

Balance sheet

Parent bank			Group				
31 Dec 2013	30 Jun 2013	30 Jun 2014	(NOKm)	Note	30 Jun 2014	30 Jun 2013	31 Dec 2013
4,793	1,333	2,940	Cash and receivables from central banks		2,940	1,333	4,793
4,000	4,871	4,114	Deposits with and loans to credit institutions		1,088	2,140	1,189
77,030	76,379	81,712	Gross loans to customers before write-down	5,8	85,206	78,976	80,303
-150	-139	-162	- Specified write-downs	6,7,8	-176	-153	-173
-278	-278	-278	- Write-downs by loan category	6	-295	-295	-295
76,602	75,961	81,271	Net loans to and receivables from customers		84,735	78,528	79,836
16,887	19,402	15,743	Fixed-income CDs and bonds	15	15,743	19,402	16,887
3,051	2,785	4,367	Derivatives	14	4,366	2,784	3,050
492	440	669	Shares, units and other equity interests	2,15	1,138	981	1,030
3,138	3,034	3,267	Investment in related companies		4,783	4,294	4,624
2,442	2,193	2,477	Investment in group companies		-	-	-
114	101	114	Investment held for sale		62	145	113
447	447	447	Goodwill		522	491	495
2,110	1,982	2,085	Other assets	9	3,380	3,090	3,344
114,074	112,550	117,495	Total assets		118,758	113,190	115,360
5,159	6,372	6,777	Deposits from credit institutions		6,774	6,371	5,159
1,220	2,273	-	Funding, "swap" arrangement with the government		-	2,273	1,220
56,531	56,198	59,808	Deposits from and debt to customers	10	59,408	55,294	56,074
33,762	30,936	31,667	Debt created by issue of securities	11	31,667	30,936	33,762
2,295	2,288	3,569	Derivatives	15	3,569	2,288	2,295
1,992	1,837	1,999	Other liabilities	12	2,222	2,210	2,303
-	-	-	Investment held for sale		-	31	-
3,304	3,345	3,338	Subordinated loan capital	11	3,338	3,345	3,304
104,263	103,251	107,158	Total liabilities		106,978	102,750	104,118
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	-0	-	Recommended dividends		-	-0	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	-65	Other equity capital		1,280	1,323	1,354
-	830	942	Profit for the periode		963	606	-
			Minority interests		66	63	67
9,811	9,299	10,337	Total equity capital	13	11,780	10,439	11,242
114,074	112,550	117,495	Total liabilities and equity		118,758	113,190	115,360