

## Balance sheet

Parent bank			Group				
31 Dec 2013	31 Mar 2013	31 Mar 2014	(NOK million)	Note	31 Mar 2014	31 Mar 2013	31 Dec 2013
4,793	311	1,196	Cash and receivables from central banks		1,196	311	4,793
4,000	4,470	3,952	Deposits with and loans to credit institutions		1,086	1,854	1,189
77,030	73,874	76,009	Gross loans to customers before write-down	5,8	79,366	76,425	80,303
-150	-128	-156	- Specified write-downs	6,7,8	-173	-143	-173
-278	-278	-278	- Write-downs by loan category	6	-295	-295	-295
76,602	73,468	75,575	Net loans to and receivables from customers		78,898	75,988	79,836
16,887	20,318	17,623	Fixed-income CDs and bonds	15	17,623	20,318	16,887
3,051	3,117	3,206	Derivatives	14	3,205	3,113	3,050
492	354	640	Shares, units and other equity interests	2,15	1,108	761	1,030
3,138	2,899	3,200	Investment in related companies		4,787	4,518	4,624
2,442	2,169	2,442	Investment in group companies		-	-	-
114	426	114	Investment held for sale		62	474	113
447	447	447	Goodwill		521	490	495
2,110	1,806	1,907	Other assets	9	3,122	2,963	3,344
<b>114,074</b>	<b>109,784</b>	<b>110,302</b>	<b>Total assets</b>		<b>111,609</b>	<b>110,790</b>	<b>115,360</b>
5,159	4,916	5,565	Deposits from credit institutions		5,567	4,915	5,159
1,220	2,273	1,143	Funding, "swap" arrangement with the government		1,143	2,273	1,220
56,531	53,506	55,185	Deposits from and debt to customers	10	54,736	52,603	56,074
33,762	32,347	29,914	Debt created by issue of securities	11	29,914	32,347	33,762
2,295	2,714	2,516	Derivatives	15	2,516	2,714	2,295
1,992	2,477	2,762	Other liabilities	12	3,036	2,886	2,303
-	-	-	Investment held for sale		-	31	-
3,304	2,850	3,308	Subordinated loan capital	11	3,308	2,850	3,304
<b>104,263</b>	<b>101,084</b>	<b>100,393</b>	<b>Total liabilities</b>		<b>100,220</b>	<b>100,620</b>	<b>104,118</b>
2,597	2,597	2,597	Equity capital certificates		2,597	2,597	2,597
-0	-0	-0	Own holding of ECCs		-0	-0	-0
895	895	895	Premium fund		895	895	895
2,496	1,889	2,496	Dividend equalisation fund		2,496	1,889	2,496
227	-	-	Recommended dividends		-	-	227
124	-	-	Provision for gifts		-	-	124
3,276	2,944	3,276	Savings bank's reserve		3,276	2,944	3,276
195	106	195	Unrealised gains reserve		206	123	206
-0	38	-	Other equity capital		1,357	1,340	1,354
-	231	450	Profit for the periode		500	321	-
			Minority interests		62	62	67
<b>9,811</b>	<b>8,700</b>	<b>9,909</b>	<b>Total equity capital</b>	<b>13</b>	<b>11,389</b>	<b>10,170</b>	<b>11,242</b>
<b>114,074</b>	<b>109,784</b>	<b>110,302</b>	<b>Total liabilities and equity</b>		<b>111,609</b>	<b>110,790</b>	<b>115,360</b>