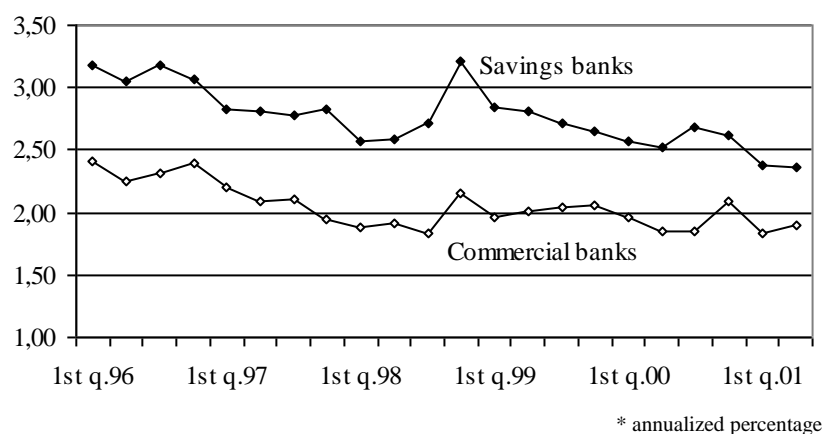


FINANCIAL INSTITUTIONS IN NORWAY

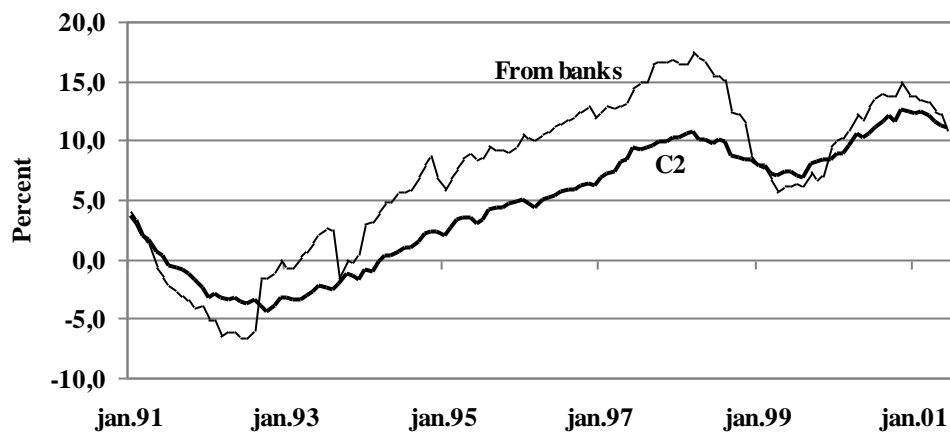
MAIN FIGURES

1st half 2001
Preliminary figures

*Net interest income as a percentage of average total assets, quarterly **
Commercial banks and 30 largest savings banks



Growth in domestic credit, total (C2) and from banks



Source: Norges Bank

NORWEGIAN FINANCIAL INSTITUTIONS

MAIN FIGURES – 1st half 2001

Norwegian banks are still experiencing low loan losses

The Commercial banks' profits were at the same level as the year before, while the savings banks' profits were significantly reduced, partly due to one-off effects in 2000.

Net interest income relative to average total assets was lower than last year, especially for the savings banks.

On aggregate the level of non-performing loans and loan losses were low, but several mid-sized and smaller banks still experienced high losses.

Lending growth has slowed somewhat in the last quarters, although the growth rate is still high. The level of Tier 1 capital improved, especially for the commercial banks. For the savings banks, however, the entire increase was a result of new rules for the risk-weighting of mortgages in capital adequacy calculations.

*** Commercial banks**

The thirteen commercial banks showed a pre-tax operating profit of NOK 4.2 billion in the first half of 2001. This was 5 percent higher than in the corresponding period last year. Relative to average total assets (ATA) profits fell from 1.15 percent to 1.11 percent.

Net interest income was NOK 7.1 billion, an increase by 7 percent compared to the year before. Relative to ATA this was a decline from 1.90 percent to 1.85 percent. Net interest income in the second quarter alone was 1.87 percent of ATA, an increase of 5 basis points from the first quarter, and 3 basis points higher than in the second quarter of 2000.

Other income (excl. net gains on foreign exchange and financial securities) was NOK 3.2 billion, which is 4 percent higher than in the first half of 2000. Relative to ATA this implied a decrease of 4 basis points to 0.83 percent. Net gains on foreign exchange and financial securities was NOK 1.4 billion, an increase by 51 percent compared to a year earlier.

Operating costs increased by 7 percent, to NOK 6.8 billion. Relative to ATA, though, this was a reduction from 1.82 to 1.79 percent. The cost/income-ratio (excl. net gains on financial items) increased from 65.7 percent in the first half of 2000 to 66.9 percent in the same period this year. The increase was caused primarily by the smaller banks.

The commercial banks recorded net losses on loans and guarantees of NOK 0.5 billion in the first two quarters of 2001, an increase of NOK 0.3 billion from last year. Losses amounted to 0.14 percent of ATA.

Growth in gross lending (adjusted for portfolio transfers) was 10.5 percent in the last twelve-month period. At the end of the first quarter the year-to-year growth rate was 1.6 percentage points higher. The smaller commercial banks still had a high growth rate, 17.0 percent, down from 18.6 percent in the first quarter. Deposits from customers increased by 8 percent (adjusted for portfolio transfers) last year for the group as a whole, causing a reduction in the deposit/lending ratio from 69.1 to 68.1 percent.

Despite the continued high lending growth the commercial banks showed an improvement in Tier 1 capital ratio from 7.4 percent at the end of first half 2000 to 8.4 percent at the end of the first half this year. This was mainly due to an increase in Tier 1 capital in the largest

banks. The alteration of the risk-weighting of mortgages in capital adequacy calculations in the second quarter also accounted for approximately 0.1 percentage points of the increase.

*** Savings banks**

The savings banks showed a pre-tax operating profit of NOK 3.6 billion in the first six months of 2001, a decrease of NOK 2.0 billion from last year. The main reason for this reduction was the sale of shares in the IT-solutions provider Fellesdata in 2000. Many savings banks had shares in this company and total gains for the banks were approximately NOK 2.0 billion. Profits relative to ATA fell from 2.23 percent to 1.24 percent. Without the gains stemming from the Fellesdata transaction pre-tax profits (relative to ATA) would have decreased by 0.14 percentage points from the previous year, to 1.21 percent.

Net interest income was NOK 7.2 billion in the first half of 2001, after an increase of near 8 percent compared to the first half of last year. Relative to ATA net interest income was reduced from 2.64 percent to 2.47 percent. This was a higher reduction than for the commercial banks, due partly to the need to capitalize the Savings Banks' Guarantee Fund. The banks saw a slight increase in the quarterly net interest income, from 2.45 percent in the first quarter to 2.49 percent in the second quarter.

Other income (excl. net gains on financial items) was practically unchanged from the previous year, but showed a decline relative to ATA from 0.68 percent to 0.59 percent.

Net gains on securities and foreign exchange amounted to 0.06 percent of ATA, down from 0.10 percent for the first six months of 2000.

Operating costs increased by 6 percent, but were reduced relative to ATA by 0.15 percentage points to 1.76 percent. The savings banks' cost/income ratio was unchanged, at 57.6 percent. The largest banks improved their cost/income ratio somewhat, while the smaller banks saw a worsening. Net losses on loans and guarantees totalled NOK 435 million so far this year. This equalled 0.15 percent of ATA, which was practically the same as last year.

Lending growth for the Savings Banks (adjusted for portfolio transfers) was 11.5 percent on a year-on-year basis. The growth had decreased from 14.4 percent for the year 2000 and from 11.8 percent at the end of the first quarter. Deposits from customers increased by 9.3 percent (adj.). The ratio of deposits to lending was 70.5 percent, which was 1.8 percentage points lower than one year earlier.

The Tier 1 capital ratio for the savings banks was 10.6 percent at the end of the first half of 2001, up from 10.3 percent one year earlier. The positive effect of the alteration of the capital adequacy regulation in itself was about 0.4 percentage points.

*** Mortgage companies**

The mortgage companies recorded a pre-tax operating profit of NOK 679 million in the first half of 2001, which amounted to 0.56 percent of ATA. This was at the same level as one year earlier.

Net interest income was reduced from 0.72 to 0.70 percent of ATA. The mortgage companies were still experiencing *negative* net loan losses, if only minor.

Gross lending growth was 10.7 percent on a year-on-year basis, virtually unchanged from the previous quarter. The Tier 1 capital ratio was 12.0 percent, down 1.1 percentage points from last year.

*** Finance companies**

The finance companies (21 companies) recorded a pre-tax operating profit of NOK 523 million in the first half of 2001, down 2 percent from last year. Profits amounted to 1.93 percent of ATA, a decrease of 28 basis points when compared to the same period last year. Net interest income relative to ATA was 3.61 percent, a reduction of 12 basis points. The decline was, however, weaker than in the previous periods, and net interest income has shown an increase on a quarterly basis since the turn of the year. Net loan losses increased from 0.27 percent of ATA in the first half of 2000 to 0.33 percent in the same period this year.

Gross lending growth was 12.8 percent on a year-on-year basis, compared to 10 percent at the end of the first quarter. The finance companies had a combined Tier 1 capital ratio of 10.5 percent, down from 10.9 percent one year earlier.

Continued weak results in insurance

The negative development in the securities markets lead to weak results for the insurance companies in the first half of 2001. The life insurance companies' profit was marginally positive, while the value-adjusted profit was negative. Total buffer capital increased somewhat from the previous quarter, but was still on a low level.

The non-life insurance companies recorded a negative result due to reduced returns from financial activities. The insurance related activities improved slightly, but the technical result was still weak.

*** Life insurance**

The life insurance companies' results were strongly influenced by the weak development in the securities markets. The value-adjusted return on assets for the first half of 2001 was 0.6 percent. The return for the year 2000 was 3.4 percent. Return, before value-adjustment, also showed a decrease, and was 4.4 percent in the first half of this year compared to 9.3 percent for the year 2000.

The life-insurance companies' profit (before tax, transfer of profit to policyholders and new additional statutory allocations) was NOK 0.6 billion in the first half. In the same period last year profit was NOK 9.7 billion. Relative to average total assets (ATA) this was a reduction from 5.3 percent (annualized) to 0.3 percent. The value-adjusted profit, which includes changes in the reserve for unrealized gains, was negative by NOK -6.2 billion, equivalent to -3.2 percent of ATA. In the corresponding period last year value-adjusted profit was NOK 2.0 billion, or 1.1 percent of ATA.

At the end of the first half of 2001 all life-insurance companies were in compliance with the capital adequacy requirements. Total buffer capital, defined as surplus liable capital, additional statutory allocations and reserve for unrealized gains, was NOK 21.6 billion. This amounted to 6.1 percent of the companies' technical provisions. The buffer capital was thus reduced by NOK 16.4 billion, or 5.9 percentage points, from one year ago.

Total assets in the life insurance companies were NOK 392 billion at the end of the first half, after a growth over the last twelve months of 6 percent. The companies' holding of shares were reduced both in absolute terms and relative to total assets last year, due to the weak performance in the securities markets. Shares held for short-term investment were reduced from 32 percent of total assets one year ago to 25 percent. Foreign securities' share of total short-term securities have been relatively stable last year. In equities the foreign share was up from 67 percent to 69 percent, while the foreign share of interest bearing securities was unchanged at 47 percent.

The **six unit-linked** companies showed aggregate premiums of NOK 2.2 billion in the first half of 2001. This was a decrease of NOK 0.4 billion from last year. The companies recorded a total loss of NOK 34 million, a deterioration of NOK 31 million. Total assets at the end of the period were NOK 11.7 billion, an increase of NOK 3 billion the last 12 months. Investments in shares and units of equity funds accounted for 69 percent of total assets.

*** Non-life insurance**

The non-life insurance companies suffered a pre-tax operating loss of NOK 0.7 billion in the first half of the year. In the same period last year the companies had a net profit of NOK 0.8 billion. The reason for this deterioration was reduced return on financial assets, due to the weak development in the securities markets. Net gains on financial items fell from NOK 1.6 billion last year to NOK 0.5 billion this year. The companies' combined ratio, the sum of the claims- and cost-ratio, was improved from 115.3 percent in the first half of 2000 to 110.0 in the first half this year. Due to the fall in return on financial assets, and continued weak technical results, 15 companies recorded negative profits.

The *three largest non-life groups* recorded negative pre-tax operating profits of NOK –473 million in the first half this year. For the corresponding period last year the groups had a combined profit of NOK 114 million. Net gains on financial items were NOK 467 million, a reduction of 58 percent compared to last year. The technical result showed a net loss of NOK 41 million, an improvement of NOK 180 million from last year. Due to a stronger growth in earned premiums than in claims (12.2 percent compared to 8.0 percent) the claims-ratio decreased from 88.4 percent to 85.0 percent. Operating costs were reduced by 1.1 percent, causing the cost-ratio to drop 3.2 percentage points to 24.3 percent. The combined ratio therefore fell from 115.9 percent in the first half of 2000 to 109.3 percent so far this year.

Total assets for the three largest non-life groups were NOK 41 billion at the end of the first half, an increase of 7 percent on a year-on-year basis. Investments in equities (short-term) accounted for 20 percent of total assets, virtually unchanged from last year. Investments (short-term) in debt securities were reduced from 34 to 29 percent of total assets. All three groups were in compliance with the requirements for own funds and technical provisions at the end of the first half. The negative results over the last year have reduced the liable capital, but all three groups are still in compliance with the capital adequacy requirements.

Preliminary figures

COMMERCIAL BANKS

13 banks. Branches of foreign banks are not included

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK million	% of ATA *	NOK million	% of ATA *	NOK million	% of ATA *
Interest income	28 061	7,34	23 119	6,61	50 231	7,04
Interest expenses	20 971	5,48	16 484	4,71	36 429	5,10
Net interest income	7 089	1,85	6 635	1,90	13 802	1,93
Dividends and similar income	598	0,16	649	0,19	1 333	0,19
Commissions and fees receivable on banking services	2 567	0,67	2 563	0,73	5 178	0,73
Commissions and fees payable on banking services	648	0,17	488	0,14	994	0,14
Net gain on foreign exchange and financial instruments	1 361	0,36	900	0,26	2 292	0,32
Other operating income	673	0,18	333	0,10	906	0,13
Personnel and administration expenses	5 450	1,43	5 016	1,43	10 497	1,47
Depreciation and writedowns	381	0,10	374	0,11	932	0,13
Other operating expenses	1 012	0,26	978	0,28	2 187	0,31
Operating result before provisions and losses	4 796	1,25	4 223	1,21	8 900	1,25
Loss on loans and guarantees	539	0,14	228	0,07	961	0,13
Net gains on financial fixed assets	-20	-0,01	42	0,01	49	0,01
Pre-tax operating profit	4 237	1,11	4 038	1,15	7 988	1,12
Taxes	-247	-0,06	1 053	0,30	1 685	0,24
Profit for the year	4 484	1,17	2 985	0,85	6 303	0,88

* ATA = Average Total Assets

BALANCE SHEET	30.06.2001	increase (%)	30.06.2000	increase (%)
	NOK million	(12 months)	NOK million	(12 months)
Total assets	769 355	8,1	711 412	11,3
Gross lending to customers	548 319	6,5	514 813	13,2
<i>Gr. lending to customers, adjusted for portfolio transfers</i>		10,5		12,3
Loan loss provisions	8 248	-6,4	8 808	-1,4
Deposits from customers	373 420	5,0	355 550	9,7
<i>Deposits from customers, adjusted for portfolio transfers</i>		6,6		9,8
Certificates and bonds (debt)	158 163	7,1	147 712	3,4

SAVINGS BANKS

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK million	% of ATA *	NOK million	% of ATA *	NOK million	% of ATA *
Interest income	23 647	8,14	17 857	7,10	39 770	7,55
Interest expenses	16 475	5,67	11 208	4,46	25 635	4,86
Net interest income	7 172	2,47	6 649	2,64	14 135	2,68
Dividends and similar income	244	0,08	394	0,16	426	0,08
Commissions and fees receivable on banking services	1 901	0,65	1 710	0,68	3 591	0,68
Commissions and fees payable on banking services	543	0,19	501	0,20	1 035	0,20
Net gain on foreign exchange and financial instruments	164	0,06	259	0,10	440	0,08
Other operating income	112	0,04	97	0,04	202	0,04
Personnel and administration expenses	3 971	1,37	3 737	1,49	7 985	1,51
Depreciation and writedowns	371	0,13	315	0,13	642	0,12
Other operating expenses	773	0,27	756	0,30	1 528	0,29
Operating result before provisions and losses	3 934	1,35	3 801	1,51	7 604	1,44
Loss on loans and guarantees	435	0,15	403	0,16	1 207	0,23
Net gains on financial fixed assets	115	0,04	2 219	0,88	2 528	0,48
Pre-tax operating profit	3 615	1,24	5 617	2,23	8 926	1,69
Taxes	981	0,34	1 469	0,58	1 919	0,36
Profit for the year	2 634	0,91	4 149	1,65	7 007	1,33

* ATA = Average Total Assets

BALANCE SHEET	30.06.2001	increase (%)	30.06.2000	increase (%)
	NOK million	(12 months)	NOK million	(12 months)
Total assets	607 706	15,1	528 088	16,9
Gross lending to customers	488 148	12,9	432 421	15,8
<i>Gr. lending to customers, adjusted for portfolio transfers</i>		11,5		14,9
Loan loss provisions	7 236	6,0	6 824	12,7
Deposits from customers	344 231	10,0	312 810	11,7
<i>Deposits from customers, adjusted for portfolio transfers</i>		9,3		11,6
Certificates and bonds (debt)	90 647	38,3	65 559	3,5

MORTGAGE COMPANIES

11 mortgage companies

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK million	% of ATA *	NOK million	% of ATA *	NOK million	% of ATA *
Interest income	7 782	6,55	6 339	6,35	13 928	6,65
Interest expenses	6 946	5,85	5 617	5,63	12 452	5,95
Net interest income	836	0,70	722	0,72	1 476	0,70
Dividends and similar income	25	0,02	20	0,02	25	0,01
Commissions and fees receivable on banking services	3	0,00	1	0,00	2	0,00
Commissions and fees payable on banking services	33	0,03	19	0,02	57	0,03
Net gain on foreign exchange and financial instruments	8	0,01	-8	-0,01	32	0,02
Other operating income	10	0,01	5	0,01	12	0,01
Personnel and administration expenses	139	0,12	126	0,13	269	0,13
Depreciation and writedowns	9	0,01	7	0,01	12	0,01
Other operating expenses	25	0,02	18	0,02	46	0,02
Operating result before provisions and losses	676	0,56	571	0,56	1 165	0,55
Loss on loans and guarantees	-3	0,00	-5	-0,01	-15	-0,01
Pre-tax operating profit	679	0,56	576	0,57	1 180	0,56

* ATA = Average Total Assets

BALANCE SHEET	30.06.2001	increase (%)	30.06.2000
	NOK million	(12 months)	NOK million
Total assets	244 064	20,3	202 903
Gross lending to customers	153 592	10,7	138 770
Certificates and bonds (debt)	173 688	12,8	154 039
Loan loss provisions	224	0,9	222

FINANCE COMPANIES

21 finance companies

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK million	% of ATA *	NOK million	% of ATA *	NOK million	% of ATA *
Interest income	2 602	9,57	2 124	8,77	4 532	9,07
Interest expenses	1 621	5,96	1 220	5,04	2 695	5,39
Net interest income	981	3,61	904	3,73	1 837	3,68
Dividends and similar income	0	0,00	0	0,00	0	0,00
Commissions and fees receivable on banking services	508	1,87	466	1,92	907	1,81
Commissions and fees payable on banking services	122	0,45	94	0,39	191	0,38
Net gain on foreign exchange and financial instruments	10	0,04	5	0,02	8	0,02
Other operating income	105	0,39	80	0,33	179	0,36
Personnel and administration expenses	701	2,58	608	2,51	1 286	2,57
Depreciation and writedowns	46	0,17	42	0,17	78	0,16
Other operating expenses	122	0,45	110	0,45	198	0,40
Operating result before provisions and losses	613	2,26	602	2,48	1 177	2,36
Loss on loans and guarantees	90	0,33	66	0,27	137	0,27
Pre-tax operating profit	523	1,93	536	2,21	1 040	2,09

* ATA = Average Total Assets

BALANCE SHEET	30.06.2001	increase (%)	30.06.2000
	NOK million	(12 months)	NOK million
Total assets	56 978	14,9	49 595
Gross lending to customers	54 635	12,8	48 455
Deposits from customers	4 685	24,1	3 774
Certificates and bonds (debt)	50	-93,1	729
Loan loss provisions	1 018	-13,2	1 173

LIFE INSURANCE

Includes eight Norwegian life insurance companies except unit linked companies

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK mill	% of ATA	NOK mill	% of ATA	NOK mill	% of ATA
Premiums due	20 469	10,49	16 241	8,89	29 862	8,19
changes due to transfer of provisions to other companies	4 532	2,32	3 322	1,82	5 455	1,50
Investment income	31 850	16,32	35 276	19,30	63 780	17,50
gains on the realisation of investments	20 876	10,70	26 753	14,64	44 933	12,33
Claims incurred	15 252	7,82	13 645	7,47	27 076	7,43
changes due to transfer of provisions from other companies	5 203	2,67	4 525	2,48	8 692	2,38
Changes in technical provisions	11 565	5,93	9 820	5,37	20 510	5,63
Net operating expenses	1 264	0,65	1 189	0,65	2 489	0,68
Investment charges	31 427	16,10	24 583	13,45	52 231	14,33
losses on the realisation of investments	19 973	10,23	16 384	8,96	30 270	8,30
Profit for the financial year*	649	0,33	9 680	5,30	12 481	3,42
Value adjusted profit	-6 211	-3,18	2 014	1,10	-6 704	-1,84
Transfer of profit to policyholders	1 689	0,87	8 458	4,63	7 898	2,17
New additional statutory allocations	0		0		2 555	

*) Before tax, transfer of profit to policyholders and new additional statutory allocations

BALANCE SHEET AND KEY FIGURES	30.06.2001		30.06.2000	
	NOK mill	% of TA	NOK mill	% of TA
Investments in land and buildings	37 222	9,51	35 394	9,56
Long term investments	96 195	24,57	83 527	22,56
shares and units of securities funds	941	0,24	648	0,17
bonds held to maturity	69 500	17,75	58 005	15,67
loans	24 777	6,33	24 399	6,59
Other financial investments	239 545	61,18	236 755	63,94
shares and units of securities funds	98 722	25,21	118 782	32,08
bonds	111 904	28,58	102 580	27,71
other debt securities	22 106	5,65	10 749	2,90
Total assets (TA)	391 569	100,00	370 250	100,00
Technical provisions	353 736	90,34	316 229	85,41
Additional statutory allocations	13 928	3,56	13 456	3,63
Own funds	21 492	5,49	18 961	5,12

UNIT LINKED

Includes all six Norwegian unit linked companies

FROM THE PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK mill	% of ATA	NOK mill	% of ATA	NOK mill	% of ATA
Premiums due	2 158	63,7	2 568	108,9	5 175	340,3
Loss for the financial year	-34	-0,3	-3	0,0	-9	-0,2

BALANCE SHEET AND KEY FIGURES	30.06.2001		30.06.2000	
	NOK mill	% of TA	NOK mill	% of TA
Shares and units of equity funds	8 092	69	6 801	79
Bonds and units of bond funds	345	3	286	3
Certificates and units of money market funds	1 238	11	614	7
Bank deposit and other assets	789	7	328	4
Total assets (TA)	11 711	100	8 651	100
Own funds	389		255	

NON-LIFE INSURANCE

43 non-life insurance companies

The figures are expressed in NOK millions and percentage of earned premiums net of reinsurance

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK mill	%	NOK mill	%	NOK mill	%
Earned premiums net of reinsurance	8 076		7 140		15 189	
Allocated investment return transferred from the non-technical account	1 261	15,6	1 190	16,7	2 523	16,6
Other technical income	59	0,7	66	0,9	126	0,8
Claims incurred net of reinsurance	6 930	85,8	6 281	88,0	13 394	88,2
Net operating expenses, including other technical charges	1 956	24,2	1 946	27,3	4 220	27,8
Changes in equalisation provisions etc.	412	5,1	-242	-3,4	-248	-1,6
Balance on the technical account	98	1,2	411	5,8	474	3,1
Net investment income	456	5,6	1 619	22,7	2 286	15,0
Allocated investment return transferred to the technical account	1 261	15,6	1 190	16,7	2 523	16,6
Other expenses	20	0,2	-56	-0,8	121	0,8
Profit on ordinary activities	-688	-8,5	784	11,0	357	2,4

BALANCE SHEET	30.06.2001		30.06.2000	
	NOK mill	% of TA	NOK mill	% of TA
Investments in land and buildings	3 642	6,1	3 055	5,3
Shares and units of securities funds (short-term)	11 423	19,0	11 730	20,3
Debt securities (total)	23 576	39,3	24 795	42,8
Loans	1 328	2,2	988	1,7
Own funds	10 575	17,6	12 445	21,5
Technical provisions including equalisation provisions	38 862	64,8	35 976	62,2
Total assets (TA)	59 964		57 877	

3 largest non-life groups

PROFIT AND LOSS ACCOUNT	1st half 2001		1st half 2000		2000	
	NOK mill	%	NOK mill	%	NOK mill	%
Earned premiums net of reinsurance	6 999		6 236		12 899	
Allocated investment return transferred from the non-technical account	899	12,8	825	13,2	1 718	13,3
Other technical income	13	0,2	15	0,2	23	0,2
Claims incurred net of reinsurance	5 952	85,0	5 513	88,4	11 481	89,0
Net operating expenses, including other technical charges	1 698	24,3	1 718	27,5	3 408	26,4
Changes in equalisation provisions etc.	302	4,3	66	1,1	148	1,1
Balance on the technical account	-41	-0,6	-221	-3,5	-397	-3,1
Net investment income	467	6,7	1 112	17,8	1 613	12,5
Allocated investment return transferred to the technical account	899	12,8	825	13,2	1 718	13,3
Other expenses	0	0,0	47	0,8	13	0,1
Profit on ordinary activities	-473	-6,8	114	1,8	-488	-3,8

BALANCE SHEET	30.06.2001		30.06.2000	
	NOK mill	% of TA	NOK mill	% of TA
Investments in land and buildings	3 482	8,5	2 881	7,5
Shares and units of securities funds (short-term)	8 035	19,6	7 504	19,5
Debt securities (short-term holdings)	11 972	29,2	13 092	34,0
Loans	1 027	2,5	620	1,6
Own funds	7 273	17,7	8 864	23,0
Technical provisions including equalisation provisions	25 475	62,1	23 615	61,4
Total assets (TA)	41 034		38 474	