

## Note 24 - Categories of financial assets and financial liabilities

Shares, certificates, bonds and derivatives are classified at fair value through profit/loss.

All financial instruments classified at fair value through profit/loss are measured at fair value, and any change in value from the opening balance is recognised as gain or losses from other financial investments. Financial assets held for trading purposes are characterised by the fact that instruments in the portfolio are traded frequently and that positions are established with the aim of short-term gain. Other such financial assets at fair value through profit or loss are investments which, on initial recognition, are designated at fair value through profit or loss.

Financial derivatives are presented as assets when fair value is positive, and as liabilities when fair value is negative.

Group	Financial instruments at fair value through profit or loss			Financial instruments at fair value through other comprehensive income	Financial instruments measured at amortised cost	Total
	Designated as such upon initial recognition	Mandatorily	Held for trading			
<b>31 Dec 2022 (NOKm)</b>						
<b>Assets</b>						
Cash and receivables from central banks	-	-	-	-	1,171	1,171
Deposits with and loans to credit institutions	-	-	-	-	11,663	11,663
Loans to and receivables from customers	4,708	-	-	81,901	64,940	151,549
Shares, units and other equity interests	-	700	140	-	-	840
Fixed-income CDs and bonds	-	38,073	-	-	-	38,073
Derivatives	294	-	6,510	-	-	6,804
Earned income not yet received	-	-	-	-	104	104
Accounts receivable, securities	-	-	-	-	262	262
<b>Total financial assets</b>	<b>5,002</b>	<b>38,773</b>	<b>6,649</b>	<b>81,901</b>	<b>78,140</b>	<b>210,465</b>
<b>Liabilities</b>						
Deposits from credit institutions	-	-	-	-	14,636	14,636
Deposits from and debt to customers	-	-	-	-	122,010	122,010
Debt created by issue of securities	-	-	-	-	47,474	47,474
Derivatives	2,368	-	5,939	-	-	8,307
Subordinated loan capital	-	-	-	-	2,058	2,058
Equity instruments	-	-	-	-	-	-
Lease liabilities	-	-	-	-	339	339
Debt from securities	-	-	-	-	176	176
<b>Total financial liabilities</b>	<b>2,368</b>	<b>-</b>	<b>5,939</b>	<b>-</b>	<b>186,693</b>	<b>195,000</b>

Group	Financial instruments at fair value through profit or loss			Financial instruments at fair value through other comprehensive income	Financial instruments measured at amortised cost	Total
	Designated as such upon initial recognition	Mandatorily	Held for trading			
<b>31 Dec 2021 (NOKm)</b>						
<b>Assets</b>						
Cash and receivables from central banks	-	-	-	-	1,252	1,252
Deposits with and loans to credit institutions	-	-	-	-	4,704	4,704
Loans to and receivables from customers	4,198	-	-	83,055	58,637	145,890
Shares, units and other equity interests	-	670	1,984	-	-	2,654
Fixed-income CDs and bonds	-	30,762	-	-	-	30,762
Derivatives	353	-	2,871	-	-	3,224
Earned income not yet received	-	-	-	-	186	186
Accounts receivable, securities	-	-	-	-	300	300
<b>Total financial assets</b>	<b>4,551</b>	<b>31,432</b>	<b>4,855</b>	<b>83,055</b>	<b>65,081</b>	<b>188,974</b>
<b>Liabilities</b>						
Deposits from credit institutions	-	-	-	-	15,063	15,063
Deposits from and debt to customers	-	-	-	-	111,286	111,286
Debt created by issue of securities	-	-	-	-	40,332	40,332
Derivatives	511	-	3,398	-	-	3,909
Subordinated loan capital	-	-	-	-	1,796	1,796
Equity instruments	-	-	31	-	-	31
Lease liabilities	-	-	-	-	476	476
Debt from securities	-	-	-	-	351	351
<b>Total financial liabilities</b>	<b>511</b>	<b>-</b>	<b>3,429</b>	<b>-</b>	<b>169,304</b>	<b>173,244</b>