

Balance sheet

Parent bank			Group				
31 Dec 2014	31 Mar 2014	31 Mar 2015	(NOKm)	Note	31 Mar 2015	31 Mar 2014	31 Dec 2014
4,676	1,196	568	Cash and receivables from central banks		568	1,196	4,676
4,364	3,953	5,056	Deposits with and loans to credit institutions		1,952	1,088	1,289
86,920	76,230	88,587	Gross loans to customers before write-down	5,8	92,311	79,606	90,578
-164	-156	-151	- Specified write-downs	6,7,8	-160	-173	-172
-278	-278	-278	- Write-downs by loan category	6	-295	-295	-295
86,478	75,795	88,158	Net loans to and receivables from customers		91,855	79,138	90,112
14,177	17,679	13,954	Fixed-income CDs and bonds	15	13,954	17,679	14,177
7,972	3,932	7,436	Derivatives	14	7,340	3,931	7,877
257	640	264	Shares, units and other equity interests	2,15	700	1,094	708
3,361	3,200	3,362	Investment in related companies		5,185	4,787	5,129
2,490	2,442	2,564	Investment in group companies		-	-	-
101	114	222	Investment held for sale		16	62	45
447	447	447	Goodwill		529	521	526
297	904	412	Other assets	9	1,587	2,114	1,509
124,619	110,302	122,443	Total assets		123,687	111,609	126,047
9,123	5,763	7,598	Deposits from credit institutions		7,598	5,766	9,123
-	1,148	-	Funding, "swap" arrangement with the government		-	1,148	-
61,202	55,092	61,137	Deposits from and debt to customers	10	60,589	54,643	60,680
33,001	30,209	31,971	Debt created by issue of securities	11	31,971	30,209	33,001
6,252	3,020	6,096	Derivatives	15	6,096	3,020	6,252
846	1,842	1,463	Other liabilities	12	1,495	2,116	1,095
-	-	-	Investment held for sale		0	-	-
3,371	3,318	3,415	Subordinated loan capital	11	3,415	3,318	3,371
113,795	100,393	111,681	Total liabilities		111,165	100,220	113,523
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
3,122	2,496	3,122	Dividend equalisation fund		3,122	2,496	3,122
292	-	-	Recommended dividends		-	-	292
160	-	-	Provision for gifts		-	-	160
3,619	3,276	3,619	Savings bank's reserve		3,619	3,276	3,619
139	195	139	Unrealised gains reserve		148	206	148
-	-	-	Other equity capital		1,622	1,357	1,620
-	450	389	Profit for the periode		441	500	-
			Minority interests		78	62	72
10,824	9,909	10,761	Total equity capital	13	12,521	11,389	12,524
124,619	110,302	122,443	Total liabilities and equity		123,687	111,609	126,047