

## Balance sheet

Parent bank				Group			
31 Dec 2010	30 June 2010	30 June 2011	(NOK million)	Note	30 June 2011	30 June 2010	31 Dec 2010
2,112	5,800	3,922	Cash and receivables from central banks		3,922	5,800	2,112
2,894	2,693	3,958	Deposits with and loans to credit institutions		1,459	278	420
67,443	62,023	66,241	Gross loans to customers before write-down	5,8	68,559	64,390	69,847
-186	-244	-141	- Specified write-downs	6,7,8	-177	-279	-222
-273	-273	-273	- Write-downs by loan category	6	-290	-289	-290
66,983	61,505	65,827	Net loans to and receivables from customers		68,092	63,822	69,336
17,036	14,938	14,988	Fixed-income CDs and bonds at fair value	9	14,988	14,883	16,980
1,825	1,881	1,619	Derivatives		1,619	1,880	1,825
625	623	568	Shares, units and other equity interests	2,10	578	556	618
2,156	2,185	2,822	Investment in related companies		4,215	3,391	3,526
969	900	1,137	Investment in group companies		0	-	0
447	447	447	Goodwill		460	460	460
1,338	1,383	1,563	Other assets	11	3,082	2,755	2,717
<b>96,385</b>	<b>92,356</b>	<b>96,849</b>	<b>Assets</b>		<b>98,415</b>	<b>93,823</b>	<b>97,992</b>
8,743	10,827	7,635	Deposits from credit institutions		7,635	10,827	8,743
4,318	4,318	4,318	Funding, "swap" arrangement with the government		4,318	4,318	4,318
43,028	41,429	46,133	Deposits from and debt to customers	12	45,990	41,273	42,786
27,941	23,818	26,382	Debt created by issue of securities	13	26,382	23,818	27,941
1,684	1,562	1,559	Derivatives		1,559	1,562	1,684
1,332	1,377	1,646	Other liabilities	14	2,113	1,951	1,917
2,758	2,850	2,516	Subordinated loan capital	13	2,516	2,850	2,758
<b>89,804</b>	<b>86,181</b>	<b>90,189</b>	<b>Total liabilities</b>		<b>90,513</b>	<b>86,599</b>	<b>90,147</b>
2,373	2,373	2,373	Equity capital certificates		2,373	2,373	2,373
-0	0	-0	Own holding of ECCs		-0	0	-0
182	174	182	Premium fund		182	174	182
1,159	878	1,160	Dividend equalisation fund		1,160	878	1,159
285	-	-0	Recommended dividends		-0	-	285
192	-	0	Provision for gifts		0	-	192
2,345	2,155	2,345	Savings bank's reserve		2,345	2,155	2,345
45	110	45	Unrealised gains reserve		71	124	66
-	-	-	Other equity capital		1,138	1,024	1,147
-	485	556	Profit for the periode		505	449	-
			Minority interests		129	48	97
<b>6,581</b>	<b>6,175</b>	<b>6,660</b>	<b>Total equity capital</b>	15	<b>7,902</b>	<b>7,224</b>	<b>7,846</b>
<b>96,385</b>	<b>92,356</b>	<b>96,849</b>	<b>Total liabilities and equity</b>		<b>98,415</b>	<b>93,823</b>	<b>97,992</b>