

## Balance sheet

Parent bank			(NOK million)	Note	Group		
2011	30 June 2011	30 June 2012			30 June 2012	30 June 2011	2011
1,519	3,922	1,152	Cash and receivables from central banks		1,152	3,922	1,519
5,033	3,958	5,254	Deposits with and loans to credit institutions		2,623	1,459	2,557
70,793	66,241	71,121	Gross loans to customers before write-down	5.8	73,595	68,559	73,105
-151	-141	-155	- Specified write-downs	6.7.8	-166	-177	-172
-273	-273	-273	- Write-downs by loan category	6	-290	-290	-290
70,369	65,827	70,693	Net loans to and receivables from customers		73,139	68,092	72,643
12,918	14,988	16,955	Fixed-income CDs and bonds at fair value		16,955	14,988	12,918
3,698	1,619	4,244	Derivatives		4,243	1,619	3,697
546	568	528	Shares, units and other equity interests	2	606	578	611
2,822	2,822	3,179	Investment in related companies		4,628	4,215	4,259
1,203	1,137	2,043	Investment in group companies		-	-	-
447	447	447	Goodwill		471	460	471
1,142	1,651	2,190	Other assets	9	3,998	3,170	2,779
<b>99,697</b>	<b>96,938</b>	<b>106,684</b>	<b>Assets</b>		<b>107,815</b>	<b>98,503</b>	<b>101,455</b>
6,232	7,635	6,968	Deposits from credit institutions		6,967	7,635	6,232
2,886	4,318	2,553	Funding, "swap" arrangement with the government		2,553	4,318	2,886
48,114	46,133	52,231	Deposits from and debt to customers	10	51,504	45,990	47,871
28,148	26,382	28,341	Debt created by issue of securities	11	28,341	26,382	28,148
3,158	1,559	4,097	Derivatives		4,097	1,559	3,158
1,544	1,734	1,784	Other liabilities	12	2,325	2,201	2,122
2,690	2,516	2,662	Subordinated loan capital	11	2,662	2,516	2,690
<b>92,773</b>	<b>90,278</b>	<b>98,634</b>	<b>Total liabilities</b>		<b>98,450</b>	<b>90,601</b>	<b>93,107</b>
2,373	2,373	2,484	Equity capital certificates		2,484	2,373	2,373
-0	-0	-0	Own holding of ECCs		-0	-0	-0
183	182	813	Premium fund		813	182	183
1,457	1,160	1,457	Dividend equalisation fund		1,457	1,160	1,457
190	-0	-	Recommended dividends		-	-0	190
40	-	-	Provision for gifts		-	-	40
2,611	2,345	2,611	Savings bank's reserve		2,611	2,345	2,611
70	45	70	Unrealised gains reserve		90	71	85
-	0	0	Other equity capital		1,264	1,138	1,274
-	556	614	Profit for the periode		510	505	-
			Minority interests		136	129	135
<b>6,924</b>	<b>6,660</b>	<b>8,050</b>	<b>Total equity capital</b>	13	<b>9,365</b>	<b>7,902</b>	<b>8,348</b>
<b>99,697</b>	<b>96,938</b>	<b>106,684</b>	<b>Total liabilities and equity</b>		<b>107,815</b>	<b>98,503</b>	<b>101,455</b>