

## Balance sheet

Parent bank			Group				
31 Dec 2010	30 Sept 2010	30 Sept 2011	(NOK million)	Note	30 Sept 2011	30 Sept 2010	31 Dec 2010
2,112	3,962	409	Cash and receivables from central banks		409	3,962	2,112
2,894	3,401	3,632	Deposits with and loans to credit institutions		1,142	895	420
67,443	64,617	69,237	Gross loans to customers before write-down	5,8	71,570	67,069	69,847
-186	-247	-135	- Specified write-downs	6,7,8	-159	-283	-222
-273	-273	-273	- Write-downs by loan category	6	-290	-289	-290
66,983	64,097	68,828	Net loans to and receivables from customers		71,121	66,497	69,336
17,036	14,887	15,424	Fixed-income CDs and bonds at fair value	9	15,424	14,831	16,980
1,825	1,988	3,317	Derivatives		3,316	1,988	1,825
625	629	559	Shares, units and other equity interests	2,10	588	560	618
2,156	2,185	2,822	Investment in related companies		4,258	3,453	3,526
969	900	1,169	Investment in group companies		0	-	-
447	447	447	Goodwill		471	460	460
1,343	1,338	1,721	Other assets	11	3,278	2,682	2,722
<b>96,390</b>	<b>93,834</b>	<b>98,329</b>	<b>Assets</b>		<b>100,009</b>	<b>95,327</b>	<b>97,997</b>
8,743	8,940	6,348	Deposits from credit institutions		6,348	8,940	8,743
4,318	4,318	4,318	Funding, "swap" arrangement with the government		4,318	4,318	4,318
43,028	38,819	46,176	Deposits from and debt to customers	12	46,024	38,643	42,786
27,941	29,421	25,885	Debt created by issue of securities	13	25,885	29,421	27,941
1,684	1,601	3,008	Derivatives		3,008	1,601	1,684
1,337	1,621	3,119	Other liabilities	14	3,638	2,177	1,922
2,758	2,766	2,663	Subordinated loan capital	13	2,663	2,766	2,758
<b>89,809</b>	<b>87,486</b>	<b>91,516</b>	<b>Total liabilities</b>		<b>91,884</b>	<b>87,866</b>	<b>90,152</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	183	Premium fund		183	174	182
1,159	879	1,160	Dividend equalisation fund		1,160	879	1,159
285	-	-0	Recommended dividends		-0	-	285
192	-	-	Provision for gifts		-	-	192
2,345	2,155	2,344	Savings bank's reserve		2,344	2,155	2,345
45	110	45	Unrealised gains reserve		60	124	66
-	-	-	Other equity capital		1,127	1,003	1,147
-	659	709	Profit for the periode		745	704	-
			Minority interests		134	50	97
<b>6,581</b>	<b>6,349</b>	<b>6,813</b>	<b>Total equity capital</b>	15	<b>8,126</b>	<b>7,461</b>	<b>7,846</b>
<b>96,390</b>	<b>93,834</b>	<b>98,329</b>	<b>Total liabilities and equity</b>		<b>100,009</b>	<b>95,327</b>	<b>97,997</b>