

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			
31 Dec 2023 (NOKm)						
Assets						
Cash and receivables from central banks	-	-	-	-	1,172	1,172
Deposits with and loans to credit institutions	-	-	-	-	8,746	8,746
Loans to and receivables from customers	5,582	-	-	92,263	71,110	168,955
Shares, units and other equity interests	-	774	363	-	-	1,137
Fixed-income CDs and bonds	-	-	34,163	-	-	34,163
Derivatives	744	-	5,915	-	-	6,659
Earned income not yet received	-	-	-	-	153	153
Accounts receivable, securities	-	-	-	-	66	66
Total financial assets	6,326	774	40,441	92,263	81,247	221,051
Liabilities						
Deposits from credit institutions	-	-	-	-	13,160	13,160
Deposits from and debt to customers	-	-	-	-	132,888	132,888
Debt created by issue of securities	-	-	-	-	45,830	45,830
Derivatives	1,630	-	5,359	-	-	6,989
Subordinated loan capital	-	-	-	-	2,247	2,247
Lease liabilities	-	-	-	-	403	403
Debt from securities	-	-	-	-	-15	-15
Total financial liabilities	1,630	-	5,359	-	194,512	201,501

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			
31 Dec 2022 (NOKm)						
Assets						
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
Total financial assets	5,002	38,773	6,649	81,901	78,140	210,465
Liabilities						
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
Lease liabilities	-	-	-	-	339	339
Debt from securities	-	-	-	-	176	176
Total financial liabilities	2,368	-	5,939	-	186,693	195,000