

## Balance sheet

| Parent bank    |                |                |  | Group |                |                |                |
|----------------|----------------|----------------|--|-------|----------------|----------------|----------------|
| 31 Dec<br>2023 | 30 Jun<br>2023 | 30 Jun<br>2024 | (NOKm)   | Note  | 30 Jun<br>2024 | 30 Jun<br>2023 | 31 Dec<br>2023 |
| 1,172          | 619            | 1,468          | Cash and receivables from central banks        |       | 1,468          | 619            | 1,172          |
| 19,241         | 31,005         | 22,905         | Deposits with and loans to credit institutions |       | 11,958         | 20,402         | 8,746          |
| 156,464        | 153,407        | 159,950        | Net loans to and receivables from customers    | 5     | 172,518        | 165,767        | 168,955        |
| 34,163         | 38,129         | 36,247         | Fixed-income CDs and bonds                     | 17    | 36,248         | 38,130         | 34,163         |
| 6,659          | 9,255          | 6,056          | Derivatives                                    | 17    | 6,056          | 9,255          | 6,659          |
| 731            | 683            | 670            | Shares, units and other equity interests       | 17    | 1,122          | 1,062          | 1,137          |
| 6,270          | 5,397          | 6,548          | Investment in related companies                |       | 9,042          | 8,048          | 8,695          |
| 2,090          | 2,032          | 2,187          | Investment in group companies                  |       | -              | -              | -              |
| 98             | 554            | 98             | Investment held for sale                       | 2     | 196            | 2,484          | 112            |
| 812            | 850            | 803            | Intangible assets                              |       | 1,228          | 1,053          | 1,228          |
| 1,321          | 1,382          | 2,394          | Other assets                                   | 14    | 3,527          | 1,987          | 1,849          |
| <b>229,020</b> | <b>243,314</b> | <b>239,327</b> | <b>Total assets</b>                            |       | <b>243,363</b> | <b>248,806</b> | <b>232,717</b> |
| 13,160         | 14,702         | 13,927         | Deposits from credit institutions              |       | 13,927         | 14,702         | 13,160         |
| 133,462        | 140,650        | 140,170        | Deposits from and debt to customers            | 9     | 139,661        | 140,164        | 132,889        |
| 33,417         | 40,564         | 36,064         | Debt created by issue of securities            | 16    | 36,064         | 40,564         | 33,417         |
| 12,415         | 9,136          | 12,862         | Subordinated debt                              | 16    | 12,862         | 9,136          | 12,415         |
| 6,989          | 9,953          | 6,316          | Derivatives                                    | 17    | 6,316          | 9,953          | 6,989          |
| 2,258          | 2,339          | 3,085          | Other liabilities                              | 15    | 3,901          | 3,061          | 3,002          |
| -              | -              | -              | Investment held for sale                       | 2     | 2              | 1,604          | 1              |
| 2,169          | 2,604          | 2,672          | Subordinated loan capital                      | 16    | 2,753          | 2,648          | 2,247          |
| <b>203,871</b> | <b>219,947</b> | <b>215,095</b> | <b>Total liabilities</b>                       |       | <b>215,484</b> | <b>221,832</b> | <b>204,120</b> |
| 2,884          | 2,884          | 2,884          | Equity capital certificates                    |       | 2,884          | 2,884          | 2,884          |
| -0             | -0             | -1             | Own holding of ECCs                            |       | -1             | -8             | -0             |
| 2,422          | 2,422          | 2,422          | Premium fund                                   |       | 2,422          | 2,422          | 2,422          |
| 8,482          | 7,879          | 8,480          | Dividend equalisation fund                     |       | 8,480          | 7,843          | 8,482          |
| 1,730          | (0)            | -              | Recommended dividends                          |       | -              | (0)            | 1,730          |
| 860            | -              | -              | Provision for gifts                            |       | -              | -              | 860            |
| 6,865          | 6,566          | 6,865          | Ownerless capital                              |       | 6,865          | 6,566          | 6,865          |
| 106            | 70             | 106            | Unrealised gains reserve                       |       | 106            | 70             | 106            |
| 0              | -4             | -2             | Other equity capital                           |       | 2,480          | 2,847          | 2,677          |
| 1,800          | 1,708          | 1,734          | Additional Tier 1 Capital                      |       | 1,825          | 1,744          | 1,903          |
| -              | 1,843          | 1,742          | Profit for the period                          |       | 2,098          | 1,701          | -              |
| -              | -              | -              | Non-controlling interests                      |       | 718            | 906            | 666            |
| 25,150         | 23,367         | 24,232         | Total equity capital                           |       | 27,879         | 26,975         | 28,597         |
| <b>229,020</b> | <b>243,314</b> | <b>239,327</b> | <b>Total liabilities and equity</b>            |       | <b>243,363</b> | <b>248,806</b> | <b>232,717</b> |