

## Balance sheet

Parent bank		(NOK million)	Notes	Group	
2011	2012			2012	2011
<b>ASSETS</b>					
1,519	1,079	Cash and balances with central banks		1,079	1,519
5,033	5,619	Loans and advances to credit institutions	7,27	3,012	2,557
70,793	72,464	Loans and advances to customers	8,9,10,12,14,27	74,943	73,105
-151	-129	-Specified write-downs	8,11	-144	-172
-273	-278	-Write-downs by loan category	8,11	-295	-290
70,369	72,057	Net loans to and receivables from customers		74,504	72,643
12,918	17,164	Fixed-income CDs and bonds	26,27,28	17,164	12,918
3,698	3,101	Financial derivatives	26,27,29	3,100	3,697
331	354	Shares, units and other equity interests	26,27,30	777	611
2,816	3,115	Investments in associates and joint ventures	38,39,40,42	4,573	4,259
1,203	2,181	Investment in group companies	38,40	-	-
151	201	Property, plant and equipment	32	1,277	1,109
222	340	Investment held for sale	30,38,43	486	481
447	447	Goodwill	31	482	471
991	1,284	Other assets	24,33	1,465	1,189
<b>99,697</b>	<b>106,942</b>	<b>Total assets</b>	<b>13,15,16,18</b>	<b>107,919</b>	<b>101,455</b>
<b>LIABILITIES</b>					
6,232	5,137	Deposits from credit institutions	7,27	5,137	6,232
2,886	2,273	Funding, "swap" arrangement with the government	27	2,273	2,886
48,114	53,187	Deposits from and debt to customers	27,34	52,252	47,871
28,148	30,259	Debt securities in issue	26,27,35	30,259	28,148
3,158	2,790	Financial derivatives	26,27,29	2,790	3,158
1,544	1,600	Other liabilities	24,36	2,054	1,971
-	-	Investment held for sale	38	72	151
2,690	3,040	Subordinated debt	26,27,37	3,040	2,690
<b>92,773</b>	<b>98,287</b>	<b>Total liabilities</b>	<b>17,18</b>	<b>97,876</b>	<b>93,107</b>
<b>EQUITY</b>					
2,373	2,597	Equity capital certificates	41	2,597	2,373
-0	-0	Own holding of ECCs	41	-0	-0
183	895	Premium fund		895	183
1,457	1,889	Dividend equalisation fund		1,889	1,457
190	195	Allocated to dividends		195	190
40	30	Allocated to gifts		30	40
2,611	2,944	Ownerless capital		2,944	2,611
70	106	Unrealised gains reserve		123	85
-	-	Other reserves		1,303	1,274
		Minority interests		67	135
<b>6,924</b>	<b>8,656</b>	<b>Total equity</b>	<b>5,42</b>	<b>10,042</b>	<b>8,348</b>
<b>99,697</b>	<b>106,942</b>	<b>Total liabilities and equity</b>	<b>15,16</b>	<b>107,919</b>	<b>101,455</b>

Trondheim, 27 February 2013  
The Board of Directors of SpareBank 1 SMN

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