

## Balance sheet

Parent bank				Group	
2011	2012	(NOK million)	Note	2012	2011
1,519	1,079	Cash and receivables from central banks		1,079	1,519
5,033	5,619	Deposits with and loans to credit institutions		3,012	2,557
70,793	72,464	Gross loans to customers before write-down	5.8	74,943	73,105
-151	-129	- Specified write-downs	6.7.8	-144	-172
-273	-278	- Write-downs by loan category	6	-295	-290
70,369	72,057	Net loans to and receivables from customers		74,504	72,643
12,918	17,164	Fixed-income CDs and bonds at fair value		17,164	12,918
3,698	3,101	Derivatives		3,100	3,697
331	354	Shares, units and other equity interests	2	777	611
2,816	3,115	Investment in related companies		4,573	4,259
1,203	2,181	Investment in group companies		-	-
222	340	Investment held for sale		486	481
447	447	Goodwill		482	471
1,142	1,485	Other assets	9	2,742	2,299
<b>99,697</b>	<b>106,942</b>	<b>Assets</b>		<b>107,919</b>	<b>101,455</b>
6,232	5,137	Deposits from credit institutions		5,137	6,232
2,886	2,273	Funding, "swap" arrangement with the government		2,273	2,886
48,114	53,187	Deposits from and debt to customers	10	52,252	47,871
28,148	30,259	Debt created by issue of securities	11	30,259	28,148
3,158	2,790	Derivatives		2,790	3,158
1,544	1,600	Other liabilities	12	2,054	1,971
-	-	Investment held for sale		72	151
2,690	3,040	Subordinated loan capital	11	3,040	2,690
<b>92,773</b>	<b>98,287</b>	<b>Total liabilities</b>		<b>97,876</b>	<b>93,107</b>
2,373	2,597	Equity capital certificates		2,597	2,373
-0	-0	Own holding of ECCs		-0	-0
183	895	Premium fund		895	183
1,457	1,889	Dividend equalisation fund		1,889	1,457
190	195	Recommended dividends		195	190
40	30	Provision for gifts		30	40
2,611	2,944	Savings bank's reserve		2,944	2,611
70	106	Unrealised gains reserve		123	85
-	0	Other equity capital		1,303	1,274
-	-	Profit for the periode		-	-
		Minority interests		67	135
<b>6,924</b>	<b>8,656</b>	<b>Total equity capital</b>	13	<b>10,042</b>	<b>8,348</b>
<b>99,697</b>	<b>106,942</b>	<b>Total liabilities and equity</b>		<b>107,919</b>	<b>101,455</b>