

Note 18 - Net commission income and other income

Parent	Parent Bank			Group	
2020	2021	(NOK million)	2021	2020	
		Commission income			
59	76	Guarantee commission	73	58	
-	-	Broker commission	291	251	
56	63	Portfolio commission, savings products	63	56	
408	450	Commission from SpareBank 1 Boligkreditt	450	408	
13	14	Commission from SpareBank 1 Næringskreditt	14	13	
393	413	Payment transmission services	409	390	
195	214	Commission from insurance services	214	195	
80	77	Other commission income	69	71	
1,205	1,306	Total commission income	1,583	1,443	
		Commission expenses			
83	84	Payment transmission services	115	111	
14	13	Other commission expenses	92	84	
97	97	Total commission expenses	207	196	
		Other operating income			
22	26	Operating income real property	27	21	
-	-	Property administration and sale of property	150	142	
-	-	Securities trading	719	583	
-	-	Accountant's fees	529	506	
19	21	Other operating income	31	18	
41	47	Total other operating income	1,456	1,269	
1,149	1,256	Total net commision income and other operating income	2,832	2,516	