

## Balance sheet

Parent bank				Group			
2012	30 Jun 2012	30 Jun 2013	(NOK million)	Note	30 Jun 2013	30 Jun 2012	2012
1,079	1,152	1,333	Cash and receivables from central banks		1,333	1,152	1,079
5,619	5,254	4,871	Deposits with and loans to credit institutions		2,140	2,623	3,012
72,464	71,121	76,379	Gross loans to customers before write-down	5,8	78,976	73,595	74,943
-129	-155	-139	- Specified write-downs	6,7,8	-153	-166	-144
-278	-273	-278	- Write-downs by loan category	6	-295	-290	-295
72,057	70,693	75,961	Net loans to and receivables from customers		78,528	73,139	74,504
17,164	16,955	19,402	Fixed-income CDs and bonds	15	19,402	16,955	17,164
3,101	4,244	2,785	Derivatives	14	2,784	4,243	3,100
354	313	440	Shares, units and other equity interests	2,15	981	605	777
3,115	3,022	3,034	Investment in related companies		4,294	4,628	4,573
2,181	2,043	2,193	Investment in group companies		-	-	-
340	372	101	Investment held for sale		145	560	486
447	447	447	Goodwill		491	471	482
1,538	2,148	1,982	Other assets	9	3,090	3,404	2,798
<b>106,995</b>	<b>106,642</b>	<b>112,550</b>	<b>Total assets</b>		<b>113,190</b>	<b>107,780</b>	<b>107,975</b>
5,137	6,968	6,372	Deposits from credit institutions		6,371	6,967	5,137
2,273	2,553	2,273	Funding, "swap" arrangement with the government		2,273	2,553	2,273
53,187	52,231	56,198	Deposits from and debt to customers	10	55,268	51,504	52,252
30,259	28,341	30,936	Debt created by issue of securities	11	30,936	28,341	30,259
2,790	4,097	2,288	Derivatives	15	2,288	4,097	2,790
1,615	1,819	1,837	Other liabilities	12	2,236	2,292	2,070
-	-	-	Investment held for sale		31	79	72
3,040	2,662	3,345	Subordinated loan capital	11	3,345	2,662	3,040
<b>98,302</b>	<b>98,669</b>	<b>103,251</b>	<b>Total liabilities</b>		<b>102,750</b>	<b>98,496</b>	<b>97,892</b>
2,597	2,484	2,597	Equity capital certificates		2,597	2,484	2,597
-0	-0	-0	Own holding of ECCs		-0	-0	-0
895	813	895	Premium fund		895	813	895
1,889	1,457	1,889	Dividend equalisation fund		1,889	1,457	1,889
195	-	-	Recommended dividends		-	-	195
30	-	-	Provision for gifts		-	-	30
2,944	2,611	2,944	Savings bank's reserve		2,944	2,611	2,944
106	70	106	Unrealised gains reserve		123	90	123
38	-77	38	Other equity capital		1,323	1,183	1,343
-	614	830	Profit for the periode		606	510	-
-	-	-	Minority interests		63	136	67
<b>8,694</b>	<b>7,973</b>	<b>9,299</b>	<b>Total equity capital</b>	13	<b>10,439</b>	<b>9,284</b>	<b>10,082</b>
<b>106,995</b>	<b>106,642</b>	<b>112,550</b>	<b>Total liabilities and equity</b>		<b>113,190</b>	<b>107,780</b>	<b>107,975</b>