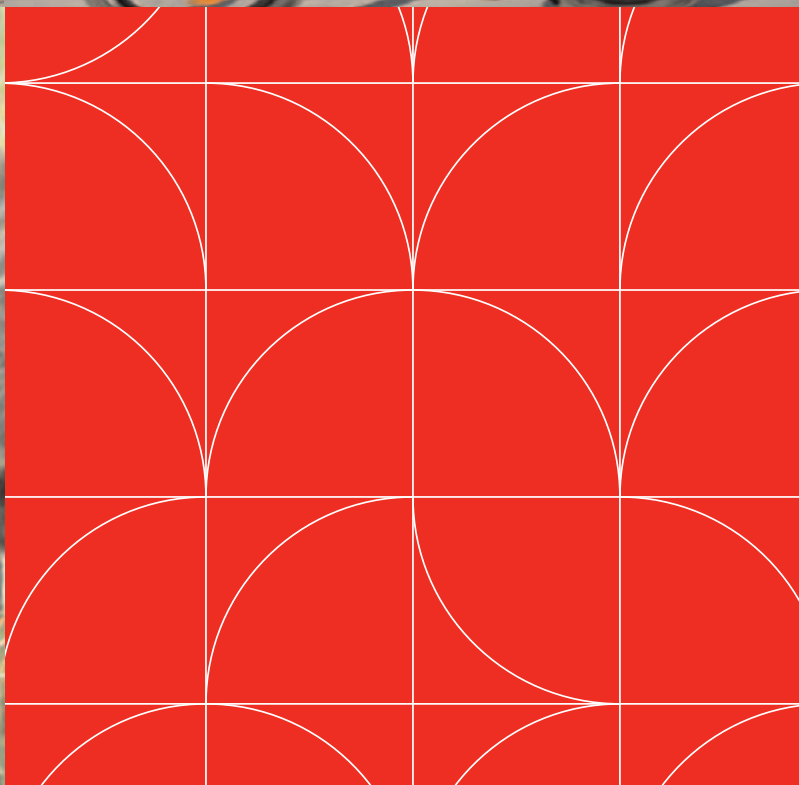


Storebrand Boligkreditt AS

4th Quarter 2010

 storebrand



Storebrand Boligkreditt AS

- kvartalsberetning for Q4 2010

(Figures for the corresponding period in 2009 shown in brackets)

- Stable net interest income
- Pre-tax profit of NOK 21 million for Q4 and NOK 94 million for the full year
- Lending volume NOK 13.8 billion
- Good liquidity

Financial performance

The pre-tax profit was NOK 21 million (NOK 27 million) for 4Q and NOK 94 million for the full year, compared to NOK 105 million for 2009.

Net interest income was stable in the quarter and during the year and amounted to NOK 24 million (NOK 29 million) for 4Q and NOK 117 million (NOK 117 million) for the full year. Net interest income as a percentage of average total assets was 0.80 per cent (0.90 per cent) for the full year.

Net income and gains from financial instruments at fair value amounted to NOK 0 for 4Q and minus NOK 9 million (NOK 3 million) for the full year. The company's financial derivatives are for accounting purposes designated for hedge accounting and value changes are thus included in net interest income.

Operating costs totalled NOK 3 million for 4Q and were NOK 14 million (NOK 15 million) for the full year, on par with previous periods. The cost income ratio was stable at 13 per cent, both for 4Q and the full year, on par with the same periods last year. The company purchases operation services from Storebrand Bank ASA and Storebrand Livsforsikring AS.

Balance sheet performance

The lending volume decreased during 4Q from NOK 14.6 billion at the close of 3Q to NOK 13.8 billion at year-end 2010. At year-end 2009 the lending volume was NOK 12.9 billion. The company's collateral and lending portfolio were regarded as good at the close of the quarter and its average loan-to-collateral value ratio was 46 per cent (51 per cent) as per 31 December 2010.

The volume of non-performing and loss-exposed loans amounted to NOK 18.2 million as per 31 December 2010, equivalent to 0.13 per cent of gross lending in the company, a decrease compared with year-end 2009.

The management does not believe there is a need for individual write-downs in connection with these non-performing and loss-exposed loans commitments since the credit risk is regarded as low. Group write-downs amounted to NOK 1.9 million (NOK 1.1 million) at the close of 4Q, a reduction compared with 3Q. The development in group write-downs is due to the development of the volume of non-performing and loss-exposed loans and macro conditions, primarily the development of the Norwegian economy. The company has significant surplus collateral relative to the covered bonds it has issued; it has therefore not invested in substitute collateral.

At the close of the quarter the company's total assets amounted to NOK 14.7 billion compared to NOK 13.7 billion at year-end 2009.

No covered bonds were issued in 4Q.

At the close of the quarter the company had drawn NOK 1.9 billion from the company's credit facility of NOK 5 billion with its parent company. The company's liquidity is deemed satisfactory and the liquidity risk is regarded as low.

The capital ratio at the close of the quarter was 12.7 per cent with the same core (tier 1) capital ratio. Net primary capital at the close of the quarter amounted to NOK 700 million. Primary capital includes year-end allocations.

No events have occurred since the balance sheet date that would be material to the interim financial statements.

Developments in the capital market, interest rate levels, unemployment and the property market, together with changes to the regulatory conditions, are considered the most significant risk factors that could affect the company's accounting figures over the next six months.

Lysaker, 15 February 2011

The Board of Directors of Storebrand Boligkreditt AS

Storebrand Boligkreditt AS

PROFIT AND LOSS ACCOUNT

NOK MILLION	NOTE	Q4		FULL YEAR	
		2010	2009	2010	2009
Interest income	6	129.0	107.2	495.2	503.9
Interest expense	6	-105.0	-78.3	-378.2	-386.6
Net interest income	3	24.0	29.0	117.0	117.3
Commission income				0.1	0.1
Commission expense					
Net commission income		0.0	0.0	0.1	0.1
Net gains on financial instruments at fair value	4	0.0	1.6	-8.9	3.1
Other income					
Total other operating income		0.0	1.6	-8.9	3.1
Staff expenses			-0.1	-0.2	-0.2
General administration expenses		-0.2	-0.1	-0.5	-0.3
Other operating costs	6	-2.8	-3.7	-13.1	-14.6
Total operating costs		-3.1	-3.9	-13.8	-15.1
Operating profit before losses and other items		20.9	26.6	94.4	105.4
Loss provisions on loans and guarantees	9	0.3	0.5	-0.8	-0.4
Profit before tax		21.2	27.1	93.6	105.0
Tax	5	-5.9	-7.6	-26.2	-29.4
Profit for the year		15.3	19.5	67.4	75.6

STATEMENT OF COMPREHENSIVE INCOME

NOK MILLION	Q4		FULL YEAR	
	2010	2009	2010	2009
Other comprehensive income				
Profit for the period	15.3	19.5	67.4	75.6
Total comprehensive income for the period	15.3	19.5	67.4	75.6

Storebrand Boligkreditt AS

STATEMENT OF FINANCIAL POSITION

NOK MILLION	NOTE	31.12.2010	31.12.2009
Loans to and deposits with credit institutions		513.4	58.4
Financial assets designated at fair value through profit and loss:			
Bonds and other fixed-income securities	10, 16		260.4
Derivatives	16	240.2	417.2
Other current assets	6	111.8	86.0
Gross lending	8	13 805.7	12 871.2
- Write-downs of individual loans	9		
- Write-downs of groups of loans	9	-1.9	-1.1
Net lending to customers		13 803.8	12 870.2
Deferred tax assets			
Total assets		14 669.2	13 692.2
Liabilities to credit institutions	6, 11	1 946.1	1 978.4
Other financial liabilities:			
Derivatives	16		90.7
Commercial paper and bonds issued	12	11 927.1	10 918.6
Other liabilities	6	92.2	69.1
Deferred tax		2.9	1.8
Total liabilities		13 968.3	13 058.7
Paid-in equity		669.0	604.5
Other equity		31.8	28.9
Total equity		700.9	633.5
Total liabilities and equity		14 669.2	13 692.2

Lysaker, 15 February 2011
The Board of Directors of Storebrand Boligkreditt AS

Storebrand Boligkreditt AS

KEY FIGURES

NOK MILLION	Q4		FULL YEAR	
	2010	2009	2010	2009
Profit and Loss account: (as % of avg. total assets) ¹⁾				
Net interest income ^{2) 3)}	0.68 %	0.81 %	0.80 %	0.90 %
Main balance sheet figures:				
Total assets			14 669.2	13 692.2
Average total assets	14 784.9	13 042.5	14 638.3	13 057.9
Total lending to customers			13 805.7	12 871.2
Equity			700.9	633.5
Other key figures:				
Total non-interest income as % of total income	0.09 %	5.15 %	-8.14 %	2.63 %
Loan losses and provisions as % of average total lending	-0.01 %	-0.01 %	0.01 %	0.00 %
Individual impairment loss as % of gross defaulted loans ⁵⁾			10.17 %	3.22 %
Costs as % of operating income	12.91 %	12.78 %	12.76 %	12.53 %
Return on equity after tax ⁴⁾			10.05 %	12.74 %
Core capital ratio			12.7 %	12.5 %

Definitions:

- 1) Average total assets is calculated on the basis of monthly total assets for the year.
- 2) Annualised net interest income adjusted for hedging ineffectiveness.
- 3) The method for calculating the "net interest income as a percentage of average assets under management" key figure has been changed from and including Q1 2010 and is now calculated on the basis of actual/365. The change has no consequences for net interest income as a management onpercentage of average assets under an annual basis and provides a more correct picture of the development over the year.
- 4) Annualised profit after tax adjusted for hedging ineffectiveness as % of average equity.
- 5) Gross defaulted loans with identified loss of value.

Storebrand Boligkreditt AS

CHANGES IN EQUITY

NOK 1000	PAID-IN CAPITAL				OTHER EQUITY			TOTAL EQUITY
	SHARE CAPITAL	SHARE PREMIUM RESERVE	OTHER PAID-IN CAPITAL	TOTAL PAID-IN CAPITAL	REVENUE & COSTS APPLIED TO EQUITY	OTHER EQUITY	TOTAL OTHER EQUITY	
Equity at 31.12.2008	350.0	200.1	7.8	557.9			0.0	557.9
Profit for the period						75.6	75.6	75.6
Pension experience adjustments								
Total other comprehensive income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total comprehensive income for the period	0.0	0.0	0.0	0.0	0.0	75.6	75.6	75.6
Equity transactions with the owner:								
Group contribution received			46.6	46.6			0.0	46.6
Provision for group contribution			0.0	0.0		-46.6	-46.6	-46.6
Equity at 31.12.2009	350.0	200.1	54.4	604.5	0.0	28.9	28.9	633.5
Profit for the period						67.4	67.4	67.4
Pension experience adjustments								
Total other comprehensive income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total comprehensive income for the period	0.0	0.0	0.0	0.0	0.0	67.4	67.4	67.4
Equity transactions with the owner:								
Change in group contribution received 2009			39.7	39.7			0.0	39.7
Group contribution received			24.9	24.9			0.0	24.9
Change in provision for group contribution 2009				0.0		-39.7	-39.7	-39.7
Provision for group contribution				0.0		-24.9	-24.9	-24.9
Equity at 31.12.2010	350.0	200.1	118.9	669.0	0.0	31.8	31.8	700.9

Storebrand Boligkreditt AS is 100 percent owned by Storebrand Bank ASA. Number of shares are 35.000.000 of nominal value NOK 10 per share.

The equity changes with the result for the individual period, equity transactions with the owners and items that are entered directly on the balance sheet. Share capital, the share premium fund and other equity is evaluated and managed together. The share premium fund may be used to cover a loss, and other equity may be used in accordance with the provisions of the Company Act.

Storebrand Boligkreditt pays particular attention to the active management of equity in the company. This management is tailored to the business-related financial risk and capital requirements in which the composition of its business areas and their growth will be an important driver for the company's capital requirements. The goal of the capital management is to ensure an effective capital structure and reserve an appropriate balance between internal goals in relation to regulatory and the rating companies' requirements. If there is a need for new equity, this must be procured by the parent bank Storebrand Bank ASA.

Storebrand Boligkreditt is a credit institution subject to statutory requirements regarding primary capital under the capital adequacy regulations. Primary capital encompasses both equity and subordinated loan capital. For Storebrand Boligkreditt, these legal requirements carry the greatest significance in its capital management.

The company's goal is to achieve a core (tier 1) capital ratio of 10% over time. In general, the equity of the company can be managed without material restrictions if the capital requirements are met and the respective legal entities have adequate solidity

For further information on the company's fulfilment of the capital requirements, see note 14.

Storebrand Boligkreditt AS

CASH FLOW STATEMENT

NOK MILLION	31.12.2010	31.12.2009
Cash flow from operations		
Net receipts/payments of interest, commissions and fees from customers	665.9	519.6
Net disbursement/payments on customer loans	-938.4	-1 263.5
Net receipts/payments - securities at fair value	260.5	56.8
Payments of operating costs	-15.5	-14.6
Net cash flow from operating activities	-27.4	-701.7
Cash flow from investment activities		
Net payments on purchase/sale of fixed assets etc.		
Net cash flow from investment activities	0.0	0.0
Cash flow from financing activities		
Payments - repayments of loans and issuing of bond debt	-2 118.2	-1 397.5
Receipts - new loans and issuing of bond debt	3 026.9	2 500.0
Payments - interest on loans	-444.4	-337.7
Receipts - group contribution	64.8	12.3
Payments - group contribution	-46.6	-17.1
Net cash flow from financing activities	482.4	760.0
Net cash flow in period	455.0	58.3
Cash and bank deposits at the start of the period	58.4	0.0
Cash and bank deposits at the end of the period	513.4	58.4

The company has a credit arrangement (drawing facility) with Storebrand Bank ASA that is included in the item "Liabilities to credit institutions" as at 31.12.2010. See also Note 11.

The cash flow analysis shows the company's cash flows for operational, investment and financial activities pursuant to the direct method. The cash flows show the overall change in means of payment over the year.

Operational activities

A substantial part of the activities in a credit institution will be classified as operational.

Investment activities

Includes cash flows from tangible fixed assets.

Financing activities

Financing activities include cash flows for equity, subordinated loans and other borrowing that helps fund the company's activities. Payments of interest on borrowing and payments of group contribution are financial activities.

Cash/cash equivalents

Cash/cash equivalents are defined as lending to and claims on financial institutions.

Noter til regnskapet

NOTE 1 ACCOUNTING PRINCIPLES

The interim accounts for fourth quarter of 2010 are prepared in accordance with the Norwegian regulations for the annual accounts of banks and finance companies etc., and with IAS 34 Interim Financial Reporting. The interim accounts do not include all the information required for full annual accounts prepared in accordance with all the current IFRS standards. The company has elected to apply Section 1-5 of the regulations for the annual accounts of banks and finance companies etc. that provides for "Simplified application of international accounting standards", (hereinafter termed simplified IFRS). A description of the accounting principles applied by the company in preparing the accounts is found in the Annual report for 2009. See www.storebrand.no. There have not been any changes of accounting principles in 2010.

Changes in standards

Changes have been made to the following standards and these came into force on 1 January 2010:

- IFRS 3 Business Combinations
- IAS 27 Consolidated and Separate Financial Statements

NOTE 2 ESTIMATES

The preparation of the interim accounts involves the use of estimates and assumptions that have an effect on assets, liabilities, revenue, costs, the notes to the accounts and information on potential liabilities. In the future, actual experience may deviate from the estimates used. Please refer to note 1 and 2 in the annual report and accounts for 2009.

The company changed its definition of non-performing and loss-exposed loans in Q4 2009, which resulted in more loans being defined as non-performing and loss exposed.

NOTE 3 NET INTEREST INCOME

NOK MILLION	Q4		FULL YEAR	
	2010	2009	2010	2009
Interest and other income on loans to and deposits with credit institutions	1.1	0.2	1.6	0.8
Interest and other income on loans to and due from customers	127.9	101.6	490.7	484.5
Interest on short-term debt instruments, bonds and other interest-bearing securities		5.5	2.9	18.6
Other interest income				
Total interest income	129.0	107.2	495.2	503.9
Interest and other expenses on debt to credit institutions	-12.5	-8.8	-60.4	-45.0
Interest and other expenses on deposits from and due to customers				
Interest and other expenses on securities issued	-92.5	-69.5	-317.8	-341.6
Interest and other expenses on subordinated loan capital				
Other interest expenses				
Total interest expenses	-105.0	-78.3	-378.2	-386.6
Net interest income	24.0	29.0	117.0	117.3

Noter til regnskapet

NOTE 4 NET INCOME AND GAINS FROM FINANCIAL ASSETS AND LIABILITIES AT FAIR VALUE

NOK MILLION	Q4		FULL YEAR	
	2010	2009	2010	2009
<i>Commercial paper and bonds:</i>				
Realised gain/loss on commercial paper and bonds		0.1	-0.1	0.1
Unrealised gain/loss on commercial paper and bonds		0.1	0.2	0.6
Total gain/loss on commercial paper and bonds	0.0	0.2	0.1	0.7
<i>Financial derivatives and foreign exchange:</i>				
Gain/loss on foreign exchange related to bonds issued		14.2	32.5	16.2
Realised gain/loss on financial derivatives, held for trading		2.0	-41.4	1.1
Unrealised gain/loss on financial derivatives, held for trading		-14.9		-14.9
Total financial derivatives and foreign exchange	0.0	1.4	-9.0	2.4
Net income and gains from financial assets and liabilities at fair value	0.0	1.6	-8.9	3.1

NOTE 5 TAX

Tax cost is based on an expected average tax rate of 28% of profit before tax adjusted for permanent differences.

NOTE 6 CLOSE ASSOCIATES

Transactions with group companies as at 31 December 2010:

NOK MILLION	STOREBRAND BANK ASA	OTHER GROUP COMPANIES
Interest income	6.5	
Interest expense	250.5	
Services sold		
Services purchased	9.6	1.1
Due from	359.9	
Liabilities to	2 038.0	

Covered bonds are not included in the overview. Storebrand Bank ASA has invested a total of NOK 7.2 billion in covered bonds issued by Storebrand Boligkreditt AS as of 31 December 2010.

Storebrand Boligkreditt AS sold its entire liquidity portfolio to Storebrand Bank ASA in Q1 2010 and has instead invested the surplus liquidity as bank deposits in Storebrand Bank ASA.

Storebrand Boligkreditt AS has no employees, and purchases personnel resources from Storebrand Bank ASA and services including accounting functions from Storebrand Livsforsikring AS.

All loans made by the company are purchased from Storebrand Bank ASA pursuant to an agreement entered into with Storebrand Bank ASA to purchase loans, as well as a management agreement with Storebrand Bank ASA for management of the loan portfolio. In outline terms, the management agreement involves the company paying fees to Storebrand Bank ASA for management of the company's loan portfolio. In addition, the company has entered into an agreement with Storebrand Bank ASA for a credit facility to finance loans purchased (see Note 11). Agreements entered into with other companies in the group are based on the principle of business at arm's length.

Noter til regnskapet

NOTE 7 SEGMENT INFORMATION

Business segments are the company's primary reporting segments. The company has only one segment, Retail Lending. This segment comprises lending to private individuals, and all loans are purchased from Storebrand Bank ASA. The company's accounts for Q4 2010 therefore relate entirely to the Retail Lending segment.

NOTE 8 LOAN TO VALUE RATIOS AND COLLATERAL

NOK MILLION	31.12.2010	31.12.2009
Gross lending ¹⁾	13 805.7	12 871.2
Average loan balance	1.2	1.3
No. of loans	11 433	10 252
Weighted average seasoning (months)	35	33
Weighted average remaining term (months)	195	189
Average loan to value ratio ¹⁾	46 %	51 %
Overcollateralisation ³⁾	117 %	118 %
Composition of collateral:		
Residential mortgages	13 729.1	12 708.1
Supplementary security ²⁾		
Total	13 729.1	12 708.1

¹⁾ In accordance with the Regulation for credit institutions that issue covered bonds, lending cannot exceed 75% of the value of collateral (i.e. value of properties pledged as collateral). As per 31 December the company had NOK 58.4 million that exceeds the base value limit and has therefore not been included in the calculation of the collateralisation. As per 31 December 2010, the company has 14 non-performing loans, equivalent to NOK 18.2 million. Non-performing loans are not included in the collateralisation.

²⁾ The company has no supplementary security.

³⁾ Surplus collateral amounting to NOK 11.6 billion has been calculated based on the total net issued bonds.

Noter til regnskapet

NOTE 9 LOSSES AND POVISIONS FOR NON-PERFORMING AND LOSS-EXPOSED LOANS, GUARANTEES ETC.

NOK MILLION	31.12.2010	31.12.2009
Non-performing and loss-exposed loans		
Non-performing loans without evidence of impairment	18.2	33.3
Non-performing and loss-exposed loans with evidence of impairment		
Gross defaulted and loss-exposed loans	18.2	33.3
Provisions for individual impairment losses		
Net defaulted and loss-exposed loans	18.2	33.3

The definition of non-performing and loss-exposed was changed in Q4 2009. Commitments are regarded as non-performing and loss-exposed:

- when a credit facility has been overdrawn for more than 90 days
- when a repayment loan has arrears older than 90 days
- when a credit card has arrears older than 90 days and the credit limit has been overdrawn. If a repayment plan has been agreed with the customer and is being adhered to, the overdraft is not regarded a non-performance.

When one of the three situations described above occurs, the commitment and the rest of the customer's commitments are regarded as non-performing and loss-exposed. The number of days is counted from when the arrears exceed NOK 2,000.

The account is given a clean bill of health when there are no longer any arrears. The amount in arrears at the time of reporting can be less than NOK 2,000.

Key figures

NOK MILLION	31.12.2010	31.12.2009
Defaulted and loss-exposed loans as % of gross total lending	0.13 %	0.26 %

NOK MILLION	Q4		FULL YEAR	
	2010	2009	2010	2009
Losses on loans and guarantees etc. during period				
Change in individual impairment loss provisions				
Change in grouped impairment loss provisions	0.3	0.5	-0.8	-0.4
Other write-down effects				
Realised losses specifically provided for previously				
Realised losses not specifically provided for previously				
Recoveries on previous realised losses				
Loss provisions on loans and guarantees	0.3	0.5	-0.8	-0.4

The loan portfolio is purchased from Storebrand Bank ASA. In the opinion of the Board of Directors, the quality of the loan portfolio is such that there is no need for individual write-downs or write-downs for groups of loans in addition to the write-downs recorded as at 31 December 2010.

NOTE 10 LIQUIDITY PORTFOLIO

The company sold all the paper in the liquidity portfolio in Q1 2010 and has no liquidity portfolio as per 31.12.2010.

NOTE 11 LOANS TO AND DEPOSITS WITH CREDIT INSTITUTIONS

The company has entered into an agreement with Storebrand Bank ASA for a drawing facility of NOK 5 billion, which will be principally used to make payment for loans purchased and for payments in respect of covered bonds issued.

The agreement was entered into on the principle of business at arm's length.

Noter til regnskapet

NOTE 12 COMMERCIAL PAPER AND BONDS ISSUED

Covered bonds:

NOK MILLION						BOOK VALUE
<i>ISIN Code</i>	NOMINAL VALUE	CURRENCY	INTEREST	ISSUED	MATURITY	31.12.2010
NO0010428584	1 000.0	NOK	Fixed	06.05.2008	06.05.2015	1 106.3
NO0010466071	1 250.0	NOK	Fixed	24.10.2008	24.04.2014	1 366.9
NO0010548373	1 000.0	NOK	Fixed	28.10.2009	28.10.2019	1 036.8
NO0010428592	1 648.0	NOK	Floating	02.05.2008	02.05.2011	1 655.0
NO0010479967	2 500.0	NOK	Floating	12.12.2008	12.06.2012	2 507.7
NO0010507809	2 040.0	NOK	Floating	27.04.2009	27.04.2015	2 049.2
NO0010575913	2 200.0	NOK	Floating	03.06.2010	03.06.2016	2 205.2
Total commercial paper and bonds issued						11 927.1

NOTE 13 OFF BALANCE SHEET LIABILITIES AND CONTINGENT LIABILITIES

NOK MILLION	31.12.2010	31.12.2009
Undrawn credit limits	1 400.4	1 292.1
Total contingent liabilities	1 400.4	1 292.1

Undrawn credit limits relate to the unused portion of credit limits on residential mortgage loans. The company has not any collateral pledged or received.

NOTE 14 CAPITAL ADEQUACY

Capital base

NOK MILLION	31.12.2010	31.12.2009
Share capital	350.0	350.0
Other equity	350.9	283.5
Equity	700.9	633.5
Deductions		
Core capital	700.9	633.5
Deductions		
Net supplementary capital	0.0	0.0
Net capital base	700.9	633.5

Continues next page

Noter til regnskapet

NOTE 14 CAPITAL ADEQUACY (continued)

Minimum requirement for capital base

NOK MILLION	31.12.2010	31.12.2009
Credit risk	427.5	395.4
Of which:		
Institutions	14.0	9.3
Loans secured against real estate	405.6	377.4
Loans past-due	1.5	2.8
Other	6.5	5.9
Total minimum requirement for credit risk	427.5	395.4
Total minimum requirement for market risk	0.0	0.0
Operational risk	12.6	10.8
Deductions	-0.1	-0.9
Minimum requirement for capital base	440.0	405.3
Capital adequacy		
NOK MILLION	31.12.2010	31.12.2009
Capital ratio ¹⁾	12.7 %	12.5 %
Core capital ratio	12.7 %	12.5 %

¹⁾ The minimum requirement for capital adequacy is 8.00%.

Capital adequacy is calculated in accordance with the Basel II regulations. The company uses the standard method for credit risk and market risk, and the basic method for operational risk.

Basel II is divided into three pillars (areas). Pillar 1 deals with the minimum requirement for capital adequacy and represents a continuation of the former regulations pursuant to Basel I. Pillar 2 deals with supervisory evaluation of capital requirement and supervisory monitoring, while Pillar 3 deals with the requirements for publication of financial information.

NOTE 15 RISK MANAGEMENT

The market value of Storebrand Boligkredit's financial assets and liabilities varies due to financial market risks. Note 25 of the 2009 annual report explains the company's financial risks which also describes the financial risks as per 31 December 2010.

NOTE 16 VALUATION

The company categorizes financial instruments valued at fair value on three levels, which are described in more detail in note 2 and note 24 of the 2009 annual report. There have not been any substantial changes in the categorization in 2010.

Company information

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Company registration number: 990 645 515

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Åse Jonassen Managing Director

Board of Directors:

Truls Nergaard	Chairman
Lars Syse Christiansen	Board Member
Thor Bendik Weider	Board Member
Inger Roll-Matthiesen	Board Member

Contact persons:

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Other sources of information:

The Annual Report and interim reports of Storebrand Boligkreditt AS are published on www.storebrand.no.

