



Interim Financial Statements

KLP BOLIGKREDITT AS
4/2016



Table of contents

KLP BOLIGKREDITT

INTERIM FINANCIAL STATEMENTS 4/2016	3
INCOME STATEMENT	4
BALANCE SHEET	5
STATEMENT OF CHANGES IN EQUITY	6
STATEMENT OF CASH FLOW	7
NOTES REGARDING THE FINANCIAL STATEMENTS	8
– Note 1 General information	8
– Note 2 Accounting principles	8
– Note 3 Net interest income	8
– Note 4 Loans to customers	8
– Note 5 Categories of financial instruments	9
– Note 6 Fair value hierarchy	10
– Note 7 Securities liabilities - stock exchange listed covered bonds and certificates	12
– Changes in debet securities issued	12
– Note 8 Liabilities to credit institutions	12
– Note 9 Transactions with related parties	13
– Note 10 Other assets	13
– Note 11 Other liabilities and provision for accrued costs	14
– Note 12 Capital adequacy	14
– Note 13 Fixed-income securities	15
– Note 14 Net gain/(loss) on financial instruments	15
– Quarterly earnings trend	16
– Key figures accumulated	16

Interim Financial Statements

KLP BOLIGKREDITT AS
4/2016

MAIN FEATURES BY FOURTH QUARTER END:

- Operating profit before tax amounted to NOK 11.4 million.
- The lending balance has increased to NOK 4.7 billion.
- No losses on lending

OBJECTIVE AND OWNERSHIP

The Company's objective is to be the KLP Banken Group's vehicle for the issue of mortgage-covered bonds.

KLP Boligkreditt AS is a wholly owned subsidiary of KLP Banken AS. The KLP Banken Group is owned by Kommunal Landspensjonskasse (KLP). KLP Boligkreditt AS was established in 2013 and has its head office in Trondheim.

INCOME STATEMENT

Net interest and credit commission revenues in 2016 were NOK 36.8 million. Operating expenses in the same period amounted to NOK 28.8 million. The Company has not had losses or made loss provisions on loans. Pre-tax profit by quarter end was NOK 11.4 million.

LENDING

The Company's loans to customers as at 31 December 2016 amounted to NOK 4.7 billion. All loans have been purchased from other KLP Group Companies. Loans totaling NOK 2.6 billion have been purchased during the year. Total assets amounted to NOK 4.9 billion at the end of the quarter.

BORROWING

The Company's borrowing comprises of covered bonds as well as borrowing from its parent company. Outstanding bond debt was NOK 3.7 billion at the reporting date while intercompany debt had a balance of NOK 0.8 billion. By quarter end, new covered bond issues amounted to NOK 1.4 billion. Bond restructuring have caused total accounting gains of NOK 2.9 million by the end of the quarter. All covered bonds have an AAA rating.

LIQUIDITY INVESTMENTS

KLP Boligkreditt AS has strict rules on what assets may be included in the securities holdings. In addition to mortgage loans, the securities holdings comprise secure bonds as well as deposits in other banks. The securities comprise of certificates and bonds of high credit quality, principally investments in covered bonds with AAA rating. As at 31 December 2016, the bond portfolio's market value was NOK 44 million. The net gain associated with liquidity investments was NOK 0.4 million.

RISK AND CAPITAL ADEQUACY

KLP Boligkreditt AS is exposed to various types of risk. The Company has established a framework for risk management aimed at ensuring that risks are identified, analysed and subjected to management using policies, limits, procedures and instructions. The Company is to have a prudent risk profile and earnings are to be principally a result of borrowing and lending activity as well as liquidity management. This means that the Company is to have low market risk, and interest and foreign-exchange risk arising within the borrowing and lending activity is reduced using derivatives. The Company is to have responsible long-term financing and limits have been established to ensure that that this objective is achieved. The credit risk in the Company is low and the Company's lending is limited to loans with liens on housing and leisure property. Management of the Company's liquidity is conducted through investments in banks satisfying credit quality requirements and in securities in accordance with Board-approved credit lines. The Company's securities portfolio has high credit quality.

At the end of the fourth quarter 2016, core capital i.a.w. the capital adequacy rules was NOK 271.0 million. Mortgage loans are risk-weighted by 35 per cent in accordance with the authorities' capital adequacy regulations. KLP Boligkreditt AS had a core capital adequacy and capital adequacy ratio of 15.6 per cent at the end of the fourth quarter 2016. The minimum statutory requirement is 11.0 per cent core capital adequacy ratio and 15.0 per cent capital adequacy ratio.

Income statement

KLP BOLIGKREDITT AS

NOTE	NOK THOUSANDS	Q4 2016	Q4 2015	01.01.2016- 31.12.2016	01.01.2015- 31.12.2015
	Interest income	26 803	28 293	104 511	117 064
	Interest expense	-18 942	-15 720	-67 703	-69 795
3	Net interest income	7 861	12 573	36 808	47 269
14	Net gain/(loss) financial instruments	6	769	3 328	-932
	Total other operating income	6	769	3 328	-932
	Other operating expenses	-8 880	-8 303	-28 758	-27 863
	Total operating expenses	-8 880	-8 303	-28 758	-27 863
	Operating profit/loss before tax	-1 012	5 039	11 379	18 474
	Tax ordinary income	253	-1 418	-2 845	-5 014
	Profit for the period	-759	3 621	8 534	13 460
	Other comprehensive income	0	0	0	0
	Other comprehensive income for the period	0	0	0	0
	Comprehensive income for the period	-759	3 621	8 534	13 460

Balance sheet

KLP BOLIGKREDITT AS

NOTE	NOK THOUSANDS	31.12.2016	31.12.2015
ASSETS			
	Loans to credit institutions	115 181	122 973
4	Loans to customers	4 722 193	3 743 448
13	Interest-bearing securities	44 110	90 575
	Deffered tax assets	321	321
10	Other assets	3 777	1 826
Total assets		4 885 581	3 959 142
LIABILITIES AND OWNERS EQUITY			
LIABILITIES			
8	Debt to credit institutions	848 927	825 732
7	Debt securities issued	3 745 457	2 854 556
	Deffered tax liabilities	0	5 366
11	Other Liabilities	11 048	7 229
11	Provision for accrued costs and liabilities	288	299
Total liabilities		4 605 721	3 693 182
EQUITY			
	Share capital	100 000	100 000
	Share premium	150 463	150 463
	Retained earnings	29 397	15 497
Total equity		279 860	265 960
Total liabilities and equity		4 885 581	3 959 142

Statement of changes in equity

KLP BOLIGKREDITT AS

2016 NOK THOUSANDS	Share capital	Share premium	Retained earnings	Total equity
Equity 1 January 2016	100 000	150 463	15 497	265 960
Profit for the period	0	0	8 534	8 534
Other comprehensive income	0	0	0	0
Total comprehensive income for the period	0	0	8 534	8 534
Group contribution received	0	0	19 873	19 873
Group contribution made	0	0	-14 507	-14 507
Total transactions with the owners	0	0	5 366	5 366
Equity 31 December 2016	100 000	150 463	29 397	279 860

2015 NOK THOUSANDS	Share capital	Share premium	Retained earnings	Total equity
Equity 1 January 2015	100 000	150 463	2 037	252 500
Profit for the period	0	0	13 460	13 460
Other comprehensive income	0	0	0	0
Total comprehensive income for the period	0	0	13 460	13 460
Group contribution received	0	0	1 945	1 945
Group contribution made	0	0	-1 945	-1 945
Total transactions with the owners	0	0	0	0
Equity 31 December 2015	100 000	150 463	15 497	265 960

Statement of cash flow

KLP BOLIGKREDITT AS

NOK THOUSANDS	01.01.2016- 31.12.2016	01.01.2015- 31.12.2015
OPERATING ACTIVITIES		
Payments received from customers - interest, commission & charges	102 210	114 057
Net receipts/disbursements on loans customers & credit institutions	-980 504	-774 690
Net receipts/disbursements on operations	-28 086	-26 951
Net receipts/disbursements from operating activities	2 313	-5 114
Net interest investment accounts	1 627	2 738
Income tax paid	0	0
Net cash flow from operating activities	-902 440	-689 960
INVESTMENT ACTIVITIES		
Payments on the purchase of securities	-142 403	-101 361
Receipts on sale of securities	189 161	10 059
Receipts of interest from securities	902	1 196
Net cash flow from investment activities	47 660	-90 106
FINANCING ACTIVITIES		
Net receipts/disbursements on loans from credit institutions	910 713	864 293
Net payment of interest on loans	-61 413	-68 434
Change in owners' equity	0	-719
Net cash flows from financing activities	849 300	795 140
Net cash flow during the period	-5 480	15 074
Cash and cash equivalents at the start of the period	117 854	102 780
Cash and cash equivalents at the end of the period	112 374	117 854
Net receipts/ disbursements (-) of cash	-5 480	15 074

Notes to the financial statements

KLP KOMMUNEKREDITT AS

NOTE 1 General information

KLP Boligkreditt AS was formed on 30 October 2013. The company is a housing credit enterprise, and finance the activity primary through issuing covered bonds (OMF).

KLP Boligkreditt AS is registered and domiciled in Norway. It's head office is at Beddingen 8 in Trondheim.

The company is a wholly owned subsidiary of KLP Banken AS which is in turn wholly owned by Kommunal Landspensjonskasse (KLP), through KLP Bankholding AS. KLP is a mutual insurance company.

NOTE 2 Accounting principles

The interim report includes the interim Financial Statements of KLP Boligkreditt AS for the period 1 January 2016 – 31 December 2016. The interim Financial Statements have not been audited.

The interim financial statements have been prepared in accordance with IAS 34 "Interim Financial Reporting".

There are no changes in the accounting principles in 2016 that have been of significance for the interim Financial Statements following the fourth quarter. Attention is drawn to KLP Boligkreditt's Annual Report for 2015 for detailed description of accounting principles.

NOTE 3 Net interest income

NOK THOUSANDS	01.01.2016- 31.12.2016	01.01.2015- 31.12.2015
Interest on loans to and receivables from credit institutions	1 627	2 739
Interest on loans to customers	102 106	112 920
Interest on securities	779	1 405
Total interest income	104 511	117 064
Interest on covered bonds	55 978	38 381
Interest on liabilities to KLP Banken	9 309	31 191
Premium/discount on covered bonds	2 415	222
Total interest costs	67 703	69 795
Net interest income	36 808	47 269

NOTE 4 Loans to customers

NOK THOUSANDS	31.12.2016	31.12.2015
Loans to customers before write-downs	4 716 913	3 738 063
Individual write-downs	0	0
Write-downs by group	0	0
Loans to customers after write-downs	4 716 913	3 738 063
Accured interest	5 280	5 385
Change in fair value due to interest rate changes (fair value hedging)	0	0
Loans to customers	4 722 193	3 743 448

NOTE 5 Categories of financial instruments

NOK THOUSANDS	31.12.2016		31.12.2015	
	Capitalized value	Fair value	Capitalized value	Fair value
FINANCIAL ASSETS AT FAIR VALUE				
Fixed-income securities	44 110	44 110	90 575	90 575
Total financial assets at fair value	44 110	44 110	90 575	90 575
FINANCIAL ASSETS AT AMORTIZED COST				
Loans to and receivables from credit institutions	115 181	115 181	122 973	122 973
Lending to the retail market	4 722 193	4 722 193	3 743 448	3 743 448
Total financial assets at amortized cost	4 837 373	4 837 373	3 866 421	3 866 421
Total financial assets	4 881 484	4 881 484	3 956 997	3 956 997
FINANCIAL LIABILITIES AT AMORTIZED COST				
Liabilities to credit institutions	848 927	848 927	825 732	825 732
Covered bonds issued	3 745 457	3 747 200	2 854 556	2 797 035
Total financial liabilities at amortized cost	4 594 384	4 596 126	3 680 289	3 622 768
Total financial liabilities	4 594 384	4 596 126	3 680 289	3 622 768

Fair value shall be a representative price based on what a corresponding asset or liability would have been traded for on normal market terms and conditions. A financial instrument is considered to be listed in an active market if the listed price is simply and regularly available from a stock market, dealer, broker, industry grouping, price setting service or regulatory authority, and these prices represent actual and regularly occurring transactions at arm's length. If the market for the security is not active, or the security is not listed on a stock market or similar, valuation techniques are used to set fair value. These are based for example on information on recently completed transactions carried out on business terms and conditions, reference to trading in similar instruments and pricing using externally collected yield curves and yield spread curves. As far as possible the estimates are based on externally observable market data and rarely on company-specific information.

THE DIFFERENT FINANCIAL INSTRUMENTS ARE THUS PRICED IN THE FOLLOWING WAY:

Fixed-income securities - government

Bloomberg is used as a source for pricing Norwegian government bonds. It is Oslo Børs (Stock Exchange) that provides the price (via Bloomberg). The prices are compared with the prices from Reuters to reveal any errors.

Fixed-income securities - other than government

Norwegian fixed-income securities, except government are priced directly on prices from Nordic Bond Pricing. Those securities that are not included in Nordic Bond Pricing are priced theoretically. The theoretical price is based on the

assumed present value on the sale of the position. A zero-coupon curve is used for discounting. The zero-coupon curve is adjusted upwards by means of a credit spread, which is to take account of the risk the bond entails. The credit spread is calculated on the basis of a spread curve taking account of the duration of the bond. Nordic Bond Pricing is the main source of spread curves.

Fair value of loans to retail costumers

Fair value of lending without fixed interest rates is considered virtually the same as book value since the contract terms are continuously changed in step with market interest rates. Fair value of fixedrate loans is calculated by discounting contractual cash flows by the marked rate including a relevant risk margin on the reporting date.

Fair value of loans to and receivables from credit institutions

All receivables from credit institutions (bank deposits) are at variable interest rates. Fair value of these is considered virtually the same as book value since the contract terms are continuously changed in step with market interest rates.

Fair value of liabilities to credit institutions

These transactions are valued using a valuation model, including relevant credit spread adjustments obtained from the market.

Liabilities created on issuance of covered bonds

Fair value in this category is determined on the basis of internal valuation models based on external observable data.

NOTE 6 Fair value hierarchy

31.12.2016 NOK THOUSANDS	Level 1	Level 2	Level 3	Total
ASSETS				
Financial assets recognized at fair value:				
Fixed-income securities	999	43 111	0	44 110
Financial derivatives	0	0	0	0
Total financial assets recognized at fair value	999	43 111	0	44 110
Financial assets recognized at fair value in Note 5:				
Loans to and receivables from credit institutions	0	115 181	0	115 181
Loans to and receivables from customers	0	4 722 193	0	4 722 193
Total financial assets at amortized cost	0	4 837 373	0	4 837 373
LIABILITIES				
Financial liabilities recognized at fair value in Note 5:				
Liabilities to credit institutions	0	848 927	0	848 927
Covered bonds issued	0	3 747 200	0	3 747 200
Total financial liabilities at amortized cost	0	4 596 126	0	4 596 126

31.12.2015 NOK THOUSANDS	Level 1	Level 2	Level 3	Total
ASSETS				
Financial assets recognized at fair value:				
Fixed-income securities	0	90 575	0	90 575
Financial derivative	0	0	0	0
Total financial assets recognized at fair value	0	90 575	0	90 575
Financial assets recognized at fair value in Note 5:				
Loans to and receivables from credit institutions	0	122 973	0	122 973
Loans to and receivables from customers	0	3 743 448	0	3 743 448
Sum finansielle eiendeler til amortisert kost	0	3 866 421	0	3 866 421
LIABILITIES				
Financial liabilities recognized at fair value in Note 5:				
Liabilities to credit institutions	0	825 732	0	825 732
Covered bonds issued	0	2 797 036	0	2 797 036
Total financial liabilities at amortized cost	0	3 622 768	0	3 622 768

NOTE 6 Fair value hierarchy - cont.

Fair value shall be a representative price based on what a corresponding asset or liability would have been traded for at normal market terms and conditions. Highest quality in regard to fair value is based on listed prices in an active market. A financial instrument is considered as listed in an active market if listed prices are simply and regularly available from a stock market, dealer, broker, industry group, price-setting service or regulatory authority, and these prices represent actual and regularly occurring transactions at arm's length.

LEVEL 1:

Instruments at this level obtain fair value from listed prices in an active market for identical assets or liabilities to which the entity has access at the reporting date. Examples of instruments in Level 1 are stock market listed securities.

LEVEL 2:

Instruments at this level obtain fair value from observable market data. This includes prices based on identical instruments, but where the instrument does not maintain a high enough trading frequency and is not therefore considered to be traded in an active market, as well as prices based on corresponding assets and price-leading indicators that can be confirmed from market information. Example instruments at Level 2 are fixed-income securities priced on the basis of interest rate paths.

LEVEL 3:

Instruments at Level 3 contain non-observable market data or are traded in markets considered to be inactive. The price is based generally on discrete calculations where the actual fair value may deviate if the instrument were to be traded.

NOTE 7 Securities liabilities - stock exchange listed covered bonds and certificates

NOK THOUSANDS	31.12.2016	31.12.2015
Bond debt, nominal amount	4 300 000	3 400 000
Adjustments	-7 987	-2 269
Accured interest	10 444	6 825
Own holdings, nominal amount	-557 000	-550 000
Total debt securities issued	3 745 457	2 854 556

Changes in debet securities issued

NOK THOUSANDS	Balance sheet 31.12.2016	Issued	Matured/ redemed	Other adjustments	Balance sheet 31.12.2015
Bond debt, nominal amount	4 300 000	1 395 000	-495 000	0	3 400 000
Adjustments	-7 987	0	0	-5 718	-2 269
Accured interest	10 444	0	0	3 619	6 825
Own holdings, nominal amount	-557 000	0	-7 000	0	-550 000
Total debt securities issued	3 745 457	1 395 000	-502 000	-2 099	2 854 556

NOTE 8 Liabilities to credit institutions

NOK THOUSANDS					31.12.2016
	Due date	Nominal	Accrued interest	Booked value	
Debt to KLP Banken AS	15.03.2018	420 000	278	420 278	
Debt to KLP Banken AS	15.03.2018	139 151	87	139 238	
Debt to KLP Banken AS	15.03.2018	209 280	98	209 377	
Debt to KLP Banken AS	15.03.2018	80 000	34	80 034	
Total liabilities to credit institutions					848 927

NOK THOUSANDS					31.12.2015
	Due date	Nominal	Accrued interest	Booked value	
Debt to KLP Banken AS	15.03.2018	825 000	732	825 732	
Total liabilities to credit institutions					825 732

NOTE 9 Transaction with related parties

NOK THOUSANDS	01.01.2016- 31.12.2016	01.01.2015- 31.12.2015
INCOME STATEMENT ITEMS		
KLP Banken AS, interest on borrowing	-9 309	-31 191
KLP Banken AS, administrative services (at cost)	-26 794	-25 611
KLP Kapitalforvaltning AS, fees for services provided	-34	0
KLP Group companies, subsidised interest employee loans	1 234	573
Total	-34 904	-56 230

NOK THOUSANDS	31.12.2016	31.12.2015
FINANCIAL POSTITION STATEMENT ITEMS		
KLP Banken AS, borrowing Group current liabilities	-848 927	-825 732
KLP Banken AS, net internal liabilities	3 295	1 640
Net outstanding accounts to:		
KLP Banken AS, loan settlement	-8 096	-7 229
KLP	290	133
KLP Group companies, net other internal accounts	192	53
Total	-853 246	-831 136

There are no direct salary cost in KLP Boligkreditt AS. Personnel costs (administrative services) are allocated from KLP Banken AS. Transactions with related parties are carried out at general market terms and conditions, with the exception of the Company's share of common functions (staff services), which are allocated at cost. The receivable is based on actual use. All internal receivables are settled as they arise.

NOTE 10 Other assets

NOK THOUSANDS	31.12.2016	31.12.2015
Intercompany receivables	3 777	1 826
Total	3 777	1 826

NOTE 11 Other liabilities and provision for accrued costs

NOK THOUSANDS	31.12.2016	31.12.2015
Creditors	108	0
Intercompany payables	8 096	7 229
Other liabilities	2 845	0
Total other liabilities	11 048	7 229
VAT	0	23
Accrued expenses	288	276
Total accrued costs and liabilities	288	299

NOTE 12 Capital adequacy

NOK THOUSANDS	31.12.2016	31.12.2015
Share capital and share premium fund	250 463	250 463
Other owners' equity	20 863	15 497
Total owners' equity	271 326	265 960
Interim profit/loss	0	0
Deferred tax asset	-321	-321
Core capital/Tier 1 capital	271 005	265 639
Supplementary capital/Tier 2 capital	0	0
Supplementary capital/Tier 2 capital	0	0
Total eligible own funds (Tier 1 and Tier 2 capital)	271 005	265 639
Capital requirement	139 019	108 217
Surplus of own funds (Tier 1 and Tier 2 capital)	131 986	157 422
Estimate basis credit risk:		
Institutions	24 148	25 300
Investments with mortgage security in real estate	1 652 477	1 309 374
Covered bonds	4 311	9 128
Calculation basis credit risk	1 680 936	1 343 802
Credit risk	134 475	107 504
Operating risk	4 544	713
Total capital requirement assets	139 019	108 217
Core capital adequacy ratio	15.6 %	19.6 %
Supplementary capital ratio	0.0 %	0.0 %
Capital adequacy ratio	15.6 %	19.6 %
Leverage ratio	5.6 %	6.9 %

NOTE 12 Capital adequacy

CAPITAL REQUIREMENT PER 31.12.2016	Tier 1 capital	Tier 2 capital	Tier 1 and Tier 2 capital
Minimum requirement excl. buffers	4.5 %	3.5 %	8.0 %
Protective buffer	2.5 %	0.0 %	2.5 %
Systemic risk buffer	3.0 %	0.0 %	3.0 %
Counter-cyclical capital buffer	1.5 %	0.0 %	1.5 %
Current capital requirement incl. buffers	11.5 %	3.5 %	15.0 %

NOTE 13 Fixed-income securities

NOK THOUSANDS	31.12.2016		31.12.2015	
	Acquisition cost	Market value	Acquisition cost	Market value
Certificates	998	999	0	0
Bonds	42 987	43 111	91 281	90 575
Total fixed-income securities	43 985	44 110	91 281	90 575

NOTE 14 Net gain/(loss) on financial instruments

NOK THOUSANDS	01.01.2016- 31.12.2016	01.01.2015- 31.12.2015
Net gain/(loss) on fixed-income securities	421	-932
Net gain/(loss) financial derivatives and realized repurchase of own debt	2 907	0
Total net gain/(loss) financial instruments	3 328	-932

Quarterly earnings trend

NOK MILLIONS	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015
Interest income	26.8	25.9	24.8	27.0	28.3
Interest expense	-18.9	-16.9	-15.3	-16.5	-15.7
Net interest income	7.9	8.9	9.5	10.5	12.6
Net gain/ (loss) financial instruments	0.0	-0.1	0.4	3.0	0.8
Total other operating income	0.0	-0.1	0.4	3.0	0.8
Other operating expenses	-8.9	-6.4	-5.6	-7.9	-8.3
Total operating expenses	-8.9	-6.4	-5.6	-7.9	-8.3
Operating profit/loss before tax	-1.0	2.5	4.3	5.6	5.0
Tax ordinary income	0.3	-0.6	-1.1	-1.4	-1.4
Profit for the period	-0.8	1.9	3.2	4.2	3.7

Key figures accumulated

NOK MILLIONS	Q4 2016	Q3 2016	Q2 2016	Q1 2016	Q4 2015
Pre-tax income	11.4	12.4	9.9	5.6	18.5
Net interest income	36.8	28.9	20.0	10.5	47.3
Other operating income	0.0	0.0	0.0	0.0	0.0
Other operating cost and depreciation	-28.8	-19.9	-13.5	-7.9	-27.9
Net realized/unrealized change fin. instruments at fair value	3.3	3.3	3.4	3.0	-0.9
Housing mortgage lending	4 722.2	4 546.3	4 206.5	4 012.0	3 743.4
Non-performing loans	-	-	-	-	-
Total liabilities created on issuance of securities	3 745.5	3 942.0	4 141.4	3 796.0	2 854.6
Other borrowing	848.9	470.4	0.0	170.2	825.7
Total assets	4 885.6	4 703.1	4 428.6	4 250.9	3 959.1
Average total assets	4 422.4	4 331.1	4 193.9	4 105.0	3 516.8
Equity	279.9	280.6	278.7	275.5	266.0
Interest net	0.83%	0.67%	0.48%	0.26%	1.34%
Profit/loss from ordinary operation before taxes	0.26%	0.29%	0.24%	0.14%	0.53%
Return on equity	4.28%	6.22%	7.44%	8.42%	7.48%
Capital adequacy ratio	15.6 %	16.7 %	17.2 %	18.1 %	19.6 %
Liquidity coverage ratio (LCR)	111%	113%	119%	102%	0%



KLP BOLIGKREDITT AS

Beddingen 8, 7042 Trondheim

VATIN: 912 719 634

VISITOR ADDRESS

Trondheim: Beddingen 8

Oslo: Dronning Eufemias gate 10

klpbanken.no

Tel: 05554

Fax: 73 53 38 39

klpbanken@klp.no