

Balance sheet

Parent	Parent bank		Group	
31 Dec	31 Dec		31 Dec	31 Dec
2013	2014	(NOKm) Note	2014	2013
4,793	4,676	Cash and receivables from central banks	4,676	4,793
4,000	4,362	Deposits with and loans to credit institutions	1,287	1,189
77,030	86,687	Gross loans to customers before write-down 5.8	90,339	80,317
-150	-164	- Specified write-downs 6,7,8	-172	-173
-278	-278	- Write-downs by loan category 6	-295	-295
76,602	86,245	Net loans to and receivables from customers	89,872	79,849
16,887	14,110	Fixed-income CDs and bonds 15	14,110	16,887
3,051	•	Derivatives 14	6,674	3,050
492	257	Shares, units and other equity interests 2,15	708	1,016
3,138	3,361	Investment in related companies	5,129	4,624
2,442	2,490	Investment in group companies	-	-
114	101	Investment held for sale	45	113
447	447	Goodwill	526	495
2,110	1,804	Other assets 9	3,019	3,344
114,074	124,619	Total assets	126,047	115,360
5,159	7,572	Deposits from credit institutions	7,572	5,159
1,220	-	Funding, "swap" arrangement with the government	-	1,220
56,531	62,723	Deposits from and debt to customers 10	62,201	56,074
33,762	32,632	Debt created by issue of securities 11	32,632	33,762
2,295	5,722	Derivatives 15	5,722	2,295
1,992	1,790	Other liabilities 12	2,040	2,303
3,304	3,356	Subordinated loan capital 11	3,356	3,304
104,263	113,795	Total liabilities	113,523	104,118
2,597	2,597	Equity capital certificates	2,597	2,597
-0	-0	Own holding of ECCs	-0	-0
895	895	Premium fund	895	895
2,496	3,122	Dividend equalisation fund	3,122	2,496
227	292	Recommended dividends	292	227
124	160	Provision for gifts	160	124
3,276	3,619	Savings bank's reserve	3,619	3,276
195	139	Unrealised gains reserve	148	206
-	-	Other equity capital	1,620	1,354
		Minority interests	72	67
9,811	10,824	Total equity capital 13	12,524	11,242
114,074	124,619	Total liabilities and equity	126,047	115,360