



Oslo Børs Informasjon AS

Company accounts feed documentation

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1 Common information

1.1 General

This document contains the necessary documentation to receive the A/S Oslo Børs Informasjon Feeds.

Records appear in no particular order, nor do updates for multiple bonds.

Interpreters of the feed should be able to discard unrecognized records. This is due to future changes in record layouts will be implemented as new records. This way multiple versions of the feed can coexist and new versions implemented on short notice.

1.2 Data types

Printable characters is defined by ISO8859-1. (Ascii decimal value 32-126 and 160-255).

1.2.1 Integer

The Integer data type is an integer ranging from -2^{31} to 2^{31} .

1.2.2 Integer with enumeration

Integer with enumeration is an integer with meaning. The interpretation of the integer-value is listed in tables.

1.2.3 Numeric

The type Numeric will be used to limit the character set to digits. The predefined ASN.1 type VisibleString may contain any visible character from the ISO 646 (ASCII) character set, including space. A VisibleString is the implicit data type for all strings of characters in this standard. The FROM construction is used to specify character set constraints for the specified type. The Numeric data type is defined as

Numeric ::= VisibleString (FROM ("0".."9"))

meaning a string of characters from the set {"0", "1", "2", "3", "4", "5", "6", "7", "8", "9"} with no size constraint. A Numeric may have size constraints applied to it as for the VisibleString, via the SIZE construction.

NOTE: Space does not occur in the Numeric string, as opposed to the predefined ASN.1 type NumericString.

1.2.4 Decimal(n)

Decimal number with precision n, and an unspecified number of digits to the left of the decimal point.

1.2.5 Char(n)

Char(n) is a VisibleString (a string of printable characters) with a maximum length of *n* characters.

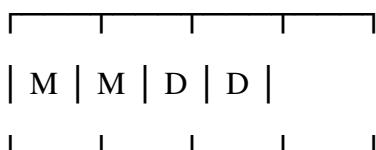
1.2.6 DayOfMonth

The encoding of the DayOfMonth type has the following abstract syntax:

DateEncoding ::=

```
SEQUENCE {  
month Numeric (SIZE(2)),  
day Numeric (SIZE(2))  
}
```

and looks like this:



Example:

A DayOfMonth value of

NotToday DayOfMonth ::= {month 05, day 31} is encoded as the VisibleString value "0531".

1.2.7 Date

The encoding of the Date type has the following abstract syntax:

DateEncoding ::=

```
SEQUENCE {  
year Numeric (SIZE(4)),  
month Numeric (SIZE(2)),  
day Numeric (SIZE(2))
```

}

and looks like this:



Example:

A Date value of

today Date ::= {year 1990, month 05, day 04} is encoded as the VisibleString value "19900504".

1.2.8 Time

The Time data type has the following abstract syntax:

Time ::=

```

SEQUENCE {
    hour INTEGER (0..23),
    min  INTEGER (0..59),
    sec  INTEGER (0..59),
}
  
```

The encoding of a Time value is specified by the abstract syntax:

TimeEncoding ::=

```

SEQUENCE {
    hour Numeric (SIZE(2)),
    min  Numeric (SIZE(2)),
    sec  Numeric (SIZE(2)),
}
  
```

and looks like this:





Local time is used. There is no indication of, nor any way to indicate, time zones.

Example:

At the time 13:06:02, the Time value is

now Time := { hour 13, min 6, sec 2 }

which is encoded as the VisibleString value "130602".

1.2.9 ISIN

The ISIN-identifier is a unique identifier of a single security as maintained by Security Clearing houses (VPS, in Norway) representing a two-level tree structure. The highest level is the country. The lowest level is the unique "number"/alphanumeric string of the security as maintained by that country's Security Central. For a full reference on ISIN-identifiers, please see International Standard ISO 6166 and Norwegian Standard NS 4126.

The ISIN-identifier type is defined as follows:

ISIN-identifier ::=

SEQUENCE {

CountryCode,

LocalID,

Numeric (SIZE (1))

}

where the CountryCode and LocalID type are defined as follows:

CountryCode ::= VisibleString (SIZE (2) | FROM ("A".."Z"))

i.e. a string of two characters, both from the upper case alphabetic character set.

LocalID ::= VisibleString (SIZE (10) | FROM ("0".."9"|"A".."Z"|" "))

According to the standards (ISO 6166 and NS 4126), an ISIN-identifier may contain letters, spaces and digits. Applications should take care to use the entire ISIN-identifier, and not assume that the CountryCode or few most significant characters have any particular value. Such assumptions are local to a national market under favorable circumstances, and make international trade more difficult to report reliably.

Example:

A value of type ISIN-identifier could then be expressed as sample

ISIN-identifier ::= { "NO", number "G8226B1095", "5" }

which is encoded as the VisibleString value "NOG8226B10955".

1.3 Record definitions

Fields within each record are separated by tabulators. Specifications provide the name, data type and an explanation of the information for each field of the records.

Example Record C 1 Security Identification Information:

C [TAB] 1 [TAB][TAB][TAB] 6180 [TAB] 1 [TAB] NHY [TAB] NO0005052605 [TAB][TAB] Norsk Hydro [EOL]

where the first field identifies the record as belonging to the common set of records. The second field is the record identification number, the third and fourth fields are reserved for future use, and the rest of the record appears as described in the record definitions below.

Null observations are indicated by an empty field. I.e. [TAB] [TAB].

1.3.1 Number of records

Number of records to expect per company/security is indicated in parenthesis below the table for the record definition. The following explains the coding:

- 0 No records
- 1 Exactly one record
- 0-1 Zero or one record
- 0-n Zero or more records
- 1-n One or more records

1.4 Common Records

Record C 1 Security Identification Information

Field Name	Data Type	Field Description	NULLS	For OBI use only
Security Id	Integer	Unique number identifying the security	NO	security.sid
Security Type	Integer with enumeration	See Table C 1 Security Types for identification of security types	NO	security.sec_type
Symbol	char(16)	Local code, sometimes referred to as ticker symbol	NO	security.symbol
ISIN	ISIN	International security identification number.	NO	security.isin
ISIN Subcode	char(1)	Special field separating bonds with the same ISIN code	YES	security.isin_subcode
Security Name	char(34)	Full name of security	NO	security.sec_name

(1)

Record C 2 Company Identification Information

Field Name	Data Type	Field Description	NULLS	For OBI use only
Company Id	Integer	Unique number identifying the company	NO	company.cid
Country Code	char(2)	Two letter code identifying country. Refer to Table C 3 Country Codes.	NO	company.ctry_code
Name	char(34)	Company name	NO	company.long_name

(1)

Record C 3 Listing Period

Field Name	Data Type	Field Description	NULLS	For OBI use only
Security Id	Integer	Unique number identifying the security	NO	listing_period.sid
Exchange	char(1)	One character code for source/exchange. Refer to Table C 4 Exchange/Source	NO	listing_period.exhg
From Date	Date	First day of listing period for this exchange	NO	listing_period.fm_date
To Date	Date	Last date of listing on this exchange	YES	listing_period.to_date

(0-n)

Multiple listings/delisting are identified by multiple records.

1.5 Static Data for Common Records

Table C 1 Security Types

Security Type Id	Norwegian	English
1	Aksjer/Grunnfond	Stocks/Subscribed Capital
2	Obligasjoner	Bonds
3	Derivater	Derivatives
4	Aggregater	Aggregates (Indexes etc.)
5	Tegningsretter	Drawing rights
6	Valuta	Currency
7	Fond	Mutual fund

For OBI use only: Security Type Id = security_types.sec_type

Table C 2 Currency Codes

Currency Code	Norwegian	English
ATS	Østerriske Schilling	Austrian Schilling
AUD	Australske Dollar	Australian Dollars
BEF	Belgiske Franc	Belgian Franc
CAD	Canadiske Dollar	Canadian Dollars
CHF	Sveitsiske Franc	Swiss Franc
DEM	Deutsche Mark	German Marks
DKK	Danske kroner	Danish Kroner
EXU	Euro. Valutaenhet	ECU
ESP	Spanske Pesetas	Spanish Pesetas
FIM	Finske Mark	Finnish Mark
FRF	Franske Franc	French Franc
GBP	Britiske Pund	Pound Sterling
GRD	Greske Drachmer	Greek Drachmas
HKD	Hong Kong Dollar	Hong Kong Dollars
IEP	Irske Pund	Irish Pound
INR	Indiske Rupi	Indian Rupee
ISK	Islandske Kroner	Icelandic Kroner
ITL	Italienske Lire	Italian Lire
JPY	Japanske Yen	Japanese Yen
NLG	Nedlandske Gylden	Dutch Gulden
NOK	Norske kroner	Norwegian Kroner
PTE	Portugisiske Escudos	Portuguese Escudos
SEK	Svenske kroner	Swedish Kroner
SGD	Singapore Dollar	Singapore Dollars
USD	US Dollar	US Dollars

Table C 3 Country Codes

Country Code	Norwegian	English
NO	Norge	Norway
SE	Sverige	Sweden
US	USA	United States of America
CA	Canada	Canada
CH	Sveits	Switzerland
DE	Tyskland	Germany
DK	Danmark	Denmark
ES	Spania	Spain
FI	Finland	Finland
FR	Frankrike	France
GB	Storbritania	Great Britain
GR	Hellas	Greece
HK	Hong Kong	Hong Kong
IE	Irland	Ireland
IN	India	India
IS	Island	Iceland
IT	Italia	Italy
JP	Japan	Japan
NL	Nederland	Netherland
PT	Portugal	Portugal
SG	Singapore	Singapore

For OBI use only: Country Code = country_code.ctryst_code

Table C 4 Exchange/Source

Exchange Id	Norwegian	English
1	Oslo Børs	Oslo Stock Exchange
2	Oslo Børs Informasjon AS	OBI

For OBI use only: Exchange Id = exchange.exhg

Note: Exchange Id is a character, char(1), value and not an Integer value.

2 Company accounts

There are two different types of the feed :

Full dump : Returns all company accounts for the fiscal year(s) requested

Incremental: Returns changes since a specified timestamp for the fiscal year(s) requested.
If there is a change in one of the variables in the account, the whole company's account for that year is sent.

All company adjustment factors with ex date after fiscal year end are submitted.

In this version of the company accounts feed, all items are in Norwegian kroner (NOK).

2.1 Account Records

Record A 1 Company Account

Field Name	Data Type	Field Description	NULLS	For OBI use only
Account Id	integer	Unique number identifying the set of items the company account	NO	company_account.acnt_id
Company Id	integer	Unique number identifying the company	NO	company_account.cid
Fiscal Year	integer	Fiscal year	NO	company_account.fiscal_yr
Account Type	integer with enumeration	Account type, refer to Table A 2 Account Type	NO	company_account.acnt_type
Fiscal Year Start	Date	Date fiscal year starts	NO	company_account.fiscal_yr_start
Fiscal Year End	Date	Date fiscal year ends	NO	company_account.fiscal_yr_stop
Period	Integer with enumeration	Account period, refer to Table A 3 Account Period	NO	company_account.period
Preliminary/audited	integer	0 = preliminary 1 = audited	NO	company_account.status

(1)

Record A 2 Company Account Items

Field Name	Data Type	Field Description	NULLS	For OBI use only
Account Id	integer	Unique number identifying the set of items for this company account	NO	acnt_item.acnt_id
Company Id	integer	Unique number identifying the company	NO	company_account.cid
Item Type	integer with enumeration	Item type, refer to table Table A 1 Item Type	NO	acnt_variable.item_type
Variable Id	integer	Unique number identifying the type of variable. This number corresponds with the number in column VId provided in the submitted templates	NO	acnt_item.vid
Sort Key	integer	An integer to provide an additional sort key for items within the template	NO	valid_items.cat_sort_key

Field Name	Data Type	Field Description	NULLS	For OBI use only
Account Item Category	char(20)	Identifier for account item position (i.e. 1.1.2)	NO	valid_items.accnt_itm_cat
Description	char(75)	Description of the account item	NO	account_variable.eng_descr
Account Item	Integer	Actual account item expressed in thousands of NOK	NO	accnt_item.var
Account Item (Variable Id: 770 and 771)	Decimal(2)	Actual account item expressed in %	NO	accnt_item.var

(n)

Record A 3 Company Adjustment Factor

Field Name	Data Type	Field Description	NULLS	For OBI use only
Company Id	integer	Unique number identifying the company	NO	comp_adj_fact.cid
Ex Date	Date	Ex date for the adjustment factor	NO	comp_adj_fact.ex_date
Previous Ex Date	Date	Last adjustment for the company was this date	NO	comp_adj_fact.prv_ex_date
Adjustment Factor	Decimal(6)	Adjustment factor	NO	comp_adj_fact.adj_fact
Accumulated Adjustment Factor	Decimal(6)	Accumulated adjustment factor for the period between Previous Ex Date and Ex Date	NO	comp_adj_fact.acc_adj_fact

(1 - n)

Example of adjustment factor:

In the case of a split 1:5 the adjustment factor is stored as 0.2.

Record A4 OBSOLETE**Record A5 Reserved***Record A 6 Key figures*

Field Name	Data Type	Field Description	NULLS	For OBI use only
Account Id	integer	Unique number identifying the set of items for this company account	NO	accnt_item.accnt_id
Company Id	integer	Unique number identifying the company	NO	comp_adj_fact.cid
Key Id	integer	Unique number identifying the key figure	NO	key_ratio.kid
Description	char(75)	Description of key figure	NO	key_ratio.eng_descr
Key figure	Decimal(2)	Actual key figure	YES	key_ratio.proc_name

(0 - n)

2.2 Static Data for Account Records

Table A 1 Item Type

Item Type Id	Norwegian	English
1	Resultat	Income Statement
10	Aktiva	Assets
11	Passiva	Liabilities and equity
20	Andre tall	Other numbers

For OBI use only: Item Type Id = accnt_variable.item_type

Table A 2 Account Type

Account Type Id	Fiscal Year Start	Fiscal Year End	Norwegian	English	Modifications
1	1980	1994	Bankregnskap	Banking	
2	1980	1998	Industriregnskap	Industrial	
3	1980	1998	Eiendomsregnskap	Real estate	
4	1980		Forsikringsregnskap - Liv	Life insurance	
5	1980		Forsikringsregnskap - Skade	Insurance	
6	1980		Forsikringsregnskap - Konsern	Insurance concerns	
7	1980	1998	Shipping	Shipping	
8	1995	1998	Bankregnskap 1996	Banking 1996	New ver 2.4
9	1995		Bankregnskap 1999	Banking 1999	New ver 2.5
10	1995	2004	Industriregnskap 1999	Industrial 1999	New ver 2.5
11	2004		IFRS2004	IFRS2004	New ver. 3.4
12	2004		NGAAP2004	NGAAP2004	New ver. 3.4

For OBI use only: Account Type Id = account.accnt_type

Table A 2 Account Type lists the different account types or templates for company accounts. These templates with their complete set of items are submitted with this documentation.

Table A 3 Account Period

Period	Norwegian	English
1	1 kvartal	1 quarter
2	2 kvartal	2 quarter
3	3 kvartal	3 quarter
4	4 kvartal	4 quarter
5	Årsregnskap	Annual

For OBI use only: Item Type Id = accnt_variable.item_type

3 Variable Id List

Vid	English Description	Norwegian Description
5	Interest income on deposits with and loans to customers	Renter o.l. innt. av utl. til & fordr på kund
6	Interest expenses on loans from financial institutions	Renter o.l. kostn. på gjeld til kr.inst.
7	Interest income on commercial paper, bonds, etc.	Renter o.l. innt. av sert, obl og andre vp
8	Interest income on bearer bonds	Renter ihendehaverobligasjoner
9	Interest income from discounted government bills	Renter av statskasseveksler
10	Interest income on negotiable certificates	Renter av sertifikater
11	Interest income from discounted bills and installment contracts	Innt. fra veksler og avbet.kontrakter
12	Factoring income	Factoringinntekter
13	Credit card income	Kreditkortinntekter
14	Leasing	Leiefinansieringsinntekter (leasing)
15	Dividends on short-term equities	Utbytte omløpsaksjer, renter grunnfond
16	Dividends on long-term equities	Utbytte anleggsaksjer, renter grunnfond
17	Other interest income	Andre renteinntekter o.l. inntekter
18	Total income	Sum inntekter
19	Interest expenses on deposits from customers	Renter o.l. kostn på innsk. og gj. til kunder
20	Interest income on deposits with and loans to financial institutions	Renter o.l. innt. av utl. & fordr. på kr.inst
21	Interest expenses on bond loans	Renter, kr.prov ihendehaverobl
22	Interest expenses on negotiable certificates	Renter på sertifikater
23	Interest expenses on subordinated loan capital	Renter o.l. kostn. på ansvarlig lånekapital
24	Other interest expenses	Andre rentekostn. o.l. kostnader
25	Total interest expenses	Sum rentekostnader o.l. kostnader
26	Net interest income and credit commisions	Netto rente- og kr.prov.inntekter
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
29	Other	Andre tall
30	Operating income	Driftsinntekter
31	Gain on sale of long-term assets	Salgsgevinster anleggsmidler
32	Gain on sale of securities	Salgsgevinster verdipapirer
33	Income from limited partnerships/associated companies	Netto andel/driftsinnt. samarb. selsk
34	Total operating income	Sum driftsinntekter
35	Cost of goods sold	Vareforbruk
37	Other operating expenses	Andre driftskostnader
39	Bad debt expense	Tap på fordringer
40	Loss on sale of long-term assets	Salgstap anleggsmidler
41	Write-down long-term assets	Nedskrivning anleggsmidler
42	Loss on sale of securities	Kurstap verdipapir
43	Expenses from limited partnerships/associated companies	Netto andel/driftsskost. samarb. selsk
44	Allocation to classification fund	Klassefond
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
50	Time deposits with Norwegian Central Bank	Bundne innskudd i Norges Bank
51	Total cash and deposits with Norwegian Central Bank	Sum innskudd Norges Bank Postgiro
52	Discounted government bills	Statskasseveksler
54	Bearer bonds	Ihendehaverobligasjoner
55	Profit on equities	Kursgevinst korts. plass. aksjer/fond
56	Profit on bond loans	Kursgevinst ihendehaverobligasjoner
57	Profit on negotiable certificates	Kursgevinst sertifikater
58	Profit on currencies/financial securities	Kursgevinst valuta/fin. instrumenter

Vid	English Description	Norwegian Description
59	Other profits from securities	Andre kursgevinster
60	Total profits from securities	Sum kursgevinster
61	Loss on equities	Kurstap korts. plass. aksjer/fond
62	Loss on bond loans	Kurstap ihendehaverobligasjoner
63	Loss on negotiable certificates	Kurstap sertifikater
64	Loss on currencies/financial securities	Kurstap valuta/fin. instrumenter
65	Other losses on securities	Andre kurstap
66	Total loss on securities	Sum kurstap
67	Total net gain/loss on financial instruments and foreign exchange	Sum netto gev/tap på verdipapirer og valuta
68	Guarantee commissions	Garantiprovisjon
70	Fees payment services	Gebyrer fra betalingsformidling
71	Broker commission	Meglerprovisjon
72	Other fees and commissions receivable on banking services	Gebyr fra øvrige banktjenester
73	Total fees and commissions banking services	Sum provisjoner og gebyrer
74	Operating income from real estate	Driftsinntekter faste eiendommer
75	Gain on sale of fixed assets	Gevinst ved salg av driftsmidler
77	Total other operating income	Sum andre driftsinntekter
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
79	IT expenses	EDB-kostnader
80	Real estate operating expenses	Driftskostnader faste eiendommer
81	Ordinary depreciation	Ordinære avskrivinger
82	Loss on sale of fixed assets	Tap ved salg av driftsmidler
83	Write-downs	Nedskrivinger
85	Total other operating expenses	Sum andre driftskostnader
86	Losses on loans and guarantees, unspecified	Tap på utlån
87	Losses on guarantees	Tap på garantier
88	Loss on negotiable certificates and bonds	Tap på sertifikater og obligasjoner
89	Other losses	Andre tap
90	Payments on loans and guarantees previously charged off	Inngått på tidligere bokførte tap
91	Total losses on loans and guarantees	Sum tap på utlån, garantier, m.m. uspes.
92	Operating profit	Driftsresultat etter tap
93	Profit on sale of other long-term assets	Eks. ord. gevinst salg anleggsmidler
96	Loss on sale of long-term assets	Tap salg anleggsmidler
97	Write-down long-term assets	Nedskriving anleggsmidler
98	Allocation to en-bloc fund	Avsetning en-bloc-fond
100	Total extraordinary expenses	Sum ekstraordinære kostnader
101	Net extraordinary items	Sum ekstraordinære poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
106	Taxes on extraordinary items	Skatt ekstraordinære poster
109	Application of write-up of long-term assets	Anvendelse oppskrivningsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
114	Deferred capital gains	Avsetning til negativ saldo
119	Income before minority interests	Resultat før minoritetsinteresser
121	Net income	Årsresultat
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
126	Other investments in short-term securities	Andre verdipapirer

Vid	English Description	Norwegian Description
127	Total short-term investments in securities	Sum kortsiktige plass. verdipapirer
128	Deposits with and loans to domestic financial institutions	Innskudd i og utlån til norske fin.inst.
129	Deposits with and loans to foreign financial institutions	Innskudd i og utlån til utenl. fin.inst.
130	Total deposits with and loans to financial institutions	Brutto innskudd og utlån
131	Specific allowances for deposits with and loans to financial institutions	Spes. tapsavsetn., utl. og fordr. på kr.inst
132	General allowances for deposits with and loans to financial institutions	Uspes. tapsavsetn., utl. og fordr. på kr.inst
133	Net loans to and deposits with financial institutions	Netto innskudd i og utlån til fin. inst.
134	Overdraft facilities	Kasse-/drifts- og brukskreditter
135	Building loans	Byggelån
136	Amortizing loans	Nedbetalingslån
137	Discounted bills and installment contracts	Veksler og avbetalingskontrakter
139	Credit card loans	Utlån mot kredittkort
140	Leasing	Leiefinansieringsavtaler
141	Other loans	Andre utlån
142	Total lendings to and receivables from customers	Brutto utlån kunder
143	Specific allowances on loans to customer	Spesifiserte tapsavsetninger kunder
144	General allowances on loans to customer	Uspesifiserte tapsavsetninger kunder
145	Net lending and receivables from customers	Sum netto utlån til og fordringer på kunder
146	Prepayments and accrued income	Oppkj. ubet. innt. forsk.bet. ikke pål.kostn.
148	Total other receivables	Sum andre fordringer
149	Repossessed properties	Overtatte eiendommer
150	Other repossessed assets	Andre overtatte eiendeler
151	Other short-term assets	Andre omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
155	Shares in associated companies	Aksjer og andeler i tilknyttede selskaper
156	Other long-term investments in equities	Andre langsiktige plasseringer
157	Intangible assets	Immaterielle eiendeler
158	Expenses from and currency losses on long-term loans	Aktiverte kostn. og kurstab ved langs. lån
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
160	Deferred taxes	Utsatt skattefordel
161	Other long-term assets	Fast eiendom og andre anleggsmidler
163	Treasury stock	Egne aksjer, grunnfondsbevis
165	Loans and deposits from Norwegian Central Bank	Lån og innskudd fra Norges Bank
166	Loans and deposits from domestic financial institutions	Lån og innskudd fra norske finansinst.
167	Loans and deposits from foreign financial institutions	Lån og innskudd fra utenlandske finansinst.
168	Total loans and deposits from financial institutions	Sum lån og innskudd fra finansinst.
169	Demand deposits	Innskudd uten oppsigelse
170	Time deposits	Innskudd på tid
171	Total deposits from customers	Sum innskudd fra kunder
172	Negotiable certificates and other short-term loans	Sertifikater og andre kortsiktige låneopptak
173	Treasury non-amortized commercial paper	Egne ikke-amortiserte sertifikater
174	Bonds	Obligasjonskjeld
175	Treasury non-amortized bonds	Egne ikke-amortiserte obligasjoner
176	Total borrowings through issue of securities	Sum gjeld stiftet ved utstedelse av vp
177	Accrued expenses and prepaid revenues	Pål. ikke forf. kostn.&bet. ikke oppkj. innt.
178	Margin payments or other account arrangements with customers	Margintrekk og annen mellomregning med kunder
182	Dividends	Avsatt til utbytte
183	Other short-term liabilities	Annen kortsiktig gjeld
184	Total other short-term liabilities	Sum annen kortsiktig gjeld
185	Deferred taxes	Utsatt skatt
186	Convertible bonds	Konvertible lån

Vid	English Description	Norwegian Description
187	Other long-term liabilities	Annен langsiktig gjeld
188	Total other long-term liabilities	Sum annen langsiktig gjeld
189	Specified provisions for losses on guarantees	Spesifiserte tapsavsetn. på garantiansvar
190	General provisions for losses on guarantees	Uspesifiserte tapsavsetn. på garantiansvar
191	Accrued pension commitments	Pensjonsforpliktelse
192	Other provisions	Andre avsetninger for forpliktelser og kostn.
193	Total provisions for commitments	Sum avsetninger til forpliktelser og kostn.
194	Perpetual subordinated loan capital	Ewigvarende ansvarlig lånekapital
195	Other subordinated loan capital	Annен ansvarlig lånekapital
196	Member deposits for reimbursement	Medlemsinnskudd som skal tilbakebetales
197	Preference capital	Preferansekapital
200	Total subordinated loan capital	Sum ansvarlig lånekapital
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
210	Net pension fund	Netto pensjonspremiefond
211	Minority interests	Minoritetsinteresser
213	Primary capital certificates	Grunnfondsbeviskapital
214	Legal reserve	Reservefond
216	Reversal fund	Tilbakeføringsfond
217	Savings and loans institutions fund	Sparebankenes fond
218	Total restricted equity	Sum bundet egenkapital
219	Distributable reserves	Disposisjonsfond
220	General reserve allowances	Generelle reserveavsetninger
221	Other reserves	Andre fond
222	Total non-restricted equity	Sum fri egenkapital
223	Total equity	Sum egenkapital
225	Other operating income	Andre driftsinntekter
226	Intra-group dividends	Utbytte aksjer konsernselskap
227	Dividends received	Utbytte aksjer
228	Intra-group interest income	Renteinntekter konsernselskap
229	Interest income	Renteinntekter
230	Gain on sale of securities	Kursgevinst verdipapirer
231	Income from limited partnerships/associated companies	Res.andeler andre selskap
232	Other financial income	Andre finansinntekter
233	Total financial income	Sum finansinntekter
234	Intra-group interest expenses	Rentekostn. konsernselskap
235	Other interest expenses	Andre rentekostnader
236	Loss on sale of securities	Kurstap verdipapir
237	Expenses from limited partnerships/associated companies	Res. andeler andre selskap
238	Unrealized currency loss	Urealisert disagio
239	Other financial expenses	Andre finanskostnader
240	Total financial expenses	Sum finanskostnader
243	Profit before extraordinary items	Resultat før ekstraord. poster
244	Minority interests' share of profits before extraordinary items	Min.int. andel ord. res.
245	Ex.ord. gain on sale of long-term assets	Eks. ord. salgsgevinst anleggsmidler
246	Ex.ord. gain on sale of securities	Eks. ord. kursgevinst verdipapirer
247	Subsidies	Tilskudd ol
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter

Vid	English Description	Norwegian Description
250	Ex.ord. loss on sale of long-term assets	Eks. ord. salgstap anleggsmidler
251	Ex.ord. loss on sale of securities	Eks. ord. kurstap verdipapirer
252	Write-down of long-term assets	Nedskrivning anleggsmidler
253	Other extraordinary expenses	Andre eks. ord. kostnader
256	Minority interests' share of extraordinary items	Min.int. andel ekstraord. poster
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
262	Minority interests' share of taxes	Andel skatt min.int
264	Write-up of long-term assets	Oppskrivning anleggsmidler
268	Depreciation/write-down of inventories	Av/nedskrivning varelager
272	Allocation to classification fund	Avsatt til klassegfond
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
279	Minority interests' share of net income	Min. int. andel av resultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
295	Cash and deposits	Kasse, bank, post
297	Short-term investment in bonds	Obligasjoner ol
298	Short-term investment in negotiable certificates	Sertifikater
299	Other short-term financial investments	Andre kortsliktige plasseringer
300	Total short-term financial investments	Sum finansinvesteringer
301	Intra-group bills	Vekselford. konsernselskap
302	Bills	Vekselfordringer
303	Accounts receivable	Kundefordringer
304	Other short-term receivables	Andre kortsliktige fordringer
305	Total short-term receivables	Sum debitorer
306	Raw materials	Råvarer, innkjøpte halvfabrikata
307	Work in process	Varer under tilvirkning
308	Finished goods	Lager av ferdigvarer
309	Total inventories	Sum beholdninger
310	Share in limited partnerships	Andel KS, ANS
312	Total other short-term assets	Sum andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
315	Long-term investment in equities	Andre aksjer
316	Long-term investment in bonds	Obligasjoner ol
317	Share in limited partnerships	Netto andel KS, ANS
318	Other long-term receivables	Andre fordringer
319	Advance payments to suppliers	Langs. forskudd til leverandører
321	Total long-term receivables	Sum langsiktige fordringer
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
325	Ships, rigs, airplanes, etc.	Skip, fly, ol
327	Buildings	Bygninger

Vid	English Description	Norwegian Description
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
331	Share of long-term assets in associated companies	Andel anleggsm. sam. selskap
332	Total fixed assets	Sum varige driftsmidler
333	Total capital assets	Sum anleggsmidler
334	Total assets	Sum eiendeler
335	Bills	Vekselgjeld
336	Bank overdraft	Kassekredittgjeld
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
341	Advance payments from customers	Forskudd fra kunder
343	Accounts payable	Leverandørgjeld
344	Share in limited partnerships	Netto andel KS, ANS (gjeld)
347	Total short-term debt	Sum kortsigkt gjeld
348	Subordinated loan capital	Ansvarlig lån
350	Share in limited partnerships	Andel gjeld KS, ANS
353	Total long-term debt	Sum langsiktig gjeld
354	Total debt	Sum gjeld
355	Inventory reserve	Varelageres. (lager)
356	Reserves on purchase contracts	Varelageres. (kontrakt)
359	Accumulated tax depreciation	Anleggsreserver
362	Classification fund	Klassefondsavsetninger
366	Share capital	Aksjekapital
368	Revaluation fund	Oppskrivingsfond
372	Total other equity	Sum diverse egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital
375	Advance payments to suppliers	Forskudd til leverandører
384	Operating expenses real estate	Driftskostnader eiendommer
413	Net financial items	Netto finansposter
414	Share of income in associated companies	Andel res. i tilkn. selskap
416	Gain on sale of real estate	Salgsgevinst eiendommer
422	Loss on sale of real estate	Salgstap eiendommer
425	Write-down real estate	Nedskriving eiendommer
426	Rehabilitation expenses real estate	Rehabiliteringskostnader
429	Net extraordinary items	Resultat ekstraordinære poster
437	Group contribution	Konsernbidrag
443	Depreciation/write-down purchase contracts	Av/nedskriving varekontrakter
451	Total year-end allocations	Sum årsoppkjørstdisposisjoner
466	First year installment on long-term debt	Herav avdrag langsiktig gjeld
467	Short-term intra-group receivables	Kortsiktig tilgode innen konsernet
468	Receivables from agents and insurance customers	Tilgode hos agenter og forsikringstakere
469	Other short-term receivables	Diverse tidgodehavender
470	Other loans	Andre korts. utlån
471	Specific allowances for long-term loans	Spesifiserte tapsavsetninger
472	General allowances for loans	Uspesifiserte tapsavsetninger
473	Net loans	Netto utlån
474	Net loans against collateral	Netto utlån mot pantsikkerhet
475	Other loans	Andre utlån brutto
476	Specific allowances for loans	Spesifiserte tapsavsetninger
477	General allowances for short-term loans	Uspesifiserte tapsavsetninger
478	Net other loans	Netto andre lån
479	Intra-group receivables	Tilgode innen konsernet

Vid	English Description	Norwegian Description
480	Other receivables	Diverse langs. tilgodehavender
482	Uncalled capital	Krav på aksjeinnskudd
484	Debt to agents and insurance customers	Gjeld agenter og forsikringstakere
485	Intra-group debt	Gjeld innen konsernet
486	Premium allowances	Premieavsetning
487	Allocation to claims reserves	Erstatningsavsetning
488	Allocation to security reserves	Sikkerhetsavsetning
489	Allocation to reinsurance reserves	Reassuranseavsetning
490	Allocation to administration reserves	Administrasjonsavsetning
491	Allocation to natural perils reserves	Naturskadefond
492	Allocation to guarantee reserve	Avsetninger til garantiordningen
493	Other reserves	Andre avsetninger
494	Total other reserves	Sum andre avsetninger
499	Accounts receivable	Kortsiktige tilgodehavende
500	Due unpaid premiums	Forfalte, ikke betalte premier
501	Due unpaid financial income	Forfalte, ikke betalte finansinntekter
502	Short-term receivables	Kortsiktig tilgode hos forsikringsselskaper
503	Accrued financial income	Opptjente, ikke forfalte finansinntekter
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
506	Short-term bond loans	Obligasjoner
507	Long-term loans with collateral	Lån mot pantsikkerhet
508	Other long-term loans	Andre langs. utlån
509	Machinery, equipment, vehicles, etc.	Driftsmidler
510	Capitalized costs from R&D	Aktiverte utviklingskostnader
511	Other capital assets	Andre anleggsmidler
512	Intra-group short-term debt	Kortsiktig gjeld innen konsernet
513	Prepaid premiums	Betalte, ikke forfalte premier
514	Prepaid financial income	Forskuddsbetalte finansinntekter
515	Debt to other insurance companies	Gjeld til forsikringsselskaper
516	Accrued insurance claims	Forfalte, ikke betalte forsikringsytelser
517	Collateralised loans	Pantegjeld
518	Pension obligations	Pensjonsforpliktelser
520	Premium reserves in the insurance reserve	Premiereserve i forsikringsfondet
521	Additional allocations to the insurance reserve	Tilleggsavsetninger i forsikringsfondet
522	Premium fund in the insurance reserve	Premiefond i forsikringsfondet
523	Pension adjustment fund in the insurance reserve	Pensjonsreguleringsfond i forsikringsfondet
524	Security fund	Sikkerhetsfond
526	Other funds	Øvrige fonds
527	Total funds for insurance purpose allowances	Sum fonds for forsikringsmessige avsetninger
528	Other equity	Diverse egenkapital
529	Individual endowment insurance	Individuell kapitalforsikring
530	Individual annuity and pension insurance	Individuell rente- og pensjonsforsikring
531	Group life insurance	Gruppelivsforsikring
532	Group pension insurance	Kollektiv pensjonsforsikring
533	Group associations insurance	Kollektiv foreningsforsikring
534	Other life insurance	Annet
535	Total premiums from life insurance	Sum inntekter livsforsikring
536	Gross premiums earned	Direkte forsikring
537	Reinsurance earned	Mottatt gjenforsikring
538	Gross premiums	Brutto premier
539	Reinsurance ceded	Avgitt gjenforsikring
540	Premiums earned for own account	Premier for egen regning
542	Interest income	Renteinntekter
543	Interest expenses	Rentekostnader

Vid	English Description	Norwegian Description
545	Gain on sale of securities	Gevinst ved salg/uttrekn av verdipapir
546	Net income from real estate	Resultat faste eiendommer
549	Losses on loans	Tap på utlån
550	Net financial items insurance	Netto finansposter forsikring
551	Net financial items other operations	Netto finansposter annen virksomhet
552	Net income associated companies	Resultat tilknyttede selskap
553	Agreed benefits	Erstatninger
554	Terminated agreements/withdrawals on life accounts	Gjenkjøp
555	Total life insurance benefits	Sum ytelsel livsforsikring
556	Allocation to premium reserves	Til premiereserve i forsikringsrådet
557	Additional statutory allocations	Til tilleggsavsetninger i forsikringsrådet
558	Allocation to security fund	Til sikkerhetsfond
559	Allocation to security reserves	Til sikkerhetsavsetninger
560	Other allocations	Andre avsetninger til fremt. ytelsel
561	Total statutory allocations	Sum pliktige avsetn. til fremtidige ytelsel
562	Gross premiums claimed	Erstatninger direkte forsikring
563	Reinsurance claimed	Mottatt gjenforsikring (erstatn)
564	Gross claims	Brutto erstatninger
565	Reinsurance portion	Gjenforsikringsandel
566	Claims for own account	Erstatninger for egen regning skadefors.
567	Operating profit	Driftsresultat
571	Allocations to insurance customers	Avsatt til forsikringstakerne
572	Net capital gain/loss from sale of equities	Netto kursgevinst/tap aksjer, grunnfond
574	Net capital gain/loss from sale of bonds	Netto kursgevinst/tap obligasjoner
575	Net capital gain/loss from sale of negotiable certificates	Netto kursgevinst/tap sertifikater
576	Net capital gain/loss from sale of other securities	Netto kursgevinst/tap diverse veridpapirer
577	Interest income allocated to premium fund	Renter overført til premiefond o.l.
578	Other financial income/expenses	Andre finansinntekter/kostnader
579	Transfer of customer reserves	Overf. av premieres, till.avs. og kursres.
580	Profits from reinsurance	Overskudd gjenforsikring
581	Other income	Andre inntekter
582	Total other income	Sum andre inntekter
583	Loss from reinsurance	Underskudd gjenforsikring
584	Other expenses	Andre kostnader
585	Total other expenses	Sum andre kostnader
586	Allocation from other funds	Overføring fra øvrige fond
587	Dividends from subsidiaries	Aksjeutbytte fra datterselskaper
588	Write down securities	Nedskrivning av verdipapirer
589	Income real estate	Leieinntekter, eiendommer
591	Commissions from reinsurance ceded	Provisjoner for mottatt gjenforsikring
592	Commissions for reinsurance earned	Provisjoner for avgitt gjenforsikring
594	Depreciation	Ordinære avskrivninger
595	Operating profit I	Driftsresultat I
596	Change in allowance to security reserves	Endring i sikkerhetsavsetning
597	Change in allowance to natural peril fund	Endring i avsetning til naturskadefond
598	Allowance to the guarantee reserves	Avsetning til garantiordningen
599	Total allocations	Sum avsetninger
600	Operating profit II	Driftsresultat II
601	Extraordinary income	Ekstraordinære inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
603	Gain sale on sale of ships and rigs	Salgsgevinst skip/rigger
604	Loss on sale of ships and rigs	Salgstap skip/rigger
605	Write-down ships and rigs	Nedskrivning skip/rigger
606	Ex.ord. gain on sale of ships/rigs	Salgsgevinst skip

Vid	English Description	Norwegian Description
607	Ex.ord. loss on sale of ships/rigs	Eks. ord. salgstap skip/rigger
608	Write-down ships	Nedskrivning skip
609	Gain on sale of other long term assets	Salgsgevinst andre anleggsmidler
610	Loss on sale of other long-term assets	Salgstap andre anleggsmidler
611	Voyage expenses	Reiseavhengig kostnader
612	Ex.ord. gain on sale of other long-term assets	Eks. ord. salgsgevinst andre anleggsmidler
613	Loss on sale of other long-term assets	Eks. ord. salgstap andre anleggsmidler
614	Write-down other long-term assets	Nedskrivning andre anleggsmidler
615	Ex.ord. gain on sale of real estate	Eks. ord. salgsgevinst eiendommer
616	Ex.ord. loss on sale of real estate	Eks. ord. salgstap eiendommer
619	Write-down real estate	Nedskrivning eiendommer
621	Rehabilitation expenses real estate	Rehabiliteringskostnader
622	Short-term receivables with other insurance companies	Tilgode hos andre forsikringsselskaper
623	Specific allowances other loans	Spesifiserte tapsavsetninger - andre utlån
624	General allowances other loans	Uspesifiserte tapsavsetninger - andre utlån
625	Intra-group long-term debt	Langsiktig gjeld innen konsernet
627	Other operating costs	Øvrige driftskostnader
630	Interest income on loans which can be refinanced in central banks	Renter o.l. innt. som kan refin. i sentralb.
634	Interest expenses on securities issued	Renter o.l. kostn. på utstedte verdipapirer
635	Dividends, etc. from shareholdings	Innt. fra aksjer og andre vp m/var.avkastning
636	Dividends, etc. from associated companies	Innt. av eierinteresser i tilkn. selskaper
637	Dividends, etc. from subsidiaries	Innt. av eierinteresser i konsernselskaper
638	Total Dividends, etc	Sum utb. og andre innt. av vp m/var.avkastnin
639	Fees from securities trading and custodian services	Gebyr fra verdipapiromsetning og forvaltning
640	Sales commissions on insurance products	Gebyr fra forsikring
641	Fees for payment services	Gebyr for betalingsformidling
642	Other fees and commissions payable on banking services	Andre gebyrer og provisjonskostnader
643	Total fees and commissions payable on banking services	Sum prov.kostn. og kostn. ved banktjenester
644	Net gain/loss on commercial paper, bonds, etc	Netto gev/tap på sert.,obl. og renteb. vp
645	Net gain/loss on short term shareholdings	Netto gev/tap på aksjer & andre vp m/var.avk.
646	Net gain/loss on foreign exchange	Netto gev/tap på valuta
647	Net gain/loss on financial derivatives	Netto gev/tap på finansielle derivater
648	Salaries	Lønn
649	Pension expenses	Pensjoner
650	Social expenses	Sosiale kostnader
651	Administrative expenses	Administrasjonskostnader
652	Total personnel and administrative expenses	Sum lønn og generelle administrasjonskostnade
654	Depreciation and write-downs on fixed and intangible assets	Sum av- og nedskr varige dr.m./immatr.eiend
655	Membership fees bankers association	Avgift til sikringsfond
656	Credit losses on commercial paper, bonds, etc	Kredittap på sert, obl og andre rentebær. vp
657	Losses on loans and guarantees, unspecified	Tap på utlån, garantier, mm, uspesifisert
658	Allocation to fund for general banking risk	Endring i avsetning til dekning av generell b
660	Write-downs on long term securities holdings	Nedskrivning på vp. som holdes på lang sikt
661	Net gain/loss on long term securities holdings	Gevinst/tap på vp. som holdes på lang sikt
662	Write-downs, net gain/loss on long term securities holdings	Nedskr og gev/tap på langsikt. vp.,uspes.
663	Total write-downs and gains/losses on long term securities holdings	Sum nedskr. & gev/tap langsikt. vp, uspes.
664	Pre-tax operating profit	Driftsresultat før skatt
665	Operating profit after tax, before extraordinary items	Resultat av ordinær drift etter skatt
666	Cash and deposits with central banks	Kontanter og fordringer på sentralbanker

Vid	English Description	Norwegian Description
667	Commercial paper, etc. which can be refinanced with central banks	Gjeldsbrev som kan refinansieres i sentralb.
668	Loans to and dep. with fin. instit. with no fixed term or period of notice	Utlån til & fordr på kr.inst.u/avtalt løpetid
669	Loans to and dep. with fin. instit. with fixed term or period of notice	Utlån til & fordr på kr.inst.m/avtalt løpetid
670	Repossessed assets	Overtatte eiendeler
671	Certificates and bonds issued by central and local government	Sert. og obl. utstedt av det offentlige
672	Other commercial paper issued by central and local government	Andre renteb. vp utstedt av det offentlige
673	Total interest earning securities issued by central and local government	Sum rentebærende vp utstedt av det offentlige
674	Certificates and bonds issued by others	Sertifikater og obligasjoner utstedt av andre
675	Other commercial paper issued by others	Andre rentebærende vp utstedt av andre
676	Own certificates and bonds	Egne sertifikater og obligasjoner
677	Total interest earning securities issued by others	Sum rentebærende vp utstedt av andre
678	Shareholdings	Aksjer, andeler, grunnfondsbevis
679	Holdings in general and limited partnerships	Andeler i ansvarlige selskaper, KS, ANS
680	Other securities	Andre verdipapirer
681	Total shareholdings etc.	Sum aksjer og andre vp med variabel avkastn.
682	Investment in credit institutions	Eierinteresser i kreditinstitusjoner
683	Investment in associated companies	Eierinteresser i andre tilknyttede selskaper
684	Total investment in credit institutions and associated companies	Sum eierinteresser i tilknyttede selskaper
685	Investment in credit institutions, subsidiaries	Eierinteresser i kreditinstitusjoner, konser
686	Investment in other subsidiaries	Eierinteresser i andre konsernselskaper
687	Total investment in subsidiaries	Sum eierinteresser i konsernselskaper
688	Bank buildings and other properties	Bygninger og andre faste eiendommer
689	Other fixed assets	Andre varige driftsmidler
690	Subscribed, not paid capital	Tegnet, ikke innbetalt kapital
691	Other assets	Andre eiendeler
692	Overfinancing of pension obligations	Overfinansiering pensjonsforpliktelser
693	Other prepayments and accruals	Andre periodeavgrensninger
694	Total prepayments and accrued income	Sum forskuddsbet. og opptjente inntekter
695	Loans and deposits from fin. instit.with no fixed term or period of notice	Lån og innsk. fra kr.inst. u/avt løpetid
696	Loans and deposits from fin. instit. with fixed term or period of notice	Lån og innsk fra kr.inst. m/avt løpetid
697	Total loans and deposits from financial institutions	Sum gjeld til kreditinstitusjoner
698	Other long term loans	Andre langsiktige låneopptak
699	Other liabilities	Annen gjeld
700	Total other liabilities	Sum annen gjeld
701	Assessed payable and deferred taxes	Ilignet skatt
702	Total accrued expenses and prepaid revenues	Sum påløpte kostn. og forskuddsbet. inntekter
703	Total allocations to fund for general banking risk	Avsetning til dekning for generell bankrisiko
704	Accrued unassessed payable and deferred taxes	Pål. ikke ilignet betalbar skatt og uts.skatt
705	Convertible subordinated loan capital	Ansv. lånekap. m/tilkn. kony. rettigheter
706	Paid-in surplus	Overkurs ved emisjon
707	Other restricted equity	Andre bundne fond
708	Gift fund	Gavefond
709	Uncovered loss/profits not disposed	Udekket tap/udisponert overskudd
710	Total interest income	Sum renteinntekter og lignende inntekter
719	Short term interest bearing liabilities	Kortsiktig rentebærende gjeld

Vid	English Description	Norwegian Description
720	Long term interest bearing liabilities	Langsiktig rentebærende gjeld
721	Dividends, etc. from associated	Innt.av eierinteresser i tilkn./konsernselsk.
722	Other fees and commissions income	Andre gebyrer og provisjonsinntekter
723	Net gain/loss on FX and financial derivatives	Netto gev/tap på valuta og fin. derivater
724	Losses on loans and guarantees	Tap på utlån, garantier mm.
725	Write-down and gain/loss on long-term securities	Nedskrivning og gev/tap langtids vp
726	Allowances for deposits	Tapsavsetn. utl. og fordr. på kr.inst.
727	Interest earning securities issued by central and local government	Rentebærende vp utstedt av det offentlige
728	Total interest earning securities	Sum rentebærende verdipapirer
729	Interest earning securities issued by others	Rentebærende vp utstedt av andre
730	Bonds and other long-term loans	Obligasjoner og andre langs. låneopptak
731	Accrued expenses and prepaid revenues	Påløpte kostn. og forskuddsbet. inntekter
732	Allowance on guarantees	Tapsavsetninger på garantisvar
733	Allocation for other obligations	Andre avsetninger for forpliktekser
734	Preference and share capital	Selskapskapital
735	Total paid-in capital	Sum innskutt egenkapital
736	Retained earnings	Sum opptjent egenkapital
737	Own shares / PCC	Beholdning av egne aksjer/grunnfondsbevis
738	Other retained earnings	Annен opptjent egenkapital
739	Weighted average number of shares, fully diluted	Gjennomsnittlig antall aksjer, fullt utvannet
743	Net change value of securities	Verdiendring markedsbasert finansielle
744	Write-down of other financial assets	Nedskrivning andre finansielle omløpsmidler
745	Write-down long-term financial asset	Nedskrivning finansielle anleggsmidler
746	Interest expenses	Rentekostnader
747	Ordinary profit before tax	Ordinært resultat før skattekostnad
748	Loans to subsidiaries	Lån til foretak i samme konsern
749	Investments in associated comp.	Investeringer i tilknyttede selskaper
750	Loans to associated companies	Lån til tilknyttede selskaper
751	Total long-term financial assets	Sum finansielle anleggsmidler
752	Other long-term financial assets	Andre finansielle anleggsmidler
754	Inventory	Varer
755	Shares in subsidiaries	Aksjer og andeler i foretak i samme konsern
756	Market valued shares	Markedsbaserte aksjer
757	Market valued bonds	Markedsbaserte obligasjoner
758	Other market valued fin. instruments	Andre markedsbaserte finansielle instrumenter
759	Other financial instruments	Andre finansielle instrumenter
760	Total financial current assets	Sum finansielle omløpsmidler
762	Other paid-in capital	Annen innskutt egenkapital
763	Untaxed reserves	Betingede skattemessige avsetninger
764	Movables, equipment, etc.	Driftsløsøre, inventar, med mer
765	Machinery and plants	Maskiner og anlegg
766	Long-term convertible bonds	Kortsiktige konvertible lån
767	Debt to financial institutions	Gjeld til kreditinstitasjoner

3.1 New items version 3.2

Vid	English Description	Norwegian Description
768	Core capital	Kjernekapital
769	Supplementary capital	Tilleggskapital
770	Core capital ratio %	Kjernekapitaldekning %
771	Capital adequacy %	Kapitaldekning %
772	Other items	Andre poster

3.2 New items version 3.2

Vid	English description	Norwegian description
773	Realized currency loss	Realisert disagio
774	Long term investments in securities	Langsiktig investering I verdipapir
775	Market value securities	Markedsbaserte verdipapirer
776	Other current financial assets	Andre kortsiktige finansielle eiendeler
777	Total long term debt interest free	Sum langsiktig rentefri gjeld
778	Bond loans and similar long term loans	Obligasjonslån og andre lignende lånepoptak
779	Long term debt to financial institutions	Langsiktig gjeld til finansielle institusjoner
780	Total long term debt interest bearing	Sum langsiktig rentebærende gjeld
781	Amortisation goodwill	Avskrivning Goodwill
790	Taxes paid in for the period	Skatter betalt I perioden
791	Total financial assets (interest free)	Sum finansielle eiendeler (rentefri)
792	Depreciations and write downs	Avskrivninger og nedskrivninger
793	Purchase of LT investments in stocks and other securities	Kjøp av verdipapirer o.l
794	Changes in receivables	Endringer i kundefordringer
795	Changes in account payables	Endringer I leverandørgjeld
796	Changes in inventories	Endringer I varelager
799	Other non cash items	Andre reverseringer
800	Net cash from operating activities	Netto kontantstrøm fra operasjonelle aktiviteter
801	Disposals of fixed assets	Salg av anleggsmidler
802	Purchased of fixed assets	Kjøp av anleggsmidler
803	Sales of LT Investing in stocks and other securities	Salg verdipapir og lignende
804	Other investing activities	Andre investeringsaktiviteter
805	Net cash from investing activities	Netto kontantstrøm investeringsaktiviteter
806	Inc. (dec) LT borrowings	Økning / reduksjon av langsiktig gjeld
807	Dividends paid	Utbytte
808	Purchase of own shares	Kjøp av egne aksjer
811	Paid in equity	Innbetalt egenkapital
812	Other financing activities	Andre finansieringsaktiviteter
813	Net cash from financing activities	Netto kontantstrøm fra finansieringsaktiviteter
814	Currency effect	Valutaeffekt
815	Net cash from the period	Netto kontantstrøm fra perioden
817	Total short term debt interest bearing	Sum kortsiktig rentebærende gjeld
819	Current portions of long term debt	Avdrag på langsiktig gjeld
820	Inc. (dec) ST borrowings	Økning / Reduksjon av kortsiktig gjeld
821	Expensed Share based payment	Kostnadsført aksjebaserte avlønninger
822	Average Number of employees	Gjennomsnittlig antall ansatte
823	Salary to CEO	Lønn til administrerende direktør
824	Int.bearing receivables and other interest bearing fin. Assets	Rentebærende fordringer og andre rentebærende finansielle anleggsmidler
825	Net income	Netto inntekter
826	Non recurring expenses/income	Engangskostnader/inntekter

827	Earning before interest, tax, depreciation and amortization	Resultat før av og nedskrivning
828	Depreciation intangible assets	Avskrivning immaterielle eiendeler
829	Depreciation tangible assets	Avskrivning materielle eiendeler
830	Operating income from ass. Companies	Operasjonell innt. fra tilknyttede selskaper
831	CF- Earning before tax	KS - Res før skatt
832	CF- Number of month	KS - Måneder for kontantstrøm
833	Earnings before interest, tax, depr. And amorti. (EBITDA)	Driftsresultat før av- og nedskrivninger
834	Depreciation Intangible asset	Avskrivninger immaterielle eiendeler
835	Depreciation tangible asset	Avskrivninger materielle eiendeler
836	Write down goodwill	Nedskrivninger goodwill
837	Write down other long term asset	Nedskrivninger andre eiendeler

4 Accounts

4.1 Banking

Id	English Description	Norwegian Description
5	Interest income on deposits with and loans to customers	Renter o.l. innt. av utl. til & fordr på kund
20	Interest income on deposits with and loans to financial institutions	Renter o.l. innt. av utl. & fordr. på kr.inst
7	Interest income on commercial paper, bonds, etc.	Renter o.l. innt. av sert, obl og andre vp
8	Interest income on bearer bonds	Renter ihendehaverobligasjoner
9	Interest income from discounted government bills	Renter av statskasseveksler
10	Interest income on negotiable certificates	Renter av sertifikater
11	Interest income from discounted bills and installment contracts	Innt. fra veksler og avbet.kontrakter
12	Factoring income	Factoringinntekter
13	Credit card income	Kreditkortinntekter
14	Leasing	Leiefinansieringsinntekter (leasing)
15	Dividends on short-term equities	Utbytte omløpsaksjer, renter grunnfond
16	Dividends on long-term equities	Utbytte anleggsaksjer, renter grunnfond
17	Other interest income	Andre renteinntekter o.l. inntekter
18	Total income	Sum inntekter
19	Interest expenses on deposits from customers	Renter o.l. kostn på innsk. og gj. til kunder
6	Interest expenses on loans from financial institutions	Renter o.l. kostn. på gjeld til kr.inst.
21	Interest expenses on bond loans	Renter, kr.prov ihendehaverobl
22	Interest expenses on negotiable certificates	Renter på sertifikater
23	Interest expenses on subordinated loan capital	Renter o.l. kostn. på ansvarlig lånekapital
24	Other interest expenses	Andre rentekostn. o.l. kostnader
25	Total interest expenses	Sum rentekostnader o.l. kostnader
26	Net interest income and credit commisions	Netto rente- og kr.prov.inntekter
55	Profit on equities	Kursgevinst korts. plass. aksjer/fond
56	Profit on bond loans	Kursgevinst ihendehaverobligasjoner
57	Profit on negotiable certificates	Kursgevinst sertifikater
58	Profit on currencies/financial securities	Kursgevinst valuta/fin. instrumenter
59	Other profits from securities	Andre kursgevinster
60	Total profits from securities	Sum kursgevinster
61	Loss on equities	Kurstab korts. plass. aksjer/fond
62	Loss on bond loans	Kurstab ihendehaverobligasjoner
63	Loss on negotiable certificates	Kurstab sertifikater
64	Loss on currencies/financial securities	Kurstab valuta/fin. instrumenter
65	Other losses on securities	Andre kurstab
66	Total loss on securities	Sum kurstab
67	Total net gain/loss on financial instruments and foreign exchange	Sum netto gev/tap på verdipapirer og valuta
68	Guarantee commissions	Garantiprovisjon
70	Fees payment services	Gebyrer fra betalingsformidling
71	Broker commission	Meglerprovisjon
72	Other fees and commissions receivable on banking services	Gebyr fra øvrige banktjenester
73	Total fees and commissions banking services	Sum provisjoner og gebyrer
74	Operating income from real estate	Driftsinntekter faste eiendommer
75	Gain on sale of fixed assets	Gevinst ved salg av driftsmidler
225	Other operating income	Andre driftsinntekter
77	Total other operating income	Sum andre driftsinntekter
78	Salaries, wages, social security and other personnel related	Lønn, honorarer, andre personalkostnader

Id	English Description	Norwegian Description
	expenses	
79	IT expenses	EDB-kostnader
80	Real estate operating expenses	Driftskostnader faste eiendommer
81	Ordinary depreciation	Ordinære avskrivinger
82	Loss on sale of fixed assets	Tap ved salg av driftsmidler
83	Write-downs	Nedskrivinger
37	Other operating expenses	Andre driftskostnader
85	Total other operating expenses	Sum andre driftskostnader
86	Losses on loans and guarantees, unspecified	Tap på utlån
87	Losses on guarantees	Tap på garantier
88	Loss on negotiable certificates and bonds	Tap på sertifikater og obligasjoner
89	Other losses	Andre tap
90	Payments on loans and guarantees previously charged off	Inngått på tidligere bokførte tap
91	Total losses on loans and guarantees	Sum tap på utlån, garantier, m.m. uspes.
92	Operating profit	Driftsresultat etter tap
93	Profit on sale of other long-term assets	Eks. ord. gevinst salg anleggsmidler
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter
96	Loss on sale of long-term assets	Tap salg anleggsmidler
97	Write-down long-term assets	Nedskriving anleggsmidler
98	Allocation to en-bloc fund	Avsetning en-bloc-fond
253	Other extraordinary expenses	Andre eks. ord. kostnader
100	Total extraordinary expenses	Sum ekstraordinære kostnader
101	Net extraordinary items	Sum ekstraordinære poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
106	Taxes on extraordinary items	Skatt ekstraordinære poster
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskriving anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
451	Total year-end allocations	Sum årsoppgjørsdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
50	Time deposits with Norwegian Central Bank	Bundne innskudd i Norges Bank
51	Total cash and deposits with Norwegian Central Bank	Sum innskudd Norges Bank Postgiro
52	Discounted government bills	Statskasseveksler

Id	English Description	Norwegian Description
298	Short-term investment in negotiable certificates	Sertifikater
54	Bearer bonds	Ihendehaverobligasjoner
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
126	Other investments in short-term securities	Andre verdipapirer
127	Total short-term investments in securities	Sum kortsiktige plass. verdipapirer
128	Deposits with and loans to domestic financial institutions	Innskudd i og utlån til norske fin.inst.
129	Deposits with and loans to foreign financial institutions	Innskudd i og utlån til utenl. fin.inst.
130	Total deposits with and loans to financial institutions	Brutto innskudd og utlån
131	Specific allowances for deposits with and loans to financial institutions	Spes. tapsavsetn., utl. og fordr. på kr.inst
132	General allowances for deposits with and loans to financial institutions	Uspes. tapsavsetn., utl. og fordr. på kr.inst
133	Net loans to and deposits with financial institutions	Netto innskudd i og utlån til fin. inst.
134	Overdraft facilities	Kasse-/drifts- og brukskreditter
135	Building loans	Byggelån
136	Amortizing loans	Nedbetalingslån
137	Discounted bills and installment contracts	Veksler og avbetalingskontrakter
303	Accounts receivable	Kundefordringer
139	Credit card loans	Utlån mot kredittkort
140	Leasing	Leiefinansieringsavtaler
141	Other loans	Andre utlån
142	Total lendings to and receiveables from customers	Brutto utlån kunder
143	Specific allowances on loans to customer	Spesifiserte tapsavsetninger kunder
144	General allowances on loans to customer	Uspesifiserte tapsavsetninger kunder
145	Net lending and receivables from customers	Sum netto utlån til og fordringer på kunder
146	Prepayments and accrued income	Opptj. ubet. innt. forsk.bet. ikke pål.kostn.
318	Other long-term receivables	Andre fordringer
148	Total other receivables	Sum andre fordringer
149	Repossessed properties	Overtatte eiendommer
150	Other reposessed assets	Andre overtatte eiendeler
151	Other short-term assets	Andre omløpsmidler
312	Total other short-term assets	Sum andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
155	Shares in associated companies	Aksjer og andeler i tilknyttede selskaper
156	Other long-term investments in equities	Andre langsiktige plasseringer
157	Intangible assets	Immaterielle eiendeler
158	Expenses from and currency losses on long-term loans	Aktiverte kostn. og kurstab ved langs. lån
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
160	Deferred taxes	Utsatt skattefordel
161	Other long-term assets	Fast eiendom og andre anleggsmidler
333	Total capital assets	Sum anleggsmidler
163	Treasury stock	Egne aksjer, grunnfondsbevis
334	Total assets	Sum eiendeler
165	Loans and deposits from Norwegian Central Bank	Lån og innskudd fra Norges Bank
166	Loans and deposits from domestic financial institutions	Lån og innskudd fra norske finansinst.
167	Loans and deposits from foreign financial institutions	Lån og innskudd fra utenlandske finansinst.
168	Total loans and deposits from financial institutions	Sum lån og innskudd fra finansinst.
169	Demand deposits	Innskudd uten oppsigelse
170	Time deposits	Innskudd på tid
171	Total deposits from customers	Sum innskudd fra kunder
172	Negotiable certificates and other short-term loans	Sertifikater og andre kortsiktige låneopptak
173	Treasury non-amortized commercial paper	Egne ikke-amortiserte sertifikater
174	Bonds	Obligasjonskjeld

Id	English Description	Norwegian Description
175	Treasury non-amortized bonds	Egne ikke-amortiserte obligasjoner
176	Total borrowings through issue of securities	Sum gjeld stiftet ved utstedelse av vp
177	Accrued expenses and prepaid revenues	Pål. ikke forf. kostn.&bet. ikke opptj. innt.
178	Margin payments or other account arrangements with customers	Margintrekk og annen mellomregning med kunder
339	Taxes expected	Skatter (forventet)
338	Taxes assessed	Skatter (utlignet)
340	Taxes payable	Betalbar skatt
182	Dividends	Avsatt til utbytte
183	Other short-term liabilities	Annen kortsiktig gjeld
184	Total other short-term liabilities	Sum annen kortsiktig gjeld
185	Deferred taxes	Utsatt skatt
186	Convertible bonds	Konvertible lån
187	Other long-term liabilities	Annen langsigktig gjeld
188	Total other long-term liabilities	Sum annen langsigktig gjeld
189	Specified provisions for losses on guarantees	Spesifiserte tapsavsetn. på garantiansvar
190	General provisions for losses on guarantees	Uspesifiserte tapsavsetn, på garantiansvar
191	Accrued pension commitments	Pensjonsforpliktlelse
192	Other provisions	Andre avsetninger for forpliktelser og kostn.
193	Total provisions for commitments	Sum avsetninger til forpliktelser og kostn.
194	Perpetual subordinated loan capital	Evigvarende ansvarlig lånekapital
195	Other subordinated loan capital	Annen ansvarlig lånekapital
196	Member deposits for reimbursement	Medlemsinnskudd som skal tilbakebetales
197	Preference capital	Preferansekapital
200	Total subordinated loan capital	Sum ansvarlig lånekapital
354	Total debt	Sum gjeld
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
210	Net pension fund	Netto pensjonspremiefond
211	Minority interests	Minoritetsinteresser
366	Share capital	Aksjekapital
213	Primary capital certificates	Grunnfondsbeviskapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
217	Savings and loans institutions fund	Sparebankenes fond
218	Total restricted equity	Sum bundet egenkapital
219	Distributable reserves	Dispositionsfond
220	General reserve allowances	Generelle reserveavsetninger
221	Other reserves	Andre fond
222	Total non-restricted equity	Sum fri egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

4.2 Industrial

Id	English Description	Norwegian Description
30	Operating income	Driftsinntekter
31	Gain on sale of long-term assets	Salgsgevinster anleggsmidler
32	Gain on sale of securities	Salgsgevinster verdipapirer
33	Income from limited partnerships/associated companies	Netto andel/driftsinnt. samarb. selsk
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
35	Cost of goods sold	Vareforbruk
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
37	Other operating expenses	Andre driftskostnader
81	Ordinary depreciation	Ordinære avskrivinger
39	Bad debt expense	Tap på fordringer
40	Loss on sale of long-term assets	Salgstap anleggsmidler
41	Write-down long-term assets	Nedskrivning anleggsmidler
42	Loss on sale of securities	Kurstap verdipapir
43	Expenses from limited partnerships/associated companies	Netto andel/driftskost. samarb. selsk
44	Allocation to classification fund	Klassefond
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
226	Intra-group dividends	Utbytte aksjer konsernselskap
227	Dividends received	Utbytte aksjer
228	Intra-group interest income	Renteinntekter konsernselskap
229	Interest income	Renteinntekter
230	Gain on sale of securities	Kursgevinst verdipapirer
231	Income from limited partnerships/associated companies	Res.andeler andre selskap
232	Other financial income	Andre finansinntekter
233	Total financial income	Sum finansinntekter
234	Intra-group interest expenses	Rentekostn. konsernselskap
235	Other interest expenses	Andre rentekostnader
236	Loss on sale of securities	Kurstap verdipapir
237	Expenses from limited partnerships/associated companies	Res. andeler andre selskap
238	Unrealized currency loss	Urealisert disagio
239	Other financial expenses	Andre finanskostnader
240	Total financial expenses	Sum finanskostnader
413	Net financial items	Netto finansposter
414	Share of income in associated companies	Andel res. i tilkn. selskap
243	Profit before extraordinary items	Resultat før ekstraord. poster
244	Minority interests' share of profits before extraordinary items	Min.int. andel ord. res.
245	Ex.ord. gain on sale of long-term assets	Eks. ord. salgsgevinst anleggsmidler
246	Ex.ord. gain on sale of securities	Eks. ord. kursgevinst verdipapirer
247	Subsidies	Tilskudd ol
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter
250	Ex.ord. loss on sale of long-term assets	Eks. ord. salgstap anleggsmidler
251	Ex.ord. loss on sale of securities	Eks. ord. kurstap verdipapirer
252	Write-down of long-term assets	Nedskrivning anleggsmidler
253	Other extraordinary expenses	Andre eks. ord. kostnader
100	Total extraordinary expenses	Sum ekstraordinære kostnader
429	Net extraordinary items	Resultat ekstraordinære poster
256	Minority interests' share of extraordinary items	Min.int. andel ekstraord. poster

Id	English Description	Norwegian Description
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
106	Taxes on extraordinary items	Skatt ekstraordinære poster
262	Minority interests' share of taxes	Andel skatt min.int
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskriving anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
268	Depreciation/write-down of inventories	Av/nedskriving varelager
443	Depreciation/write-down purchase contracts	Av/nedskriving varekontrakter
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
272	Allocation to classification fund	Avsatt til klassefond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
451	Total year-end allocations	Sum årsoppgjørsdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
297	Short-term investment in bonds	Obligasjoner ol
298	Short-term investment in negotiable certificates	Sertifikater
299	Other short-term financial investments	Andre kortsiktige plasseringer
300	Total short-term financial investments	Sum finansinvesteringer
301	Intra-group bills	Vekselford. konsernselskap
302	Bills	Vekselfordringer
303	Accounts receivable	Kundefordringer
304	Other short-term receivables	Andre kortsiktige fordringer
305	Total short-term receivables	Sum debitorer
306	Raw materials	Råvarer, innkjøpte halvfabrikata
307	Work in process	Varer under tilvirkning
308	Finished goods	Lager av ferdigvarer

Id	English Description	Norwegian Description
375	Advance payments to suppliers	Forskudd til leverandører
309	Total inventories	Sum beholdninger
310	Share in limited partnerships	Andel KS, ANS
151	Other short-term assets	Andre omløpsmidler
312	Total other short-term assets	Sum andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
315	Long-term investment in equities	Andre aksjer
316	Long-term investment in bonds	Obligasjoner ol
317	Share in limited partnerships	Netto andel KS, ANS
318	Other long-term receivables	Andre fordringer
319	Advance payments to suppliers	Langs. forskudd til leverandører
160	Deferred taxes	Utsatt skattefordel
321	Total long-term receivables	Sum langsiktige fordringer
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
325	Ships, rigs, airplanes, etc.	Skip, fly, ol
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
327	Buildings	Bygninger
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
511	Other capital assets	Andre anleggsmidler
331	Share of long-term assets in associated companies	Andel anleggsm. sam. selskap
332	Total fixed assets	Sum varige driftsmidler
333	Total capital assets	Sum anleggsmidler
334	Total assets	Sum eiendeler
335	Bills	Vekselgjeld
336	Bank overdraft	Kassekredittgjeld
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
341	Advance payments from customers	Forskudd fra kunder
182	Dividends	Avsatt til utbytte
343	Accounts payable	Leverandørgjeld
344	Share in limited partnerships	Netto andel KS, ANS (gjeld)
183	Other short-term liabilities	Annен kortsiktig gjeld
466	First year installment on long-term debt	Herav avdrag langsiktig gjeld
719	Short term interest bearing liabilities	Kortsiktig rentebærende gjeld
347	Total short-term debt	Sum kortsiktig gjeld
348	Subordinated loan capital	Ansvarlig lån
186	Convertible bonds	Konvertible lån
350	Share in limited partnerships	Andel gjeld KS, ANS
185	Deferred taxes	Utsatt skatt
187	Other long-term liabilities	Annен langsiktig gjeld
720	Long term interest bearing liabilities	Langsiktig rentebærende gjeld
353	Total long-term debt	Sum langsiktig gjeld
354	Total debt	Sum gjeld
355	Inventory reserve	Varelagerres. (lager)
356	Reserves on purchase contracts	Varelagerres. (kontrakt)
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver

Id	English Description	Norwegian Description
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
362	Classification fund	Klassefondsavsetninger
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
211	Minority interests	Minoritetsinteresser
366	Share capital	Aksjekapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
222	Total non-restricted equity	Sum fri egenkapital
372	Total other equity	Sum diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

4.3 Real estate

Id	English Description	Norwegian Description
30	Operating income	Driftsinntekter
416	Gain on sale of real estate	Salgsgevinst eiendommer
609	Gain on sale of other long term assets	Salgsgevinst andre anleggsmidler
32	Gain on sale of securities	Salgsgevinster verdipapirer
33	Income from limited partnerships/associated companies	Netto andel/driftsinnt. samarb. selsk
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
35	Cost of goods sold	Vareforbruk
384	Operating expenses real estate	Driftskostnader eiendommer
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
37	Other operating expenses	Andre driftskostnader
426	Rehabilitation expenses real estate	Rehabiliteringskostnader
81	Ordinary depreciation	Ordinære avskrivinger
39	Bad debt expense	Tap på fordringer
422	Loss on sale of real estate	Salgstap eiendommer
610	Loss on sale of other long-term assets	Salgstap andre anleggsmidler
425	Write-down real estate	Nedskrivning eiendommer
42	Loss on sale of securities	Kurstap verdipapir
43	Expenses from limited partnerships/associated companies	Netto andel/driftsskost. samarb. selsk
44	Allocation to classification fund	Klassefond
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
226	Intra-group dividends	Utbrytte aksjer konsernselskap
227	Dividends received	Utbrytte aksjer
228	Intra-group interest income	Renteinntekter konsernselskap
229	Interest income	Renteinntekter
230	Gain on sale of securities	Kursgevinst verdipapirer
231	Income from limited partnerships/associated companies	Res.andeler andre selskap
232	Other financial income	Andre finansinntekter
233	Total financial income	Sum finansinntekter
234	Intra-group interest expenses	Rentekostn. konsernselskap
235	Other interest expenses	Andre rentekostnader

Id	English Description	Norwegian Description
236	Loss on sale of securities	Kurstap verdipapir
237	Expenses from limited partnerships/associated companies	Res. andeler andre selskap
238	Unrealized currency loss	Urealisert disagio
239	Other financial expenses	Andre finanskostnader
240	Total financial expenses	Sum finanskostnader
413	Net financial items	Netto finansposter
414	Share of income in associated companies	Andel res. i tilkn. selskap
243	Profit before extraordinary items	Resultat før ekstraord. poster
244	Minority interests' share of profits before extraordinary items	Min.int. andel ord. res.
615	Ex.ord. gain on sale of real estate	Eks. ord. salgsgevinst eiendommer
612	Ex.ord. gain on sale of other long-term assets	Eks. ord. salgsgevinst andre anleggsmidler
246	Ex.ord. gain on sale of securities	Eks. ord. kursgevinst verdipapirer
247	Subsidies	Tilskudd ol
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter
616	Ex.ord. loss on sale of real estate	Eks. ord. salgstap eiendommer
613	Loss on sale of other long-term assets	Eks. ord. salgstap andre anleggsmidler
251	Ex.ord. loss on sale of securities	Eks. ord. kurstap verdipapirer
619	Write-down real estate	Nedskrivning eiendommer
621	Rehabilitation expenses real estate	Rehabiliteringskostnader
253	Other extraordinary expenses	Andre eks. ord. kostnader
100	Total extraordinary expenses	Sum ekstraordinære kostnader
429	Net extraordinary items	Resultat ekstraordinære poster
256	Minority interests' share of extraordinary items	Min.int. andel ekstraord. poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
106	Taxes on extraordinary items	Skatt ekstraordinære poster
262	Minority interests' share of taxes	Andel skatt min.int
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskrivning anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivningsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
268	Depreciation/write-down of inventories	Av/nedskrivning varelager
443	Depreciation/write-down purchase contracts	Av/nedskrivning varekontrakter
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
272	Allocation to classification fund	Avsatt til klascefond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
451	Total year-end allocations	Sum årsoppgjørsdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol

Id	English Description	Norwegian Description
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
297	Short-term investment in bonds	Obligasjoner ol
298	Short-term investment in negotiable certificates	Sertifikater
299	Other short-term financial investments	Andre kortsiktige plasseringer
300	Total short-term financial investments	Sum finansinvesteringer
301	Intra-group bills	Vekselford. konsernselskap
302	Bills	Vekselfordringer
303	Accounts receivable	Kundefordringer
304	Other short-term receivables	Andre kortsiktige fordringer
305	Total short-term receivables	Sum debitorer
306	Raw materials	Råvarer, innkjøpte halvfabrikata
307	Work in process	Varer under tilvirkning
308	Finished goods	Lager av ferdigvarer
375	Advance payments to suppliers	Forskudd til leverandører
309	Total inventories	Sum beholdninger
310	Share in limited partnerships	Andel KS, ANS
151	Other short-term assets	Andre omløpsmidler
312	Total other short-term assets	Sum andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
315	Long-term investment in equities	Andre aksjer
316	Long-term investment in bonds	Obligasjoner ol
317	Share in limited partnerships	Netto andel KS, ANS
318	Other long-term receivables	Andre fordringer
319	Advance payments to suppliers	Langs. forskudd til leverandører
160	Deferred taxes	Utsatt skattefordel
321	Total long-term receivables	Sum langsiktige fordringer
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
325	Ships, rigs, airplanes, etc.	Skip, fly, ol
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
327	Buildings	Bygninger
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
511	Other capital assets	Andre anleggsmidler
331	Share of long-term assets in associated companies	Andel anleggsm. sam. selskap
332	Total fixed assets	Sum varige driftsmidler
333	Total capital assets	Sum anleggsmidler
334	Total assets	Sum eiendeler
335	Bills	Vekselsjeld
336	Bank overdraft	Kassekredittsjeld
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol

Id	English Description	Norwegian Description
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
341	Advance payments from customers	Forskudd fra kunder
182	Dividends	Avsatt til utbytte
343	Accounts payable	Leverandørgjeld
344	Share in limited partnerships	Netto andel KS, ANS (gjeld)
183	Other short-term liabilities	Annen kortsiktig gjeld
466	First year installment on long-term debt	Herav avdrag langsiktig gjeld
719	Short term interest bearing liabilities	Kortsiktig rentebærende gjeld
347	Total short-term debt	Sum kortsiktig gjeld
348	Subordinated loan capital	Ansvarlig lån
186	Convertible bonds	Konvertible lån
350	Share in limited partnerships	Andel gjeld KS, ANS
185	Deferred taxes	Utsatt skatt
187	Other long-term liabilities	Annen langsigktig gjeld
720	Long term interest bearing liabilities	Langsiktig rentebærende gjeld
353	Total long-term debt	Sum langsigktig gjeld
354	Total debt	Sum gjeld
355	Inventory reserve	Varelagerres. (lager)
356	Reserves on purchase contracts	Varelagerres. (kontrakt)
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
362	Classification fund	Klassefondsavsetninger
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
211	Minority interests	Minoritetsinteresser
366	Share capital	Aksjekapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
222	Total non-restricted equity	Sum fri egenkapital
372	Total other equity	Sum diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

4.4 Life insurance

Id	English Description	Norwegian Description
529	Individual endowment insurance	Individuell kapitalforsikring
530	Individual annuity and pension insurance	Individuell rente- og pensjonsforsikring
531	Group life insurance	Gruppelivsforsikring
532	Group pension insurance	Kollektiv pensjonsforsikring
533	Group associations insurance	Kollektiv foreningsforsikring
534	Other life insurance	Annet
535	Total premiums from life insurance	Sum inntekter livsforsikring
542	Interest income	Renteinntekter
543	Interest expenses	Rentekostnader
227	Dividends received	Utbytte aksjer

Id	English Description	Norwegian Description
572	Net capital gain/loss from sale of equities	Netto kursgevinst/tap aksjer, grunnfond
574	Net capital gain/loss from sale of bonds	Netto kursgevinst/tap obligasjoner
575	Net capital gain/loss from sale of negotiable certificates	Netto kursgevinst/tap sertifikater
576	Net capital gain/loss from sale of other securities	Netto kursgevinst/tap diverse veridpapirer
546	Net income from real estate	Resultat faste eiendommer
577	Interest income allocated to premium fund	Renter overført til premiefond o.l.
578	Other financial income/expenses	Andre finansinntekter/kostnader
549	Losses on loans	Tap på utlån
550	Net financial items insurance	Netto finansposter forsikring
553	Agreed benefits	Erstatninger
554	Terminated agreements/withdrawals on life accounts	Gjenkjøp
555	Total life insurance benefits	Sum ytelservice livsforsikring
556	Allocation to premium reserves	Til premiereserve i forsikringsrådet
557	Additional statutory allocations	Til tilleggsavsetninger i forsikringsrådet
558	Allocation to security fund	Til sikkerhetsfond
559	Allocation to security reserves	Til sikkerhetsavsetninger
560	Other allocations	Andre avsetninger til fremt. ytelservice
561	Total statutory allocations	Sum pliktige avsetn. til fremtidige ytelservice
579	Transfer of customer reserves	Overf. av premieres, till.avs. og kursres.
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
81	Ordinary depreciation	Ordinære avskrivinger
37	Other operating expenses	Andre driftskostnader
85	Total other operating expenses	Sum andre driftskostnader
580	Profits from reinsurance	Overskudd gjenforsikring
581	Other income	Andre inntekter
582	Total other income	Sum andre inntekter
583	Loss from reinsurance	Underskudd gjenforsikring
584	Other expenses	Andre kostnader
585	Total other expenses	Sum andre kostnader
586	Allocation from other funds	Overføring fra øvrige fond
567	Operating profit	Driftsresultat
601	Extraordinary income	Ekstraordinære inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
101	Net extraordinary items	Sum ekstraordinære poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskriving anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
451	Total year-end allocations	Sum årsoppgjørdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
571	Allocations to insurance customers	Avsatt til forsikringstakerne

Id	English Description	Norwegian Description
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
499	Accounts receivable	Kortsiktige tilgodehavende
500	Due unpaid premiums	Forfalte, ikke betalte premier
501	Due unpaid financial income	Forfalte, ikke betalte finansinntekter
502	Short-term receivables	Kortsiktig tilgode hos forsikringsselskaper
503	Accrued financial income	Opptjente, ikke forfalte finansinntekter
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
298	Short-term investment in negotiable certificates	Sertifikater
297	Short-term investment in bonds	Obligasjoner ol
151	Other short-term assets	Andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
155	Shares in associated companies	Aksjer og andeler i tilknyttede selskaper
156	Other long-term investments in equities	Andre langsiktige plasseringer
506	Short-term bond loans	Obligasjoner
507	Long-term loans with collateral	Lån mot pantsikkerhet
508	Other long-term loans	Andre langs. utlån
476	Specific allowances for loans	Spesifiserte tapsavsetninger
472	General allowances for loans	Uspesifiserte tapsavsetninger
328	Real estate	Div. fast eiendom
509	Machinery, equipment, vehicles, etc.	Driftsmidler
322	Goodwill	Goodwill
510	Capitalized costs from R&D	Aktiverte utviklingskostnader
160	Deferred taxes	Utsatt skattemidler
511	Other capital assets	Andre anleggsmidler
333	Total capital assets	Sum anleggsmidler
334	Total assets	Sum eiendeler
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol
512	Intra-group short-term debt	Kortsiktig gjeld innen konsernet
513	Prepaid premiums	Betalte, ikke forfalte premier
514	Prepaid financial income	Forskuddsbetalte finansinntekter
515	Debt to other insurance companies	Gjeld til forsikringsselskaper
516	Accrued insurance claims	Forfalte, ikke betalte forsikringsytelser
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
182	Dividends	Avsatt til utbytte
183	Other short-term liabilities	Annen kortsiktig gjeld
184	Total other short-term liabilities	Sum annen kortsiktig gjeld
517	Collateralised loans	Pantegjeld
185	Deferred taxes	Utsatt skatt
518	Pension obligations	Pensjonsforpliktelser
187	Other long-term liabilities	Annen langsiktig gjeld
188	Total other long-term liabilities	Sum annen langsiktig gjeld
354	Total debt	Sum gjeld
520	Premium reserves in the insurance reserve	Premiereserve i forsikringsfondet
521	Additional allocations to the insurance reserve	Tilleggsavsetninger i forsikringsfondet
522	Premium fund in the insurance reserve	Premiefond i forsikringsfondet

Id	English Description	Norwegian Description
523	Pension adjustment fund in the insurance reserve	Pensjonsreguleringsfond i forsikringsfondet
524	Security fund	Sikkerhetsfond
488	Allocation to security reserves	Sikkerhetsavsetning
526	Other funds	Øvrige fonds
527	Total funds for insurance purpose allowances	Sum fonds for forsikringsmessige avsetninger
195	Other subordinated loan capital	Annen ansvarlig lånekapital
194	Perpetual subordinated loan capital	Evigvarende ansvarlig lånekapital
200	Total subordinated loan capital	Sum ansvarlig lånekapital
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
366	Share capital	Aksjekapital
213	Primary capital certificates	Grunnfondsbeviskapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
219	Distributable reserves	Disposisjonsfond
528	Other equity	Diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

4.5 Insurance

Id	English Description	Norwegian Description
536	Gross premiums earned	Direkte forsikring
537	Reinsurance earned	Mottatt gjenforsikring
538	Gross premiums	Brutto premier
539	Reinsurance ceded	Avgitt gjenforsikring
540	Premiums earned for own account	Premier for egen regning
225	Other operating income	Andre driftsinntekter
542	Interest income	Renteinntekter
587	Dividends from subsidiaries	Aksjeutbytte fra datterselskaper
227	Dividends received	Utbytte aksjer
545	Gain on sale of securities	Gevinst ved salg/uttrekn av verdipapir
588	Write down securities	Nedskrivning av verdipapirer
589	Income real estate	Leieinntekter, eiendommer
232	Other financial income	Andre finansinntekter
239	Other financial expenses	Andre finanskostnader
549	Losses on loans	Tap på utlån
550	Net financial items insurance	Netto finansposter forsikring
18	Total income	Sum inntekter
562	Gross premiums claimed	Erstatninger direkte forsikring
563	Reinsurance claimed	Mottatt gjenforsikring (erstatn)
564	Gross claims	Brutto erstatninger
565	Reinsurance portion	Gjenforsikringsandel
566	Claims for own account	Erstatninger for egen regning skadefors.
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader

Id	English Description	Norwegian Description
591	Commissions from reinsurance ceded	Provisjoner for mottatt gjenforsikring
627	Other operating costs	Øvrige driftskostnader
81	Ordinary depreciation	Ordinære avskrivinger
592	Commissions for reinsurance earned	Provisjoner for avgitt gjenforsikring
384	Operating expenses real estate	Driftskostnader eiendommer
594	Depreciation	Ordinære avskrivninger
39	Bad debt expense	Tap på fordringer
37	Other operating expenses	Andre driftskostnader
46	Total operating expenses	Sum driftskostnader
595	Operating profit I	Driftsresultat I
596	Change in allowance to security reserves	Endring i sikkerhetsavsetning
597	Change in allowance to natural peril fund	Endring i avsetning til naturskadefond
598	Allowance to the guarantee reserves	Avsetning til garantiordningen
599	Total allocations	Sum avsetninger
600	Operating profit II	Driftsresultat II
601	Extraordinary income	Ekstraordinære inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
101	Net extraordinary items	Sum ekstraordinære poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskriving anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
451	Total year-end allocations	Sum årsoppgjørslidisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
467	Short-term intra-group receivables	Kortsiktig tilgode innen konsernet
622	Short-term receivables with other insurance companies	Tilgode hos andre forsikringsselskaper
468	Receivables from agents and insurance customers	Tilgode hos agenter og forsikringstakere
469	Other short-term receivables	Diverse tidgodehavender
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
506	Short-term bond loans	Obligasjoner
470	Other loans	Andre korts. utlån
476	Specific allowances for loans	Spesifiserte tapsavsetninger
477	General allowances for short-term loans	Uspesifiserte tapsavsetninger
473	Net loans	Netto utlån
151	Other short-term assets	Andre omløpsmidler

Id	English Description	Norwegian Description
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
155	Shares in associated companies	Aksjer og andeler i tilknyttede selskaper
156	Other long-term investments in equities	Andre langsiktige plasseringer
507	Long-term loans with collateral	Lån mot pantsikkerhet
471	Specific allowances for long-term loans	Spesifiserte tapsavsetninger
472	General allowances for loans	Uspesifiserte tapsavsetninger
474	Net loans against collateral	Netto utlån mot pantsikkerhet
475	Other loans	Andre utlån brutto
623	Specific allowances other loans	Spesifiserte tapsavsetninger - andre utlån
624	General allowances other loans	Uspesifiserte tapsavsetninger - andre utlån
478	Net other loans	Netto andre lån
479	Intra-group receivables	Tilgode innen konsernet
480	Other receivables	Diverse langs. tilgodehavender
322	Goodwill	Goodwill
510	Capitalized costs from R&D	Aktiverte utviklingskostnader
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
160	Deferred taxes	Utsatt skattefordel
511	Other capital assets	Andre anleggsmidler
333	Total capital assets	Sum anleggsmidler
482	Uncalled capital	Krav på aksjeinnskudd
163	Treasury stock	Egne aksjer, grunnfondsbevis
334	Total assets	Sum eiendeler
512	Intra-group short-term debt	Kortsiktig gjeld innen konsernet
515	Debt to other insurance companies	Gjeld til forsikringsselskaper
484	Debt to agents and insurance customers	Gjeld agenter og forsikringstakere
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
182	Dividends	Avsatt til utbytte
183	Other short-term liabilities	Annен kortsiktig gjeld
347	Total short-term debt	Sum kortsiktig gjeld
517	Collateralised loans	Pantegjeld
485	Intra-group debt	Gjeld innen konsernet
185	Deferred taxes	Utsatt skatt
518	Pension obligations	Pensjonsforpliktelser
187	Other long-term liabilities	Annен langsiktig gjeld
353	Total long-term debt	Sum langsiktig gjeld
354	Total debt	Sum gjeld
486	Premium allowances	Premieavsetning
487	Allocation to claims reserves	Erstatningsavsetning
488	Allocation to security reserves	Sikkerhetsavsetning
489	Allocation to reinsurance reserves	Reassuranseavsetning
490	Allocation to administration reserves	Administrasjonsavsetning
491	Allocation to natural perils reserves	Naturskadefond
526	Other funds	Øvrige fonds
527	Total funds for insurance purpose allowances	Sum fonds for forsikringsmessige avsetninger
492	Allocation to guarantee reserve	Avsetninger til garantiordningen
493	Other reserves	Andre avsetninger
494	Total other reserves	Sum andre avsetninger
348	Subordinated loan capital	Ansvarlig lån

Id	English Description	Norwegian Description
194	Perpetual subordinated loan capital	Evigvarende ansvarlig lånekapital
200	Total subordinated loan capital	Sum ansvarlig lånekapital
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
366	Share capital	Aksjekapital
213	Primary capital certificates	Grunnfondsbeviskapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
219	Distributable reserves	Disposisjonsfond
528	Other equity	Diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

4.6 Insurance concerns

Id	English Description	Norwegian Description
529	Individual endowment insurance	Individuell kapitalforsikring
530	Individual annuity and pension insurance	Individuell rente- og pensjonsforsikring
531	Group life insurance	Gruppelivsforsikring
532	Group pension insurance	Kollektiv pensjonsforsikring
533	Group associations insurance	Kollektiv foreningsforsikring
534	Other life insurance	Annet
535	Total premiums from life insurance	Sum inntekter livsforsikring
536	Gross premiums earned	Direkte forsikring
537	Reinsurance earned	Mottatt gjenforsikring
538	Gross premiums	Brutto premier
539	Reinsurance ceded	Avgitt gjenforsikring
540	Premiums earned for own account	Premier for egen regning
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
542	Interest income	Renteinntekter
543	Interest expenses	Rentekostnader
227	Dividends received	Utbytte aksjer
545	Gain on sale of securities	Gevinst ved salg/uttrekn av verdipapir
546	Net income from real estate	Resultat faste eiendommer
232	Other financial income	Andre finansinntekter
239	Other financial expenses	Andre finanskostnader
549	Losses on loans	Tap på utlån
550	Net financial items insurance	Netto finansposter forsikring
551	Net financial items other operations	Netto finansposter annen virksomhet
552	Net income associated companies	Resultat tilknyttede selskap
553	Agreed benefits	Erstatninger
554	Terminated agreements/withdrawals on life accounts	Gjenkjøp
555	Total life insurance benefits	Sum ytelsjer livsforsikring
556	Allocation to premium reserves	Til premiereserve i forsikringsrådet
557	Additional statutory allocations	Til tilleggsavsetninger i forsikringsrådet

Id	English Description	Norwegian Description
558	Allocation to security fund	Til sikkerhetsfond
559	Allocation to security reserves	Til sikkerhetsavsetninger
560	Other allocations	Andre avsetninger til fremt. ytelsjer
561	Total statutory allocations	Sum pliktige avsetn. til fremtidige ytelsjer
562	Gross premiums claimed	Erstatninger direkte forsikring
563	Reinsurance claimed	Mottatt gjenforsikring (erstatn)
564	Gross claims	Brutto erstatninger
565	Reinsurance portion	Gjenforsikringsandel
566	Claims for own account	Erstatninger for egen regning skadefors.
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
81	Ordinary depreciation	Ordinære avskrivinger
37	Other operating expenses	Andre driftskostnader
85	Total other operating expenses	Sum andre driftskostnader
567	Operating profit	Driftsresultat
246	Ex.ord. gain on sale of securities	Eks. ord. kursgevinst verdipapirer
245	Ex.ord. gain on sale of long-term assets	Eks. ord. salgsgevinst anleggsmidler
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter
251	Ex.ord. loss on sale of securities	Eks. ord. kurstap verdipapirer
40	Loss on sale of long-term assets	Salgstap anleggsmidler
97	Write-down long-term assets	Nedskriving anleggsmidler
253	Other extraordinary expenses	Andre eks. ord. kostnader
100	Total extraordinary expenses	Sum ekstraordinære kostnader
101	Net extraordinary items	Sum ekstraordinære poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskriving anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
451	Total year-end allocations	Sum årsoppgjørdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
571	Allocations to insurance customers	Avsatt til forsikringstakerne
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
500	Due unpaid premiums	Forfalte, ikke betalte premier
501	Due unpaid financial income	Forfalte, ikke betalte finansinntekter
502	Short-term receivables	Kortsiktig tilgode hos forsikringsselskaper

Id	English Description	Norwegian Description
622	Short-term receivables with other insurance companies	Tilgode hos andre forsikringsselskaper
468	Receivables from agents and insurance customers	Tilgode hos agenter og forsikringstakere
469	Other short-term receivables	Diverse tidgodehavender
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
297	Short-term investment in bonds	Obligasjoner ol
299	Other short-term financial investments	Andre kortsiktige plasseringer
470	Other loans	Andre korts. utlån
476	Specific allowances for loans	Spesifiserte tapsavsetninger
477	General allowances for short-term loans	Uspesifiserte tapsavsetninger
473	Net loans	Netto utlån
151	Other short-term assets	Andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
155	Shares in associated companies	Aksjer og andeler i tilknyttede selskaper
156	Other long-term investments in equities	Andre langsiktige plasseringer
506	Short-term bond loans	Obligasjoner
507	Long-term loans with collateral	Lån mot pantsikkerhet
471	Specific allowances for long-term loans	Spesifiserte tapsavsetninger
472	General allowances for loans	Uspesifiserte tapsavsetninger
474	Net loans against collateral	Netto utlån mot pantsikkerhet
475	Other loans	Andre utlån brutto
623	Specific allowances other loans	Spesifiserte tapsavsetninger - andre utlån
624	General allowances other loans	Uspesifiserte tapsavsetninger - andre utlån
478	Net other loans	Netto andre lån
479	Intra-group receivables	Tilgode innen konsernet
480	Other receivables	Diverse langs. tilgodehavender
322	Goodwill	Goodwill
510	Capitalized costs from R&D	Aktiverte utviklingskostnader
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
160	Deferred taxes	Utsatt skattefordel
511	Other capital assets	Andre anleggsmidler
333	Total capital assets	Sum anleggsmidler
482	Uncalled capital	Krav på aksjeinnskudd
163	Treasury stock	Egne aksjer, grunnfondsbevis
334	Total assets	Sum eiendeler
485	Intra-group debt	Gjeld innen konsernet
513	Prepaid premiums	Betalte, ikke forfalte premier
514	Prepaid financial income	Forskuddsbetalte finansinntekter
515	Debt to other insurance companies	Gjeld til forsikringsselskaper
516	Accrued insurance claims	Forfalte, ikke betalte forsikringsytelser
484	Debt to agents and insurance customers	Gjeld agenter og forsikringstakere
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
182	Dividends	Avsatt til utbytte
183	Other short-term liabilities	Annен kortsiktig gjeld
347	Total short-term debt	Sum kortsiktig gjeld
517	Collateralised loans	Pantegjeld
625	Intra-group long-term debt	Langsiktig gjeld innen konsernet
185	Deferred taxes	Utsatt skatt
518	Pension obligations	Pensjonsforpliktelser

Id	English Description	Norwegian Description
187	Other long-term liabilities	Annen langsiktig gjeld
353	Total long-term debt	Sum langsiktig gjeld
354	Total debt	Sum gjeld
486	Premium allowances	Premieavsetning
487	Allocation to claims reserves	Erstatningsavsetning
488	Allocation to security reserves	Sikkerhetsavsetning
489	Allocation to reinsurance reserves	Reassuranseavsetning
490	Allocation to administration reserves	Administrasjonsavsetning
491	Allocation to natural perils reserves	Naturskadefond
526	Other funds	Øvrige fonds
527	Total funds for insurance purpose allowances	Sum fonds for forsikringsmessige avsetninger
492	Allocation to guarantee reserve	Avsetninger til garantiordningen
493	Other reserves	Andre avsetninger
494	Total other reserves	Sum andre avsetninger
348	Subordinated loan capital	Ansvarlig lån
194	Perpetual subordinated loan capital	Evigvarende ansvarlig lånekapital
200	Total subordinated loan capital	Sum ansvarlig lånekapital
203	Repurchase fund	Gjenkjøpfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
366	Share capital	Aksjekapital
213	Primary capital certificates	Grunnfondsbeviskapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
219	Distributable reserves	Disposisjonsfond
528	Other equity	Diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital
30	Operating income	Driftsinntekter
603	Gain sale on sale of ships and rigs	Salgsgevinst skip/rigger
609	Gain on sale of other long term assets	Salgsgevinst andre anleggsmidler
32	Gain on sale of securities	Salgsgevinster verdipapirer
33	Income from limited partnerships/associated companies	Netto andel/driftsinnt. samarb. selsk
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
611	Voyage expenses	Reieseavhengig kostnader
35	Cost of goods sold	Vareforbruk
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
37	Other operating expenses	Andre driftskostnader
81	Ordinary depreciation	Ordinære avskrivinger
39	Bad debt expense	Tap på fordringer
604	Loss on sale of ships and rigs	Salgstap skip/rigger
610	Loss on sale of other long-term assets	Salgstap andre anleggsmidler
605	Write-down ships and rigs	Nedskrivning skip/rigger
42	Loss on sale of securities	Kurstap verdipapir
43	Expenses from limited partnerships/associated companies	Netto andel/driftsskost. samarb. selsk
44	Allocation to classification fund	Klassefond

Id	English Description	Norwegian Description
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
226	Intra-group dividends	Utbytte aksjer konsernselskap
227	Dividends received	Utbytte aksjer
228	Intra-group interest income	Renteinntekter konsernselskap
229	Interest income	Renteinntekter
230	Gain on sale of securities	Kursgevinst verdipapirer
231	Income from limited partnerships/associated companies	Res.andeler andre selskap
232	Other financial income	Andre finansinntekter
233	Total financial income	Sum finansinntekter
234	Intra-group interest expenses	Rentekostn. konsernselskap
235	Other interest expenses	Andre rentekostnader
236	Loss on sale of securities	Kurstap verdipapir
237	Expenses from limited partnerships/associated companies	Res. andeler andre selskap
238	Unrealized currency loss	Urealisert disagio
239	Other financial expenses	Andre finanskostnader
240	Total financial expenses	Sum finanskostnader
413	Net financial items	Netto finansposter
414	Share of income in associated companies	Andel res. i tilkn. selskap
243	Profit before extraordinary items	Resultat før ekstraord. poster
244	Minority interests' share of profits before extraordinary items	Min.int. andel ord. res.
606	Ex.ord. gain on sale of ships/rigs	Salgsgevinst skip
612	Ex.ord. gain on sale of other long-term assets	Eks. ord. salgsgevinst andre anleggsmidler
246	Ex.ord. gain on sale of securities	Eks. ord. kursgevinst verdipapirer
247	Subsidies	Tilskudd ol
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter
607	Ex.ord. loss on sale of ships/rigs	Eks. ord. salgstap skip/rigger
613	Loss on sale of other long-term assets	Eks. ord. salgstap andre anleggsmidler
251	Ex.ord. loss on sale of securities	Eks. ord. kurstap verdipapirer
608	Write-down ships	Nedskrivning skip
614	Write-down other long-term assets	Nedskrivning andre anleggsmidler
253	Other extraordinary expenses	Andre eks. ord. kostnader
100	Total extraordinary expenses	Sum ekstraordinære kostnader
429	Net extraordinary items	Resultat ekstraordinære poster
256	Minority interests' share of extraordinary items	Min.int. andel ekstraord. poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
106	Taxes on extraordinary items	Skatt ekstraordinære poster
262	Minority interests' share of taxes	Andel skatt min.int
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskrivning anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
268	Depreciation/write-down of inventories	Av/nedskrivning varelager
443	Depreciation/write-down purchase contracts	Av/nedskrivning varekontrakter
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
272	Allocation to classification fund	Avsatt til klassefond
114	Deferred capital gains	Avsetning til negativ saldo

Id	English Description	Norwegian Description
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
451	Total year-end allocations	Sum årsoppgjørsdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
297	Short-term investment in bonds	Obligasjoner ol
298	Short-term investment in negotiable certificates	Sertifikater
299	Other short-term financial investments	Andre kortsiktige plasseringer
300	Total short-term financial investments	Sum finansinvesteringer
301	Intra-group bills	Vekselfordringer
302	Bills	Vekselfordringer
303	Accounts receivable	Kundefordringer
304	Other short-term receivables	Andre kortsiktige fordringer
305	Total short-term receivables	Sum debitorer
306	Raw materials	Råvarer, innkjøpte halvfabrikata
307	Work in process	Varer under tilvirkning
308	Finished goods	Lager av ferdigvarer
375	Advance payments to suppliers	Forskudd til leverandører
309	Total inventories	Sum beholdninger
310	Share in limited partnerships	Andel KS, ANS
151	Other short-term assets	Andre omløpsmidler
312	Total other short-term assets	Sum andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
315	Long-term investment in equities	Andre aksjer
316	Long-term investment in bonds	Obligasjoner ol
317	Share in limited partnerships	Netto andel KS, ANS
318	Other long-term receivables	Andre fordringer
319	Advance payments to suppliers	Langs. forskudd til leverandører
160	Deferred taxes	Utsatt skattefordel
321	Total long-term receivables	Sum langsiktige fordringer
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva

Id	English Description	Norwegian Description
325	Ships, rigs, airplanes, etc.	Skip, fly, ol
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
327	Buildings	Bygninger
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
511	Other capital assets	Andre anleggsmidler
331	Share of long-term assets in associated companies	Andel anleggsm. sam. selskap
332	Total fixed assets	Sum varige driftsmidler
333	Total capital assets	Sum anleggsmidler
334	Total assets	Sum eiendeler
335	Bills	Vekselgjeld
336	Bank overdraft	Kassekredittgjeld
337	Withholding taxes, vacation pay, etc.	Avgifter, feriepenger, ol
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
341	Advance payments from customers	Forskudd fra kunder
182	Dividends	Avsatt til utbytte
343	Accounts payable	Leverandørgjeld
344	Share in limited partnerships	Netto andel KS, ANS (gjeld)
183	Other short-term liabilities	Annен kortsiktig gjeld
466	First year installment on long-term debt	Herav avdrag langsiktig gjeld
719	Short term interest bearing liabilities	Kortsiktig rentebærende gjeld
347	Total short-term debt	Sum kortsiktig gjeld
348	Subordinated loan capital	Ansvarlig lån
186	Convertible bonds	Konvertible lån
350	Share in limited partnerships	Andel gjeld KS, ANS
185	Deferred taxes	Utsatt skatt
187	Other long-term liabilities	Annен langsiktig gjeld
720	Long term interest bearing liabilities	Langsiktig rentebærende gjeld
353	Total long-term debt	Sum langсiktig gjeld
354	Total debt	Sum gjeld
355	Inventory reserve	Varelagerres. (lager)
356	Reserves on purchase contracts	Varelagerres. (kontrakt)
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
362	Classification fund	Klassefondsavsetninger
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
211	Minority interests	Minoritetsinteresser
366	Share capital	Aksjekapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
222	Total non-restricted equity	Sum fri egenkapital
372	Total other equity	Sum diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

4.7 Shipping

Id	English Description	Norwegian Description
30	Operating income	Driftsinntekter
603	Gain sale on sale of ships and rigs	Salgsgevinst skip/rigger
609	Gain on sale of other long term assets	Salgsgevinst andre anleggsmidler
32	Gain on sale of securities	Salgsgevinster verdipapirer
33	Income from limited partnerships/associated companies	Netto andel/driftsinnt. samarb. selsk
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
611	Voyage expenses	Reieseavhengig kostnader
35	Cost of goods sold	Vareforbruk
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
37	Other operating expenses	Andre driftskostnader
81	Ordinary depreciation	Ordinære avskrivinger
39	Bad debt expense	Tap på fordringer
604	Loss on sale of ships and rigs	Salgstap skip/rigger
610	Loss on sale of other long-term assets	Salgstap andre anleggsmidler
605	Write-down ships and rigs	Nedskrivning skip/rigger
42	Loss on sale of securities	Kurstap verdipapir
43	Expenses from limited partnerships/associated companies	Netto andel/driftskost. samarb. selsk
44	Allocation to classification fund	Klassefond
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
226	Intra-group dividends	Utbytte aksjer konsernselskap
227	Dividends received	Utbytte aksjer
228	Intra-group interest income	Renteinntekter konsernselskap
229	Interest income	Renteinntekter
230	Gain on sale of securities	Kursgevinst verdipapirer
231	Income from limited partnerships/associated companies	Res.andeler andre selskap
232	Other financial income	Andre finansinntekter
233	Total financial income	Sum finansinntekter
234	Intra-group interest expenses	Rentekostn. konsernselskap
235	Other interest expenses	Andre rentekostnader
236	Loss on sale of securities	Kurstap verdipapir
237	Expenses from limited partnerships/associated companies	Res. andeler andre selskap
238	Unrealized currency loss	Urealisert disagio
239	Other financial expenses	Andre finanskostnader
240	Total financial expenses	Sum finanskostnader
413	Net financial items	Netto finansposter
414	Share of income in associated companies	Andel res. i tilkn. selskap
243	Profit before extraordinary items	Resultat før ekstraord. poster
244	Minority interests' share of profits before extraordinary items	Min.int. andel ord. res.
606	Ex.ord. gain on sale of ships/rigs	Salgsgevinst skip
612	Ex.ord. gain on sale of other long-term assets	Eks. ord. salgsgevinst andre anleggsmidler
246	Ex.ord. gain on sale of securities	Eks. ord. kursgevinst verdipapirer
247	Subsidies	Tilskudd ol
248	Other extraordinary income	Andre eks. ord. inntekter
249	Total extraordinary income	Sum ekstraord. inntekter
607	Ex.ord. loss on sale of ships/rigs	Eks. ord. salgstap skip/rigger
613	Loss on sale of other long-term assets	Eks. ord. salgstap andre anleggsmidler
251	Ex.ord. loss on sale of securities	Eks. ord. kurstap verdipapirer
608	Write-down ships	Nedskrivning skip

Id	English Description	Norwegian Description
614	Write-down other long-term assets	Nedskriving andre anleggsmidler
253	Other extraordinary expenses	Andre eks. ord. kostnader
100	Total extraordinary expenses	Sum ekstraordinære kostnader
429	Net extraordinary items	Resultat ekstraordinære poster
256	Minority interests' share of extraordinary items	Min.int. andel ekstraord. poster
102	Earnings before year-end allocations and taxes	Resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Change in deferred taxes	Endring utsatt skatt
260	Income taxes	Skattekostnad
106	Taxes extraordinary items	Skatt ekstraordinære poster
262	Minority interests' share of taxes	Andel skatt min.int
437	Group contribution	Konsernbidrag
264	Write-up of long-term assets	Oppskriving anleggsmidler
109	Application of write-up of long-term assets	Anvendelse oppskrivingsbeløp
110	Freed year-end allocations	Frigjorte BSA
111	Excessive depreciation of long-term assets	Skattemessig avskrivingsdiff.
268	Depreciation/write-down of inventories	Av/nedskriving varelager
443	Depreciation/write-down purchase contracts	Av/nedskriving varekontrakter
112	Allocation to pension funds	Avsetning til pensjonspremiefond
113	Allocation to consolidation funds	Avsetning til konsolideringsfond
272	Allocation to classification fund	Avsatt til klassefond
114	Deferred capital gains	Avsetning til negativ saldo
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
451	Total year-end allocations	Sum årsoppgjørsdisposisjoner
119	Income before minority interests	Resultat før minoritetsinteresser
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
295	Cash and deposits	Kasse, bank, post
504	Short-term investments in equities	Aksjer, andeler, grunnfondsbevis
297	Short-term investment in bonds	Obligasjoner ol
298	Short-term investment in negotiable certificates	Sertifikater
299	Other short-term financial investments	Andre kortsiktige plasseringer
300	Total short-term financial investments	Sum finansinvesteringer
301	Intra-group bills	Veksselford. konsernselskap
302	Bills	Veksselfordringer
303	Accounts receivable	Kundefordringer

Id	English Description	Norwegian Description
304	Other short-term receivables	Andre kortsiktige fordringer
305	Total short-term receivables	Sum fordringer
306	Raw materials	Råvarer, innkjøpte halvfabrikata
307	Work in process	Varer under tilvirkning
308	Finished goods	Lager av ferdigvarer
375	Advance payments to suppliers	Forskudd til leverandører
309	Total inventories	Sum beholdninger
310	Share in limited partnerships	Andel KS, ANS
151	Other short-term assets	Andre omløpsmidler
312	Total other short-term assets	Sum andre omløpsmidler
313	Total short-term assets	Sum omløpsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
315	Long-term investment in equities	Andre aksjer
316	Long-term investment in bonds	Obligasjoner ol
317	Share in limited partnerships	Netto andel KS, ANS
318	Other long-term receivables	Andre fordringer
319	Advance payments to suppliers	Langs. forskudd til leverandører
160	Deferred taxes	Utsatt skattefordel
321	Total long-term receivables	Sum langsiktige fordringer
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
325	Ships, rigs, airplanes, etc.	Skip, fly, ol
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
327	Buildings	Bygninger
328	Real estate	Div. fast eiendom
329	Long-term assets under construction	Anlegg under utføring
511	Other capital assets	Andre anleggsmidler
331	Share of long-term assets in associated companies	Andel anleggsm. sam. selskap
332	Total fixed assets	Sum varige driftsmidler
333	Total capital assets	Sum anleggsmidler
334	Total assets	Sum eiendeler
335	Bills	Vekselgjeld
336	Bank overdraft	Kassekredittgjeld
337	Withholding taxes, vacation pay, etc.	Skyldig offentlige avgifter
338	Taxes assessed	Skatter (utlignet)
339	Taxes expected	Skatter (forventet)
340	Taxes payable	Betalbar skatt
341	Advance payments from customers	Forskudd fra kunder
182	Dividends	Avsatt til utbytte
343	Accounts payable	Leverandørgjeld
344	Share in limited partnerships	Netto andel KS, ANS (gjeld)
183	Other short-term liabilities	Annен kortsiktig gjeld
466	First year installment on long-term debt	Herav avdrag langsiktig gjeld
719	Short term interest bearing liabilities	Kortsiktig rentebærende gjeld
347	Total short-term debt	Sum kortsiktig gjeld
348	Subordinated loan capital	Ansvarlig lån
186	Long-term convertible bonds	Langsiktige konvertible lån
350	Share in limited partnerships	Andel gjeld KS, ANS
185	Deferred taxes	Utsatt skatt
187	Other long-term liabilities	Annen langsiktig gjeld
720	Long term interest bearing liabilities	Langsiktig rentebærende gjeld
353	Total long-term debt	Sum langsiktig gjeld
354	Total debt	Sum gjeld

Id	English Description	Norwegian Description
355	Inventory reserve	Varelagerres. (lager)
356	Reserves on purchase contracts	Varelagerres. (kontrakt)
203	Repurchase fund	Gjenkjøpsfond (salgsgevinster)
204	Consolidation fund	Konsolideringsfond
359	Accumulated tax depreciation	Anleggsreserver
206	Deferred capital gains	Negativ saldo
207	Pension fund	Pensjonspremiefond
362	Classification fund	Klassefondsavsetninger
208	Other untaxed reserves	Div. betingede skattemessige avsetninger
209	Total untaxed reserves	Sum betingede skattemessige avsetninger
211	Minority interests	Minoritetsinteresser
366	Share capital	Selskapskapital
214	Legal reserve	Reservefond
368	Revaluation fund	Oppskrivingsfond
216	Reversal fund	Tilbakeføringsfond
218	Total restricted equity	Sum bundet egenkapital
222	Total distributable funds	Sum fri egenkapital
372	Total other equity	Sum diverse egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and shareholders' funds	Sum gjeld og egenkapital

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Id	English Description	Norwegian Description
630	Interest income on loans which can be refinanced in central banks	Renter o.l. innt. som kan refin. i sentralb.
20	Interest income on deposits with and loans to financial institutions	Renter o.l. innt. av utl. & fordr. på kr.inst
5	Interest income on deposits with and loans to customers	Renter o.l. innt. av utl. til & fordr på kund
7	Interest income on commercial paper, bonds, etc.	Renter o.l. innt. av sert, obl og andre vp
17	Other interest income	Andre renteinntekter o.l. inntekter
710	Total interest income	Sum renteinntekter og lignende inntekter
6	Interest expenses on loans from financial institutions	Renter o.l. kostn. på gjeld til kr.inst
19	Interest expenses on deposits from customers	Renter o.l. kostn på innsk. og gj. til kunder
634	Interest expenses on securities issued	Renter o.l. kostn. på utstedte verdipapirer
23	Interest expenses on subordinated loan capital	Renter o.l. kostn. på ansvarlig lånekapital
24	Other interest expenses	Andre rentekostn. o.l. kostnader
25	Total interest expenses	Sum rentekostnader o.l. kostnader
26	Net interest income and credit commissions	Netto rente- og kr.prov.inntekter
635	Dividends, etc. from shareholdings	Innt. fra aksjer og andre vp m/var.avkastning
636	Dividends, etc. from associated companies	Innt. av eierinteresser i tilkn. selskaper
637	Dividends, etc. from subsidiaries	Innt. av eierinteresser i konsernselskaper
638	Total Dividends, etc	Sum utb. og andre innt. av vp m/var.avkastnin
68	Guarantee commissions	Garantiprovisjon
70	Fees payment services	Gebyrer fra betalingsformidling
639	Fees from securities trading and custodian services	Gebyr fra verdipapiromsetning og forvaltning
640	Sales commissions on insurance products	Gebyr fra forsikring
72	Other fees and commissions receivable on banking services	Gebyr fra øvrige banktjenester
73	Total fees and commissions banking services	Sum provisjoner og gebyrer
641	Fees for payment services	Gebyr for betalingsformidling
642	Other fees and commissions payable on banking services	Andre gebyrer og provisjonskostnader
643	Total fees and commissions payable on banking services	Sum prov.kostn. og kostn. ved banktjenester
644	Net gain/loss on commercial paper, bonds, etc	Netto gev/tap på sert.,obl. og renteb. vp
645	Net gain/loss on short term shareholdings	Netto gev/tap på aksjer & andre vp m/var.avk.

Id	English Description	Norwegian Description
646	Net gain/loss on foreign exchange	Netto gev/tap på valuta
647	Net gain/loss on financial derivatives	Netto gev/tap på finansielle derivater
67	Total net gain/loss on financial instruments and foreign exchange	Sum netto gev/tap på verdipapirer og valuta
74	Operating income from real estate	Driftsinntekter faste eiendommer
225	Other operating income	Andre driftsinntekter
75	Gain on sale of fixed assets	Gevinst ved salg av driftsmidler
77	Total other operating income	Sum andre driftsinntekter
648	Salaries	Lønn
649	Pension expenses	Pensjoner
650	Social expenses	Sosiale kostnader
651	Administrative expenses	Administrasjonskostnader
652	Total personnel and administrative expenses	Sum lønn og generelle administrasjonskostnader
81	Ordinary depreciation	Ordinære avskrivinger
83	Write-downs	Nedskrivinger
654	Depreciation and write-downs on fixed and intangible assets	Sum av- og nedskr varige dr.m./immatr.eiend
80	Real estate operating expenses	Driftskostnader faste eiendommer
655	Membership fees bankers association	Avgift til sikringsfond
37	Other operating expenses	Andre driftskostnader
82	Loss on sale of fixed assets	Tap ved salg av driftsmidler
85	Total other operating expenses	Sum andre driftskostnader
86	Losses on loans and guarantees, unspecified	Tap på utlån
87	Losses on guarantees	Tap på garantier
656	Credit losses on commercial paper, bonds, etc	Kreditttap på sert, obl og andre rentebær. vp
657	Losses on loans and guarantees, unspecified	Tap på utlån, garantier, mm, uspesifisert
91	Total losses on loans and guarantees	Sum tap på utlån, garantier, m.m. uspes.
658	Allocation to fund for general banking risk	Endring i avsetning til dekning av generell b
660	Write-downs on long term securities holdings	Nedskriving på vp. som holdes på lang sikt
661	Net gain/loss on long term securities holdings	Gevinst/tap på vp. som holdes på lang sikt
662	Write-downs, net gain/loss on long term securities holdings	Nedskr og gev/tap på langsikt. vp.,uspes.
663	Total write-downs and gains/losses on long term securities holdings	Sum nedskr. & gev/tap langsikt. vp, uspes.
664	Pre-tax operating profit	Driftsresultat før skatt
258	Taxes payable	Årets betalbare skatter
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
665	Operating profit after tax, before extraordinary items	Resultat av ordinær drift etter skatt
601	Extraordinary income	Ekstraordinær inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
106	Taxes on extraordinary items	Skatt ekstraordinære poster
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
122	Fiscal year end date	Regnskapsavslutningsdato
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
666	Cash and deposits with central banks	Kontanter og fordringer på sentralbanker
667	Commercial paper, etc. which can be refinanced with central banks	Gjeldsbrev som kan refinansieres i sentralb.
668	Loans to and dep. with fin. instit. with no fixed term or period of notice	Utlån til & fordr på kr.inst.u/avtalt løpetid
669	Loans to and dep. with fin. instit. with fixed term or period of	Utlån til & fordr på kr.inst.m/avtalt løpetid

Id	English Description	Norwegian Description
	notice	
131	Specific allowances for deposits with and loans to financial institutions	Spes. tapsavsetn., utl. og fordr. på kr.inst
132	General allowances for deposits with and loans to financial institutions	Uspes. tapsavsetn., utl. og fordr. på kr.inst
133	Net loans to and deposits with financial institutions	Netto innskudd i og utlån til fin. inst.
303	Accounts receivable	Kundefordringer
140	Leasing	Leiefinansieringsavtaler
134	Overdraft facilities	Kasse-/drifts- og brukskreditter
135	Building loans	Byggelån
136	Amortizing loans	Nedbetalingslån
141	Other loans	Andre utlån
142	Total lendings to and receiveables from customers	Brutto utlån kunder
143	Specific allowances on loans to customer	Spesifiserte tapsavsetninger kunder
144	General allowances on loans to customer	Uspesifiserte tapsavsetninger kunder
145	Net lending and receivables from customers	Sum netto utlån til og fordringer på kunder
670	Repossessed assets	Overtatte eiendeler
671	Certificates and bonds issued by central and local government	Sert. og obl. utstedt av det offentlige
672	Other commercial paper issued by central and local government	Andre renteb. vp utstedt av det offentlige
673	Total interest earning securities issued by central and local government	Sum rentebærende vp utstedt av det offentlige
674	Certificates and bonds issued by others	Sertifikater og obligasjoner utstedt av andre
675	Other commercial paper issued by others	Andre rentebærende vp utstedt av andre
676	Own certificates and bonds	Egne sertifikater og obligasjoner
677	Total interest earning securities issued by others	Sum rentebærende vp utstedt av andre
678	Shareholdings	Aksjer, andeler, grunnfondsbevis
679	Holdings in general and limited partnerships	Andeler i ansvarlige selskaper, KS, ANS
680	Other securities	Andre verdipapirer
681	Total shareholdings etc.	Sum aksjer og andre vp med variabel avkastn.
682	Investment in credit institutions	Eierinteresser i kreditinstitusjoner
683	Investment in associated companies	Eierinteresser i andre tilknyttede selskaper
684	Total investment in credit institutions and associated companies	Sum eierinteresser i tilknyttede selskaper
685	Investment in credit institutions, subsidiaries	Eierinteresser i kreditinstitusjoner, konser
686	Investment in other subsidiaries	Eierinteresser i andre konsernselskaper
687	Total investment in subsidiaries	Sum eierinteresser i konsernselskaper
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
688	Bank buildings and other properties	Bygninger og andre faste eiendommer
689	Other fixed assets	Andre varige driftsmidler
332	Total fixed assets	Sum varige driftsmidler
690	Subscribed, not paid capital	Tegnet, ikke innbetalt kapital
691	Other assets	Andre eiendeler
146	Prepayments and accrued income	Oppkj. ubet. innt. forsk.bet. ikke pål.kostn.
692	Overfinancing of pension obligations	Overfinansiering pensjonsforpliktelser
158	Expenses from and currency losses on long-term loans	Aktiverte kostn. og kurstab ved langst. lån
160	Deferred taxes	Utsatt skattefordel
693	Other prepayments and accruals	Andre periodeavgrensninger
694	Total prepayments and accrued income	Sum forskuddsbet. og oppkjente inntekter
334	Total assets	Sum eiendeler
695	Loans and deposits from fin. instit.with no fixed term or	Lån og innsk. fra kr.inst. u/avt løpetid

Id	English Description	Norwegian Description
	period of notice	
696	Loans and deposits from fin. instit. with fixed term or period of notice	Lån og innsk fra kr.inst. m/avt løpetid
697	Total loans and deposits from financial institutions	Sum gjeld til kreditinstitusjoner
169	Demand deposits	Innskudd uten oppsigelse
170	Time deposits	Innskudd på tid
171	Total deposits from customers	Sum innskudd fra kunder
172	Negotiable certificates and other short-term loans	Sertifikater og andre kortsligte lånepptak
173	Treasury non-amortized commercial paper	Egne ikke-amortiserte sertifikater
174	Bonds	Obligasjonskjeld
175	Treasury non-amortized bonds	Egne ikke-amortiserte obligasjoner
698	Other long term loans	Andre langsiktige lånepptak
176	Total borrowings through issue of securities	Sum gjeld stiftet ved utstedelse av vp
178	Margin payments or other account arrangements with customers	Margintrekk og annen mellomregning med kunder
182	Dividends	Avsatt til utbytte
699	Other liabilities	Annен gjeld
700	Total other liabilities	Sum annen gjeld
177	Accrued expenses and prepaid revenues	Pål. ikke forf. kostn.&bet. ikke opptj. innt.
701	Assessed payable and deferred taxes	Ilignet skatt
702	Total accrued expenses and prepaid revenues	Sum påløpte kostn. og forskuddsbet. inntekter
703	Total allocations to fund for general banking risk	Avsetning til dekning for generell bankrisiko
191	Accrued pension commitments	Pensjonsforplikelse
704	Accrued unassessed payable and deferred taxes	Pål. ikke ilignet betalbar skatt og uts.skatt
189	Specified provisions for losses on guarantees	Spesifiserte tapsavsetn. på garantiansvar
190	General provisions for losses on guarantees	Uspesifiserte tapsavsetn. på garantiansvar
192	Other provisions	Andre avsetninger for forpliktelser og kostn.
193	Total provisions for commitments	Sum avsetninger til forpliktelser og kostn.
194	Perpetual subordinated loan capital	Evigvarende ansvarlig lånekapital
705	Convertible subordinated loan capital	Ansv. lånekap. m/tilkn. konv. rettigheter
195	Other subordinated loan capital	Annен ansvarlig lånekapital
196	Member deposits for reimbursement	Medlemsinnskudd som skal tilbakebetales
200	Total subordinated loan capital	Sum ansvarlig lånekapital
197	Preference capital	Preferansekapital
366	Share capital	Aksjekapital
213	Primary capital certificates	Grunnfondsbeviskapital
706	Paid-in surplus	Overkurs ved emisjon
368	Revaluation fund	Oppskrivingsfond
214	Legal reserve	Reservefond
217	Savings and loans institutions fund	Sparebankenes fond
707	Other restricted equity	Andre bundne fond
218	Total restricted equity	Sum bundet egenkapital
219	Distributable reserves	Dispositionsfond
708	Gift fund	Gavefond
221	Other reserves	Andre fond
709	Uncovered loss/profits not disposed	Udekket tap/udisponert overskudd
222	Total non-restricted equity	Sum fri egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and equity	Sum gjeld og egenkapital

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Id	English Description	Norwegian Description
630	Interest income on loans which can be refinanced in central	Renter o.l. innt. som kan refin. i sentralb.

Id	English Description	Norwegian Description
	banks	
20	Interest income on deposits with and loans to financial institutions	Renter o.l. innt. av utl. & fordr. på kr.inst
5	Interest income and fees on loans and other receivables	Renter o.l. innt. av utl. til & fordr på kund
7	Interest income other securities	Renter o.l. innt. av sert, obl og andre vp
17	Other income	Andre renteinntekter o.l. inntekter
710	Total interest income	Sum renteinntekter og lignende inntekter
6	Interest expenses on deposits from financial institutions	Renter o.l. kostn. på gjeld til kr.inst.
19	Interest expenses on deposits from customers	Renter o.l. kostn på innsk. og gj. til kunder
634	Interest on securities issued	Renter o.l. kostn. på utstedte verdipapirer
23	Interest expenses on subordinated loan capital	Renter o.l. kostn. på ansvarlig lånekapital
24	Other interest expenses	Andre rentekostn. o.l. kostnader
25	Total interest expenses	Sum rentekostnader o.l. kostnader
26	Net interest income	Netto rente- og kr.prov.inntekter
635	Dividends, etc. from shareholdings	Innt. fra aksjer og andre vp m/var.avkastning
721	Dividends, etc. from associated	Innt.av eierinteresser i tilkn./konsernselsk.
638	Total Dividends, etc	Sum utb. og andre innt. av vp m/var.avkastnin
68	Guarantee fees	Garantiprovisjon
722	Other fees and commissions income	Andre gebyrer og provisjonsinntekter
73	Total commissions and fees	Sum provisjoner og gebyrer
641	Fees for payment services	Gebyr for betalingsformidling
642	Other fees and commissions payable on banking services	Andre gebyrer og provisjonskostnader
643	Total fees and commissions payable on banking services	Sum prov.kostn. og kostn. ved banktjenester
644	Net gain/loss on commercial paper, bonds, etc	Netto gev/tap på sert.,obl. og renteb. vp
645	Net gain/loss on short term shareholdings	Netto gev/tap på aksjer & andre vp m/var.avk.
723	Net gain/loss on FX and financial derivatives	Netto gev/tap på valuta og fin. derivater
67	Net profit/loss from securities	Sum netto gev/tap på verdipapirer og valuta
74	Operating income from real estate	Driftsinntekter faste eiendommer
225	Other operating income	Andre driftsinntekter
77	Total non-interest income	Sum andre driftsinntekter
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
651	Administrative expenses	Administrasjonskostnader
652	Total personnel and administrative expenses	Sum lønn og generelle administrasjonskostnade
81	Ordinary depreciation	Ordinære avskrivinger
83	Write-down long-term assets	Nedskrivinger
654	Depreciation and write-downs on fixed and intangible assets	Sum av- og nedskr varige dr.m./immatr.eiend
80	Real estate operating expenses	Driftskostnader faste eiendommer
37	Other operating expenses	Andre driftskostnader
85	Total other non-interest expenses	Sum andre driftskostnader
724	Losses on loans and guarantees	Tap på utlån, garantier mm.
725	Write-down and gain/loss on long-term securities	Nedskriving og gev/tap langsiktige vp
664	Pre-tax operating profit	Driftsresultat før skatt
258	Taxes payable	Årets betalbare skatter
259	Change in deferred taxes	Endring utsatt skatt
260	Income taxes	Skattekostnad
665	Operating profit after tax, before extraordinary items	Resultat av ordinær drift etter skatt
601	Extraordinary income	Ekstraordinære inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
106	Taxes extraordinary items	Skatt ekstraordinære poster
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
666	Cash and deposits with central banks	Kontanter og fordringer på sentralbanker
667	Commercial paper, etc. which can be refinanced with central banks	Gjeldsbrev som kan refinansieres i sentralb.

Id	English Description	Norwegian Description
668	Loans to and deposits with financial institutions with no fixed term or per	Utlån til & fordr på kr.inst.u/avtalt løpetid
669	Loans to and deposits with financial institutions with fixed term or period	Utlån til & fordr på kr.inst.m/avtalt løpetid
726	Allowances for deposits	Tapsavsetn. utl. og fordr. på kr.inst.
133	Net deposits with and loans to financial institutions	Netto innskudd i og utlån til fin. inst.
303	Accounts receivable	Kundefordringer
140	Leasing	Leiefinansieringsavtaler
134	Overdraft facilities	Kasse-/drifts- og brukskreditter
135	Building loans	Byggelån
136	Amortizing loans	Nedbetalingslån
141	Other loans	Andre utlån
142	Total loans	Brutto utlån kunder
143	Specific allowance on loans	Spesifiserte tapsavsetninger kunder
144	General allowance on loans	Uspesifiserte tapsavsetninger kunder
145	Net loans	Sum netto utlån til og fordringer på kunder
670	Repossessed assets	Overtatte eiendeler
727	Interest earning securities issued by central and local government	Rentebærende vp utstedt av det offentlige
729	Interest earning securities issued by others	Rentebærende vp utstedt av andre
676	Own certificates and bonds	Egne sertifikater og obligasjoner
728	Total interest earning securities	Sum rentebærende verdipapirer
678	Shareholdings	Aksjer, andeler, grunnfondsbevis
679	Holdings in general and limited partnerships	Andeler i ansvarlige selskaper, KS, ANS
680	Other securities	Andre verdipapirer
681	Total shareholdings etc.	Sum aksjer og andre vp med variabel avkastn.
682	Investment in credit institutions	Eierinteresser i kreditinstitusjoner
683	Investment in associated companies	Eierinteresser i andre tilknyttede selskaper
684	Total investment in credit institutions and associated companies	Sum eierinteresser i tilknyttede selskaper
685	Investment in credit institutions, subsidiaries	Eierinteresser i kreditinstitusjoner, konser
686	Investment in other subsidiaries	Eierinteresser i andre konsernselskaper
687	Total investment in subsidiaries	Sum eierinteresser i konsernselskaper
322	Goodwill	Goodwill
160	Deferred taxes	Utsatt skattefordel
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
159	Machinery, equipment, and vehicles	Maskiner, inventar, transportmidler
688	Bank buildings and other properties	Bygninger og andre faste eiendommer
689	Other fixed assets	Andre varige driftsmidler
332	Total fixed assets	Sum varige driftsmidler
691	Other assets	Andre eiendeler
146	Accrued income and prepaid expenses	Oppkj. ubet. innt. forsk.bet. ikke pål.kostn.
693	Other prepayments and accruals	Andre periodeavgrensninger
694	Total prepayments and accrued income	Sum forskuddsbet. og oppkjente inntekter
334	Total assets	Sum eiendeler
695	Loans and deposits from financial institutions with no fixed term or period	Lån og innsk. fra kr.inst. u/avt løpetid
696	Loans and deposits from financial institutions with fixed term or period of	Lån og innsk fra kr.inst. m/avt løpetid
697	Total loans and deposits from financial institutions	Sum gjeld til kreditinstitusjoner
169	Demand deposits	Innskudd uten oppsigelse
170	Time deposits	Innskudd på tid
171	Total deposits from customers	Sum innskudd fra kunder
172	Negotiable certificates and other short-term loans	Sertifikater og andre kortsliktige låneopptak

Id	English Description	Norwegian Description
173	Treasury non-amortized negotiable certificates	Egne ikke-amortiserte sertifikater
730	Bonds and other long-term loans	Obligasjoner og andre langs. låneopptak
175	Treasury non-amortized bond loans	Egne ikke-amortiserte obligasjoner
176	Total negotiable certificates and bond loans issued	Sum gjeld stiftet ved utstedelse av vp
182	Dividends	Avsatt til utbytte
699	Other liabilities	Annен gjeld
700	Total other liabilities	Sum annen gjeld
731	Accrued expenses and prepaid revenues	Påløpte kostn. og forskuddsbet. inntekter
704	Deferred taxes	Utsatt skatt
732	Allowance on guarantees	Tapsavsetninger på garantisvar
733	Allocation for other obligations	Andre avsetninger for forpliktekser
193	Total allowances	Sum avsetninger til forpliktelser og kostn.
194	Perpetual subordinated loan capital	Evigvarende ansvarlig lånekapital
705	Convertible subordinated loan capital	Ans. lånekap. m/tilkn. konv. rettigheter
195	Other subordinated loan capital	Annен ansvarlig lånekapital
196	Member deposits for reimbursement	Medlemsinnskudd som skal tilbakebetales
200	Total subordinated loan capital	Sum ansvarlig lånekapital
734	Preference and share capital	Selskapskapital
213	Primary capital certificates	Grunnfondsbeviskapital
737	Own shares / PCC	Beholdning av egne aksjer/grunnfondsbevis
706	Paid-in surpluss	Overkurs ved emisjon
707	Other restricted equity	Andre bundne fond
735	Total paid-in capital	Sum innskutt egenkapital
217	Savings and loans institutions fund	Sparebankenes fond
738	Other retained earnings	Annен opptjent egenkapital
736	Retained earnings	Sum opptjent egenkapital
223	Total equity	Sum egenkapital
374	Total liabilities and shareholders' funds	Sum gjeld og egenkapital
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
739	Weighted average number of shares, fully diluted	Gjennomsnittlig antall aksjer, fullt utvannet
768	Core capital	Kjernekapital
769	Supplementary capital	Tilleggskapital
770	Core capital ratio %	Kjernekapitaldekning %
771	Capital adequacy %	Kapitaldekning %

4.10 Industrial 1999

Id	English Description	Norwegian Description
30	Operating income	Driftsinntekter
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
35	Cost of goods sold	Vareforbruk
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader
81	Ordinary depreciation	Ordinære avskrivinger
41	Write-down long-term assets	Nedskrivning anleggsmidler
37	Other operating expenses	Andre driftskostnader
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
637	Dividends, etc. from associated subsidiaries	Innt. av eierinteresser i konsernselskaper
636	Dividends, etc. from associated companies	Innt. av eierinteresser i tilkn. selskaper
229	Interest income	Renteinntekter

Id	English Description	Norwegian Description
232	Other financial income	Andre finansinntekter
743	Net change value of securities	Verdiendring markedsbasert finansielle
744	Write-down of other financial assets	Nedskrivning andre finansielle omløpsmidler
745	Write-down long-term financial asset	Nedskrivning finansielle anleggsmidler
746	Interest expenses	Rentekostnader
238	Unrealized currency loss	Urealisert disagio
239	Other financial expenses	Andre finanskostnader
413	Net financial items	Netto finansposter
772	Other items	Andre poster
747	Ordinary profit before tax	Ordinært resultat før skattekostnad
258	Taxes payable	Årets betalbare skatter
259	Change in deferred taxes	Endring utsatt skatt
260	Income taxes	Skattekostnad
601	Extraordinary income	Ekstraordinære inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
429	Net extraordinary items	Resultat ekstraordinære poster
106	Taxes extraordinary items	Skatt ekstraordinære poster
274	Other year-end allocations	Andre BSA
275	Income taxes	Skatter
276	Minority interests' share of income taxes	Min.int. andel skatter
451	Total year-end allocations	Sum årsoppgjørdisposisjoner
256	Minority interests' share of extraordinary items	Min.int. andel ekstraord. poster
279	Minority interests' share of net income	Min. int. andel av resultat
121	Net income	Årsresultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
739	Weighted average number of shares, fully diluted	Gjennomsnittlig antall aksjer, fullt utvannet
123	Number of months in fiscal year	Regnskapsperiode
124	Share issue	Emisjonsbeløp
160	Deferred taxes	Utsatt skattefordel
322	Goodwill	Goodwill
323	Other intangible assets	Andre immat. aktiva
324	Total intangible assets	Sum immat. aktiva
328	Real estate	Div. fast eiendom
765	Machinery and plants	Maskiner og anlegg
325	Ships, rigs, airplanes, etc.	Skip, fly, ol
764	Movables, equipment, etc.	Driftsløsøre, inventar, med mer
511	Other capital assets	Andre anleggsmidler
332	Total fixed assets	Sum varige driftsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskaper
748	Loans to subsidiaries	Lån til foretak i samme konsern
749	Investments in associated comp.	Investeringer i tilknyttede selskaper
750	Loans to associated companies	Lån til tilknyttede selskaper
315	Long-term investment in equities	Andre aksjer

Id	English Description	Norwegian Description
316	Long-term investment in bonds	Obligasjoner ol
752	Other long-term financial assets	Andre finansielle anleggsmidler
751	Total long-term financial assets	Sum finansielle anleggsmidler
333	Total capital assets	Sum anleggsmidler
754	Inventory	Varer
303	Accounts receivable	Kundefordringer
304	Other short-term receivables	Andre kortsligte fordringer
305	Total short-term receivables	Sum fordringer
755	Shares in subsidiaries	Aksjer og andeler i foretak i samme konsern
756	Market valued shares	Markedsbaserte aksjer
757	Market valued bonds	Markedsbaserte obligasjoner
758	Other market valued fin. instruments	Andre markedsbaserte finansielle instrumenter
759	Other financial instruments	Andre finansielle instrumenter
760	Total financial current assets	Sum finansielle omløpsmidler
295	Cash and deposits	Kasse, bank, post
313	Total short-term assets	Sum omløpsmidler
334	Total assets	Sum eiendeler
211	Minority interests	Minoritetsinteresser
366	Share capital	Selskapskapital
737	Own shares / PCC	Beholdning av egne aksjer/grunnfondsbevis
706	Paid-in surpluss	Overkurs ved emisjon
762	Other paid-in capital	Annen innskutt egenkapital
735	Total paid-in capital	Sum innskutt egenkapital
738	Other retained earnings	Annen opptjent egenkapital
223	Total equity	Sum egenkapital
763	Untaxed reserves	Betingede skattemessige avsetninger
191	Pension obligations	Pensjonsforpliktelse
185	Deferred taxes	Utsatt skatt
733	Allocation for other obligations	Andre avsetninger for forpliktekser
193	Total allowances	Sum avsetninger til forpliktelser
186	Long-term convertible bonds	Langsiktige konvertible lån
174	Bond loans and other long-term loans	Obligasjonskjeld
767	Debt to financial institutions	Gjeld til kreditinstitusjoner
187	Other long-term liabilities	Annen langsiktig gjeld
353	Total long-term debt	Sum langsiktig gjeld
766	Long-term convertible bonds	Langsiktige konvertible lån
172	Negotiable certificates and other short-term loans	Sertifikater og andre langsiktige låneopptak
336	Bank overdraft	Kassekredittkjeld
343	Accounts payable	Leverandørgjeld
340	Taxes payable	Betalbar skatt
337	Withholding taxes, vacation pay, etc.	Skyldig offentlige avgifter
182	Dividends	Avsatt til utbytte
183	Other short-term liabilities	Annen kortsligting gjeld
347	Total short-term debt	Sum kortsligting gjeld
374	Total liabilities and shareholders' funds	Sum gjeld og egenkapital
29	Other	Andre tall
27	Number of employees	Antall ansatte
28	Weighted average number of shares	Gjennomsnittlig antall aksjer
739	Weighted average number of shares, fully diluted	Gjennomsnittlig antall aksjer, fullt utvannet

4.11 IFRS 2004

Id English Description

Norwegian Description

30	Operating income	Driftsinntekter
830	Operating income from associates	Operasjonell inntekt fra tilknyttede selskaper
225	Other operating income	Andre driftsinntekter
34	Total operating income	Sum driftsinntekter
611	Voyage expenses	Reiseavhengige kostnader
825	Net operating income	Netto inntekter
35	Cost of goods sold	Vareforbruk
45	Increase/decrease in work-in-process and finished goods	Beholdningsendring
78	Salaries, wages, social security and other personnel related expenses	Lønn, honorarer, andre personalkostnader....
37	Other operating expenses	Andre driftskostnader
833	EBITDA	Driftsresultat før av- og nedskrivninger
834	Depreciation intangible assets	Avskrivninger immaterielle eiendeler
835	Depreciation tangible assets	Avskrivninger materielle eiendeler
836	Write down goodwill	Nedskrivninger goodwill
837	Write down other assets	Nedskrivninger andre eiendeler
46	Total operating assets	Sum driftskostnader
47	EBIT	Driftsresultat
636	Dividends, etc. from associated companies	Inntekt fra tilknyttede selskaper
229	Interest income	Renteinntekter
232	Other financial income	Andre finansinntekter
743	Net change value of securities	Verdiendring markedsbaserte finansielle eiendeler
745	Write-down long-term financial assets	Nedskrivning andre finansielle omløpsmidler
746	Interest expenses	Rentekostnader
238	Unrealized currency loss	Urealisert disagio
773	Realized currency loss	Realisert Disagio
239	Other financial assets	Andre finansielle kostnader
413	Net financial items	Netto finansposter
826	One-time and non-recurring items	Engangs- og ekstraordinære poster
747	Ordinary profit before tax	Resultat før skattekostnad
258	Taxes payable	Betalbar skatt
259	Deferred taxes	Endring utsatt skatt
260	Total taxes	Skattekostnad
279	Minority interest' share of net income	Minoritetsandel av resultat
121	Net income	Resultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmidler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmidler
290	Total sales of long-term assets	Sum salg
160	Deferred tax assets	Utsatt skattefordel
322	Goodwill	Goodwill
323	Other intangible assets	Andre immaterielle eiendeler

324	Total intangible assets	Sum immaterielle
328	Real estate	Div. fast eiendom
765	Mcinery and plants	Maskiner og anlegg
325	Ships, rigs airplanes, etc	Skip, fly o.l.
764	Movables, equipment, etc.	Driftsløsøre, inventar mm
511	Other capital assets	Andre driftsmidler
332	Total fixed assets	Sum varige driftsmidler
749	Invetsments in associated companies	Investering tilknyttede selskaper
750	Loans to associated companies	Lån til tilknyttede selskaper
774	Long-term investments in securities	Langsiktige investeringer i verdipapir
752	Other long-term financial assets	Andre langsiktige finansielle eiendeler
791	Total financial assets interest free	Sum finansielle eiendeler
824	Interest bearing receivables and other interest bearing financial assets	Rentebærende fordringer og andre rentebærende finansielle eiendeler.
751	Total long – term financial assets	Sum finansielle anleggsmedier
333	Total assets	Sum anleggsmedier
754	Inventory	Varelager
303	Accounts receivables	Kundefordringer
304	Other short-term receivables	Andre kortsiktige fordringer
305	Total short-term receivables	Sum kortsiktige fordringer
775	Marked-value securities	Markedsbaserte verdipapirer
776	Other financial current assets	Andre finansielle omløpsmidler
760	Total financial current assets	Sum finansielle omløpsmidler
151	Other current assets	Andre omløpsmidler
295	Cash and deposits	Kasse, bank, post
313	Total current assets	Sum omløpsmidler
334	Total assets	Sum eiendeler
211	Minority interests	Minoritetsinteresser
366	Share capital	Selskapskapital
737	Own shares / PCC	Egne aksjer
706	Paid in surplus	Overkursfond
762	Other paid-in capital	Annen innbetalt egenkapital
735	Total paid-in capital	Sum innbetalt egenkapital
738	Other retained earnings	Annen opptjent egenkapital
182	Dividend	Utbytte
223	Total equity	Sum Egenkapital
763	Untaxed reserves	Betingede skattemessig avsetninger
191	Pensions	Pensjonsforpliktelse
185	Accrued pension commitments	Usatt skatt
733	Allocation for other obligations	Andre avsetninger for forpliktelser
777	Long-term interestfree debt	Langsiktig rentefri gjeld
186	Long-term konvertible	Langsiktige konvertible lån
778	Bonds and similar loans	Obligasjoner og lignende lån
779	Long-term debt to financial institution	Langsiktig gjeld til finansinstitusjoner
780	Total interest-bearing debt	Sum langsgiktig rentebærende gjeld
172	Negotiable certificates and other short-term loans	Sertifikater og andre kortsiktige låneopptak
336	Bank overdraft	Kassekreditt
819	Instalment on long-term debt	Avdrag på langsgiktig gjeld
817	Total short term interest-bearing debt	Sum kortsiktig rentebærende gjeld
343	Accounts payable	Leverandørgjeld
340	Tax payable	Betalbar skatt
337	Withholding taxes, vacation pay, etc.	Offentlige avgifter med mer
183	Other short term debt	Annen kortsiktig gjeld
347	Total short term debt	Sum kortsiktig gjeld

374	Total equity and debt	Sum egenkapital og gjeld
832	Number of Cashflow month	CF Antall måneder
831	Results before tax	Resultat før skatt
790	Taxes paid during the period	Skatter betalt i perioden
792	Depreciations and amortizations	Avskrivninger
794	Changes in accounts receivable	Endringer i kundefordringer
795	Changes in account payable	Endringer I leverandørgjeld
796	Changes in inventory	Endringer I varelager
799	Other reversals	Andre reverseringer
800	Net cash-flow from operating activities	Netto kontantstrøm fra operasjonelle aktiviteter
801	Sale of fixed assets	Salg av anleggsmidler
802	Purchase of fixed assets	Kjøp av anleggsmidler
803	Sale of long term securities	Investeringer i langsigte verdipapir
793	Investments of long term ecurities	Investeringer i langsigte verdipapirer
804	Other investing activities	Andre investeringsaktiviteter
805	Net cash flow from investing activities	Netto kontantstrøm investeringsaktiviteter
806	Increase/decrease of long term debt	Økning / reduksjon av langsigtig gjeld
820	Increase/decrease of short term debt	Økning / reduksjon av kortsigtig gjeld
807	Dividend paid	Utbytte
808	Purchase of own shares	Kjøp av egne aksjer
811	Paid in share equity	Innbetalt egenkapital
812	Other financing activities	Andre finansieringsaktiviteter
813	Net cash flow from financing activities	Netto kontantstrøm fra finansieringsaktiviteter
814	Currency effect	Valutaeffekt
815	Net cash flow from the period	Netto kontantstrøm fra perioden
27	Number of employees	Antall ansatte
28	Average number of shares	Gjennomsnittlig antall aksjer
123	Month in fiscal years	Måneder i regnskapsåret
739	Diluted average number of shares	Utvannet gjennomsnittlig antall aksjer
822	Average number of employees	Gjennomsnittlig antall ansatte
821	Share based payments	Kostnadsført aksjebasert avlønning
823	Salary CEO	Lønn adm. Direktør
838	Company EPS	EPS fra selskapet
839	Company EPS diluted	EPS utvannet fra selskapet
840	Company Cashflow pr share	Kontantstrøm pr aksje fra selskapet
34	Operating income	Inntekt
46	Operating expenses	Driftskostnader
768	EBITDA	EBITDA
81	Depreciation and amortisation	Avskrivninger
47	Oerating profit	EBIT
413	Net financial items	Netto finansposter
747	Ordinary profit before tax	Resultat før skatt

4.12 NGAAP 2004

vid

30	Operating income	Driftsinntekter
225	Other operating income	Annен driftsinntekt
34	Total operating income	Sum driftsinntekter

616	Voyage expenses	Reiseavhengige kostnader
825	Net operating income	Netto driftsinntekter
45	Increase/decrease in work-in-process and finished goods	Endringer I varelager
35	Cost of goods sold	Varekost
78	Salaries, wages, social security and other personnel related expenses	Lønn, sosiale utgifter
37	Other operating expenses	Andre operative kostnader
833	EBITDA	EBITDA
834	Depreciation intangible assets	Avskrivninger immaterielle eiendeler
835	Depreciation tangible assets	Avskrivninger materielle eiendeler
781	Amortization Goodwill	Avskrivning Goodwill
837	Write down assets	Nedskrivninger anleggsmedler
46	Total operating expenses	Sum driftskostnader
47	Operating profit	Driftsresultat
637	Dividends etc. from subsidiaries	Inntekter fra datterselskap
636	Dividends, etc. from associated companies	Inntekt fra tilknyttede selskaper
229	Interest income	Renteinntekter
232	Other financial income	Andre finansinntekter
743	Net change value of securities	Verdiendring verdipapirer
745	Write down financial assets	Nedskrivning finansielle eiendeler
746	Interest expenses	Rentekostnader
238	Unrealized disagio	Urealisert disagio
773	Realized diasagio	Realisert disagio
239	Other financial expenses	Andre finanskostnader
413	Net financial expenses	Netto finansposter
747	Ordinary profit before tax	Resultat før skatt
258	Taxes payable	Betalbar skatt
259	Deferred tax	Utsatt skatt
260	Total taxes	Skattekostnad
601	Extraordinary income	Ekstraordinære inntekter
602	Extraordinary expenses	Ekstraordinære kostnader
429	Net extraordinary items	Netto ekstraordinære poster
106	Taxes on extraordinary items	Skatter ekstraordinære utgifter
274	Other year-end allocations	Andre BMS
256	Minority interests' share of extraordinary items	Minoritetsandel ekstraordinære poster
279	Minority interests' share of net income	Minoritetsandel resultat
121	Net income	Resultat
281	Investment in machinery and equipment, etc.	Investeringer maskiner ol
282	Investment in ships, rigs, airplanes, etc.	Investeringer skip, fly ol
283	Investment in real estate	Investeringer bygn. fast eiendom
284	Investment in other capital assets	Investeringer div. anleggsmedler
285	Total investments	Sum investeringer
286	Sale of machinery and equipment, etc.	Salg maskiner ol
287	Sale of ships, rigs, airplanes, etc.	Salg skip, fly ol
288	Sale of real estate	Salg fast eiendom
289	Sale of other capital assets	Salg div. anleggsmedler
290	Total sales of long-term assets	Sum salg
160	Defferd tax asset	Utsatt skattefordel
322	Goodwill	Goodwill
323	Other intangible fixed assets	Andre immaterielle eiendeler
324	Total intangible assets	Sum immaterielle eiendeler
328	Real estate	Div. fast eiendom
765	Machinery and plants	Maskiner og anlegg

325	Ships, rigs airplanes, etc	Skip, fly o.l.
764	Movables, equipment, etc.	Driftsløsøre, inventar mm
511	Other capital assets	Andre driftsmidler
332	Total fixed assets	Sum varige driftsmidler
154	Shares in subsidiaries	Aksjer og andeler i datterselskap
749	Investments in associated comp.	Investeringer I tilknyttede selskaper
750	Loan to associated companies	Lån til tilknyttede selskaper
774	Long term investments in securities	Langsiktig investering I verdipapir
752	Other long term financial assets	Andre langsiktige finansielle eiendeler
791	Total financial asset interest free	Sum finansielle eiendeler (rentefri)
824	Interest bearing receivable and other interestbearing financial assets	Rentebærende fordringer og andre rentebærende finansielle anleggsmidler
751	Total financial assets	Sum finansielle anleggsmidler
333	Total fixed assets	Sum anleggsmidler
754	Inventory	Varelager
303	Accounts receivable	Kundefordringer
304	Other receivables	Andre kortsiktige fordringer
305	Total short-term receivables	Sum kortsiktige fordringer
775	Market-value securities	Markedsbaserte verdipapirer
776	Other current financial assets	Andre kortsiktige finansielle eiendeler
760	Total current financial assets	Sum finansielle eiendeler
151	Other current assets	Andre omløpsmidler
295	Cash and deposits	Kasse
313	Total current assets	Sum kortsiktige eiendeler
334	Total assets	Sum eiendeler
211	Minority interests	Minoritetsandel
366	Share capital	Selskapskapital
737	Own shares /PCC	Egne aksjer
706	Paid-in surplus	Overkursfond
762	Other paid in capital	Annen innbetalt egenkapital
735	Total paid-in capital	Sum innbetalt egenkapital
738	Other retained earnings	Annen opptjent egenkapital
223	Total equity	Sum egenkapital
763	Untaxed reserves	Betingede skattemessige avsetninger
191	Pension liabilities	Pensjonsforpliktelse
185	Deferred tax liability	Utsatt skatt
733	Allocation for other obligations	Andre avsetninger for forpliktelse
777	Total long term interest-free debt	Sum langsiktig rentefri gjeld
186	Convertible bonds	Langsiktige konvertible obligasjoner
778	Bonds and other similar loans	Obligasjonslån og andre lignende låneneopptak
779	Long term debt to financial institutions	Langsiktig gjeld til finansielle institusjoner
780	Total long term debt interest bearing	Sum langsiktig rentebærende gjeld
172	Negotiable certificates and other short-term loans	Sertifikater og andre lignende låneneopptak
336	Bank overdraft	Kassekreditt
819	Instalment on long-term debt	Avdrag på langsiktig gjeld
817	Total short term debt	Sum kortsiktig rentebærende gjeld
343	Accounts payable	Leverandørgjeld
340	Taxes payable	Betalbar skatt
337	Withholding taxes, vacation pay, etc.	Offentlige avgifter mm
182	Dividend	Utbytte
183	Other short term debt	Annen kortsiktig gjeld
347	Total short term debt	Sum kortsiktig gjeld

374	Total equity and debt	Sum gjeld og egenkapital
832	Number of Cashflow month	CF Antall måneder
831	Results before tax	Resultat før skatt
790	Taxes paid during the period	Skatter betalt I perioden
792	Depreciations and amortizations	Avskrivninger og nedskrivninger
794	Changes in accounts receivable	Endringer i kundefordringer
795	Changes in account payable	Endringer I leverandørgjeld
796	Changes in inventory	Endringer I varelager
799	Other reversals	Andre reverseringer
800	Net cash-flow from operating activities	Netto kontantstrøm fra operasjonelle aktiviteter
801	Sale of fixed assets	Salg av anleggsmidler
802	Purchase of fixed assets	Kjøp av anleggsmidler
803	Sale of long term securities	Salg verdipapir og lignende
793	Investments of long term securities	Kjøp av verdipapirer o.l
804	Other investing activities	Andre investeringsaktiviteter
805	Net cash flow from investing activities	Netto kontantstrøm investeringsaktiviteter
806	Increase/decrease of long term debt	Økning / reduksjon av langsigktig gjeld
820	Increase/decrease of short term debt	Økning / Reduksjon av kortsiktig gjeld
807	Dividend paid	Utbytte
808	Purchase of own shares	Kjøp av egne aksjer
811	Paid in share equity	Innbetalt egenkapital
812	Other financing activities	Andre finansieringsaktiviteter
813	Net cash flow from financing activities	Netto kontantstrøm fra finansieringsaktiviteter
814	Currency effect	Valutaeffekt
815	Net cash flow from the period	Netto kontantstrøm fra perioden
27	Number of employees	Antall ansatte
28	Average number of shares	Gjennomsnittlig antall aksjer
123	Months in fiscal year	Måneder i regnskapsåret
739	Average diluted number of shares	Utvannet gjennomsnittlig antall aksjer
822	Average number of employees	Gjennomsnittlig antall ansatte
823	Salary CEO	Lønn adm. Direktør
838	Company EPS	EPS fra selskapet
839	Company EPS diluted	EPS utvannet fra selskapet
840	Company Cashflow pr share	Kontantstrøm pr aksje fra selskapet

5 List of key figures

Kid	English Description	Norwegian Description	Calculation rules [vid]
3	Net operating margin	Netto driftsmargin	Account type 1,4,5,6,8,9: N/A Account type 2,3,7,10,11,12: Operating profit [47] / Operating income [30] Account type 11,12: Operating profit [47] / Net operating income [825]
4	Gross operating margin	Brutto driftsmargin	Account type 1,4,5,6,8,9: N/A Account type 2,3,7,10: (Operating profit [47] + Write-down long-term assets [41] + Ordinary depreciation [81]) / Operating income [30]
5	Market value (in NOK 1000)	Markesverdi (1000)	Account type 1,2,3,4,5,6,7,8,9,10,11,12: Total number of shares issued * Stock Price, both at the date of fiscal year end.
8	Gross profit margin	Brutto fortjenestemargin	Account type 1,4,5,6,8,9: N/A Account type 2,3,7: Profit before extraordinary items [243] / Operating income [30] Account type 10: Ordinary profit before tax [747] / Operating income [30] Account 11,12: Ordinary profit before tax [747] / Net operating income [825]
9	Net profit margin	Netto fortjenestemargin	Account type 1,4,5,6,8,9: N/A Account type 2,3,7: (Profit before extraordinary items [243] - Income taxes [260] - Income taxes [275]) / Operating income [30] Account type 10: (Ordinary profit before tax [747] - Income taxes [260]) / Operating income [30] Account type 11,12: Net income [121] / Net operative income[825]
10	Current ratio	Likviditetsgrad 1	Account type 1,4,5,6,8,9: N/A Account type 2,3,7,10,11,12: Total short-term assets [313] / Total short-term debt [347]

Kid	English Description	Norwegian Description	Calculation rules [vid]
11	Quick ratio	Likviditetsgrad 2	<p>Account type 1,4,5,6,8,9: N/A</p> <p>Account type 2,3,7: (Cash and deposits [295] + Total short-term financial investments [300] + Total short-term receivables [305]) / Total short-term debt [347]</p> <p>Account type 10,11,12: (Cash and deposits [295] + Total financial current assets [760] + Total short-term receivables [305]) / Total short-term debt [347]</p>
13	Return on assets	Totalkapitalrentabilitet	<p>Account type 1,4,5,6,8,9: N/A</p> <p>Account type 2,3,7: (Profit before extraordinary items [243] + Total financial expenses [240]) / Total liabilities and shareholders' funds [374], where [374] is the average for the last two fiscal years.</p> <p>Account type 10: (Ordinary profit before tax [747] + Interest expenses [746] + Unrealized currency loss [238] + Other financial expenses [239]) / Total liabilities and shareholders' funds [374], where [374] is the average for the last two fiscal years.</p> <p>Account 11,12: (Ordinary profit before tax [747] + Interest expenses [746] + Unrealized currency loss [238] + Other financial expenses [239]+ realized currency loss [773] / Total liabilities and shareholders' funds [374], where [374] is the average for the last two fiscal years.)</p>
14	Return on equity	Egenkapitalrentabilitet	<p>Account type 1: (Operating profit [92] - Income taxes [260]) / (Total equity [223] + Minority interests [211] + 0.72 * Total untaxed reserves [209]), where [223], [211] and [209] are the averages for the last two fiscal years.</p> <p>Account type 2,3,7: (Profit before extraordinary items [243] - Income taxes [260]) / (Total equity [223] + Minority interests [211] + 0.72 * Total untaxed reserves [209]), where [223], [211] and [209] are the averages for the last two fiscal years.</p> <p>Account type 4,5,6: N/A</p> <p>Account type 8,9: Operating profit after tax, before extraordinary items [665] / Total equity [223], where [223], is the average for the last two fiscal years.</p>

Kid	English Description	Norwegian Description	Calculation rules [vid]
			<p>Account type 10: (Ordinary profit before tax [747] - Income taxes [260]) / (Total equity [223] + Minority interests [211] + 0.72 * Untaxed reserves [763]) , where [223], [211] and [763] are the averages for the last two fiscal years.</p> <p>Account type 11,12: Net income [121] / (Total equity [223] + Minority interests [211])</p>
16	Earnings per share	Fortjeneste pr. aksje	<p>Account type 1: (Operating profit [92] - Income taxes [260] - Minority interests' share of net income [279]) / Weighted average number of shares [28]</p> <p>Account type 2,3,7: Profit before extraordinary items [243] - Income taxes [260] - Minority interests' share of net income [279]) / Weighted average number of shares [28]</p> <p>Account type 4,6: (Operating profit [567] - Income taxes [260] - Minority interests' share of net income [279] - Allocations to insurance customers [571]) / Weighted average number of shares [28]</p> <p>Account type 5: (Operating profit II [600] - Income taxes [260] - Minority interests' share of net income [279]) / Weighted average number of shares [28]</p> <p>Account type 8,9: (Operating profit after tax, before extraordinary items [665] - Minority interests' share of net income [279]) / Weighted average number of shares [28]</p> <p>Account type 10: (Ordinary profit before tax [747] - Income taxes [260] - Minority interests' share of net income [279]) / Weighted average number of shares [28]</p> <p>Account type 11,12: Result [121] / Average number of shares [28]</p>
17	Operating result per share	Driftsresultat pr. aksje	<p>Account type 1,4,5,6,8,9: N/A</p> <p>Account type 2,3,7,10: Operating profit [47] / Weighted average number of shares [28]</p>
18	Cashflow per share	Kontantstrøm pr. aksje	Account type 1,2,3,4,5,6,7,8,9,10: Cash flow [Kid 31] / Weighted average number of shares [28]
21	Dividends / Price	Direkte avk. (regnsk. avsl)	Account type 1,2,3,4,5,6,7,8,9,10,11,12: Dividends [182] / Market value [Kid 5]
22	Earnings to price	Fortj. / Marketsverdi	Account type 1,2,3,4,5,6,7,8,9,10:

Kid	English Description	Norwegian Description	Calculation rules [vid]
			Earnings per share [Kid 16] / Stock Price, where stock price is from the date of fiscal year end.
23	Price to earnings	Markedsverdi / Fortj.	Account type 1,2,3,4,5,6,7,8,9,10,11,12: Stock Price / Earnings per share [Kid 16], where stock price is from the date of fiscal year end.
31	Cash flow	Kontantstrøm	<p>Account type 1: Operating profit [92] + Ordinary depreciation [81] + Write-downs [83] - Taxes payable [258] - Income taxes [275] - Minority interests' share of net income [279]</p> <p>Account type 2: Profit before extraordinary items [243] + Write-down long-term assets [41] + Ordinary depreciation [81] + Unrealized currency loss [238] - Taxes payable [258] - Income taxes [275] - Minority interests' share of net income [279]</p> <p>Account type 3: Profit before extraordinary items [243] Write-down real estate [425] + Ordinary depreciation [81] + Unrealized currency loss [238] - Taxes payable [258] - Income taxes [275] - Minority interests' share of net income [279]</p> <p>Account type 7: Profit before extraordinary items [243] + Write-down ships and rigs [605] + Ordinary depreciation [81] + Unrealized currency loss [238] - Taxes payable [258] - Income taxes [275] - Minority interests' share of net income [279]</p> <p>Account type 4,6: Operating profit [567] + Ordinary depreciation [81] - Taxes payable [258] - Income taxes [275] - Minority interests' share of net income [279] - Allocations to insurance customers [571]</p> <p>Account type 5: Operating profit II [600] + Ordinary depreciation [81] + Depreciation [594] - Taxes payable [258] - Income taxes [275] - Minority interests' share of net income [279]</p> <p>Account type 8,9: Operating profit after tax, before extraordinary items [665] + Ordinary depreciation [81] + Write-downs [83] - Taxes payable [258] - Minority interests' share of net income [279]</p> <p>Account type 10: Ordinary profit before tax [747] + Write-down long-term assets [41] + Ordinary depreciation [81] + Unrealized currency loss [238] + Write-down of other financial assets [744] + Write-down long-term financial asset [745] - Taxes payable [258] - Minority interests' share of net income [279]</p>

Kid	English Description	Norwegian Description	Calculation rules [vid]
33	Dividend payout ratio	Utdelingsforhold	<p>Account type 1,4,5,6,8,9: N/A</p> <p>Account type 2,3,7,10,11,12: Dividends [182] / Net income [121]</p>
34	Interest coverage ratio	Rentedekningsgrad	<p>Account type 1,4,5,6,8,9: N/A</p> <p>Account type 2,3,7: (Profit before extraordinary items [243] + Total financial expenses [240]) / Total financial expenses [240]</p> <p>Account type 10: (Ordinary profit before tax [747] + Interest expenses [746] + Unrealized currency loss [238] + Other financial expenses [239]) / (Interest expenses [746] + Unrealized currency loss [238] + Other financial expenses [239])</p>
35	Equity to total assets	Egenkapitalandel	<p>Account type 1,4,5,6,8,9: N/A</p> <p>Account type 2,3,7,10: (Total equity [223] + Minority interests [211] + 0.72 * Total untaxed reserves [209]) / Total liabilities and shareholders' funds [374]</p> <p>Account type 2,3,7,10,11,12: (Total equity [223] + Minority interests [211] + 0.72 * Untaxed reserves [763]) / Total liabilities and shareholders' funds [374]</p>

5.1 New Key figures

Kid	English description	Norwegian description	Codes
37	Gross margin	Brutto fortjenestemargin	<p>Account type: 2,3,7,10,11,12 Gross profit [kid 86] / Total operating income [34]</p>
38	EBITDA margin	EBITDA margin	<p>Account type: 11,12 EBITDA [833] / Total operating income [34]</p>
39	EBITA margin	EBITA margin	<p>Account type: 11, 12 (EBIT (47) + Write down Goodwill (836) + Depreciation Intangible assets (835)) / Total operating income [34]</p>
40	Adjusted profit	Justert resultat	<p>Accounts 11: Results [121] – Non-recurring and extraordinary items after tax (*0,72) [826]</p> <p>Accounts 12: Results [121] – Net E.O. Items [429-106]</p>
41	Net Operating Profit Less Adjusted Tax (NOPLAT)	Netto operativ resultat justert for skatt	<p>Accounts 11: (EBIT [47]+ amortization GW [836])- Total tax [260]-(0,28* Net financial items [413])</p> <p>Accounts 12: (EBITA [47]+ amortization goodwill [781])-</p>

			Total tax [260]-(0,28* Net financial items [413])
42	Cash Earnings	Cash Earnings	<p>Accounts 11: Net profit [121]+ depreciation int. [834]+ depreciation tang. [835]+ Writedown GW [836] + write down other asset [837] + expensed share based payments [818] – share of results in associates (([279]/([121]+[279]))*([834]+[835] +[836] + [818]))</p> <p>Accounts 12: Net profit [121]+ depreciation int. [835]+ depreciation tang. [834]+ Amort. GW [781] + write down other asset [837] – share of results in associates (([279]/([121]+[279]))*([834]+[835] +[781] + [818]))</p>
43	Total cash Flow	Total Kontantstrøm	<p>Accounts 11,12: Free Cash flow to equity [id45] + Net investing activities[805] – dividends paid[807] – share buybacks [808] + share issues [811] + other adjustments [812]</p>
44	CFFO	Fri operasjonell kontantstrøm	<p>Accounts 11,12: Free Cash flow to equity [id45] - + net investments in LT assets [285] + [290]</p>
45	Free Cash flow to equity	Fr kontantstrøm til egenkapitalen	<p>Accounts 11,12: Free Cash Flow to Firm [id46] + (net financial*0,72)+ (share of associates*0,72) [413]*0,72</p>
46	Free Cash Flow to Firm	Fri kontantstrøm til e	<p>Accounts 11,12: NOPLAT [id41] + depreciations and write downs([834] + [835] + [836] + [837]) – investments ([801] - [802]) + change in NWC ([id51] – [id51 last periode]) + change in provisions ([777] – [777 last period])</p>
47	Sales per employee	Salg per ansatt	<p>Accounts 11,12: Total operating income [825] / Average number of employee [822]</p>
48	EBITA per employee	EBITA pr ansatt	<p>Accounts 11: EBITA [kid 87] / Average number of employee [822]</p> <p>Accounts 12: EBITA ([47]+[781]) / Average number of employee [822]</p>
49	Interest cover	Rentedekningsgrad	<p>Accounts 10,11,12: (EBIT [47]+ interest income [229]) / interest expense [746]</p>
50	Net Interest bearing debt	Netto rentebærende gjeld	<p>Account 11,12: Interest-bearing debt ([780] + [817]) – interest bearing long term assets [824] – cash [295]</p>
51	Net Working Capital (NWC)	Netto arbeidskapital	<p>Accounts 10,11,12: (Inventories + trade and other receivable + other current assets) [313] – total current liabilities [347]</p>
52	Invested capital ex.	Investert capital eks. Goodwill	Accounts 11,12:

	Goodwill		NWC [id51] + Total fixed assets [332] – Int.bearing receivables [824] – Goodwill [322] – total long term debt int.free [777] – total long term debt [780]
53	Inv. Cap incl GW	Investert capital inkludert Goodwill	Accounts 11,12: Invested capital [id52] + Goodwill [322]
54	ROIC ex Goodwill	Avkastning på investert capital	Accounts 11,12: (EBITDA [833] – depreciation int. asset [835] – depreciation tangible assets [834] – write down other long term assets [837]) / average invested capital ex GW ([id52] + [id52 last period])/2)
55	ROIC incl. Goodwill	Avkastning på investert capital inkl Goodwill	Accounts 11,12 annual: (EBIT) [47] / average invested capital incl GW ([Id53+[id53 last period])/2)
56	After – Tax ROIC incl. GW	Skattjustert Avkastning på investert capital inkl Goodwill	Accounts 11,12 annual: NOPLAT [id41] / Average ROIC incl GW ([id53] + [id53 last period])/2)
57	Assets /equity	Eiendeler/ Egenkapital	Accounts 2,3,7,10,11,12: Total assets [334] / total equity [223]
58	Financial Gearing	Finansiell Gearing	Accounts 11,12: Net interest bearing debt [id50] / Total equity [223]
59	Operating asset gearing	Gearing på operative eiendeler	Accounts 11,12: Invested capital ex Goodwill [id52] / total equity [223]
60	Sales /Assets	Salg / Eiendeler	Accounts 2,3,7,10,11,12 Annual: Net income [825] / average total assets [334]
61	Sales / Invested Capital ex Goodwill	Salg / Investert capital	Accounts 11,12: Net income [825] / Invested Capital ex Goodwill [id52]
62	Sales / Invested Capital incl Goodwill	Salg / Investert kapital inkl Goodwill	Accounts 11,12: Net income [825] / Invested Capital incl Goodwill [id53]
63	NWC / Sales	NEtto arbeidskapital / Salg	Accounts 2,3,7,10,11,12 Annual: Average NWC [id51 average] / Net income [825]
64	Average number of shares	Gjennomsnittlig antall aksjer	Accounts 11,12: Average number of shares [28]
65	EPS diluted	Utvannet resultat pr aksje	Account type 11,12: (Result [121]*1000) / Average number of shares diluted [739]
66	Adjusted EPS basic	Justert resultat pr aksje	Account type 11,12: Adjusted profit ([id40]*1000) / EPS basic [28]
67	Adjusted EPS diluted	Utvannet justert resultat pr aksje	Account type 11: (Adjusted profit [id40]*1000)/ Average number of shares diluted [739]
68	Cash earnings per share (CEPS)	CE pr aksje	Account type 11,12: (Cash earnings [id42]*1000) / average number of shares diluted [739]
69	Cash flow per share	Kontantstrøm pr aksje	Account type 11,12: (CFFO [id44]*1000) / average number of shares diluted [739]
70	Book value per share	Pålydende	Account type 11,12: Equity of parent [223] / Year end number of shares
71	Dividend per share	Utbytte per aksje	Account type 2,3,7,10,11,12 :

			Dividend [182] / average number of shares [28]
72	Enterprice value (EV)	Selskapsverdi	Account type 11,12: Market Cap [id 5] + Net int.bearing debt [id50] + value of minorities [211] – share in associates (operating) [749] – other long term int. bearing assets ([816])
73	P/E Diluted	Utvannet pris / fortjeneste	Account type 11,12: Price [id price] / EPS diluted [739]
74	Adjusted P/E Basic	Justert pris / fortjeneste	Account type 11: Price [id price] / adjusted EPS [id66]
75	Adjusted P/E Diluted	Utvannet justert pris / fortjeneste	Account type 11: Price [id price] / adjusted EPS diluted [id67]
76	Earnings yield	Fortjenestegrad	Account type 11,12: EPS diluted [id65] / Price [idprice]
77	Price / Cash Earnings	Pris / cash earnings	Account type 11,12: Price [id price] / CEPS [id68]
78	Price / Cash Flow	Pris / Kontantstrøm	Account type 11,12: Price [id price] / CFPS [id69]
79	Price / Book Value	Pris / Bok	Account type 11,12: Price [id price] / BVPS [id70]
80	Free Cash Flow Yield	Fri kontantstrøm grad	Account type 11,12: FCFE [id45] / (Market Cap [id5] + Value of minority [211])*100
81	FCFF Yield	FCFF-grad	Account type 11,12: FCFF [id46] / EV [id 72]
82	EV / Sales	Selskapsverdi / Salg	Account type 11,12: EV [id72] / Sales [825]
83	Enterprise Value/EBITDA	Selskapsverdi / EBITDA	Account type 11,12: EV [id72] / EBITDA [833]
84	Enterprise Value/EBITA	Selskapsverdi / EBITA	Account type 12: EV [id72] / EBITA (47+781) Account type 11: EV [id72] / EBITA (47+836)
85	Enterprise Value / NOPLAT	Selskapsverdi / NOPLAT	Account type 11,12: EV [id72] / NOPLAT [id41]
86	Gross profit	Brutto Fortjeneste	Account type 11,12: (34) – (35) – (45)
87	EBITA	EBITA	Account type 11: EBIT (47) + Write down Goodwill (836) + Depreciation Intangible assets (835) Account 12: EBIT (47) + Amortization Goodwill (781) + Depreciation Intangible assets (835)

5.2 Example records for one company:

C	2	7960	NO	Cermaq ASA				
A	1	14620	7960	2005	11	20050701	20050930	3
	0							
A	2	14620	7960	1	30	100100100000	1.1.1	Operating
Income	1588100							
A	2	14620	7960	1	34	1001004000000	1.1.4	Total
	operating income 1588100							

A 2 sold 970800	14620	7960	1	35	1002001000000	1.2.1	Cost of goods
A 2 operating expenses 239400	14620	7960	1	37	1002004000000	1.2.4	Other
A 2 Increase/decrease in inventory -27000	14620	7960	1	45	1002002000000	1.2.2	
A 2 operating expenses 1352100	14620	7960	1	46	1002010000000	1.2.10	Total
A 2 profit(EBIT) 236000	14620	7960	1	47	1003000000000	1.3	Operating
A 2 wages, social sec. 109600	14620	7960	1	78	1002003000000	1.2.3	Salaries,
A 2 290200	14620	7960	1	121	1010000000000	1.10	Net income
A 2 financial expenses 22300	14620	7960	1	239	1004009000000	1.4.9	Other
A 2 27800	14620	7960	1	258	1008001000000	1.8.1	Taxes payable
A 2 27800	14620	7960	1	260	1008003000000	1.8.3	Income tax
A 2 investments 0	14620	7960	1	285	1011005000000	1.11.5	Total
A 2 long-term assets 0	14620	7960	1	290	1012005000000	1.12.5	Total sales of
A 2 items -13400	14620	7960	1	413	1005000000000	1.5	Net financial
A 2 associated companies 5100	14620	7960	1	636	1004001000000	1.4.1	Div. etc from
A 2 value of securities 3800	14620	7960	1	743	1004004000000	1.4.4	Net change
A 2 profit before tax 318000	14620	7960	1	747	1007000000000	1.7	Ordinary
A 2 1588100	14620	7960	1	825	1001006000000	1.1.6	Net income
A 2 expenses/income 95400	14620	7960	1	826	1006000000000	1.6	Non recurring
A 2 before interest, tax, depr. And amorti. (EBITDA) 295300	14620	7960	1	833	1002005000000	1.2.5	Earnings
A 2 tangible asset 59300	14620	7960	1	835	1002007000000	1.2.7	Depreciation
A 2 deposits 167700	14620	7960	10	295	3008000000000	3.8	Cash and
A 2 receivables 840900	14620	7960	10	303	3006001000000	3.6.1	Accounts
A 2 term receivables 82900	14620	7960	10	304	3006002000000	3.6.2	Other short
A 2 term receivables 923800	14620	7960	10	305	3006003000000	3.6.3	Total short
A 2 term assets 2665600	14620	7960	10	313	3009000000000	3.9	Total short
A 2 intangible assets 1926200	14620	7960	10	323	3001003000000	3.1.3	Other
A 2 intangible assets 1926200	14620	7960	10	324	3001004000000	3.1.4	Total
A 2 assets 1452600	14620	7960	10	332	3002006000000	3.2.6	Total fixed
A 2 assets 3594000	14620	7960	10	333	3004000000000	3.4	Total fixed

A	2		14620	7960	10	334	3010000000000	3.10	Total assets
	6259600								
A	2		14620	7960	10	511	3002005000000	3.2.5	Other tangible
assets	1452600								
A	2		14620	7960	10	751	3003007000000	3.3.7	Total
financial assets	215200								
A	2		14620	7960	10	752	3003004000000	3.3.4	Other long
term financial assets	215200								
A	2		14620	7960	10	754	3005000000000	3.5	Inventory
	1574100								
A	2		14620	7960	10	760	3007003000000	3.7.3	Total current
financial assets	0								
A	2		14620	7960	10	791	3003005000000	3.3.5	Total
financial assets (interest free)	215200								
A	2		14620	7960	11	183	4003008000000	4.3.8	Other short
term liabilities	1687400								
A	2		14620	7960	11	211	4001001000000	4.1.1	Minority
Interest	13900								
A	2		14620	7960	11	223	4001009000000	4.1.9	Total equity
	2901900								
A	2		14620	7960	11	347	4004000000000	4.4	Total short
term debt	1687400								
A	2		14620	7960	11	374	4005000000000	4.5	Total
liabilities and shareholders funds.	6259600								
A	2		14620	7960	11	733	4002004000000	4.2.4	Allocation for
other obligations	150100								
A	2		14620	7960	11	735	4001006000000	4.1.6	Total paid in
capital	2394000								
A	2		14620	7960	11	738	4001007000000	4.1.7	Other retained
earnings	507900								
A	2		14620	7960	11	762	4001005000000	4.1.5	Other paid in
capital	2394000								
A	2		14620	7960	11	777	4002005000000	4.2.5.	Total long
term debt interest free	150100								
A	2		14620	7960	11	779	4002008000000	4.2.8	Long term
debt to financial institutions	1506300								
A	2		14620	7960	11	780	4002009000000	4.2.9	Total long
term debt interest bearing	1506300								
A	2		14620	7960	11	817	4003004000000	4.3.4	Total short
term debt interest bearing	0								
A	2		14620	7960	12	790	5001002000000	5.1.2	Taxes paid in
for the period	-400								
A	2		14620	7960	12	792	5001003000000	5.1.3	Depreciations
and write downs	59300								
A	2		14620	7960	12	793	5002004000000	5.2.4	Purchase of
LT investments in stocks and other securities	315700								
A	2		14620	7960	12	799	5001007000000	5.1.7	Other non
cash items	-192300								
A	2		14620	7960	12	800	5001008000000	5.1.8	Net cash from
operating activities	184500								
A	2		14620	7960	12	801	5002001000000	5.2.1	Disposals of
fixed assets	600								
A	2		14620	7960	12	802	5002002000000	5.2.2	Purchased of
fixed assets	43400								
A	2		14620	7960	12	804	5002005000000	5.2.5	Other
investing activities	400								
A	2		14620	7960	12	805	5002006000000	5.2.6	Net cash from
investing activities	-358900								

A 2 borrowings	-89900	14620	7960	12	806	5003001000000	5.3.1	Inc. (dec) LT
A 2 financing activities	197200	14620	7960	12	813	5003007000000	5.3.6	Net cash from
A 2 effect -300		14620	7960	12	814	5004000000000	5.4	Currency
A 2 the period	22500	14620	7960	12	815	5005000000000	5.5	Net cash from
A 2 borrowings	287100	14620	7960	12	820	5003002000000	5.3.2	Inc. (dec) ST
A 2 before tax	317900	14620	7960	12	831	5001001000000	5.1.1	CF- Earning
A 2 of month	3	14620	7960	20	832	5001000000000	5.1	CF- Number
A 2 EPS 2.53		14620	7960	21	838	6007000000000	6.8	Company
A 2 EPS diluted	2.53	14620	7960	21	839	6008000000000	6.9	Company
A 3	7960	20991231			19000101	1.000000		1.000000
A 6	14620	7960	16		Earnings per share			
A 6	14620	7960	17		Operating result per share			
A 6	14620	7960	18		Cashflow per share			
A 6	14620	7960	37		Gross margin 0.61			
A 6	14620	7960	38		EBITDA margin 0.19			
A 6	14620	7960	39		EBITA 0.15			
A 6	14620	7960	40		Adjusted profit 290200.00			
A 6	14620	7960	41		Net Operating Margin Less		211952.00	
A 6	14620	7960	42		Cash Earnings 349500.00			
A 6	14620	7960	43		Total cash Flow -9248.00			
A 6	14620	7960	44		Free Cash flow from operation 0.00			
A 6	14620	7960	45		Free Cash flow to equity -9648.00			
A 6	14620	7960	46		Free Cash Flow to Firm			
A 6	14620	7960	47		Sales per employee			
A 6	14620	7960	48		EBITA per employee			
A 6	14620	7960	49		Interest cover			
A 6	14620	7960	50		Net Interest bearing debt 1338600.00			
A 6	14620	7960	51		Net Working Capital 978200.00			
A 6	14620	7960	52		Invested capital ex. Goodwill 593300.00			
A 6	14620	7960	53		Inv. Cap incl GW 593300.00			
A 6	14620	7960	54		ROIC ex Goodwill			
A 6	14620	7960	55		ROIC incl. Goodwill			
A 6	14620	7960	56		After - Tax ROIC incl. GW			
A 6	14620	7960	57		Assets /equity 2.16			
A 6	14620	7960	58		Financial Gearing 0.46			
A 6	14620	7960	59		Operating asset gearing 0.20			
A 6	14620	7960	60		Sales /Assets			
A 6	14620	7960	61		Sales / Invested Capital ex G			
A 6	14620	7960	62		Sales / Invested Capital inkl			
A 6	14620	7960	63		NWC / Sales			
A 6	14620	7960	64		Average number of shares			
A 6	14620	7960	65		EPS diluted			
A 6	14620	7960	66		Adjusted EPS basic			
A 6	14620	7960	67		Adjusted EPS diluted			
A 6	14620	7960	68		Cash earning per shares			
A 6	14620	7960	69		Cash flow per shares			
A 6	14620	7960	70		Book value per share			
A 6	14620	7960	71		Dividend per share			
A 6	14620	7960	72		Enterprise value 1352500.00			

A	6	14620	7960	73	Basic P/E Diluted
A	6	14620	7960	74	Adjusted P/E Basic
A	6	14620	7960	75	Adjusted P/E Diluted
A	6	14620	7960	76	Earnings yield
A	6	14620	7960	77	Price / Cash Earnings
A	6	14620	7960	78	Price / Cash Flow
A	6	14620	7960	79	Price / Book Value
A	6	14620	7960	80	Free Cash Flow yield -69.41
A	6	14620	7960	81	Free Cash Flow to Firm Yield
A	6	14620	7960	82	EV / Sales 0.85
A	6	14620	7960	83	Enterprise Value/EBITD 4.58
A	6	14620	7960	84	Enterprise Value EBITA 5.73
A	6	14620	7960	85	Enterprise Value/NOPLAT 6.38