

Balance sheet

Parent bank			Group		
31 Dec 2014	31 Dec 2015	(NOKm)	Note	31 Dec 2015	31 Dec 2014
4,676	3,270	Cash and receivables from central banks		3,270	4,676
4,364	5,883	Deposits with and loans to credit institutions		2,407	1,289
86,920	90,129	Gross loans to customers before write-down	5,8	93,974	90,578
-164	-174	- Specified write-downs	6,7,8	-183	-172
-278	-358	- Write-downs by loan category	6	-376	-295
86,478	89,596	Net loans to and receivables from customers		93,415	90,112
14,177	15,752	Fixed-income CDs and bonds	15	15,752	14,177
7,972	7,606	Derivatives	14	7,524	7,877
257	337	Shares, units and other equity interests	2,15	1,485	708
3,361	3,624	Investment in related companies		5,522	5,129
2,490	2,927	Investment in group companies		-	-
101	222	Investment held for sale		16	45
447	447	Goodwill		528	526
297	431	Other assets	9	1,996	1,509
124,619	130,095	Total assets		131,914	126,047
9,123	8,155	Deposits from credit institutions		8,155	9,123
61,202	65,091	Deposits from and debt to customers	10	64,090	60,680
33,001	35,154	Debt created by issue of securities	11	35,154	33,001
6,252	5,366	Derivatives	15	5,414	6,252
846	868	Other liabilities	12	1,734	1,095
-	-	Investment held for sale		0	-
3,371	3,463	Subordinated loan capital	11	3,463	3,371
113,795	118,097	Total liabilities		118,010	113,523
2,597	2,597	Equity capital certificates		2,597	2,597
-0	-0	Own holding of ECCs		-21	-0
895	895	Premium fund		895	895
3,122	3,790	Dividend equalisation fund		3,790	3,122
292	290	Recommended dividends		292	292
160	40	Provision for gifts		40	160
3,619	4,105	Savings bank's reserve		4,105	3,619
139	279	Unrealised gains reserve		290	148
-	-	Other equity capital		1,597	1,620
		Non-controlling interests		318	72
10,824	11,998	Total equity capital	13	13,904	12,524
124,619	130,095	Total liabilities and equity		131,914	126,047