

## Balance sheet

Parent bank				Group			
2011	30 Sept 2011	30 Sept 2012	(NOK million)	Note	30 Sept 2012	30 Sept 2011	2011
1,519	409	156	Cash and receivables from central banks		156	409	1,519
5,033	3,632	4,598	Deposits with and loans to credit institutions		1,932	1,141	2,557
70,793	69,237	72,856	Gross loans to customers before write-down	5.8	75,357	71,570	73,105
-151	-135	-137	- Specified write-downs	6.7.8	-148	-159	-172
-273	-273	-278	- Write-downs by loan category	6	-295	-290	-290
70,369	68,828	72,441	Net loans to and receivables from customers		74,914	71,121	72,643
12,918	15,424	19,126	Fixed-income CDs and bonds at fair value		19,126	15,424	12,918
3,698	3,317	4,873	Derivatives		4,872	3,316	3,697
546	559	329	Shares, units and other equity interests	2	746	588	611
2,822	2,822	3,254	Investment in related companies		4,799	4,258	4,259
1,203	1,169	2,254	Investment in group companies		-	-	-
447	447	447	Goodwill		481	471	471
1,142	1,721	2,102	Other assets	9	3,615	3,278	2,779
<b>99,697</b>	<b>98,329</b>	<b>109,580</b>	<b>Assets</b>		<b>110,640</b>	<b>100,007</b>	<b>101,455</b>
6,232	6,348	6,383	Deposits from credit institutions		6,383	6,348	6,232
2,886	4,318	2,553	Funding, "swap" arrangement with the government		2,553	4,318	2,886
48,114	46,176	51,652	Deposits from and debt to customers	10	50,836	46,023	47,871
28,148	25,885	30,085	Debt created by issue of securities	11	30,085	25,885	28,148
3,158	3,008	4,538	Derivatives		4,538	3,008	3,158
1,544	3,119	3,318	Other liabilities	12	3,861	3,638	2,122
2,690	2,663	2,620	Subordinated loan capital	11	2,620	2,663	2,690
<b>92,773</b>	<b>91,516</b>	<b>101,149</b>	<b>Total liabilities</b>		<b>100,875</b>	<b>91,882</b>	<b>93,107</b>
2,373	2,373	2,597	Equity capital certificates		2,597	2,373	2,373
-0	-0	-0	Own holding of ECCs		-0	-0	-0
183	183	896	Premium fund		896	183	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	2,344	2,611	Savings bank's reserve		2,611	2,344	2,611
70	45	70	Unrealised gains reserve		94	60	85
-	0	0	Other equity capital		1,269	1,127	1,274
-	709	801	Profit for the periode		816	745	-
			Minority interests		26	134	135
<b>6,924</b>	<b>6,813</b>	<b>8,431</b>	<b>Total equity capital</b>	13	<b>9,765</b>	<b>8,125</b>	<b>8,348</b>
<b>99,697</b>	<b>98,329</b>	<b>109,580</b>	<b>Total liabilities and equity</b>		<b>110,640</b>	<b>100,007</b>	<b>101,455</b>