

Balance sheet

Parent Bank			(NOK million)	Notes	Group		
01.01.12	31.12.12	31.12.13			31.12.13	31.12.12	01.01.12
ASSETS							
1,519	1,079	4,793	Cash and balances with central banks		4,793	1,079	1,519
5,033	5,619	4,000	Loans and advances to credit institutions	7,28	1,189	3,012	2,557
70,793	72,464	77,030	Loans and advances to customers	8,9,10,12,15,28	80,303	74,943	73,105
-151	-129	-150	- Specified write-downs	8,11	-173	-144	-172
-273	-278	-278	- Write-downs by loan category	8,11	-295	-295	-290
70,369	72,057	76,602	Net loans to and receivables from customers		79,836	74,504	72,643
12,918	17,164	16,887	Fixed-income CDs and bonds	27,28,29	16,887	17,164	12,918
3,698	3,101	3,051	Financial derivatives	14,27,28,30	3,050	3,100	3,697
331	354	492	Shares, units and other equity interests	27,28,31	1,030	777	611
2,816	3,115	3,138	Investments in associates and joint ventures	39,40,41,43	4,624	4,573	4,259
1,203	2,181	2,442	Investment in group companies	39,41	-	-	-
151	201	169	Property, plant and equipment	33	1,176	1,277	1,109
222	340	114	Investment held for sale	31,39	113	486	481
447	447	447	Goodwill	32	495	482	471
949	1,337	1,940	Other assets	25,34	2,167	1,521	1,154
99,655	106,995	114,074	Total assets	13,16,17,19	115,360	107,975	101,420
LIABILITIES							
6,232	5,137	5,159	Deposits from credit institutions	7,28	5,159	5,137	6,232
2,886	2,273	1,220	Funding, "swap" arrangement with the government	28	1,220	2,273	2,886
48,114	53,187	56,531	Deposits from and debt to customers	28,35	56,074	52,252	47,871
28,148	30,259	33,762	Debt securities in issue	27,28,36	33,762	30,259	28,148
3,158	2,790	2,295	Financial derivatives	14,27,28,30	2,295	2,790	3,158
1,579	1,615	1,992	Other liabilities	25,37	2,303	2,070	2,017
-	-	-	Investment held for sale	39	-	72	151
2,690	3,040	3,304	Subordinated debt	27,28,38	3,304	3,040	2,690
92,808	98,302	104,263	Total liabilities	18,19	104,118	97,892	93,153
EQUITY							
2,373	2,597	2,597	Equity capital certificates	42	2,597	2,597	2,373
-0	-0	-0	Own holding of ECCs	42	-0	-0	-0
183	895	895	Premium fund		895	895	183
1,457	1,889	2,496	Dividend equalisation fund		2,496	1,889	1,457
190	195	227	Allocated to dividends		227	195	190
40	30	124	Allocated to gifts		124	30	40
2,611	2,944	3,276	Ownerless capital		3,276	2,944	2,611
70	106	195	Unrealised gains reserve		206	123	85
-77	38	-	Other reserves		1,354	1,343	1,193
			Minority interests		67	67	135
6,847	8,694	9,811	Total equity	5,43	11,242	10,082	8,267
99,655	106,995	114,074	Total liabilities and equity	16,17	115,360	107,975	101,420

Trondheim, 3 March 2014
The Board of Directors of SpareBank 1 SMN

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