

## Note 13 - Net return on financial investments

Parent Bank					Group					
Second quarter		First half			First half		Second quarter			
2023	2023	2024	2023	2024	(NOKm)	2024	2023	2024	2023	2023
					<b>Valued at fair value through profit/loss</b>					
17	-215	-37	-263	-163	Value change in interest rate instruments **	-163	-263	-39	-215	17
2	-0	-2	9	4	Value change in derivatives/hedging Net value change in hedged bonds and derivatives*	4	9	-2	0	2
5	14	13	-10	25	Net value change in hedged fixed rate loans and derivatives	25	-10	13	14	5
-118	156	11	99	107	Other derivatives	107	99	11	156	-118
-	-	-	-	-	Income from equity instruments					
693	580	133	580	242	Income from owner interests	342	209	148	85	297
32	3	-	8	1	Dividend from owner instruments	-	-	-	0	-
18	5	8	9	14	Value change and gain/loss on owner instruments	1	4	-	3	-5
421	10	5	21	16	Dividend from equity instruments	8	20	6	18	26
					Value change and gain/loss on equity instruments	45	-28	4	-10	469
<b>1,069</b>	<b>553</b>	<b>131</b>	<b>453</b>	<b>247</b>	<b>Total net income from financial assets and liabilities at fair value through profit/(loss)</b>	<b>369</b>	<b>40</b>	<b>141</b>	<b>50</b>	<b>692</b>
					<b>Valued at amortised cost</b>					
-2	-0	-0	-1	0	Value change in interest rate instruments held to maturity	0	-1	-0	-0	-2
<b>-2</b>	<b>-0</b>	<b>-0</b>	<b>-1</b>	<b>0</b>	<b>Total net income from financial assets and liabilities at amortised cost</b>	<b>0</b>	<b>-1</b>	<b>-0</b>	<b>-0</b>	<b>-2</b>
<b>108</b>	<b>35</b>	<b>11</b>	<b>59</b>	<b>34</b>	<b>Total net gain from currency trading</b>	<b>34</b>	<b>59</b>	<b>11</b>	<b>36</b>	<b>108</b>
<b>1,175</b>	<b>588</b>	<b>142</b>	<b>511</b>	<b>280</b>	<b>Total net return on financial investments</b>	<b>404</b>	<b>99</b>	<b>153</b>	<b>86</b>	<b>799</b>
					<b>* Fair value hedging</b>					
896	-282	1	-97	-184	Changes in fair value on hedging instrument	-184	-97	1	-282	896
-894	282	-4	106	187	Changes in fair value on hedging item	187	106	-4	282	-894
<b>2</b>	<b>-0</b>	<b>-2</b>	<b>9</b>	<b>4</b>	<b>Net Gain or Loss from hedge accounting</b>	<b>4</b>	<b>9</b>	<b>-2</b>	<b>-0</b>	<b>2</b>

\*\* In the second quarter of 2024, a reclassification has been made of interest income from treasury bills which in previous periods had been presented as value change in interest rate instruments. This has increased interest income and reduced values change in interest rate instruments by NOK 25 million in the second quarter, and NOK 55 million so far in 2024. Comparable figures have been restated.