

Balance sheet

Parent bank				Group			
31 Dec 2014	30 Sept 2014	30 Sept 2015	(NOKm)	Note	30 Sept 2015	30 Sept 2014	31 Dec 2014
4,676	757	1,252	Cash and receivables from central banks		1,252	757	4,676
4,364	4,184	6,122	Deposits with and loans to credit institutions		2,807	1,144	1,289
86,920	83,118	91,163	Gross loans to customers before write-down	5,8	94,917	86,724	90,578
-164	-170	-182	- Specified write-downs	6,7,8	-191	-182	-172
-278	-278	-308	- Write-downs by loan category	6	-326	-295	-295
86,478	82,669	90,673	Net loans to and receivables from customers		94,400	86,247	90,112
14,177	15,393	14,430	Fixed-income CDs and bonds	15	14,430	15,393	14,177
7,972	5,053	7,580	Derivatives	14	7,513	5,052	7,877
257	240	254	Shares, units and other equity interests	2,15	1,221	695	708
3,361	3,318	3,366	Investment in related companies		5,189	5,008	5,129
2,490	2,477	2,853	Investment in group companies		-	-	-
101	114	222	Investment held for sale		15	61	45
447	447	447	Goodwill		528	522	526
297	1,045	291	Other assets	9	1,882	2,316	1,509
124,619	115,698	127,490	Total assets		129,237	117,194	126,047
9,123	5,827	8,324	Deposits from credit institutions		8,324	5,827	9,123
61,202	58,519	64,276	Deposits from and debt to customers	10	63,620	58,091	60,680
33,001	30,721	33,557	Debt created by issue of securities	11	33,557	30,721	33,001
6,252	4,385	5,523	Derivatives	15	5,486	4,385	6,252
846	2,332	691	Other liabilities	12	1,342	2,617	1,095
-	-	-	Investment held for sale		0	-	-
3,371	3,325	3,453	Subordinated loan capital	11	3,453	3,325	3,371
113,795	105,109	115,824	Total liabilities		115,782	104,966	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		1,660	1,285	1,620
-	1,194	1,294	Profit for the period		1,119	1,407	-
			Minority interests		295	66	72
10,824	10,588	11,666	Total equity	13	13,455	12,228	12,524
124,619	115,698	127,490	Total liabilities and equity		129,237	117,194	126,047