

Balance sheet

Parent bank				Group			
31 Dec 2014	30 June 2014	30 June 2015	(NOKm)	Note	30 June 2015	30 June 2014	31 Dec 2014
4,676	2,940	3,895	Cash and receivables from central banks		3,895	2,940	4,676
4,364	4,116	5,573	Deposits with and loans to credit institutions		2,520	1,090	1,289
86,920	81,950	90,568	Gross loans to customers before write-down	5,8	94,179	85,464	90,578
-164	-162	-159	- Specified write-downs	6,7,8	-168	-176	-172
-278	-278	-278	- Write-downs by loan category	6	-296	-295	-295
86,478	81,509	90,131	Net loans to and receivables from customers		93,715	84,993	90,112
14,177	15,799	15,082	Fixed-income CDs and bonds	15	15,082	15,799	14,177
7,972	5,186	5,884	Derivatives	14	5,851	5,184	7,877
257	669	258	Shares, units and other equity interests	2,15	1,346	1,124	708
3,361	3,267	3,294	Investment in related companies		5,024	4,783	5,129
2,490	2,477	2,853	Investment in group companies		-	-	-
101	114	222	Investment held for sale		15	62	45
447	447	447	Goodwill		529	522	526
297	971	1,251	Other assets	9	2,912	2,261	1,509
124,619	117,495	128,890	Total assets		130,888	118,758	126,047
9,123	6,973	8,684	Deposits from credit institutions		8,684	6,970	9,123
61,202	59,803	66,740	Deposits from and debt to customers	10	66,186	59,402	60,680
33,001	31,923	33,146	Debt created by issue of securities	11	33,146	31,923	33,001
6,252	4,126	4,564	Derivatives	15	4,610	4,126	6,252
846	980	887	Other liabilities	12	1,690	1,203	1,095
-	-	-	Investment held for sale		0	-	-
3,371	3,353	3,380	Subordinated loan capital	11	3,380	3,353	3,371
113,795	107,158	117,401	Total liabilities		117,697	106,978	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
-	-65	-	Other equity capital		1,639	1,280	1,620
-	942	1,117	Profit for the period		871	963	-
			Minority interests		301	66	72
10,824	10,337	11,489	Total equity	13	13,191	11,780	12,524
124,619	117,495	128,890	Total liabilities and equity		130,888	118,758	126,047