

## Balance sheet

Parent bank			Group				
2011	31 Mar 2011	31 Mar 2012	(NOK million)	Note	31 Mar 2012	31 Mar 2011	2011
1,519	257	650	Cash and receivables from central banks		650	257	1,519
5,033	3,403	4,078	Deposits with and loans to credit institutions		1,576	946	2,557
70,793	66,331	69,350	Gross loans to customers before write-down	5.8	71,681	68,553	73,105
-151	-182	-142	- Specified write-downs	6.7.8	-164	-217	-172
-273	-273	-273	- Write-downs by loan category	6	-290	-290	-290
70,369	65,876	68,935	Net loans to and receivables from customers		71,227	68,046	72,643
12,918	15,635	13,278	Fixed-income CDs and bonds at fair value		13,278	15,579	12,918
3,698	1,411	3,647	Derivatives		3,645	1,411	3,697
546	605	544	Shares, units and other equity interests	2	625	572	611
2,822	2,618	3,041	Investment in related companies		4,582	4,119	4,259
1,203	975	1,457	Investment in group companies		-	-	-
447	447	447	Goodwill		471	460	492
1,142	1,616	1,185	Other assets	9	2,974	3,096	2,759
<b>99,697</b>	<b>92,843</b>	<b>97,262</b>	<b>Assets</b>		<b>99,030</b>	<b>94,486</b>	<b>101,455</b>
6,232	8,302	5,189	Deposits from credit institutions		5,189	8,302	6,232
2,886	4,318	2,553	Funding, "swap" arrangement with the government		2,553	4,318	2,886
48,114	43,059	49,222	Deposits from and debt to customers	10	48,974	42,900	47,871
28,148	25,078	25,569	Debt created by issue of securities	11	25,569	25,078	28,148
3,158	1,265	3,120	Derivatives		3,120	1,265	3,158
1,544	1,891	2,166	Other liabilities	12	2,656	2,329	2,122
2,690	2,655	2,576	Subordinated loan capital	11	2,576	2,655	2,690
<b>92,773</b>	<b>86,568</b>	<b>90,395</b>	<b>Total liabilities</b>		<b>90,637</b>	<b>86,847</b>	<b>93,107</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
183	182	183	Premium fund		183	182	183
1,457	1,160	1,457	Dividend equalisation fund		1,457	1,160	1,457
190	-	-	Recommended dividends		-	-	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		92	75	85
-	-	-	Other equity capital		1,268	1,152	1,274
-	172	173	Profit for the periode		272	255	-
			Minority interests		136	98	135
<b>6,924</b>	<b>6,276</b>	<b>6,867</b>	<b>Total equity capital</b>	13	<b>8,393</b>	<b>7,639</b>	<b>8,348</b>
<b>99,697</b>	<b>92,843</b>	<b>97,262</b>	<b>Total liabilities and equity</b>		<b>99,030</b>	<b>94,486</b>	<b>101,455</b>