other financial instruments at fair value (FVO)	12	-11
Foreign exchange gain/(loss)	70	82
Gain/(loss) on shares and share derivatives at SpareBank 1 Markets	31	28
<b>Net return on financial instruments</b>	<b>299</b>	<b>230</b>
SpareBank 1 Gruppen	471	194
Gain Fremtind	-	340
SpareBank 1 Boligkreditt	16	18
SpareBank 1 Næringskreditt	7	18
BN Bank	164	120
SpareBank 1 Kreditt	13	2
SpareBank 1 Betaling	-15	-2
SpareBank 1 Forvaltning	32	-
Other companies	17	-10
<b>Income from investment in associates and joint ventures</b>	<b>705</b>	<b>681</b>
<b>Total net return on financial investments</b>	<b>1,026</b>	<b>951</b>
<b>Fair value hedging</b>		
Changes in fair value on hedging instrument	-664	467
Changes in fair value on hedging item	657	-465
<b>Net Gain or Loss from hedge accounting</b>	<b>-6</b>	<b>1</b>