

Balance sheet

Parent bank				Group			
01 Jan 2012	31 Dec 2012	31 Dec 2013	(NOK million)	Note	31 Dec 2013	31 Dec 2012	01 Jan 2012
1,519	1,079	593	Cash and receivables from central banks		593	1,079	1,519
5,033	5,619	8,200	Deposits with and loans to credit institutions		5,389	3,012	2,557
70,793	72,464	77,030	Gross loans to customers before write-down	5,8	80,303	74,943	73,105
-151	-129	-150	- Specified write-downs	6,7,8	-173	-144	-172
-273	-278	-278	- Write-downs by loan category	6	-295	-295	-290
70,369	72,057	76,602	Net loans to and receivables from customers		79,836	74,504	72,643
12,918	17,164	16,887	Fixed-income CDs and bonds	15	16,887	17,164	12,918
3,698	3,101	3,051	Derivatives	14	3,050	3,100	3,697
331	354	492	Shares, units and other equity interests	2,15	1,030	777	611
2,816	3,115	3,138	Investment in related companies		4,624	4,573	4,259
1,203	2,181	2,442	Investment in group companies		-	-	-
222	340	114	Investment held for sale		113	486	481
447	447	447	Goodwill		495	482	471
1,100	1,538	2,110	Other assets	9	3,344	2,798	2,264
99,655	106,995	114,074	Total assets		115,360	107,975	101,420
6,232	5,137	5,159	Deposits from credit institutions		5,159	5,137	6,232
2,886	2,273	1,220	Funding, "swap" arrangement with the government		1,220	2,273	2,886
48,114	53,187	56,531	Deposits from and debt to customers	10	56,074	52,252	47,871
28,148	30,259	33,762	Debt created by issue of securities	11	33,762	30,259	28,148
3,158	2,790	2,295	Derivatives	15	2,295	2,790	3,158
1,579	1,615	1,992	Other liabilities	12	2,303	2,070	2,017
-	-	-	Investment held for sale		-	72	151
2,690	3,040	3,304	Subordinated loan capital	11	3,304	3,040	2,690
92,808	98,302	104,263	Total liabilities		104,118	97,892	93,153
2,373	2,597	2,597	Equity capital certificates		2,597	2,597	2,373
-0	-0	-0	Own holding of ECCs		-0	-0	-0
183	895	895	Premium fund		895	895	183
1,457	1,889	2,496	Dividend equalisation fund		2,496	1,889	1,457
190	195	227	Recommended dividends		227	195	190
40	30	124	Provision for gifts		124	30	40
2,611	2,944	3,276	Savings bank's reserve		3,276	2,944	2,611
70	106	195	Unrealised gains reserve		206	123	85
-77	38	-0	Other equity capital		1,354	1,343	1,193
-	-	-	Minority interests		67	67	135
6,847	8,694	9,811	Total equity capital	13	11,242	10,082	8,267
99,655	106,995	114,074	Total liabilities and equity		115,360	107,975	101,420